



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



श्री सत्य साई जिला  
Sri Satya Sai 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 : श्री सत्य साई**  
**District : Sri Satya Sai**

**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

31 December 2024

PLP document prepared by:

**K Anuradha**

District Development Manager

NABARD

Sri Satya Sai district

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

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

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

## Index

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

## Index

Sr. No.	Particulars	Page No.
2.3	Agriculture - Ancillary Activities	
2.3.1	Food & Agro Processing	51
2.3.2	Agri Ancillary Activities – Others	52
Chapter 3	Credit potential for MSMEs	53
Chapter 4	Credit Potential for Export Credit, Education & Housing	54
Chapter 5	Credit Potential for Infrastructure	
5.1	Infrastructure - Public Investments	58
5.2	Social Infrastructure involving Bank Credit	60
5.3	Renewable Energy	60
Chapter 6	Informal Credit Delivery System	61
Chapter 7	Critical Interventions Required for Creating a Definitive Impact	62
Chapter 8	Status and prospects of Cooperatives	66
Chapter 9	NABARD's Projects and Interventions in the District	69
	Success Stories	72
Appendix 1a	Climate Action - Scenario at Global & National Level	74
Appendix 1b	Climate Change Scenario - At the State Level	77
Appendix 1c	Climate Change Scenario - At the District Level	80
Appendix 2	Potential for Geographical Indication (GI) in the district	82
Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	83
Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	90
Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied Activities	91
Annexure 4	Unit costs for major activities fixed by NABARD	92
Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	98
	Abbreviations	100
	Name and address of DDM	105

## 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	Sri Sathya Sai is the southern-most district of the Rayalaseema region of Andhra Pradesh (Zone 10) . It lies in rain shadow region. The district was carved out of erstwhile Ananthapuramu district in 2022.
ii.	Type of soil	Red soil, black cotton soils
iii.	Primary occupation	Agriculture
iv.	Land holding structure	Total Geographical Area 8925.65 ha, out of which 1179.72 is under forest cover.

### 3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	The achievement under ACP during 2023-24 stood at ₹12581 crore (Priority & Non-Priority) against the target of ₹10808.40 crore, recording an achievement of 116.4%. Achievement under priority sector stood at ₹10410.23 crore.
ii.	CD Ratio	The CD ratio of banks and other agencies in the district stood at 169.6% as on 31 March 2024
iii.	Investment credit in Agriculture	Achievement under Investment Credit in agriculture stood at ₹2449 crore against the target of ₹3073 crore achieving 79.69%.
iv.	Credit flow to MSMEs	Achievement under MSME sector stood at ₹1107 crore against a target of ₹932 crore achieving 118.78%.
v.	Other significant credit flow, if any	Achievement under Other Priority Sector stood at ₹226 crore against the target of ₹1183 crore.

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

i.	Projection for the year	For FY 2024-25, the district's total credit potential under the Priority Sector is estimated at <b>₹12177.92</b> crore. This estimate reflects updated Priority Sector Guidelines, revised scales of finance, government initiatives, and an increase in irrigated area.
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ii.	Projection for agriculture and its components	The credit potential for Agriculture has been estimated at <b>₹8509.55 crore.</b>
iii.	Projection for MSMEs	The credit potential for MSME has been estimated at <b>₹2751.23 crore.</b>
iv.	Projection for other purposes	Projections for Other Priority Sector has been estimated at <b>₹917.14 crore.</b>

## 5. Developmental Initiatives

- The district administration has been implementing the flagship programmes of GoI and State Government, which include Centrally Sponsored Schemes, Central Sector Schemes and State Government schemes.
- KIA India has established a manufacturing facility in 536 acres in Yerramanchi village, Penukonda mandal, generating 11,000 direct and 7,000 indirect jobs. Most production serves the domestic market, with some exports to South Africa, Mexico, UAE, Korea, Bhutan, Nepal, and Bangladesh.
- Berger Paints India Ltd., a water-based paint manufacturer in Hindupur, has a capacity of 80,000 KL and started operations in September 2016. It employs 1,554 people and offers comprehensive solutions in home painting, waterproofing, and wood coatings.
- Textport Industries private Limited: Textport Industries located at Gollapuram in Hindupur Mandal is in the business of manufacturing and export of woven and knitted apparel and knitted fabric. Textport Industries design and manufacture soft, casual, sportswear. It creates employment for 250 people.
- Dharmavaram sarees and Nimmalakunta Leather Puppetry are two famous GI products.

## 6. Thrust Areas

- As water resources play a vital role in enhancing agricultural production, Banks have to encourage financing water conservation & efficient use activities such as micro irrigation systems, water harvesting structures, on-farm development work etc. for per drop more crop.
- Increasing the credit flow to the MSME sector is vital for the development of the district. Further, proximity to Bengaluru provides good scope for the development of MSME due to forward and backward linkages.
- Natural Farming would act as a risk mitigation measure for the farmers, especially for small and marginal farmers.
- Millet cultivation is to be given high priority as it is most suitable for drought-prone districts.
- To double farmers' income, agricultural productivity needs to be enhanced. Diversification into high-value crops is much needed and more thrust on allied activities is the need of the hour.

## 7. Major Constraints and Suggested Action Points

- **Enhance Seed Replacement Rate:** Increase SRR for groundnut to 33% and red gram to 30% by providing certified seeds of high-yield varieties. This could boost productivity by 15-20%. (Action: Agriculture Department).
- **Drought-Proofing Measures:** Implement large-scale farm pond excavation for rainfed farmers to secure life-saving irrigation during dry spells.
- **Technical Support for Bore Wells:** Ground Water Department should deploy technical staff to assist farmers in site selection, structure design, and pump set recommendations for effective irrigation solutions.
- **Improve Water Use Efficiency:** Equip all agricultural bore wells with efficient irrigation systems like drip or sprinkler sets to enhance water use efficiency and reduce waste.
- **Coordination for Hassle-Free Loans:** Foster collaboration among machinery manufacturers, bankers, and the Agriculture Department to streamline loan processes for farmers and producer organizations.
- **Storage and Marketing Infrastructure:** Promoting Negotiable Warehouse Receipt system to prevent distress sales post-harvest, along with providing capital subsidies for seed processing units to improve seed quality and availability.
- **Support for Food Processing Entrepreneurs:** Providing handholding measures like exposure visits, DPR preparation assistance, and market linkages to entrepreneurs in food processing, ensuring they have the necessary support to thrive.

## 8. Way Forward

- **Credit and Mechanization:** Timely credit provision, quality seeds, and mechanization are essential for enhancing crop production. Focus on non-loanee and tenant farmers through JLG/LEC/COC models and custom hiring centres can significantly boost agricultural output.
- **Storage Facilities:** Constructing storage facilities like godowns, cold storage, and market yards is vital for agricultural development. These infrastructures help minimize waste and improve supply chain efficiency for farmers.
- **Allied Activities:** Promoting sheep rearing and other allied activities offers farmers alternative livelihoods, enhancing income stability. This diversification supports overall agricultural resilience.
- **Horticulture Processing:** Establishing processing units for crops like tomatoes and sweet lime can reduce wastage. Cold storage and pack houses should be expanded, especially for bananas under the Horticulture Cluster Development Programme.
- **Government Initiatives:** Leveraging initiatives like Stand-Up India and Skill India can boost industrial growth in the district. Identifying key sectors like mining, manufacturing, and MSME will support the Primary Sector Mission for economic expansion.

## Methodology of Preparation of Potential Linked Credit Plans

### 1. Introduction

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

### 2. Objectives

The objectives of PLP are:

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

### 3. Methodology

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

The methodology consists of:

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

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



#### 4. Methodology of estimation of credit potential

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

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

## 5. Agency wise use utility

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

### i. Bankers

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

### ii. Government Agencies/Departments

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

### iii. Individual/Business entities

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

## 6. Limitations and Constraints

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

## District Map



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	<b>809717.22</b>
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	465098.66
2	Term Loan for agriculture and allied activities	3,44,618.56
B	Agriculture Infrastructure	<b>27832.84</b>
C	Ancillary activities	<b>13405.50</b>
I	Credit Potential for Agriculture (A+B+C)	<b>850955.56</b>
II	Micro, Small and Medium Enterprises	275123.75
III	Export Credit	7905.00
IV	Education	12877.50
V	Housing	41526.00
VI	Social Infrastructure	8600.00
VII	Renewable energy	12391.56
VIII	Others	8413.25
	<b>Total Priority Sector</b>	<b>1217792.62</b>

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

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	465098.66
2	Water Resources	25420.88
3	Farm Mechanization	4394.77
4	Plantation & Horticulture with Sericulture	17042.04
5	Forestry & Waste Land Development	777.00
6	Animal Husbandry - Dairy	100255.06
7	Animal Husbandry - Poultry	16,245.08
8	Animal Husbandry - Sheep, Goat, Piggery	61,242.67
9	Fisheries	1153.50
10	Farm Credit- Others	118087.56
	<b>Sub total</b>	<b>809717.22</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	23731.90
2	Land development, Soil conservation, Wasteland development	3552.87
3	Agriculture Infrastructure - Others	548.07
	<b>Sub total</b>	<b>27832.84</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	8492.50
2	Ancillary activities - Others	4913.00
	<b>Sub Total</b>	<b>13405.50</b>
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>850955.56</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	275123.75
<b>III</b>	<b>Export Credit</b>	7905.00
<b>IV</b>	<b>Education</b>	12877.50
<b>V</b>	<b>Housing</b>	41526.00
<b>VI</b>	<b>Social Infrastructure</b>	8600.00
<b>VII</b>	<b>Renewable energy</b>	12391.56
<b>VIII</b>	<b>Others</b>	8413.25
	<b>Total Priority Sector</b>	<b>1217792.62</b>

## 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)	8925.65
ii.	No. of Sub Divisions	4
iii.	No. of Blocks	32
iv.	No. of revenue villages	461
v.	No. of Gram Panchayats	467

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	Sri Sathyasai
iii.	Agro-climatic Zone 1	AZ117 - Scarce Rainfall Zone of Rayalaseema
iv.	Climate	Extremely humid
v.	Soil Type	Red soil, black cotton soils

#### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	8925.65
ii.	Forest Land	1179.72
iii.	Area not available for cultivation	79749
iv.	Barren and Unculturable land	87111
v.	Permanent Pasture and Grazing Land	4640
vi.	Land under Miscellaneous Tree Crops	5213
vii.	Cultivable Wasteland	18664
viii.	Current Fallow	317191
ix.	Other Fallow	70669

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

Sr. No.	Stage	Nos.
i.	Safe	24
ii.	Critical	1
iii.	Semi Critical	3
iv.	Over Exploited	4
v.	Saline	15
vi.	Not Assessed	-
vii.	Total	32

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding	
	Particulars	Nos.	% to Total
i.	<= 1 ha	158870	43
ii.	>1 to <=2 ha	120008	33
iii.	>2 to <=4 ha	74243	20
iv.	>4 to <=10 ha	11802	3
v.	>10 ha	952	0
	Total	365875	100

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

Sr. No.	Particulars	Nos.
i.	Cultivators	679.00
ii.	Of the above, Small/ Marginal Farmers	120.00
iii.	Agricultural Labourers	4.02
iv.	Workers engaged in Household Industries	0.62
v.	Workers engaged in Allied agro activities	46.00
vi.	Other workers	2.57

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	1841.00	932.00	909.00	1449.00	392.00
ii.	Scheduled Caste	249.00	125.00	124.00	NA	NA
iii.	Scheduled Tribe	84.00	42.00	42.00	NA	NA
iv.	Literate	1163.00	NA	NA	NA	NA
v.	BPL	572.50	NA	NA	NA	NA

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

Sr. No.	Particulars	Nos.
i.	Total Households	447.00
ii.	Rural Households	355.00
iii.	BPL Households	72.00

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

Sr. No.	Particulars	Nos.
i.	Having brick/stone/concrete houses	741.00
ii.	Having source of drinking water	437.00
iii.	Having electricity supply	437.00

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

Sr. No.	Particulars	Nos.
i.	Villages Electrified	467
ii.	Villages having Post Offices	467
iii.	Villages having Banking Facilities	467
iv.	Villages having Primary Schools	467
v.	Villages having Primary Health Centres	467
vi.	Villages having Potable Water Supply	437

### Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	CPO Office
2. Soil & Climate	CPO Office
3. Land Utilisation [Ha]	CPO Office
4. Ground Water Scenario (No. of blocks)	Ground Water Department
5. Distribution of Land Holding	CPO Office
6. Workers Profile [In '000]	CPO Office
7. Demographic Profile [In '000]	CPO Office
8. Households [In '000]	CPO Office
9. Household Amenities [Nos. in '000 Households]	CPO Office
10. Village-Level Infrastructure [Nos.]	CPO Office



## District Profile 2

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	2824
ii.	Primary Health Centres	65
iii.	Primary Health Sub-Centres	544
iv.	Dispensaries	3
v.	Hospitals	4

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

Sr. No.	Particulars	Nos.
i.	Pumpsets Energised	1,44,706
ii.	Krishi Vigyan Kendras	0

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

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	323.25
ii.	Irrigation Potential Created	172.62
iii.	Net Irrigated Area (Total area irrigated at least once)	34.22
iv.	Area irrigated by Wells	95.00
v.	Area irrigated by Tanks	1.00
vi.	Area irrigated by Other Sources	20.41
vii.	Irrigation Potential Utilized (Gross Irrigated Area)	323.25

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

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	2420
ii.	Railway Line [km]	349

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

Sr. No.	Category of animal	Total	Male	Female
i.	Cattle - Cross bred	158752	5561	153191
ii.	Cattle – Indigenous	9786	2578	7208
iii.	Buffaloes	90348	4905	85443
iv.	Sheep - Cross bred	1783669	285670	1498029
v.	Sheep – Indigenous	845618	92170	753448
vi.	Goat	472092	91437	380655
vii.	Pig - Cross bred	204	74	130
viii.	Pig - Indigenous	4173	1002	3171
ix.	Poultry - Improved	93233	7405	85828
x.	Poultry - Indigenous	1393685	277295	1116390

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	15
ii.	Veterinary Dispensaries	66
iii.	Disease Diagnostic Centres	2
iv.	Artificial Insemination Centers	96
v.	Animal Breeding Farms	2
vi.	Animal feed manufacturing units	2
vii.	Fodder Farms	3
viii.	Dairy Cooperative Societies	48
ix.	Fishermen Societies	45
x.	Livestock Aid Centers (No.)	23

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	9638.00	MT	-	-
ii.	Egg	1758.00	Lakh Nos.	-	-
iii.	Milk	516.00	MT	-	-
iv.	Meat	50000.00	MT	-	-

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Handbook
12. Infrastructure & Support Services for Agriculture [Nos.]	Dept. of Agriculture
13. Irrigation Coverage ['000 Ha]	District Handbook
14. Infrastructure For Storage, Transport & Marketing	Marketing Dept.
15. Animal Population as per Census [Nos.]	Dept of Animal Husbandry
16. Infrastructure for Development of Allied Activities [Nos.]	Dept of Animal Husbandry and Fisheries
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Handbook

### 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	-	34.64	-
ii.	Rainfall -Normal (mm)	-	-	590.9
iii.	Rainfall - Actual (mm)	-	-	466.9
iv.	Cropping Pattern	Bengalgram Groundnut Redgram Chillies Cotton Paddy Jowar Bajra Maize	Bengalgram Groundnut Redgram Chillies Cotton Paddy Jowar Bajra Maize	Bengalgram Groundnut Redgram Chillies Cotton Paddy Jowar Bajra Maize

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	-	735375

**Table 3: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	-	3.23	-
ii.	Net sown area (lakh ha)	-	1.72	-
iii.	Cropping intensity (%)	-	107	-

**Table 4: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	-	795889	649678
ii.	GLC through KCC (₹ lakh)	-	829764.10	1059045.64

#### Sources

Table	Source(s) and reference year of data
Table 1: Status	District Handbook
Table 2: GLC under Agriculture	ACP data from SLBC portal
Table 3: Major Crops, Area, Production, Productivity	District Handbook
Table 4: KCC Coverage	ACP data from SLBC portal

## WATER RESOURCES

**Table 1: Water exploitation status in Anantapur District, Andhra Pradesh**

Sr. No.	Mandal Name	31-03-2022	31-03-2023	31-03-2024
i.	Agali	-	Critical-1	-
ii.	Amadagur, Gudibanda, Nallacheruvu.	-	Semi-Critical-3	-
iii.	Gandlapenta, Hindupur, Rolla, Tanakal	-	Over-Exploited-4	-
iv.	Amarapuram, Bathalapalle, Bukkapatnam, Chenne Kothapalle, Chilamathurdharmavaram, Gorantla, Kadiri, Kanaganapalle, Kothacheruvu, Lepakshi, Madakasira, Mudigubba, Nallamada, Nambulipulikunta, Obuladevaracheruvu, Parigi, Penu Konda, Puttaparthi, Ramagiri, Roddam, Somandepalle, Tadimarri, Talupula	-	Safe-24 mandals	-

### Sources

Table Name	Source(s) and reference year of data
Table 1: Block level water exploitation status	National Compilation on Dynamic Ground Water Resources of India 2023

## FORESTRY & WASTE LAND DEVELOPMENT

**Table 1 : Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Forest Cover ('000 ha)	-	-	117.97
ii.	Waste Land ('000 ha)	-	-	87.11
iii.	Degraded Land ('000 ha)	-	-	387.76

### Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	District Handbook

## District Profile 4

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

#### ANIMAL HUSBANDRY - DAIRY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	39630.31	56360.98
ii.	KCC for working capital (No.) (KCC – AH)	-	5450.54	9382.17

#### Sources

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

#### ANIMAL HUSBANDRY - POULTRY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)		375.54	1225.49

**Table 2 – Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird population (No.)			
ii.	Of the above, male (No.)			
iii.	Of the above, female (No.)			
iv.	Broiler Farms (No.)			
v.	Hatcheries (No.)			
vi.	Popular breeds			

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Poultry	

## ANIMAL HUSBANDRY - SGP

**Table 1: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
i.	Popular sheep breed(s)	Nellore

### Sources

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

## FISHERIES

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	24.7	570.36
ii.	KCC for working capital (No.)	-	149	954
iii.	KCC for working capital (₹ lakh)	-	109.87	957.42

### Sources

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

## AGRI. INFRASTRUCTURE

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	0	1771.66

### Sources

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

## District Profile 5

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

#### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	92298.98	110706
ii.	No. of units financed	-	23822	20824
iii.	Loans under Stand Up India Scheme (₹ lakh)	-	1148.17	884.80

**Table 2: Traditional activities:**

Sr. No.	Particulars	Name of the cluster
i.	Handloom Clusters (No.)	Dharmavaram saree
ii.	Handicrafts Clusters (No.)	Nimmalakunta Leather Puppetry

**Table 3: DIC Interventions:**

Sr. No.	Particulars	31/03/2024
i.	DIC identified traditional arts/ crafts	Dharmavaram saree Nimmalakunta Leather Puppetry

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Traditional Activities	CPO, Sri Satyasai district
Table 3: DIC Interventions	DIC, Sri Satyasai district

#### INFORMAL CREDIT DELIVERY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (₹ lakh)			54011.05

**Table 2: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of SHGs credit linked (including repeat finance)			9530
ii.	Bank loan disbursed (₹ lakh)			54011.05
iii.	Average loan per SHG (₹ lakh)			5.66

### Sources

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>Table 1: GLC</i>	<i>SLBC portal</i>
<i>Table 2: Status of SHGs</i>	<i>SLBC portal</i>

## STATUS AND PROSPECTS OF COOPERATIVES

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

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2024</b>
i.	AH Sector – Milk/ Fisheries/ Poultry (No.)	96
ii.	Consumer Stores (No.)	2
iii.	Housing Societies (No.)	2
iv.	Weavers (No.)	28
v.	Marketing Societies (No.)	14
vi.	Labour Societies (No.)	1
vii.	Industrial Societies (No.)	0
viii.	Sugar Societies (No.)	0
ix.	Agro Processing Societies (No.)	2
x.	Others (No.)	39
xi.	Total (No)	184

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

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2024</b>
i.	Primary Agriculture Credit Societies (No.)	54

### Sources

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>Table 1: Details of non- credit cooperative societies</i>	<i>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	21	157	41	64	52	NA	NA	NA	NA	NA
Regional Rural Bank	1	58	38	15	5	NA	NA	NA	NA	NA
District Central Coop. Bank	1	13	6	4	3	NA	NA	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	0	0	-	-	-	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	54	0	-	-	-	NA	NA	NA	NA	NA
Others	1	1	-	-	1	NA	NA	NA	NA	NA
All Agencies	78	229	85	83	61	NA	NA	NA	NA	NA

### 2. Deposits Outstanding

Agency	Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	-	704785.62	783185.7	11.1	78.3
Regional Rural Bank	-	183648.56	198299.81	8.0	19.8
Cooperative Banks	-	17162.76	17931.6	4.5	1.8
Others	-	1003.72	1282.69	27.8	0.1
All Agencies	-	906600.66	1000699.80	10.4	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	Share (%)
Commercial Banks	-	600724	808827	34.6	70.4		1061576.55	1313110	77.4
Regional Rural Bank	-	220886	227624	3.1	19.8		294509.44	326120	19.2
Cooperative Banks	-	28855	111851	287.6	9.7		48801.26	57981	3.4
Others	-	15514	276	-98.2	0.0		0.00	0	0.0
All Agencies	-	<b>865979</b>	<b>1148578</b>	<b>32.6</b>	<b>100</b>	<b>0.00</b>	<b>1404887.25</b>	<b>1697211.00</b>	<b>20.8</b>

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	-	150.6	167.7
Regional Rural Bank	-	160.4	164.5
Cooperative Banks	-	284.3	323.3
Others	-	-	-
All Agencies	-	155.0	169.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	333973	985012	425518	51149
Regional Rural Bank	137249	233399	85501	28581
Cooperative Banks	81192	-	-	-
Others	-	-	31	-
All Agencies	552414	1218411	511050	79730

### 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	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	885250.47	70.66	684074.26	67.91	623835.07	74.32	13.28	100	222830.7	65.66
Regional Rural Banks	314938.4	25.14	277342.83	27.53	207100.44	24.67	0.00	-	112990.64	33.29
Cooperative Banks	52518.25	4.20	45876.54	4.56	8342.91	1.01	0.00	-	3531.23	1.05
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	1252707.12	100	1007293.63	100	839278.42	100	13.28	100	339352.57	100

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

Agency	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 [%]	
Commercial Banks	642334.09	793816.00	123.6	788045.00	893336.00	113.4	79.0
Regional Rural Banks	107668.38	251480.00	233.6	242977.00	277225.00	114.1	115.9
Cooperative Banks	55178.11	53301.00	96.6	49802.00	87565.00	175.8	90.8
Others	8189.44	0.00	0.0			0.0	0.0
All Agencies	813370.02	1098597.00	135.1	1080824.00	1258126.00	116.4	125.7

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

Broad Sector	31/03/2023			31/03/2024			Avg. Ach [%] in last 2 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	370288.00	410031.00	110.7	510700.00	600400.00	117.6	114.1
Term Loan (Agri.)	105552.00	312789.00	296.3	232200.00	287100.00	123.6	210.0
Total Agri. Credit	<b>475840.00</b>	<b>722820.00</b>	<b>151.9</b>	<b>742900.00</b>	<b>887500.00</b>	<b>119.5</b>	<b>135.7</b>
MSME	140191.00	92285.00	65.8	93200.00	110700.00	118.8	92.3
Other Priority Sector	15832.00	34828.00	220.0	12900.00	15000.00	116.3	168.1
Total Priority Sector	<b>631863.00</b>	<b>849933.00</b>	<b>134.5</b>	<b>849000.00</b>	<b>1013200.00</b>	<b>119.3</b>	<b>126.9</b>

### 9. NPA Position (Outstanding)

Broad Sector	31/03/2023			31/03/2024			Avg. NPA [%] in last 2 year
	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ Lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	1061871.00	<b>21933.91</b>	2.1	1313103.00	<b>22733.98</b>	1.73	1.9
Regional Rural Bank	294509.00	<b>2654.2</b>	0.9	326119.00	<b>2607.92</b>	0.8	0.9
Cooperative Banks	48801.00	<b>3230.38</b>	6.6	57981.00	<b>4423.37</b>	7.63	7.1
Others	0	0	0	0	0	0	0.0
All Agencies	<b>1405181.00</b>	<b>27818.49</b>	<b>1.97</b>	<b>1697203.00</b>	<b>29765.27</b>	<b>3.39</b>	<b>2.6</b>

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

### Source(s)

1	SLBC PORTAL
2	ACP of Sri Satya Sai District 2024-25

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

- Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from the cooperative sector.
- To provide facilities at par with FPOs for existing PACS
- Establishment of **National Cooperative Database**

### **Digital Agriculture Mission**

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

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

### **Agriculture Infrastructure Fund (AIF) Scheme**

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

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

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

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

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

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

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

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

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

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

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

- Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- **Mudra Loans:** The limit enhanced to 20 lakhs from the current 10 lakh under the Tarun category.
- Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for the purchase of machinery and equipment without collateral or third-party guarantee.
- Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- Phase IV of PMGSY will be launched to provide all-weather connectivity to 25,000 rural habitations.

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

## 2.2. Highlights Related to Agriculture & Farm Sector

### Priorities Identified for Agricultural Sector

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

### Focus Areas

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



### 3. Policy Initiatives - RBI

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

### 4. Policy Initiatives - NABARD

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

- **Interest Subvention Schemes of GoI**

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

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

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

- **Micro Credit Intervention**

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

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

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

- **Financial Inclusion**

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

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

- **Farm Sector Development**

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

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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

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

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

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

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

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

connectivity and economic growth is emphasized, along with optimizing energy and fuel costs through renewable energy for self-reliance.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## 2. State Budget

### 2.1. Important Announcements

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

- Housing: Under Housing for All, 25 lakh houses/ house pattas will be provided to economically weaker sections by 2029. Around nine lakh houses will be completed under PMAY.

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

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



- Andhra Pradesh continues to lead in livestock production, ranking 1st in egg production, 4th in meat production, and 5th in milk production. Measures like the Livestock Insurance Scheme, along with provisions for fodder, shelter, and medical care, are expected to boost rural livelihoods and incomes for communities dependent on livestock.
- Subsidized diesel will benefit 23,000 fishing boats, providing cost relief, and supporting the marine and inland fishing industries.

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

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

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

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

## Chapter 2

### Credit Potential 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 Satya Sai District is the southern-most district of the Rayalaseema region of Andhra Pradesh spread over 8925.65, out of which the gross cropped area is 8.10 lakh ha. Total irrigated area was 0.96 lakh ha during 2023-24 and constitutes 21.51% of net sown area. Cropping intensity of Sri Satya Sai district is 181%. Soils in the district are predominantly Red soils. The majority of the soils are of sandy loam and sandy clay loam textural classes. The average annual rainfall of the district is 512.5 mm. Pennar Chitravathi Jayamangala Maddileru Papagni Vandamaneru Tadakaleru Pandameru are the main rivers. Total number of cultivators are around 3.66 lakh with marginal farmers 1.59 lakh and small farmers 1.20 lakh and medium farmers 12000 and total net sown area is 2.99 lakh ha and cropping intensity is 106. Groundnut Red gram Bengal gram paddy maize sunflower cotton cowgram castor ragi jowar bajra and korra and coconut are the crops grown in the district.

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

The Agriculture Department has been providing seeds fertilizers pesticides etc. through RBKs. E-crop booking has been made compulsory for getting benefits viz. interest subvention crop insurance benefits etc.

As a majority of the farm operations irrespective of the crops and cropping patterns have been mechanized on account of a gross shortage of farm labour ARS Rekalakunta FM division has established and run successfully a custom hiring unit wherein more than 20 sets of tractor drawn implements are kept ready in the season for hiring-in by farmers.

Southern Region Farm Machinery Training and Testing Institute (SRFMTTI) Garaladinni Ananthapuramu provides training for the benefit of farmers tractors users/ owners/ technicians etc. on maintenance of various agricultural machinery.

Village-level farmers training programmes (Polam Badi) were conducted focusing on the transfer of technology educating the farmers with the help of model farms and live demonstrations by Mandal level team of Agriculture and Allied Departments. 1. At present irrigation facility available for 0.91 lakh ha and potential is there for another 0.03 lakh ha.

Agriculture Marketing Facility:

- i. Regulated Markets 2 (existing) Hindupur and Puttaparthi
- ii. Rural Haats: 2 – supported by NABARD

Processing/ value addition facility - Grading and Sorting – Sweet Lime (Anantapur Market yard). A total of 20 FPOs are present in the district promoted by various agencies

#### 2.1.2 Water Resources

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

- The average annual rainfall of the district is 590.9 mm. 75 of the rainfall is received through Southwest Monsoon and about 18 through North East Monsoon and the remaining received before and during summer season. Pennar Chitravathi Jayamangala Maddileru Papagni Vandamaneru Tadakaleru Pandameru are the main rivers. The district irrigation of the district is mainly due to surface as well as groundwater. Underground water 95490 ha

agriculture land is under irrigation. There are around 64486 tube wells and 5937 dug wells. There are around 21925 surface water bodies like farm ponds and canals. There are around 1131 Minor Irrigation tanks under which 2224 ha area irrigated.

- The Surface Irrigation facility is available for 0.25 lakh ha and planned for another 0.05 lakh ha
- Ground water facility is available for 0.25 lakh ha and planned for another 0.73 lakh ha
- There are 2 Medium Projects (Yogivemana- 5214 Ha & Pennarkumadvathi- 2480 Ha) facilitating irrigation to 7694 ha.

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

PMKSY has been conceived amalgamating ongoing schemes viz. Accelerated Irrigation Benefit Programme (AIBP) of the Ministry of Water Resources River Development & Ganga Rejuvenation (MoWRRD&GR).

There are dealers for the supply of various makes of Pump sets. There are a good number of service/repair units available even in remote areas. Adequate diesel/electric power is available in the district for pumping.

There are 1186 Minor Irrigation Tanks and 64486 tube wells and 844 dug wells.

#### **2.1.3 Farm Mechanization**

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

Farm mechanization involves using machines and technology in agriculture to boost productivity and efficiency. It enhances the timeliness of operations optimizes input use improves produce quality ensures farmer safety and comfort reduces crop loss and mitigates labor drudgery. Given the rising production costs labor shortages and growing demand for agricultural products mechanization has become essential for modern farming practices. Southern Region Farm Machinery Training and Testing Institutes (SRFMTTI) Ananthapur is engaged in conducting different types of training programmes in the selection operation repair/maintenance and management of farm machinery for various sections of participants. Besides this the training is also outsourced to institutions identified by State Governments such as SAUs Agricultural Engineering Colleges Polytechnics etc.

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

Major tractor manufacturers have their dealers in the district for the supply of tractors and power tillers service centers and mechanics in the district headquarters. A good number of suppliers of implements are also available in the district.

The availability of good servicing facilities and spare parts is in abundance. Further there is an increase in the number of new machineries that is being introduced into the arena. Hub & Spoke type of Custom Hiring models will be facilitating networking and sharing of resources. The Hub at the Mandal level established under a PPP basis will be catering services through the small CHCs located at the village level. The village-level CHCs may avail of the services of Hub for sophisticated machinery spare parts repairs and maintenance. There are 2 Farmer Service Societies. CHCs at RBKs and the Mandal level will be serving the needs of the farmers. RUDSETI Anantapur conducts various programs for rural youth on minimum repairing of electrical and mechanical machines. There is one Agriculture Engineering College in Madakasira. The Southern Region Tractor Training and Testing Institute in Garladinne trains farmers on modern machinery like power tillers, mini combines, and drones.

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

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

Sri Satya District a pivotal district in Rayalaseema boasts 5806 acres dedicated to horticultural crops. Key initiatives like the Mission for Integrated Development of Horticulture (MIDH) and Rashtriya Krishi Vikas Yojana (RKVY) have spurred growth facilitating a shift from traditional agriculture to diverse horticultural crops including sweet oranges pomegranates and various vegetables. Future plans include expanding horticulture with micro-irrigation and protected cultivation to support high-value produce year-round.

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

- Under Vikasit Andhra Pradesh - 2047 targets
- Area Expansion Fruit Care Activity - Mango & Banana
- Promotion of High-Value Vegetables and Flowers in polyhouses. Promotion of Marketing Infrastructure i.e. Collection Centers and Cold Rooms through FPOs.
- Promotion of Post-Harvest Management Processing Units, Cold storage and Modernization of Cold Chain.
- Target for 2024-25 is Rs.275 Crore
- Top 3 districts – Chittoor Sri Sathya Sai and Prakasam.
- Under Area expansion – Micro Irrigation 30000 has of target for 1 year was given to Sri Satya Sai District to achieve the same in alignment with APMIP RKVY-PDMC with a project cost of 1392.06 lakh
- There is no organized market except for a few Rythu bazars.
- Infrastructure for post-harvest management of fruits and vegetables has to be strengthened.
- Mission for Integrated Development of Horticulture (MIDH): A centrally assisted state development scheme is being implemented in the state by the State Horticulture Mission. This programme is under implementation in 20 districts and 8 tribal pockets of AP. The main components covered under MIDH are:
  - a) Area expansion (perennial and non-perennial crops)
  - b) Rejuvenation of senile orchards
  - c) Protected cultivation
  - d) Post Harvest Management
  - e) Creation of water resources (farm ponds)
  - f) Farm mechanization
  - g) Capacity building.

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

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

Forests serve as vital environmental and economic resources supporting biodiversity and maintaining air water and soil quality. They regulate biogeochemical processes control erosion and provide aesthetic and recreational benefits. Economically forests offer timber and non-timber products crucial for local communities. Recently global awareness of environmental issues linked to forest use has increased highlighting the urgent need for conservation and sustainable management to address the far-reaching impacts of deforestation. The State has a cultivable wasteland of 4.14 lakh ha which can be tapped for promotion of Social and Farm forestry. The vision of Forestry of the State Government is to ensure forest cover with rich biodiversity over 33 of State's geographical area.

The existing forests are mostly located around Kadiri (east and west) and Penukonda. Notified forest area spread over 1252.21 Square Km. Outside Trees spread over 195.04 sq km which is 16.21 of geographical area.

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

The Department is regularly undertaking social forestry plantations both avenue plantation and block plantation and also supplies seedlings to the public from the nurseries established and maintained by it.

**Focus Areas for the District Collectors**

Afforestation target outside forest area:

- 50 Lakh seedlings per District. Total 13.5 Crs for the State.
- Afforestation drive to increase Green Cover
- Participation of all Stakeholders
- Mobilization of resources under CSR
- Dovetailing MGNREGS Funds for SMC and Plantation works
- Identification of area suitable for Afforestation
- Area along Roads /Canal banks/Railway lines
- Tank foreshores
- Institutional lands (Educational Offices Industries etc.)
- Panchayat Lands/ Village commons
- Hillocks

Focus areas under Vikasit Andhra Pradesh 2047 are as under Nagar Van Yojana (NVY) under GoI

- Collectors can propose suitable areas for NVY
- Grant of Rs 4 Lakhs/ Ha Limited to Rs 2.0 CRs. for Nagar Van
- Within 10 Km of ULBs – minimum extent of 10Ha
- Nagar Vatika – Within ULB
- Area eligible 1 - 10 Ha.

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

Dairy activity is the second most important economic activity after agriculture in the district and is undertaken by all categories of farmers.

As per the Livestock census 2019 there are 2.81 lakh white cattle and 0.96 lakh buffaloes in the district. The total female breedable milch animal population is 2.44 lakh comprising 0.75 lakh buffaloes and 1.30 lakh cattle. The CB cattle account for 80 of the total cattle population in the district.

Milk Production during the year 2023-24 was 593.099 thousand MT. Per Capita availability of milk is 883 gm /day.

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

- Veterinary Poly Clinic at Hindupur 1
- Veterinary Hospitals existing are 15
- Veterinary Dispensaries are 66
- Gopal Mitra Centres 191
- Rural Livestock Units 23
- One fodder growing unit at Livestock Research Station Reddipalli.

At present 206000 Pasu Kisan Credit Cards were sanctioned for 2023-24. Issuance of the cards is closely being monitored by District Collectors.

Under Pasu Kisan Credit card each farmer is eligible to get credit to the tune of Rs. 165000 with 3% interest subvention.

Planning to construct Animal shelters (Goshalas) for 26 Districts.

Target of maximisation of construction of cattle/sheep/goat shelters under MGNREGS is one of the agenda of Vikasit Andhra Pradesh 2047. Andhra Pradesh to be Foot and Mouth disease free State by 2027.

There are sufficient number of Veterinary Institutions considering one veterinary institution per 5000 cattle unit. There is need to establish 244 AI centres in the district.

#### **2.1.7 AH – Poultry**

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

Poultry farming provides gainful employment to rural farmers both as subsidiary as also full time occupation in commercial farming and variety of related activities which include manufacture of equipment & machinery medicines and vaccines storage and marketing feed manufacturing eggs and meat processing units etc. The GoAP has identified Poultry Sector as one of the growth engines under the Primary Sector Mission and the State Government has plans to increase egg production and its contribution to the Districts Gross Domestic Product considerably.

As per Livestock census 2019 the total poultry population in Sri Sathya Sai district is 14.87 lakh including desi birds. The egg production in the district was 1758 lakh numbers and meat production was 5000 MT during 2022-23. National Institute of Nutrition has recommended per capita consumption of 180 eggs per year i.e. 0.96 egg/person/day. However, the per capita availability of eggs is low at 10 eggs per year in the district.

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

The district is dependent outside for the supply of Day-Old Chicks (DOCs). DOC for commercial layers and broilers are procured from hatcheries at Hyderabad Chittoor Bangalore and Chennai. Big Commercial layer farmers usually have their own feed plant to manufacture feed. Poultry feed and feed ingredients are available in the local market. Eggs /culled birds are sold through traders. Hatcheries supplying the DOCs are providing vaccination and other healthcare support for the commercial layers and broilers besides Animal Husbandry Department and private consultants. The area under maize is insignificant a major feed ingredient in economizing the cost of production in layer units. Presently poultry farmers are purchasing maize from Karnataka. A positive sign is that the area under Maize (both irrigated and rainfed) is showing an increasing trend in the district.

#### **2.1.8 AH – SGP**

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

Sheep and goat rearing can be taken up advantageously as the district has suitable climatic conditions. Total sheep and goat population in India is 74.3 million and 148.9 million. Andhra Pradesh stands second in India with a population of 17.6 million sheep. Sri Satya Sai district having 26.3 lakhs sheep and 4.72 lakhs goat. In terms of sheep population Combined Anantapur District secures the first position within South India. (as per 2019 live stock census). The meat production in the district is estimated at 100496 MT during the year 2021-22. Sheep and goats account for nearly 90 of meat production in the district has tremendous potential in the district to supply it to other districts of the state as well as other states. Professional sheep-rearing communities account for 6.8 population of the district. The Nellore Brown sheep breed alone constitutes 35 of the total sheep population and it is used for mutton purpose. Bellary breed of sheep exists in Raydurg Kalyandurg parts of Ananthapuramu and Urvakonda Hindupur Madakasira and Penukonda parts of Sri Satya Sai districts. Good numbers of women in the SHGs are starting small units( min. 5+1 and ideal 10+1) as they are credit linked to the banks. Some of the shepherds and farmers also undertake Ram lamb fattening units.



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

The Department of Animal Husbandry has been organizing constituency-level Shepherd Sadassulu to enlighten them about seasonal diseases and preventive methods. There is one Sheep Breeding cum Multiplication Farm at Siddarampuram(now handed over to Sri Venkateswara Veterinary University and changed name as Live Stock Research Station working on sheep and goat). Improved as well as indigenous breed bucks and rams are supplied to farmers from Penukonda Farm( belongs to animal husbandry and also Live Stock Research Station SVVU Siddharampuram also supplying breeding Bucks and and Rams to the needy farmers of Anantapur District) for breeding purpose. With a view to producing high pedigree Nellore Brown rams were distributed earlier among the sheep breeders. There are 123 sheep growers' societies are there for promoting the sheep rearing activities.

The per capita availability of meat in the state and the district is about 17 kg per annum against the recommended consumption of 11 kg per annum (30 gm per day). This indicates that there is tremendous potential in the district to supply it to other districts of the state as well as other states.

### **2.1.9 Fisheries**

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

In Sri Sathya Sai district inland aquaculture and capture fisheries provide gainful employment opportunities to rural poor apart from providing the cheapest animal protein. Per capita fish consumption works out to 2 kg per annum against the recommended level of consumption of 11 kg.

There is one major reservoir in the district i.e. Upper Pennar reservoir with water spread area (WSA) of 1527 ha. There are 226 seasonal tanks with total WSA of 38850 ha. Fish culture is taken up in 28821 ha in 117 tanks. Major fishes grown are Catla Rohu Mrigala and Common carp. Major fishes captured in the district are Murrel Prawn Wallago attu Labeo calbasu Labeo fimbriatus Cirrihina usreba barbus etc.

There are only seasonal rivers like Hagari Kushawathi Swarnamukhi Maddileru Pandameru flowing in the district. The villages adjoining these rivers have scope for fish culture in ponds. There are 6 fish ponds located in various parts of the district covering an area of 7.84 ha. There are 35 Fishermen Cooperative Societies and 10 Fisher women Cooperative Societies in the district.

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

Fisheries and Aquaculture Infrastructure Development Fund (FIDF): For infrastructure development in the fisheries sector GoI has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a corpus of ₹7522.48 crore comprising of ₹ 5266.40 crores to be raised by the Nodal Loaning Entities(NLEs) ₹1316.60 crore beneficiaries' contribution and ₹939.48 crore budgetary support from GoI. NABARD is one of the Nodal Loaning Entities (NLE). It is expected that FIDF may spur the infrastructure development required to arrest post-harvest losses and increase returns to farmers.

KCC for Fisheries: The detailed guidelines for providing short-term credit for fisheries under KCC has been issued by RBI and NABARD. The scheme would be helpful to a large number of fish farmers taking up farming including seed production and the interest on short-term bank loans would be lesser at par with agriculture. The interest subvention would be applicable to crop loans up to a limit of ₹2.00 lakh. However, there is a need for proper assessment of credit requirements based on the species and type of fish culture and timely sanction and disbursement of the loan. District to ensure aqua farms are registered under APSADA

**2.1.10 Farm Credit – Others including Two Wheelers for farmers****2.1.10.1 Status of the Sector in the District:**

Sustainable agriculture in Andhra Pradesh addresses current needs while safeguarding future resources. By promoting eco-friendly practices enhancing resource efficiency and ensuring economic viability it aims to improve food security conserve the environment and support rural livelihoods in the agrarian economy. Some of the major practices under Sustainable Agriculture Practices are as below:

1. Organic Farming
2. Minimum/Zero Tillage
3. Zero Budget Natural Farming (ZBNF)
4. Integrated Farming Systems (IFS)
5. Multilayer farming
6. Agro Forestry

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

- Male buffalo calf rearing needs to be encouraged for the production of good quality draught animals.
- Apart from tank bed cultivation and Pashu Grassa Kshetraalu schemes of the Department fodder cultivation can be upscaled in a big way by supplying fodder seed/ planting material at subsidized prices.
- Carpenters are to be trained for the manufacturing of tyre carts
- There is a need for introducing appropriate improvements in farm machinery to reduce the strain on the bullocks.
- Two wheeler loans need to be increased to farmers

**2.1.11 Sustainable Agriculture Practices****2.1.11.1 Status of the Sector in the District**

Sustainable agriculture in Andhra Pradesh addresses current needs while safeguarding future resources. By promoting eco-friendly practices enhancing resource efficiency and ensuring economic viability it aims to improve food security conserve the environment and support rural livelihoods in the agrarian economy. Some of the major practices under Sustainable Agriculture Practices are as below:

1. Organic Farming
2. Minimum/Zero Tillage
3. Zero Budget Natural Farming (ZBNF)
4. Integrated Farming Systems (IFS)
5. Multilayer farming
6. Agro Forestry

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

Polam Badi: Polambadi aims to reduce cultivation costs and enhance productivity by empowering farmers through Integrated Crop Management which balances production with economic and environmental considerations using diverse agricultural practices.

Rainfed Area Development under the National Mission on Sustainable Agriculture (NMSA) focuses on an area-based approach for conserving natural resources and enhancing farming systems. It utilizes assets from watershed development and soil conservation initiatives integrating efforts from programs like MGNREGS NWDPRA RVP&FPR RKVY and IWMP.



**Way forward:**

- Strengthening Extension Services in the state for enhancing knowledge dissemination on sustainable agriculture practices
- Introducing financial incentives and subsidies for farmers adopting sustainable practices to encourage wider adoption.
- Developing exclusive Package of practices for the crops grown under Sustainable methods which can be used for working out of Scale of Finances separately for these crops.
- Better livelihoods to farmers; lower costs & risks; resilience to extreme weather conditions healthy and nutritive food for citizens & healing planet.
- Innovations - Pre monsoon dry sowing seed pelleting 365days green cover A-grade poly crop models ATM model for kitchen gardens & drought proofing models for degraded lands

**2.2 Agriculture Infrastructure****2.2.1 Construction of storage and Marketing Infrastructure****2.2.1.1 Status of the Sector in the District**

Remunerative price to the farmers for their produce is one the key element in doubling their income. The farming community is required to be safeguarded against distress sales on account of price drops during the time of glut in the market at harvest time. Setting up of scientific storage godowns for safe storage of food grains and other farm produce and cold storage units for perishables is the only solution to ensure remunerative prices to farmers and also enhance the shelf life of fruits and vegetables and make available these products during the off-season to the consumer.

**Agriculture Infrastructure Fund (AIF)** The Agriculture Infrastructure Fund (AIF) provides medium-long-term debt financing for post-harvest management and community farming projects offering Rs.1 Lakh Crore in loans with a 3 interest subvention.

**Agricultural Marketing Infrastructure (AMI)** The Agricultural Marketing Infrastructure (AMI) sub-scheme of the Integrated Scheme for Agricultural Marketing (ISAM) aims to enhance farmers incomes by improving the agricultural value chain. It focuses on developing Gramin Haats as farmer-consumer markets strengthening infrastructure for better market access and promoting value addition. Participation from FPOs and private sector promoters is encouraged to create direct links to consumers and secondary markets.

There are 158870 Marginal farmers, 120008 small farmers, 11802 medium farmers and 952 large farmers.

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

- There are 30 godowns with total capacity of 19650 MT. e-NAM is available at Hindupur market yard. There are 10 cold storages in the district with a total capacity of 40569 MT. There are two Banana Ripening chambers each ripening chamber with 20T capacity per day.
- Construction of Godowns under MPFC ( Multi Purpose Facilitation Centres) Project
- 79 Godowns were proposed under the first phase. the Revenue Department has allotted 79 sites for construction of Godowns and boundaries
  - Godown Construction: Out of 1167 godowns 607 godowns are completed with drying yards .
  - WDRA Accreditation: Out of 607 completed godowns 269 handed over to PACS. Completed godowns have to be accredited by WDRA.

- E Kisan Upaj Nidhi: Farmers to be encouraged to store the produce and get the benefits under E Kisan Upaj Nidhi. Loan upto 75 value of produce at 7 interest and Credit Guarantee.
- Utilisation: Special Drive through District Collectors for utilising the godowns by APSCSC/MARKFED/FCI etc. after entering into separate MOA with PACS.

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

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

Land resources—soil water livestock and forests—are vital for India's economy employing 45.76 of the workforce and contributing 18% to Gross Value Added. However urbanization and human activities are degrading these resources highlighting the need for sustainable management particularly in areas dominated by red and black soils. In Kanekal Bommanahal Vidapanakal Uravakonda Vajrakarur Guntakal Gooty Pamidi Peddavadugur Yadiki Tadipatri Yellanur Peddapappur and Puttur mandals red and black soils occur almost in equal proportion. While the thrust on Watershed-based development continues addressing land productivity and on-farm water management issues requires special attention in order to enhance farm income. Major activities involved are (i) land levelling and on-farm development works in major medium and minor commands (ii) moisture and soil conservation (iii) integrated farm development and land development to raise plantation and horticulture crops (iv) reclamation through soil amendments and (v) production and use of organic sources of nutrients for improving soil fertility and productivity.

Soils in the district are predominantly Red soils. The majority of the soils are of sandy loam and sandy clay loam textural classes.

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

Land Holdings: The average size of land holdings during (2015-16 to 2023-24) is 2.02 lakh Ha and number of holdings is 3.65 lakh.

Watershed Development Programmes: The primary objective of Watershed Development Programme is enhancing land productivity crop production and livestock resources through extension of grant assistance to the sanctioned projects. The participative approach of the programme helps create awareness among the community for adopting sustainable cropping practices. As part of the endeavour to provide credit linkages to the areas supported under the programme to enhance GLC flow in priority sector and to make watershed project areas more robust and sustainable NABARD has introduced special refinance scheme for the beneficiaries in NABARD supported watershed and wadi projects. The scheme encourages banks to lend at concessional rates to these beneficiaries to promote sustainable economic and livelihood activities and employment opportunities. So far NABARD has implemented 17 watershed projects in the district.

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

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

Land productivity enhancement through the use of organic manures bio-fertilizers and compost made of NADEP vermiculture etc. goes a long way in sustaining the health of the soil and enhancing the production and productivity of crops. Further good quality seed and plant propagules play a crucial role in realizing the potential productivity of various crops and varieties.

Therefore the bankable activities identified under agri infrastructure – others are NADEP compost-making units vermicompost making units Bio-fertilizer & Bio-pesticide units Seed processing units Tissue culture units etc. Though financing is done by bankers classified under a different head and hence the break-up figures of credit flow and trends are not available.

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

KVKs A.P. State Seed Development Corporation Agriculture Research Station at Kadiri Oil Fed Corporation Dept. of Agriculture are producing and supplying seeds. The climate of the district is congenial for agri-input i.e. seed plant material manure & compost production. Compost making is normally done by the farmers themselves to meet their own requirements. There are also good number of commercial composts making units to cater to the requirements of fruit growers farmers cultivating vegetables and maintaining nurseries. There is no bio-fertilizer/ bio-pesticide production unit in the district hence there is good scope for such commercial units by Public Sector/ private entrepreneur.

NABARD promotes various Intra and Inter State Exposure visits to farmers for technology adoption. There are 20 FPOs and 54 PACS in the district. All these FPOs/PACS may be encouraged to take up seed production /participate in seed village Programme. There is one APMC mandi in Hindupur catering to the needs of farmers.

## **2.3 Agriculture – Ancillary Activities**

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

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

The food processing industry is vital in connecting agriculture and industry enhancing product value shelf life and nutritional content while reducing waste. In Andhra Pradesh where over 60 of the population is involved in agriculture this sector holds immense potential. The Andhra Pradesh Food Processing Society (APFPS) established in 2012 promotes food processing by creating infrastructure facilitating investments and reducing post-harvest losses. By linking farmers to markets and improving the food supply chain the APFPS aims to boost farmers incomes. With its strong agricultural base Andhra Pradesh is set to become a key hub for food processing in India.

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

- The National Food Processing Industries Policy provides incentives for setting up new industries for agro-processing and technology upgradation/ modernization of existing industries Atal Incubation Centre SK University Ananthapuramu is guiding/ training/ handholding start-ups in setting up food processing units.
- The Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) is one of the flagship programmes of the Ministry of Food Processing Industries (MoFPI).
- Production Linked Incentive Scheme for Food Processing Industry (PLISFPI)
- The Production Linked Incentive Scheme for Food Processing Industry (PLISFPI) an initiative launched in 2021 under the broader Aatma Nirbhar Bharat Abhiyaan.
- PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)
- Launched under the Aatmanirbhar Bharat Abhiyan the PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme) is a centrally sponsored scheme with an outlay of Rs.10000 crore.

There is huge scope for Rural Godowns and Cold Storages in the district. Cold chain marketing facility need to be improved.

**2.3.2 Agri Ancillary Activities - Others****2.3.2.1 Status of the Sector in the District**

The following activities are included for lending under Agriculture – Ancillary Activities as per the Master Directions of RBI on Priority Sector Lending (PSL) Targets and Classifications (updated as on 21.06.2024)

- i. Loans for setting up of Agri-clinics and Agri-business centres.
- ii. Loans to Custom Service Units managed by individuals institutions or organizations who maintain a fleet of tractors bulldozers well-boring equipment threshers combines etc. and undertake farm work for farmers on contract basis.
- iii. Bank loans to Primary Agricultural Credit Societies (PACS) Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- iv. Loans sanctioned by banks to MFIs (NBFC-MFIs Societies Trusts etc.) for on-lending to agriculture sector (not applicable to RRBs UCBs and LABs)

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

NABARD has promoted 35 FPOs in the district apart from FPOs promoted by other IAs and State Government Depts.

The GoI has been implementing a subsidy-based Credit Linked Scheme for the establishment of ACABC. Around 184 Agri and Veterinary graduates go training in MANAGE for getting eligibility for ACABC loan in combined Anantapur District. Hence there is good scope for financing under this scheme.

## Chapter 3

### Credit potentials for MSMEs

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

The UN General Assembly on April 6, 2017, adopted the resolution to observe June 27 as the International Micro, Small, and Medium-sized Enterprises Day or MSME Day. The idea behind the resolution was that MSMEs play a very crucial role in helping to achieve the Sustainable Development Goals – in particular promoting innovation, creativity, and decent work for all. MSME Day is expected to shine the focus on MSMEs and their contributions to the global economy. MSMEs account for 90% of businesses, 70% of employment, and 50% of GDP worldwide.

- The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), established by GOI and SIDBI, offers lenders reassurance by covering 50-85% of losses on collateral-free credit facilities for MSEs up to a maximum of ₹150 lakh. 48 large and mega units exist in the district with an investment of ₹16,455.92 crores and have generated employment for 25,682 persons. There are 2,985 MSME working units with an investment of ₹1,320 crores, generating employment for 33,904 persons. There are 10 large and mega projects under implementation with an investment of ₹20,555 crores, planning to employ 53,600 persons.
- Nimmalakunta Leather Puppetry Craft is GI tagged. The art of leather puppetry craft is an ancient form of folk arts in Andhra Pradesh, India. It was an art of livelihood in Anantapur district of Andhra Pradesh, while Nimmalakunta, a remote village in Dharmavaram Mandal, is famous for it.
- The district has the potential for the development of clusters of handloom weaving, both silk and cotton, ready-made garments, granite-stone cutting and polishing, limestone-based industry, etc. A single window system for providing all permissions and clearances with DIC as convener is under implementation to avoid delays and time lags in establishing industries.
- Dharmavaram Silk Sarees, GI tagged, are famous for weaving silk sarees. Weavers are concentrated in Dharmavaram Mandal of Sri Satya Sai District.

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

The district is positioned for exporting motor vehicles, engine parts, hydraulic piston rods, readymade garments, silk sarees, and agricultural products. There are 28,000 handlooms and 16,000 power looms.

Common Facility Centres proposed in the district are as follows:

- Nimmalakunta Leather Puppetry cluster, Dharmavaram
- Silk Fabrics Cluster, Dharmavaram
- Silk Fabrics Cluster, Somandepalli
- Silk Fabrics Cluster, Muddireddipalli, Hindupur
- Effluent Treatment Plant, Thumakunta, Hindupur

With mineral sources available in the district, there is huge scope for various industries in the district.

- **Quartz:** B-Grade Quartz mineral, which occurs in Mudigubba, Bathalapalli, Tadimarri, Talupula, N.P.Kunta, Gandlapenta, O.D.Chervu, Amadaguru, and Tanakal mandals, is used for steel industries only, not for glass industries because of insufficient percentage of silica. 21 quarry leases are operational in Sri Satya Sai District.

- **Granite:** Granite occurs in multiple colors (black, pink, red) in Puttaparthi, Bukkapatnam, Kothacheruvu, Mudigubba, Talupula, Tanakallu, Amadagur, Madakasira, Gudibanda, Rolla Agali, and Penukonda Mandals. Black granite occurs in Talupula, N.P.Kunta, Gandlapenta, Tanakal, Amadaguru, Gudibanda, and Chilmathur Mandals and is used in the construction field.
- **Pyrophyllite:** Pyrophyllite is composed of aluminum silicate hydroxide. It is used in refractory rubber paints and cement industries. It occurs in N.P.Kunta Mandal.
- **Road Metal & Gravel:** The source of road metal is granite/granite genesis. The crushed road metal aggregates are used in construction and civil works throughout the district. Road metal is available in Kadiri, Roddam, Madakasira, Gudibanda, Agali, Penukonda, Gorantla, Somandepalli, Chilamathur, and Puttaparthi Mandals.

## Chapter 4

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

#### 4.1 Export Credit

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

The district is positioned for exporting motor vehicles, engine parts, hydraulic piston rods, readymade garments, silk sarees, and agricultural products. There are 28,000 handlooms and 16,000 power looms. With rich mineral sources available in the district, there is huge scope for various industries in the district.

- **Quartz:** B-Grade Quartz mineral, which occurs in Mudigubba, Bathalapalli, Tadimarri, Talupula, N.P.Kunta, Gandlapenta, O.D.Chervu, Amadaguru, and Tanakal mandals, is used for steel industries only, not for glass industries because of insufficient percentage of silica. 21 quarry leases are operational in Sri Satya Sai District.
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##### 4.1.2 Infrastructure and linkage support available, planned and gaps:

Common Facility Centres proposed in the district are as follows:

- Nimmalakunta Leather Puppetry cluster, Dharmavaram
- Silk Fabrics Cluster, Dharmavaram
- Silk Fabrics Cluster, Somandepalli
- Silk Fabrics Cluster, Muddireddipalli, Hindupur
- Effluent Treatment Plant, Thumakunta, Hindupur

Motor vehicles, silk sarees, hydraulic piston rods, engine parts, and readymade garments are exportable products of the district. Fresh fruits and vegetables like banana, mango, sweet oranges, bhendi, rice, millet products, cement, and granite blocks can also be exported.

Manufacturing industries are one of the major growth engines for the next 5 years due to: (i) Proximity to major cities like Bengaluru, Hyderabad, and Chennai, and KIA Company (ii) Availability of industrial parks and connectivity through road, rail, and air (iii) Availability of skilled workforce (iv) Proximity to raw material sources such as iron ore, limestone, and granite (v) Government initiatives: incentives, subsidies, and support for industrial development

Under ODOP for Satya Sai, groundnut and readymade garments have been identified.

##### Scope for Industries:

- Support to FPOs for enhancing exports.
- Skill promotion and extension to gain global competitiveness.
- Conduct of campaigns and exhibitions to create more awareness.
- Simplification of processing of export credit and insurance against risk.



## **4.2 Education**

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

Goal 4 of the Sustainable Development Goals emphasizes inclusive equitable quality education and lifelong learning for all especially vulnerable populations. Quality education is vital for reducing disparities and supports other SDGs empowering individuals to reach their potential fostering socioeconomic mobility and breaking the cycle of poverty within communities. The National Education Policy 2020 launched by the Government of India aims to transform education by revising its structure to align with 21st-century goals. In Andhra Pradesh significant changes include a four-year undergraduate program with flexible entry and exit options skill-oriented courses and mandatory internships to enhance employability. Andhra Pradesh the 10th largest state in India by population had 4.96 crore residents in 2011 with a sex ratio of 997 higher than the national average of 943. The state's literacy rate was 67.35 lower than the national rate of 72.98 with a significant gender gap: 74.77 male literacy versus 59.96 female literacy.

Satya Sai district has literacy of 63.92 less than State's literacy of 67.35 and National rate of 72.98.

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

There are 2,396 schools, 94 junior colleges, 47 degree colleges, 2 engineering colleges, 5 polytechnic colleges, 16 ITIs, 1 agriculture engineering college (Madakasira), and 1 university (Satya Sai University). The need of the hour is that the education system of the country should be able to strengthen the knowledge and information technology infrastructure to face such challenging situations.

- Banks may also implement the Central Scheme to provide Interest Subsidy (CSIS) which applies to all eligible students who pursue technical and professional education studies in India.
- The students generally avail education loans for higher studies in technical/professional education. The education department may play a proactive role in sensitizing the students about the benefits of higher education and loan facilities available from various banks.
- The private banks' inclination towards sponsoring students of only premier institutes is a major hindrance to the GLC flow.
- Mounting pressure of timely recovery may be avoided through tie-up arrangements with educational institutes and employing companies.
- Banks need to emphasize faster disposal of loan applications, proper record maintenance, timely follow-up, and monitoring of the portfolio to tap the vast potential available in the sector.
- There is an intense need for the creation of awareness of the education loan products amongst the aspiring students and their parents. Banks may display their schemes at the schools and colleges for wider publicity.

## **4.3 Housing**

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

Housing is a basic human need vital for well-being, with public programs focusing on poverty alleviation since independence. Under Sustainable Development Goals (SDG) Goal 11: Make cities and human settlements inclusive, safe, resilient, and sustainable - by 2030, ensure access for all to adequate, safe, and affordable housing and basic services and upgrade slums.



The Pradhan Mantri Awas Yojana – Urban (PMAY-U) aims to achieve Housing for All in India. Launched on June 25, 2015, the mission has been extended to December 31, 2024, allowing for the completion of houses sanctioned by March 31, 2022. It provides central assistance to States/UTs for housing for Economically Weaker Sections, Low Income, and Middle Income Groups.

The Union Budget 2024-2025 announces PM Awas Yojana 2.0 targeting 1 crore urban poor and middle-class families with a ₹10 lakh crore investment over five years. The government will provide ₹2.30 lakh crore in assistance. Additionally, the Credit Risk Guarantee Fund is increased to ₹3000 crore to support affordable housing loans for Economically Weaker Sections and Low-Income Groups.

PMAY-U 2.0 offers affordable housing through:

- Beneficiary-Led Construction (BLC)
- Affordable Housing in Partnership (AHP)
- Affordable Rental Housing (ARH)
- Interest Subsidy Scheme (ISS)
- Important Announcements in Union Budget 2024-25
- Union Cabinet has approved the proposal of the Department of Rural Development for “Implementation of the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) during FY 2024-25 to 2028-29”

GoAP has initiated various schemes under PMAY and proposed the construction of houses for the Economically Weaker Sections in the State by 2029.

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

There is abundant scope in the district for the development of the housing industry with engineers, technical experts, land, and infrastructure.

- Creation of awareness of the various schemes by the Branch Managers, Controlling offices, and Line Departments. APHCL may coordinate with banks for identification and financing of rural housing loans.
- The credit risks originating in the housing sector, particularly the low-ticket housing segment, should also be internalized through proper insurance schemes for banks and other lenders.
- As residential housing loans do not create direct additional income, recovery of loans may prove to be difficult even though the loan may be adequately secured. There are many legal and other hurdles to be tackled in this regard. District Administrations may provide assistance to banks in the recovery of loans.
- Government bodies may consider a single window clearance mechanism for the purpose of further simplifying the approval processes for low-cost affordable housing along with reconsideration of the taxation policies.

## Chapter 5

### Credit potentials for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure encompasses essential systems like roads, water supply, electricity, and telecommunications that support economic activities and improve living standards. Public infrastructure, developed and operated by the government, is funded through taxes, private investments, and public-private partnerships. To achieve a US\$ 5 trillion economy by 2025, India is prioritizing infrastructure development through initiatives like the National Infrastructure Pipeline, 'Make in India,' and production-linked incentives, with over 80% of spending historically focused on transportation, electricity, and irrigation. Studies by the Reserve Bank of India and the National Institute of Public Finance and Policy suggest that every rupee spent on infrastructure generates a 2.5 to 3.5 rupee gain in GDP. As logistics and connectivity improve, trade benefits rise, while the public experiences enhanced quality of life and higher per capita income. These efforts will help India realize its vision of becoming a developed nation by 2047.

Satya Sai is well connected to the nearby major cities. Length of National Highways is 401.7km. NH 42, NH 44, NH 342, NH 716G and NH 544E, pass through the district.

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

As on 31 March 2024, ₹26170 crore was sanctioned to Government of Andhra Pradesh for 34,431 different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. The Govt. of AP had availed an amount of ₹ 19554 crore for implementing the projects sanctioned under various tranches.

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

RIDF projects had a direct impact on the standard of living of the people in the district. Infrastructure development in Schools, Anganwadis, Colleges PHCs, Medical Colleges etc. has helped in increasing Student Enrolment and improved the general health of the public.

### RIDF

#### Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	34	7267.07	5915.66
2	XXVI	125	8550.80	6866.61
3	XXVII	30	9494.66	4524.39
4	XXVIII	2	28170.22	23576.00
5	XXIX	18	7660.63	6287.05
6	XXX	0	0.00	0.00

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

Sr. No.	Particulars	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches			
B	Ongoing tranches	209	61143.38	47169.71
C	<b>Total (A + B)</b>	<b>209</b>	<b>61143.38</b>	<b>47169.71</b>

### 2. The sector-wise details of RIDF projects sanctioned in the district are given below:

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Irrigation/ Agriculture	6	486.00	382.74
B	Rural roads & bridges	17	4489.98	3592.00
C	Social Sector	186	56167.4	43194.96697
	<b>Total (A + B + C)</b>	<b>209</b>	<b>61143.38</b>	<b>47169.71</b>

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely Benefit	Unit	Value
A	Irrigation		Irrigation potential	ha	
B	Rural roads	17	424057 No's of population benefitted	km	137.31
C	Bridges		Bridge Length	m	

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	62	children	No's	1550
2	Agri. and Allied	6	Non recurring employment	No's	0.96
3	Drinking Water	1	Population	No's	27581
4	Education	117	Students	No's	148158
5	Health	6	Population	No's	28.71

## 5.2 Social Infrastructure involving Bank Credit

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

The district has a banking network of 109 nationalized commercial Bank branches, 58 branches APGB, 13 branches of ADCCB, 48 branches of private commercial banks, 1 branch of India Posts Bank. There are 10 Centres for Financial Literacy which are working on Financial Awareness Program by VIDS, NGO funded by RBI under DEAF. District CD ratio is 169.6% as on 31.03.2024 as against target of 60% as stipulated by RBI..

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

There is large scope for financing under Housing and Education. Also finance to FPOs should be improved as there are 20 FPOs promoted by various organizations/ Agencies. Financing under Stand Up India scheme is discouraging, which need to be addressed. Financing under MSME sector also need to be addressed and there is immense scope under this sector.

## **5.3 Renewable Energy**

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

There is scope for promotion of Wind Energy and Solar Power Projects in the district.

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

- Loans are available for farmers to install stand-alone solar agriculture pumps and to solarize grid-connected pumps. Banks can provide loans up to Rs 30 crores for solar-based generators, biomass power, windmills, micro-hydel plants, and non-conventional public utilities like street lighting and remote village electrification. For individual households, the loan limit is Rs 10 lakhs under priority sector lending.
- The line department plays a crucial role in promoting the installation of these units by organizing workshops for bankers and government departments. The state should encourage the establishment of PV cell manufacturing units through tax incentives. Increasing credit flow to the renewable energy sector is essential, as it offers significant indirect benefits to individuals and society. Banks should consider a cluster financing approach for biogas plants to streamline monitoring and enhance support services.
- Decentralizing renewable energy is vital for empowering off-grid communities. The state government, with bank assistance, should encourage farmers to adopt new solar pump sets or solarize existing ones. Industrial establishments should also shift towards captive solar power to reduce fossil fuel dependence, aiming for at least 10% of total energy needs from solar.
- While the state supplies free power to farmers, transitioning to solar energy for agri pumps can free up saved power for domestic and industrial use. There's a growing demand for solar fencing and solar street lighting from village panchayats, and banks should consider financing these initiatives

## Chapter 6

### Informal Credit Delivery System

#### 6.1 Informal Credit Delivery System

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

NABARD has been striving for inclusive development by bringing the vulnerable, marginalized, and 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 microfinance programme in the world, touching more than 17.8 crore households, thereby linking 144 lakh SHGs to the formal banking channel, making available credit to more than 77.41 lakh SHGs, with an outstanding loan amount of ₹2,59,663.72 crores as on 31 March 2024 (Source: Status of Microfinance in India by NABARD). NABARD provides financial support by way of grants for capacity building of partner agencies viz., NGOs, banks, government officials, and also the capacity building of primary stakeholders i.e., SHG leaders & members through basic trainings, MEDPs, LEDP, exposure visits to successful SHGs, financing banks/institutions, other pioneering microfinance initiatives, etc. In Satya Sai District, there are 41,935 SHGs.

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

There is a scope for consolidating the commercial activities of the SHGs to ensure the emergence of vibrant activity-based clusters.

- Lack of in-house capacity, especially for bookkeeping, and overdependence on animators.
- Internal lending among the groups is on a declining trend.
- Group dynamics are not sound, and awareness about group objectives beyond thrift and credit at the member level is limited.
- The discrepancy between Micro Credit Plan (MCP) and end use of loan post disbursement by banks.
- With no rotation of leadership, the dependence of groups on the same leader continues to be high, and there is no clear understanding of the rights and responsibilities of leaders/members.
- Groups are unaware of the benefit of financial products like CC limits over TL, insurance, etc.
- Banks may lend to eligible SHGs and extend credit to SF/MF/landless under JLG mode.
- Bankers should continue to finance these groups as it is helpful in creating infrastructure and demand in society for various articles and improving social status.
- Public awareness about the PMJDY needs to be created.
- Financing under JLG formation and credit linkage needs to be strengthened.
- SERP may help the bankers to recover the overdue amount from the SHGs.
- Identify the formation of new SHGs and JLGs in the potential Watershed projects, Tribal Development project, and FPO project area, and establish convergence of schemes with SRLM, NABARD, Lead Bank, and other line departments in the district.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical intervention required for creating definitive impact
i.	Farm Credit	<ul style="list-style-type: none"> <li>Natural farming to be promoted and awareness needs to be created</li> </ul>
ii.	Water Resources	<ul style="list-style-type: none"> <li>Groundwater level to be increased by encouraging watershed promotion.</li> <li>Various structures like mini farm ponds, check dams, mini percolation tanks, etc., should be constructed</li> </ul>
iii.	Farm Mechanisation	<ul style="list-style-type: none"> <li>Farm machinery training centres may be established at the division level in the district.</li> <li>Custom hiring and repairing centres to be established at the mandal level.</li> </ul>
iv.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> <li>Cold storage units are to be set up in the district for the storage of fruits.</li> <li>Solar dehydrators for tomatoes and onions to be supplied to FPOs at subsidized rates for the benefit of farmers and FPOs.</li> <li>Banana fibre extraction unit needs to be set up.</li> <li>Areca leaf plates unit, tomato sauce manufacturing units, and banana powder units need to be established</li> </ul>
v.	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>Common wastelands to be identified and cluster-based forest area to be increased with participation.</li> <li>Plantation of species like Bambusa balcooa and Dendrocalamus strictus can be encouraged for paper production.</li> <li>Farmers to be encouraged for the plantation of custard apple in wastelands.</li> </ul>
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>Training needs of farmers to be addressed by arranging training to farmers by Livestock Research Station located at Siddaramapuram.</li> <li>Training in animal feed preparation and establishment of silage units to be given to farmers.</li> <li>Silage bale packing machines to be supplied to FPOs under subsidy which will benefit both farmers and FPOs</li> </ul>
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> <li>Training needs of farmers to be addressed by arranging training to farmers by Livestock Research Station located at Siddaramapuram.</li> <li>Training in animal feed preparation and establishment of silage units to be given to farmers.</li> <li>Silage bale packing machines to be supplied to FPOs under subsidy which will benefit both farmers and FPO</li> </ul>
viii.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>Training need for farmers in goat and sheep rearing techniques to be addressed with the help of LRS.</li> <li>Training need to be given to goat and sheep rearing farmers in the preparation of Total Mixed Ration.</li> <li>Augmentation of reproduction and lamb crop for sheep flocks through scientific interventions of breeding and lamb care management to be addressed for the benefit of farmers.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Facilities such as meat processing units, mobile healthcare, and cold storage facilities may be established at division/mandal level</li> </ul>
ix.	Fisheries	<ul style="list-style-type: none"> <li>Training need for farmers in goat and sheep rearing techniques to be addressed with the help of LRS.</li> <li>Training needs to be given to goat and sheep rearing farmers in the preparation of Total Mixed Ration.</li> <li>Augmentation of reproduction and lamb crop for sheep flocks through scientific interventions of breeding and lamb care management to be addressed for the benefit of farmers.</li> <li>Facilities such as meat processing units, mobile healthcare, and cold storage facilities may be established at division/mandal level</li> </ul>
x.	Construction of storage and Marketing Infrastructure (warehouses/ godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> <li>Cold storage units to be encouraged with higher subsidy and ease of loans.</li> <li>Cold storage units to be encouraged for avoiding distress sale by tomato growers and onion growers.</li> </ul>
xi.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> <li>Soil testing labs available at KVKs need to be utilized by farmers.</li> <li>More soil testing labs need to be established.</li> <li>Soil conservation techniques to be taught to farmers by training.</li> <li>New watersheds to be developed and awareness among farmers regarding watershed management techniques need to be created.</li> <li>Common forest lands need to be developed with increasing forest coverage</li> </ul>
xii.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> <li>Seed banks to be established by FPOs.</li> <li>SHGs to be given training in the preparation of vermi compost and establishment of vermi compost units.</li> <li>Bio-fertilizer and bio-pesticide units need to be encouraged by giving subsidized loans to FPOs.</li> <li>Collection centres allotted and sanctioned to FPOs need to be better utilized.</li> </ul>
xiii.	Food and Agro Processing	<p>Establishment of food processing units like:</p> <ul style="list-style-type: none"> <li>○ Fruit toffees, bars, juices</li> <li>○ Jams and jellies</li> <li>○ Tutty fruity</li> <li>○ Osmo air dried fruits</li> <li>○ Grape raisins</li> <li>○ Dehydrated vegetables</li> <li>○ Pickles and chutneys</li> <li>○ Tomato puree, paste, ketchup</li> <li>○ Ripe banana powders, etc., to be encouraged</li> </ul>
xiv.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> <li>FPOs need to be strengthened by financing them for the setup of custom hiring centres and processing units.</li> </ul>



S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>• Setup of Agri Clinics and Agri Business Units need to be encouraged</li> </ul>
xv.	MSME	Industrial ecosystem needs to be developed by encouraging the establishment of cement plants, cement bricks & blocks, fly ash bricks, steel plants, stone crushers, pulverizing units, mosaic chips, milk chilling, dairy products, PVC pipes, readymade garments, tamarind products, coloured granite (Kona Brown, ISKON White), corrugated boxes, bakery products, confectionery, ice candy, castor oil, drip irrigation products, rice mills, daal mills, fertilizers, seed processing, Ayurvedic medicines, detergent soaps, paper plates, wooden furniture, steel furniture, and cold storages
xvi.	Exports	<ul style="list-style-type: none"> <li>• Training in technical matters and financial education to be given to Micro, Small, and Medium entrepreneurs to increase export credit.</li> <li>• Bankers should guide entrepreneurs in forex management.</li> <li>• Local artisans in weaving and other arts like leather puppetry to be encouraged to export their products by their respective societies and government departments</li> </ul>
xvii.	Education Loans	<ul style="list-style-type: none"> <li>• Medical colleges to be established as there is potential and necessity.</li> <li>• Professional colleges to be established.</li> <li>• Bankers to create awareness among students and parents regarding various education loan schemes.</li> <li>• Counselling centres need to be set up for guiding students regarding information about various professional courses, funding arrangements, etc.</li> </ul>
xviii.	Housing	<ul style="list-style-type: none"> <li>• Branch Managers, Controlling Offices, and Line Departments should raise awareness of various housing schemes. TSHCL can collaborate with banks to identify and finance rural housing loans.</li> <li>• Credit risks in the housing sector, especially in the low-ticket segment, should be managed through effective insurance schemes for lenders.</li> <li>• Since residential housing loans don't generate direct income, recovery can be challenging despite adequate security.</li> <li>• District Administrations should assist banks in loan recovery</li> </ul>
xix.	Social Infrastructure	<ul style="list-style-type: none"> <li>• Government line departments should provide necessary technical knowledge and capacity building for the creation of these infrastructures through private investment.</li> <li>• Majority of the rural households lack toilets which need to be financed, if possible, under DRI.</li> <li>• Availability of manpower for the created infrastructure is essential. This may require skill upgradation of manpower</li> </ul>
xx.	Renewable Energy	<ul style="list-style-type: none"> <li>• Solar power plants to be established and funded under RIDF.</li> </ul>



S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>• Wind power plants may be increased.</li> <li>• Rooftop solar projects to be financed by banks under a hassle-free mechanism.</li> <li>• State Government can extend more support/subsidy with assistance from banks to encourage more farmers to go for the installation of new solar pump sets or solarise the existing pump sets</li> </ul>
xxi.	Informal Credit Delivery System	<ul style="list-style-type: none"> <li>• Banks may lend to eligible SHGs and extend credit to SF/MF/landless under JLG mode.</li> <li>• Public awareness about the PMJDY needs to be created.</li> <li>• Identify the formation of new SHGs and JLGs in the potential Watershed projects, Tribal Development project, and FPO project area, and establish convergence of schemes with SRLM, NABARD, Lead Bank, and other line departments in the district</li> </ul>

## Chapter 8

### Status and Prospects of Cooperatives

#### Background

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

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

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

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

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

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

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

- **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. Six hundred eighteen PACS are currently undergoing CCINM certification training to obtain fertilizer licenses, while 206 PACS that have already completed training are in the process of acquiring licenses from the Agriculture Department. These PACS will provide agricultural inputs such as fertilizers, seeds, and pesticides at reasonable prices, all under one roof. Additionally, they will create awareness of good agricultural practices and offer information about various government schemes.
- Furthermore, 147 PACS have applied for membership in the National Cooperative Export Society, and 133 PACS have already obtained membership. Additionally, 1,743 PACS have applied for membership in the Bharatiya Beej Sahakari Samiti, of which 924 PACS have successfully received membership.

### **Status of Cooperatives in the District**

- Cooperative profile of the district is 230 societies. One Urban Cooperative Bank in the district. These Cooperatives in the district cover various sectors such as Agriculture Animal Husbandry Marketing Handlooms Labour Dairy and fisheries etc. The details are under.
  - Details of Non - Credit Cooperative Societies:
  - Agriculture & Allied Cooperative-3
  - Consumer Cooperative-2
  - Credit & Thrift Society-2
  - Dairy Cooperative-48
  - Farmers Service Societies (FSS)-2
  - Fishery Cooperative-45

- Handloom Textile & Weavers Cooperative-28
  - Housing Cooperative Society-2
  - Labour Cooperative-1
  - Marketing Cooperative Society-14
  - Miscellaneous Non Credit-37
  - Primary Urban Cooperative Societies- 54
- Sri Satya Sai district has a robust cooperative landscape, with a total of 230 cooperatives across different sectors. These include Primary Agriculture Credit Societies (PACS), Animal Husbandry, Fisheries, Livestock, Handloom Textile and Weavers Cooperative Societies and Credit Cooperatives, showcasing a broad spectrum of community-driven economic initiatives. This diversity highlights the significant role of cooperative movements in fostering local livelihoods and driving economic growth in the region.
  - Out of 176 Non-Credit Cooperative Societies there are 48 Dairy Cooperative Societies, 45 fisheries cooperative societies and 3 Agriculture & Allied Cooperatives Societies, highlighting importance of animal husbandry and fisheries sectors in the development of local economy. Other significant non-credit cooperatives include 2 Consumer Cooperative societies, 2 Credit & Thrift Cooperative Societies, 2 Farmer Service Societies(FSS) , 2 Housing Cooperative Societies, 1 Labour Cooperative Society, 14 Marketing Cooperative Societies, 37 miscellaneous non-credit Societies .Additionally, there are 28 Handloom Textile & Weavers Cooperative Societies.
  - Sri Satya Sai district has 54 Primary Agriculture Credit Societies (PACS), highlighting the availability of cooperative-based financial services for agriculture. When including non-credit cooperatives, the total number of societies in the district rises to 230. This reflects the vital role cooperatives play in the local socio-economic landscape, offering services and support across various sectors. The wide range and number of cooperatives demonstrate a strong and established movement that contributes to local economic growth and community welfare.
  - Focussing on development and strengthening of existing Cooperative Societies and formation of new Cooperative Societies will strengthen the Cooperative Sector in the District.
  - By concentrating on PACS, the district can build on its established agricultural strengths while expanding into value-added ventures. This strategy is in line with the district's broader trend of cooperative growth, as evidenced by its current portfolio of 254 cooperatives across diverse sectors

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

- There is potential for formation of some more cooperatives. However existing cooperatives need to be strengthened. Existing Dairy Cooperative Societies need to be strengthened. There is scope for more number of Dairy cooperatives. Dairy cooperatives enable small-scale farmers to pool resources, improving access to better pricing, distribution, and technology. By eliminating middlemen, they ensure fair income distribution and provide stability with consistent demand for dairy products. Cooperatives also strengthen farmers' bargaining power, support sustainable practices, and contribute to community welfare and local economic growth.
- Fisheries Cooperative societies need to be strengthened for the collective benefit of fishermen, which in turn can form Fishermen FPOs.
- There are no Food Processing Societies. Need for food Processing Societies to be felt and work need to be done in that direction.
- Dharmavaram is famous for silk sarees. Hence Weavers cooperative societies need to be strengthened and exports to other countries need to be encouraged.

## Chapter 9

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

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
i.	Tribal Development	One Project sanctioned and completed under Tribal Development Fund to IA&BWS	Sri Satya Sai District • Narasimpalli Thanda- 111 Acres • Nayanavaripalli Thanda-24 Acres • Madhurebilu Thanda-10 Acres • Reddyvaripalli Thanda-65 Acres • Rasimpalli-60 Acres • Gasikavaripalli-19 Acres	Grant Assistance of Rs.2.50 crores released	NO	2000	<ul style="list-style-type: none"> <li>• Contribute to Climate proofing by increasing the tree cover.</li> <li>• Arrest the rural out migration.</li> <li>• Permanent income generation through plantation and also intercropping.</li> <li>• Awareness campaigns about plants health will help tribal farmers to improve yield levels.5.500 families (Farmers) benefited from Plantation (Mango&amp; Sapota) and 160 land less Farmers(Milch Animals Sheep Rearing ) have Benefited total 660 Families Benefited.</li> </ul>
ii.	Tribal Development	One Project MAREMMA MAA THOTA sanctioned and completed under Tribal Development Fund to FES	Sri Satya Sai District implemented in	Rs. 1.15 crore grant assistance utilised	<ul style="list-style-type: none"> <li>• Ground nut seeds for intercrop and for additional cropping area- Agriculture Dept.</li> <li>• Bore well recharge structures- DWMA</li> <li>• Bore well drilling and energization (IJP Scheme)- DWMA</li> </ul>	500	<ul style="list-style-type: none"> <li>• Quality seeds of K-6 variety CMSS program - resulted in good yield.</li> <li>• useful for recharge of ground water.</li> <li>• Brought in additional financial source and helped to overcome issue of water for irrigation; inculcated collective action among farmer groups for optimum use of water.</li> </ul>

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
					<ul style="list-style-type: none"> <li>Horticulture planting and post plantation care- MGNREGS</li> <li>Small Millet Processing Unit- ATMA</li> <li>Convergence with Indira Jala Prabha is a GoAP's flagship programme.</li> </ul>		<ul style="list-style-type: none"> <li>Additional financial source to the wadi farmers for quality sapling selection invest in watering during critical summer proper plant care and intercrops.</li> <li>MACS availed the unit with 75 subsidies</li> </ul>
iii.	Skill Training	Computers were provided to RUDSETI under CAPEX	Anantapur and Sri Satya Sai	grant	Convergence with RUDSETI	1200	
iv.	Skill Training	<ul style="list-style-type: none"> <li>Sewing machines (10)</li> <li>Beauty parlour equipment like chairs head massagers etc.</li> <li>Hydraulic press machine etc for two-wheeler repair provided under CAPEX</li> </ul>	Anantapur and Sri Satya Sai	grant	Convergence with RUDSETI	2000	Students are getting training in tailoring beautician and two wheeler repair and making it their livelihood earning skill
v.	Financial Inclusion	200 FDLCs sanctioned to ADCCB 20 FDLCs to Airtel Payments Bank100 FDLCs sanctioned to SBI during 2023-24	across the districts of Anantapur and Sri Satya Sai	Grant	NO	20000	Through these FDLCs awareness about Banking Insurance Cyberfraud's Digital Transactions Subsidy schemes educational loans, Cyber frauds etc. was provided to various sections of society that include farmers SHGs youth college students, labourers etc.

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
vi.	Women Empowerment	3 LEDPs (two LEDPs in Jute Bag Making and Millet sweets and food making) 1 LEDP in 2023-24 in Saree Block Printing	Sri Satya Sai Districts	Grant	Convergence through Bank Linkage	90	Bank linkage support given and 1 unit established in Jute Bag making. One Unit in Millet Food and Snack making and one unit in Saree Block Printing
vii.	Women Empowerment	2 MEDPs. One in Millet food making and one MEDP in Saree Rolling during 2023-24	Sri Satya Sai District	Grant	Convergence through Bank Linkage	60	4 Units established in Millet food making and one unit in Saree Rolling
viii.	Watershed Development	Around 10 watersheds implemented	Sri Satya Sai District	Grant			<ul style="list-style-type: none"> <li>• Water and Soil Conservation in the project area.</li> <li>• Arresting the rural out migration of the villagers.</li> <li>• Ground water recharge and increase in crop yields.</li> <li>• Awareness about watershed activities climate proofing will definitely help the farmers to manage cropping in a better way.</li> <li>• There is chance of at least 50 Acres that can be brought under cultivation.</li> <li>• A total of 50 man days work was provided to the villagers of project area.</li> </ul>



## Success Stories

### Success Story:

#### **Colorful Futures: The Empowering Story of SHG Women in Saree Rolling and polishing**

**1. Scheme:** Micro Enterprise Development Programme

**2. Project Implementing Agency:** International Animal & Birds Welfare Society (IA&BWS)

**3. Duration of the Project:** 20 days

**4. Beneficiary:** SHG Women

- No. of beneficiaries : 30
- Community : Different communities and different religions
- State : Andhra Pradesh
- District : Sri Sathya Sai
- Block : Bukkapatnam
- Village : Bukkapatnam village

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

- 30 SHG women have been identified from nearby colonies of Bukkapatnam village
- Training in Rolling and Polishing of Cotton, linen and various varieties of Silk Sarees . Rolling gives stiffness for cotton sarees and gives shining to silk sarees and new look silk sarees.
- Marketing guidance has been given for improving marketing skills
- Sessions conducted for personality development and interpersonal relationship for the beneficiaries. Saving and banking , basic financial literacy training also given.
- Cost of Material, Fee for Master Trainer, Boarding and stipend to beneficiaries given as grant support
- Trainees were taken to Saree Rolling and polishing Unit in Karnataka for exposure visit and having firsthand information and for the impact of seeing is believing

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

- Before imparting training, they were housewives and not having much work to earn livelihood
- with low confidence level for learning new things
- Income levels were low. Now earning around Rs.5000 to 10000 per month with scope further improvement.

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

- Income levels were low. Now earning around Rs.5000 to 10000 per month with scope further improvement.
- Not confident that they can learn the art easily as they were illiterate and less educated.
- whether they can attend the training program regularly as they are indulged in household activities.
- they are doubting that whether anybody comes forward for getting their saree rolling and polishing.
- They are mainly afraid of the fact that, if silk sarees are spoiled during polishing and rolling, they have to face taunting and scolding from customers .
- whether they can take up the project professionally.



## 8. Impact

- While getting the training they felt very happy that they are learning new things.
- After few days of training , they improved confidence levels. Increased team spirit.
- Women have a deep appreciation for the variety of sarees they come across. They enjoyed the training, as it prepares them for their daily work, where they'll engage with a stunning array of colorful and beautifully designed sarees.
- They loved giving new look and shining to old silk sarees.



## **Appendix 1A**

### **Climate Action & Sustainability**

#### **1.1 Climate Action - Scenario at Global & National Level**

##### **Climate Change and its Impact**

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

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

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

##### **References**

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

#### **1.2 Climate Finance and Challenges**

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

### **1.3 Initiatives of the Government of India**

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

### **1.4 Initiatives of the RBI**

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

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

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

### **1.5 Initiatives of NABARD**

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

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

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

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

### **1.6 Way Forward**

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



## Appendix 1B

### Climate Action & Sustainability

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

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

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

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

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

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

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

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

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

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

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

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

### **ICAR Institutions**

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

### **State Government**

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

### **NABARD**

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

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

### **Other Agencies**

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

## Appendix 1C

### Climate Action & Sustainability

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

##### Prospects of Climate Action in the District

Sri Satya Sai District is at the frontline of climate change impacts, and comprehensive climate action is essential to safeguard livelihoods and ensure sustainable development. The efforts of the Government of India (GOI), Indian Council of Agricultural Research (ICAR), and Acharya N.G. Ranga Agricultural University (ANGRAU) are commendable, but continued support, innovation, and scaling of these initiatives are crucial. With the involvement of the National Bank for Agriculture and Rural Development (NABARD), there is potential to further strengthen climate resilience in these vulnerable regions, leading to a sustainable future for the communities of Sri Satya Sai District. To mitigate the impact of climate change, Sri Satya Sai District requires a combination of adaptation and mitigation strategies tailored to their specific climatic conditions. The prospects for climate action include:

1. **Water Conservation and Management:** Improved water harvesting techniques, construction of check dams, and promoting drip irrigation can enhance water availability for agriculture. Increasing groundwater recharge through watershed development is crucial.
2. **Drought-Resistant Crops:** Promoting drought-tolerant and short-duration crops, including millets, pulses, and fodder, can help reduce the risks associated with erratic rainfall. Encouraging climate-resilient crop varieties through local farmer cooperatives will strengthen resilience.
3. **Agroforestry and Soil Conservation:** Expanding agroforestry practices will improve soil health, increase tree cover, and act as a carbon sink. Soil health management programs, including mulching and organic farming, will address soil erosion and fertility loss.

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

- **Central Government:**
  - **National Action Plan on Climate Change (NAPCC):** Under NAPCC, the National Mission for Sustainable Agriculture (NMSA) promotes climate-resilient farming practices in drought-prone areas like Sri Satya Sai District. Key interventions include water conservation, soil health management, and crop diversification.
  - **Pradhan Mantri Krishi Sinchai Yojana (PMKSY):** PMKSY focuses on improving irrigation efficiency through micro-irrigation systems such as drip and sprinkler irrigation, crucial for water-scarce regions.
  - **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** In these districts, MGNREGA has been used to create water conservation infrastructure like ponds and check dams, thus enhancing water availability for agriculture.
- **NABARD:** NABARD, in collaboration with KfW, has planned for the integration of watershed development strategies with climate change adaptation for the rehabilitation of degraded soils. The project has been approved for support from the German Government under its initiative “One World without Hunger” for



controlling soil erosion and rehabilitation of degraded soils, especially in areas with communities who are significantly vulnerable to the negative impacts of climate change. Around 10 watershed projects have been implemented in the combined Anantapur District (present Anantapur and Sri Satya Sai District). At present, 3 watersheds, viz., Mayadarlapalli, Appilepalli, and Yerraborepalli watersheds, are being implemented.

- **State Government:** State Action Plan on Climate Change (SAPCC) for Andhra Pradesh: The Environment Protection Training and Research Institute (EPTRI), Hyderabad, prepared the SAPCC for the erstwhile State of Andhra Pradesh covering both Andhra and Telangana Regions and submitted the same to the Ministry of Environment and Forests, Government of India during March 2012. As per the information gathered from EPTRI and the Department of Environment & Forests, Government of Andhra Pradesh, consequent upon bifurcation of the State, a separate Action Plan is stated to be contemplated.

The SAPCC already prepared by EPTRI analyzed the critical climate change issues for both Andhra and Telangana Regions and identified the following 11 key sectors on the basis of their relevance to climate change: i. Agriculture ii. Coastal Zone Management iii. Forestry & Biodiversity iv. Energy v. Industries (including mining) vi. Transportation vii. Health viii. Urban Development ix. Tourism x. Rural Development xi. Research in Climate Change

- **Other Agencies: ANGRAU Initiatives**

**Climate-Smart Agriculture (CSA):** ANGRAU conducts research and extension services to promote CSA practices. Their programs emphasize adaptive technologies such as water-saving techniques, soil fertility enhancement, and integrated pest management for climate-affected regions.

**Farmer Field Schools:** ANGRAU has set up Farmer Field Schools (FFS) to train local farmers in sustainable farming practices, use of drought-tolerant crop varieties, and efficient resource management.

## 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 possessing distinct nature, quality, and characteristics linked to that location. GIs play a crucial role in rural development by empowering communities, acting as product differentiators, supporting brand building, creating local employment, reducing rural migration, establishing 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

NABARD's intervention in Geographical Indications (GIs) encompasses comprehensive support in facilitating both pre-registration and post-registration activities. This support aims to enhance the appreciation of quality, improve market access, create awareness, strengthen producers' capacity to enforce their rights, and subsidize the costs associated with registration, enforcement, and marketing.

1. **Nimmalakunta Leather Puppetry:** Nimmalakunta Leather Puppetry is a GI-registered craft originating from Nimmalakunta, a village in Sri Satya Sai District. The total annual production value of Nimmalakunta leather puppets is approximately ₹4 crores. This craft is renowned for its intricate designs and traditional techniques, contributing significantly to the local economy and cultural heritage.
2. **Dharmavaram Silk Sarees:** Dharmavaram Silk Sarees are also GI-tagged products. These sarees are known for their rich texture, vibrant colors, and intricate patterns. Dharmavaram Silk Sarees have been selected under the "One District One Product" initiative for Sri Satya Sai District, highlighting their importance in the region's cultural and economic landscape.

Currently, there are no potential GI products identified in the district. However, the DDM is actively exploring products for potential Geographical Indication registration.



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>I.Agriculture</b>												
<b>A. Farm Credit</b>												
<b>A.1 Crop Production, Maintenance, Marketing</b>												
1	Areca Nut/ Supari__	100	Acre	46000	Phy	250	250	350	280	250	250	1630
					BL	115	115	161	128.8	115	115	749.8
2	Banana/ Kela_Tissue Culture	100	Acre	130000	Phy	2500	2600	2800	5200	2800	2500	18400
					BL	3250	3380	3640	6760	3640	3250	23920
3	Brinjal/ Baingan_Hybrid/ HYV	100	Acre	65000	Phy	200	220	200	250	200	200	1270
					BL	130	143	130	162.5	130	130	825.5
4	Castor/ Aeranda/ Randeel/ Ricinus_Irrigated	100	Acre	20000	Phy	2200	2200	2500	3200	2500	2500	15100
					BL	440	440	500	640	500	500	3020
5	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	100	Acre	34000	Phy	2500	2500	2800	4800	2500	2500	17600
					BL	850	850	952	1632	850	850	5984
6	Chilli/ Mirch_Irrigated	100	Acre	125000	Phy	350	380	350	350	380	350	2160
					BL	437.5	475	437.5	437.5	475	437.5	2700
7	Chrysanthemum/ Guladaudee/ Sevanthige/ Samandipoo__	100	Acre	55000	Phy	80	80	80	120	80	80	520
					BL	44	44	44	66	44	44	286
8	Coconut/ Nariyal_Irrigated	100	Acre	55000	Phy	250	250	220	280	220	200	1420
					BL	137.5	137.5	121	154	121	110	781
9	Cotton/ Kapaas_Irrigated	100	Acre	50000	Phy	1500	1800	1500	3200	1500	1500	11000
					BL	750	900	750	1600	750	750	5500
10	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black-Eyed Pea/ Karamani__	100	Acre	17000	Phy	550	580	480	680	480	480	3250
					BL	93.5	98.6	81.6	115.6	81.6	81.6	552.5
11	Crossandra/ Kanakaambaram__	100	Acre	36000	Phy	100	120	100	180	100	100	700
					BL	36	43.2	36	64.8	36	36	252
12	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated	100	Acre	20000	Phy	1800	1800	1800	3600	1800	1800	12600
					BL	360	360	360	720	360	360	2520
13	Fodder__	100	Acre	33000	Phy	500	500	500	850	500	500	3350
					BL	165	165	165	280.5	165	165	1105.5
14	Foxtail Millet/ Korralu/ Thenai/ Navane__	100	Acre	19000	Phy	250	280	250	380	250	250	1660
					BL	47.5	53.2	47.5	72.2	47.5	47.5	315.4
15	Groundnut/ Moongfali_Irrigated	100	Acre	38000	Phy	30500	30500	30500	58000	31000	31000	211500
					BL	11590	11590	11590	22040	11780	11780	80370
16	Guava/ Amrood_High Density	100	Acre	100000	Phy	400	450	400	600	400	450	2700
					BL	400	450	400	600	400	450	2700
17	Horse Gram/ Kulthimah/ Hurali/ Kollu__	100	Acre	17000	Phy	6200	6300	6300	9500	6300	6300	40900
					BL	1054	1071	1071	1615	1071	1071	6953
18	Jasmine/ Chamelee/ Mallige/ Mogra__	100	Acre	55000	Phy	55	50	55	80	50	50	340
					BL	30.25	27.5	30.25	44	27.5	27.5	187
19	Maize/ Makka_Irrigated	100	Acre	45000	Phy	16000	16500	16500	28000	17000	15500	109500
					BL	7200	7425	7425	12600	7650	6975	49275
20	Mandarin/ Santra/Citrus/ Sweet Orange__	100	Acre	65000	Phy	5800	5800	5850	8500	5800	5800	37550
					BL	3770	3770	3802.5	5525	3770	3770	24407.5
21	Mango/ Aam__	100	Acre	50000	Phy	8500	8500	9000	9000	8800	9500	53300
					BL	4250	4250	4500	4500	4400	4750	26650
22	Marigold/ Gende Ka Phool/ Zendu__	100	Acre	50000	Phy	80	80	85	180	80	80	585
					BL	40	40	42.5	90	40	40	292.5
23	Muskmelon/ Kharbooja/ Kharbuj__	100	Acre	60000	Phy	120	120	150	180	120	120	810
					BL	72	72	90	108	72	72	486
24	Papaya/ Papita__	100	Acre	110000	Phy	120	120	120	150	120	120	750
					BL	132	132	132	165	132	132	825
25	Pearl Millet/ Bajra/ Cumbu_Irrigated	100	Acre	22000	Phy	1500	1800	1500	3000	1500	1500	10800
					BL	330	396	330	660	330	330	2376
26	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	24000	Phy	14000	14500	15000	32000	15000	15500	106000
					BL	3360	3480	3600	7680	3600	3720	25440
27	Pomegranate/ Anar_Irrigated	100	Acre	100000	Phy	1200	1200	1200	2200	1200	1200	8200
					BL	1200	1200	1200	2200	1200	1200	8200
28	Rice/ Chaval/ Dhan_Unirrigated/ Rainfed	100	Acre	49000	Phy	9500	8500	8000	12000	8000	9000	55000
					BL	4655	4165	3920	5880	3920	4410	26950
29	Rose/ Gulab__	100	Acre	60000	Phy	25	25	25	60	25	25	185
					BL	15	15	15	36	15	15	111
30	Sapota/ Chiku__	100	Acre	40000	Phy	105	105	110	130	105	105	660
					BL	42	42	44	52	42	42	264
31	Sericulture_Mulberry	100	Acre	110000	Phy	2500	2500	3000	4500	3000	2000	17500
					BL	2750	2750	3300	4950	3300	2200	19250
32	Sorghum/ Jowar_Irrigated	100	Acre	23000	Phy	1500	1500	1095	2605	1000	1200	8900
					BL	345	345	251.85	599.15	230	276	2047
33	Tamarind/ Imli__	100	Acre	25000	Phy	250	250	280	250	250	250	1530
					BL	62.5	62.5	70	62.5	62.5	62.5	382.5
34	Tomato/ Tamatar_Hybrid/ HYV	100	Acre	75000	Phy	5000	5400	5600	6800	5000	5000	32800
					BL	3750	4050	4200	5100	3750	3750	24600



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
35	Tomato/ Tamatar_Protected Cultivation	100	Acre	115000	Phy	1000	1200	1000	1000	1000	1000	6200
					BL	1150	1380	1150	1150	1150	1150	7130
36	Watermelon/ Tarbuj__	100	Acre	50000	Phy	100	100	100	220	100	100	720
					BL	50	50	50	110	50	50	360
						53103.75	53967.5	54639.7	88600.55	54307.1	53149.6	357768.2
	Post-harvest/HH Consumption (10%)					5310.38	5396.75	5463.97	8860.06	5430.71	5314.96	35776.82
	Repairs & maintenance of farm assets (20%)					10620.75	10793.5	10927.94	17720.11	10861.42	10629.92	71553.64
	Sub Total											465098.66
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>A.2 Water Resources</b>												
1	Artificial Recharge Structure-For Bore Well-	85	No.	52700	Phy	50	45	40	50	60	50	295
					BL	22.4	20.16	17.92	22.4	26.88	22.4	132.16
2	Artificial Recharge Structure-For Dug Well-	85	No.	10200	Phy	20	25	25	30	25	20	145
					BL	1.73	2.17	2.17	2.6	2.17	1.73	12.57
3	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy	10	15	20	25	20	25	115
					BL	6.52	9.77	13.03	16.29	13.03	16.29	74.93
4	Diesel Pump Sets-New-5 HP	90	No.	41600	Phy	10	15	20	15	10	15	85
					BL	3.74	5.62	7.49	5.62	3.74	5.62	31.83
5	Diesel Pump Sets-New-8 HP	90	No.	57600	Phy	5	5	5	5	5	5	30
					BL	2.59	2.59	2.59	2.59	2.59	2.59	15.54
6	Drip Irrigation-New-16mm,1.2 m x 0.60 m	85	ha	127500	Phy	2500	2500	2800	3500	2800	2500	16600
					BL	2709.38	2709.38	3034.5	3793.13	3034.5	2709.38	17990.27
7	Dug Well-New-OD-5.9m, ID-5m, Depth: 14m	85	No.	123900	Phy	50	55	65	80	65	65	380
					BL	52.66	57.92	68.45	84.25	68.45	68.45	400.18
8	Electric Pump Sets--Submersible - 7.5 HP	85	No.	82200	Phy	150	150	175	250	150	150	1025
					BL	104.81	104.81	122.27	174.68	104.81	104.81	716.19
9	Sprinkler Irrigation -Micro-75 mm 1 to 2	85	ha	36260	Phy	450	350	350	550	450	350	2500
					BL	138.69	107.87	107.87	169.52	138.69	107.87	770.51
10	Sprinkler Irrigation -Rain Gun-90 mm	85	ha	73034	Phy	1200	1500	1200	1400	1600	1600	8500
					BL	744.95	931.18	744.95	869.1	993.26	993.26	5276.7
	Sub Total											25420.88
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>A.3 Farm Mechanisation</b>												
1	Drones-For Spraying-	80	No.	950000	Phy	25	25	25	35	25	25	160
					BL	190	190	190	266	190	190	1216
2	Implements-Tractor drawn/driven/mounted - Cultivator	80	No.	50000	Phy	5	5	5	5	5	5	30
					BL	2	2	2	2	2	2	12
3	Other machinery-Other Machinery & Equipments-Automatic Seeding Machine	80	No.	350000	Phy	5	5	5	5	5	5	30
					BL	14	14	14	14	14	14	84
4	Other machinery-Other Machinery & Equipments-Mini Feed Mixing Plant	80	No.	150000	Phy	5	10	5	15	5	10	50
					BL	6	12	6	18	6	12	60
5	Other machinery-Other Machinery & Equipments-Paddy Winnow Cleaner	80	No.	200000	Phy	5	5	5	5	5	5	30
					BL	8	8	8	8	8	8	48
6	Other machinery-Other Machinery & Equipments-Reversible MB Plough	80	No.	105000	Phy	5	5	5	5	5	5	30
					BL	4.2	4.2	4.2	4.2	4.2	4.2	25.2
7	Other machinery-Other Machinery & Equipments-Rotary Mulcher	80	No.	170000	Phy	2	2	2	2	2	2	12
					BL	2.72	2.72	2.72	2.72	2.72	2.72	16.32
8	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000	Phy	5	2	5	5	2	2	21
					BL	6.4	2.56	6.4	6.4	2.56	2.56	26.88
9	Other machinery-Other Machinery & Equipments-Shredder	80	No.	210000	Phy	2	2	2	2	2	2	12
					BL	3.36	3.36	3.36	3.36	3.36	3.36	20.16
10	Other machinery-Other Machinery & Equipments-Solar fencing (5 line 7 feet poles) per acre	80	No.	80000	Phy	5	5	5	5	5	5	30
					BL	3.2	3.2	3.2	3.2	3.2	3.2	19.2
11	Other machinery-Other Machinery & Equipments-Solar/ Electrical Pest Repellent	80	No.	30000	Phy	10	10	10	10	10	10	60
					BL	2.4	2.4	2.4	2.4	2.4	2.4	14.4
12	Other machinery-Other Machinery & Equipments-Vegetable Electric Dryer - 48 Trays	80	No.	450000	Phy	10	10	15	15	10	10	70
					BL	36	36	54	54	36	36	252
13	Others-Groundnut Stripper-Hand operated	85	No.	22000	Phy	10	10	20	25	20	30	115
					BL	1.87	1.87	3.74	4.68	3.74	5.61	21.51
14	Others-Groundnut Stripper-Machine operated	85	No.	110000	Phy	25	25	25	40	25	25	165
					BL	23.38	23.38	23.38	37.4	23.38	23.38	154.3
15	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Round) – Tractor Operated	80	No.	1350000	Phy	2	2	2	2	2	2	12
					BL	21.6	21.6	21.6	21.6	21.6	21.6	129.6
16	Seed Drill-Seed cum Fertilizer Drill-	80	No.	150000	Phy	2	2	3	5	4	2	18
					BL	2.4	2.4	3.6	6	4.8	2.4	21.6
17	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy	10	10	15	20	20	20	95
					BL	25.6	25.6	38.4	51.2	51.2	51.2	243.2
18	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	Phy	35	35	45	35	40	45	235
					BL	302.4	302.4	388.8	302.4	345.6	388.8	2030.4
	Sub Total											4394.77



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.4 Plantation & Horticulture												
1	Floriculture--Chrysanthemum	80	Acre	135000	Phy	25	25	25	35	25	25	160
					BL	27	27	27	37.8	27	27	172.8
2	Floriculture-Jasmine - Jasminum grandiflorum-	80	Acre	82300	Phy	25	25	25	35	25	25	160
					BL	16.46	16.46	16.46	23.04	16.46	16.46	105.34
3	High density plantation-Banana-	80	Acre	118000	Phy	10	15	20	15	10	80	150
					BL	9.44	14.16	18.88	14.16	9.44	75.52	141.6
4	High density plantation-Guava-3 x 3	80	Acre	154300	Phy	100	150	150	100	100	100	700
					BL	123.44	185.16	185.16	123.44	123.44	123.44	864.08
5	High density plantation-Mango-5 x 5	80	Acre	147800	Phy	100	100	150	100	100	150	700
					BL	118.24	118.24	177.36	118.24	118.24	177.36	827.68
6	High density plantation-Pomegranate-3.6 x 3.6	80	Acre	106000	Phy	100	20	25	30	15	25	215
					BL	84.8	16.96	21.2	25.44	12.72	21.2	182.32
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-7.5m x 7.5m	80	Acre	89500	Phy	20	5	10	25	10	10	80
					BL	14.32	3.58	7.16	17.9	7.16	7.16	57.28
8	Sericulture-Chawki Rearing-5000 DFLs per batch -1200 sq. ft Shed	80	Acre	2452000	Phy	2	2	5	5	10	10	34
					BL	39.23	39.23	98.08	98.08	196.16	196.16	666.94
9	Sericulture-Mulberry Plantation-1000 Sq Ft	80	Acre	1500000	Phy	35	35	35	45	35	35	220
					BL	420	420	420	540	420	420	2640
10	Sericulture-Reeling Unit-Automatic Reeling Machine- 200 ends	80	No.	8800000	Phy	5	50	50	15	10	15	145
					BL	352	3520	3520	1056	704	1056	10208
11	Sericulture-Reeling Unit-Multi end reeling Unit- 6	80	No.	1200000	Phy	2	2	2	5	5	5	21
					BL	19.2	19.2	19.2	48	48	48	201.6
12	Sericulture-Reeling Unit-Twisting Unit	80	No.	974400	Phy	5	20	25	30	25	20	125
					BL	38.98	155.9	194.88	233.86	194.88	155.9	974.4
Sub Total												17042.04
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total						
A.5 Working Capital - Bee Keeping												
Sub Total												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.6 Forestry												
1	Plantation-Casuarina-5 m *5 m	80	ha	85000	Phy	25	30	35	50	40	45	225
					BL	17	20.4	23.8	34	27.2	30.6	153
2	Plantation-Teak-5 m *5 m	80	ha	120000	Phy	100	50	150	100	150	100	650
					BL	96	48	144	96	144	96	624
Sub Total												777
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.7 Animal Husbandry - Dairy												
1	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy	250	250	280	350	350	350	1830
					BL	228.6	228.6	256.03	320.04	320.04	320.04	1673.35
2	Bulk Milk Cooling Unit--5000 liter	85	No.	2500000	Phy	2	2	2	2	2	2	12
					BL	42.5	42.5	42.5	42.5	42.5	42.5	255
3	Crossbred Cattle Farming--Cross Bred (CB)Cows	90	1+1	165600	Phy	450	400	500	1200	450	500	3500
					BL	670.68	596.16	745.2	1788.48	670.68	745.2	5216.4
4	Crossbred Cattle Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1212400	Phy	80	90	100	80	75	100	525
					BL	872.93	982.04	1091.16	872.93	818.37	1091.16	5728.59
5	Dairy Cow and Heifer rearing--Female calf rearing	90	2	87600	Phy	100	120	90	150	150	100	710
					BL	78.84	94.61	70.96	118.26	118.26	78.84	559.77
6	Dairy Marketing Outlet/ Parlour--	90	No.	400000	Phy	25	25	30	40	25	25	170
					BL	90	90	108	144	90	90	612
7	Fodder Cultivation-1 Acre-	90	Acre	36000	Phy	250	300	250	350	250	400	1800
					BL	81	97.2	81	113.4	81	129.6	583.2
8	Graded Buffalo Farming--Mini dairy	90	3+2	591100	Phy	15	15	15	25	15	15	100
					BL	79.8	79.8	79.8	133	79.8	79.8	532
9	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1373500	Phy	350	400	550	900	450	500	3150
					BL	4326.53	4944.6	6798.83	11125.35	5562.68	6180.75	38938.74
10	Veterinary Clinic--	90	No.	2500000	Phy	5	5	5	10	5	5	35
					BL	112.5	112.5	112.5	225	112.5	112.5	787.5
11	ZBNF unit with Indigenous cattle--	90	2	121200	Phy	50	50	50	75	50	50	325
					BL	54.54	54.54	54.54	81.81	54.54	54.54	354.51
Sub Total												55241.06



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.8 Working Capital - AH - Dairy/Drought animal												
1	Buffalo Farming____	100	Per Animal	49000	Phy	5000	5000	5200	5800	4800	4800	30600
					BL	2450	2450	2548	2842	2352	2352	14994
2	Indigenous Cattle Farming____	100	Per Animal	38000	Phy	12000	13000	13000	15000	13000	13000	79000
					BL	4560	4940	4940	5700	4940	4940	30020
Sub Total												45014
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.9 Animal Husbandry - Poultry												
1	Commercial Broiler Farming--Contract Farming-Deep litter-All-in All out system	80	1000	250000	Phy	20	30	50	80	20	40	240
					BL	40	60	100	160	40	80	480
2	Commercial Layer Farming--Manual/Automated	80	10000	6800000	Phy	5	5	5	5	5	5	30
					BL	272	272	272	272	272	272	1632
3	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy	15	15	20	15	10	15	90
					BL	10.53	10.53	14.04	10.53	7.02	10.53	63.18
4	Poultry Hatchery--Broiler	80	7500	12000000	Phy	10	10	10	15	10	10	65
					BL	960	960	960	1440	960	960	6240
5	Poultry Hatchery--Layer	90	7500	12000000	Phy	10	10	10	15	10	10	65
					BL	1080	1080	1080	1620	1080	1080	7020
Sub Total												15435.18
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.10 Working Capital - AH - Poultry												
1	Broiler Farming_Others_	100	Per Bird	130	Phy	30000	33000	30000	38000	30000	30000	191000
					BL	39	42.9	39	49.4	39	39	248.3
2	Layer Farming_Others_	100	Per Bird	240	Phy	38000	38000	39000	43000	38000	38000	234000
					BL	91.2	91.2	93.6	103.2	91.2	91.2	561.6
Sub Total												809.9
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.11 Animal Husbandry - SGP												
1	Abattoir/Slaughter Unit-Fixed-20 animals per day	90	No.	3500000	Phy	2	2	2	2	2	2	12
					BL	63	63	63	63	63	63	378
2	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy	120	100	150	120	100	100	690
					BL	245.16	204.3	306.45	245.16	204.3	204.3	1409.67
3	Sheep - Rearing Unit-New Shed-Nellore Breed	90	100+5	1300000	Phy	150	100	250	250	200	200	1150
					BL	1755	1170	2925	2925	2340	2340	13455
Sub Total												15242.67
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.12 Working Capital - AH - Others/SR												
1	Goat Farming_Rearing Unit - Semi-intensive_	100	20+1	46000	Phy	15000	15000	18000	22000	15000	15000	100000
					BL	6900	6900	8280	10120	6900	6900	46000
Sub Total												46000
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total						
A.13 Fisheries												
Sub Total												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.14 Working Capital - Fisheries												
1	Brackish water - Others____	100	Acre	370000	Phy						20	25
					BL						74	92.5
2	Fish Culture - Others_Others_	100	Acre	480000	Phy	25	50	25	20	20	25	165
					BL	120	240	120	96	96	120	792
3	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Others_	100	Acre	300000	Phy	15	5	15	15	10	5	65
					BL	45	15	45	45	30	15	195
Sub Total												1153.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
A.15 Farm Credit												
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy	50	50	100	150	100	100	550
					BL	22.5	22.5	45	67.5	45	45	247.5
2	Animal Driven Carts-Conventional Bullock Cart-Plough Bullocks-Hallikar	90	No.	80000	Phy	10	10	15	10	20	15	80
					BL	7.2	7.2	10.8	7.2	14.4	10.8	57.6
					Phy	5	5	5	5	5	5	30



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
3	Finance to FPOs/FPCs--	90	No.	3000000	BL	135	135	135	135	135	810
					Phy	200	250	300	200	200	1400
4	Integrated Farming--Dry Land System	85	No.	365000	BL	620.5	775.63	930.75	620.5	620.5	4343.51
					Phy	5	5	8	5	5	33
5	Organic Inputs Manufacturing Unit--Medium	85	No.	4000000	BL	170	170	272	170	170	1122
					Phy	6500	6500	8000	6500	6500	40500
6	Pledge Loans--	90	No.	300000	BL	17550	17550	21600	17550	17550	109350
					Phy	10	10	15	10	10	65
7	Poly House-Tubular Structure-	85	No.	3500000	BL	297.5	297.5	446.25	297.5	297.5	1933.75
					Phy	50	50	60	50	50	310
8	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	BL	36	36	43.2	36	36	223.2
					Phy	18838.7	18993.83	19019.93	18868.4	18864.8	118087.56
	Sub Total										809717.22
	Total Farm Credit (sum of A.1 to A.15)										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
	<b>B. Agriculture Infrastructure</b>										
	<b>B.1 Storage Facilities</b>										
1	Cold Storage-For Horticulture Produce-5000 MT - PEB	75	No.	50000000	Phy	4	4	5	4	4	25
					BL	1500	1500	1875	1500	1500	9375
					Phy	10	10	10	10	10	60
2	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	1500000	BL	112.5	112.5	112.5	112.5	112.5	675
					Phy	12	12	12	12	12	72
3	Cold Storage-Refrigerated Van-	75	No.	2500000	BL	225	225	225	225	225	1350
					Phy	10	5	10	15	10	70
5	Godown-Galvanized Sheets-1000 MT	75	No.	3500000	BL	262.5	131.25	262.5	525	393.75	1837.5
					Phy	5	5	8	5	5	33
6	Godown-Galvanized Sheets-500 MT	75	No.	1750000	BL	65.63	65.63	105	65.63	65.63	433.15
					Phy	10	15	15	20	15	95
7	Godown-Medium -RCC - 1000 MT	75	No.	7000000	BL	525	787.5	1050	787.5	1050	4987.5
					Phy	10	12	15	15	15	79
4	Godown--RCC - 500 MT	75	No.	4000000	BL	300	360	450	360	450	2370
					Phy	10	10	15	15	15	75
8	Godown-Renovation/ Expansion-	75	No.	500000	BL	37.5	37.5	56.25	37.5	56.25	281.25
					Phy	30	30	40	30	30	190
9	Low Cost Storage-Fruit/ Vegetable-	85	No.	1500000	BL	382.5	382.5	510	382.5	382.5	2422.5
	Sub Total										23731.9
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
	<b>B.2 Land Development</b>										
1	Farm Ponds/ Water Harvesting Structures- Dugout Pond -14m x 14m x 3m	80	No.	90100	Phy	150	150	250	150	150	1000
					BL	108.12	108.12	180.2	108.12	108.12	720.8
2	Fencing-Cement Poles with Barbed Wire-	80	m.	400	Phy	50	25	40	40	30	225
					BL	0.16	0.08	0.13	0.13	0.1	0.73
3	On Farm development (OFD) Works -Field Channels-	80	m.	7100	Phy	200	150	200	275	200	1225
					BL	11.36	8.52	11.36	15.62	11.36	69.58
4	Reclamation of Problem Soils-Reclamation of Saline Soils-	80	ha	50162	Phy	600	650	600	1000	600	4150
					BL	240.78	260.84	240.78	401.3	240.78	1665.39
5	Tank Silt Application--	80	ha	72130	Phy	300	300	400	300	300	1900
					BL	173.11	173.11	230.82	173.11	173.11	1096.37
	Sub Total										3552.87
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>										
1	Compost/ Vermi Compost-Compost - NADEP Compost-10' x 6' x 3'	80	No.	20300	Phy	10	5	10	10	10	55
					BL	1.62	0.81	1.62	1.62	1.62	8.91
2	Compost/ Vermi Compost-Vermi Compost-2 TPA	80	No.	33800	Phy	30	30	40	100	50	290
					BL	8.11	8.11	10.82	27.04	13.52	78.42
3	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376100	Phy	2	2	4	6	4	26
					BL	6.02	6.02	12.04	18.05	12.04	78.24
4	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy	1	1	2	3	1	9
					BL	42.5	42.5	85	127.5	42.5	382.5
	Sub Total										548.07
	Total (B.1+B.2+B.3)										27832.84





## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
	C. Ancillary Activities											
	C.1 Food & Agro Processing											
1	Agro Processing Unit--Others	85	No.	1500000	Phy	20	20	20	35	20	20	135
					BL	255	255	255	446.25	255	255	1721.25
2	Dairy Processing Unit-Integrated Processing-5000 lit per day	75	No.	5000000	Phy	1	1	1	3	1	1	8
					BL	37.5	37.5	37.5	112.5	37.5	37.5	300
3	Fruit Processing -Ripening-Ripening Chamber Medium	75	No.	3000000	Phy	10	10	10	15	10	10	65
					BL	225	225	225	337.5	225	225	1462.5
4	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	400000	Phy	15	15	15	15	15	15	90
					BL	51	51	51	51	51	51	306
5	Meat & Poultry Processing--	75	No.	3000000	Phy	2	2	2	2	2	2	12
					BL	45	45	45	45	45	45	270
6	Oil Extraction-Groundnut Oil-Small Scale	85	No.	2500000	Phy	30	30	30	40	30	30	190
					BL	637.5	637.5	637.5	850	637.5	637.5	4037.5
7	Rice Processing --Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	300000	Phy	25	25	25	30	25	25	155
					BL	63.75	63.75	63.75	76.5	63.75	63.75	395.25
	Sub Total											8492.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
	C.2 Ancillary Activities -											
1	Agri Clinic & Agri Business Centers--Large operations	85	No.	3000000	Phy	2	2	2	2	2	2	12
					BL	51	51	51	51	51	51	306
2	Agri Clinic & Agri Business Centers--Medium	85	No.	1500000	Phy	4	5	4	5	5	5	28
					BL	51	63.75	51	63.75	63.75	63.75	357
3	Custom Service Units/ Custom Hiring Centers--	85	No.	2000000	Phy	20	20	40	50	20	40	190
					BL	340	340	680	850	340	680	3230
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	85	No.	3000000	Phy	5	5	5	5	10	10	40
					BL	127.5	127.5	127.5	127.5	255	255	1020
	Sub Total											4913
	Total (C.1+C2)											13405.5
	Total (A+B+C)											850955.56
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
1	II. Micro, Small and Medium Enterprises (MSME)	85	No.	1000000	Phy	15	15	15	20	20	20	105
					BL	127.5	127.5	127.5	170	170	170	892.5
		85	No.	500000	Phy	50	50	50	75	50	50	325
					BL	212.5	212.5	212.5	318.75	212.5	212.5	1381.25
		85	No.	22000000	Phy	20	45	45	45	35	40	230
					BL	3740	8415	8415	8415	6545	7480	43010
		85	No.	800000	Phy	1000	1000	1000	1200	1000	1000	6200
					BL	6800	6800	6800	8160	6800	6800	42160
		85	No.	6000000	Phy	30	30	30	40	30	30	190
					BL	1530	1530	1530	2040	1530	1530	9690
		85	No.	13000000	Phy	5	5	5	10	5	5	35
					BL	552.5	552.5	552.5	1105	552.5	552.5	3867.5
		85	No.	800000	Phy	1000	1000	1000	1200	1000	1000	6200
					BL	6800	6800	6800	8160	6800	6800	42160
		85	No.	4000000	Phy	45	50	50	50	45	45	285
					BL	1530	1700	1700	1700	1530	1530	9690
		85	No.	25000000	Phy	10	15	15	15	10	10	75
					BL	2125	3187.5	3187.5	3187.5	2125	2125	15937.5
		85	No.	600000	Phy	1000	1200	1200	1200	1000	1000	6600
					BL	5100	6120	6120	6120	5100	5100	33660
		85	No.	7500000	Phy	30	75	75	75	50	50	355
					BL	1912.5	4781.25	4781.25	4781.25	3187.5	3187.5	22631.25
		85	No.	17500000	Phy	5	10	10	10	5	5	45
					BL	743.75	1487.5	1487.5	1487.5	743.75	743.75	6693.75
		85	No.	600000	Phy	800	1200	1200	1200	600	800	5800
					BL	4080	6120	6120	6120	3060	4080	29580
		85	No.	6000000	Phy	25	60	60	60	25	40	270
					BL	1275	3060	3060	3060	1275	2040	13770
Total	Sub Total											275123.75





## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>III. Export Credit</b>											
1	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Ph Y	2	2	2	2	2	31
					BL	1275	1275	1275	1530	1275	7905
	Total Export Credit										7905
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>IV. Education</b>											
1	Education Loans-Technical Courses-	85	No.	1500000	Phy BL	100	100	150	100	100	650
					BL	1275	1275	1275	1912.5	1275	8287.5
	Education Loans-Overseas Education-	90	No.	2000000	Phy BL	25	20	30	25	20	255
					BL	810	720	810	720	810	4590
	Total Education										12877.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>V. Housing</b>											
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2000000	Phy BL	100	100	150	100	100	650
					BL	1800	1800	2700	1800	1800	11700
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	2500000	Phy BL	200	200	200	200	250	1250
					BL	4500	4500	4500	5625	4500	28125
	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy BL	40	50	50	50	75	315
					BL	216	270	270	270	405	1701
	Total Housing										41526
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>VI. Social Infrastructure</b>											
1	Education-Colleges-	80	No.	10000000	Phy BL	2	2	2	2	2	12
					BL	160	160	160	160	160	960
	Drinking Water-RO Plant-	80	No.	2000000	Phy BL	40	50	100	100	50	390
					BL	640	800	1600	1600	800	6240
	Healthcare-Hospital-	80	No.	20000000	Phy BL	1	1	1	1	1	6
					BL	160	160	160	160	160	960
	Education-Schools-	80	No.	5000000	Phy BL	2	2	1	2	2	11
					BL	80	80	40	80	80	440
	Total Social Infrastructure										8600
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>VII. Renewable Energy</b>											
1	Solar Energy--EV Charging Stations	80	No.	1200000	Phy BL	5	5	10	15	5	45
					BL	48	48	96	144	48	432
	Solar Energy-Roof Top Solar PV System without Battery-5 kW	80	No.	324500	Phy BL	50	50	50	60	50	310
					BL	129.8	129.8	129.8	155.76	129.8	804.76
	Solar Energy-Solar Water Heater System-	80	No.	45000	Phy BL	5	5	5	5	5	30
					BL	1.8	1.8	1.8	1.8	1.8	10.8
	Wind Energy-Wind Power Generators-	80	No.	50000000	Phy BL	4	2	4	5	5	25
					BL	1600	800	1600	2000	2000	10000
	Solar Energy-Solar Pump Sets-5 HP	80	No.	550000	Phy BL	40	30	40	50	50	260
					BL	176	132	176	220	220	1144
	Total Renewable Energy										12391.56
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Chennekotha palle	Dharmavaram	Hindupur	Kadiri	Madakasira	Penukonda	District Total
<b>VIII. Others</b>											
1	Loans to Distressed Persons--PMJDY - OD	100	No.	10000	Phy BL	500	500	500	500	500	3000
					BL	50	50	50	50	50	300
	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	100000	Phy BL	20	20	30	40	20	160
					BL	20	20	30	40	20	160
	Start-ups-Other than Agri. & MSME-	75	No.	1000000	Phy BL	5	5	5	5	5	30
					BL	37.5	37.5	37.5	37.5	37.5	225
	State Sponsored Organisation for SCs- Marketing of Output-	80	No.	150000	Phy BL	10	15	20	10	15	90
					BL	12	18	24	12	18	108
	Individuals/ Individual members of JLGs--	100	No.	200000	Phy BL	470	405	510	580	450	2745
					BL	936	806	1016	1156	894	5464
	Start-ups-Other than Agri. & MSME-	75	No.	2500000	Phy BL	5	5	10	15	5	45
					BL	93.75	93.75	187.5	281.25	93.75	843.75
	Start-ups-Other than Agri. & MSME-	75	No.	5000000	Phy BL	5	5	10	5	5	35
					BL	187.5	187.5	375	187.5	187.5	1312.5
	Total Others										8413.25
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)										1217792.62

# 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	NA	NA	257860.39	355507.31	326395.77	444555.93	342301.69
RCBs	NA	NA	45272.94	2551.90	28332.30	10130.58	47660.35
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	67049.74	139301.93	156018.82	145748.57	171743.46
Others	NA	NA	104.46	0.00	0.00	0.00	0.00
Sub total (A)	NA	NA	370287.53	497361.14	510746.89	600435.08	561705.50

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	NA	NA	99607.70	119000.49	161938.55	147088.90	234678.84
RCBs	NA	NA	7442.00	40766.28	13581.70	64116.50	28136.83
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	22062.62	78247.56	69317.27	96057.79	68793.60
Others	NA	NA	0.80	0.00	0.00	0.00	0.00
Sub total (B)	NA	NA	129113.12	238014.33	244837.52	307263.19	331609.27

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	357468.09	474507.80	488334.32	591644.83	576980.53
RCBs	NA	NA	52714.94	43318.18	41914.00	74247.08	75797.18
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	89112.36	217549.49	225336.09	241806.36	240537.06
Others	NA	NA	105.26	0.00	0.00	0.00	0.00
Sub total (C = A+B)	NA	NA	499400.65	735375.47	755584.41	907698.27	893314.77

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	125629.10	78931.24	78748.14	94370.96	93359.67
RCBs	NA	NA	144.20	0.00	0.00	5497.51	5864.94
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	6916.50	13367.74	14402.26	10829.89	10939.13
Others	NA	NA	7501.16	0.00	0.00	0.00	0.00
Sub total (D)	NA	NA	140190.96	92298.98	93150.40	110698.36	110163.74

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	48178.76	50436.40	111078.61	6624.53	17603.85
RCBs	NA	NA	1102.25	2803.00	5000.00	221.45	270.80
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	4211.97	13928.87	2275.89	15756.82	17446.16
Others	NA	NA	61.35	0.00	0.00	0.00	0.00
Sub total (E)	NA	NA	53554.33	67168.27	118354.50	22602.80	35320.81

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	NA	NA	531275.95	603875.44	678161.07	692640.32	687944.05
RCBs	NA	NA	53961.39	46121.18	46914.00	79966.04	81932.92
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	100240.83	244846.10	242014.24	268393.07	268922.35
Others	NA	NA	7667.77	0.00	0.00	0.00	0.00
Grand Total	NA	NA	693145.94	894842.72	967089.31	1040999.43	1038799.32

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

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

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

**Table 1 : Crop Loan**

Particulars	2022-23			2023-24			2024-25 (Target)					
	CEs	RCEs	RRRs	Total	CEs	RCEs	RRRs	Total	CEs	RCEs	RRRs	Total
Crop Loan	355507.31	25511.90	139301.93	497361.14	444555.93	10130.58	145748.57	600435.08	342301.69	47660.35	171743.46	561705.50

**Table 2 : Term Loan**

Particulars	2022-23			Total	2023-24			Total	2024-25 (Target)			Total
	CEs	RCEs	RRRs		CEs	RCEs	RRRs		CEs	RCEs	RRRs	
Water Resources				0.00				0.00				0.00
Land Development				0.00				0.00				0.00
Farm Mechanization	3567.35		86.59	3653.94	3858.60	568.73	258.24	4685.57				0.00
Plantation & Horticulture including Sericulture				0.00				0.00				0.00
AH - Dairy Development	44605.13		3945.92	48552.05	61349.00	360.27	4033.90	65743.17				0.00
AH - Poultry Development	375.54			375.54	1213.51	12.00	0.00	1225.51				0.00
AH - Sheep / Goat / Piggery Devt.				0.00				0.00				0.00
Fisheries Development	24.70			24.70	570.37			570.37				0.00
Forestry & Wasteland Dev.				0.00				0.00				0.00
Storage Godown & Marketing Facilities				0.00	0.00	1771.65		1771.65				0.00
Agro and Food Processing				0.00				0.00				0.00
Others	70427.77	40766.28	74214.05	185408.10	80097.42	61403.85	91765.65	233266.92	234678.84	28136.83	68793.60	331609.27
Sub total	119000.49	40766.28	78247.56	238014.33	147088.90	64116.50	96057.79	307263.19	234678.84	28136.83	68793.60	331609.27
Grand Total (I+II)	474507.80	43318.18	217549.49	735375.47	591644.83	74247.08	241806.36	907698.27	576980.53	75797.18	240537.06	893314.77

# RCEs include SICBs, DOBs 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		Medium	No.	1500000
3.	Agro Processing Unit		Others	No.	1500000
4.	Animal Driven Carts	Conventional Bullock Cart	1 Pair	No.	50000
5.	Animal Driven Carts	Conventional Bullock Cart	Plough Bullocks Hallikar	No.	80000
6.	Artificial Recharge Structure	For Bore Well		No.	52700
7.	Artificial Recharge Structure	For Dug Well		No.	10200
8.	Bore Well	New	Well Depth-100m, Dia-180mm	No.	76650
9.	Buffalo Farming		Female calf rearing	1+1	101600
10.	Cooperatives of Artisans, Village Industries		—	No.	1000000
11.	Cooperatives of Artisans, Village Industries		—	No.	500000
12.	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000
13.	Cold Storage	For Horticulture Produce	5000 MT _ PEB	No.	50000000
14.	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
15.	Cold Storage	Refrigerated Van		No.	2500000
16.	Commercial Broiler Farming		Contract farming Deep litter All in-All Out system	1000	250000
17.	Compost/Vermicompost	Compost	NADEP Compost 10' x 6'x 3'	No.	20300
18.	Compost/Vermicompost	Vermicompost	2 TPA	No.	33800
19.	Compost/Vermicompost	Vermicompost	20 TPA	No.	376100
20.	Crossbred Cattle Farming		Cross Bred (CB) Cows	1+1	165600
21.	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400
22.	Custom Service Units/ Custom Hiring Centers			No.	2000000
23.	Dairy Cow and Heifer rearing		Female calf rearing	2	87600

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
24.	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
25.	Diesel Pump Sets	New	5 HP	No.	41600
26.	Diesel Pump Sets	New	8 HP	No.	57600
27.	Drinking Water	RO Plant		No.	2000000
28.	Drones	For Spraying		No.	950000
29.	Dug Well	New	OD_4.9m, ID_4m, Depth: 12m	No.	80850
30.	Education	Colleges		No.	10000000
31.	Education	Hostels		No.	4000000
32.	Education	Schools		No.	5000000
33.	Education Loans	Overseas Education		No.	2000000
34.	Education Loans	Professional Courses		No.	2000000
35.	Education Loans	Technical Courses		No.	1000000
36.	Education Loans	Technical Courses		No.	1500000
37.	Export Credit	Post Shipment Export Credit		No.	10000000
38.	Export Credit	Post Shipment Export Credit		No.	20000000
39.	Export Credit	Pre-Shipment Export Credit		No.	10000000
40.	Export Credit	Pre-Shipment Export Credit		No.	20000000
41.	Export Credit	Pre-Shipment Export Credit		No.	30000000
42.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	10m x 10m x 2m	No.	20700
43.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 2m	No.	63500
44.	Fencing	Cement Poles with Barbed Wire		m.	400
45.	Fencing	Rock Poles with Barbed Wire		m.	400
46.	Finance to FPOs/FPCs			No.	3000000
47.	Fodder Cultivation	1 Acre		Acre	36000
48.	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000
49.	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
50.	Godown		RCC _ 500 MT	No.	4000000
51.	Godown	Galvanized Sheets	1000 MT	No.	3500000
52.	Godown	Galvanized Sheets	500 MT	No.	1750000
53.	Godown	Medium	RCC _ 1000 MT	No.	7000000
54.	Godown	Renovation/Expansion		No.	500000
55.	Graded Buffalo Farming		Mini Dairy ( High Yield CB Cows)	5+5	1373500
56.	Healthcare	Hospital		No.	20000000
57.	Healthcare	Nursing Home		No.	10000000
58.	High density plantation	Banana		Acre	118000
59.	High density plantation	Guava	3 x 3	Acre	154300
60.	High density plantation	Mango	5 x 5	Acre	147800
61.	High density plantation	Pomegranate	3.6 x 3.6	Acre	106000
62.	Implements	Tractor drawn/ driven/ mounted	Cultivator	No.	50000
63.	Indigenous Poultry Farming		Backyard poultry	100	78000
64.	Individuals/ Individual members of JLGs			No.	200000
65.	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
66.	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
67.	Individuals/ Individual members of SHGs	New Loans		No.	200000
68.	KVIC Units			No.	200000
69.	KVIC Units			No.	500000
70.	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
71.	Loans to Distressed Persons		PMJDY _ OD	No.	10000
72.	Loans to Distressed Persons	To Repay Non-Institutional borrowings		No.	100000
73.	Manufacturing Sector	Term Loan	Medium_	No.	22000000
74.	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 (₹)
75.	Manufacturing Sector	Working Capital	Micro_	No.	600000
76.	Manufacturing Sector	Working Capital	Small_	No.	4000000
77.	New Orchard	Tropical/ Sub Tropical Fruits	Mango_7.5m x 7.5m	Acre	89500
78.	On Farm development (OFD) Works	Field Channels		m.	7100
79.	On Farm development (OFD) Works	Field Channels	Acre	m.	30200
80.	On Farm development (OFD) Works	Field Channels	Acre	m.	41300
81.	Other machinery	Other Machinery & Equipment	Automatic Seeding Machine	No.	350000
82.	Other machinery	Other Machinery & Equipment	Mini Feed Mixing Plant	No.	150000
83.	Other machinery	Other Machinery & Equipment	Paddy Winnowing Cleaner	No.	200000
84.	Other machinery	Other Machinery & Equipment	Reversible MB Plough	No.	105000
85.	Other machinery	Other Machinery & Equipment	Rotary Mulcher	No.	170000
86.	Other machinery	Other Machinery & Equipment	Rotavator	No.	160000
87.	Other machinery	Other Machinery & Equipment	Shredder	No.	210000
88.	Other machinery	Other Machinery & Equipment	Solar fencing (5 line 7 feet poles) per acre	No.	80000
89.	Other machinery	Other Machinery & Equipment	Solar/ Electrical Pest Repellent	No.	30000
90.	Others	Groundnut Stripper	Hand operated	No.	22000
91.	Others	Groundnut Stripper	Machine operated	No.	110000
92.	Plantation	Casuarina	5 m *5 m	ha	85000
93.	Plantation	Teak	5 m *5 m	ha	120000
94.	Poultry Hatchery		Broiler	7500	12000000
95.	Poultry Hatchery		Layer	7500	12000000
96.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000



### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
97.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
98.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2000000
99.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
100.	Reapers, Binders and Balers	Tractor attached	Paddy straw Baler (Round) – Tractor Operated	No.	1350000
101.	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
102.	Repair of Dwelling Units	Metropolitan Centre		No.	1000000
103.	Repair of Dwelling Units	Other Centre		No.	600000
104.	Sanitation	Pay & Use Toilets		No.	100000
105.	Seed Drill	Seed cum Fertilizer Drill		No.	150000
106.	Sericulture	Chawki Rearing	5000 DFLs per batch- 1200 sq. ft Shed	Acre	2452000
107.	Sericulture	Mulberry Plantation	1000 Sq Ft	Acre	1500000
108.	Sericulture	Mulberry Plantation	600 Sq Ft	Acre	935000
109.	Sericulture	Reeling Unit	Automatic Reeling Machine 200 ends	No.	8800000
110.	Sericulture	Reeling Unit	Automatic Reeling Machine 400 ends	No.	14800000
111.	Sericulture	Reeling Unit	Multi end reeling Unit_ 6	No.	1200000
112.	Sericulture	Reeling Unit	Twisting Unit	No.	974400
113.	Service Sector	Term Loan	Medium_	No.	25000000
114.	Service Sector	Term Loan	Micro_	No.	400000
115.	Service Sector	Term Loan	Small_	No.	7500000
116.	Service Sector	Working Capital	Medium_	No.	17500000
117.	Service Sector	Working Capital	Micro_	No.	600000
118.	Service Sector	Working Capital	Small_	No.	6000000
119.	Sheep	Rearing Unit	New Shed Deccani Breed	20+1	197200



### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
120.	Solar Energy	Roof Top Solar PV System without Battery	1 kW	No.	51100
121.	Solar Energy	Roof Top Solar PV System without Battery	2 kW	No.	93960
122.	Solar Energy	Roof Top Solar PV System without Battery	5 kW	No.	324500
123.	Solar Energy	Solar Pump Sets	5 HP	No.	550000
124.	Solar Energy	Solar Water Heater System		No.	45000
125.	Solar Energy	Street Lighting System		No.	45000
126.	Sprinkler Irrigation	Micro	63 mm 1 to 2	ha	32400
127.	Sprinkler Irrigation	Micro	75 mm 1 to 2	ha	36260
128.	Sprinkler Irrigation	Rain Gun	90 mm	ha	73034
129.	Startups	-	Other than Agri. & MSME	No.	1000000
130.	Startups	-	Other than Agri. & MSME	No.	2500000
131.	Startups	-	Other than Agri. & MSME	No.	5000000
132.	State Sponsored Organisation for SCs	Marketing of Output		No.	150000
133.	State Sponsored Organisation for SCs	Purchase & Supply of Inputs		No.	200000
134.	State Sponsored Organisation for STs	Marketing of Output		No.	150000
135.	State Sponsored Organisation for STs	Purchase & Supply of Inputs		No.	200000
136.	Tank Silt Application	-		ha	72130
137.	Thresher	Multi crop Power Threshers	30 to 45 HP	No.	320000
138.	Tractor	With Implements & Trailer	15 to 25 HP	No.	580000
139.	Tractor	With Implements & Trailer	26 to 35 HP	No.	650000
140.	Wind Energy	Wind Power Generators		No.	50000000

### Annexure V

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

Sr.	Crop	Type	Unit	SoF (₹)
1.	Ajwain/ Ajjavana	-	Acre	12000
2.	Aloe Vera/ Ghritkumari	-	Acre	26000
3.	Areca Nut/ Supari	-	Acre	46000
4.	Ashwagandha	-	Acre	18000
5.	Baby Corn	Irrigated	Acre	40000
6.	Banana/ Kela	Irrigated	Acre	100000
7.	Banana/ Kela	Tissue Culture	Acre	130000
8.	Banana/ Kela	Ratoon	Acre	80000
9.	Betelvine/ Paan/ Betel Leaf	-	Acre	85000
10.	Bottle Gourd/ Lauki/ Ghiya/ Sorekai	-	Acre	40000
11.	Brackish water	Others	Acre	370000
12.	Brinjal/ Baingan	-	Acre	50000
13.	Brinjal/ Baingan	Hybrid/ HYV	Acre	65000
14.	Broiler Farming	Others_	Per Bird	130
15.	Buffalo Farming	_____	Per Animal	49000
16.	Cabbage/ Patta Gobhi	Irrigated	Acre	50000
17.	Carrot/ Gajar	-	Acre	35000
18.	Cashew/ Kaju	Irrigated	Acre	42000
19.	Cassava/ Tapioca	Irrigated	Acre	22000
20.	Castor/ Aeranda/ Randee/ Ricinus	Irrigated	Acre	20000
21.	Cauliflower/ Phool Gobhi	-	Acre	50000
22.	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Irrigated	Acre	34000
23.	Chilli/ Mirch	Irrigated	Acre	125000
24.	Coriander/ Dhaniya	Irrigated	Acre	22000
25.	Cotton/ Kapaas	Irrigated	Acre	50000
26.	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani_	Acre	17000
27.	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed	Acre	18000
28.	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated	Acre	20000
29.	Fish Culture	Others	Acre	480000
30.	Fish Culture in Pond	Polyculture (Composite Fish Culture) Others	Acre	300000
31.	Fodder		Acre	33000
32.	Foxtail Millet/ Korralu/ Thenai/ Navane		Acre	19000

### Annexure V

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

Sr.	Crop	Type	Unit	SoF (₹)
33.	Goat Farming	Rearing Unit _ Semi intensive_	20+1	46000
34.	Groundnut/ Moongfali	Unirrigated/ Rainfed	Acre	35000
35.	Groundnut/ Moongfali	Irrigated	Acre	38000
36.	Horse Gram/ Kulthimah/ Hurali/ Kollu	-	Acre	17000
37.	Indigenous Cattle Farming	—	Per Animal	38000
38.	Maize/ Makka	Unirrigated/ Rainfed	Acre	28000
39.	Maize/ Makka	Irrigated	Acre	45000
40.	Mango/ Aam	-	Acre	50000
41.	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	22000
42.	Onion/ Piyaz/ Kanda	-	Acre	60000
43.	Other Vegetables	-	Acre	185000
44.	Papaya/ Papita	-	Acre	110000
45.	Pearl Millet/ Bajra/ Cumbu	Irrigated	Acre	22000
46.	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated	Acre	24000
47.	Pomegranate/ Anar	Irrigated	Acre	100000
48.	Pulses	-	Acre	22000
49.	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
50.	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed	Acre	49000
51.	Sericulture	Mulberry	Acre	110000
52.	Sesame/ Til/ Seasmum/ Gingelly	Irrigated	Acre	14000
53.	Sorghum/ Jowar	Irrigated	Acre	23000
54.	Sunflower/ Surajmukhi	Irrigated	Acre	26000
55.	Tamarind/ Imli	-	Acre	25000
56.	Tobacco/ Thambaku	-	Acre	42000
57.	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	NWDPR	National Watershed Development Project for Rainfed Areas
LAMPS	Large Area Multipurpose Society	PAIS	Personal Accident Insurance Scheme
LDM	Lead District Manager	PACS	Primary Agricultural Cooperative Society
LI	Lift Irrigation	PHC	Primary Health Centre
MEDP	Micro Enterprises Development Programme	PKVY	Paramparagat Krishi Vikas Yojana
MF	Marginal Farmer	PLP	Potential Linked Credit Plan
MI	Micro Irrigation	PMEGP	Prime Minister's Employment Generation Programme
MIDH	Mission for Integrated Development of Horticulture	PMJDY	Pradhan Mantri Jan Dhan Yojana
MNRE	Ministry of New and Renewable Energy	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana

### List of Abbreviations

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



### List of Abbreviations

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

### Name & Address of DDM

<b>Name of the DDM</b>	Kumanduri Anuradha
<b>Designation</b>	DDM, NABARD
<b>Address</b>	DOOR NO. : 11-1-222-1, ARAVINDNAGAR 1st CROSS, Opposite Razia Multi Speciality Hospital
<b>Post Office</b>	Aravindanagar S.O
<b>District</b>	Anantapur
<b>State</b>	Andhra Pradesh
<b>Pin code</b>	515001
<b>Telephone No.</b>	
<b>Mobile No.</b>	9441913878
<b>Email ID</b>	anantapur@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

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<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉ : ho@nabfins.org      🌐 : www.nabfins.org	



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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with offices in 31  
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉ : headoffice@nabcons.in  
**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125  
☎: 011-41538678/25745103      🌐 : www.nabcons.com

- NABSanrakadhan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
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- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



**NAB FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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





**NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT**

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

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