



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



एसपीएसआर नेल्लोर जिला
SPSR Nellore 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 : एसपीएसआर नेल्लोर

District : SPSR Nellore

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

आंध्र प्रदेश क्षेत्रीय कार्यालय
Andhra Pradesh Regional Office

Foreword

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

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

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

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

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

M R Gopal
Chief General Manager
12 October 2024

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

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

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

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Executive Summary

1. Introduction

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

2. District characteristics

i.	Location	Nellore District is situated in the Southeastern portion of the state with a costal length of 163 KM bounded by Bay of Bengal on the East. It spreads over an area of 10,440 Sq.Kms and this accounts for 6.40% of total area of the state
ii.	Type of soil	The district has majorly three types of soils Viz. black, red and sandy. The red soil is predominant one, covering 40% of the area in the district. The black cotton soil and sandy loams occupy 23% and 34% of the area respectively.
iii.	Primary occupation	Agriculture and allied activities is the primary occupation. Out of the total workers of 10.97 lakh, 6.60 lakh workers are either cultivators or agriculture labourers, rest 4.36 lakh are involved in services and industries sector.
iv.	Land holding structure	In the district, small and marginal farmers hold 88% of the land holdings, however the actual area they hold is around 2.47 lakh hectare which is 55% of the total agriculture area. Medium and large farmers hold the remaining 45% total agriculture area.

3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	In the financial year 2023-24, against the ACP priority sector target of ₹17525.52 Crore, ₹19946.85 Crore was disbursed which stands at 113.81%.
ii.	CD Ratio	For the financial year 2023-24, the CD ratio was 186.6%, 107.4% and 281.50% for commercial banks, regional rural banks and cooperative banks respectively. The total CD ratio of the district is 178.20% .
iii.	Investment credit in Agriculture	In the financial year 2023-24, the total disbursement to Agriculture sector was ₹14383.47 Crore , which comprises ₹8788.43 Crore crop loan and ₹5595.03 Crore Agriculture term loan. The achievement of agriculture sector against the ACP target is 115.7%
iv.	Credit flow to MSMEs	Against the ACP target of ₹4018.00 Crore, the achievement was ₹4807.12 Cr (119.6%). The MSME is contributing 24% of the overall priority sector disbursement
v.	Other significant credit flow, if any	The disbursement for the financial year in housing and education sector was ₹133.23 Crore and ₹78.93 Crore respectively.

4. Sector/Sub-sector wise PLP projections

i.	Projection for the year	The total credit potential for the FY 2025-26 under Priority Sector for the district is estimated at ₹21085.30 crore . The potential for the year is estimated keeping in view revision in the scales of finance and unit costs, various initiative proposed by the GoI and State Government.
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ii.	Projection for agriculture and its components	The credit potential for Agriculture has been estimated at ₹13,543.86 crore.
iii.	Projection for MSMEs	Credit potential of ₹5,127.41 crore has been estimated under MSME.
iv.	Projection for other purposes	Taking into consideration the need for export promotion and promoting renewable energy production and consumption, the potential for other priority sector is estimated at ₹2,414.03 Crore.

5. Developmental Initiatives

- NABARD has undertaken several developmental projects in the district benefitting rural people especially farmers, rural unemployed youth and rural SHG women.
- NABARD has promoted 23 Farmer Producer Organisations (FPOs) including 06 FPOs under Central Sector Scheme (CSS) of GoI which are under various stages of implementation.
- NABARD has sanctioned 33 watershed projects for treating an area of approximately 0.48 lakh ha in the district with a total financial outlay of ₹ 30.26 crore. Out of the 33 projects, 04 are ongoing projects. The completed projects have benefitted in augmentation of ground water and enhancing the livelihoods of the people.
- 14 Livelihood Enterprise Development Programmes (LEDP) and 40 Micro Enterprise Development Programmes (MEDP) were conducted and around 1800 SHG women were given training in various livelihood activities.
- 04 mobile vans have been sanctioned to 4 FPOs for marketing, 01 Rural Haat was sanctioned to Pragati Yuva Kendra FPO.
- Around 10 training cum exposure visits to farmers were organized for improving their technological capabilities in farming activities in the recent past.
- 06 skill developmental programmes were conducted. Besides conduct of Financial Literacy camps and Street Plays through various banks in the district, NABARD has extended support for procuring mobile demonstration vans by APGB (01) and NDCCB Ltd. (04) during last 3 years.
- 557 JLGs for providing easy credit to tenant farmers, artisans, SHG women, etc., were sanctioned and implemented by DCCB.

6. Thrust Areas

- **Diversification:** Climate change has resulted in increasing climate vagaries, resulting in frequent flood and draught conditions. This has a negative effect on farmer income, if income from crop is the only source of income. Nellore being costal district and also few of the eastern mandals being upland areas which are draught prone, the district is more prone to climatic vagaries. Hence, there is need to diversify the farm activities to allied activities like dairy. fishery etc. This will mitigate the negative impact of the climate change and ensure sustainable livelihood to farmers. Hence, higher credit potential is estimated for the Agri-allied activities for FY 2025-26.
- **Land Usage:** One of the noticeable recent trends in Nellore district, has been reduction of net sown area and increase in fallow land. Hence, agriculture department may take necessary steps to increase the net sown area in the district.
- **Collectivization:** More than 80% of the farmers are small and marginal farmers in the district. They have little or no storage capacity, farm equipment's and less bargaining power. Collectivization through FPO, PACS etc., is envisaged to address the above problems, increase market access and better price realization to farmers. The

FPOs promoted by NABARD and under central sector scheme still needs to be strengthened by combined efforts of all stake holders.

- **Informal credit delivery:** During the financial year 2023-24, average lending per SHG was ₹9.36 lakh. While there is greater acceptance among bankers for SHG loans, there is not much enthusiasm among bankers for JLG. The Corporate Office and Regional Managers of all banks may encourage their branch managers to target for JLG loans also. JLG loans will help in covering the uncovered population, who are not covered under KCC or SHG loans.
- **Credit flow to MSME sector:** Nellore district has a strong agriculture base, good connectivity and is part of two industrial corridors viz Chennai Bengaluru Industrial Corridor (CBIC) and Visakhapatnam–Chennai Industrial Corridor (VCIC). Hence there is very good potential for increasing credit flow for MSME sector especially food processing and aqua processing.
- More thrust needs to be given to credit flow to water resource and micro irrigation.

7. Major Constraints and Suggested Action Points

- **Agriculture labour:** There is shortage of agriculture labour in the district, which has resulted in labours being hired from other districts and states and the cost of production is also high. Farm mechanization is one of the important ways by which labour shortage can be managed. Every village may have one Custom hiring centre, which can be managed by FPO or Cooperative society.
- **Water resources:** Surface water sources like reservoir, tanks and canals are the major sources of irrigation in the district. Hence, there is great dependence on season rainfall especially in western upland areas. Need is to ensure continuous repair and maintenance of MI tanks & canals. Further, there is need to focus on watershed activities like farm ponds, check dams etc. This will help in improving water table and reduce impact of negative climatic vagaries.
- Many marginal and small farmers do not have clear title to land which acts as a deterrent in availing institutional credit. Bankers must make use alternative modes of lending such as Joint Liability Groups (JLGs) to extend bank credit to all those farmers who are unable to get loans.
- **MSME- Agriculture processing:** There is very good production of vegetables and fruits in the district. However, there is very little value addition. Therefore, there is very good potential for setting up more processing facilities in the district.

8. Way Forward

- There is need for coordinated approach from all the concerned departments and financial institutions for ensuring necessary infrastructure and flow of credit .
- Department of Agriculture in coordination with NABARD and Department of Cooperation may encourage farmers to be a part of FPO/PACS and reap the benefits of collectivization.
- The central government scheme of formation 2 lakh new PACS and forming and strengthening of new FPOs may be used effectively.
- Further to mitigate the impact of climate change, there is a need to focus on crop diversification, use of resilient seeds, encourage allied activities, inculcating organic and natural farming practices to the extent possible.

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,

Sr. No.	Sector	Methodology
		<p>area of cultivable waste land likely to be treated and brought under plantation crops.</p> <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.

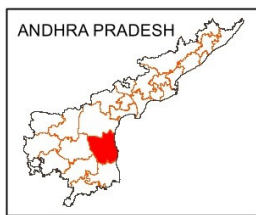
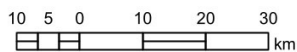
6. Limitations and Constraints

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 - Sri Potti Sriramulu Nellore



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 (₹ Lakh)
A	Farm Credit	1252711.29
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	602258.75
2	Term Loan for agriculture and allied activities	650452.54
B	Agriculture Infrastructure	36204.90
C	Ancillary activities	65470.20
I	Credit Potential for Agriculture(A+B+C)	1354386.39
II	Micro, Small and Medium Enterprises	512741.25
III	Export Credit	10200.00
IV	Education	30626.00
V	Housing	97560.00
VI	Social Infrastructure	13824.00
VII	Renewable energy	4430.04
VIII	Others	84762.50
	Total Priority Sector	2108530.18

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

Sr. No.	Particulars	Amount (₹ Lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	460289.71
2	Water Resources	8488.08
3	Farm Mechanisation	38076.00
4	Plantation & Horticulture with Sericulture	8816.72
5	Forestry & Waste Land Development	19379.76
6	Animal Husbandry – Dairy	126852.59
7	Animal Husbandry – Poultry	29286.50
8	Animal Husbandry - Sheep, Goat, Piggery	74158.27
9	Fisheries	90625.09
10	Farm Credit- Others	396738.57
	Sub total	1252711.29
B		
1	Construction of storage	30041.79
2	Land development, Soil conservation, Wasteland Development	5648.77
3	Agriculture Infrastructure – Others	514.34
	Sub total	36204.90
C		
1	Food & Agro. Processing	17377.20
2	Ancillary activities – Others	48093.00
	Sub Total	65470.20
	Credit Potential for Agriculture (A+B+C)	1354386.39
II	Micro, Small and Medium Enterprises	
	Total MSME	512741.25
III	Export Credit	10200.00
IV	Education	30626.00
V	Housing	97560.00
VI	Social Infrastructure	13824.00
VII	Renewable energy	4430.04
VIII	Others	84762.50
	Total Priority Sector	2108530.18

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)	10439.75
ii.	No. of Sub Divisions	4
iii.	No. of Blocks	38
iv.	No. of revenue villages	735
v.	No. of Gram Panchayats	720

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	-
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	Sri Potti Sriramulu Nellore
iii.	Agro-climatic Zone 1	AZ115 – Southern
iv.	Climate	Semi-Arid
v.	Soil Type	The major soil type of the district is Red soil 40%, other type is black cotton soil and sandy loams 23 % and 34 % respectively.

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	1043975
ii.	Forest Land	215801
iii.	Area not available for cultivation	198386
iv.	Barren and Unculturable land	72964
v.	Permanent Pasture and Grazing Land	27958
vi.	Land under Miscellaneous Tree Crops	5929
vii.	Cultivable Wasteland	73116

Sr. No.	Particulars	Nos
viii.	Current Fallow	134266
ix.	Other Fallow	118112

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	38
ii.	Critical	0
iii.	Semi Critical	0
iv.	Over Exploited	0
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	292145	67	119834	27
ii.	>1 to <=2 ha	90166	21	127683	28
iii.	>2 to <=4 ha	40371	9	107099	24
iv.	>4 to <=10 ha	12469	3	70645	16
v.	>10 ha	1396	0	24180	5
	Total	436547	100	449441	100

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
i.	Cultivators	147.45
ii.	Of the above, Small/ Marginal Farmers	NA
iii.	Agricultural Labourers	513.43
iv.	Workers engaged in Household Industries	241.37
v.	Other workers	595.25

7. Demographic Profile [In 'ooo]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	2469.71	1245.52	1224.18	1763.82	705.89
ii.	Scheduled Caste	504.94	251.76	253.18	-	-
iii.	Scheduled Tribe	215.45	109.06	106.38	-	-
iv.	Literate	1522.39	844.611	677.78	-	-

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	637.00
ii.	Rural Households	455.00
iii.	BPL Households	182.00

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	709
ii.	Villages having Agriculture Power Supply	709
iii.	Villages having Post Offices	-
iv.	Villages having Banking Facilities	-
v.	Villages having Primary Schools	670
vi.	Villages having Primary Health Centres	81
vii.	Villages having Potable Water Supply	768
viii.	Villages connected with Paved Approach Roads	-

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	SPSR Nellore District Handbook of Statistics 2024
1.a Additional Information	
2. Soil & Climate	SPSR Nellore District Handbook of Statistics 2024
3. Land Utilisation [Ha]	SPSR Nellore District Handbook of Statistics 2024
4. Ground Water Scenario (No. of blocks)	
5. Distribution of Land Holding	SPSR Nellore District Handbook of Statistics 2024
6. Workers Profile [In '000]	SPSR Nellore District Handbook of Statistics 2024
7. Demographic Profile [In '000]	SPSR Nellore District Handbook of Statistics 2024
8. Households [In '000]	SPSR Nellore District Handbook of Statistics 2024
9. Village-Level Infrastructure [Nos.]	SPSR Nellore District Handbook of Statistics 2024

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	2934
ii.	Primary Health Centres	81
iii.	Primary Health Sub-Centres	0
iv.	Dispensaries	49
v.	Hospitals	16
vi.	Hospital Beds	1875

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

Sr. No.	Particulars	Nos.
i.	Fertiliser/Seed/Pesticide Outlets	1385
ii.	Registered FPOs	98
iii.	Agro Service Centres	14
iv.	Soil Testing Centres	02
v.	Approved nurseries	-
vi.	Krishi Vigyan Kendras	02

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	434.84
ii.	Irrigation Potential Created	-
iii.	Net Irrigated Area (Total area irrigated at least once)	138.22
iv.	Area irrigated by Canals/ Channels	128.52
v.	Area irrigated by Wells	40.52
vi.	Area irrigated by Tanks	8.69
vii.	Area irrigated by Other Sources	0.00
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	177.86

13. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	6479
ii.	Railway Line [km]	127

14. Animal Population as per Census

Sr. No.	Category of animal	Total
i.	Cattle – Indigenous	57,774
ii.	Buffaloes	6,46,088
iii.	Sheep – Indigenous	10,95,197
iv.	Goat	3,86,929
v.	Pig – Indigenous	2,969

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	20
ii.	Veterinary Dispensaries	89
iii.	Disease Diagnostic Centres	8
iv.	Artificial Insemination Centers	-
v.	Animal feed manufacturing units	-
vi.	Dairy Cooperative Societies	127
vii.	Milk Collection Centres	1330
viii.	Fishermen Societies	169
ix.	Animal Husbandry Training Centres	-
x.	Fish Markets	01
xi.	Licensed Slaughter houses [Nos.]	01

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	329328.00	MT	348	gm/day
ii.	Egg	3242.00	Lakh Nos.	120	nos/p.a
iii.	Milk	1034199.00	MT	1049	gm/day
iv.	Meat	54991.00	MT	55	gm/day

Sources

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	SPSR Nellore District Handbook of Statistics 2024
11. Infrastructure & Support Services For Agriculture[Nos.]	District Agriculture Office, Nellore
12. Irrigation Coverage ['000 Ha]	SPSR Nellore District Handbook of Statistics 2024
13. Infrastructure For Storage, Transport & Marketing	SPSR Nellore District Handbook of Statistics 2024
14. Animal Population as per Census [Nos.]	20th Livestock Census 2019
15. Infrastructure for Development of Allied Activities [Nos.]	SPSR Nellore District Handbook of Statistics 2024
16. Milk, Fish, Egg Production & Per Capita Availability - Year-2	SPSR Nellore District Handbook of Statistics 2024

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	39.70	38.88	34.11
ii.	Land Holdings - SF (%)	66.92	66.92	66.92
iii.	Land Holdings - MF (%)	20.65	20.65	20.65
iv.	Rainfall - Normal (mm)	1052	1052	1052
v.	Rainfall - Actual (mm)	1250	1075	783
vi.	Cropping Pattern	The primary cropping pattern is Paddy both in Kharif and Rabi season. Other major crops are pulses like black gram, Bengal gram; millets like jowar, bajra; tobacco cotton etc.		

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	354719.00	789644.00	878844.00

Table 3: Major Crops, Area, Production, Productivity

Sr	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	149	1036	6975	150	1071	7118	196	1347	6875
2	Millets	2	11	5395	4	13	3505	2	9	4917
3	Pulses	11	12	1119	19	23	1195	35	30	852
4	Cotton	2	3	1804	16	36	2307	14	38	2660
5	Groundnut	5	19	3497	8	31	3730	9	53	5828
6	Sesame	1	1	520	3	1	514	1	0	294

Table 4 : Irrigated Area , Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	3.32	2.59	2.23
ii.	Net sown area (lakh ha)	3.03	2.46	1.82
iii.	Cropping intensity (%)	109.57	105.28	122.52

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	66395	204512	171736
ii.	GLC through KCC (Rs. lakh)	102616.62	283736.92	310576.42

Sources

Table	Source(s) and reference year of data
Table 1: Status	Websites - District Domestic Product 2023-24 (FRE) by DES AP State Weather Data from APSDPS Planning Dept.
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	SPSR Nellore District Statistical Handbook 2022,2023 and 2024
Table 4: Irrigated Area, Cropping Intensity	SPSR Nellore District Statistical Handbook 2022,2023 and 2024
Table 5: 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)	-	-	-
ii.	Net Irrigated Area ('000 ha)	208	172	138
iii.	Gross Irrigated Area ('000 ha)	246	199	178

Table 2: Water exploitation status in the District

Sr. No.	Mandal Name	31-03-2022	31-03-2023	31-03-2024
i.	Atmakur	Safe	Safe	Safe
ii.	Butchireddipalem	Safe	Safe	Safe
iii.	Kandukur	Safe	Safe	Safe
iv.	Kavali	Safe	Safe	Safe
v.	Nellore Rural	Safe	Safe	Safe
vi.	Podalakur	Safe	Safe	Safe
vii.	Udayagiri	Safe	Safe	Safe
viii.	Vinjamur	Safe	Safe	Safe
ix.	Kovur	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	SPSR Nellore District Statistical Handbook 2022,2023 and 2024
Table 2: Block level water exploitation status	National Compilation on Dynamic Ground Water Resources of India 2023

Plantation & Horticulture

Table 1: Production and Productivity

Sr. No	Crop	31-03-2022		31-03-2023		31-03-2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
i	Acid Lime	1.50	22.32	10.74	-	-	-
ii	Chilli	1.80	8.90	2.75	13.76	2.14	13.65
iii	Mango	9.60	76.00	9.66	86.96	10.72	-
iv	Coconut	0.40	4.50	15.65	36.00	0.36	0.10
v	Banana	0.60	30.35	0.50	30.08	0.66	-

Sources

Table Name	Source(s) and reference year of data
Table 1: Production and Productivity	Department of Horticulture, SPSR Nellore

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr No	Forest Cover & Waste Land	31-03-2022	31-03-2023	31-03-2024
i	Forest Cover ('000 ha)	216	216	216
ii	Waste Land ('000 ha)	71	73	73
iii	Degraded Land ('000 ha)	73	73	73

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	SPSR Nellore District Statistical Handbook 2022,2023 and 2024

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)	30117.00	63336.00	-
ii.	KCC for working capital (No.)	4344	30168	35617
iii.	KCC for working capital (₹ lakh)	3836.18	25503.82	29578.09

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Chilling Centers (No.)	41	41	41

Table 3 : Dairy Processing and Infrastructure Development Fund (DIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of Projects	0	0	0
ii.	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

Sources:

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC, Andhra Pradesh
Table 2: Processing Infrastructure	SPSR Nellore District Handbook of Statistics 2022, 2023, 2024
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry – Poultry

Table 1 : Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird population (No.)	1931113	1931113	1931113

Sources:

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
Table1: Poultry	20th Livestock Census 2019, Animal Husbandry Department, 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:

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
Table 1: Popular Breed(s)	Animal Husbandry Department, Nellore

FISHERIES
Table 1 : KCC Data

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	4889.99	3522.68	7645.50
ii.	KCC for working capital (No.)	514	1599	2612
iii.	KCC for working capital (₹ lakh)	9059.84	9042.00	16522.59

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Tanks/ Ponds (No.)	-	-	296
ii.	Reservoirs (No.)	-	-	4
iii.	Fish Seed Hatchery (No.)	-	-	44

Sources:

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
Table 1: GLC	SLBC, Andhra Pradesh
Table 2: Processing Infrastructure	Department of Fisheries , Nellore
Table 3: Fisheries Infrastructure Development Fund (FIDF)	NABARD

LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT

Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Watershed Projects (No.)	04(Ongoing)	04(Ongoing)	04(Ongoing)
ii.	Watershed Projects - Area treated ('000 ha)	3.26	3.26	3.26

Sources

Table Name	Source(s) and reference year of data
Table 1: 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)	215485.18	377480.80	480712.95
ii.	No. of units financed	46894	51519	39466

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Micro Units (No.)	-	-	16854
ii.	Small Units (No.)	-	-	1256
iii.	Medium Units (No.)	-	-	57

Table 3: Traditional activities:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Handloom Clusters (No.)	01	01	01

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: MSME units – Cumulative	Office of DIC Nellore
Table 3: Traditional Activities	Department of Handloom , Nellore

Public Infrastructure Investments :

Table 1 : Amount of RIDF assistance

Particulars	31/03/2022	31/03/2023	31/03/2024
Amt of RIDF assistance (₹ lakh)	6483.58	1197.17	9453.58

Source: NABARD

Table Name	Source(s) and reference year of data
Table 1: Amt of RIDF Assistance	NABARD

INFORMAL CREDIT DELIVERY

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	SHG Bank Linkage (₹ lakh)	20646.00	88215.87	90215.11
ii.	JLG Bank Linkage (₹ lakh)	65.22	450.95	419.93

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of intensive blocks	47	37	37
ii.	No. of SHGs formed	2534	11431	13783
iii.	No. of SHGs credit linked (including repeat finance)	7603	11430	9629
iv.	Bank loan disbursed (₹ lakh)	20646.00	88215.87	90215.11
v.	Average loan per SHG (₹ lakh)	2.72	7.72	9.36

Sources

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

STATUS AND PROSPECTS OF COOPERATIVES

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	332	332	332
ii.	Consumer Stores (No.)	6	6	6
iii.	Housing Societies (No.)	21	21	21
iv.	Weavers (No.)	10	10	10
v.	Marketing Societies (No.)	1	1	1
vi.	Labour Societies (No.)	106	106	106
vii.	Industrial Societies (No.)	24	24	24
viii.	Sugar Societies (No.)	1	1	1
ix.	Agro Processing Societies (No.)	2	2	2
x.	Others (No.)	1215	1215	1215
	Total (No)	1718	1718	1718

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.)	78	78	78

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies Associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLG s	BCs/BFs	Villages	Households	
Commercial Banks	34	294	84	94	116	-	10993	2864	3	2167	
Regional Rural Bank	1	78	45	18	15	-	390	135	9	8167	
District Central Coop. Bank	1	18	1	12	5	-	2890	0	40	35389	
Coop. Agr. & Rural Dev. Bank	0	0	-	-	-	-	-	-	0	-	
Primary Agr. Coop. Society	78	78	70	3	5	-	-	-	12	10443	
Others	2	3	0	1	2	-	-	2723	242	212333	
All Agencies	99	454	183	128	143	0	14273	5722	2	1403	

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	-	-	-	-	1119549.53	1575141.56	1808423.16	85.3
Regional Rural Bank	-	-	-	-	258154.01	254644.58	271684.84	12.8
Cooperative Banks	-	-	-	-	0.00	38084.32	39328.30	1.9
Others	-	-	-	-	672.58	1017.95	1428.42	0.1
All Agencies	-	-	-	-	1378376.12	1868888.41	2120864.72	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	-	-	-	-	-	1880980.16	2668947.05	3374115.80	26.4	89.3
Regional Rural Bank	-	-	-	-	-	271335.05	260722.81	291838.00	11.9	7.7
Cooperative Banks	-	-	-	-	-	0.00	84781.91	110689.88	30.6	2.9
Others	-	-	-	-	-	0.00	1665.33	3122.54	87.5	0.1
All Agencies	-	-	-	-	-	2152315.21	3016117.10	3779766.22	25.3	100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	168.0	169.4	186.6
Regional Rural Bank	105.1	102.4	107.4
Cooperative Banks	274.61	222.6	281.5
Others	0.0	163.6	218.6
All Agencies	156.1	161.4	178.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	471194	933951	341199	101513
Regional Rural Bank	131773	231560	90828	45911
Cooperative Banks	48504	0	0	0
Others	0	0	426	0
All Agencies	651471	1165511	432453	147424

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	1706606.00	85.55	1223266.19	85.04	1538262.53	79.48	14.87	100.0	646122.13	81.76		
Regional Rural Bank	216346.60	10.84	159686.07	11.10	328436.81	16.97	0	0.0	127079.61	16.08		
Cooperative Banks	69775.94	3.49	55395.16	3.85	68566.09	3.54	0	0.0	16309.30	2.06		
Others	1957.51	0.12	0.00	0.00	69.26	0.01	0	0.0	660.02	0.01		
All Agencies	1994686.05	100	1438347.42	100	1935334.69	100	14.87	100.0	790171.06	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 [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Ach'ment [%]	
Commercial Banks	990026	994243.27	100.4	860787.23	1352429.91	157.1	1472715	1706605.69	115.9	124.5			
Regional Rural Banks	184042	136765.33	74.3	166228.1	200316.98	120.5	187324	216346.57	115.5	103.4			
Cooperative Banks	80054	60915.4	76.1	89488.06	70111.19	78.3	85317	69775.94	81.8	78.7			
Others	6300	0	0.0	0	6142.54	-	7196	1957.51	27.2	0.0			
All Agencies	1260422.00	1191924.0	94.6	1116503.39	1629000.62	145.9	1752552.00	1994685.71	113.8	118.1			

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	700119	801185	114.4	616621	789644.39	128.1	823152	878843.88	106.8	116.4
Term Loan (Agri.)	228578	171527	75.0	217896	419787.61	192.7	419600	559503.54	133.3	133.7
Total Agri. Credit	928697.00	972712.00	104.7	834517.00	1209432.00	144.9	1242752.00	1438347.42	115.7	121.8
MSME	175540	151815	86.5	193946.39	378314.9	195.1	401800	480712.67	119.6	133.7
Other Priority Sector	156185	67397	43.2	88040	41253.72	46.9	108000	75625.62	70.0	53.3
Total Priority Sector	1260422.00	1191924.00	94.6	1116503.39	1629000.62	145.9	1752552.00	1994685.71	113.8	118.1

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	1877702.24	132242.64	7.0	2669415.31	97421.01	3.6	3374115.79	94300.61	2.8	4.5
Regional Rural Banks	271335.07	8543.69	3.1	260722.87	6626.64	2.5	291837.38	6234.54	2.1	2.6
Cooperative Banks	NA	NA	NA	84781.9	2276.55	2.7	110689.88	2406	2.2	0.0
Others	NA	NA	NA	1665.33	89.59	5.4	3122.53	118.3	3.8	0.0
All Agencies	2149037	140786.33	6.6	3016585.00	106413.79	3.5	3779766.00	103059.45	2.7	4.3

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

Source(s)

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

- **Financial Inclusion**

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

- Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1,631 micro-ATM 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 on boarding 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 start-up challenges.

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

2.2 Budget - Highlights related to Agriculture & Farm Sector

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

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

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

3. Govt. Sponsored Programmes linked with Bank Credit

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

Chapter 2

Credit potentials for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District:

Sri Potti Sriramulu Nellore District falls under southern sub-agro climatic zone with semi-arid climate. Types of soils found in the district are red, black cotton, and sandy loam. Agriculture sector is the mainstay of the district economy contributing around 38% Gross District domestic product (GDDP) of the district economy. Out of the total geographical area of 10.44 lakh ha, Net sown area reported is 1.82 lakh ha against total gross cropped area of 2.22 lakh ha. The area cultivated more than once is 0.40 lakh ha., with cropping intensity of 121. Out of the 1.82 lakh ha net sown area, net irrigated area is 1.38 lakh ha, and gross irrigated area is 1.78 lakh ha.

Average landholding in the district is 1.03 ha. There are 4.36 lakh land holdings in the district covering an area of 4.49 lakh hectares. Around 88% of the holdings are small and marginal holdings. The normal rainfall of the district is 1052.0 mm, rainfall received during the year 2023-24 was 783.3 mm.

Paddy is the principal crop grown both in Kharif and Rabi season. Jowar, Bengal Gram, Black gram are the other major food grains grown in the district. Chillies, banana, Mango, Acid lime, Cotton, Tobacco, Groundnut and Sesame are the other major crops grown in the district.

(Source: SPSR Nellore District Handbook of Statistics 2024)

The ground level credit flow for crop production during 2021-22, 2022-23 and 2023-24 was ₹354719.00 lakh, ₹789644.39 lakh and ₹878844.00 lakh respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

Supply of quality seed to the farmer is one of the most important interventions to increase the production and productivity of any crop. The subsidy seed is being supplied by seed supplying nodal agency i.e APSSDC. In the district, one outlet of APSSDC Ltd, 14 Seed processing units and 203 seed retail outlets are available to supply the required quantity of seed to the farmers. Maize Jowar, Bajra and Sunflower seeds are supplied to the farmers at 50% subsidy.

There are 612 fertilizer outlets available in the district to supply fertilizers to farming community including PACS & Private dealers (504), apart from 39 wholesale dealers. Markfed is notified as nodal agency to keep buffer stocks and to supply to the PACS on priority basis. Total Pesticide outlets in the district are 570. In the district, there is one biological control Lab which is involved in production of bio pesticide. In the district, there is one Farmer training centre, 02 soil testing laboratories, 15 Agro service centers, 02 KVKs and 04 Agriculture Research Stations.

In the district, there are about 32000 to 35000 tenant farmers it is planned to issue CCRC cards to all the tenant farmers identified by Agriculture Department. FPOs: There are 18 PODF

FPOs, 6 CSS FPOs promoted by NABARD, 5 CSS FPOs promoted by NAFED, 07 CSS FPOs promoted by SFAC and around 37 FPOs promoted by DRDA in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District:

The total net area irrigated in the district in the year 2023-24 was 1.38 lakh ha. Out of which around 73% of the area was irrigated by surface water sources, canals and tanks.

Surface irrigation in the district is mainly under Pennar River Canal system, Somasila being the major reservoir. Kanigiri tank, Nellore tank and Survepalli tank are other major sources of surface irrigation under Pennar River system. Kandaleru Reservoir under Telugu Ganga Project provides irrigation facility to parts of Potti Sriramulu Nellore District.

There are 1761 Minor Irrigation sources in the district with a total ayacut of 281412 acres. The MI Sources comprises, 725 M.I. Tanks with more than 100 acres and 979 M.I tanks with less than 100 acres, 20 River channels, 31 M.I. Anicuts and 6 M.I. other sources (Spring Channels). Out of the above M.I. Tanks an ayacut of 101562 Acres is getting stabilization under Somasila and Telugu Ganga Projects and the balance extent of 166268 acres is rainfed.

Ground water is another major source of irrigation in the district. An area of 0.37 lakh ha is irrigated through wells, tube wells and filter points. The normal rainfall of the district is 1052.9 mm. There is a huge potential for deployment of institutional credit both for surface and ground water-based irrigation structures as also for the efficient water application and water lifting units.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

Andhra Pradesh Micro Irrigation Project (APMIP) was started during the year 2003-04 to take up Micro Irrigation with drip / sprinkler / Rain gun systems to Horticulture, Sericulture and Agriculture (Sugarcane & Pulses) crops. Under the project, since 2003-04, approximately 1,44,841 acres of land have been covered under micro irrigation. Around 65% of this area is irrigated through drip irrigation, with the remainder using sprinklers and other methods. In the year 2023-24, target was to cover 3500 acres through 7 empanelled MI Companies viz Jain, Finolex, Netafim, Signet, Sudhakar, Nimbus and Captain.

In the district, there are 94 piezometers for regular monitoring of ground water level. Availability of power is a very critical input. All the inhabited villages in the district are electrified. There are 1,99,333 agricultural electric connections.

To ensure sustainability, there is need to focus on developing water conservation structures like farm ponds, check dams, and percolation tanks especially in western regions of the district. Currently, there are around 68,909 such structures with a storage capacity of 1214.86 mcft.

With increasing land areas being brought under horticulture and other commercial crops, there is good scope for increased financing for micro irrigation structure.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District:

Farm Mechanization is an important activity as it leads to increased productivity, better utilization of exploitable irrigation potential and adoption of multiple cropping patterns etc. Sri Potti Sriramulu Nellore district is one of the leading districts in the state where farm operations are mechanized. As per Final Report on Sub-Mission on Agricultural Mechanization, May 2018 the Farm Power Availability (FPA) in the erstwhile Nellore (2016-7) was 3.545 Kw/ha. The state average was 2.138 kW/ha.

With increasing cost of agriculture labour, there is requirement for greater investment in farm mechanization like tractors, power tillers, self-propelled multi-crop threshers, power weeders, sprayers and other self-propelled machines and also explore solar and renewable energy sources.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

The government is providing subsidy for farm mechanization under Rashtriya Krishi Vikas Yojana (RKVY) and Sub-Mission on Agricultural Mechanization (SMAM). GoAP has established around 10,641 Rythu Seva Kendras (RSK) as one stop shop for farmers. During the year 2022-23, 3245 farmers were provided subsidy for purchase of various farm implements under the scheme. (Source: Department of Agriculture, Nellore)

Custom hiring services: FPOs and other farmer groups may set up Custom Hiring Centers (CHC). NABARD under its watershed projects has setup Custom Hiring Centers under the control of village watershed committees. Moreover, the FPOs have also been encouraged to set up their own centers. Further under Agri Clinic & Agri Business Centre (AC&ABC) Scheme, custom hiring centres can also be set up by the eligible agripreneurs.

Recently, use of drone technology is being used in farming especially for spraying of fertilizers and pesticides. With suitable subsidy support, there will be increased usage of drones. The farmers may also upgrade to Smart Agriculture Mechanization such as Precision Agriculture and Digital Agriculture based on technologies such as Big-Data, Internet of Things (IoT) and Artificial Intelligence (AI) to overcome the future challenges like climate change, depleting natural resources, etc.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District:

Plantation and Horticulture is an important sector in Sri Potti Sriramulu Nellore district. The total area under horticultural crops in the district during the year 2023-24 was approximately 28,000 ha. Horticulture sector is the third largest contributor to Agriculture sector in the district.

Major fruit crops are acid lime, mango, sweet orange, sapota, banana and guava. Ulavapadu Banaganapalli mango variety has good demand in both domestic and export market. Jasmine and marigold are the major flowers grown in the district. Production of dragon fruit is slowly picking up in certain pockets in the district. The production of fruits, vegetables, spices and

flowers was estimated at 297271 MT, 23103 MT, 10962 MT and 764 MT respectively during the year 2023-24. (Source: District Horticulture Office, Nellore).

Sericulture: At present around 92 acres of mulberry plantation exists in the district, taken up by small and marginal farmers in Marripadu, Udayagiri, Duttaluru, Vinjamooru, A.S.Peta Atmakur and Chejerla Mandals. One acre of mulberry garden fetches an income of ₹0.80 lakh to ₹1.00 lakh per annum in 4 crops

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

Citrus Research Station at Petluru with facilities for training of farmers, nursery etc. Central Tobacco Research Institute and KVK at Kandukur provides various technical and extension services to the farmers towards Good Agriculture Practices in Tobacco and millet cultivation.

There are private nurseries in the district for supply of seedlings/ planting material of Mango, Acid lime, avenue plantation and other ornamental plants.

Three Major Schemes implemented by Horticulture department are

- MIDH – Mission on Integrated Development of Horticulture
- RKVY- Rashtriya Krishi Vikas Yojana
- NMEOP – National Mission for Edible Oils – Oil Palm.

Under these schemes subsidy has been passed on for setting up of collection centres, cold storage, ripening chambers and pack houses. Many FPOs have taken the support and set up collection centres and Solar cold storage units. In the year 2024-25 under the MIDH scheme the target is to set up 111 units Post Harvest Management Units like pack houses, cold storage units, etc.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District:

The forestry sector in SPSR Nellore district remains vital but continues to face challenges in achieving the recommended forest cover target. According to the latest data, the districts' forest area is around 20.70% of its total geographical area far below the national goal of 33% forest and tree cover set by the National Forest Policy. There is a good scope for increasing the forest cover in conventional forest area, especially for enrichment plantations by State Governments to increase the crown density, funds can be accessed from budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a good potential for increasing the tree cover outside the conventional forest area i.e. on private lands.

Farm Forestry is a climate proofing activity in the district specifically in upland areas to avoid loss of crop in the event of monsoon failure. The farm forestry species (Eucalyptus Casuarina etc.) are harvested 3-4 years after plantation which gives assured income to the farmers. However, at times the farmers are taking up farm forestry activity on fertile agricultural lands leading to diversion of area under food crops to farm forestry. Total revenue generated during the year 2023-24 from timber, firewood etc was ₹ 339.00 Crore.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

Over the years, the area under current fallow, other fallow and cultivable waste land has increased, currently constituting around 31% of the total geographical area. Concerted effort is required to bring these areas into cultivation and under forest cover. Effort should be there to bring at least 30-50% of such land under forest cover.

There are 215 Vana Samrakshana Samities (VSSs) operating in the district. The land allotted to them is 56052.35 ha. of which about 8752 ha. is planted with eucalyptus, casuarina and other non-timber trees. There is dearth of infrastructure in respect of commercial nurseries facilities for non-wood forest products, forest-based village and cottage industries etc.

2.1.6 AH - Dairy**2.1.6.1 Status of the Sector in the District:**

Dairy farming is one of the major subsidiary activities in the district providing employment opportunities to the rural poor. Livestock sector is the largest contributor to the GDDP in the Agriculture and Allied sector contributing around 39% of the Agriculture and Allied sector GDDP for the year 2022-23. As per Livestock census 2019, there are 0.57 lakh cattle and 6.27 lakh buffaloes in the district. Total female breedable milch animal population is 3.75 lakh comprising of 3.46 lakh buffaloes and 0.29 lakh cattle. In buffalo, upgraded Murrah is the most reared breed in Nellore.

The milk production during 2023-24 was about 1.03 lakh metric tonnes (7.14% of the State's milk production) and buffaloes accounted more than 80% of the district milk production. The per capita availability of milk in the district is around 1049 gms per day well above the recommended intake of 300 gms per day and also state Average of 799 gms per day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

In the district, there are 19 Veterinary Hospitals, 89 Veterinary Dispensaries and 69 Rural Livestock Units (RLUs) besides one mobile clinic and one Veterinary Poly Clinic (VPC). There is one Animal Disease Diagnostic Laboratory at District Head quarter and 7 constituency level labs.

The number of AI centres is 217 with AH Department and in addition 109 Gopal Mitras operating in the field for taking care of AI activity. There are 5 shandies in the district. There are 127 Dairy Cooperative Societies, 41 milk chilling centres and around 1203 pick-up centres. The area under permanent pastures and other grazing lands is 27958 ha. To promote fodder cultivation, fodder seed varieties Jowar-CSH24, Bajra, Maize, Cowpea are made available at all RSKs to distribute to the farmers on 75 % subsidy.

Important Livestock institutions in the district are:

- National Kamdhenu Breeding Centre (NKBC) Chintaladevi: Under the Rashtriya Gokul Mission for Conservation of Indigenous Breeds- 19 breeds (14 white cattle and 5 Buffalo breeds) are maintained in the centre.
- Composite Livestock Farm (CLF) Chintaladevi: 345 Ongole breed cattle and 931 Nellore Breed sheep are maintained in the farm.

2.1.7 AH – Poultry**2.1.7.1 Status of the Sector in the District:**

Poultry population as per livestock census 2019 in the district was 19.31 lakh. Poultry farming in the district has been stagnant for the last few years. Incidence of bird flu in various parts of the country in the past, fluctuating prices of eggs and broiler meat affected the activity and majority of the farmers gave up the activity.

As per the livestock census the number of broilers and commercial layers in the district was 89,208 and 1,54,898 respectively. The egg production in the district is estimated at 3,242 lakh numbers for the year 2023-24. The per capita availability of eggs is around 120 per annum as against the requirement of 180 eggs per annum. The egg requirement is met by importing from other districts.

The district is presently getting around 147 lakh eggs per year from other parts of the state. While the broiler units are spread over all the urban / semi-urban centres such as Nellore Kavali and Kovur, the existing layer units are concentrated in Nellore, Buchhireddypalem and Kovur mandals. The population of ducks are about 0.23 lakh which are mainly concentrated in coastal mandals. Keeping in view the demand for eggs from Kolkata, duck farming by SHGs may be encouraged.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

The infrastructure details are covered under AH - Dairy sector.

While small units are purchasing feed from custom feed mixing plants, big commercial layer farms usually have their own feed mixing plants. However, hike in prices of important ingredients of feed like maize and soybean etc. has affected the industry to some extent.

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

Sri Potti Sriramulu Nellore district is well known for traditional Nellore breed of sheep with three recognized strains viz. Pala, Brown and Jodipi.

As per 2019 livestock census the sheep, goat and pig population in the district is 10.95 lakh and 3.87 lakh and 0.02 lakh respectively. Traditional shepherds maintain large flocks and they keep on migrating from one area to other depending on the harvesting season. In view of dwindling area of grazing land, there is a need to encourage semi-intensive system of sheep rearing in large farms.

The estimated meat production during 2023-24 in the district is about 50102 MT. (Source- Animal Husbandry Department, Govt. of Andhra Pradesh) The per capita availability of meat in the district is approximately 20 kg/annum in line with state average of 20.66kg/annum. Mutton and chicken accounts for around 90 % of the total meat produced in the district. The emerging activities under the sector are sheep markets and slaughterhouses.

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

The infrastructure details are covered under AH - Dairy sector.

Integrated Sheep Development Project (ISDP): Under the project, 240 Primary Sheep Breeders Cooperative Societies (PSBCs) were registered in the district. National Co-operative Development Corporation (NCDC) Loans are provided to shepherd belonging to Primary Sheep Breeders Cooperative Societies.

There is one sheep breeding centre at Composite Livestock Farm (CLF) Chintaladevi. Nellore Breed sheep are maintained in the farm. There is one authorised slaughterhouse in Nellore city.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District:

Nellore district occupies an important place in the fisheries map of Andhra Pradesh. The rivers Pennar, Kandaleru, Pyderu, Chippaleru and Kalangi flow through the district. The district is endowed with rich marine, inland and brackish water resources. The major water bodies are Penna River, Kandaleru, Boggeru, Chippaleru creeks and Reservoirs are Somasila, Kandaleru, Survepalli, Rallapadu & Kaligiri Duvvuru reservoir. There are 280 Water sources ((276) Tanks & (04) Reservoirs) with water spread area of 0.47 lakhs of ha. In the district, 14982 ha is under inland fishing and prawn cultivation.

District is endowed with a long coastal line of 110 km in 9 coastal mandals. There are existing 98 coastal fishermen villages with 53,541 sea going fishermen on motorized and traditional boats.

Inland fish production during the year 2023-24 was 1,86,833 tonnes which includes 20,255 tonnes prawns. Marine fish production during the year 2023-24 was 55,890 tonnes which includes 12,228 tonnes of Shrimp. Brackish water prawn production during the year 2023-24 was 86,605 tonnes. Common varieties of marine fish available in the district are ribbon fish, catfish, mackerel, mullets, pomfrets etc.

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

There are three Government fish seed farm in the district Viz. Kavali, Padugupadu and Somasila. For welfare of fishermen, department organized 55 Marine, 75 Inland (SC-30ST-15 and others 30) 36 Women fishermen Cooperative societies and 03 Marketing societies (Total 169) with 25,947 members. Under the PMMSY, department is trying to set up fisheries FPO. Currently , there are four fisheries FPO in the district. In the district, there are 71 Fishing landing centres with 3704 motorized and 867 traditional boat.

College of Fisheries Science under Shri Venkateswara Veterinary University has been established in Muthukur in the district. KVK located in Nellore is also having one wing of fisheries looking after extension activities and value addition training programmes. There are 9 private prawn processing units with processing capacity of 500 MT per day and there are 44 shrimp hatcheries in the district. With the establishment of Fishing harbour at Juvvaladinne, there is need for financing for fishing boats/trawlers for deep see fishing.

In Nellore district two villages Viz. Tadichetlapalem and Edurupalem have been identified as Climate Resilient Coastal Fishermen Villages (CRCFV) under Pradhan Mantri Matsya Sampada Yojana (PMMSY), the objective of the scheme is to make these villages sustainable

and economically vibrant fishermen villages. Under the scheme need based, climate-resilient and livelihood support activities are carried out. Construction of retailing wall, shore-based plantation, drying platforms, multipurpose fishing centres etc. are some of the activities proposed for these two villages under the scheme.

2.1.10 Farm Credit – Others including Two Wheelers for farmers

2.1.10.1 Status of the Sector in the District:

Bullocks are generally used as draught animals and also for drawing carts. Large and medium farmers generally use tractors for cultivation and transport. The usage of tractor and other farm machinery is increasing in small and marginal farmers however, still small segment of small and marginal farmers use bullocks and bullock carts. Around 80% of the farmers are small and marginal.

The use of two-wheelers in agriculture is increasing at a rapid pace, particularly among small and marginal farmers. Two-wheelers are more prevalent among dairy and vegetable farmers, as they need to supply milk and vegetables to collection centres or markets daily and within a short time frame due to the high perishability of the produce.

Cooperative societies, banks and microfinance institutions are providing tailored financial products with an increase in credit flow in recent years.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

Although the district has a strong farm credit system, gaps remain in outreach particularly in more remote rural areas. Some farmers still face challenges in accessing affordable loans for farm equipment like tractors and pumps etc. Special loan products for small and marginal farmers for purchase of farm equipment's and two wheelers can be introduced. Streamlining loan approval processes and offering more flexible repayment options could enhance access to credit. Additionally, targeted support for women farmers and innovative entrepreneurs in agriculture would help boost the district's overall productivity.

Male buffalo/bullock calves rearing may be encouraged to produce good quality draught animals.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District:

Sustainable agriculture in the district is gaining importance as a response to the environmental challenges posed to current farming practices. The district heavily reliant on agriculture is resulting in challenges like soil degradation, water scarcity in western regions and declining fertility due to excessive chemical use. To combat these sustainable practices like organic farming, crop rotation and Integrated Pest Management (IPM) are being encouraged.

An Integrated Farming System (IFS) integrates agricultural activities like crops, livestock and horticulture to boost income, family nutrition and sustainability and reducing costs through resource recycling. Although many farmers have diverse components like crops, livestock, most lack key infrastructure like farm ponds. As a form of Climate Smart Agriculture (CSA) IFS enhances resilience by diversifying income sources and providing risk management strategies making it effective in adapting to climate challenges while promoting sustainable practices

2.1.11.2 Infrastructure and linkage support available, planned and gaps:

Sustainable agriculture is gaining traction through government schemes and local initiatives aimed at promoting eco-friendly practices and resource efficiency. Key infrastructure includes agricultural extension services through KVK and agriculture department soil testing labs and water conservation programs like micro-irrigation to optimize water use and improve soil health.

There is need for training and demonstration of these practices in continuous manner for effective implementation. The Soil Health Card Scheme helps farmers apply fertilizers based on soil conditions. Under the School Soil Health programme, five schools have been identified in the district. Soil testing kit and training is provided to school, teachers and student under the programme in coordination with KVK. There is increasing focus on organic farming and (IPM) to reduce chemical inputs and ensure long-term soil health. The shift towards organic methods is encouraging more farmers to adopt sustainable practices.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District:

Nellore district is one of the major producers of food, horticultural crops, milk, meat, fresh and brackish water fish and prawns.

Major commodities produced in the district in 2023-24 are Paddy -1036427 MT. Bengal gram- 9281 MT, mangoes- 76928 MT, banana- 32010 MT, tobacco -13416 MT and groundnut- 18715 MT. The milk, meat and fish production during the year 2023-24 was 1.03 lakh MT, 54991 MT and 328328 MT respectively. This indicates the need and immense scope for creation of various post-harvest structures for effective storage and marketing these products.

To support farmers, Central and State government are implementing various schemes for creating infrastructure for storage and marketing. The major schemes being Agriculture Infrastructure Fund (AIF), Rashtriya Krishi Vikas Yojana (RKVY – RAFTAAR), New Agricultural Marketing Infrastructure (AMI), Scheme for Integrated Cold Chain and Value Addition Infrastructure under Pradhan Mantri Kisan Sampada Yojana etc. Horticulture department is providing subsidy for setting up of collection centres and cold storage.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

Marketing Activity of Agriculture products in the district are administered by 8 Agricultural Market Committees having their own sites at Nellore, Kovur, Kavali, Kandukur, Atmakur, Rapur, Udayagiri and Sarvepalli.

In the district, there are two functional markets Podalakur and Sarvepalli: Lemon is the major product traded in Podalakur Market yard and also it was selected under e-NAM market w.e.f. 17.01.2017.

In SPSR Nellore district, there are total 62 Godowns with storage capacity of 68100 MT. Rythu Bazaar was a social initiative set up with an aim to help farmers bring and sell their produce directly to consumers without the involvement of middlemen. There are 4 Rythu Bazaars functioning in the District at Nawabpet, Fathekhampet, Kavali and Gudur.

Andhra Pradesh State Co-operative Marketing Federation Ltd. is a federation of Marketing Cooperative Societies in the district. Markfed's present activity consists of buffer maintenance and sale of farm inputs like chemical fertilizers, micronutrients, soil ameliorants and procurement of agricultural commodities through its member societies. The total membership is 79 including 78 PACS and Nellore District Co-operative Marketing Society. In the district here are three agro processing units and one sea food processing unit. There are two major dairy plants -Dodla Dairy and Vijaya Dairy.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District:

Land Development is a broad sector which includes on-farm development works, watershed development, reclamation of salt affected areas, water harvesting structures, soil improvement by silt application, production of organic manures etc.

In the year 2023-24, Net sown area reported is 1.82 lakh ha. Out of the 1.82 lakh ha net sown area, net irrigated area is 1.38 lakh ha, and gross irrigated area is 1.78 lakh ha. Out of which, around 73% of the area was irrigated by surface water sources like canals and tanks. Hence, land development and soil conservation is very vital for the district.

Over the years the area under current fallow, other fallow and cultivable waste land has increased currently constituting around 31% of the total geographical area. Concerted effort is required to bring these lands under sustainable cultivation through land and watershed development activity. Some progressive farmers have taken-up organic vegetable cultivation in the district. There are organic vegetables outlet in the vegetable market at Nellore. However, very few products are certified by the Organic Certification agencies.

Twenty-three watershed projects with NABARD assistance under Watershed Development Fund (WDF) had been implemented in the district covering an area of 18225 Ha. in 67 villages in 6 mandals. The watershed programmes have benefitted 9353 families in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

Under MGNREGA, various land development and irrigation activity is being carried in individual farmer land and common land. DWMA is implementing the scheme in Andhra Pradesh. Under land development project, Minor Irrigation Restoration Project, Irrigation Drains and Irrigation Channels project, Ground Water Recharge Projects are being carried out.

During 2023-24, about 7460 soil samples were collected from all farm holdings of selected villages in every mandal and distributed the soil health cards to the farmers. Also, under National Mission for Sustainable Agriculture (NMSA), during 2023-24, an area of 2134 ha was identified with deficiency of nutrients and demonstrations were planned per one ha per farmer.

Agriculture Department has been implementing Andhra Pradesh Community Managed Natural Farming (APCNF) (previously it is known as Zero Budget Natural Farming (ZBNF)) in all the Mandals in the District. There are five soil testing labs in Nellore district

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District:

Realizing the adverse effects of indiscriminate use of chemical fertilizers and pesticides on soils, there is growing interest in use of organic manures, bio pesticide etc. Tissue culture is being increasingly used particularly for crops like bananas and sugarcane providing farmers with disease-free high-quality planting materials. Additionally, Agri Bio-Technology is helping improve yields and resistance to pests through the use of improved seeds.

Vermi-compost, NADEP compost and compost from press mud (from sugar factories etc.) are considered to be good quality manures. The district has ample scope for preparation of organic manures especially by NADEP process and vermi-compost units.

In the district, under the Polambadi scheme, Integrated Crop Management (ICM) is practised. ICM is an approach to farming which aims to balance production with economic and environmental considerations by means of a combination of measures including crop rotation cultivation of appropriate crop varieties and judicious use of inputs. During the year 2023-24 14 farmers received Indi GAP certificate.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

In the district, there is one biological control lab which is involved in production of bio pesticide. The bio pesticides that are being produced in the lab are *Pseudomonas fluorescens*, *Trichoderma viride* and *Metarhizium anisopliae* with an aim to supply the bio pesticides under various farmers welfare developmental schemes.

KVK at Nellore and Kandukur and ATMA are conducting various training programmes on Vermi composting organic farming etc.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District:

The agro-processing industry has been identified as a sunrise industry which can play a significant role in increasing value addition in agriculture and horticultural produce, diversifying and commercialization of agriculture and reducing wastage of horticulture produce generating new employment and enhancing export earnings.

Livestock, Fisheries and Horticulture are the first, second and third respectively in contribution to the agriculture sector GDDP of the district for the year 2022-23. The milk,

meat and fish production during the year 2023-24 was 1.03 lakh MT, 54991 MT and 328328 MT respectively. The production of fruits, vegetables, spices and flowers was estimated at 297271 MT, 23103 MT, 10962 MT and 764 MT respectively during the year 2023-24. This indicates the need and immense scope for agro and food processing in the district.

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

The district has significant potential for developing the agro-processing sector. While there are numerous paddy processing units, such as rice mills, the infrastructure for processing horticultural crops is lacking and needs improvement. Units with the capacity for primary processing of fruits like mango and papaya need to be developed, particularly by providing support to Farmer Producer Organizations (FPOs).

The Agriculture Infrastructure Fund (AIF) opens up opportunities for creation of post-harvest units like warehouses, silos, pack houses, cold chains, ripening chambers, reefer vans, pre-cooling units Controlled Atmosphere Storage (CAS) and also units for primary processing activities. The fund provides for a maximum financing of ₹2.00 crore per project with interest subvention of 3% per annum for maximum tenure of 7 years. There is a component of credit guarantee from CGTMSE or from the FPO Promotion Scheme of the DAC&FW (in case of FPOs)

In the Union Budget 2018-19 a new Scheme “Operation Greens” was announced on the line of “Operation Flood” to promote Farmer Producers Organizations (FPOs), agri-logistics processing facilities and professional management. Andhra Pradesh Food Processing Society has been appointed for implementation of Operation Green scheme for developing value chain of tomato in the clusters of Chittoor and Anantapur district of the State.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District:

The RBI guidelines on Priority Sector Lending (PSL) cover loans up to ₹ 5 crore for cooperative societies of farmers for selling produce, Agri-Clinics, Agri-Business Centres and loans sanctioned to MFIs for on-lending to the agriculture sector. Agri-Clinics provide farmers with essential services including soil health assessments, plant protection, crop insurance and animal care, helping enhance productivity and income. These centers managed by trained agricultural professionals play a key role in offering expert advice to improve agricultural practices.

Agri-Business Centres (ABC) are commercial ventures set up by agriculture graduates that support farm equipment maintenance, post-harvest management and market linkages etc. This initiative helps bridge the gap between traditional agriculture and modern farming techniques allowing agricultural graduates in the district to drive entrepreneurship and increase farmer profitability.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

The Government of India (GoI) implements a subsidy scheme for setting up Agri-Clinics and Agri-Business Centres (AC & ABC) offering upto 44% of project costs as back-ended subsidies for women SC/ST candidates and those from NE and Hill states while providing 36% for other candidates. Banks play a crucial role in financing eligible candidates under this scheme

The GoI has also set up the Micro Units Development & Refinance Agency (MUDRA) to refinance Microfinance Institutions (MFIs) that lend to small and micro enterprises in manufacturing, trading and services. With over 39,000 Self-Help Groups (SHGs) in the district, banks can identify eligible MFIs to offer bulk loans for on-lending to SHGs and Joint Liability Groups (JLGs) for agricultural and other activities.

In the district, there are around 1800 Coop. Societies under various sectors. With setting up of Ministry of Cooperation, there is a renewed focus on the cooperative sector and there is good potential for lending to these institutions.

Chapter 3

Credit potentials for MSMEs

3.1 Status of the Sector in the District:

SPSR Nellore district is strategically located in the southern cost of Andhra Pradesh. It is an important node in the proposed Chennai –Nellore --Bengaluru Corridor. With setting up of Krishnapatnam port and Ramayapatnam Port, there is huge potential for development of industrial sector in the district.

In the district, there are 09 mega industries, major activities are thermal power generation, industrial ports, manufacturing of steel and glass, automobile parts, etc. Prominent activities are Mfg. of Vegetable Oils, shrimp feed, processed Shrimp / Prawn / Fish metal products, bulk drugs, pharmaceuticals, solar and wind power etc.

There are around 18,167 Micro Small & Medium enterprises registered in the district and 51 cottage industries. Large scale production of various agricultural commodities indicates that there is a very good potential for agro based industries in the district. Out of the total 10.97 lakh working population, around 40% i.e. 4.36 lakh people are involved in non-agriculture work.

The Revised MSME Classification (effective July 1, 2020) is based on investment and turnover:

Micro enterprises : Investment up to ₹2.5 crore and turnover up to ₹10 crore.
Small enterprises : Investment up to ₹25 crore and turnover up to ₹100 crore.
Medium enterprises : Investment up to ₹125 crore and turnover up to ₹500 crore.

This classification allows more firms to benefit from MSME policies and support. Credit flow to MSMEs has been enhanced through programs like CGTMSE, PMEGP, State Govt. Schemes and MUDRA loans helping micro and small enterprises access finance. However, challenges remain with a significant portion of MSMEs struggling to secure formal credit limiting their growth potential.

The ground level credit flow for MSME during 2021-22, 2022-23 and 2023-24 was ₹215485.18 lakh, ₹377480.80 lakh, and ₹480713 3.95 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps:

Andhra Pradesh is ranked No. 1 in the country on Ease of Doing Business as per the 2020 assessment of States conducted by DIPP. Through the Single Desk Portal, around 8000 approvals have been provided to setup industry within the district since 2015.

Various central sector schemes like Atma Nirbhar Bharat, MSME MUDRA, Stand Up India, Udyami mitral portal etc have facilitated in setting up of more units under the organized sectors. Small Industries Development Bank of India (SIDBI) has been established as the apex institution for financing the MSME. Specific schemes have been designed for implementation through SIDBI SFCs, Scheduled Banks, SIDCs and NSIC etc.

Credit Guarantee Scheme - Any collateral / third party guarantee free credit facility (both fund as well as non-fund based) extended by eligible institutions to new as well as existing Micro and Small Enterprise including Service Enterprises with a maximum credit cap of ₹200 lakh are eligible to be covered. Recently guarantee coverage made eligible to select NBFCs and Small Finance banks.

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District:

Exports play an important role in accelerating the economic growth of the country. Nellore district due to its strategic location, good infrastructure and transport facilities, agriculture production has immense potential for export promotion. It is part of two industrial corridors Viz Chennai Bengaluru Industrial Corridor (CBIC) and Visakhapatnam–Chennai Industrial Corridor (VCIC). Krishnapatnam is one of the three nodes under the CBIC.

Andhra Pradesh State Export Action Plan 2021 has identified food processing, aqua processing, mineral and drugs & pharma industries as they have good export potential. Processed shrimp, bulk drugs & intermediaries, automotive components, rice, lemon products, quartz and silica are the products identified under the action plan.

Aqua Processing sector: In the district, there are 09 shrimp processing units, with capacity of 500 MT per day. There are 44 hatcheries with production capacity of 3000 million per annum. Further, there is a scope for establishing prawn processing units, fish processing units, ice plants and cold storages.

Under the District as Export Hubs' Scheme, Udayagiri Wooden Cutlery, Quartz, Feldspar, Processed Prawn/Shrimp, Rice, were identified for export promotion. In the district, there are 9 mega industries, 33 large industries and four clusters viz. Auto Nagar, Gold Jewellery cluster, readymade garments cluster and wooden cutlery cluster.

(Source : General Manager, DIC., Nellore)

4.1.2 Infrastructure and linkage support available, planned and gaps:

MPEDA is a nodal agency under the Ministry of Commerce and Industry (Govt. of India) to promote the export of marine products. The role envisaged for the MPEDA under the statute is comprehensive covering all works relating to promotion of raw material, production by capture and culture fisheries, processing, marketing, extension specifying export standards and providing training in various aspects of the industry.

MPEDA has established four states of the art Laboratories, one of which was established in Nellore in 2024. The main role of the labs is implementation of National Residue Control Plan (NRCP) as well as analysis of commercial samples. The MPEDA QC Laboratory Nellore is accredited by NABL since 2006 under IS/ISO/IEC 17025:2017.

To promote Andhra Pradesh as an attractive and competitive destination for industrial investments, Government of Andhra Pradesh has introduced the new "AP Industrial Development Policy 2024-29 " offering various fiscal benefits to all eligible new industrial enterprises and also for existing enterprises undergoing expansion/diversification. Fiscal incentives towards Investment subsidy, employment creation subsidy, decarbonisation subsidy etc., are provided under the scheme.

As on 2021, APIIC Ltd. has developed 11 Industrial Parks -and one Special Economic Zone (SEZ) -in the district. APIIC Ltd. has also developed MSME Parks at K.K.Gunta, Bodduripalem and Narampeta. (*Source : APIIC Ltd , Nellore*)

4.2 Education

4.2.1 Status of the Sector in the District:

Central and State governments have initiated several schemes for bringing out both quantitative and qualitative improvement in the education system in Andhra Pradesh. According to NITI Aayog's Multi-Dimensional Poverty Index Report of 2021, less than 02% of the population in Andhra Pradesh is deprived of school education.

The Government of Andhra Pradesh is giving utmost importance to school education using a multi-pronged approach by strengthening the existing infrastructure for all government schools under the flagship program Manabadi Bavishyattu reforms envisaged in National Education Policy (NEP) 2020 and by setting up regulatory and monitoring mechanism to streamline the functioning of schools.

The impact of AP government's pioneering programs in the education sector is reflected in the impressive progress achieved under quality education. The Adjusted Net Enrolment Ratio in elementary education (class 1-8) has increased from 80.48 % in 2019-20 to 91.72 % in 2021-22. The average annual dropout rate at the secondary level (class 9-10) has reduced from 15.71 % in 2019-20 to 2.84% in 2021-22. The gross enrolment ratio (GER) in higher secondary (class 11-12) has increased from 69 % in 2014-15 to 75.46% in 2021-22. Furthermore 94.56% of schools have basic infrastructure including electricity drinking water. 100 of teachers at the secondary level are trained.

All the above has led to high enrolment in graduate and post graduate courses leading to higher demand for credit in this sector. The ground level credit flow for education during 2021-22, 2022-23 and 2023-24 was ₹3309.24 lakh, ₹5018.70 lakh and ₹7892.35 lakh respectively under priority sector .

4.2.2 Infrastructure and linkage support available, planned and gaps:

In the district, there are 2312, 453, 634 primary schools, upper primary schools and high schools respectively. Majority of the schools are under management of Mandal Parishad.

There are 09 Engineering colleges under private sector. College of Fisheries science is situated at Muthukur Mandal plays vital role in training the students and fisheries development. There are 2 Medical Colleges, one is under private sector and another one is Government. The most famous Vikrama Simhapuri University is situated at Kakuturu village of Nellore District. There are 54-degree colleges and 17 B.Ed Training colleges.

In terms of technical and vocational education, SPSR Nellore has 10 Polytechnic Colleges and 13 Industrial Training Institutes (ITIs) offering diploma and certificate courses that equip students with practical skills to meet the demands of the job market. These institutions collectively contribute to the districts educational development supporting both academic and vocational pathways for students across various socioeconomic backgrounds.

4.3 Housing

4.3.1 Status of the Sector in the District:

Housing is a basic human need and plays critical role in the well-being of the individuals' families and communities.

The housing sector in the district is characterized by a mix of rural and urban development with significant demand for affordable housing due to the growing population and economic activities. A large portion of the district population resides in rural areas. Pradhan Mantri

Awas Yojana (PMAY-Gramin) scheme has been a key driver in improving rural housing conditions by offering financial assistance for constructing pucca (permanent) houses.

Nellore town and other urban areas have seen a rise in demand for affordable housing driven by migration from rural areas and the growth of small industries. The real estate market in urban zones is developing but there remains a gap between supply and demand for low-cost housing. The PMAY-Urban scheme aims to address this need by offering subsidies for urban housing especially targeting economically weaker sections (EWS) and lower-income groups (LIG).

The ground level credit flow for housing during 2021-22, 2022-23 and 2023-24 was ₹12289.6 lakh, ₹14338.2 lakh and ₹13322.4 lakh respectively.

4.3.2 Infrastructure and linkage support available, planned and gaps:

Both central and state governments are implementing programmes for ensuring housing for all rural and urban poor. To address the gaps in the erstwhile rural housing schemes Pradhan Mantri Awaas Yojana –Gramin (PMAY-G) was launched by Prime Minister on 20th November 2016. It is addressed to the rural poor under which it will provide pucca houses with all the basic facilities including a hygienic kitchen to those living in kutcha houses.

In Andhra Pradesh, A.P. State Housing Corporation Limited is responsible for providing pucca houses to the shelter less poor & weaker sections. Since 1983, 684157 houses and 494292 houses have been sanctioned and completed respectively.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Sector in the District:

Infrastructure Development in rural areas is crucial for inclusive growth of the economy and for bridging the rural-urban divide. Economic infrastructure like transport communication and power facilitates the growth of economic activities and enable production and distribution of goods and services for human welfare. Provision of adequate and quality infrastructure in rural areas is necessary for increasing the productivity and efficiency of agriculture improving credit absorption capacity, enhancing productivity of crops and livestock generating employment and increasing farmers' income thereby minimizing incidence of rural poverty.

The definition of Reserve Bank of India covers a wide range of sectors under Infrastructure facility viz

- Road bridge rail system
- Highway project
- Port airport inland waterway or inland port
- Irrigation sanitation sewerage or solid waste management system
- Telecommunication services
- Industrial parks or special economic zones
- Generation distribution and transmission of power
- Projects involving agro-processing and supply of inputs to agriculture.
- Construction for preservation and storage of processed agro-products perishable goods such as fruits vegetables and flowers including testing facilities for quality.
- Construction of educational institutions and hospitals.
- Gas crude oil and petroleum pipelines.
- Any other infrastructure facility of similar nature.

The district is having good road and railway infrastructure. The district is part of two industrial corridors and has good infrastructure for export in form of harbour and port.

5.1.2 Infrastructure and linkage support available, planned and gaps:

The district has a good transport and communication network. The district has a road length of 8255.88 Kms, out of which roads with a length of 2409.95 Kms are formed with cement concrete, 3684.91 Kms black top, 384.16 Kms metalled (WBM) and 1776.85 Kms as unmetalled. The National Highway i.e. Chennai to Kolkata passes through the district more or less parallel to the broad-gauge railway line from Chennai to Howrah.

Krishnapatnam Port: This is the first green field Port in Nellore District and it was privatized in 1997. There are 12 berths available along with other infrastructure in the port. Ramayapatnam Port and Juvvaladinne Fishing Harbour are the latest addition to the costal infrastructure.

There are 1761 Minor Irrigation sources in the district with a total ayacut of 281412 acres. Surface irrigation in the district is mainly under Pennar River Canal system, Somasila being the major reservoir. Kanigiri tank, Nellore tank and Survepalli tank are other major sources of surface irrigation under Pennar River system. Ground water is another major source of irrigation in the district. An area of 0.37 lakh ha is irrigated through wells tube wells and filter points.

There are four thermal power plants with installed capacity of 4240 MW in the district. The district has few mega and large industries and there is increasing number of agro-processing industry. The district has good potential for creating infrastructure for agro processing industries. Special agro economic zone may be created in the district.

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

The Rural Infrastructure Development Fund (RIDF) has made substantial contributions to the rural and social sector development in Nellore district, particularly through projects focused on enhancing basic amenities and public infrastructure. Overall, 1778 projects with an outlay of ₹119079.75 lakh were sanctioned by NABARD for Nellore district. Out of which, 1495 projects have been implemented and 283 are ongoing.

A significant portion of the recent projects are on Aanganwadi and schools, these have significantly improved the access to education and education standards of government schools and also the health standards in anganwadi. The current ongoing projects are expected to benefit more than 2 lakh students. NABARD projects under RIDF, roads, bridges, agriculture and allied sector infrastructure like labs, etc., social sector like schools, drinking water, etc. have added to the overall economic development of the district.

RIDF

Ongoing tranches

Sr. No.	Ongoing tranches	No. projects of	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	50	6599.60	5431.46
2	XXVI	192	10885.20	8517.26
3	XXVII	37	13686.56	6483.58
4	XXVIII	01	5158.43	1197.17
5	XXIX	03	11152.45	9453.58

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

Sr. No.	Particulars	No. projects of	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches	1495	56601.67	87996.70
B	Ongoing tranches	283	47482.24	31083.05
C	Total (A + B)	1778	104083.91	119079.75

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	12	1246.00	956.30
B	Rural roads & bridges	2	520.00	416.00
C	Social Sector	269	45716.24	29710.75
	Total (A + B + C)	283	47482.24	31083.05

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

Sr. No.	Sector	Project Sanctioned (No.)	Likely benefit	Unit	Value
A	Rural roads	1	Road length	km	36
B	Bridges	1	Bridge Length	m	6

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	115	Children	No.	2875
2	Agri. and Allied	7	Farmers	No.	221000
3	Drinking Water	1	population	No.	84981
4	Education	148	Students	No.	202013
5	Fisheries	5	fishermen	No.	25000
6	Health	5	population	No.	839000

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District:

Social infrastructure refers to the physical assets and facilities that are essential for the social well-being and development of a society including areas such as education, healthcare, housing and community services. Bank credit plays a significant role in supporting the development and maintenance of social infrastructure.

Banks provide loans and credit facilities to fund the construction, renovation and expansion of social infrastructure projects. This includes financing educational institutions, hospitals, affordable housing projects, community centres and other facilities that directly serve the needs of the society.

As per the revised guidelines of RBI effective from 23 April 2015, bank loans up to a limit of ₹ 5.00 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres would be categorized as priority sector advances. The centres with less than one lakh population have been categorized Tier II to Tier VI centres

Creation of social infrastructure was mainly in the domain of public investments. But growing population and the demands for better educational, health care and drinking facilities led to private investments in these sectors which led to establishment of host of private educational institutions, hospitals, drinking water plants etc. But private sector has also had limitation in investing in large scale projects and in projects with less economic returns in such cases Public Private Partnership is the alternate means of investment. PPP model has been very much successful in creating road infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps:

A.P. Education & Welfare Infrastructure Development Corporation (APEWIDC) Nellore earlier called as Social Welfare Engineering Wing is responsible for construction of various infrastructure like residential School Complexes, Hostel buildings etc.

In Nellore district, there are 2312, 453, 634 primary schools, upper primary schools and High schools respectively. Majority of the schools are under management of Mandal Parishad. There are 54-degree colleges, 17 B.Ed Training colleges, 9 Engineering colleges, and 2 medical colleges.

Health care network in the district is very good, there are 81 Primary Health Centres, 15 government Hospital (including one government medical college). There are 27, 12 and 10 hospitals of Ayurvedic, Homeopathy and Unani System in the district respectively. Under allopathy, there are 44 doctors for one lakh population which needs to be increased to 100

All the villages in the district are covered with piped water supply. With launch of Swach Bharat Mission(SBM), there is increasing awareness on sanitation. There is good demand for drinking water plants in villages now.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District:

India had achieved its first Nationally Determined Contribution (NDC) target under UNFCCC well ahead of time. In August 2022, India updated its NDC according to which the target on cumulative electric power installed capacity from non-fossil fuel-based energy resources has been enhanced to 50% by 2030.

Andhra Pradesh is well positioned to drive India's sustainable energy growth in the coming years. The total installed capacity of the state stands at around 25 GW with non-fossil fuels contributing 36% having installed capacity of 8.9 GW predominantly coming from solar and wind with capacities of 4.2 GW and 4.1 GW respectively. In Nellore district, the installed capacity of Solar, Wind, Biomass and Small Hydro is 41 MW, 3MW, 37 MW and 26 MW respectively. The district has good potential in all the renewable energy sectors like Wind Solar and Biogas.

To give boost to the renewable energy, the state has enacted various policy initiatives, viz. Andhra Pradesh Renewable Energy Export Policy 2023, Andhra Pradesh Solar Power Policy 2018-2023, Andhra Pradesh Wind Power Policy 2018-2023, etc. Renewable Energy export policy aim to accommodate 120 GW renewable energy projects – solar wind and Solar – Wind hybrid project and sell the excess power to other states.

NABARD is national implementing entity for the Adaption Fund under UNFCCC and NAFCC. And the Direct Access Entity (DAE) for the Green Climate Fund (GCF) under UNFCCC.

5.3.2 Infrastructure and linkage support available, planned and gaps:

New & Renewable Energy Development Corporation of Andhra Pradesh (NREDCAP) is the State Nodal Agency for implementation of Renewable Programmes since 1984 Such as Solar Energy Wind Energy & Biogas Programmes.

Some of the schemes being implemented under the scheme are:

- PM Suryaghar Muft Bijli Yojana (The scheme is applicable for residential sector only. Target under the scheme is – Installation of Rooftop Solar Plants on One Crore Households in the Country).

- Solar On – Grid Power Projects: As a part of “POWER FOR ALL” Government of A.P. has introduced Solar Rooftop for the Domestic Govt. Offices Schools and Colleges. They must connect to the grid to function it can send excess power generated back to the grid when you are over producing so you credit it for later use.
- Solar Street Lighting System.
- New National Biogas Organic & Manure Programme.
- Solar Pumping Programme: As a part of “POWER FOR ALL” Government of A.P. has introduced Solar SPV Pump sets to the agriculture consumer’s along with DISCOM DWMA and Agriculture Departments.
- E–MOBILITY: Establishment of charging and swapping infrastructure for all electric vehicles: NREDCAP has proposed to establish fast charging stations at every 25Kms on National / State Highways and every 3×3 Km grid within the cities. So far NREDCAP has identified 150 Public and Private Locations like IOCL petrol pump stations APSPDCL 33/11 KV substations APSRTC Depos Restaurants etc. for establishment of Electric Charging infrastructure to charge E-Vehicles (2-Wheelers 3- Wheelers 4-wheelers) in Nellore district.

Some of the Renewable Energy Unit in the district are NREDCAP Wind Farm at Narsimaha konda, Wind Turbine Blades at Kodavalur, Wind Mill Tubular Tower at Dagadarthi. Siemens Gamesa Renewable Power Private Ltd. and solar power generation at Atmakur.

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District:

NABARD has been striving for inclusive development by bringing the vulnerable marginalized and the distressed population especially women into the formal banking system by addressing both demand and supply side constraints mainly through the Self-Help Group Bank Linkage Programme (SHG-BLP) and Joint Liability Groups (JLGs).

The SHG -bank linkage programme pioneered and nurtured by NABARD is the biggest micro finance programme in the world touching more 17 crore households in India thereby linking 144 lakh SHGs to formal banking channel with outstanding loan amount of ₹ 259664 crores as on 31 March 2024 (Source: Status of Microfinance in India by NABARD).

In Nellore district as on 31st March 2024, there are 39505 SHGs with membership of 406145 women. The total loan disbursed during the financial year 2023-24 amounted to ₹90,215.11 lakh, which was distributed to 9,629 SHGs. This results in an average lending of ₹9.36 lakh per SHG.

Joint Liability Group (JLG) is an informal group comprising preferably of 4 to 10 individuals for the purposes of availing bank loan either individually or through the group mechanism against mutual guarantee. JLGs have not picked up to the same extent as SHGs in the district. As on 31st March 2024, the overall outstanding was ₹ 2122.14 lakh for 490 JLGs. Off late, MFIs are increasing their presence in the district. Their role in SHG and JLG lending is expected to increase.

6.1.2 Infrastructure and linkage support available, planned and gaps:

To give a further thrust to the SHG – BLP and to ensure that the group functions effectively and graduates to micro entrepreneurs at large scale, through skill and entrepreneurship development training MORD GoI, launched the National Rural Livelihood Mission (NRLM) by restructuring the existing Swarna Jayanti Gram Swarozgar Yojana (SGSY) with effect from 01 April 2013.

The SHG movement took a firm root in the state with the implementation of World Bank assisted poverty reduction project Velugu in the year 2000. Further, to fast pace the programme, an independent support institution called Society for Elimination of Rural Poverty (SERP) was established. In Nellore district, there is one 1 Zilla Samakhya, 37 mandal samakhyas and 1212 village organizations under the SERP fold.

Stree Nidhi credit cooperative Federation Ltd. was promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhyas to provide Livelihood Finance to SHG women. Stree Nidhi is a flagship programme of the Government of AP. Stree Nidhi provides timely and affordable credit to the poor SHG women as a part of the overall strategy of SERP for poverty alleviation.

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"> • Promotion of New Technologies: New technologies in crop production, precision farming and eco-friendly organic farming need to be promoted extensively. Intensive extension efforts are required to raise awareness among farmers about these sustainable and high-yield techniques. Demonstration programs, farmer training and workshops can help ensure wider adoption of these technologies ultimately enhancing productivity improving soil health and reducing input costs for farmers while supporting environmental sustainability. • Support to tenant farmers and sharecroppers: Banks to cover tenant farmers/sharecroppers/oral lessees under Institutional Finance for financing crop loans through KCC and JLGs • Implementation of the Revised KCC Scheme: Banks should ensure the thorough implementation of the revised Kisan Credit Card (KCC) scheme by disbursing crop loans based on the approved scale of finance. The emphasis should be on providing 'pure crop loans' that meet the actual financial needs of farmers. This will not only boost agricultural productivity but also provide farmers with timely access to credit at reasonable rates reducing dependency on informal credit sources and improving financial inclusion for small and marginal farmers.
ii.	Water Resources	<ul style="list-style-type: none"> • Modernization of Irrigation Systems: The district has an extensive network of canals and tanks, but many require rehabilitation and modernization. Interventions such as the repair and desilting of canals and tanks, construction of check dams and installation of regulator vents are essential to improve water storage and distribution for agricultural purposes. The recent climate change phenomena and likely events of excess rainfall etc should be taken into consideration while repairing and rehabilitating the structures. • Promoting energy efficiency: Power supply for irrigation pump sets need to be segregated and the duration of power availability increased during critical periods of crop growth. Since, the power is free, there is no incentive to farmers to change to energy efficient pump sets. Hence, a way out be found for replacing the old pumps with the energy efficient pumps by State Govt. viz. availing RIDF assistance. • Micro-Irrigation Promotion: It has been observed that there is increasing willingness of the farmers towards horticulture and other crops. So, promoting awareness about micro-irrigation through field demonstrations and support by means of subsidies and credit access can improve water use efficiency and enhance crop productivity. • Integrated Water Management: Implementing integrated water resource management (IWRM) strategies are crucial for the sustainable use of water resources. This includes coordinating efforts across sectors like agriculture industry

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>and urban development and optimizing the use of surface and groundwater through collaborative water-sharing frameworks.</p> <ul style="list-style-type: none"> • Awareness and Capacity Building: Farmers and local communities need to be educated on sustainable water management practices. Extension programs and training on efficient water use conservation techniques and climate-resilient practices can enhance the district's overall water resource management.
iii.	Farm Mechanisation	<ul style="list-style-type: none"> • Custom Hiring Centre: In the district, majority of land holding is small and marginal. Hence, there is limitation for all the farmer to purchase farm machinery. Hence, PACS, FPOs, SHG federations, farmers, MACS etc. may be encouraged to have one CHC for serving their members. • Skill Training: Government may provide skill development trainings on farm machinery, operation repairs and maintenance to unemployed rural youth through KVKs, RARS, Agriculture Colleges, ITIs/polytechnic colleges etc. There is growing demand for drones so training on drone operation and support for purchase of drone by FPO PACS etc through subsidy is needed. • Technical Services: Encouraging young agriculture/agriculture engineering graduates to establish agri-clinics and agribusiness centres to serve the farmers and take the advantage of availability of subsidy under ACABC scheme • Technology Integration: Integrating digital technology with farm mechanization such as using precision farming tools and GPS-enabled equipment can further improve agricultural productivity. Promoting these technologies in the district will enhance efficiency and reduce resource wastage.
iv.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> • Improvement in Quality of Planting Materials: Ensuring the availability of high-quality seeds and planting materials is essential to enhance productivity in the plantation and horticulture sector. Establishing certified nurseries and seed farms, along with providing subsidies for purchasing quality planting materials, will help farmers improve crop yields and quality. • Expansion of Cold Storage and Processing Facilities: The lack of adequate cold storage facilities is a significant challenge in preserving horticultural produce like fruits and vegetables. Building more cold storage units and setting up agro-processing facilities will reduce post-harvest losses, extend shelf life, and enable farmers to market their produce more efficiently. • Market Linkages and Supply Chain Development: Strengthening market linkages through the establishment of farmer-producer organizations (FPOs) can facilitate better access to both domestic and export markets. Providing support for setting up market yards and developing an efficient supply chain will improve farmers' profitability by reducing intermediaries and ensuring better prices. • Promotion of Organic and Precision Farming: Encouraging the adoption of organic farming and precision farming techniques

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>will enhance the sustainability and profitability of horticulture. Providing training on organic farming practices and precision farming tools like drip irrigation and fertigation systems can boost production efficiency and minimize environmental impact.</p> <ul style="list-style-type: none"> • Promotion of Value Addition and Export: Horticulture sector has potential for value addition, particularly in processing fruits, vegetables, and plantation crops like coconut. Promoting value-added products like processed juices, jams, and oils and facilitating access to export markets will increase farmers' income and boost the local economy.
•	<ul style="list-style-type: none"> • Forestry and Wasteland Development 	<ul style="list-style-type: none"> • Afforestation and Reforestation Initiatives: Large-scale afforestation and reforestation programs are needed to increase forest cover in the district. This can be achieved by planting native species that are resilient to local climatic conditions. Involvement of community stakeholders through participatory forest management will ensure long-term success and sustainable development. • Utilization of Wastelands for Agroforestry: Converting wastelands into productive lands through agroforestry practices can provide both environmental and economic benefits. Farmers can grow trees and crops simultaneously improving soil fertility reducing erosion and creating additional income streams through timber fruits and other forest products. • Promotion of Sustainable Forestry Practices: Implementing sustainable forestry management practices is critical for maintaining biodiversity and protecting natural resources. This includes regulated logging community-based forest management and introducing eco-friendly harvesting methods to ensure that forest resources are not depleted. • Water Conservation and Soil Management: Wasteland development must include water conservation techniques such as building check dams percolation ponds and water harvesting structures. Soil improvement techniques like mulching composting and terracing should be encouraged to enhance soil fertility and prevent further degradation of wastelands. • Capacity Building and Awareness Programs: Educating local communities, farmers and stakeholders about the benefits of wasteland development and sustainable forestry is crucial. Organizing training programs on tree planting agroforestry techniques and sustainable harvesting will ensure widespread adoption and effective implementation of these practices.
•	<ul style="list-style-type: none"> • Animal Husbandry – Dairy 	<ul style="list-style-type: none"> • Cold Chain and Milk Processing Facilities: The district has excess milk supply. There is need to focus on cold chain infrastructure including milk collection centres, chilling plants and transportation facilities to ensure that milk is stored and transported hygienically. Establishing milk processing units that produce value-added products such as butter, cheese and yogurt will help dairy farmers earn higher incomes and reduce post-production losses.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> • Feed and Fodder development: Adequate and nutritious feed is crucial for maximizing milk production. There is shortage of green and dry fodder in the district. Farmers needs to be supported for fodder development in other fallow and cultivable wasteland. Animal Husbandry department should provide training and demonstration on silage making. Establishing fodder banks and providing subsidies for high-quality feed will address feed scarcity issues especially during dry seasons. • Climate resilience and breed improvement: In Nellore, more than 80 % are buffalo within which upgraded Murrah is common. This increases the risk with respect to spread of diseases and reduced production due to climate change impact. Hence, there is need to focus on breed diversity through promotion of indigenous breeds
•	• Animal Husbandry – Poultry	<ul style="list-style-type: none"> • Breed improvement: Poultry sector is highly sensitive to disease outbreaks like Avian Influenza etc. Further both broiler and layers are highly sensitive to climate change affecting production and productivity. Hence, there is need for greater investment by Government and Private Industry on developing climate resilient birds thereby reducing the impact on production and productivity. • Setting up of hatcheries: Establishing hatcheries in the district for the supply of quality chicks and promoting indigenous breeds alongside commercial ones can enhance productivity in both small and large-scale poultry farming. • Support for small and Marginal farmers: One of the factors that determine the profitability of poultry units is feed cost especially cost of Maize. Hence, support is to be provided to small and marginal farmers during the season when feed cost is high. • Establishment of Poultry Processing Units: Setting up small-scale and large-scale poultry processing units for meat and egg products will help farmers add value to their produce. This will also create market linkages and ensure that farmers get better prices while reducing post-harvest losses. Cold storage and efficient transport facilities will further help in maintaining product quality. • Market Linkages and Cooperative Support: Strengthening market linkages through cooperatives or farmer-producer organizations (FPOs) will enable small and medium-scale poultry farmers to access wider markets and negotiate better prices. Ensuring timely market access and supporting collective sales will enhance income for poultry farmers.
v.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> • Feed and Fodder development: Animal Husbandry department in convergence with Forest department should plant and also encourage cultivation of fodder trees like Subabul and Avisa by shepherds by establishment of nurseries etc. • Marketing and Slaughter facility: Government should establish yards/shandies with all infrastructures support at Nellore and Kavali revenue divisions for marketing sheep and goat.

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>Similarly, modern abattoir should be established in Nellore and other major centres to ensure supply of hygienic meat.</p> <ul style="list-style-type: none"> Capacity Building and Training: Shepherds need regular training on modern livestock management practices including improved breeding, feeding and animal care. Extension services should provide hands-on training for sustainable farming practices, biosecurity measures, and innovative techniques that boost production efficiency.
vi.	Fisheries (Write a point on identified village)	<ul style="list-style-type: none"> Quality seedlings: One of the major problems faced by the inland fisherman is non-availability of quality prawn and fish seed. Poor quality of seedling has resulted in reduced production and productivity. The fisheries department in coordination with private players to take concerted effort to ensure availability of quality seedlings. Fisheries Co-operatives and Organizations: Strengthening fishery cooperatives and supporting the formation of Fish Farmer Producer Organizations (FFPOs) will enhance collective bargaining power, ensure better market access and improve fish farmers' income. These organizations can also facilitate the adoption of best practices in the fisheries sector. Credit supply: With establishment of Krishnapatnam port and Juvvaladinne harbour, there is expected to be increased demand for deep water boats and other equipment. Bankers should train their staff on appraisal of such projects and provide timely credit. Cold storage facilities: Providing cold storage facilities to fisheries societies and FPO, improving road connectivity to brackish water clusters etc will help in improving production. District fisheries department may promote new technology like Cage culture etc. Tadichetlapalem and Edurupalem have been identified as Climate Resilient Coastal Fishermen Villages (CRCFV) under PMMSY. Similar activities climate resilient activities to be carried in other vulnerable villages.
vii.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> The Agricultural Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by Ministry of Agriculture and Farmers' Welfare Government of India. NABARD is the channelizing agency for release of subsidy which may be used by all lending institutions. The Agriculture Infrastructure Fund (AIF) opens up opportunities for creation of warehouses, silos, pack houses, cold chains, ripening chambers, reefer vans, pre-cooling units Controlled Atmosphere Storage (CAS). The fund provides for a maximum financing of ₹ 2.00 crore per project with interest subvention of 3% per annum for maximum tenure of 07 years. Farmers require training on post-harvest management practices such as grading, sorting, and proper packaging to enhance the quality of their produce. This knowledge will help reduce wastage and ensure that products meet market standards increasing their marketability.
viii.	Land Development,	<ul style="list-style-type: none"> Implementation of Land Development activity: DWMA in coordination with Agriculture department should identify

S. No.	Sector	Critical intervention required for creating definitive impact
	Soil Conservation and Watershed Development	<p>villages where land development activities are required and should carry them under MGNREGs. The activities should be planned and carried through community participation.</p> <ul style="list-style-type: none"> Implementation of Watershed Development Programs: Watershed management is crucial for conserving water and improving agricultural productivity. Implementing watershed development programs that focus on water harvesting soil moisture retention and groundwater recharge will help address water scarcity and improve land fertility in drought-prone areas.
ix.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> Quality Seeds: Agriculture department and private sector should set up more units for ensuring supply of quality seed to farmers. Development and supply of climate resilient plant seeds is very vital for sustaining production and productivity in the district. Vermi-Composting: Though there is high demand for organic manure the adoption of Vermi compost is minimal, hence more training and promotion of the technology is need from KVK, ATMA and agriculture department. E NAM : Number of farmers or farmer organization using e NAM and other marketing platform is less hence the agriculture marketing department should engage with farmer groups like FPO so that there is active participation on online marketing platforms like e NAM.
x.	Food and Agro Processing	<ul style="list-style-type: none"> Agro-Processing Clusters: Developing agro-processing clusters where food processing units are concentrated in specific areas will foster collaboration among businesses improve access to infrastructure and reduce processing costs. These clusters can be supported with shared facilities like testing labs, packaging centres and warehouses enhancing, efficiency and productivity. some of the potential clusters in Nellore district are Prawns, Mango, Acid lime etc Establishment of Food Processing Units: Farmers, SHG women and other entrepreneurs should take advantage of the various schemes available and set up agro processing centres according to local need. Bankers and agriculture department should provide necessary support towards the same. Value Chain Development: Respective departments can conduct a detailed value chain analysis of the some of the important products. For example, in Nellore there is net import of eggs detailed value chain analysis will help in identifying the bottleneck and improve production of eggs. Similarly, other potential product for value chain analysis is Prawns, mangoes etc.
xi.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> ACABC: There is no nodal training agency in the district for imparting training under the ACABC scheme. Hence at least one Nodal training agency needs to be set up. Supporting Farmer-Producer Organizations (FPOs) to handle agri-ancillary activities such as input procurement, processing and marketing will enhance their ability to operate as collective entities. This will improve economies of scale reduce costs and give small farmers access to shared services and infrastructure.

S. No.	Sector	Critical intervention required for creating definitive impact
xii.	MSME	<ul style="list-style-type: none"> • Access to Finance and Credit Support: One of the key challenges for MSMEs is access to affordable finance. Strengthening credit facilities by ensuring easy access to low-interest loans subsidies and working capital is critical. Expanding the reach of schemes like the MUDRA and CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises) will allow more MSMEs to access the necessary funds for growth and expansion. • Industry ready skills : Skill development programmes should be designed in such a way that the trainees become trade/industry ready. Providing vocational training through ITI skill development workshops and entrepreneurship development programs will enable MSMEs to adopt modern technologies and improve their competitiveness in both domestic and international markets. • Infrastructure Development and Technology Upgradation: Developing dedicated industrial parks and MSME clusters in the district with access to basic infrastructure such as electricity water and transport will support the growth of small industries. • Credit linked Capital Subsidy: Incentivizing MSMEs to adopt technology upgradation through subsidies and technical support will improve efficiency and product quality. Earlier under CLCSS capital subsidy was provided for purchase of machinery however now the schemes restricted to SC/ST. The scheme may be continued for all as it facilitates increase in production.
xiii.	Exports	<ul style="list-style-type: none"> • Addressing the bottlenecks in Export promotion: Lack of exposure to export promotion, lack of cold storage facility, skill deficiency and minimal ancillary infrastructure are some of the bottle necks that needs to be addressed for increasing the export potential. • Facilitating Access to Export Credit: Expanding access to export credit for MSMEs and local businesses in the district is crucial. Financial institutions need to streamline procedures for export financing making it easier for businesses to secure pre-shipment and post-shipment credit. • Awareness and Capacity Building: Many local businesses and MSMEs are unaware of available export credit schemes. Organizing workshops and awareness programs on export financing credit insurance and trade-related financial services can educate entrepreneurs about the opportunities and benefits of accessing export credit.
xiv.	Education Loans	<ul style="list-style-type: none"> • Improving Access to Higher Education: Enhancing access to higher education by expanding the availability of scholarships, financial aid and merit-based programs for underprivileged students will encourage higher enrolment in colleges and universities. Strengthening existing institutions and establishing new higher education centres especially in rural areas will help bridge the educational gap.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Rising number of NPAs are hampering the sector hence there is need to identify the major reasons towards the same and banks should take necessary steps towards the same.
xv.	Housing	<ul style="list-style-type: none"> Access to Housing Finance and Subsidies: Increasing access to housing finance by offering low-interest loans and easy access to credit will enable more people to afford homes. Promoting subsidy schemes like CLSS (Credit Linked Subsidy Scheme) for economically weaker sections and middle-income groups will also make housing more accessible. Promotion of Eco-Friendly and Sustainable Housing: Encouraging the construction of eco-friendly housing through the use of sustainable materials and energy-efficient designs will not only reduce environmental impact but also lower long-term operational costs for homeowners. Government incentives for adopting green technologies in housing projects can drive this shift.
xvi.	Social Infrastructure	<ul style="list-style-type: none"> Solid Waste Management and Sanitation: The population of the tier II and tier III cities are expected to grow at a higher rate in near future early and planned investment in Solid Waste Management and Sanitation will address the issues of health and sanitation and also their potential for renewable energy can be better utilized. Health and Education: The district has good network of schools and hospital there is need for continued investment to ensure quality of the services and also adoption of latest technology.
xvii.	Renewable Energy	<ul style="list-style-type: none"> Decentralized energy systems: There is also huge exploitable potential under decentralized energy systems which include family size biogas plants, solar cookers, solar lighting and heating systems, wind pumps etc. There are about 330 clear sunny days in the district and this solar power can be tapped through use of photovoltaic cells. There is scope for the banks to extend loans for solar appliances. Promotion of Solar-Powered Agriculture: Encouraging the use of solar-powered irrigation pumps and cold storage facilities can reduce operational costs for farmers and promote sustainable agricultural practices. For example, the Horticulture department has been supplying Solar Cold storage units with capital subsidy. Similar such support should be provided in larger scale for greater adoption of renewable energy. Public Awareness and Capacity Building: Conducting public awareness campaigns and training programs to educate residents businesses and farmers about the benefits of renewable energy technologies will drive adoption. Extension services and hands-on training for operating and maintaining renewable energy systems will build local capacity and ensure long-term sustainability.
xviii.	Informal Credit Delivery System	<ul style="list-style-type: none"> Capacity Building of SHGs: The average loan per SHG in 2023-24 is ₹ 9.36 lakh. However much of the lending is used for consumption purpose and little towards production activities. Hence the SERP team should focus on capacity building and

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>providing necessary support on SHG for involving in production and marketing activities.</p> <ul style="list-style-type: none"> • Promotion of JLGs: While there is greater acceptance among bankers for SHG loans there is not much enthusiasm among bankers for JLG. The Corporate Office and Regional Mangers of all banks should encourage their branch managers to target for JLG loans also. JLG loans will help in covering the uncovered population who are not covered under KCC or SHG loans.

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 byelaws 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 Samridhhi 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 cooperatives in SPSR Nellore District are registered under two different acts: The Andhra Pradesh Mutually Aided Cooperative Societies Act of 1995 and the Andhra Pradesh Cooperative Societies Act of 1964.. Details are provided below:

a. Details of Non-credit Cooperative Societies

- AH Sector (Milk / Fishery / Poultry etc.) : 332
- Consumer Stores :06
- Housing Societies :21
- Weavers :10
- Marketing: 01
- Labour Societies: 106

- Industrial Societies: 24
- Sugar Societies: 01
- Agro Processing Societies: 02
- Other : 1215

b. Details of Credit Cooperative Societies

- Primary Agriculture Credit Societies : 78
- District Central Cooperative Bank : 01

One of the significant and active cooperative societies operating in the district is the SPSR Nellore District Cooperative Central Bank Ltd. (DCCB) Nellore. The area of operation for the DCCB extends over the SPSR Nellore District and parts of Tirupati. It has 23 branches across these two districts and caters to the credit needs of 80 Primary Agriculture Cooperative Credit Societies and other types of societies. In total, there are 80 Primary Agriculture Cooperative Societies, with a combined membership of 423,915.

Potential for formation of cooperatives

In Nellore district, all the Gram Panchayats are covered by PACS. However, many PACS serve more than 05 Gram Panchayats. Based on the assessment, it is estimated that there is potential for creating approximately 117 new PACS in the district. Similarly, there is also potential for establishing a greater number of dairy and fisheries societies.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
i.	Collectivisation	Formation of FPOs -23 Nos	Multiple blocks in the district.	Formation and handholding of FPOs	Nil	7,000	FPOs enhance farmer's income by facilitating better price realization, value addition and direct market linkages. They promote entrepreneurship, capacity building, and improved financial management. Additionally, FPOs strengthen rural economies, drive agricultural innovation, and ensure sustainable farming practices, contributing to overall community development.
ii.	Watershed Development	Watershed Development FIP phase 33 projects	Multiple blocks in the district.	Watershed activities - Area treatment, drainage line treatment , climate change initiatives ,livelihood initiatives.	ITC Ltd. in four projects	33,000	NABARD has sanctioned 33 projects for treating an area of approximately 48,000 ha in the district with a total financial outlay of ₹30.26 crore. This has led to increase in ground water level and increased potential for irrigation. Climate change initiatives are aimed at increasing the resilience towards negative effects of climate change. Further, livelihood support under the projects is aimed at creating alternative income options for the farmers.
iii.	Collectivisation	Mobile vans to FPOs -4	Kovur , Bucchiredy palem and Anantasaga ram	Financial assistance towards purchase of mobile van by FPOs.	Nil	1500	The Mobile van is being used as mobile retail outlet by the FPOs to directly sell the FPO produce to the consumer. In the year 2023-24, one Mobile Van has been sanctioned to NABARD FPO in Anantsagaram Mandal.

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
iv.	Financial Inclusion	Financial Literacy camps & Demonstration van	Multiple blocks in the district.	Financial support towards conduct of the FLC (Financial Literacy camps) & assistance towards of demonstration van	Nil		Besides conduct of financial literacy camps and Street Plays through various banks in the district, NABARD has extended support for procuring mobile demonstration vans by APGB (01) and NDCCB DCCB Ltd. (04) during last 3 years. Increase in financial literacy and increase in financial services to all.
v.	Skill Training	Livelihood and Enterprise Development Programme (LEDP)	Multiple blocks in the district.	Financial assistance towards conduct of LEDP programmes. Under the LEDP programme skill training exposure visit, and handholding support is provided.	Nil	720	During last 04 years, 07 LEDP programmes were conducted in different fields covering 720 SHG women with a financial outlay of ₹.54 lakhs with average settlement of 75% and average credit linkage of ₹50,000 per member.
vi.	Infrastructure Development	Rural Infrastructure Development Fund (RIDF)- 283 ongoing projects tranche XXV to XXIX	Multiple blocks in the district.	Financial assistance towards agriculture, rural roads and bridges and social sector initiatives	Nil		Out of the 283 projects, 02 projects are related to roads and bridges which increase connectivity and in turn rural production. 12 projects are related to Agriculture like construction of Agri labs etc. Majority of the projects, 269 are related to social sector.

Success Stories

Success Story 1:

Heading- Ulavapadu Mango Farmers Producer Company Ltd. - Mango bounty

1. Scheme: Formation and Capacity building of Farmer Producer organizations (FPO)

2. Project Implementing Agency: PRERNA NGO

3. Duration of the Project: 3 yrs.

4. Beneficiary:

- | | |
|------------------------|-------------------------------|
| • No. of beneficiaries | : 500 farmers |
| • Community | : OBC/SC |
| • State | : Andhra Pradesh |
| • District | : Sri Potti Sriramulu Nellore |
| • Block | : Ulavapadu |
| • Village | : Rajupalem. |

5. Support Provided

- Ulavapadu mandalam (block) is famous for variety of mangoes such as Banginapalli, Rasalu etc. Mangoes from Ulavapadu has special demand all over the state due to their sweetness.
- Taking these factors into consideration, NABARD sanctioned ₹ 11.44 lakhs to PRERNA NGO in 2019 for the formation of the Mango Farmers Producer Company Ltd. in the block. Under this programme, mango farmers in the block were mobilized, leading to the formation of the Ulavapadu Mango Farmers Producer Company Ltd. Currently, the FPO has a membership of more than 500. Training, capacity building, and manpower support were provided under the programme.
- Pest Infestation: Though production was good, pest infestation was the major problem faced by the farmers. To address the issue, Ulavapadu FPO- BOD and NABARD DDM met SPSR District collector and requested for intervention to solve the issue of frequent pest interventions.
- A team of professors from Horticulture University visited the field. The team conducted meetings and explained to the farmers on various ways of avoiding pest. One of the methods was use of "Fruit Protection Bags". After the meeting, around 200 farmers followed the practice of Fruit protection bags.

6. Pre-implementation Status

- Farmers were directly selling to traders. Due to their low bargaining power, small and marginal farmers had to sell at lower prices.
- Many small and marginal farmers did not receive any technical support and consequently faced severe losses in production.
- On average, farmers were receiving ₹ 50-60 per kilogram.

7. Challenges Faced

- Pest Infestation: The farmers faced regular pest infestation resulting in huge losses.
- Lack of technical officer: The Mandal did not have a permanent horticulture officer, resulting in limited technical support.

8. Impact

- Outcome/ Impact: Around 200 farmers practiced “Fruit Protection Bags” practice. Use of bags resulted in
 - ✓ Less damage to fruits due to protection from insects and varying climatic conditions.
 - ✓ Eco friendly: Less use of pesticide and use of eco-friendly bags like paper/jute bags
 - ✓ More profit: Uniform colour and bigger size of the mangos resulted in 20 % more profit to farmers.
 - ✓ Collective marketing and fruit bag protection resulted in farmers receiving on average Rs.80-100/kg of mango.



Mangoes covered with fruit protection bag



Freshly harvested mangoes packed and ready for market

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 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

Nellore district receives most of the rainfall during the North-East monsoon. Being a coastal district with a coastline of 165 km, the district is prone to frequent cyclones and incessant rains during the months of November and December. There are about 15,000 hectares of area under intensive fish/prawn culture in the district. These ponds wash away during incessant rains/cyclones. Besides the vagaries of rains and cyclones in coastal areas, there are upland areas in the district which are drought-affected.

Due to the impact of climate change, the monsoon patterns have become unpredictable, resulting in both water scarcity and occasional floods, posing a direct threat to the district's agricultural productivity

One of the concerning trends in the district has been the increasing areas of fallow and cultural wasteland. Alongside climatic vagaries, the district is also witnessing soil degradation and loss of fertility due to unsustainable farming practices, which are some of the reasons for increasing fallow land and cultural wasteland.

The challenges of climate change can be tackled through:

- Changing the sowing pattern according to changing climatic conditions.
- Sustainable agriculture by promoting climate-resilient crops, adopting organic farming to reduce chemical dependence, and using water-efficient techniques like drip irrigation.
- Agroforestry can boost soil fertility and act as carbon sinks, while better water management, including rainwater harvesting and restoring traditional water bodies, will help recharge groundwater and improve irrigation efficiency.
- Additionally, renewable energy sources like solar and wind power can reduce dependence on fossil fuels, making the district more resilient and environmentally friendly.
- Disaster risk reduction is vital with early warning systems and flood management infrastructure like check dams to protect farmers. Climate insurance schemes can offer financial protection.
- Climate literacy campaigns and farmer training on climate-smart practices will further enhance resilience.

Any specific Climate Change initiative in the District by

1. **Central Government:** The Government of India, in collaboration with the state government, has initiated several climate change-related programs aimed at enhancing resilience and sustainability. Many initiatives are part of broader national schemes, and their localized implementation addresses specific challenges faced by the district.

The National Adaptation Fund for Climate Change (NAFCC) focuses on sustainable agriculture and better water management to help farmers combat droughts and floods. The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) promotes micro-irrigation systems like drip and sprinkler, conserving water. Through the National Solar Mission, solar-powered pumps reduce diesel dependence, promoting clean energy

- 2. ICAR Institutions:** In the district, there is one Agriculture Research Station of the Central Tobacco Research Institute (CTRI), one Citrus Research Station, and two KVKs. KVKs in the district conduct regular training programs for farmers, focusing on good agricultural practices, climate-smart agriculture, and integrated farming. These programs promote the adoption of drought-resistant crop varieties, organic farming practices, and efficient water management techniques like drip and sprinkler irrigation. The research institutes have been studying the impact of climate change stress factors and developing suitable climate-resilient varieties.

- 3. State Government:** Improving soil fertility through the distribution of soil health cards, soil test-based fertilizer recommendations, and the supply of micronutrients like zinc, iron, boron, and magnesium based on soil test results, and reclamation of problematic soils to restore productivity.

Promotion of sustainable agriculture practices like i) Promotion of Integrated Crop Management (ICM) through INM and IPM. ii) Promotion of Navadhanyalu/poly cropping/mixed cropping. iii) Promotion and adaptation of climate resilient Zero Budget Natural Farming. iv) Promotion of indigenous cattle as an adaptation measure to climate change.

Natural resource management through a watershed approach for agricultural land development and environmental stability. Calamity management in the event of droughts, floods, hailstorms, etc.

Promoting Farmer Producer Organizations for technical and monetary benefits in organic farming and millets.

- 4. NABARD:** Under NAFCC, NABARD, as NIE in Andhra Pradesh, is implementing a project titled “Climate Resilient Interventions in Dairy Sector in Coastal and Arid Areas in Andhra Pradesh.” The project is being executed by the Department of Animal Husbandry in six mandals across three districts, viz. Ananthapuram, Nellore and Vizianagaram. The total assistance sanctioned under the project is ₹ 19.83 crore.

NABARD has implemented 33 watershed projects in Nellore, treating an area of approximately 0.48 lakh ha.

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, 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 in order to appreciate quality, improve market access, create awareness, strengthen producers' capacity to enforce their rights, subsidize the cost of registration, enforcement, and marketing.

Udaygiri Wooden Cutlery has been GI registered in the year 2015. Consisting of finely carved spoons, forks, knives and bowls. It is one of the rare traditional art forms which is as utilitarian as it is decorative. The product is also covered under One District One Product (ODOP) and a shop displaying the products is there in Nellore railway station.

NABARD has been supporting the artisan of Udaygiri Wooden Cutlery by providing LEDP training programme and providing opportunity to them in exhibiting their product in exhibitions conducted across the state

Udaygiri Wooden Cutlery GI applicant is Andhra Pradesh Handicrafts Development Corporation Limited and there is only one authorised user i.e., TRIFED Hyderabad Regional office. There is good scope for obtaining the authorized user license to the traditional artisans of the Udayagiri.

Potential for Geographical Indication (GI) in SPSR Nellore District

Paturu Cotton Silk Sarees: The speciality of the sarees made in Paturu is that cotton is used in warp and silk is used in weft to give a grand look and make it more affordable to purchase and comfortable for the women who wear it. Dyeing of yarn on loom and Mala Maggam- loom which occupies 24 square yards are some of the other special features. The product is also covered under One District One Product (ODOP).

Ulavapadu Banganapalli Mangoes: Ulavapadu Banganapalli Mangoes are well known for their rich taste. KVK Kandukur is undertaking study to explore the possibility of suitability of the product for GI registration.

Annexure-1

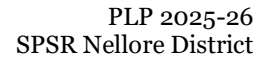
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoP / Unit Cost (Rs)	Atmakur	Butchreddi palem	Kandulur	Kavali	Kovur	Nellore Rural	Podalakur	Udayagiri	Vinjamur	District Total
I. Agriculture														
A. Farm Credit														
A.1 Crop Production, Maintenance,														
1	Banana/Kela Irrigated	100	Acre	100000	Phy 10.00 BL 10.00	30.00 30.00	15.00 15.00	5.00 5.00	400.00 400.00	650.00 650.00	40.00 5703.00	15.00 4203.00	100.00 8064.00	1206.00 1206.00 28626.00
2	Chickpea/Chana/Kabuli Chana/ Bengal Gram/Grain Irrigated	100	Acre	34000	Phy 2893.00	138.00	7247.00	218.00						
3	Chilli/ Mirch Irrigated	100	Acre		987.62	4692	24633.98	74.12	11.00	142.00	1959.42	1429.02	274.76	9698.84
4	Onion/ Kujana Irrigated	100	Acre		1185.00	28900	1731.00	270.00	11.00	142.00	1384.00	818.00	1068.00	6898.00
5	Groundnut/ Moongfali Irrigated	100	Acre		1481.25	301.55	2163.75	337.50	13.75	177.50	1770.00	1022.50	1335.00	8622.50
6	Guava/ Anurood Irrigated	100	Acre		2702.00	910.00	4549.00	454.00	161.00	33.50	3596.00	1715.00	3360.00	17949.00
7	Post-harvest maintenance of farm assets	100	Acre		1351.50	455.00	696.00	2274.50	80.50	784.00	1200.00	875.00	1080.00	8624.50
8	Maize/ Makka Irrigated	100	Acre		1349.00	3722.00	2489.00	3763.00	568.00	784.00	1200.00	408.00	1770.00	21203.00
9	Mandarin/ Sultana/ Citrus/ Sweet Orange	100	Acre		512.62	144.36	945.82	1429.94	2138.64	297.92	490.20	155.04	672.60	8977.14
10	Mango/ Aam	100	Acre		30.00	30.00	100.00	60.00	60.00	80.00	125.00	90.00	75.00	650.00
11	Mungbean/ Mung/ Moong/ Green Gram Irrigated	100	Acre		15.00	15.00	42.00	30.00	30.00	40.00	62.50	45.00	37.50	350.00
12	Oil Palm/ Palm Oil	100	Acre		0.34	7.14					10.03	35.36	8.33	61.20
13	Other Vegetables	100	Acre		2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	6000.00	2000.00	2500.00	25000.00
14	Papaya/ Papila	100	Acre		1600.00	1600.00	1600.00	1600.00	1600.00	1600.00	4800.00	1600.00	2000.00	18000.00
15	Pearl Millet/ Bajra/ Cumbu Unirrigated/ Rainfed	100	Acre		4450.00	22.00	304.00	154.00	29.00	37.00	213.00	123.00	408.00	9950.00
16	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram Unirrigated/ Rainfed	100	Acre		2000.00	1600.00	1600.00	1600.00	1600.00	1600.00	4800.00	1600.00	2000.00	18000.00
17	Rice/ Chava/ Dhau Irrigated	100	Acre		4450.00	22.00	304.00	154.00	29.00	37.00	213.00	123.00	408.00	9950.00
18	Soybean/ Chiku	100	Acre		1386	66.88	33.88	6.38	8.14	46.86	27.06	27.06	80.76	311.06
19	Sesame/ Til/ Sesamum/ Gingelly Irrigated	100	Acre		25.00	25.00	150.00	150.00	150.00	150.00	450.00	150.00	100.00	1525.00
20	Sorghum/ Jowar Unirrigated/ Rainfed	100	Acre		140.00	140.00	140.00	140.00	140.00	140.00	420.00	140.00	100.00	1400.00
21	Sunflower/ Sunflower/ Sunflower	100	Acre		140.00	140.00	140.00	140.00	140.00	140.00	420.00	140.00	100.00	1400.00
22	Tobacco/ Thambaku	100	Acre		140.00	140.00	140.00	140.00	140.00	140.00	420.00	140.00	100.00	1400.00
23	Uradbean/ Urd/ Biri/ Black Gram/ Mash/ Mash Kahi Irrigated	100	Acre		140.00	140.00	140.00	140.00	140.00	140.00	420.00	140.00	100.00	1400.00
24	Post-harvest maintenance of farm assets	100	Acre		140.00	140.00	140.00	140.00	140.00	140.00	420.00	140.00	100.00	1400.00
25	Repairs & maintenance of farm assets	100	Acre		140.00	140.00	140.00	140.00	140.00	140.00	420.00	140.00	100.00	1400.00
26	Sub Total													460289.71

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit/Size	SoF / Unit Cost (Rs)	Attanakur	Butchreddi palen	Kandukur	Kavali	Kowur	Nellore Rural	Podalakur	Udayagiri	Vinjannur	District Total
A.2 Water Resources														
1	Bore Well-New Well Depth-100m, Dia-180mm	85	No.	76500	Ply	50.00	46.00	120.00	30.00	20.00	150.00	225.00	240.00	1410.00
2	Overpass/Distribution structures-Surface type-Dia-125mm, Depth-20m	85	ha	35000	BL	3258	30296	781.8	19.55	13.03	97.73	153.11	356.37	918.66
						250.00	1000.00	250.00	120.00	250.00	250.00	350.00	500.00	3230.00
3	Dug Well-New OD-4.0m, ID-4m, Depth-12m	85	No.	80850	BL	6634	257.5	66.94	321.3	66.94	66.94	93.71	133.88	864.85
						15.00	30.00	45.00	60.00	75.00	75.00	30.00	30.00	405.00
4	Solar PV Pump Sets (DC)-5.1 HP	85	No.	613800	BL	10.31	20.62	30.93	41.23	51.54	51.54	20.62	20.62	278.34
						35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	286.00
5	Tube Well-Deep-Dia-175mm, Depth-150m	85	No.	43350	BL	130.43	182.61	182.61	155.52	182.61	182.61	182.61	104.35	1486.96
						100.00	475.00	120.00	20.00	20.00	150.00	225.00	240.00	1340.00
	Sub Total				BL		1750.86	442.32		737.2	552.00	866.22	884.65	4030.27
														8488.08

A.3 Farm Mechanisation														
1	Combine harvester-Self propelled belt type	80	No.	2900000	Ply	12.00	15.00	12.00	15.00	21.00	15.00	15.00	9.00	122.00
2	Drones-For Spraying	80	No.	950000	BL	278.40	348.00	278.40	348.00	487.20	348.00	348.00	208.80	2853.60
						12.00	20.00	12.00	16.00	24.00	20.00	20.00	12.00	148.00
3	Other machinery-Other Machinery & Equipments-Automatic Seeding Machine	80	No.	350000	BL	91.20	152.00	91.20	121.60	182.40	152.00	152.00	91.20	1124.80
						30.00	50.00	30.00	40.00	60.00	50.00	50.00	30.00	370.00
4	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000	BL	38.40	64.00	38.40	51.20	76.80	64.00	64.00	38.40	473.60
5	Paddy Transplanter- Power tiller Drawn	80	No.	460000	Ply	30.00	30.00	30.00	40.00	60.00	50.00	50.00	30.00	370.00
6	Power Tiller-12 HP	80	No.	280000	BL	110.40	184.00	110.40	147.20	220.80	184.00	184.00	110.40	1361.60
						30.00	50.00	30.00	40.00	60.00	50.00	50.00	30.00	370.00
7	Power Tiller- Battery Operated Tiller with Accessories -1.2 Kw	80	No.	460000	Ply	67.20	112.00	67.20	89.60	134.40	112.00	112.00	67.20	828.80
						30.00	30.00	30.00	40.00	50.00	50.00	50.00	30.00	340.00
8	Seed Drill-Seed cum Fertilizer Drill	80	No.	1500000	BL	110.40	110.40	110.40	147.20	184.00	184.00	184.00	110.40	1351.20
						30.00	50.00	30.00	40.00	60.00	50.00	50.00	30.00	370.00
9	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	BL	30.00	50.00	30.00	40.00	60.00	50.00	50.00	30.00	370.00
10	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	580000	BL	76.80	128.00	76.80	102.40	153.60	128.00	128.00	76.80	947.20
						105.00	275.00	105.00	220.00	385.00	275.00	275.00	105.00	2090.00
11	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	BL	765.56	1276.00	765.56	1020.80	1786.40	1276.00	1276.00	765.56	9697.60
						105.00	275.00	105.00	220.00	385.00	275.00	275.00	105.00	2090.00
	Sub Total				BL	1425.56	2376.00	1425.56	1900.80	3326.40	2376.00	2376.00	1425.56	18677.60

A.4 Plantation & Horticulture														
1	Floriculture-Jasmine- Jasminum grandiflorum	80	Acre	82900	Ply	100.00			100.00	100.00				300.00
2	High density plantation-Anaba-	80	Acre	57600	BL	66.34	15.00		66.84	66.84	10.00	15.00	10.00	107.52
						230	6.91				4.61	6.91	4.61	55.20
3	High density plantation-Banana-	80	Acre	118000	Ply	10.00	15.00	5.00	25.00	25.00	10.00	15.00	10.00	150.00
						23.50	14.16	4.72	23.60	23.60	9.44	14.16	9.44	141.60
4	High density plantation-Guava-3x 3	80	Acre	154900	Ply	10.00	20.00	10.00	10.00	25.00	50.00	20.00	25.00	175.00
						12.34	24.69	12.34	12.34	30.86	61.72	24.69	30.86	216.01



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[illegible]

A.6 Forestry			
1	Plantation-Cuscutum-5 m % m	80	85000 PIV
		160.00	

93

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit/Size	SoI / Unit Cost (RS)	Atmakur	Batchreddi palem	Kandankur	Kavali	Kowur	Nellore Rural	Podalakur	Udayagiri	Vinjamur	District Total
14	Veterinary Clinic--	90	No.	Phy 25000000 BL 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	900.00 1.00 1.00 2250	8100.00 9.00 9.00 20250
	Sub Total													54847.09
A.8 Working Capital - AH -														
1	Buffalo Farming--	100	Per Animal	Phy 49000	15000.00	17000.00	18000.00	18000.00	16000.00	15500.00	15000.00	16600.00	15850.00	146950.00
	Sub Total													72006.50
A.9 Animal Husbandry - Poultry														
1	Commercial Broiler Farming--Contract Farming--Deep Litter--All in All out system	80	1000	Phy 250000	35.00	35.00	100.00	35.00	35.00	100.00	80.00	50.00	35.00	506.00
2	Commercial Broiler Farming-- Deep Litter	90	5000	Phy 1700000	70.00 3.00	70.00 3.00	200.00 5.00	70.00 3.00	70.00 4.00	200.00 6.00	160.00 5.00	100.00 5.00	70.00 3.00	1010.00
3	Commercial Layer Farming-- Manual/Automatic	80	10000	Phy 6800000	45.90 45.00	45.90 45.00	765.0 50.00	45.90 45.00	61.20 30.00	91.80 60.00	76.50 25.00	76.50 50.00	46.90 35.00	5661.0
4	Indigenous Poultry Farming-- Backyard poultry	90	100	Phy 78000	2448.00 100.00	2448.00 100.00	2720.00	2448.00	1632.00 100.00	3264.00 150.00	1360.00 150.00	2720.00 150.00	1904.00	20944.00
5	Poultry Hatchery--Broiler	80	7500	Phy 12000000	70.20 1.00	70.20 1.00	1.00	105.30	70.20	105.30	105.30	105.30	70.20	702.00
6	Poultry Hatchery--Layer	90	7500	Phy 12000000	96.00 1.00	96.00 1.00	96.00	96.00	96.00	96.00	96.00	96.00	96.00	864.00
7	Poultry transportation vehicle--	90	No.	Phy 1000000	108.00 3.00	108.00 3.00	108.00	108.00	108.00	108.00	108.00	108.00	108.00	972.00
8	Retail Poultry dressing/products outlet--	90	No.	Phy 390000	27.00 30.00	27.00 30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	270.00
	Sub Total													265791.0
A.10 Working Capital - AH - Poultry														
1	Broiler Farming, Others	100	Per Bird	Phy 130	12000.00	13000.00	12000.00	13000.00	12000.00	15000.00	15000.00	15000.00	15000.00	122000.00
2	Layer Farming, Others	100	Per Bird	Phy 240	90000.00	90000.00	120000.00	120000.00	130000.00	120000.00	130000.00	160000.00	100000.00	1062000.00
	Sub Total													254830
A.11 Animal Husbandry - SGP														
1	Abattoir/Slaughter Unit--Fixed 20 animals Per Day	90	No.	Phy 3500000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	9.00
2	Lamb Fattening Unit--New Shed--	90	20	Phy 1200000	31.50 1.00	31.50 1.00	31.50	31.50	31.50	31.50	31.50	31.50	31.50	28350
3	Retail Market outlet for Meat--	90	No.	Phy 3000000	324.00 81.00	324.00 81.00	432.00	324.00	351.20	604.80	1188.00	1080.00	648.00	4760.80
4	Sheep - Rearing Unit--New Shed--Nellore Breed	90	20+1	Phy 255000	85.00 1870.43	85.00 1870.43	2135.00	820.00	85.00	2123.00	1872.00	1295.00	802.00	11496.00
	Sheep - Rearing Unit--New Shed--Nellore Breed	90	100+5	Phy 1300000	45.00 25.00	45.00 25.00	4800.80	1881.00	1064.52	4872.20	4550.34	2072.03	1840.59	260879.3
	Sub Total													351735.3
A.12 Working Capital - AH - Others/SR														
1	Goat Farming, Rearing Unit - Semi intensive	100	20+1	Phy 46000	5908.00	3211.00	7039.00	6876.00	6702.00	10012.00	17403.00	17170.00	10427.00	84743.00
														389815.4

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Atmakur	Butchireddi palam	Kandukur	Kavali	Kowur	Nellore Rural	Podalakur	Udayagiri	Vinjamur	District Total
	Sub Total													38984.54
A-13 Fisheries														
1	Brackishwater / Coastal Aquaculture- Polyculture-Scarpi Culture	80	ha	1483000			20.00	40.00		40.00				100.00
2	Brackishwater / Coastal Aquaculture- Shrimp Farming-Construction of Bio floe ponds	80	No.	1539700			257.30 40.00	474.59 100.00	100.00	474.59 100.00				1186.48 340.00
3	Brackishwater / Coastal Aquaculture- Shrimp Farming-White Shrimp (Litopenaeus vannamei) culture	80	ha	2946300			492.70 40.00	1231.76 80.00	1231.76	1231.76 80.00				4187.08 200.00
4	Coastal Aquaculture-Sea Cage Farming- Sea Bass culture	80	No.	1936200			942.82 40.00	1885.63 80.00		1885.63 80.00				4714.08 200.00
7	Fish Culture-Irrigation Tank-1	80	ha	1793600			6195.8 21.00	12391.7 68.00		12391.7 863.00				3037.92 115.00
8	Fish Culture-Leased Pond-Intensive Fish Culture	80	ha	803900			301.32 50.00	975.72 50.00	1664.46	12383.01 50.00	114.79			16142.40 150.00
9	Fish Culture-Pangasius Sutchi-	80	ha	2194800			321.56 80.00	321.56 120.00		321.56 120.00				964.68 320.00
5	Fish Culture -RAS Large	80	No.	5754900			1404.67 25.00	2107.01 40.00		2107.01 10.00				5618.69 125.00
6	Fish Culture -RAS Medium	80	No.	2877500			1150.98 25.00	1841.57 25.00		1841.57 25.00	460.39			5754.90 75.00
10	Fish marketing-Fish Sale Unit-	85	No.	4000000			575.50 40.00	575.50 80.00	25.00	575.50 80.00	25.00		25.00	172650 350.00
11	Fish processing-Solar Fish Dryer-	80	No.	4260000			136.00 50.00	272.00 50.00	85.00	272.00 50.00	85.00		85.00	1190.00 150.00
12	Fishing craft-Mechanised - mobile Aqua labs	80	No.	4100000			170.40 10.00	170.40 10.00		170.40 10.00				511.20 30.00
13	Fishing craft-Mechanised-10-20 HP	80	No.	3100000			328.00 25.00	328.00 40.00		328.00 25.00				984.00 90.00
14	Fishing craft-Mechanised-180-200 HP	80	No.	7400000			620.00 10.00	902.00 20.00		620.00 10.00				2232.00 40.00
15	Fishing craft-Mechanised-Deep Sea Fishing Vessel-200-240 HP engine	80	No.	12800000			592.00 7.00	1184.00 10.00		592.00 7.00				2368.00 24.00
16	Fishing gear and equipments- Accessories for Fishing Gear-fishing craft and gill nets	80	No.	1000000			716.80 500.00	1024.00 600.00	600.00	716.80 600.00				2457.60 2300.00
17	Fishing gear and equipments- Accessories for Fishing Gear-Purchase of FRP nava & fishing net	80	No.	11000000			400.00 10.00	480.00 120.00	480.00	480.00 150.00				1840.00 400.00
18	Pond construction-Pond Renovation & Desilting.	80	ha	648900			88.00 14.00	1056.00 46.00	1056.00	1056.00 375.00	200.00			3520.00 743.00
	Sub Total						72.68	233.60	395.72	1946.70	1038.24			3857.06 6235.49

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amount	Butch Credit / Item	Kandlur	Kavali	Kovv	Nellore Rural	Podalabur	Udayagiri	Vinjanur	District Total
A.14 Working Capital - Fisheries														
1	Brackish water - Others	100	Acre	370000	Phy		200.00	250.00		250.00	0.00	0.00	0.00	700.00
2	Fish Culture - Others - Others	100	Acre	480000	Phy	11.00	740.00	925.00	313.00	2730.00	0.00	0.00	0.00	2500.00
3	Fish Culture in Pond - Monoculture - Pangasius	100	Acre	600000	Phy	5280	27360	88320	159240	11184.00	0.00	0.00	0.00	14481.60
4	Sea Bass	100	Acre	500000	Phy		1200.00	1800.00		1200.00	0.00	0.00	0.00	4200.00
5	Shrimp Farming - L. Vanamei - Intensive	100	Acre	1000000	Phy		200.00	1000.00		200.00	0.00	0.00	0.00	1000.00
Sub Total							2000.00	2000.00		2000.00	0.00	0.00	0.00	6000.00
A.15 Farm Credit														
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	500000	Phy		60.00	100.00	80.00	100.00	80.00	80.00	60.00	680.00
2	Animal Driven Carts-Pneumatic Type Cart-	90	No.	550000	Phy		27.00	45.00	35.00	45.00	35.00	35.00	27.00	305.00
3	Finance to FPOs/PPCs-	90	No.	3000000	Phy		1485	2475	1980	2475	1980	1980	1485	16830
4	Integrated Farming-Irrigated System	85	No.	980000	Phy		81.00	135.00	108.00	162.00	135.00	135.00	81.00	990.00
5	Integrated Farming-Rainfed cropping	85	No.	600000	Phy		468.50	499.80	458.15	499.80	458.15	499.80	458.15	4206.50
6	Organic Inputs Manufacturing Unit-Medium	85	No.	4000000	Phy		250.25	103.70	129.53	129.53	103.70	181.48	155.55	1296.27
7	Organic Inputs Manufacturing Unit-Small	85	No.	2000000	Phy		68.00	102.00	68.00	102.00	68.00	68.00	34.00	646.00
8	Pledge Loans-	90	No.	3000000	Phy		51.00	85.00	51.00	102.00	85.00	85.00	51.00	612.00
9	Poly House-Tubular Structure-	85	No.	5500000	Phy		5.00	5.00	5.00	5.00	5.00	5.00	5.00	46.00
10	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	800000	Phy		148.75	148.75	148.75	148.75	148.75	148.75	148.75	1338.75
Sub Total							86.40	144.00	115.20	172.80	144.00	144.00	86.40	1065.60
Total Farm Credit (sum of A.1 to A.15)							33522.50	33468.85	44324.53	60186.73	55198.40	49912.83	25250.70	392738.27
B. Agriculture Infrastructure														
B.1 Storage Facilities														
1	Cold Storage for Horticulture Produce- 500 MT - FHB	75	No.	50000000	Phy		1.00	1.00	1.00	2.00	1.00	1.00	1.00	10.00
2	Cold Storage-Mini Unit-Cold Room- 30 MT	75	No.	15000000	Phy		375.00	375.00	375.00	750.00	375.00	375.00	375.00	3750.00
3	Cold Storage-Refrigerated Van-	75	No.	25000000	Phy		11250	11250	11250	22500	11250	11250	11250	202500
4	Cold Storage-Medium-RCO - 1000 MT	75	No.	70000000	Phy		11250	11250	11250	22500	11250	11250	11250	74000
5	Cold Storage-Large-RCO - 1000 MT	75	No.	70000000	Phy		11250	11250	11250	22500	11250	11250	11250	74000
6	Cold Storage-Large-RCO - 500 MT	75	No.	40000000	Phy		5625	5625	5625	11250	5625	5625	5625	47500
7	Cold Storage-Large-RCO - 500 MT	75	No.	40000000	Phy		5625	5625	5625	11250	5625	5625	5625	47500
8	Cold Storage-Large-RCO - 500 MT	75	No.	40000000	Phy		5625	5625	5625	11250	5625	5625	5625	47500
9	Cold Storage-Large-RCO - 500 MT	75	No.	40000000	Phy		5625	5625	5625	11250	5625	5625	5625	47500
10	Cold Storage-Large-RCO - 500 MT	75	No.	40000000	Phy		5625	5625	5625	11250	5625	5625	5625	47500
Sub Total							2250	2250	2250	4500	2250	2250	2250	30000

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (RS)	Atmakur	Butchireddi palam	Kandukur	Kavali	Kovur	Nellore Rural	Podalakur	Udayagiri	Vijayapur	District Total
7	Low Cost Storage-Fruit/ Vegetable-	85	No.	15000000	10.00	5.00	20.00	20.00	15.00	10.00	10.00	10.00	10.00	110.00
					BL	65.75	255.00	255.00	191.25	127.50	127.50	127.50	127.50	1402.50
8	Low Cost Storage-Garlic / Onion -5 MT	85	No.	1750000	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	260.00
9	Market Yard-Collection Centre-	85	No.	15000000	30.00	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	386.79
					BL	38.250	38.250	38.250	38.250	38.250	38.250	38.250	38.250	280.00
10	Market Yard-Drying Yard-	85	No.	10000000	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	270.00
					BL	255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	2256.00
	Sub-Total													30041.79
B.2 Land Development														
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -14m x 14m x 3m	80	No.	90100	400.00	100.00	400.00	200.00	100.00	50.00	100.00	400.00	400.00	2150.00
2	Reclamation of Problem Soils- Reclamation of Saline Soils-	80	ha	50162	288.32	72.08	288.32	144.16	72.08	36.04	72.08	288.32	288.32	1540.72
					BL	250.00	300.00	100.00	100.00	250.00	1000.00	1000.00	500.00	3600.00
3	Tank Silt Application--	80	ha	72130	100.32	42.13	120.39	40.13	40.13	100.32	40.13	40.13	40.13	1444.67
					BL	577.04	288.52	288.52	57.70	288.52	288.52	288.52	288.52	4000.00
	Sub-Total													5948.77
B.3 Agriculture Infrastructure - Others														
1	Compost/ Vermi Compost-Compost - NADAP Compost-10 x 6 x 3	80	No.	20300	15.00	15.00	15.00	15.00	15.00	15.00	25.00	20.00	15.00	190.00
2	Compost/ Vermi Compost-Vermi Compost-2 TPA	80	No.	33800	15.00	15.00	15.00	15.00	15.00	15.00	25.00	20.00	15.00	190.00
3	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	37600	15.00	15.00	15.00	15.00	15.00	15.00	25.00	20.00	15.00	190.00
4	Compost/ Vermi Compost-Vermi Compost-200 TPA	80	No.	1641700	15.00	15.00	15.00	15.00	15.00	15.00	25.00	20.00	15.00	190.00
5	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	50000000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	7.00
	Sub-Total				42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	297.50
	Total (B.1+B.2+B.3)													514.34
C. Ancillary Activities														
C.1 Food & Agro Processing														
1	Agro Processing Unit- Others	85	No.	15000000	30.00	30.00	80.00	80.00	60.00	120.00	80.00	50.00	30.00	560.00
2	Dairy Processing Unit-Integrated Processing-20000 lit per day	75	No.	15000000	30.00	30.00	1020.00	1020.00	765.00	1530.00	1020.00	675.00	382.50	7140.00
3	Dairy Processing Unit-Integrated Processing-5000 lit per day	75	No.	5000000	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	290.00
4	Fruit Processing-Ripening-Ripening Chamber Medium	75	No.	3000000	187.50	187.50	262.50	187.50	150.00	375.00	187.50	262.50	187.50	1987.50
5	Fruit Processing-Sorting, grading & Packing-Functional Packhouse (gm x 6m)	85	No.	400000	15.00	6.00	50.00	15.00	8.00	30.00	50.00	15.00	6.00	195.00
	Sub-Total				51.00	20.40	170.00	51.00	27.20	102.00	170.00	51.00	20.40	663.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit/Size	Self/Unit Cost (Rs)	Attacker	Butchiroddi palem	Kandukur	Kavali	Kovur	Nellore Rural	Podalakur	Udayagiri	Vinjamur	District Total
6	Fruit Processing - Sorting, grading & Packing Integrated Pack House 10MT/day	75	No.	5000000	Phy	2,00	2,00			2,00	2,00	2,00		12,00
7	Meat & Poultry Processing--	75	No.	3000000	Phy	75,00	75,00	2,00	1,00	75,00	75,00	75,00	1,00	460,00
8	Oil Extraction-Groundnut Oil Small Scale	85	No.	2500000	Phy	2250	2250	46,00	2250	67,50	45,00	22,50	22,50	35,00
9	Rice Processing - Rice Mill - Small Scale (500 Kg./Hour) Automatic	85	No.	3000000	Phy	106,25	106,25	212,50	212,50	425,00	212,50	106,25	106,25	1700,00
10	Vegetable Processing-Dehydration of Vegetables-Electric	90	No.	5000000	Phy	7650	7650	127,50	127,50	204,00	127,50	76,50	76,50	960,00
11	Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000000	Phy	20,00	20,00	6,00	27,00	45,00	45,00	10,00	10,00	378,00
12	Vegetable Processing-Sauce and Ketchup unit-	85	No.	1000000	Phy	36,00	36,00	18,00	10,80	18,00	18,00	18,00	10,80	151,20
	Sub Total					34,00	34,00				34,00	34,00		176,00
														17377,20
C-2 Ancillary Activities -														
1	Agri Clinic & Agri Business Centers-- Large operation	85	No.	3000000	Phy	1,00	1,00	2,00	2,00	2,00	1,00	1,00	1,00	11,00
2	Agri Clinic & Agri Business Centers-- Medium	85	No.	1500000	Phy	25,50	25,50	51,00	51,00	51,00	25,50	25,50	25,50	280,50
3	Custom Service Units/ Custom Hiring Centers--	85	No.	2000000	Phy	38,25	38,25	62,25	62,25	60,00	50,00	50,00	38,25	450,00
4	Loan to MFIs for Outending for Agri. Purposes--	85	No.	20000000	Phy	510,00	510,00	860,00	860,00	1020,00	860,00	860,00	510,00	6460,00
5	Loan to MFIs (Other than MFIs) for Outending for Agri. Purposes--	85	No.	50000000	Phy	850,00	850,00	1700,00	1700,00	2040,00	1700,00	1700,00	860,00	18700,00
6	Loan to PACS/ FSS/ LAMPs-Purchase of Produce-	85	No.	3000000	Phy	21,25	21,25	42,50	42,50	42,50	21,25	21,25	21,25	215,00
	Sub Total					7650	7650	127,50	127,50	153,00	127,50	127,50	76,50	943,50
	Total (C-1+C-2)													4802,00
	Total (A+B+C)													154386,39
III. Micro, Small and Medium Enterprises (MSME)														
1	Co-operatives of Artisans, Village Industries--	85	No.	5000000	Phy	300,00	300,00	750,00	655,00	1500,00	1500,00	1200,00	250,00	7405,00
	KVIC Units--	85	No.	5000000	Phy	127,50	127,50	318,75	278,75	675,00	675,00	510,00	1062,50	3471,25
	Manufacturing Sector - Term Loan-Medium	85	No.	30000000	Phy	5,00	5,00	10,00	10,00	20,00	20,00	10,00	5,00	80,00
	Manufacturing Sector - Term Loan-Micro	85	No.	6000000	Phy	127,50	127,50	318,75	278,75	675,00	675,00	510,00	1062,50	3471,25
	Manufacturing Sector - Term Loan-Small	85	No.	12500000	Phy	21,25	21,25	42,50	42,50	42,50	21,25	21,25	21,25	215,00
	Manufacturing Sector - Working Capital-Medium	85	No.	25000000	Phy	21,25	21,25	42,50	42,50	42,50	21,25	21,25	21,25	215,00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoI / Unit Cost (Rs)	Atmakur	Butchreddi palam	Kandukur	Kavali	Kowr	Nellore Rural	Podalakur	Udayagiri	Vinjamur	District Total
	Manufacturing Sector - Working Capital-Micro-	85	No.	600000	4250.00 500.00	4250.00 650.00	5325.00 1100.00	5325.00 1100.00	5325.00 1100.00	7437.50 1600.00	7437.50 1100.00	5325.00 1000.00	600.00	4937.50 8750.00
	Manufacturing Sector - Working Capital-Small-	85	No.	7500000	2550.00 30.00	3350.00 30.00	5610.00 40.00	5610.00 50.00	5610.00 50.00	8160.00 100.00	5610.00 50.00	5100.00 25.00	3060.00 30.00	4465.00 495.00
	Manufacturing Sector - Working Capital-Small-	85	No.	10000000	191250 15.00	191250 30.00	2550.00 30.00	318750 30.00	318750 50.00	6375.00 70.00	318750 40.00	1593.75 25.00	1912.50 20.00	25818.75 30.00
	Manufacturing Sector - Working Capital-Small-	85	No.	14000000	1275.00 10.00	2550.00 10.00	2550.00 10.00	2550.00 10.00	4250.00 10.00	5950.00 20.00	3400.00 10.00	2125.00 10.00	1700.00 10.00	26750.00 100.00
	Service Sector - Term Loan-Medium-	85	No.	18500000	1190.00 30.00	1190.00 5.00	1190.00 5.00	1190.00 5.00	1190.00 10.00	2380.00 10.00	1190.00 10.00	1190.00 5.00	1190.00 3.00	11900.00 50.00
	Service Sector - Term Loan-Micro-	85	No.	600000	475.25 350.00	786.25 350.00	786.25 500.00	786.25 600.00	1572.50 600.00	1572.50 840.00	1572.50 500.00	786.25 300.00	471.75 260.00	8806.00 425.00
	Service Sector - Term Loan-Small-	85	No.	7500000	1530.00 10.00	160650 40.00	2550.00 30.00	3060.00 40.00	3060.00 40.00	4284.00 50.00	2550.00 40.00	1530.00 25.00	1326.00 20.00	21495.00 296.00
	Service Sector - Term Loan-Small-	85	No.	13500000	63750 10.00	2550.00 40.00	191250 30.00	2550.00 40.00	2550.00 40.00	3187.50 50.00	2550.00 40.00	1593.75 25.00	1275.00 20.00	18806.25 296.00
	Service Sector - Working Capital-Medium-	85	No.	22500000	965.25 500.00	965.25 500.00	191250 1100.00	3825.00 1100.00	3825.00 1100.00	9562.50 1500.00	3825.00 1250.00	1912.50 1000.00	1912.50 600.00	28687.50 8800.00
	Service Sector - Working Capital-Small-	85	No.	6000000	2550.00 30.00	3350.00 30.00	5610.00 30.00	5610.00 50.00	5610.00 50.00	7650.00 100.00	6375.00 50.00	5100.00 30.00	3060.00 30.00	44880.00 495.00
	Service Sector - Working Capital-Small-	85	No.	12000000	1530.00 50.00	1785.00 50.00	1785.00 50.00	2550.00 50.00	2550.00 100.00	5100.00 100.00	2550.00 75.00	1530.00 75.00	1530.00 50.00	20555.00 600.00
	Total MSME				5100.00	5100.00	5100.00	5100.00	10200.00	10200.00	7650.00	7650.00	5100.00	61200.00 512741.25
III. Export Credit														
1	Export Credit - Post Shipment Export Credit-	85	No.	30000000	Phy			5.00		15.00				40.00
	Total Export Credit				BL			2550.00		7650.00				10200.00 10200.00
IV. Education														
1	Education Loans- Technical Courses-	85	No.	1000000	Phy			50.00		50.00				410.00
	Education Loans- Overseas Education-	90	No.	2000000	BL			425.00		850.00				3485.00
	Education Loans- Overseas Education- Graduation-	85	No.	400000	Phy			275.00		5490.00				2435.00
	Education Loans- Graduation & Post Graduation-	85	No.	800000	BL			102.00		170.00				935.00
	Education Loans- Graduation & Post Graduation-	85	No.	800000	Phy			30.00		50.00				275.00
	Total Education				BL			204.00		340.00				1870.00 30626.00
V. Housing														
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy			400.00		700.00				3700.00
	Repair of Dwelling Units- Other Centre-	90	No.	600000	BL			9000.00		15750.00				83250.00
	Total Housing				BL			1350.00		4950.00				2650.00 14310.00 97506.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Soft / Unit Cost (Rs)	Atmakur	Butchireddi palam	Kandukur	Kavali	Kovur	Nellore Rural	Podalakur	Udayagiri	Vinjammr	District Total
VI. Social Infrastructure														
1	Education-Colleges-	80	No.	10000000	Phy	3,00	3,00	3,00	4,00	6,00	5,00	5,00	3,00	37,00
	Drinking Water-RO Plant-	80	No.	20000000	Phy	240,00	240,00	240,00	320,00	480,00	400,00	400,00	240,00	2960,00
	Healthcare-Hospital-	80	No.	20000000	Phy	288,00	288,00	288,00	384,00	480,00	400,00	480,00	288,00	3376,00
	Education-Hostels-	80	No.	40000000	Phy	4,00	4,00	4,00	4,00	6,00	5,00	6,00	4,00	39,00
	Total Social Infrastructure					640,00	640,00	640,00	640,00	960,00	800,00	960,00	640,00	6240,00
					Phy	3,00	3,00	3,00	5,00	6,00	5,00	6,00	3,00	39,00
					BL	96,00	96,00	96,00	160,00	192,00	160,00	192,00	96,00	1248,00
														13824,00
VII. Renewable Energy														
1	Solar Energy-IW Charging Stations	80	No.	12000000	Phy	10,00	10,00	10,00	15,00	15,00	15,00	10,00	10,00	105,00
	Solar Energy-Solar Dryer	80	No.	3000000	Phy	96,00	96,00	96,00	144,00	144,00	144,00	96,00	96,00	1008,00
	Solar Energy-Roof Top Solar PV System without Battery-5 kW	80	No.	324500	Phy	20,00	20,00	20,00	25,00	25,00	25,00	25,00	20,00	190,00
	Biomass Energy-Community Bio Gas Plant-	80	No.	5000000	BL	51,92	51,92	51,92	64,90	64,90	64,90	64,90	51,92	493,24
	Solar Energy-Solar Pump Sets-5 HP	80	No.	5500000	Phy	48,00	48,00	48,00	100,00	96,00	128,00	80,00	48,00	720,00
	Total Renewable Energy				BL	132,00	132,00	132,00	220,00	264,00	220,00	220,00	132,00	1760,00
VIII. Others														
1	Start-ups-Other than Agri. & MSME-	75	No.	10000000	Phy	10,00	10,00	15,00	15,00	30,00	20,00	15,00	10,00	135,00
	Individuals/ Individual members of JLGs--	100	No.	2000000	Phy	3800,00	3800,00	3800,00	4825,00	6350,00	3850,00	4800,00	75,00	10125,00
	Total Others				BL	7600,00	7600,00	7700,00	9650,00	12700,00	7700,00	9600,00	9600,00	83750,00
	Total Priority Sector (I+II+III+IV+ V+ VI + VII+ VIII)													210 8530.18

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	536457.00	654367.61	437178.00	677022.85	669403.00	774363.19	754407.50
RCEs	74050.00	59940.00	75763.75	59016.68	41861.00	51690.62	35556.54
SCARDBs							
RRBs	89612.00	86877.39	103679.25	53604.86	109227.00	52790.07	99878.37
Others	0.00	0.00	0.00	0.00	2661.00	0.00	3059.11
Sub total (A)	700119.00	801185.00	616621.00	789644.39	823152.00	878843.88	892901.52

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	178004.00	143827.60	171326.38	312895.96	350202.00	448903.00	445373.10
RCEs	5039.00	713.40	12454.11	6295.02	21334.00	3704.54	20991.21
SCARDBs							0.00
RRBs	45535.00	26986.00	34115.51	96845.88	46608.00	106896.00	58964.34
Others	0.00	0.00	0.00	3750.75	1456.00		1805.98
Sub total (B)	228578.00	171527.00	217896.00	419787.61	419600.00	559503.54	527134.63

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	714461.00	798195.21	608504.38	989918.81	1019605.00	1223266.19	1199780.60
RCEs	79089.00	60653.40	88217.86	65311.70	63195.00	55395.16	56547.75
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	135147.00	113863.39	137794.76	150450.74	155835.00	159686.07	158842.71
Others	0.00	0.00	0.00	3750.75	4117.00	0.00	4865.09
Sub total (C = A+B)	928697.00	972712.00	834517.00	1209432.00	1242752.00	1438347.42	1420036.15

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	150000.00	150439.77	172318.51	358463.48	371773.00	458221.00	454804.70
RCEs	405.00	0.00	188.60	622.39	2122.00	5918.16	6310.57
SCARDBs							
RRBs	18835.00	1375.23	21439.28	17591.01	25950.00	14616.00	14761.97
Others	6300.00	0.00	0.00	1638.02	1955.00	1957.51	6906.08
Sub total (D)	175540.00	151815.00	193946.39	378314.90	401800.00	480712.67	482783.32

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	125565.00	45608.29	79964.34	4047.62	81337.00	25118.50	65807.76
RCEs	560.00	262.00	1081.60	4177.10	20000.00	8462.62	10078.09
SCARDBs							
RRBs	30060.00	21526.71	6994.06	32275.23	5539.00	42044.50	45419.57
Others	0.00	0.00	0.00	753.77	1124.00	0.00	2149.47
Sub total (E)	156185.00	67397.00	88040.00	41253.72	108000.00	75625.62	123454.89

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	990026.00	994243.27	860787.23	1352429.91	1472715.00	1706605.69	1720393.06
RCEs	80054.00	60915.40	89488.06	70111.19	85317.00	69775.94	72936.41
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	184042.00	136765.33	166228.10	200316.98	187324.00	216346.57	219024.25
Others	6300.00	0.00	0.00	6142.54	7196.00	1957.51	13920.64
Grand Total	1260422.00	1191924.00	1116503.39	1629000.62	1752552.00	1994685.71	2026274.36

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

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

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

Table 1: Crop Loans		(Rs. lakh)									
Particulars	Crop Loans	2022-23			2023-24			2024-25 (Target)			Total
		CBs	RCBs	RRBs	CBs	RCBs	RRBs	CBs	RCBs	RRBs	
		64,571.61	57940.00	58871.29	0.00	577622.85	59485.68	53041.86	774563.49	35555.64	89290.132
Total											
Total											
Table 2: Term Loans		(Rs. lakh)									
Particulars	Term Loans	2022-23			2023-24			2024-25 (Target)			Total
		CBs	RCBs	RRBs	CBs	RCBs	RRBs	CBs	RCBs	RRBs	
Water Resources		10002.00	0.00	0.00	2804.20	0.00	0.00	2804.20	0.00	0.00	5608.20
Land Development		4017.40	21.90	10.00	9046.91	0.00	40.00	9755.91	0.00	0.00	19755.91
Farm Mechanization		4382.60	3250	18.00	9203.45	0.00	60.00	9263.45	0.00	0.00	18563.45
Plantation & Horticulture including Sericulture		1050.00	0.00	0.00	2250.00	0.00	0.00	2250.00	0.00	0.00	3300.00
AH - Dairy Development		30038.50	85.00	64.00	6308.98	0.00	255.00	6326.98	0.00	0.00	12638.98
AH - Poultry Development		2592.00	0.00	0.00	545.90	0.00	0.00	545.90	0.00	0.00	3137.90
AH - Sheep / Goat / Pig / Poultry Devt.		5397.00	30.00	10.00	1133.70	0.00	40.00	1173.70	0.00	0.00	6570.70
Fisheries Development		8592.00	29.00	0.00	6558.00	46.00	0.00	6604.00	0.00	0.00	15206.00
Forestry & Wildlife Dev.		110.00	0.00	0.00	384.90	0.00	0.00	384.90	0.00	0.00	494.90
Storage Godown & Marketing Facilities		150.00	0.00	0.00	23.00	0.00	0.00	23.00	0.00	0.00	173.00
Agro and Food Processing		150.00	0.00	0.00	264.60	0.00	0.00	264.60	0.00	0.00	414.60
Others		4.00	0.00	0.00	8.40	0.00	0.00	8.40	0.00	0.00	12.40
Total		95002.44	579.00	26887.20	210763.12	6595.02	95440.88	210763.12	3750.75	41978.61	368440.88
Grand Total (1+2)		143527.60	779.00	58898.49	288826.97	6653.70	104981.76	288826.97	35555.64	46976.61	92900.132
9 RCBs include SCBs, DCBs and PACS (if any)											

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1.	Abattoir/Slaughter Unit	Fixed	20 animals per day	No.	3500000
2.	Agri Clinic & Agri Business Centers		Large operations	No.	3000000
3.	Agri Clinic & Agri Business Centers		Medium	No.	1500000
4.	Agro Processing Unit		Others	No.	1500000
5.	Animal Driven Carts	Conventional Bullock Cart	1 Pair	No.	50000
6.	Animal Driven Carts	Pneumatic Tyre Cart		No.	55000
7.	Biomass Energy	Community Biogas Plant		No.	500000
8.	Bore Well	New	Well Depth_100m, Dia_180mm	No.	76650
9.	Brackish water/ Coastal Aquaculture	Polyculture	Scampi Culture	ha	1483100
10.	Brackish water/ Coastal Aquaculture	Shrimp Farming	Construction of Biofloc ponds	No.	1539700
11.	Brackish water/ Coastal Aquaculture	Shrimp Farming	White Shrimp (Litopenaeus vannamei) culture	ha	2946300
12.	Breed Multiplication Farm			200	40100000
13.	Buffalo Farming		Female calf rearing	1+1	101600
14.	Bulk Milk Cooling Unit		2000 liter	No.	1500000
15.	Bulk Milk Cooling Unit		5000 liter	No.	2500000
16.	Cooperatives of Artisans, Village Industries		—	No.	500000
17.	Coastal Aquaculture	Sea Cage Farming	Sea Bass culture	No.	1936200
18.	Cold Storage	For Horticulture Produce	5000 MT _ PEB	No.	50000000
19.	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
20.	Cold Storage	Refrigerated Van		No.	2500000
21.	Combine harvester	Self-propelled belt type		No.	2900000
22.	Commercial Broiler Farming		Contract Farming Deep litter_All_in All out system	1000	250000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
23.	Commercial Broiler Farming		Deep Litter	5000	1700000
24.	Commercial Layer Farming		Manual/Automated	10000	6800000
25.	Compost/ Vermi Compost	Compost	NADEP Compost_10' x 6' x 3'	No.	20300
26.	Compost/ Vermi Compost	Vermi Compost	2 TPA	No.	33800
27.	Compost/ Vermi Compost	Vermi Compost	20 TPA	No.	376100
28.	Compost/ Vermi Compost	Vermi Hatchery	260 TPA	No.	1641700
29.	Conveyance/ Distribution structures	Surface type	Dia_125mm, Depth_20m	ha	31500
30.	Crossbred Cattle Farming		Cross Bred (CB)Cows	1+1	165600
31.	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400
32.	Custom Service Units/ Custom Hiring Centers			No.	2000000
33.	Dairy Cow and Heifer rearing		Female calf rearing	2	87600
34.	Dairy Marketing Outlet/ Parlour			No.	400000
35.	Dairy Processing Unit	Integrated Processing	20000 lit per day	No.	15000000
36.	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
37.	Drinking Water	RO Plant		No.	2000000
38.	Drones	For Spraying		No.	950000
39.	Dug Well	New	OD_4.9m, ID_4m, Depth: 12m	No.	80850
40.	Education	Colleges		No.	10000000
41.	Education	Hostels		No.	4000000
42.	Education Loans	Graduation & Post Graduation		No.	400000
43.	Education Loans	Graduation & Post Graduation		No.	800000
44.	Education Loans	Overseas Education		No.	2000000
45.	Education Loans	Professional Courses		No.	2000000
46.	Education Loans	Technical Courses		No.	1000000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
47.	Export Credit	Post-Shipment Export Credit		No.	30000000
48.	Export Credit	Pre-Shipment Export Credit		No.	30000000
49.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 3m	No.	90100
50.	Finance to FPOs/FPCs			No.	3000000
51.	Fish Culture		RAS Large	No.	5754900
52.	Fish Culture		RAS Medium	No.	2877500
53.	Fish Culture	Irrigation Tank	1	ha	1793600
54.	Fish Culture	Leased Pond	Intensive Fish Culture	ha	803900
55.	Fish Culture	Pangasius Sutchi		ha	2194800
56.	Fish marketing	Fish Sale Unit		No.	400000
57.	Fish processing	Solar Fish Dryer		No.	426000
58.	Fishing craft	Mechanised	_ mobile Aqua labs	No.	4100000
59.	Fishing craft	Mechanised	_10_20 HP	No.	3100000
60.	Fishing craft	Mechanised	_180_200 HP	No.	7400000
61.	Fishing craft	Mechanised	Deep Sea Fishing Vessel_200_240 HP engine	No.	12800000
62.	Fishing gear and equipment's	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
63.	Fishing gear and equipment's	Accessories for Fishing Gear	Purchase of FRP nava & fishing net	No.	1100000
64.	Floriculture	Jasmine	Jasminum grandiflorum_	Acre	82300
65.	Fodder Cultivation	1 Acre		Acre	36000
66.	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000
67.	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
68.	Fruit Processing	Sorting, grading & Packing	Integrated Pack House 16MT/day	No.	5000000
69.	Godown		RCC _ 500 MT	No.	4000000
70.	Godown	Medium	RCC _ 1000 MT	No.	7000000
71.	Godown	Renovation/ Expansion		No.	500000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
72.	Graded Buffalo Farming		Graded Murrah Buffaloes(GMB)	1+1	202800
73.	Graded Buffalo Farming		Mini dairy	3+2	591100
74.	Graded Buffalo Farming		Mini Dairy (High Yield CB Cows)	5+5	1373500
75.	Healthcare	Hospital		No.	20000000
76.	High density plantation	Aonla		Acre	57600
77.	High density plantation	Banana		Acre	118000
78.	High density plantation	Guava	3 x 3	Acre	154300
79.	High density plantation	Mango	2.5 x 2.5	Acre	251900
80.	Indigenous Poultry Farming		Backyard poultry	100	78000
81.	Individuals/ Individual members of JLGs			No.	200000
82.	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
83.	Individuals/ Individual members of SHGs	New Loans		No.	200000
84.	Integrated Farming		Irrigated System	No.	980000
85.	Integrated Farming		Rainfed cropping	No.	610000
86.	KVIC Units			No.	500000
87.	Lamb Fattening Unit	New Shed		20	120000
88.	Loan to MFIs for On lending to for Agri. Purposes			No.	20000000
89.	Loan to NBFCs (Other than MFIs) for On lending for Agri. Purposes			No.	50000000
90.	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
91.	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
92.	Low-Cost Storage	Garlic/ Onion	25 MT	No.	175000
93.	Manufacturing Sector	Term Loan	Medium_	No.	30000000
94.	Manufacturing Sector	Term Loan	Micro_	No.	600000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
95.	Manufacturing Sector	Term Loan	Small_	No.	12500000
96.	Manufacturing Sector	Term Loan	Small_	No.	6000000
97.	Manufacturing Sector	Working Capital	Medium_	No.	25000000
98.	Manufacturing Sector	Working Capital	Micro_	No.	600000
99.	Manufacturing Sector	Working Capital	Small_	No.	10000000
100.	Manufacturing Sector	Working Capital	Small_	No.	14000000
101.	Manufacturing Sector	Working Capital	Small_	No.	7500000
102.	Market Yard	Collection Centre		No.	1500000
103.	Market Yard	Drying Yard		No.	1000000
104.	Meat & Poultry Processing			No.	3000000
105.	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/ Lemon Citrus: 6 x 6	Acre	92300
106.	New Orchard	Tropical/ Sub Tropical Fruits	Cashew nut	Acre	72000
107.	New Orchard	Tropical/ Sub Tropical Fruits	Guava_6 x 6	Acre	67200
108.	New Orchard	Tropical/ Sub Tropical Fruits	Sapota_8 x 8	Acre	62800
109.	Nursery	Horticulture Nursery		No.	2500000
110.	Oil Extraction	Groundnut Oil	Small Scale	No.	2500000
111.	Organic Inputs Manufacturing Unit		Medium	No.	4000000
112.	Organic Inputs Manufacturing Unit		Small	No.	2000000
113.	Other machinery	Other Machinery & Equipment	Automatic Seeding Machine	No.	350000
114.	Other machinery	Other Machinery & Equipment	Rotavator	No.	160000
115.	Paddy Transplanter	Power tiller Drawn		No.	460000
116.	Pandals	Creeper Vegetable Cultivation		Acre	359700
117.	Plantation	Casuarina	5 m *5 m	ha	85000
118.	Plantation	Eucalyptus	5 m *5 m	ha	95000
119.	Pledge Loans			No.	300000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
120.	Poly House	Tubular Structure		No.	3500000
121.	Pond construction	Pond Renovation & Desilting		ha	648900
122.	Poultry Hatchery		Broiler	7500	12000000
123.	Poultry Hatchery		Layer	7500	12000000
124.	Poultry transportation vehicle			No.	1000000
125.	Power Tiller		12 HP	No.	280000
126.	Power Tiller		Battery Operated Tiller with Accessories _ 1.2 Kw	No.	460000
127.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
128.	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
129.	Refrigerated Tanker Van			No.	4000000
130.	Repair of Dwelling Units	Other Centre		No.	600000
131.	Retail Market outlet for Meat			No.	300000
132.	Retail Poultry dressing/products outlet			No.	300000
133.	Rice Processing		Rice Mill Small Scale (500 Kg/ Hour) Automatic	No.	300000
134.	Seed Drill	Seed cum Fertilizer Drill		No.	150000
135.	Service Sector	Term Loan	Medium_	No.	18500000
136.	Service Sector	Term Loan	Micro_	No.	600000
137.	Service Sector	Term Loan	Small_	No.	13500000
138.	Service Sector	Term Loan	Small_	No.	7500000
139.	Service Sector	Working Capital	Medium_	No.	22500000
140.	Service Sector	Working Capital	Micro_	No.	600000
141.	Service Sector	Working Capital	Small_	No.	12000000
142.	Service Sector	Working Capital	Small_	No.	6000000
143.	Sheep	Rearing Unit	New Shed Nellore Breed	100+5	1300000
144.	Sheep	Rearing Unit	New Shed Nellore Breed	20+1	255000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
145.	Solar Energy		EV Charging Stations	No.	1200000
146.	Solar Energy		Solar Dryer	No.	300000
147.	Solar Energy	Roof Top Solar PV System without Battery	5 kW	No.	324500
148.	Solar Energy	Solar Pump Sets	5 HP	No.	550000
149.	Solar PV Pump Sets (DC)		5 HP	No.	613800
150.	Startups		Other than Agri. & MSME_	No.	1000000
151.	Tank Silt Application			ha	72130
152.	Thresher	Multicrop Power Threshers	30 to 45 HP	No.	320000
153.	Tissue Culture	Tissue Culture Plant Production and Sale	Medium scale	No.	5000000
154.	Tractor	With Implements & Trailer	15 to 25 HP	No.	580000
155.	Tractor	With Implements & Trailer	56 to 60 HP	No.	1080000
156.	Tube Well	Deep	Dia_175mm, Depth_150m	No.	433650
157.	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
158.	Vegetable Processing	Dehydration of Vegetables	Electric	No.	500000
159.	Vegetable Processing	Dehydration of Vegetables	Solar	No.	200000
160.	Vegetable Processing	Sauce and Ketchup unit		No.	1000000
161.	Veterinary Clinic			No.	2500000

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.	Banana/ Kela	Irrigated	Acre	100000
2.	Brackish water	Others	Acre	370000
3.	Broiler Farming	Others_	Per Bird	130
4.	Buffalo Farming	_	Per Animal	49000
5.	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Irrigated	Acre	34000
6.	Chilli/ Mirch	Irrigated	Acre	125000
7.	Cotton/ Kapaas	Irrigated	Acre	50000
8.	Fish Culture	Others_ Others_	Acre	480000
9.	Fish Culture in Pond	Monoculture _ Pangassius	Acre	600000
10.	Goat Farming	Rearing Unit _ Semi_intensive_	20+1	46000
11.	Groundnut/ Moongfali	Irrigated	Acre	38000
12.	Guava/ Amrood	Irrigated	Acre	50000
13.	Horse Gram/ Kulthimah/ Hurali/ Kollu		Acre	17000
14.	Layer Farming	Others_	Per Bird	240
15.	Lime	Irrigated	Acre	80000
16.	Maize/ Makka	Irrigated	Acre	45000
17.	Mandarin/ Santra/ Citrus/ Sweet Orange		Acre	65000
18.	Mango/ Aam		Acre	50000
19.	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	22000
20.	Oil Palm/ Palm Oil		Acre	65000
21.	Other Vegetables		Acre	185000
22.	Papaya/ Papita		Acre	110000
23.	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed	Acre	19000
24.	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed	Acre	22000
25.	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
26.	Sapota/ Chiku		Acre	40000
27.	Sea Bass	_	Acre	500000
28.	Sesame/ Til/ Seasmum/ Gingelly	Irrigated	Acre	14000
29.	Shrimp Farming	L Vanamei _ Intensive_	Acre	1000000
30.	Sorghum/ Jowar	Unirrigated/ Rainfed	Acre	22000
31.	Sunflower/ Surajmukhi	Irrigated	Acre	26000
32.	Tobacco/ Thambaku		Acre	42000
33.	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

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Designation	DDM, NABARD
Address	Flat No. 511, Murali Krishna Enclave Pinnacini Nagar, Harinathpuram
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- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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