



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



श्रीकाकुलम जिला
Srikakulam 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 : श्रीकाकुलम
District : Srikakulam

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

आंध्र प्रदेश क्षेत्रीय कार्यालय
Andhra Pradesh Regional Office

Foreword

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

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

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

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

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

M R Gopal
Chief General Manager
12 October 2024

PLP document prepared by:

Ramesh Krishna Kattimanda

District Development Manager

NABARD

Srikakulam

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.

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Executive Summary

1. Introduction

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

2. District characteristics

i.	Location	Srikakulam district is located in the North-eastern part of the State situated within the geographic coordinates of 18°20' and 19°10' of northern latitude and 83°50' and 84°50' of eastern longitude, covering 30 Mandals with 1466 revenue villages, total geographical area 4.59 lakh hectares.
ii.	Type of soil	Srikakulam district is endowed with a variety of soils ranging from poor coastal sands to highly fertile deltaic alluviums. The main soils are red soils with 58.6%, brown forest soils 14.6%, alluvial soils 10.31% and black soils 5.11% of the total geographical area.
iii.	Primary occupation	Agriculture is the predominant economic activity followed by allied activities and to some extent non-farm sector. The prominent allied activities to agriculture in the district are dairy development, plantation & horticulture, sheep rearing and fisheries.
iv.	Land holding structure	There are 5.25 lakh farmers in the district, out of which 5.07 lakh are small and marginal farmers (up to 2 ha) and 0.18 lakh are other farmers (more than 2 ha). Out of the total land holdings of 2.62 lakh ha, the SF/MF holdings constitute 1.99 lakh ha and other farmer constitutes 0.63 lakh ha.

3. Sectoral Trends In Credit Flow

i.	Achievement of ACP in the previous year	The total credit disbursement for 2023-24 under priority sector for the district was ₹ 10611.68 crore against a target of ₹ 8597.00 crore .
ii.	CD Ratio	The credit-deposit (CD) ratio of the commercial banks in the district stood at 135.91 during FY2022-23 while AGPVB and DCCB recorded CD ratios of 96.99 and 351.69 respectively.
iii.	Investment credit in Agriculture	₹ 3280.01 crore
iv.	Credit flow to MSMEs	The credit flow to MSME reached to ₹ 1808.93 crore which includes micro enterprises stood at ₹ 1338.04 crore, small enterprises at ₹ 387.78 crore, medium enterprises at ₹ 83.11 cr.
v.	Other significant credit flow, if any	-

4. Sector/Sub-sector wise PLP projections

i.	Projection for the year	₹ 10751.96 Cr
ii.	Projection for agriculture and its components	₹ 5953.17 Cr
iii.	Projection for MSMEs	₹ 2202.64
iv.	Projection for other purposes	₹ 2596.15

5. Developmental Initiatives

- NABARD has undertaken several developmental projects and skill training programmes benefitting tribal youth, rural SHG women, unemployed youth and farmers.
- JIVA, an agro-ecology approach leveraging the pre-existing social and natural capital in the completed wadi projects, was sanctioned by NABARD on pilot basis in March 2023 covering 38 acres across 6 villages and upscaling phase in September 2024 with total financial assistance of ₹113.439 00 lakh.
- Earlier, 04 wadi projects with cashew, mango, custard apple, guava, amla and sapota as its main products were implemented in 3000 acres and it has benefitted 3000 tribal farmers, and their average income grew by ₹30,000 – ₹40,000 per annum.
- NABARD has been supporting 27 FPOs in the district under various funds. For mature FPOs, NABARD has been providing Business Development Assistance (BDA) to mature FPOs to give impetus to their growth and overall development.
- During FY2023-24, 05 FPOs under CSS have been sanctioned ₹24.40 lakh towards Equity grant. As on 31 March 2023, a turnover of ₹1347.92 lakh was achieved by the FPOs in the district.
- During FY 2023-24, 360 women benefitted from these programs. One MEDP and one LEDP on Millet Food Products were conducted in the district.
- A total of 120 women benefitted from these programs. One brick-and-mortar Rural Mart and two Rural Haats were previously sanctioned by NABARD to the district. Additionally, 06 Mobile Rural Marts were sanctioned to 04 FPOs in the district.
- Four CAT exposure visits were undertaken for farmers to build capacity and promote the adoption of technology. One DPR program on integrated coconut plant protection, intercropping, and value addition for 60 farmers on demonstration plots was sponsored by NABARD in the district.
- NABARD provided financial support for the purchase of mobile vans by DCCB to impart financial literacy in remote areas of the district. Additionally, NABARD supported various banks and institutions in conducting Financial Literacy Camps (FLCs) and Street Plays each year.
- RSETI, a premier training institute for rural youth skills, continues to receive support from NABARD to enhance its infrastructure. NABARD also supports PACS under the Cooperative Development Fund (CDF) for purchasing secure units, jewel units, counters, etc.

6. Thrust Areas

- Increasing the credit flow to MSME sector is vital for development of the district. Further, proximity to Visakhapatnam city provides good scope for development of MSME and mining sectors.
- Setting up of MSME units in the district would help in exploiting the potential and growth of the sector. Food and agro processing are a promising sector which can be tapped by the banks in coordination with the line departments.

- NABARD has been extending concessional refinance to RRBs and Cooperative Banks under Long Term Rural Credit Fund, Special Refinance Scheme for transformation of PACS as MSC.
- Effective monitoring and review of GLC in JMLBC and DCC meetings and coverage of Tenant Farmers through JLGs/SHGs and Farmer Producer Organizations, pledge finance against Negotiable Warehouse Receipts will facilitate in achieving the goal of doubling of farmers' income.

7. Major Constraints and Suggested Action Points

- Banks should extend loans to CCRC cardholders.
- Due to the lack of an established value chain, there are huge price fluctuations at the farm gate, especially for perishable crops like fruits and vegetables, leading to a loss of investment for farmers.
- As the dependence on rainfed tank-based irrigation is high in the district, rejuvenation of existing irrigation structures by de-silting and making improvements on a continuous basis is necessary.
- District Water Management Agency and Minor Irrigation may promote Rainwater harvesting structures/check-dams/farm ponds, etc. to maximize the availability of ground water.
- Private investment in post-harvest infrastructure, food processing, and the agriculture value chain should be encouraged by dovetailing Government schemes like AIF, PM-FME, MIDH, and other State Government schemes.
- There is a good scope for developing MSME units i.e., pharma units and agro-food processing industries in the district, but the sector is not picking up due to lack of awareness and entrepreneurial skills among local people.
- The Off-Farm Sector, such as handlooms, handicrafts, rural tourism, etc., needs branding and a formal market to realize its full potential. Off-Farm Sector Producer Organisations may be promoted to organize the products and tap into the market potential.
- A body and field cadre, on the lines of SERP, can assist bankers in the formation and promotion of JLGs, which in turn will boost confidence in the JLG lending models.

8. Way Forward

- There should be a coordinated approach with the convergence of all the agencies, viz., banks, State Government and NABARD for achieving the target of doubling of farmers' income.
- Better monitoring and review of Ground Level Credit Flow at DCC and DLRC, effecting implementation of financial inclusion plans including better coverage of Oral Lessees, Tenant Farmers through Joint Liability Groups.
- Large number of producer companies can be promoted in activities, viz., hill-broom making, coconut processing, cashew, pineapple, mango, bamboo articles, aloe-vera gel, mushroom cultivation, floriculture, and jute bag making. This results in increasing the income level of farmers and tribal people.
- There is a need for development of training and marketing infrastructure in the district to enable the SHGs to take up micro enterprise activities and market their produce. There is a need to encourage entrepreneurs in agro processing both by banks as well as other developmental agencies.

- There is lack of infrastructure for undertaking preservation and processing activities of horticulture crops, viz., oil palm, cashew, pineapple, mango, banana, tomato, turmeric and ginger which are grown in large quantity. FPOs/clusters may be promoted for horticulture sector.
- Construction of small reservoirs for diverting excess river water for irrigation, judicious use of water during drought by propagating drip and sprinkler irrigation systems among the farmers and agriculture markets will go a long way in reducing the loss of major crops in the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

The methodology consists of:

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise use utility

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

i. Bankers

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

ii. Government Agencies/Departments

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

iii. Individual/Business entities

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

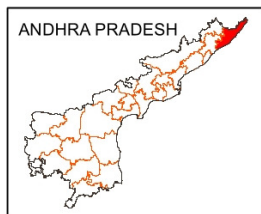
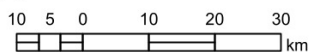
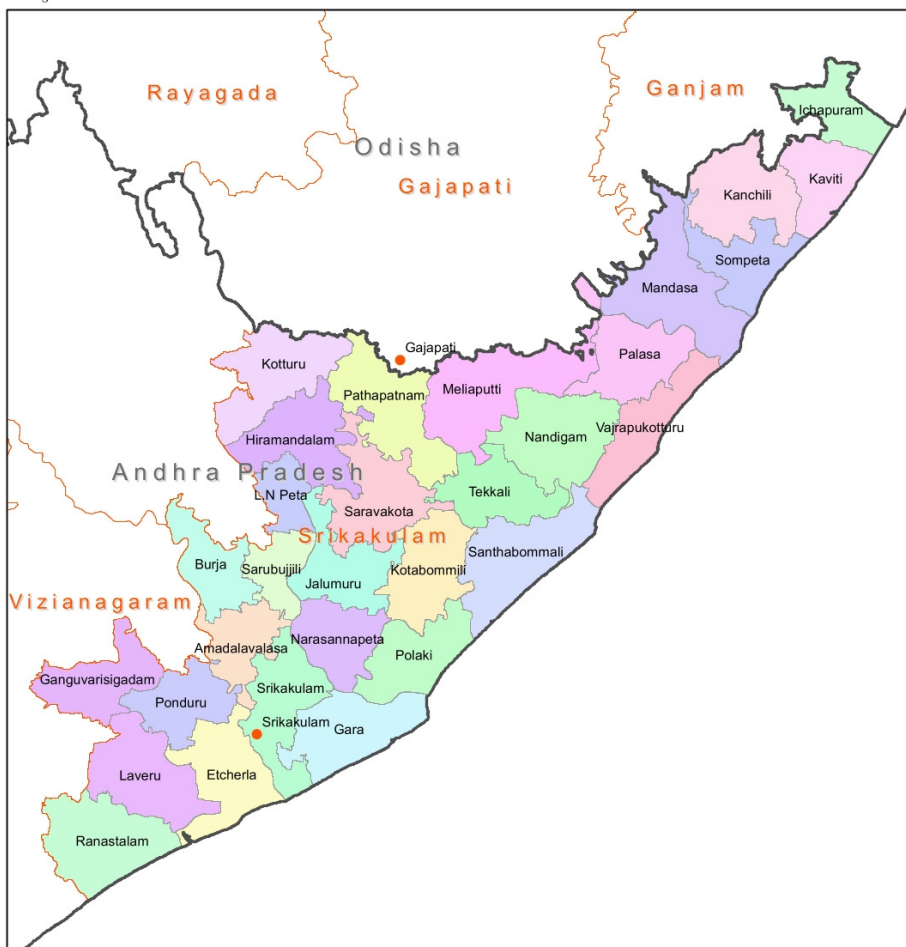
6. Limitations and Constraints

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

District Map



Block Map - Srikakulam



Legend

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

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

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

Sr. No.	Particulars	Amount(₹ Lakh)
A	Farm Credit	571090.87
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	438055.28
2	Term Loan for agriculture and allied activities	133035.59
B	Agriculture Infrastructure	13326.66
C	Ancillary activities	10900.25
I	Credit Potential for Agriculture (A+B+C)	595317.78
II	Micro, Small and Medium Enterprises	220264.75
III	Export Credit	11305.00
IV	Education	9648.00
V	Housing	103140.00
VI	Social Infrastructure	2560.00
VII	Renewable energy	1135.20
VIII	Others	131826.00
	Total Priority Sector	1075196.73

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

Sr. No.	Particulars	Amount(₹ Lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	434023.63
2	Water Resources	13741.89
3	Farm Mechanisation	19774.71
4	Plantation & Horticulture with Sericulture	11091.55
5	Forestry & Waste Land Development	1614.08
6	Animal Husbandry – Dairy	41108.88
7	Animal Husbandry – Poultry	9244.70
8	Animal Husbandry - Sheep, Goat, Piggery	8489.37
9	Fisheries	8252.03
10	Farm Credit- Others	23750.03
	Sub total	571090.87
B	Agriculture Infrastructure	
1	Construction of storage	6138.02
2	Land development, Soil conservation, Wasteland Development	4083.43
3	Agriculture Infrastructure – Others	3105.21
	Sub total	13326.66
C	Ancillary activities	
1	Food & Agro. Processing	6590.75
2	Ancillary activities – Others	4309.50
	Sub Total	10900.25
	Credit Potential for Agriculture (A+B+C)	595317.78
II	Micro, Small and Medium Enterprises	
	Total MSME	220264.75
III	Export Credit	11305.00
IV	Education	9648.00
V	Housing	103140.00
VI	Social Infrastructure	2560.00
VII	Renewable energy	1135.20
VIII	Others	131826.00
	Total Priority Sector	1075196.73

District Profile 1

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	4593
ii.	No. of Sub Divisions	3
iii.	No. of Blocks	30
iv.	No. of revenue villages	1466
v.	No. of Gram Panchayats	912

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?	Yes
v.	Climate Vulnerability to Agriculture	High
vi.	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	Srikakulam
iii.	Agro-climatic Zone 1	AZ114 - North Coastal
iv.	Climate	Hot and Humid
v.	Soil Type	Red, Sandy and Clay Soils

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	459287
ii.	Forest Land	43653
iii.	Area not available for cultivation	85297
iv.	Barren and Unculturable land	44347
v.	Permanent Pasture and Grazing Land	679
vi.	Land under Miscellaneous Tree Crops	5227
vii.	Cultivable Wasteland	462
viii.	Current Fallow	42539
ix.	Other Fallow	11339

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	458429	87	131723	50
ii.	>1 to <=2 ha	49069	9	67132	26
iii.	>2 to <=4 ha	14120	3	37115	14
iv.	>4 to <=10 ha	2987	1	16440	6
v.	>10 ha	399	0	9810	4
	Total	525004	100	262220	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	52501.00
ii.	Of the above, Small/ Marginal Farmers	50749.00
iii.	Agricultural Laborers	-
iv.	Workers engaged in Household Industries	-
v.	Workers engaged in Allied agro activities	-
vi.	Other workers	-

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	219144.00	1088.14	1103.29	1817.69	373.74
ii.	Scheduled Caste	18589.00	NA	NA	NA	NA
iii.	Scheduled Tribe	9437.00	NA	NA	NA	NA
iv.	Literate	137841.00	800.39	586.72	NA	NA
v.	BPL	NA	NA	NA	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	553.84
ii.	Rural Households	460.95
iii.	BPL Households	NA

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	1324
ii.	Villages having Agriculture Power Supply	NA

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Census 2011
1.a Additional Information	GoI Notifications and RBI circular
2. Soil & Climate	District Handbook of Statistics 2021-22
3. Land Utilisation [Ha]	District Handbook of Statistics 2021-22
4. Ground Water Scenario (No. of blocks)	CGWB Report February 2023
5. Distribution of Land Holding	Agriculture Department
6. Workers Profile [In '000]	District Handbook of Statistics 2021-22
7. Demographic Profile [In '000]	District Handbook of Statistics 2021-22
8. Households [In '000]	District Handbook of Statistics 2021-22
9. Village-Level Infrastructure [Nos.]	District Handbook of Statistics 2021-22

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	3358
ii.	Primary Health Centres	79
iii.	Primary Health Sub-Centres	478
iv.	Dispensaries	36
v.	Hospitals	50
vi.	Hospital Beds	1104

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

Sr. No.	Particulars	Nos.
i.	Fertilizer/Seed/Pesticide Outlets	NA
ii.	Registered FPOs	28
iii.	Agro Service Centers	7
iv.	Soil Testing Centres	3
v.	Approved nurseries	NA
vi.	Agriculture Pump sets	NA
vii.	Pump sets Energized	NA
viii.	Krishi Vigyan Kendras	1

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	297.99
ii.	Irrigation Potential Created	NA
iii.	Net Irrigated Area (Total area irrigated at least once)	147.00
iv.	Area irrigated by Canals/ Channels	NA
v.	Area irrigated by Wells	NA
vi.	Area irrigated by Tanks	7.33
vii.	Area irrigated by Other Sources	0.15
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	228.00

13. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	2565
ii.	Railway Line [km]	NA
iii.	Public Transport Vehicle [Nos]	NA
iv.	Goods Transport Vehicles [Nos.]	NA

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

Sr. No.	Category of animal	Total
i.	Cattle - Cross bred	456291
ii.	Cattle - Indigenous	-
iii.	Buffaloes	40477
iv.	Sheep - Cross bred	-
v.	Sheep - Indigenous	623641
vi.	Goat	-
vii.	Pig - Cross bred	-
viii.	Pig – Indigenous	277268
ix.	Horse/Donkey/Camel	-
x.	Rabbit	-
xi.	Poultry - Improved	1319100
xii.	Poultry - Indigenous	456291

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	15
ii.	Veterinary Dispensaries	77
iii.	Disease Diagnostic Centres	1
iv.	Artificial Insemination Centers	147
v.	Animal Breeding Farms	NA
vi.	Animal feed manufacturing units	2
vii.	Fodder Farms	NA
viii.	Dairy Cooperative Societies	NA
ix.	Milk Collection Centres	1168
x.	Fishermen Societies	151
xi.	Animal Husbandry Training Centres	NA
xii.	Animal Markets	7
xiii.	Fish Markets	NA
xiv.	Livestock Aid Centers (No.)	NA
xv.	Licensed Slaughter houses [Nos.]	15

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	170099.00	MT	-	gm/day
ii.	Egg	2105.00	Lakh Nos.	84	no's/p.a.
iii.	Milk	691123533.00	MT	1514	gm/day
iv.	Meat	20107.00	MT	-	gm/day

Sources

Table Name	Source(s) and reference year of data
<i>10. Infrastructure Relating To Health & Sanitation [Nos.]</i>	District Hand Book on Statistics 2021-22
<i>11. Infrastructure & Support Services For Agriculture[Nos.]</i>	District Hand Book on Statistics 2021-22
<i>12. Irrigation Coverage ['000 Ha]</i>	District Hand Book on Statistics 2021-22
<i>13. Infrastructure For Storage, Transport & Marketing</i>	District Hand Book on Statistics 2021-22
<i>14. Animal Population as per Census [Nos.]</i>	Dept of Animal Husbandry
<i>15. Infrastructure for Development of Allied Activities [Nos.]</i>	District Hand Book on Statistics 2021-22
<i>16. Milk, Fish, Egg Production & Per Capita Availability - Year-2</i>	District Hand Book on Statistics 2021-22

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	NA	35.36	34.54
ii.	Land Holdings - SF (%)	7.01	7.01	7.01
iii.	Land Holdings - MF (%)	90.96	90.96	90.96
iv.	Rainfall -Normal (mm)	1166	1166	1166
v.	Rainfall - Actual (mm)	1283	1150	860
vi.	Cropping Pattern	Paddy Pulses Maize Groundnut	Paddy Pulses Maize Groundnut	Paddy Pulses Maize Groundnut

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	544036.71	659555.74	847010.19

Table 3: Major Crops

Sr. No.	Crop	31-03-2022			31-03-2023			31-03-2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
i.	Rice	205.00	791.00	3858.54	159.00	761.00	4786.16	148.66	622.00	4184.04
ii.	Maize	35.90	154.00	4289.69	27.50	145.90	5305.45	23.57	114.00	4836.66
iii.	Finger Millet	3.79	4.00	1055.41	2.00	3.20	1600	1.20	1.80	1500
iv.	Pulses	56.00	32.00	571.43	33.00	23.60	715.15	23.16	12.60	544.04
v.	Groundnut	5.50	12.02	2185.45	4.20	6.30	1500	3.60	5.00	1388.89
vi.	Cotton	3.40	4.07	1197.06	1.30	2.29	1761.54	1.00	1.60	1600
vii.	Sesame	7.30	1.00	136.99	2.29	0.90	393.01	2.60	1.00	384.62

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	3.07	2.69	2.69
ii.	Net sown area (lakh ha)	2.27	2.23	2.02
iii.	Cropping intensity (%)	135.24	120.62	133.16

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	-	284343	395396
ii.	GLC through KCC (₹ lakh)	-	398836.81	474596.00

Sources

Table	Source(s) and reference year of data
Table 1: Status	Websites - District Domestic Product 2023-24 (FRE) by DES AP State Weather Data from APSDPS Planning Dept.
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	Agricultural Statistics from DES website
Table 4: Irrigated Area, Cropping Intensity	Agricultural Statistics from DES website
Table 5: KCC Coverage	SLBC Portal

WATER RESOURCES
Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	-	-	-
ii.	Net Irrigated Area ('000 ha)	-	89	84
iii.	Gross Irrigated Area ('000 ha)	-	101	90

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

Sr. No.	Mandal Name	31-03-2022	31-03-2023	31-03-2024
i.	Gara	-	Semi-Critical	-
ii.	Laveru	-	Critical	-
iii.	Ranasthalam	-	Over-Exploited	-
iv.	Remaining 27 Mandals	-	Safe	-

Sources

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

PLANTATION & HORTICULTURE INCLUDING SERICULTURE

Table 1: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area (’000 ha)	Prod. (’000 MT)	Area (’000 ha)	Prod. (’000 MT)	Area (’000 ha)	Prod. (’000 MT)
i.	Banana	-	-	-	-	1.00	38.00
ii.	Mango	-	-	-	-	5.20	39.00
iii.	Cashew	-	-	-	-	19.80	9.82
iv.	Coconut	-	-	-	-	15.00	3.93

Table 2: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Crop Name	-	Cashew	-
ii.	Area cultivated (Ha)	-	24000	-
iii.	Processing Units (No.)	-	-	-
iv.	Value of products (₹)	-	-	-

FISHERIES

Table 1: GLC

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

Sources

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

District Profile 4

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)	-	126538.70	180893.18

Sources

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

EXPORT/ EDUCATION/ HOUSING

Public Infrastructure Investments

Particulars	31/03/2022	31/03/2023	31/03/2024
Amt of RIDF assistance (₹ lakh)*	-	15237.00	8232.92

*Source: NABARD

STATUS AND PROSPECTS OF COOPERATIVES

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	-	-	151
ii.	Consumer Stores (No.)	-	-	5
iii.	Housing Societies (No.)	-	-	8
iv.	Weavers (No.)	-	-	20
v.	Marketing Societies (No.)	-	-	2
vi.	Labour Societies (No.)	-	-	40
vii.	Industrial Societies (No.)	-	-	0
viii.	Sugar Societies (No.)	-	-	0
ix.	Agro Processing Societies (No.)	-	-	0
x.	Others (No.)	-	-	213
xi.	Total (No)	-	-	439

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Primary Agriculture Credit Societies (No.)	-	-	36

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach		
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	24	180	56	77	47	-	13957	-	8	3077
Regional Rural Bank	1	80	70	3	7	-	12472	-	18	6923
District Central Coop. Bank	1	22	6	14	2	-	1192	-	67	25175
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	-	0	0
Primary Agr. Coop. Society	36	36	36	-	-	-	-	-	41	15384
Others	0	0	0	-	-	-	-	-	0	0
All Agencies	62	318	168	94	56	0	27621	0	5	1964

2. Deposits 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
Commercial Banks	-	-	-	-	-	860023.00	877246.00
Regional Rural Bank	-	-	-	-	-	250169.00	221993.00
Cooperative Banks	-	-	-	-	-	42636.00	37633.00
Others	-	-	-	-	-	-	-
All Agencies	-	-	-	-	-	1152828.00	1136872.00

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
Commercial Banks	-	-	-	-	-	1105562.00	1192250.00	1488995.22
Regional Rural Bank	-	-	-	-	-	224183.00	215307.00	270163.99
Cooperative Banks	-	-	-	-	-	125466.00	132354.00	160910.57
Others	-	-	-	-	-	-	-	1661.04
All Agencies	-	-	-	-	-	1455211.00	1539911.00	1921730.82
								24.8
								100.0

4. CD Ratio

Agency	CD Ratio %	
	31/03/2022	31/03/2023
Commercial Banks	128.6	135.9
Regional Rural Bank	89.6	97.0
Cooperative Banks	294.3	351.7
Others	-	-
All Agencies	126.2	135.5
		153.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	-	717059	246221	76589
Regional Rural Bank	-	384890	182651	57372
Cooperative Banks	-	0	0	0
Others	-	0	24	0
All Agencies	-	1101949	428896	133961

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	725014.00	68.32	547596.00	64.58	441216.06	80.45	28.02	100.0	34100.89		64.73	
Regional Rural Bank	181261.00	17.08	161778.00	19.08	103040.52	18.78	0.00	0.0	18491.25		35.10	
Cooperative Banks	151700.00	14.29	137621.00	16.23	4176.27	0.77	0.00	0.0	85.60		0.17	
Others	3193.00	0.31	840.00	0.11	0.00	0	0.00	0.0	0.00		0	
All Agencies	1061168.00	100	847835.00	100	548432.85	100	28.02	100	52677.74		100	

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	
	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	Target [₹ lakh]	Ach'mt [₹ lakh]	Ach'mt [%]	
Commercial Banks	563797.88	594245.17	105.4	1193807.00	1193907.00	100.0	-	995641.00	-	102.7
Regional Rural Bank	95007.01	174057.75	183.2	200300.00	215307.00	107.5	-	205524.00	-	145.3
Cooperative Banks	96288.11	133044.29	138.2	131232.00	132354.00	100.9	-	182331.00	-	119.5
Others	0.00	0.00		0.00	0.00		-	5175.00	-	0.0
All Agencies	755093.00	901347.21	119.4	1525339.00	1541568.00	101.1	-	1388671.00	-	110.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'nt [₹ lakh]	Ach'nt [%]	Target [₹ lakh]	Ach'nt [₹ lakh]	Ach'nt [%]	Target [₹ lakh]	Ach'nt [₹ lakh]	Ach'nt [%]	
Crop Loan	390431.00	541013.00	138.6	534503.00	745483.00	139.5	408500.00	474599.29	116.2	131.4
Term Loan (Agri.)	183288.00	109957.00	60.0		0.00		237800.00	328004.20	137.9	0.0
Total Agri. Credit	573719.00	650970.00	113.5	534503.00	745483.00	139.5	646300.00	802603.49	124.2	125.7
MSME	113401.00	71865.00	63.4	121321.00	158247.00	130.4	140100.00	188553.00	134.6	109.5
Other Priority Sectors	67913.00	178512.00	262.9	179000.00	15518.00	8.7	41600.00	17950.00	43.1	104.9
Total Priority Sector	755033.00	901347.00	119.4	834824.00	919248.00	110.1	828000.00	1009106.49	121.9	117.1

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in Last 3 years
	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	Total o/s [₹ lakh]	NPA amt. [₹ lakh]	NPA %	
Commercial Banks	1105562.00	41146.2	3.6	1192250.00	10551.31	0.88	1488995.22	14687.37	0.99	1.81
Regional Rural Bank	224183.00	3070.59	1.4	215307.00	1521.58	0.71	270163.99	1089.14	0.40	0.83
Cooperative Banks	125466.00	-	-	132354.00	2827.24	2.14	160910.57	3805.52	2.36	1.50
Others	-	-	-	-	6.8	1.32	1661.04	27.49	1.65	0.99
All Agencies	1455211.00	44216.79	2.9	1539911.00	14906.93	0.97	1921730.82	19609.52	1.02	1.64

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

Source(s)

i.	SLBC PORTAL
ii.	ACP of Srikakulam 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 micro-ATM devices at PACS (440) and cooperative milk societies (1,191).
- Financial Inclusion under Special Campaign 3.0: RRBs under the guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT, Dual LTE, and SD WAN technologies.
- Incentive Scheme for BCs operating in NE States and hilly states.

- **Farm Sector Development**

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

in FPOs' operational efficiency, adoption of modern agricultural techniques, and navigation of market complexities.

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

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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

Policy Initiatives - State Govt.

1. Important policies of State Government

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

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

The principles focus on eliminating poverty by promoting inclusive growth and equitable resource distribution, while generating diverse employment opportunities and building a global skilling ecosystem. Ensuring sustainable water security and equitable access to water

resources is a key priority, alongside leveraging advanced agricultural technologies to improve sustainability and farmer incomes. Establishing a world-class logistics network to enhance connectivity and economic growth is emphasized, along with optimizing energy and fuel costs through renewable energy for self-reliance.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

- The budget for the financial year 2024-25 has been proposed with a total expenditure of ₹2.94 lakh crore. Of this, revenue expenditure is estimated at ₹2.35 lakh crore, and capital expenditure is set at ₹32,712.84 crore. The revenue deficit stands at ₹34,743.38 crore, which is 2.12% of GSDP, while the fiscal deficit is projected at ₹68,742.65 crore, accounting for 4.19% of GSDP.
- The Gross State Domestic Product (GSDP) of Andhra Pradesh for 2024-25 (at current prices) is estimated at ₹16.41 lakh crore, amounting to growth of 12.5% over 2023-24.
- The government has prioritized balancing welfare and development, emphasizing inclusive growth and sustainable economic recovery.
- The Andhra Pradesh Budget for 2024-25 has outlined significant allocations across key sectors to ensure inclusive growth and sustainable development. The Panchayat Raj and Rural Development sector received ₹16,739 crore, highlighting the government's commitment to grassroots development. School education continues to be a priority, with an allocation of ₹29,909 crore, while ₹18,421 crore has been set aside for healthcare

and family welfare to enhance medical infrastructure and services. Welfare measures for marginalized communities feature prominently, with ₹39,007 crore allocated for Backward Classes, ₹18,497 crore for Scheduled Castes, and ₹7,557 crore for Scheduled Tribes. Urban development has also received a boost with ₹11,490 crore allocated to Municipal Administration and Urban Development, focusing on urban growth and the continued development of Amaravati as the capital city.

- The Water Resources Department has been allocated ₹16,705 crore, reflecting the government's focus on irrigation projects and the introduction of a new Water Policy. In line with sustainable energy goals, the Energy Department has received ₹8,207 crore under the AP Integrated Clean Energy Policy 2024. Agriculture and allied sectors remain a cornerstone of the state's development strategy, with a dedicated and full-fledged budget outlay of ₹43,402 crore.
- **Agriculture:** The 'Annadata Sukhibhava PMKISAN' scheme has been introduced to provide investment support to eligible farmers.
- Social security pensions under the NTR Bharosa Pension Scheme have been enhanced to ₹4,000 per month, benefiting 64.38 lakh pensioners. The Deepam 2 scheme has been launched to provide 3 free LPG cylinders annually to eligible households, with ₹895 crore allocated for the first phase. The Housing for All initiative aims to deliver 25 lakh houses/house site pattas by 2029 under PMAY, with 6.9 lakh urban and 1.79 lakh rural houses planned for completion in the current fiscal year.
- Revival of the Amaravati Outer Ring Road project has been announced, alongside securing ₹15,000 crore for Amaravati capital city development through multilateral agencies.
- Andhra Pradesh is undertaking a first-of-its-kind Skill Census to assess workforce competencies and match them to industry demands, creating 20 lakh employment opportunities.
- The announcements in Budget 2024-25 like 192 Skill Hubs, Skills University, and Skill International programmes aim to bridge skill gaps and tap into global job markets.
- Housing: Under Housing for All, 25 lakh houses/ house pattas will be provided to economically weaker sections by 2029. Around nine lakh houses will be completed under PMAY.

2.2 Budget - Highlights related to Agriculture & Farm Sector

- The Government of Andhra Pradesh presented the exclusive Agriculture and Allied Sectors Budget for the financial year 2024-25 with a total outlay of ₹43,402 crore.
- GoAP introduced the Annadata Sukhibhava Scheme under Budget 2024-25 to support and enhance the welfare of farmers in the state. It aims to provide financial assistance of ₹20,000 per year to farmers, disbursed in three equal instalments towards investment support. This support consists of ₹6,000 from the central government and ₹14,000 from the state government. An amount of ₹4500 crore has been allocated for FY2024-25 towards this scheme.
- Programmes like Polam Pilusthondi, Vaddi Leni Runalu (interest-free loans), Soil Health Cards, and Polambadi (field schools) aim to enhance productivity and ensure comprehensive support to farmers.
- **Vaddi Lenu Runalu:** The State Government provides interest relief/ subvention of 4% on loans upto ₹ 1 Lakh under Vaddi Leni Runalu Scheme.
- **Polam Pilusthondi Campaign:** A field-based initiative where officials and scientists visit agricultural fields twice a week during kharif and rabi seasons to identify and address issues. Problems that cannot be resolved on-site will be escalated to higher authorities for solutions.
- An amount of ₹39 crore has been allocated for collecting and testing 4.50 lakh soil samples across the State. Based on the analysis of these samples, Soil Health Cards will

be issued to farmers, providing recommendations for the use of fertilizers and micronutrients to improve soil health and agricultural productivity.

- The Andhra Pradesh Government has announced the implementation of drone-based services in all villages over the next three years to enhance agricultural monitoring and operations. The initiative includes the establishment of 875 service 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 enrollment model from Rabi 2024-25, allowing farmers greater flexibility to choose participation based on individual needs.
- Andhra Pradesh continues to lead in livestock production, ranking 1st in egg production, 4th in meat production, and 5th in milk production. Measures like the Livestock Insurance Scheme, along with provisions for fodder, shelter, and medical care, are expected to boost rural livelihoods and incomes for communities dependent on livestock.
- Subsidized diesel will benefit 23,000 fishing boats, providing cost relief and supporting the marine and inland fishing industries.

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

- The government's rural development strategy aims to empower local communities, strengthen rural infrastructure, and foster sustainable livelihoods. The Department of Panchayat Raj and Rural Development has been allocated ₹16,739 crore.
- Special Gram Sabhas were conducted across all 13,326 Gram Panchayats for participatory planning of MGNREGS activities, setting a world record.
- Initiatives under the "Swarna Panchayats" program aim to revitalize the Panchayat Raj system and promote local self-governance.
- Over 1.2 million households have completed 100 days of wage employment under MGNREGS, which now integrates with 16 line departments for projects such as horticulture, water resource management, and livestock shelters.
- The government is actively supporting SHGs by aligning with national schemes like PM Employment Generation Program and PM Vishwakarma, promoting digital commerce through ONDC, and enabling SHG members to access broader markets. By December 2024, over 5 lakh SHG women were connected to digital platforms for expanding their businesses.
- MGNREGS is now integrated with 16 departments, supporting projects that include - Horticulture Development for expansion of sustainable farming practices, Livestock Shelters for extending Infrastructure support for cattle and poultry owners, Natural

Resource Management for extending support for projects such as rooftop water harvesting, percolation tanks, and check dams to ensure water security in rural areas.

- Affordable housing for marginalized groups continues under PMAY, with 15,000 homes earmarked for Vulnerable Tribal Groups (VTGs) and 1.79 lakh rural homes targeted for completion under PMAY-Gramin.
- Over 192 Skill Hubs are being established, with programs to enhance the employability of rural youth in non-farm sectors.
- A Skill Census is underway, identifying gaps to align skilling efforts with market demands.
- Targeted capacity-building efforts are focused on providing sustainable incomes through training artisans and micro-entrepreneurs and facilitating access to government subsidies and financing.
-

3. Govt. Sponsored Programmes linked with Bank Credit

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

Chapter 2

Credit potentials for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District:

The district has a diverse agricultural landscape due to its favourable climate, irrigation, and varied soils. Key crops include rice, maize, and pulses like red and black gram, with groundnut, cotton, and sugarcane as major cash crops. Horticulture flourishes with mangoes (notably the Totapuri variety), bananas, citrus fruits, and cashews, with mangoes being a key export. Local vegetables include tomatoes, onions, and gourds, while coastal areas support coconut and areca nut plantations.

The infrastructure for storage and marketing of agriculture produce is considered essential for ensuring better prices for the farmer. There are 56 market committees in Srikakulam district. The market yards have created necessary infrastructure such as drying platforms and besides extending suitable financial assistance to the farmers as an interim measure to avoid distress sale wherever necessary.

The district market surplus of the food grains oil seeds pulses etc. is to the tune of 2.5 to 3.0 lakh MT and all these commodities can be stored/ stored in the godowns when the prices are low. The private godown network is concentrated mainly in Ranasthalam, Amadalavalasa, Narasannapeta blocks which are mainly used to store paddy and maize.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

The district has 36 PACS and 11 DCMS providing essential agricultural inputs, along with 56 AMCs with a storage capacity of 46,300 MT, 18 APSWC godowns holding 92,500 MT, and 19 private godowns with 95,000 MT capacity. The FCI contributes an additional 36,000 MT in Alikam, but there remains a significant storage deficit of about 400,000 MT. Currently the district has a cold storage capacity of 8420 MT but a shortfall of around 20000 MT exists.

Under the PACS MSC Special Refinance Scheme NABARD has sanctioned ₹889.27 lakh for constructing godowns and drying yards with 23 of each underway. Additionally, NABARD has allocated ₹35.00 crore to the AP State Warehousing Corporation for seven new warehouses with a total capacity of 14000 MT.

The Agricultural Marketing Infrastructure (AMI) scheme supports storage and processing infrastructure development offering a 25% capital subsidy for general projects and 33.33% for women SC/ST and FPOs. The Agriculture Infrastructure Fund provides ₹ 1.00 lakh crore in loans with a 3% interest subvention supporting various beneficiaries including farmers and cooperatives. Currently the FPOs, supported by the NABARD are onboarded on e-marketing ONDC platform. Srikakulam has an e-NAM market in the Illandu Junction and Amudalavalasa areas. There is a Mandi under eNAM in Ichapuram in which banana is the major commodity traded.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District:

Srikakulam district, situated in the North Coastal Plain of the agro-climatic zone, encompasses a total area of approximately 5,837 square kilometres with the annual rain fall of 1166.25 MM. The district is characterized by three distinct physiographic units: hilly regions, narrow and steep inter-mountainous valleys, and expansive plains. Srikakulam is home to various seasonal rivers — Nagavali, Vamsadhara, Mahendranatha, and Bahuda — which play a vital role in the district's irrigation infrastructure.

The area under irrigation in Srikakulam district as per the Statistical Abstract of Srikakulam was 2.28 lakh ha which comprises tube wells & other wells (0.35 lakh ha) Canals (1.26 lakh ha) Tanks (0.57 lakh ha) and others (0.009 lakh ha).

The district is endowed with both surface and ground water irrigation resources. The main sources of irrigation in the district are canals tanks and wells. Of the total irrigated area canals form a major part with 55.5. The percentage of gross irrigated area to gross cropped area works out to 52.5% and irrigation intensity at 61.9%. A rapid expansion of irrigation systems is therefore critical for realizing the full potential of agriculture and enhancing farming incomes. All the mandals in the district are categorized as “safe”. (Source: Groundwater Dept. Srikakulam).

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

The available groundwater in Srikakulam is 102682 ha-m with 49510 ha-m utilized leaving a potential of 63920 ha-m for structures like bore wells and tube wells. Major irrigation projects (BRR Vamsadhara Phase - II Project, Vamsadhara Canals, Nagavali and Thotapalli barrage) created 35800 ha while medium projects (Madduvalasa) added 47300 ha and offshore reservoirs and LI schemes added 14082 ha of ayacut.

Lift Irrigation schemes (Nauthala, Chinasana, Sowdam, Kaduma, Mathala, Madanagopala sagaram) are supported under NABARD RIDF-XX XXIII. Relligedda improvement under RIDF-XXI will bring 3000 acres in Ponduru mandal. The Neeru-Chettu program's seven water works will create 3350 acres and Bonthu LI scheme will cover 11700 acres in Saravakota mandal.

There are 57 LI schemes covering 24655 acres with 17 schemes under RIDF covering 17940 acres. The state plans to interlink Vamsadhara and Nagavali rivers adding 50000 acres of ayacut with 10 TMC of water at an estimated ₹80 crores.

Subsidies available for drip and sprinkler sets are 100% for SC/ST farmers, 90% for SF/MF and 50% for other farmers. Rainwater harvesting structures in the mandals of Ranasthalam, Etcherla, Laveru, and Pydhibheemavaram are required.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District:

Farm mechanization improves efficiency reduces costs enhances produce quality and optimizes input use. Technologies like laser-guided land levellers drones AI and IoT increase productivity and ensure timely operations. Studies show that mechanization can boost food

production and productivity by 10%-15% raise cropping intensity by 5%-20% and save 15%-20% in inputs and labour particularly benefiting women.

Despite challenges like small farm sizes and financial constraints Andhra Pradesh is advancing mechanization with a farm power supply of 2.14 kW/ha above the national average of 2.03 kW/ha. However, Farm power/ha in Srikakulam district is 1.219 which is below the national average. To reach the optimal 4 kW/ha by 2030 more tractors, harvesters and sprayers are needed. The government promotes mechanization through subsidy schemes like RKVY-RAFTAAR SMAM which provides rental machinery via community centres with a ₹2134 crore investment. Further, under Agri Clinic & Agri Business Centre (AC&ABC) Scheme, custom hiring centres can also be set up by the eligible agripreneurs.

Ground-level credit for farm mechanization fluctuated from ₹534 lakh in 2020-21 to ₹486.97 lakh in 2021-22 to ₹5293 lakh in 2022-23 reflecting a significant investment increase.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

There are 23 dealer-cum-service outlets in the district to cater to spare parts after sales services etc. for farm machinery. Increased awareness among farmers on advantages of farm machinery needs to be created. As large number of farmers belong to SF/MF there is a large demand for drum seeders with cono-weeders and small tractors in the district.

Krishi Vigyan Kendra in Amadalavalasa has identified thrust areas to promote MSRI and farm mechanization in paddy & sugarcane and line sowing of paddy with ferti-cum-seed drill in rainfed clay loams to avoid germination failure and increase productivity.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District:

Andhra Pradesh leads the country in the productivity of Oil Palm Papaya Lime Cocoa Tomato Coconut and Chillies and is the largest fruit producer contributing 15.6% of India's total fruit production. It is also the first state to announce MSP for horticultural crops like Banana Turmeric Onion and Chillies. The sector grew by 10.56% in 2021-22 contributing ₹52860 crores to the state's GVA.

Srikakulam part of the North Coastal Agro-Climatic Zone has strong potential for crops like mango cultivated in 5269ha area with production of 39002MT, cashew in 19841ha with production of 9823MT coconut in 15015ha with production of 39331kh nuts. Total fruit crops area is in 7051ha with production of 96251MT and total plantations crop area is in 35498ha with production of 14084MT. Coconut is promoted under the "One District One Product" initiative. The GoAP's Primary Sector Mission aims for double-digit growth by focusing on crops like coconut cashew and vegetables through cluster development. About 50 hectares were allocated for banana expansion yielding an additional 2500 MT and polyhouses covering 2000 sqm were completed.

Sericulture is being promoted in Srikakulam particularly in Mandasa, Pathapatnam and nearby mandals. The area under sericulture grew from 130 acres in 2017-18 to 803 acres in 2022-23 producing 10.86 MT of raw silk. This sector employing 8195 people and involving 582 farmers shows strong growth potential.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

The district Horticulture Department is providing cold storages to matured Farmer Producers Organizations. 04 cold storages are sanctioned to the FPOs promoted under NABARD's

PODF-ID. 11 Collection Centres are sanctioned to NABARD promoted FPOs in the district during 2022-23.

644 Rythu Seva Kendras RSKs as One-Stop Shops to address key needs of the farmers are sanctioned with 98 Village Horticulture Assistants. The services provided in RSKs include supply of quality inputs dissemination of technical knowledge etc. The RSKs are equipped with Smart TVs as well as a dedicated RSK Channel.

During 2022-23, a total number of 14 drone pilots completed training under Kisan Drones programme in the district.

One Oil Palm Unit and one procurement centre are established in Amadalavalasa and Srikakulam respectively. One Horticulture Farm is established in Baruva for producing planting material of horticulture species catering to fruit and vegetable nursery production. There are no govt units for sericulture in the district. Individual farmers are rearing the silkworms in their own sheds and supply cocoons to private reeling units.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District:

Andhra Pradesh's forests offer rejuvenating retreats and abundant wildlife. Tangible benefits include timber bamboo fuelwood fodder and non-timber forest products while intangible benefits like ecological balance soil and moisture conservation water flow regulation and carbon sequestration are invaluable.

Srikakulam district has 43653 hectares of forest cover 9.5 of its total area. Additionally, 55352 hectares of cultivable wastelands and fallow lands offer opportunities to enhance green cover by planting teak subabul and casuarina. The Government of Andhra Pradesh (GoAP) with support from the Government of India is implementing schemes to improve green cover and integrate livelihood opportunities.

The Nagaravanams (City Forests) program aims to create healthier urban environments contributing to Smart Clean Green and Healthy Cities. In Srikakulam a Nagaravanam in Balarampuram has opened to the public and seven temple eco-parks are under development statewide. For 2022-23 ₹1494 lakh is allocated for Nagaravanams and Temple Eco-Parks.

Eco-tourism is promoted through Vana Vihari by developing Telineelapuram and Telukunchi bird sanctuaries in Srikakulam district. To increase green cover to 33 of the state's area the afforestation program aims to plant nearly 20 crore seedlings annually alongside district-level Vanamahotsavam celebrations.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

The district is suitable for planting of Eucalyptus and Subabul on account of their fast growth and coppicing ability of the plants. M/s JK Paper Mills and M/s Mangalam Timber are popularising farm forestry for raising pulpwood species like casuarina and eucalyptus in the district. The plantations also generate woody biomass fuel wood and intercrops and serve as sustainable ecological resources for the drought-hit farmlands indispensable for returning them to around the year multi-crop cultivation.

Agroforestry: Presently the agriculture sector is confronted with issues like practice of monocropping reduction in per capita land holding (approx. 1 ha) increase in number of Marginal and Small farmers (86 cultivating about 47 of the net sown area) limited scope for horizontal expansion of land for agriculture purpose high dependency on monsoon with assured irrigation facilities only available in 48% of the net sown area, climate risk etc. Thus, the

economics does not gain much in favour of the sector which harbours almost 50% of the population.

The district of Srikakulam has wastelands ranging between 20-40% of its area. These can be brought under vegetative cover with reasonable efforts. Wastelands can either be converted to productive lands by afforestation programmes or converted to water bodies through implementation of irrigation projects and laying of new canals.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District:

The 2019 Livestock Census shows Srikakulam district has 456,000 cattle and 41,000 buffaloes. In 2022-23, it produced 720,000 metric tons of milk, accounting for 6.6% of the state's total. The per capita milk production for 2023-2024 was 248.54 liters. Small and marginal farmers, along with landless individuals, contribute 62% of milk production and own 70% of livestock, while women provide about 60% of the labor. The Andhra Pradesh Livestock Development Agency facilitated 230,000 artificial insemination procedures and 91,000 calves born in 2022-23 through 2,859 Gopalamitras.

Various initiatives support by animal husbandry in Srikakulam are i) 3072 Pasu Kisan Credit Cards were sanctioned out of 8675 applications in 2022-23. ii) Livestock Loss Compensation offers compensation for livestock deaths with ₹ 23.48 crore utilized as of March 2023 while a new livestock insurance scheme began in May 2023 insuring 8823 large animals and 522 small animals by July 2023.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

There are 644 Rythu Seva Kendras RSKs which provide services like primary healthcare and advisory support with 2125 MT of total mixed ration and 22.1 MT of fodder seed supplied in 2022-23. 1168 Milk Collection Centres operate with a daily procurement of 127972 litres.

Mobile Ambulatory Veterinary Clinics - MAVCs provides doorstep veterinary services through a 1962 call centre with 16 MAVC vehicles operating in the district. Furthermore, two Custom Hiring Centres (CHCs) were set up in Tekkali and Polaki mandals supported by RKVY and banks. The district also has seven shandies located in Kanchili Kotabommali, Laveru Kotturu, Srikakulam, Santhabommali, and Vajrapukotturu mandals.

2735 Pasu Vignana Badis were conducted in 2022-23 engaging 30428 farmers. 02 Cattle Feed Mills are available in the district. There are 533 AI centres available in the district which are sufficient.

The cattle population in the district is 456291 so, 89 veterinary dispensaries are required but only 77 are currently available resulting in a shortfall of 12. In terms of veterinary hospitals, the district needs 30 hospitals yet only 15 are available leaving a gap of 15. There is also a significant shortfall in animal disease diagnostic laboratories with only 1 available out of the required 8 resulting in a gap of 7.

2.1.7 AH – Poultry

2.1.7.1 Status of the Sector in the District:

Animal husbandry which began with backyard poultry has evolved into a vibrant industry in Srikakulam district. According to the latest Livestock Census 2019 the district boasts 13.19 lakh poultry including about 6.5 lakh broilers with a total egg production of 3147.598 Lakh

with a per capita production of 110.90 in the year 2023-2024. The district's location along NH5/NH16 offers excellent market access to major cities like Visakhapatnam, Bhubaneswar, Chennai and Kolkata and the geo-climatic conditions are conducive to poultry farming.

The district has sanctioned 644 Rythu Seva Kendras (RSKs) staffed with 590 Animal Husbandry Assistants (AHAs) providing essential services such as primary healthcare input supplies and advisory services.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

The credit flow to the livestock sector in Srikakulam district over the last three years is detailed in Annexure-III. There are no existing Poultry Feed Mills and Hatcheries in the district and hence there is a potential for these units in the district.

2.1.8 AH – SGP

2.1.8.1 Status of the Sector in the District:

Sheep and goat farming in Srikakulam is economically viable due to the district's advantageous agro-climatic conditions and the presence of limited grazing land. For small and marginal farmers these activities provide essential supplementary income. In 2022-23 Srikakulam produced 20341 MT of meat (Source: Dept. of AH Srikakulam). As per the 2019 Livestock Census, the district has 6.24 lakh sheep, 2.77 lakh goats, and 966 pigs. Piggery has limited potential except under government schemes implemented through the Scheduled Caste Cooperative Society Ltd.

644 Rythu Seva Kendras (RSKs): With 590 Animal Husbandry Assistants (AHAs) providing primary healthcare input supplies and advisory services.

Pasu Kisan Credit Cards: Out of 8675 applications, 3072 were sanctioned in 2022-23. Constituency Level Animal Disease Diagnostic Lab (CADDL): Based at the district headquarters it aids disease diagnosis and treatment with samples collected from RSKs.

Sanchara Pasu Arogya Seva: Provides tele-veterinary services and doorstep care through a 1962 call center with 16 Mobile Ambulatory Veterinary Clinics (MAVCs) operated by GVK EMRI.

Custom Hiring Centres (CHCs): Located in Tekkali and Polaki mandals these centers offer equipment with 40 financial aid from RKVY and 50 from banks under a 3 interest subvention scheme.

7 Shandies (markets): Functioning in Kanchili, Kotabommali, Laveru, Kotturu, Srikakulam, Santhabommali, and Vajrapukotturu mandals.

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

Several infrastructure gaps have been identified in the district. For Area Veterinary Dispensaries, the requirement is 89 with 77 currently available, 5 planned and a gap of 7 remaining. In terms of Animal Disease Diagnostic Laboratories, 8 are required but only 1 is available with no additional facilities planned leaving a gap of 7 laboratories. There is a requirement of formation of FPOs on Animal Husbandry as there are no cooperative societies in the sector.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District:

The fish production in Srikakulam district has exhibited varying trends over the past three years. In 2020-21, marine production was recorded at 46,272 MT, inland production at 96,900 MT, and prawn/shrimp output at 24,902 MT. In 2021-22, marine production increased to 61,310 MT, while inland production saw a slight decline to 95,265 MT, and

prawn/shrimp production surged to 74,463 MT. However, in 2022-23, marine production decreased to 50,456 MT, inland production to 89,187 MT, and prawn/shrimp output to 43,812 MT.

Srikakulam district is endowed with a 193 km coastline, encompassing 104 villages across 11 mandals. The district's fishing community consists of 1.55 lakh individuals, including 0.46 lakh active fishermen. Several initiatives are being implemented to promote sustainable fish production within the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

Identified infrastructure gaps include the need for seed farms, fish landing centres, drying platforms, fishing harbours, and various types of boats. The government has laid the foundation for a fishing harbour at Budagatlapalem and sanctioned a fish landing centre at Manchineellapeta with an estimated cost of ₹13.95 crore. Additionally, four integrated Aqua Labs have been approved in Sompeta, Palasa, Narasannapeta, and Tekkali, with a further Aqua Lab needed in Ranasthalam and Srikakulam blocks.

The district has the potential to convert 2,000 hectares into fish culture ponds across various mandals, alongside the construction of eight jetties for fishing crafts. Currently, two out of four ice plants are operational, and there is a requirement for five to six additional plants, along with twelve insulated vans for market transportation. The Fish Andhra-Fit Andhra retail outlets, with 99 outlets currently operational, support community health and economic stability for fishermen.

Under the PMMSY scheme, the Government of India has issued guidelines for the development of 100 coastal fishermen villages as "climate resilient coastal fishermen villages" (CRCFV). Three villages in Srikakulam district—Pedaganagallapeta, Devnalthada, and Idduvanipalem—have been selected under this initiative.

2.1.10 Farm Credit – Others including Two Wheelers for farmers

2.1.10.1 Status of the Sector in the District

The adoption of two-wheelers in agriculture has been rapidly increasing, particularly among small and marginal farmers. These vehicles are primarily utilized for transporting agricultural inputs, labor to fields, and produce to markets. Innovative farmers are also using two-wheelers for various farm operations such as pesticide spraying, inter-cultivation, and winnowing, due to their cost-effectiveness and availability in rural areas. This trend is especially prevalent among dairy and vegetable farmers, who need to deliver perishable goods such as milk and vegetables to collection centers in a timely manner.

Despite the growing use of two-wheelers, small and marginal farmers still rely heavily on animal power for agricultural tasks. Of the total 2.62 lakh hectares of land holdings, small and marginal farms account for 1.99 lakh hectares. There remains significant demand for bullocks and bullock carts for ploughing, sowing, and transportation of inputs and produce.

Infrastructure support includes local carpenters capable of manufacturing quality bullock carts and the availability of dealers for the supply of tyres and rims. The use of pneumatic tyre

carts and tilting carts, due to their lightweight nature, is encouraged, particularly in regions like sugarcane-growing areas. Furthermore, banks provide loans of up to ₹1.00 lakh for farmers to purchase two-wheelers, known as Kisan Bikes.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

In terms of wooden bullock carts, infrastructure support includes local carpenters skilled in producing quality carts and access to dealers for tyre and rim supply. The promotion of pneumatic tyre carts and tilting carts is critical for their lightweight nature, facilitating easier transportation. There is also a need to promote improved tyre carts for transporting sugarcane in sugarcane-growing regions. Banks offer loans for farmers to purchase two-wheelers as part of the Kisan Bike initiative.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District:

Sustainable agriculture is vital for meeting current and future food demands while preserving natural resources. Andhra Pradesh, with its agrarian economy, sees agriculture contributing significantly to its GDP and employment. However, traditional farming practices have often led to environmental degradation and socio-economic inequalities.

Water scarcity, exacerbated by frequent droughts, is a major challenge. In response, the state has implemented initiatives like the Jalayagnam program, which focuses on constructing check dams, farm ponds, and reservoirs to enhance water storage and recharge groundwater. Micro-irrigation techniques such as drip irrigation and sprinklers have been adopted to reduce water wastage and increase irrigation efficiency.

The government encourages the use of modern agricultural methods like precision farming and remote sensing, aimed at optimizing resource use and minimizing environmental impacts. Andhra Pradesh has emerged as a leader in organic farming, with the Zero Budget Natural Farming (ZBNF) program introduced in 2015. This initiative promotes chemical-free farming using natural fertilizers and bio-pesticides, reducing reliance on synthetic inputs. The government provides training, financial support, and certification to facilitate the transition to organic farming.

2.1.11.2 Infrastructure and linkage support available, planned and gaps:

Knowledge and Awareness – A Significant challenge faced in adopting sustainable agriculture practices is the lack of awareness and knowledge among farmers. Educating farmers about the benefits of the sustainable agriculture practices and providing them with training and extension services can help overcome this challenge.

Access to resources – Small and Marginal farmers often face challenges in accessing resources required for sustainable agriculture such as organic inputs and advances irrigation technologies. Strengthening rural credit systems and promoting farmer producer organisations can enhance access to resources.

Market linkages – Connecting sustainable agriculture produce with the market can be a challenge. Developing robust market linkages and promoting sustainable branding can incentivize farmers to adopt such practices.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District:

The district has a diverse agricultural landscape due to its favorable climate, irrigation, and varied soils. Key crops include rice, maize, and pulses like red and black gram, with groundnut, cotton, and sugarcane as major cash crops. Horticulture flourishes with mangoes (notably the Totapuri variety), bananas, citrus fruits, and cashews, with mangoes being a key export. Local vegetables include tomatoes, onions, and gourds, while coastal areas support coconut and areca nut plantations.

The infrastructure for storage and marketing of agriculture produce is considered essential for ensuring better prices for the farmer. There are 56 market committees in Srikakulam district. The market yards have created necessary infrastructure such as drying platforms and besides extending suitable financial assistance to the farmers as an interim measure to avoid distress sale wherever necessary.

The district market surplus of the food grains oil seeds pulses etc. is to the tune of 2.5 to 3.0 lakh MT and all these commodities can be stored/ stored in the godowns when the prices are low. The private godown network is concentrated mainly in Ranasthalam Amadalavalasa Narasannapeta blocks which are mainly used to store paddy and maize.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

The district has 36 PACS and 11 DCMS providing essential agricultural inputs, along with 56 AMCs with a storage capacity of 46,300 MT, 18 APSWC godowns holding 92,500 MT, and 19 private godowns with 95,000 MT capacity. The FCI contributes an additional 36,000 MT in Alikam, but there remains a significant storage deficit of about 400,000 MT.

Currently the district has a cold storage capacity of 8420 MT but a shortfall of around 20000 MT exists. Under the PACS MSC Special Refinance Scheme NABARD has sanctioned ₹889.27 lakh for constructing godowns and drying yards with 23 of each underway. Additionally, NABARD has allocated ₹35.00 crore to the AP State Warehousing Corporation for seven new warehouses with a total capacity of 14000 MT.

The Agricultural Marketing Infrastructure (AMI) scheme supports storage and processing infrastructure development offering a 25% capital subsidy for general projects and 33.33% for women SC/ST and FPOs. The Agriculture Infrastructure Fund provides ₹ 1.00 lakh crore in loans with a 3% interest subvention supporting various beneficiaries including farmers and cooperatives. Currently the FPOs, supported by the NABARD are onboarded on e-marketing ONDC platform. Srikakulam has an e-NAM market in the Illandu Junction and Amudalavalasa areas. There is a Mandi under eNAM in Ichapuram in which major commodity traded is Banana.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District:

In Srikakulam district, red soils make up 58.6% of the area, followed by brown forest soils at 14.6%, alluvial soils at 10.31%, and black soils at 5.11%. Around 70 area of the district is rainfed and therefore farm development on a watershed basis and dry land farming assumes importance for augmenting agriculture production and productivity by exploitation of natural resources by adopting a watershed approach. The total cultivable wastelands and fallow lands stood at 54340 ha cultivable wasteland stood at 462 ha and land put to non-agricultural uses stood at 85297 ha. Land levelling activities have potential in the district especially where irrigation facilities are being extended under various programmes.

Land development includes on-farm development mainly land levelling bunding soil conservation farm ponds and organic farming/ vermin-compost units. While Land development activities aim at improving the land and water resources and in turn the crop yields watershed development is an overall area development approach for the dry region which entails soil and water conservation yield stabilization and socio-economic development of the people in the dry land areas. Problematic soils i.e. acidic soils represent 0.6 of the soils (mainly in Ichapuram Saravakota Amadalavalasa and Pathapatnam mandals) and Alkaline soils extend over 4.4 of the area (Kotabommali Ranasthalam Ponduru Saravakota and Ichapuram mandals).

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

In the district 18 watersheds have been completed in Palasa Etcherla Sompeta Kotturu Mandasa and Seethampeta mandals covering 75288 hectares. The State Government has also finalized 360 micro watersheds benefiting 2.74 lakh hectares across 1135 villages. Currently 10 micro watersheds under the IMWP are in progress covering 36297 hectares at an estimated cost of ₹5545 lakh. The District Water Management Agency (DWMA) is executing 10 watershed development programs in Tekkali Saravakota and Kotturu blocks.

NABARDs “Per Drop More Crop” campaign reached 500 villages in 2017-18 identifying new works and repairing existing ones for the State Government. The District Cooperative Central Bank (DCCB) has financed various units under the Land Development Scheme.

The APCNF program has established 28 clusters in 150 villages across 25 mandals aiding 12000 farmers over 5500 hectares to promote natural farming. The Indira Jala Prabha Program supported by RIDF has impacted 17028 acres in 942 blocks across 27 mandals benefiting 8773 SC/ST beneficiaries.

NABARD has also implemented two successful watersheds—Vonigedda and Chilagam—covering 1200 ha and 800 ha respectively. The district has three soil testing laboratories with the main lab at Amadalavalasa analyzing 30000 to 40000 samples annually. Quality seeds are provided by 49 societies and 30 licensed private dealers, and 9 agriculture labs have been sanctioned under RIDF-XXV totalling ₹1354 lakh in financing.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District:

The availability of quality inputs like seeds bio-fertilizers and bio-pesticides is essential for boosting crop productivity. This requires increased credit flow for bankable activities in agri-infrastructure including plant tissue culture agri-biotechnology seed production and the production of bio-pesticides bio-fertilizers and vermicomposting as well as e-NAM.

Seed Production & Processing: The Seed Village Programme (SVP) ensures timely access to quality certified seeds of notified varieties at affordable prices facilitating rapid multiplication of new seed varieties. Under SVP foundation seeds are supplied at a 50 subsidy for cereals and 60 for oilseeds and pulses. Additionally, under Certified Seed Production (CSP) foundation seeds for oilseeds pulses and green manure are provided at a 75 subsidy through Seed Villages. In the district 375.5 quintals of foundation seed were distributed to farmers during 2022-23 under both SVP and CSP.

Vermicomposting: The use of vermicompost and NADEP compost enriches the soil by supplying essential nutrients and growth hormones improving its structure and increasing water and nutrient retention capacity. The Departments of Agriculture and Horticulture along with KVK are promoting organic cultivation and providing both inputs and technical support to establish compost units in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

Inadequate availability of quality seeds planting material and germplasm are the major constraints limiting productivity. Supply of quality seeds is therefore essential for increasing productivity of crops and total agricultural production.

FPOs/PACS may be encouraged to take up seed production /participate in seed village programme. The seed village programme can be taken up with bank credit for quick scale up and supplement with Government efforts. After mechanized removal of weeds like Eichhornia and Parthenium the cut-weed may be stored in a designated pit in the village premises which can be later used as a compost. There is a Mandi under eNAM in Ichapuram in which major commodity traded is Banana. FPOs/PACS may be linked with APMC Ichchapuram for better market opportunities.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District:

A large part of the nation's farm produce is discarded unprocessed resulting in annual losses of ₹65000 crores due to poor post-harvest handling. This highlights the urgent need for extensive development of post-harvest and marketing infrastructure including grading packaging transportation and storage.

To improve farmers value realization and generate employment the Government of India (GoI) and NABARD have made agro and food processing a priority. They have initiated measures to encourage the processing of agricultural and horticultural products which are crucial for the economic development of farmers. However, investments in this sector have not kept pace with its potential leading to weak connections between production post-harvest management processing and marketing.

The Pradhan Mantri Kisan Sampada Yojana (PMKSY) was launched with a budget of ₹6000 crores to establish a strong food supply chain targeting the harvesting of around 334 lakh MT of produce benefiting 20 lakh farmers and creating 5.30 lakh jobs. The Agriculture Infrastructure Fund (AIF) offers a 4% interest subvention to credit institutions for agricultural infrastructure development aimed at reducing produce wastage. Additionally, the National Horticulture Mission (NHM) provides a 35% subsidy for cold storage facilities up to 5000 MT while the Small Farmer Agri-Business Consortium (SFAC) offers a 75% subsidy for cold storage components capped at ₹2.25 crore.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Agri ancillary activities include loans to cooperative societies for marketing produce Agri-Clinic/Agri-Business Centres (ACABCs) loans to PACS/FSS/LAMPS and loans to microfinance institutions (MFIs) for agricultural lending. The promotion of Farmer Producer Organizations (FPOs) by NABARD and the Government of India (GoI) is a positive initiative that enhances credit access for members. NABARD supports FPOs adapting to their credit and support needs. As of March 31 2024 32 FPOs (agro-based fishery and off-farm) are operational in the district receiving increased bank credit in 2023-24 from NABKISAN SAMUNNATI DCCB and commercial banks including revolving working capital

Under the latest Priority Sector lending norms the following activities are eligible for lending under Agriculture Ancillary Activities:

- i. Loans for establishing Agri-clinics and Agri-business Centres.
- ii. Bank loans to PACS Farmers Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for agricultural on-lending.
- iii. Loans to MFIs for on-lending in the agriculture sector.

Additionally, the Others category includes:

- i. Loans up to 1 lakh for distressed persons to prepay debts to non-institutional lenders.
- ii. Overdrafts up to 10000 for PMJDY account holders aged 18-65.
- iii. Loans to state-sponsored organizations for Scheduled Castes/Scheduled Tribes for purchasing inputs or marketing outputs.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

Agri-Clinics and Agri-Business Centres (ACABCs) play a crucial role in providing expert advice and services to farmers enhancing crop and animal productivity. Agri-Business Centres serve as commercial units offering agri-extension services. Candidates trained for 45 days at Nodal Training Institutes (NTIs) recognized by MANAGE can access composite loans from commercial banks regional rural banks state cooperative banks and other NABARD-refinanced institutions to establish Agri-Clinics and ACABCs. This program leverages the expertise of Agriculture Graduates empowering them to provide professional extension services to farmers.

While some Micro-Finance Institutions (MFIs) operate in the district offering loans for agricultural activities there is limited published information on their operations. Additionally, several Mutually Aided Cooperative Thrift Societies (MACTS) are active providing thrift and credit services for agricultural activities.

NABARD has initiated the transformation of Primary Agricultural Credit Societies (PACS) into Multi-Service Centres (MSC) to diversify their business models and ensure long-term sustainability. The goal is to convert PACS into One Stop Shops to meet all member needs and increase profit margins. Seven PACS from the DCCB are involved in this initiative receiving support for working capital to facilitate gold loans supply inputs and provide agricultural equipment to members.

Chapter 3

Credit potentials for MSMEs

3.1 Status of the Sector in the District:

The Micro, Small, and Medium Enterprises (MSMEs) sector plays a significant role in the Indian economy, contributing approximately 8% to the GDP, 45% of manufacturing output, and 40% of exports. It is also the second-largest source of employment, after agriculture. The Andhra Pradesh MSME Policy 2022-23 focuses on fostering sustainable development and enhancing global competitiveness. In Srikakulam district, a total of 1,838 MSMEs have been established, attracting investments of ₹248.7 crores and generating 8,977 jobs. In comparison, by March 2021, only 8 large and mega units had been established, with an investment of ₹1,434 crores, creating 2,787 jobs. The credit flow to the MSME sector in Srikakulam amounted to ₹58,926.84 lakh in 2020-21, ₹71,865.38 lakh in 2021-22, and ₹1,58,247.00 lakh in 2022-23.

Key schemes supporting MSMEs in the district include:

- **PM Employment Generation Scheme (PMEGP):** This scheme, implemented by the Khadi and Village Industries Commission (KVIC) in collaboration with the Khadi and Village Industries Board (KVIB), grounded 69 units as of January 9, 2023, against a target of 120, with ₹330.36 crore disbursed.
- **MUDRA Scheme:** This scheme provides credit ranging from ₹50,000 to ₹2,00,000 to weavers, with a 20% subsidy and 7% interest subvention. As of March 31, 2023, a total of 225 loans were sanctioned, amounting to ₹123.50 lakh.

According to the District Handbook on Statistics 2021-22, there are 24 large and medium-scale industries in Srikakulam, with an investment of ₹5,800.46 crore, providing employment to approximately 14,496 individuals. Additionally, 1,031 factories are registered under the Factories Act, offering employment to 35,726 people. Approximately 2% of the district's population is employed in large and medium-scale industries.

3.2 Infrastructure and linkage support available, planned and gaps:

The key industrial areas in Srikakulam district include APIE-Amadalavalasa, IP-Kusalapuram, MIE-Balaga, IP-Palasa, and IDA-Pydbheemavaram. The primary industries in the district encompass a range of sectors such as pharmaceuticals, cashew processing, jute, coir, pesticides, pistons, ammonium nitrate, rice milling, granite, stone crushing, beach sand minerals, power, and sugar production.

Dr. Reddy's Laboratories, located in Ranasthalam, specializes in bulk drugs and formulations, with an investment of ₹500 crore, providing employment to over 1,000 local residents. A Special Economic Zone (SEZ) in the district, with an investment of ₹1,022.38 crore, is currently operational, offering employment to 2,085 individuals. The SEZ has an import value of ₹139.09 crore and an export value of ₹468.81 crore. Additionally, the district is supported by 5 industrial training institutions, 2 polytechnic colleges, and 9 engineering colleges, all of which annually produce a skilled workforce.

The recently launched Narasannapeta-Pathapatnam-Odisha corridor is expected to open new markets for MSME products, while the under-construction Moolapet Seaport will enhance the export potential of MSMEs in the district.

According to the 2012 census, there are 12.90 lakh workers in the district, of whom 4.73 lakh are agricultural laborers, 5.25 lakh are cultivators, and 2.92 lakh belong to other worker categories.

The handloom industry plays a crucial role in promoting the MSME sector in the district. During the year 2022-23, the handloom industry produced goods valued at ₹236.76 lakh, generating a turnover of ₹165.38 lakh.

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District:

The Government of India has set an ambitious target of achieving USD 1 trillion in merchandise exports by 2025. To meet this target, India needs to grow at a compound annual growth rate (CAGR) of approximately 36%. In alignment with this goal, the Government of Andhra Pradesh has set a target to double its exports from the baseline of 2020-21 by the year 2030. Achieving this target will require an annual growth rate of 8%, necessitating a well-defined and strategic action plan to engage all stakeholders involved in the export process. As part of the Andhra Pradesh Export Promotion Policy, dedicated State Level Facilitation Cells and District Level Facilitation Cells have been established to offer guidance and support services to manufacturer exporters throughout the entire project cycle.

The Reserve Bank of India (RBI) has introduced several measures to ensure timely and smooth credit flow to the export sector. These measures include the liberalization and rationalization of export credit interest rates, flexibility in repayment terms, and special packages for large-value exporters. Advances made by banks under "Export Credit," up to the sanctioned limit of ₹40 crore per borrower, have been included within the Priority Sector as per the RBI guidelines (RBI/2019-20/66/FIDD.CO.Plan.BC.12/04.09.01/2019-20, September 20, 2019). This includes both pre-shipment and post-shipment export credit.

4.1.2 Infrastructure and linkage support available, planned and gaps:

Srikakulam district is home to five industrial areas: Amadalavalasa, Kusalapuram, Balaga, Palasa, and Pydibheemavaram. The district houses 875 large and small rice mills, 152 cashew processing units, and 15 coir cooperative societies. Palasa stands out as a key cluster, with 87 micro cashew processing firms involved in cashew kernels, kernel skin, and nutshell liquid (CNS), employing approximately 9,000 individuals. Additionally, the Ponduru handloom, coir, and rice miller clusters hold significant export potential.

As part of the "District as Export Hub" initiative, the Government of Andhra Pradesh (GoAP) has identified granite, cashew, pharmaceutical products, and marine food products as key export items from the district.

Moolapeta Port (formerly Bhavanapadu Port), being developed under the Landlord Model, is expected to be a transformative asset for the district's export activities. Furthermore, the GoAP has designated Meghavaram Port as a minor port, focusing on the export of granite, cashew, and the import of coal and fly ash. The ongoing development of a greenfield airport in Bhogapuram, along the NH5/NH16 corridor, is anticipated to play a crucial role in the district's overall development, particularly in boosting exports and imports.

Fisheries hold the top position in terms of exports from the district. However, specific data on fisheries exports is unavailable, as the export credit is recorded under Post-Shipment Credit at Visakhapatnam or other major ports in the country.

4.2 Education

4.2.1 Status of the Sector in the District

Sustainable Development Goal 4 (SDG 4) seeks to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” by the year 2030.

According to the District Handbook on Statistics for 2021-22, there are 2,013 Primary Education Schools across various managements, with an enrollment of 0.98 lakh students. The district also includes 493 Upper Primary Schools, serving 0.54 lakh students, and 601 High Schools, which account for 1.52 lakh students. In addition, there are 190 Junior Colleges under different managements, 79 Degree Colleges, and institutions such as Dr. B.R. Ambedkar University, an Agricultural College, and more than 12 B.Ed. & DIET Colleges. The district also hosts the Rajeev Gandhi Institute of Medical Sciences (a Medical College), GEMS Medical College, and a Dental College under private management.

4.2.2 Infrastructure and linkage support available, planned and gaps:

According to the 2011 Census the population and literacy rates are as follows:

All India Population	: 12101.93 lakh Literacy: 74.0,
Andhra Pradesh Population	: 493.86 lakh Literacy: 67.4
Srikakulam Population	: 27.03 lakh Literacy: 61.74

Credit flow to the education sector has increased from ₹796.12 lakh in 2020-21 to ₹982.70 lakh in 2022-23. State has allocated ₹29,909 crore for school education department for 2024-25.

In 2022-23 the gross enrolment in schools in Andhra Pradesh was 71.79 lakh with various initiatives aimed at improving education quality increasing enrolment and reducing dropouts:

- **Thalliki Vandanam:** Financial assistance of ₹ 15000 annually for BPL mothers sending children to school benefiting 3,31,847 families in 2021-22.
- **Dokka Seethamma Mid-Day Meal:** Revamped Mid-Day Meal scheme launched in November 2022 with an expenditure of ₹1596.25 crore for nutritious meals.
- **AP Model Schools:** Established in Educationally Backward Blocks these schools provide quality education securing 174 seats in IIITs and 964 National Means and Merit Scholarships.
- **Sarvepalli Radhakrishnan Vidyarthi Mitra:** Student kits distributed to 3,47,283 students in 2022-23 with a budget of ₹68.21 crore.
- **Mana Badi – Mana Bhavishyattu:** Modernization of schools and colleges with ₹14914.47 lakh for 99 school projects and ₹882.10 lakh for 10 college projects supported by NABARD.

4.3 Housing

4.3.1 Status of the Sector in the District:

Housing in India has emerged as a dynamic sector significantly contributing to the economy and real estate industry driven by numerous developers finance schemes and rising demand for residential properties. According to the 2011 Census ,the Government of India estimates a housing shortage of around 10 lakhs in urban areas and 30.85 lakh in rural areas of Andhra Pradesh. In response ,the Government of Andhra Pradesh (GoAP) has launched initiatives to provide permanent housing to all eligible households by 2024 ,distributing 30.20 lakh house site pattas free of cost—1.50 cents in rural areas and 1.00 cent in urban areas—primarily to

women beneficiaries covering approximately 71811 acres with a market value of ₹56102 crores. In Srikakulam district alone, 77831 pattas were distributed and 15863 houses were constructed in 2022-23.

4.3.2 Infrastructure and linkage support available, planned and gaps:

To support the housing sector in accordance with Government of India policies, NABARD offers long-term refinance of up to 95% for rural housing to Regional Rural Banks, State Cooperative Banks, District Credit Cooperative Banks, and Commercial Banks. The credit flow to the housing sector during 2019-20, 2020-21, and 2021-22 demonstrates a growing trend, with total outstanding amounts of ₹86,845.51 lakh, ₹1,57,719.00 lakh, and ₹17,256.45 lakh, respectively, indicating increasing investment in the housing market.

Challenges that need to be addressed in the housing sector include:

- Rising land costs, escalating construction expenses, and limited availability and reach of micro-finance measures, which are impacting the sector.
- The long gestation period of six to eight years for housing projects, compounded by the need for multiple approvals from various authorities within a two to three-year time frame, requires simplification.
- There is a pressing need to address the inadequacy of assistance for the purchase of house sites and streamline the provision of homestead plots through collaborative efforts across various departments.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Sector in the District:

Srikakulam District in Andhra Pradesh has achieved significant advancements in its infrastructure, economy, and social sectors, characterized by enhanced road networks, improved rail connectivity, and dependable electricity supply. The industrial expansion in agriculture, fisheries, and textiles is supported by the trade activities at Kakinada port. Social progress is evident through better education, healthcare, and welfare programs facilitated by government initiatives such as rural development and "Smart Village" projects. Although challenges persist, including limited healthcare access in remote regions and environmental concerns, the ongoing development initiatives indicate a promising trajectory for future growth and modernization.

A seaport is being constructed near Mulapeta in Srikakulam district to prevent migrations which will generate employment and revenue for the district. Govt is also planning to connect Mulapeta port with Bhogapuram airport in Vizianagaram district by bringing a dedicated freight airport in srikakulam.

5.1.2 Infrastructure and linkage support available, planned and gaps:

The major sources of irrigation in Srikakulam district are BRR Vamsadhara and Gorle Sriramulu Naidu Madduvalasa Reservoir projects with irrigation potentials of 255510 acres and 37200 acres respectively.

The water from Bahuda river flowing through Icchapuram mandal bisecting Kesupuram and Burjapadu panchayats needs to be tapped from run-off to the sea by constructing groyn or similar hydraulic structures to irrigate around 2000 ha of land.

At present there has been no major rural connectivity or rural infrastructure projects in the district. The concerned departments in the district have to identify the potential for such projects for overall rural development in the district.

Govt to complete the Phase II works of Vamsadhara project at the earliest which will store 19 TMC of water. Nagavali and Vamasadhara rivers interlinking project to be taken up. There is a scope for pharma hub and bio tech hub in Mulapeta Port area. An MSME park can be established in the district to promote micro industries.

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

In the Srikakulam district, several projects across various sectors have been sanctioned excluding those related to irrigation rural roads and bridges. In the Anganwadi sector, 90 projects have been sanctioned likely benefiting 2250 individuals with a total value of ₹90.00 cr. The Agriculture and Allied sector have 8 projects expected to benefit 2.37 lakhs entities with a value of ₹8.00 cr. In the Drinking Water sector 2 projects have been approved benefiting 127906 individuals with a value of ₹2.00 cr. For the Education sector 124 projects have been sanctioned potentially benefiting 244553 people amounting to ₹124.00 cr. The Fisheries sector has 5 sanctioned projects with a value of ₹5.00 cr. Lastly 10 Health sector projects have been sanctioned likely benefiting 11.24635 units with a value of ₹10.00 cr.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District:

Srikakulam district is renowned for being home to several prestigious educational institutions, providing a strong foundation for higher education. Many of the colleges in the district are affiliated with Dr. B.R. Ambedkar University, one of the oldest universities in the region. The Rajiv Gandhi Institute of Medical Sciences, established in Srikakulam town, is one of the most recognized medical institutions in the state of Andhra Pradesh. According to the 2011 census, the literacy rate in the district stands at 61.74%, with male literacy at 71.61% and female literacy at 52.08%. The total number of literates in the district is 14,95,381, comprising 8,57,824 males and 6,37,557 females.

5.2.2 Infrastructure and linkage support available, planned and gaps:

In Srikakulam district, the population served per medical (allopathic) institution is 0.48 lakh, which is slightly lower than the state average of 0.56 lakh. The total number of beds in medical institutions across the state is 26,299, whereas the district has only 1,870 beds. Private health institutions in the district require bank credit to upgrade their facilities with the latest equipment and technology. Notably, a 100-bedded area hospital in Tekkali is being supported under the Rural Infrastructure Development Fund (RIDF).

In addition, a drinking water project estimated at ₹700 crores has been sanctioned for the Uddhanam area in the district, which has been facing long-standing kidney-related health issues. Until the project is completed, financial assistance from banks is required for entrepreneurs involved in the reverse osmosis (RO) plant business in the area, as well as throughout the district.

There is also a significant demand for credit to address infrastructure gaps in private educational institutions, which banks in the district may consider tapping into.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District:

Under the PM Surya Ghar Yojana, it is mandated that all district officials install solar panels on their own residences as a demonstration to inspire the public. This initiative is being implemented on a mission mode in the district. The District Collector has advised all officials to first take advantage of the PM Surya Ghar Yojana for their own homes and encourage the public to benefit from the scheme, which aims to reduce reliance on conventional electricity and minimize carbon emissions.

In Srikakulam district, the Horticulture Department is actively encouraging farmers and their collectives to establish solar-powered cold storage units, which will enable them to store their produce more efficiently and maximize their returns. Furthermore, a 6,000 MW nuclear power plant is under planning in Ranasthalam Mandal, Srikakulam district.

5.3.2 Infrastructure and linkage support available, planned and gaps:

Building and upgrading transmission lines is essential for the efficient transfer of electricity generated from renewable energy projects to demand centres. Inadequate transmission capacity can result in the curtailment and wastage of clean energy.

Under the priority sector lending guidelines, bank loans of up to ₹30 crores are provided to borrowers for purposes such as solar-based power generators, biomass-based power

generators, wind mills, micro-hydel plants, and non-conventional energy-based public utilities like street lighting systems and remote village electrification. For individual households, the loan limit is set at ₹10 lakhs per borrower.

Other opportunities for financing includes

- i. Solar Mini Cold rooms / Stores
- ii. Solar Aerators in Fishery projects
- iii. Solar fencing and solar power based farm implements
- iv. Wind Mills
- v. PM Surya Ghar Yojana – Roof Top Solar Units

RIDF

Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
1	XXV	46	5796.17	4788.65
2	XXVI	159	14033.80	11332.74
3	XXVII	30	16880.56	7843.69
4	XXVIII	2	79793.13	15237.63
5	XXIX	7	9738.89	8232.92

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

Sr. No.	Particulars	No. of projects	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
A	Closed Tranches	1307	70249.00	100440.06
B	Ongoing tranches	244	126242.55	47435.63
C	Total (A + B)	1551	196491.55	147875.69

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

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
A	Irrigation/ Agriculture	8	1192.00	891.84
B	Rural roads & bridges	5	722.50	578.00
C	Social Sector	224	44399.92	30599.91
	Total (A + B + C)	237	46,314.42	32,069.75

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	8	Irrigation potential	ha	17940
B	Rural roads	5	Road length	km	40
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	90	children	No.s	2250
2	Agri. and Allied	8	farmers	No.s	237000
3	Drinking Water	2	population	No.s	127906
4	Education	124	students	No.s	244553
5	Fisheries	5	fishermen	No.s	25000
6	Health	10	population	No.s	1124635

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD is committed to fostering inclusive development by integrating vulnerable, marginalized, and distressed populations, particularly women, into the formal banking system. It addresses both demand and supply-side constraints through initiatives such as the Self-Help Group Bank Linkage Programme (SHG-BLP) and Joint Liability Groups (JLGs). The SHG-BLP, pioneered by NABARD, has become the largest microfinance program globally, benefiting over 14.2 crore households and linking 119 lakh SHGs to the formal banking system.

In Andhra Pradesh, the SHG movement gained significant momentum with the World Bank-assisted poverty reduction project, Velugu, launched in 2000. To further support this initiative, the Society for Elimination of Rural Poverty (SERP) was established to accelerate poverty alleviation through social mobilization and inclusiveness. To enhance the SHG-BLP and help SHGs transition into large-scale micro-entrepreneurs, the Government of India restructured the Swarna Jayanti Gram Swarozgar Yojana (SGSY) into the National Rural Livelihood Mission (NRLM) on 1 April 2013.

During FY 2022-23, Andhra Pradesh saw 526,732 SHGs credit-linked under the SHG-BLP program, with a total loan disbursement of ₹40,230 crore and an outstanding loan balance of ₹58,757 crore. The average bank loan per SHG increased from ₹0.45 lakh in 2004-05 to ₹11.15 lakh in 2022-23, with a low non-performing asset (NPA) rate of 0.42% as of 31 March 2023.

The Stree Nidhi Mahila Bank, a credit cooperative promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhyas, provides affordable and timely livelihood finance to SHG women, forming a vital part of SERP's poverty alleviation strategy.

6.1.2 Infrastructure and linkage support available, planned and gaps:

In the state of Andhra Pradesh, a total of 624 Micro-Enterprise Development Programmes (MEDPs) and 159 Livelihood Enhancement and Development Programmes (LEDPs) have been conducted to date. In FY 2022-23, NABARD sanctioned 46 MEDPs and 31 LEDPs across the state, of which 04 MEDPs and 04 LEDPs were conducted in the district of Srikakulam. As a result, a significant number of trained Self-Help Group (SHG) members have successfully been credit-linked and established their own micro-enterprise units. These programs have not only contributed to supplementing the earnings of rural women but have also had a transformational social impact in areas such as decision-making, self-esteem, quality of life, and education, among others.

In addition to the SHG-BLP, NABARD has been actively supporting the formation of informal groups, such as Joint Liability Groups (JLGs), comprising 4-10 members. During FY 2022-23, NABARD sanctioned a grant of ₹46.00 lakh for the promotion and credit linkage of 1,150 JLGs across Andhra Pradesh.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

S.No.	Sector	Critical intervention required for creating definitive impact
1.	Farm Credit	<ul style="list-style-type: none"> Water weeds such as Eichhornia which are fast-growing are reducing the storage capacity of tanks thereby creating a shortage of water to tail-end fields. Also, another weed namely Parthenium which grow on tank and canal bunds roadside pastures etc. create health related issues to humans as well as livestock. Mechanized weed removers to be deployed. The cut-weed from the above may be stored in a designated pit which can be used as compost later. Most of the offices under Dept. of Agriculture at mandal level are in urgent need of renovation.
2.	Water Resources	<ul style="list-style-type: none"> Permanent groin-like structure on Bahuda river along Burjapadu and Kesupuram panchayats in Ichchapuram mandal is needed which will provide irrigation to around 2000 ha.
3.	Farm Mechanisation	<ul style="list-style-type: none"> Kisan Drone program to be familiarized with the farming community in the district through KVK RARS Ragolu etc. Custom Hiring Centres to be formed by FPOs for which farm machinery has to be provided by agriculture/horticulture departments on subsidy. This will help farmers to utilize the farm implements on nominal rent.
4.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> One Cold Storage facility may be sanctioned to one agro-based FPO on subsidy. For better returns collection centres may be sanctioned to FPOs on subsidy.
5.	Forestry and Wasteland Development	<ul style="list-style-type: none"> Urgent need for bringing wastelands into use by adopting forestry/agroforestry techniques. The average cost for such areas could be about ₹50000/ha. Trees with multipurpose uses can be planted in such lands. Agro-forestry and forest cover that are resilient in nature may be promoted as long-term strategy to maintain sustainability in agriculture and to mitigate the challenge of climate change.
6.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> 07 Animal Disease Diagnostic Laboratories are needed in the district. Presently only one lab is catering to the needs of the entire district. 15 Veterinary Hospitals i.e. one in each mandal are required to the existing 15 so that all the mandals would be covered.
7.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> Back yard poultry has to be promoted in the district through SHGs for production of eggs and meat. KVK Amadalavalasa has developed a demo poultry unit their premises. KVK to train identified SHGs in the back yard poultry in improved breeds like Vanaraja and Giriraja and the same can be given to the SHGs through state sponsored schemes.
8.	Animal Husbandry –	<ul style="list-style-type: none"> There are 623641 sheep and 277268 goats in the district. There is a need to form sheep and goat cooperative or an animal husbandry FPO in the district to tap the marketing

S.No.	Sector	Critical intervention required for creating definitive impact
	Sheep, Goat, Piggery, etc.	opportunities, bring new technologies in goat/sheep rearing and value addition.
9.	Fisheries	<ul style="list-style-type: none"> • Cold Storages/Ice Plants are required in the district for export of fish as currently the export is being done from Visakhapatnam. • Floating jetties to take off and put on boats are needed in landing places. There is a need to establish drying yards in the fishing villages for hygienic drying of fish. Cage cultivation can be taken up in the Vamsadhara Reservoir with the support of fisheries department. • All weather roads from villages to fish landing centres need to be laid in 32 villages. • 14 insulated trucks for transporting the catch to the market around 18 shore-based facilities with multi-purpose slatted structure for storing and securing fishing implements. • Keeping in view the vast sea cost in the district, Seaweed culture can be explored. However, rough sea conditions are major hurdle for the seaweed cultivation in the district. Few suitable places may be piloted with support of KVK, fisheries department and CMFRI.
10.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> • Cold Storages/Collection Centres can be constructed under the overall aegis of RBK/FPOs. • Godowns can be constructed in Pathapatnam and Ichchapuram blocks of the district for storing the produce locally and obtaining better price. • Agribusiness Value Chain Incubators integrating critical elements of the value chain providing market access and supporting the creation of new enterprises may be promoted for organic cashew in Srikakulam district which has a great potential.
11.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> • Under National Oil Seed and Oil Palm Mission – popularization of drought resistant varieties inter-cropping and to bring additional oil palm cultivation by utilization of wasteland to be taken up.
12.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> • Seed processing hubs to be developed under the aegis of mature FPOs in the district.
13.	Food and Agro Processing	<ul style="list-style-type: none"> • Cashew processing units as well as oil extraction units for groundnut/sesame may be promoted.
14.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> • Lending to FPOs by banks especially RRB and PSBs to be improved.
15.	MSME	<ul style="list-style-type: none"> • Coconut cluster to be developed in Uddhanam area. Potential for coir coconut value-added products c-pom organic manure etc. which are all by-products of coconut exists in the region. • Handloom Weavers' FPOs may be promoted in Tekkali and Pathapatnam blocks.

S.No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Awareness camps may be arranged to take the PMEGP scheme into the public.
16.	Exports	<ul style="list-style-type: none"> Awareness among prospective entrepreneurs must be increased on policies/procedural aspects concerning export of agricultural products viz. domestic/international demand and supply situation price competitiveness for exportable and related domestic factors etc. Facilities and dedicated services may be extended by qualified centres to guide FPOs on quality concerns sanitary requirements and relevant rules & regulations of the importing countries.
17.	Education Loans	<ul style="list-style-type: none"> Laboratories at college level need to be revisited and changes to be brought keeping in mind the global and national standards. Encourage teachers to improve their efficiency and update themselves by conducting trainings as per need.
18.	Housing	<ul style="list-style-type: none"> Long gestation period of six to eight years of housing projects accentuated by multiple approvals to be obtained from multiple authorities in a two to three-year time period needs to be simplified.
19.	Social Infrastructure	<ul style="list-style-type: none"> Private sector financing is needed to improve infrastructure in private owned facilities related to health and education.
20.	Renewable Energy	<ul style="list-style-type: none"> Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer. Financing to solar cold rooms/stores solar aerators in fisheries and solar fencing. Encouraging households to install roof top solar units under PM Surya Ghar Yojana.
21.	Informal Credit Delivery System	<ul style="list-style-type: none"> SHG/JLG/FPOs to be visited often by the banks to tap the huge credit potential available viz. setting up units working capital etc.

Chapter 8

Status and Prospects of Cooperatives

Background

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

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

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

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

Formation of Ministry of Cooperation (MoC) by GoI

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

Initiatives of Ministry of Cooperation (MoC), GoI

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

- **Formulation and circulation of model bye-laws for PACS:**

Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.

- Formulation of National Co-operative Policy

- **Computerization of Primary Agriculture Cooperative Societies:**

This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.

- Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs
- Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
- Launching of world's largest food grain storage scheme for cooperatives.
- Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs
- Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

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

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

- The cooperative sector in Andhra Pradesh comprises a total of 17,803 cooperatives, including approximately 14,904 non-credit cooperative societies (such as those focused on milk, fishery, poultry, housing, labour, consumer goods, weaving, marketing, and industrial activities) and 2,047 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies serve nearly 9.597 million members across more than 17,000 villages. Currently, there is no long-term rural cooperative credit institution, as the Andhra Pradesh State Cooperative Bank manages both short-term and long-term structures in the state.
- Additionally, there are 11 Multi-State Cooperative Societies (MSCS) with registered offices in the state, as well as approximately two district-level federations and nine state-level federations operating within the region.
- Computerization of Primary Agricultural Cooperative Societies: This initiative aims to computerize 2,037 functional PACS, enhancing efficiency, profitability, transparency, and accountability in their operations. The PACS also provide additional services, including Jan Aushadhi Kendras, petrol outlets, consumer outlets, Common Service Centres (CSCs), and fertilizer/pesticide businesses.
- Ten PACS have been identified for the "World's Largest Grain Storage under Cooperatives" scheme.
- PM Kisan Samridhi Kendras: A total of 1,224 PACS are functioning as PMKSK. Six hundred eighteen PACS are currently undergoing CCINM certification training to obtain fertilizer licenses, while 206 PACS that have already completed training are in the process of acquiring licenses from the Agriculture Department. These PACS will provide agricultural inputs such as fertilizers, seeds, and pesticides at reasonable prices, all under one roof. Additionally, they will create awareness of good agricultural practices and offer information about various government schemes.
- Furthermore, 147 PACS have applied for membership in the National Cooperative Export Society, and 133 PACS have already obtained membership. Additionally, 1,743 PACS have applied for membership in the Bharatiya Beej Sahakari Samiti, of which 924 PACS have successfully received membership.

Status of Cooperatives in the District

- The cooperative sector in Srikakulam District comprises a total of 464 cooperatives, which include 417 Non-Credit Cooperative Societies (such as Milk, Fishery, and Poultry) and 46 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies collectively have approximately 2.27 lakh members, spread across nearly 800 villages. Additionally, long-term rural cooperative credit institutions are represented by the State Co-operative

Agriculture and Rural Development Banks (SCARDBs) and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs), although no such institutions are present in the district.

- The district is served by one District Central Cooperative Bank (DCCB), namely The District Central Cooperative Bank Ltd., Srikakulam, which operates through 23 branches across the district.
- Furthermore, there are 36 Primary Agricultural Credit Societies (PACS) and one Fertilizer Society Credit Society (FSCS) in Srikakulam, catering to the credit requirements of farmers for seasonal agricultural operations.

Potential for formation of cooperatives

- As per IDD/CSDD, NABARD there are 164 underserved Gram panchayatas in the district where there is a scope for formation of new MPACS.
- There is a potential for creation of cooperative societies in fishery sector in Icchapuram block in the district.

Chapter 9 NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
i.	Infrastructure Development	PACS as MSC	Srikakulam	Refinance	Not applicable	14000	Under this scheme NABARD has sanctioned ₹ 45.68 crores to 28 societies for construction of 94 godowns of varying capacities creating an additional storage space of 7100MT, 12 procurement centres, 12 assaying units and 93 drying yards in the district.
ii.	Infrastructure Development	RIDF _ Agriculture and Allied	Srikakulam	Finance to State Govt	Not applicable	20000	An amount of ₹ 15.48 crore was sanctioned to Agriculture Fisheries and Animal Husbandry departments for implementing 28 projects in the district viz. construction of Agri. Labs construction of Aqua Labs infrastructure support to Rural Livestock Units and Area Veterinary Dispensaries etc.
iii.	Infrastructure Development	RIDF _ Rural Connectivity	Srikakulam	Finance to State Govt	Not applicable	20000	An amount of ₹ 26.50 crore was sanctioned to repair, widen, and strengthen the roads 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
iv.	Infrastructure Development	RIDF _ Health and Welfare	Srikakulam	Finance to State Govt	Not applicable	20000	An amount of ₹59.75 crore was spent under RIDF for constructing Anganwadi Centres and Community Health Centres.
v.	Infrastructure Development	RIDF _ Education	Srikakulam	Finance to State Govt	Not applicable	20000	An amount of ₹213.82 crore was spent on improving the standards of education in the district by constructing junior colleges, PG blocks, additional infrastructure support, toilet blocks, etc.
vi.	Infrastructure Development	NIDA _ Irrigation	Udhanam	Finance to State Govt	Not applicable	20000	An amount of ₹91.89 crore was sanctioned for implementing drip and lift irrigation projects in the district. The LI schemes provided irrigation as well as drinking water facilities to the drought-stricken Uddhanam area of the district.
vii.	Infrastructure Development	NIDA _ Drinking Water	Srikakulam	Finance to State Govt	Not applicable	20000	An amount of ₹178.48 crore was sanctioned to provide drinking water under the single village scheme 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
viii.	Tribal Development	Tribal Development Fund (TDF)	Pathapatnam	Grant Assistance	Not applicable	12000	JIVA, an agro-ecology approach leveraging the pre-existing social and natural capital in the completed wadi projects, was sanctioned by NABARD on a pilot basis in March 2023, covering 38 acres across 6 villages with financial assistance of ₹30.00 lakh per annum. Earlier, 4 wadi projects with cashew, mango, custard apple, guava, amla, and sapota as the main crops were implemented in 3,000 acres, benefiting 3,000 tribal farmers, and their average income grew by ₹30,000 – ₹40,000 per annum.
ix.	Watershed Development	Watershed Development Fund (WDF)	Srikakulam	Grant Assistance	Not applicable	4000	NABARD has sanctioned 2 projects for treating an area of approximately 2,000 ha in the erstwhile district with a total amount of ₹80.00 lakh. The same area was selected in FY 2022-23 to implement the JIVA project by the beneficiaries of earlier watershed projects.

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
x.	Collectivisation	Farmer Producers Organizations (FPOs)	Srikakulam	Grant Assistance	Not applicable	13500	NABARD has been supporting 27 FPOs in the district under various funds. For mature FPOs, NABARD has been providing Business Development Assistance (BDA) to give impetus to their growth and overall development. During FY 2022-23, 5 FPOs were sanctioned ₹25.00 lakh towards BDA. As of 31 March 2023, a turnover of ₹1,347.92 lakh was achieved by the FPOs in the district.
xi.	Promotional Activity	Farm Sector Promotion Fund (FSPF) CAT	Srikakulam	Grant Assistance	Not applicable	1000	NABARD, under the Farm Sector Promotion Fund (FSPF), during 2022-23, undertook 4 CAT exposure visits to the Central Institute of Freshwater Aquaculture (CIFA) in Bhubaneswar, the International Institute of Millets Research (IIMR) in Hyderabad, and Kadiyam Nursery in Rajahmundry. One DPR programme on integrated coconut plant protection, intercropping, and value addition for 60 farmers on the demonstration plots was sponsored by NABARD 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
xii.	Promotional Activity	Rural Haats/Rural Marts/ Gram Dukaans/Mobile Vans etc.	Srikakulam	Grant Assistance	Not applicable	5000	One brick-and-mortar Rural Mart in Bejjipuram near NH16 and two Rural Haats in Sastrulapet and Pathapatnam were earlier sanctioned by NABARD to the district. During FY 2022-23, 4 Mobile Rural Marts were sanctioned to 4 FPOs in the district. Proposals for Gram Dukaans for the benefit of SHG/FPO members are in progress.
xiii.	Collectivisation	Off-Farm Producers Organizations (OFPOs)	Srikakulam	Grant Assistance	Not applicable	600	Sikkolu Weaver Producers Organization was sanctioned in Akkulapeta, covering important weaving clusters including Ponduru.
xiv.	Skill Training	Skill Development Programmes (SDP)	Srikakulam	Grant Assistance	Not applicable	120	Many programs on skills like baking, pharmacy, pharma assistants, front office associates, etc., were conducted in the district.
xv.	Skill Training	Livelihood Enterprise Development Programmes (LEDP)	Srikakulam	Grant Assistance	Not applicable	360	Four Livelihood Enterprise Development Programmes (LEDP) - Advanced Jute Handicrafts, Pulses Value Addition, Tribal Art on Khadi, and Coir Product.

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
							Development - were conducted in the district. 360 SHG women benefitted from these programs.
xvi.	Skill Training	Micro Enterprise Development Programmes (MEDP)	Srikakulam	Grant Assistance	Not applicable	120	Four Micro Enterprise Development Programmes (MEDP) – Artificial Jewellery, Mushroom Cultivation, Bamboo Crafts, and Pineapple Value Addition – were conducted in the district. 120 SHG women benefitted from these programs.
xvii.	Financial Inclusion	Financial Inclusion Fund (FIF)	Srikakulam	Grant Assistance	Not applicable	10000	Besides extending support to purchase mobile vans by DCCB for the purpose of imparting financial literacy to the interiors of the district, NABARD financially supported various banks/institutions for conducting Financial Literacy Camps (FLC) and Street Plays every year.
xviii.	Banking Technology	Financial Inclusion Fund (FIF)	Srikakulam	Grant Assistance	Not applicable	10000	NABARD has provided mobile demonstration vans to DCCB and RR in the district for disseminating financial inclusion information and Micro ATM activities.

Success Stories

Success Story 1:

Small initiatives in Natural farming motivated Tribal Farmers to make the change.

1.1 Scheme: JIVA Project Pilot Phase in Completed TDF Area

1.2 Project Implementing Agency: BREDS (Bapuji Rural Enlightenment and Development Society)

1.3 Duration of the Project: 2023-24

1.4 Beneficiary:

- No. of beneficiaries : 36
- Community : Tribals Families
- State : Andhra Pradesh
- District : Srikakulam
- Block : Pathapatnam
- Village : Illayipuram, Rankini

1.5 Support Provided

Technical support through training and exposure visit, seeds, saplings along with bio compost and manure project. Establishment of Water Harvesting and equipment's & Agriculture tools through BRC & CHCs. Diversified cropping practices along with introducing soil, Moisture, and water Conservation.

1.6 Pre-implementation Status

The tribal families are dependent on forest produce and labour work (daily Wage Labor) to meet their livelihoods. Income from cashew and mango orchards is affected by either deficient rains or cyclones.

1.7 Challenges Faced

Hilly and Rocky Land and Water Scarcity. Lack of Knowledge on Organic cultivation practices and compost preparation. Lack of knowledge on Integrated cultivation practices and multi-layer vegetable practices. Lack of Knowledge on crop diversification and crop intensification practices.

1.8 Impact

NABARD's Jiva Pilot phase project had a significant impact:

- Waste lands became a cultivated land through using IFS and A3 Model vegetable Cultivation and Plantation activities. Farmers practicing in more than 1 acre land integrated and A3 Model vegetable cultivation by using Natural Farming practices. Raising Inter crops in cashew and mango orchards.
- Farmers are using natural fertilizers by using cow dung and bio pesticides by using different types of leaves. This has increased the quality of the farm produce and encouraged chemical free cultivation helping the environment.
- These farmers are now acting as resource persons to spread the natural farming practices to other farmers in nearby villages.



*Beneficiaries collecting Cow Urine
for Natural Farming.*



*Creeper Vegetables Cultivation under Pandal
for Jeevamritam*

Success Story 2:**Gangaputra Vegetable Producers Company Limited****2.1 Scheme:** Producer Organisation Development Fund**2.2 Project Implementing Agency:** HDSA**2.3 Duration of the Project:** 2020-25**2.4 Beneficiary:**

- No. of beneficiaries : 526
- Community : SC, ST and general farmers
- State : Andhra Pradesh
- District : Srikakulam
- Block : Vajrapukotturu
- Village : Reyyipadu

2.5 Support Provided

Support provided for Member Mobilisation, Registration of FPO, training cum exposure visits of BODs, CEO, Accountant. Remuneration to CEO and accountant, business plan preparation of the FPO etc.

Capacity Building: Exposure visit to YSR Horticulture University, which focused on educating 25 farmer members about modern horticultural techniques. Farmers learned about polyhouse cultivation, high-temperature environments, and the use of technology like sprinklers and drip irrigation systems.

2.6 Pre-implementation Status

Farmers had limited knowledge of advanced agricultural technologies and lacked access to formal banking systems. Farming practices were traditional, with minimal exposure to modern irrigation techniques like drip irrigation and sprinklers. Faced difficulties in marketing of produce.

2.7 Challenges Faced

Membership mobilisation: Farmers were reluctant to join the FPO because of the share capital to be invested in the FPO. Lack of Knowledge: Farmers had little understanding of modern farming technologies like polyhouse cultivation or sprinkler systems.

2.8 Impact

NABARD's FPO programme had a significant impact:

- Farmers embraced modern horticultural techniques and technologies like drip irrigation, leading to improved crop yields.
- A new fruit market was established, boosting local commerce. FPO have also constructed a collection centre for storing the produce and will sell the same at better price at bulk quantity.
- FPO is marketing the vegetables and fruits procured from member farmers in Mobile Rural Mart local markets and exporting to markets in Visakhapatnam. It is also planning to establish a unit for solar drying of perishable vegetables like tomato whenever there is surplus production.
- FPO supported some of the farmers to have installed drip irrigation for their vegetable cultivation which increased the productivity of the crop.

- The adoption of organic farming techniques, such as the use of organic manure (C-POM), has been promoted for vegetable crops, aligning with sustainable agriculture practices.
- FPO has given value addition training to the members, distributed high quality seeds thereby enhancing the income of the farmers.



Mobile Rural Mart for Marketing



Training in Pineapple Value addition to SHG

Success Story 3:**Samridhi Sagara Mitra Producer Company Ltd****3.1 Scheme: Producer Organisation Development Fund****3.2 Project Implementing Agency: Youth Club Bejjipuram (YCB)****3.3 Duration of the Project: 2020-25****3.4 Beneficiary:**

- No. of beneficiaries : 729
- Community : Fish Farmers, SC, ST
- State : Andhra Pradesh
- District : Srikakulam
- Block : Etcherla
- Village : D Matsyalesam

3.5 Support Provided

Support provided for Member Mobilisation, Registration of FPO, training cum exposure visits of BODs, CEO, Accountant. Remuneration to CEO and accountant, business plan preparation of the FPO etc. Business Development Assistance up to ₹5.00 Lakhs in order to use as working capital.

NABAKISAN FINANCE Ltd sanctioned ₹15.00 Lakhs loan under working Capital loan for taking up Business. Implemented JLG Promotion scheme in the Target villages and formed 142 JLGs covering 712 fishermen and Women and credit linked with DCCB for unsecured loans to each JLG for doing their business.

30 Young Fishermen were given Training on Electronic motor Rewinding and repair services under SDP Scheme supported by NABARD-APRO for 45 days. 15 Fishermen were Exposed to new technologies in CIFA- Bhubaneswar under CAT Program for 3 days

3.6 Pre-implementation Status

The Fishermen of Seashore villages in Etcherla , Gara, Srikakulam Rural Mandals are facing problems of middlemen exploitation, Lack of Sufficient working capital , Lack of Transportation to their fish produce to market, Non- availability of Raw materials at seashore.

Most of the fishermen are illiterates and not having modern skills of fishing. They are using Country boats and engine boats which are operating up to 10 nautical miles in the sea and they are not competing with Marine Boats.

Hence, they are not getting Huge Quantity of fish during fishing. Fishing is a Big Challenge to them. Hence many fishermen were migrated to Gujarat, Odisha and Kerala states for searching of livelihoods.

3.7 Challenges Faced

Membership mobilisation: Farmers were reluctant to join the FPO because of the share capital to be invested in the FPO as they are not aware of the concept of FPO and the activities undertaken by the FPO and how they can benefit from it as a collective.

3.8 Impact

NABARD's FPO programme had a significant impact:

- The shareholders raised ₹5.283 Lakhs paid up share capital. 712 fishermen were facilitated with credit up to ₹1.57 corers to meet working capital requirements, they can do business by purchasing raw materials like fishing nets, ice boxes etc with this working capital.
- They were exposed to modern technologies in value addition of Raw fish/ prawns. Middleman Intervention was reduced to some extent.
- With the support of NABARD FPO have purchased one Mobile Rural Mart Van for procuring from fisherman from shore and transporting it to the markets. Since the FPO is directly procuring from the fisherman they are getting better price than before.
- A retail shop was established in one village to sell Inputs like Ice boxes, Nets, Ropes, Hooks, Engine Spare parts etc. on its own funds a wholesale and retail shop was setup in a centrally located place to procure and sell Raw fish, Prawns and Fish Products. Migration of fishermen to other states was gradually reduced to some extent.



Mobile Rural Mart for Fish Marketing



FPO Members Meeting

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, polycropping, 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

3.1 Prospects of Climate Action in the District

Srikakulam District is one of the nine coastal districts of Andhra Pradesh, is a regular victim of multiple disasters and this district was badly affected by all major natural disasters time to time since independent era. Hazards can be single, sequential or combined in their origin and effects like a cyclone followed by floods. Sometimes natural hazards may get augmented by human activities like natural coastal erosion by wave action may increase due to cutting down of mangroves. The risk from hazards is characterized by the frequency of occurrence and severity of the hazard. Tsunamis are rare events with moderate to severe consequences.

Mild flooding may occur frequently, while severe flooding may be an infrequent event. Coastal erosion is a chronic event with mild consequences or, coupled with other hazards, may result in severe impacts on the shoreline. Infrequent events with limited predictability pose the greatest risk of disaster and the longest time needed for disaster recovery.

3.2 Any specific Climate Change initiative in the District by

Govt. of India

Government of India issued guidelines for development of 100 coastal fisherman villages as climate resilient coastal fisherman villages (CRCFV) under Pradhan Mantri Matsya Sampada Yojana and fixed the target of 15 villages to the Andhra Pradesh State 03 villages are selected in Srikakulam district. This is 100% grant under centrally sponsored scheme (CS) of PMMSY with ₹2cr allocated for each village. The components of the project include common facilities, promotion of climate resilient fisheries, safety and security of fishers and fishing vessels, economic fisheries and related activities.

ICAR Institutions

In Srikakulam district, there are research institutions like KVK at Amadalavalasa, Agriculture Research Station at Ragolu working on Climate Resilient Agriculture. The K.V.K. is an Institutional project of ICAR to demonstrate the application of Science and Technology input of Agricultural research on farmers' fields and education in rural areas with the help of multi-disciplinary team of scientists. The Agricultural technology is transferred by imparting vocational training to the farmers, farmwomen, rural youth and grass root level extension workers with the broad-based agricultural production approach.

State Government

State Government is working with different stakeholders like NABARD, MoEF&CC and documented State Action Plan for Climate Change under the guidance of MoEF&CC, Govt of India. The line departments are sensitizing and designing cropping pattern as per the change in climate. Millet crop cultivation, reduction in the paddy and other water consuming crops are being reduced as a climate adaptive measure

NABARD

NABARD being National Implementing Entity for routing climate change projects for submission to various national and international funding agencies. NABARD conducting sensitization workshops to the various stakeholders comprising of farmers, FPOs, SHGs, Research Organizations, Administration and line departments for addressing the climate risk parameters in the district and the necessary action plans. There are funds like NAFCC, AFB, GCF, CCF that are being routed through NABARD for various funding agencies. Climate Change Fund (CCF) has been formed by NABARD own fund for addressing promotion of climate resilient farm& non-farm sector and implementation of suitable projects. JIVA project is being implemented in Srikakulam district for promoting natural farming which reduces the use of fertilizer and pesticides for cultivation of crops.

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 attributed to that location. GIs play a pivotal role in rural development by empowering communities, acting as product differentiators, supporting brand building, creating local employment opportunities, reducing rural migration, fostering the creation of regional brands, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and cultural expressions, and conserving biodiversity.

NABARD's intervention in Geographical Indications provides comprehensive support for both pre-registration and post-registration activities. This support aims to enhance quality recognition, improve market access, raise awareness, strengthen producers' capacity to enforce their rights, and subsidize the costs associated with registration, enforcement, and marketing.

An application for the GI tag for Ponduru Khadi from Srikakulam district has been filed with the Geographical Indications registry in Chennai. The term 'Khadi' refers to hand-spun and handwoven textiles made from cotton, silk, wool, or a combination of these fibers. While Khadi is commonly produced using indigenous cotton, Ponduru Khadi is distinct in that its yarn is exclusively made from indigenous cotton varieties, such as Konda Patti and Yerru Patti. Unlike other Khadi, which is spun on the Ambhar Charkha, Ponduru Khadi is spun using the Gandhi Charkha. This method is accompanied by unique traditional practices, such as cleaning the cotton with the jawbone of the Valuga catfish, which is exclusive to Ponduru.

The cotton grown in India generally falls into four types of long-staple cotton: *Gossypium arboreum*, *Gossypium hirsutum*, *Gossypium herbaceum*, and *Gossypium barbadense*. However, the cotton used for Ponduru Khadi is derived from the indigenous varieties, Konda Patti ("hill cotton") and Yerru Patti ("red cotton"), which grow organically in the Nimmalavalasa and Eastern Godavari regions of Andhra Pradesh. These cotton varieties are rain-fed, grown without chemical fertilizers or pesticides, and exclusively used in the production of Ponduru Khadi. Konda Patti is used to spin finer yarns (71 to 100 counts), while Yerru Patti is used for coarser yarns (45 to 65 counts).

At the encouragement of Mahatma Gandhi, Ponduru Khadi became a symbol of national pride and self-reliance. Gandhi's words, "In this spinning wheel lies the prosperity and spinning of India," resonate strongly in the region, where the local spinners and weavers continue to purchase the original indigenous cotton from local farmers or Khadi Sanghas to spin the yarn that forms the foundation of Ponduru Khadi. Khadi, an integral part of the Swadeshi Movement, symbolized India's unity, economic freedom, and equality. The enduring image of Gandhi spinning indigenous cotton on the Gandhi Charkha is still a practice followed by the spinners of Ponduru. Therefore, there is a compelling need to recognize Ponduru Khadi from Srikakulam with a GI Tag to preserve and promote its unique heritage and craftsmanship.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amadlavala sa	Ichapuram	Narasammap eta	Palasa	Pathapatna m	Ponduru	Srikakulam	Tekkali	District Total
L.Agriculture													
A. Farm Credit													
A.1 Crop Production, Maintenance, Marketing													
1	Cocoa/Coco	100	Acre	35000	Phy		15.00		126.00	15.00		13.00	182.00
					BL		5.25		44.10	5.25		4.55	63.70
2	Cotton/Kapaas_Irrigated	100	Acre	50000	Phy	146.00			13.00	116.00	6017.00	20.00	7483.00
					BL	73.00			65.50	584.50	3008.50	10.00	3741.50
3	Finger Millet/Ragi/Nachani/Madia/Mandiwa_Irrigated	100	Acre	20000	Phy	54.00	7.00	62.00		845.00	91.00	1119.00	2247.00
					BL	10.80	1.40	12.40		109.00	18.20	223.80	449.40
4	Groundnut/Moongfali_Irrigated	100	Acre	38000	Phy	529.00		1562.00		72.00	3153.00	670.00	15816.00
					BL	201.02		593.56		27.36	1108.14	254.60	6010.08
5	Horse Gram/Kulhimah/Huruli/Kollu	100	Acre	17000	Phy	120.00	20.00	140.00	110.00	125.00	135.00	75.00	850.00
					BL	20.40	3.40	23.80	18.70	21.25	22.95	12.75	144.50
6	Maize/Makda_Irrigated	100	Acre	45000	Phy	6808.00		6018.00	4166.00	108596.00	2779.00	3632.00	131999.00
					BL	3053.60		2708.10	1874.70	48868.20	1250.55	1634.40	59399.55
7	Mesta	100	Acre	12000	Phy	136.00		52.00		12.00	25.00	27.00	252.00
					BL	16.32		6.24		1.44	73.40	3.00	30.24
8	Mungbean/Mung/Moong/Green Gram_Irrigated	100	Acre	22000	Phy		27.00						820.00
					BL		5.94				1614.8	12.98	180.40
9	Other Vegetables	100	Acre	185000	Phy	3412.00	2033.00	2060.00	7968.00	7617.00	5908.00	2149.00	33044.00
					BL	6312.20	3761.05	3811.00	14740.80	14091.45	10929.80	3975.65	61131.40
10	Papaya/Papila	100	Acre	110000	Phy	80.00	340.00	59.00	59.00	79.00	110.00		727.00
					BL	88.00	374.00	64.90	64.90	86.90	121.00		799.70
11	Pearl Millet/Batra/Cumbu_Irrigated	100	Acre	22000	Phy						74.00		74.00
					BL						16.28		16.28
12	Pigeon Pea/Ahhar Dal/Tur Dal/Red Gram_Irrigated	100	Acre	24000	Phy	25.00	47.00	42.00	32.00	82.00	69.00	10.00	334.00
					BL	6.00	11.28	10.08	7.68	19.68	16.56	2.40	80.16
13	Rice/Chawal/Dhan_Irrigated	100	Acre	49000	Phy	49133.00	31950.00	78050.00	32118.00	58835.00	33797.00	75528.00	394133.00
					BL	22601.18	14697.00	35923.00	14774.28	15546.62	35512.12	33202.88	181301.18
14	Sesame/Til/Seasamum/Gingelly_Irrigated	100	Acre	14000	Phy	462.00				1549.00	596.00		2607.00
					BL	64.68				216.86	83.44		364.98
15	Sugarcane/Ganna_Irrigated	100	Acre	100000	Phy	2997.00		4836.00	57.00	321.00	2439.00	452.00	11166.00
					BL	2997.00		4836.00	57.00	321.00	2439.00	452.00	11166.00
16	Sunflower/Sirajmukhi_Irrigated	100	Acre	26000	Phy			20.00		20.00	10.00		50.00
					BL			5.20		5.20	2.60		13.00
17	Turneric/Haldi_Irrigated	100	Acre	110000	Phy			462.00		5795.00			7873.00
					BL			508.20		6374.50			8660.30
18	Urdbean/Uddid/Biri/Black Gram/Mash/Mash Kabli_Irrigated	100	Acre	22000	Phy		299.00			793.00	326.00		1418.00
					BL		65.78			174.46	71.72		311.96
						35454.20	18925.10	48482.48	29772.96	50646.33	82721.77	21878.44	333864.33
						3545.42	1892.51	4848.25	2977.30	5064.63	8272.18	2187.84	33386.43
	Post-harvest/HH Consumption (10%)												
	Repairs& maintenance of farm assets (2.0%)					7090.84	3785.02	9696.50	5964.59	10129.27	16544.35	4375.69	66772.87
	Sub Total					46090.46	24602.63	63027.23	38704.85	65810.23	107538.30	28441.97	431023.63
A.2 Water Resources													
1	Artificial Recharge Structure-For Bore Well	85	No.	52700	Phy	65.00	45.00	65.00	50.00	45.00	40.00	45.00	400.00
					BL	29.12	20.16	29.12	22.40	20.16	17.92	20.16	179.20
2	Artificial Recharge Structure-For Dug Well	85	No.	10200	Phy	8.00	5.00	6.00	4.00	3.00	4.00	5.00	40.00
					BL	0.69	0.43	0.52	0.35	0.26	0.35	0.43	3.46
3	Bore Well-New Well Depth-100m, Diameter-180mm	85	No.	76650	Phy	700.00	700.00	960.00	660.00	740.00	560.00	700.00	5720.00
					BL	456.07	456.07	625.46	430.01	482.13	364.85	456.07	3726.73

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amadalavala sa	Ichapuram	Narasannap eta	Palasa	Pathapatna m	Ponduru	Srikakulam	Tekkali	District Total
4	Diesel Pump Sets-New-8 HP	90	No.	57500	Phy 110.00 BL 57.02	80.00 41.47	90.00 46.66	70.00 36.29	90.00 46.66	110.00 57.02	70.00 36.29	70.00 36.29	690.00 357.70
5	Drip Irrigation-New-16mm,1.2 m x 0.60 m	85	ha	127500	Phy 600.00 BL 650.25	650.00 704.44	650.00 704.44	500.00 541.88	600.00 650.25	600.00 650.25	400.00 433.50	400.00 433.50	4400.00 4768.51
6	Dug Well-New-OD-5.9m, ID-5m, Depth: 16m	85	No.	145950	Phy 61.00 BL 75.68	55.00 68.23	75.00 93.04	49.00 60.79	45.00 68.23	45.00 55.83	35.00 43.42	35.00 43.42	410.00 508.64
7	Electric Pump Sets-Submersible - 10 HP	85	No.	101400	Phy 400.00 BL 344.76	500.00 430.95	500.00 430.95	500.00 430.95	500.00 430.95	500.00 430.95	350.00 301.67	350.00 301.67	3600.00 3102.85
8	Sprinkler Irrigation -Micro-90 mm t to 2	85	ha	36800	Phy 400.00 BL 125.12	500.00 156.40	500.00 156.40	500.00 156.40	500.00 156.40	500.00 156.40	300.00 93.84	300.00 93.84	3500.00 1094.80
Sub Total					1738.71	1878.15	2086.59	1679.07	1855.04	1733.57	1385.38	1385.38	13741.89

A.3 Farm Mechanisation

1	Combine harvester-Self propelled belt type-	80	No.	2900000	Phy 16.00 BL 371.20	12.00 278.40	18.00 417.60	18.00 417.60	16.00 371.20	15.00 348.00	18.00 417.60	15.00 348.00	158.00 2969.60
2	Combine harvester-Sugarcane harvesters-	80	No.	15000000	Phy 6.00 BL 72.00	1.00 10.00	10.00 120.00	1.00 12.00	1.00 12.00	1.00 12.00	1.00 12.00	1.00 12.00	22.00 2640.00
3	Drones-For Spraying-	80	No.	950000	Phy 10.00 BL 76.00	10.00 76.00	15.00 114.00	12.00 91.20	10.00 76.00	10.00 76.00	12.00 91.20	12.00 91.20	91.00 691.60
4	Implements-Tractor drawn/driven/mounted-Cultivator	80	No.	50000	Phy 32.00 BL 12.80	17.00 6.80	55.00 22.00	20.00 8.00	20.00 8.00	20.00 8.00	20.00 8.00	20.00 8.00	238.00 95.20
5	Other machinery-Other Machinery & Equipments-Chaff cutter	80	No.	100000	Phy 585.00 BL 468.00	555.00 444.00	580.00 464.00	576.00 460.80	515.00 424.00	530.00 424.00	543.00 424.00	530.00 424.00	4414.00 3531.20
6	Other machinery-Other Machinery & Equipments-Disc Harrow	80	No.	90000	Phy 32.00 BL 23.04	17.00 12.24	55.00 39.60	20.00 14.40	20.00 14.40	20.00 14.40	20.00 14.40	20.00 14.40	238.00 171.36
7	Other machinery-Other Machinery & Equipments-Disc plough	80	No.	80000	Phy 32.00 BL 20.48	17.00 10.88	55.00 35.20	20.00 12.80	20.00 12.80	20.00 12.80	20.00 12.80	20.00 12.80	238.00 152.32
8	Other machinery-Other Machinery & Equipments-MB Plough	80	No.	70000	Phy 32.00 BL 17.92	17.00 9.52	55.00 30.80	20.00 11.20	20.00 11.20	20.00 11.20	20.00 11.20	20.00 11.20	238.00 133.28
9	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000	Phy 22.00 BL 28.16	15.00 19.20	39.00 49.92	15.00 19.20	10.00 12.80	15.00 19.20	9.00 11.52	9.00 11.52	134.00 171.52
10	Other machinery-Other Machinery & Equipments-Turmeric cooking machine	80	No.	525000	Phy 1.00 BL 4.20	1.00 4.20	1.00 4.20	1.00 4.20	1.00 4.20	1.00 4.20	1.00 4.20	1.00 4.20	3.00 12.60
11	Others-Groundnut Stripper-Machine operated	85	No.	110000	Phy 12.00 BL 11.22	17.00 15.90	55.00 51.43	50.00 46.75	40.00 37.40	5.00 4.68	19.00 17.77	40.00 37.40	238.00 222.55
12	Paddy Transplanter-Powertiller Drawn-attached-Paddy Reaper	80	No.	460000	Phy 32.00 BL 117.76	17.00 62.56	55.00 202.40	20.00 73.60	20.00 73.60	20.00 45.00	20.00 106.72	20.00 73.60	238.00 875.84
13	Power Tiller--12 HP	80	No.	280000	Phy 20.00 BL 44.80	40.00 89.60	50.00 112.00	45.00 100.80	50.00 112.00	25.00 56.80	70.00 156.80	70.00 156.80	370.00 858.80
14	Reapers, Binders and Balers-Powertiller attached-Paddy Reaper	80	No.	200000	Phy 32.00 BL 51.20	17.00 27.20	55.00 88.00	30.00 48.00	20.00 32.00	15.00 24.00	39.00 62.40	30.00 48.00	238.00 380.80
15	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Square) -	80	No.	1850000	Phy 4.00 BL 592.00	23.00 349.40	60.00 888.00	23.00 349.40	30.00 444.00	35.00 518.00	25.00 370.00	25.00 370.00	261.00 3862.80
16	Seed Drill-Seed cum Fertilizer Drill-	80	No.	150000	Phy 1.00 BL 34.80	1.00 34.80	1.00 34.80	1.00 34.80	1.00 34.80	1.00 34.80	1.00 34.80	1.00 34.80	3.00 74.40
17	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy 32.00 BL 81.92	17.00 43.52	55.00 140.80	20.00 51.20	20.00 74.24	45.00 115.20	21.00 53.76	21.00 53.76	240.00 614.40
18	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	Phy 10.00 BL 345.60	23.00 198.72	60.00 518.40	23.00 198.72	30.00 259.20	35.00 302.40	25.00 216.00	25.00 216.00	261.00 2255.04
19	Weeder-Inter Cultural Equipment-Medium power weeder (4.8 HP)	80	No.	48000	Phy 32.00 BL 12.29	17.00 6.53	55.00 21.12	20.00 7.68	20.00 7.68	45.00 17.28	20.00 7.68	20.00 7.68	238.00 91.40
Sub Total					2994.39	1761.47	4430.07	2026.55	2082.72	2334.36	2136.59	2008.56	19774.71

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amadalavala sa	Ichapuram	Narasannap eta	Palasa	Pathapatna m	Ponduru	Srikakulam	Tekkali	District Total
A.4 Plantation & Horticulture													
1	High density plantation-Banana-	80	Acre	18000	Phy	50.00	50.00	50.00	222.00	50.00	50.00	50.00	572.00
					BL	47.20	47.20	47.20	209.57	47.20	47.20	47.20	539.97
2	High density plantation-Banana-	80	Acre	251900	Phy	173.00	173.00	173.00	173.00	173.00	247.00	247.00	1655.00
3	New Orchard - Tropical/Sub Tropical	80	Acre	72000	Phy	348.63	348.63	348.63	497.75	348.63	497.75	497.75	3335.14
	Fruits-Cashewnut-				BL	136.00	136.00	136.00	223.00	136.00	198.00	198.00	1385.00
4	New Orchard - Tropical/Sub Tropical	80	Acre	67200	Phy	21.31	85.25	78.34	128.45	57.02	114.05	114.05	797.77
	Fruits-Guava-6 x 6				BL	24.00	5.00	5.00	10.00	15.00	62.00	15.00	141.00
5	New Orchard - Tropical/Sub Tropical	80	Acre	62800	Phy	12.90	2.69	2.69	5.38	8.06	33.33	8.06	75.80
	Fruits-Sapota-8 x 8				BL	8.00	5.00	8.00	3.00	3.00	3.00	3.00	30.00
6	Other Plantation Crops-Coconut-Dwarf hybrid	80	Acre	77400	Phy	4.02	2.51	4.02	1.51		1.51	1.51	15.08
7	Other Plantation Crops-Oil Palm-	80	Acre	108350	Phy	134.00	297.00	198.00	124.00	223.00	87.00	87.00	1225.00
					BL	82.97	183.90	122.60	76.78	138.08	53.87	53.87	758.51
8	Pandals-Creeper Vegetable Cultivation-	80	Acre	359700	Phy	124.00	124.00	297.00	321.00	420.00	148.00	148.00	2076.00
					BL	107.48	107.48	257.44	278.24	364.06	128.29	128.29	1799.48
9	Sericulture-Mulberry Plantation-1000 Sq ft	80	Acre	1500000	Phy	45.00	70.00	82.00	317.00	70.00	107.00	82.00	843.00
					BL	129.49	201.43	235.96	912.20	201.43	307.90	235.96	2425.80
					Phy	15.00	30.00	10.00		12.00			112.00
					BL	180.00	360.00	120.00		144.00			1344.00
	Sub Total					934.00	1336.58	1337.84	2109.88	1308.48	1183.90	1086.69	11091.55

Nil

A.5 Working Capital - Bee Keeping

A.6 Forestry													
2	Plantation-Bamboo-5 m *5 m	80	ha	92000	Phy	20.00	40.00	160.00	30.00		85.00	85.00	420.00
					BL	14.72	29.44	117.76	22.08		62.56	62.56	309.12
3	Plantation-Casuarina-5 m *5 m	80	ha	85000	Phy	280	100.00	100.00	60.00	100.00	100.00	100.00	950.00
4	Plantation-Eucalyptus-5 m *5 m	80	ha	95000	Phy	390.4	74.80	68.00	40.80	68.00	68.00	68.00	640.00
					BL	12	35.00	45.00	45.00	35.00	45.00	45.00	310.00
1	Plantation-Subabul 5 m*5 m	80	ha	78000	Phy	9.12	26.60	34.20	34.20	26.60	34.20	34.20	235.60
					BL		50.00	45.00		45.00	45.00	45.00	140.00
5	Plantation-Teak-5 m *5 m	80	ha	120000	Phy	40	50.00	30.00	30.00	40.00	60.00	60.00	87.36
					BL	38.4	38.40	28.80	28.80	38.40	57.60	57.60	336.00
	Sub Total					237.92	210.32	248.76	125.88	133.00	250.44	250.44	1614.08

A.7 Animal Husbandry - Dairy

1	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy	50	30.00	30.00	30.00	30.00	35.00	35.00	285.00
2	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy	45.72	27.43	27.43	27.43	27.43	32.00	32.00	260.59
3	Crossbred Cattle Farming--Cross Bred (CB)Cows	90	1+1	165600	Phy	5	7.00	5.00	7.00	7.00	7.00	7.00	48.00
4	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	Phy	63.75	89.25	63.75	63.75	89.25	89.25	89.25	612.00
5	Dairy Cow and Heifer rearing--Female calf rearing	90	2	87600	Phy	372	300.00	280.00	290.00	290.00	315.00	315.00	2555.00
6	Fodder Cultivation-1Acre-	90	Acre	36000	Phy	554.43	447.12	417.31	432.22	432.22	460.48	460.48	3807.99
7	Graded Buffalo Farming--Graded Murrah	90	1+1	202800	Phy	345	330.00	366.00	320.00	320.00	330.00	320.00	2666.00
8	Buffaloes(CMB)	90	3+2	591100	Phy	1543.19	1476.09	167.12	1431.36	1431.36	1476.09	1431.36	11925.03
					BL	162	110.00	110.00	110.00	110.00	125.00	125.00	1005.00
					Phy	127.72	86.72	86.72	86.72	86.72	98.55	98.55	792.33
					BL	436	418.00	418.00	418.00	418.00	415.00	415.00	4373.00
					Phy	34.126	148.39	459.76	135.43	126.36	135.76	134.46	1416.85
					BL	350	400.00	3400.00	450.00	350.00	400.00	400.00	6150.00
					Phy	638.82	730.08	6205.68	821.34	638.82	730.08	730.08	11224.98
					BL	240	225.00	210.00	195.00	210.00	210.00	210.00	1745.00
					Phy	1276.78	1196.98	1117.48	1037.38	1117.48	1117.48	1117.48	9283.24

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amadalavala sa	Ichapuram	Narasannap eta	Palasa	Pathapatna m	Ponduru	Srikakulam	Tekkali	District Total
9	ZENF unit with Indigenous cattle--	90	2	1212000	Phy BL	10 10.91	9.00 9.82	10.00 10.91	9.00 9.82	9.00 9.82	9.00 9.82	9.00 9.82	74.00 80.74
	Sub Total					44.02.58	4198.92	4502.48	4045.45	3959.16	4158.21	4112.18	39493.75
A.8 Working Capital - AH - Dairy/Drought animal													
1	Buffalo Farming ---	100	Per Animal	490000	Phy	181	175.00	198.00	185.00	160.00	179.00	179.00	2177.00
					BL	88.59	85.75	97.02	90.65	78.40	87.71	87.71	1066.72
2	Indigenous Cattle Farming---	100	Per Animal	380000	Phy	190	155.00	240.00	170.00	170.00	285.00	285.00	1680.00
					BL	72.2	58.00	91.20	70.30	64.60	108.30	108.30	638.40
	Sub Total					160.89	144.65	188.22	155.25	143.00	196.01	196.01	1705.13
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--Deep Litter	90	5000	1700000	Phy	5	5.00	5.00	6.00	5.00	6.00	6.00	42.00
					BL	76.5	76.50	76.50	91.80	76.50	91.80	91.80	642.60
2	Commercial Layer Farming--	80	10000	6800000	Phy	121	10.00	15.00	13.00	25.00	20.00	12.00	121.00
					BL	652.8	544.00	816.00	707.20	1360.00	1088.00	652.80	6582.40
3	Retail Poultry dressing/products outlet--	90	No.	3000000	Phy	4	3.00	2.00	2.00	5.00	4.00	4.00	26.00
					BL	10.8	8.10	5.40	5.40	13.50	10.80	10.80	70.20
	Sub Total					740.10	628.60	897.90	804.40	1450.00	1190.60	755.40	7295.20
A.10 Working Capital - AH - Poultry													
1	Broiler Farming, Others--	100	Per Bird	130	Phy	150000	150000.00	150000.00	150000.00	150000.00	150000.00	150000.00	1150000.00
					BL	19.5	19.50	19.50	19.50	19.50	19.50	19.50	149.50
2	Layer Farming, Others--	100	Per Bird	240	Phy	1000000	1000000.00	1000000.00	1000000.00	1000000.00	1000000.00	1000000.00	7500000.00
					BL	240	240.00	240.00	240.00	240.00	240.00	240.00	1860.00
	Sub Total					259.50	259.50	253.00	259.50	259.50	259.50	259.50	1949.50
A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit-New Shed-Osmanbadi	90	20+1	2270000	Phy	76	55.00	44.00	38.00	76.00	52.00	61.00	450.00
					BL	155.27	112.37	89.89	77.53	155.27	106.24	134.62	919.35
2	Lamb Fattening Unit-New Shed -	90	20	1200000	Phy	88	89.00	76.00	18.00	97.00	17.00	19.00	476.00
					BL	95.04	96.12	82.08	19.44	104.76	35.36	20.52	514.08
3	Pig Rearing Unit-New Shed-	90	3+1	1441000	Phy	9	6.00	3.00	16.00	14.00	11.00	16.00	80.00
					BL	11.67	7.78	3.89	20.75	18.16	14.27	20.75	103.75
4	Sheep - Rearing Unit-New Shed-Nellore	90	20+1	2550000	Phy	95	90.00	130.00	135.00	95.00	70.00	65.00	730.00
					BL	218.03	206.55	298.35	309.83	218.03	160.65	149.18	1675.37
5	Sheep - Rearing Unit-New Shed-Nellore	90	100+5	13000000	Phy	58	63.00	49.00	55.00	64.00	54.00	53.00	447.00
					BL	678.6	737.10	573.30	643.50	748.80	631.80	620.10	5229.90
	Sub Total					1158.61	1159.92	1047.51	1071.15	1245.02	931.32	935.17	8442.45
A.12 Working Capital - AH - Others/SR													
1	Goat Farming, Rearing Unit - Semi-Intensive	100	20+1	460000	Phy	19	10.00	8.00	8.00	17.00	15.00	15.00	102.00
					BL	8.74	4.60	3.68	3.68	7.82	6.90	6.90	46.92
	Sub Total					8.74	4.60	3.68	3.68	7.82	6.90	6.90	46.92
A.13 Fisheries													
1	Brackishwater/ Coastal Aquaculture-Shrimp Farming-Construction of Biofloc	80	No.	1539700	Phy	1	1.00			1.00			3.00
					BL	12.32	12.32			12.32			36.96
2	Brackishwater/ Coastal Aquaculture-Shrimp Farming-White Shrimp	80	ha	2946300	Phy	1	1.00			1.00			5.00
					BL	23.57	70.71			23.57			117.85
3	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900	Phy	28	10.00	79.00	79.00	94.00	79.00	82.00	613.00
					BL	180.07	662.41	508.06	508.06	604.53	508.06	527.36	3942.30

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amadalavala sa	Ichapuram	Narasannap eta	Palasa	Pathapatna m	Ponduru	Srikakulam	Tekkali	District Total
4	Fish marketing-Fish Sale Unit-	85	No.	400000	Phy	1	8.00	1.00	1.00	6.00	6.00	2.00	26.00
					BL	3.4	27.20	3.40	3.40	20.40	20.40	6.80	88.40
5	Fish processing-Solar Fish Dryer-	80	No.	425000	Phy	1	4.00	2.00	1.00	4.00	3.00		17.00
					BL	3.41	33.63	6.82	6.82	13.63	10.22		57.94
6	Fishing craft-Mechanised--10-20 HP	80	No.	3100000	Phy		3.00	2.00	3.41	10.00	2.00		18.00
					BL		74.40	49.60	49.60	248.00	24.80		446.40
7	Fishing craft-Non Mechanised Boat/Traditional without OEM--Starting	80	No.	550000	Phy		10.00			20.00			30.00
					BL		44.00			88.00			132.00
8	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000	Phy	24	54.00	5.00	5.00	48.00	29.00	7.00	178.00
					BL	19.2	43.20	4.00	4.80	38.40	23.20	5.60	142.40
9	Fishing gear and equipments-Accessories for Fishing Gear-Purchase of PRP nava &	80	No.	1100000	Phy	99	97.00	5.00	5.00	48.00	29.00	7.00	296.00
					BL	87.12	83.60	44.00	42.80	422.40	255.20	61.60	2604.80
10	Ornamental Fish Culture-Indigenous ornamental fish unit-	80	No.	648400	Phy	3	4.00	3.00	3.00	4.00	5.00	5.00	31.00
					BL	15.56	20.75	15.56	15.56	20.75	25.94	25.94	160.81
11	Pond construction-Pond Renovation & Desilting-	80	ha	648900	Phy	5	5.00	2.00	2.00	4.00	6.00	2.00	37.00
					BL	25.96	10.38	10.38	57.10	20.76	31.15	10.38	192.07
	Sub Total					1154.69	1848.18	647.01	587.11	1512.76	898.97	637.68	7921.93

A.14 Working Capital - Fisheries

1	Brackish water - Others	100	Acre	370000	Phy	37	7.00			5.00			49.00
					BL	336.9	25.90			18.50			181.30
2	Fish Culture - Others - Others	100	Acre	480000	Phy	6	4.00	1.00	3.00	5.00	4.00	4.00	31.00
					BL	28.8	19.20	4.80	19.20	24.00	19.20	19.20	148.80
	Sub Total					165.70	45.10	4.80	19.20	42.50	19.20	19.20	330.10

A.15 Farm Credit

1	Animal Driven Carts-Conventional Bullock Cart-Plough Bullocks-Hallikar	90	No.	80000	Phy	150	110.00	120.00	110.00	150.00	135.00	135.00	1060.00
					BL	108	79.20	86.40	79.20	108.00	97.20	97.20	763.20
2	Animal Driven Carts-Pneumatic Tyre Cart-	90	No.	55000	Phy	44	27.00	32.00	47.00	37.00	27.00	27.00	258.00
					BL	21.78	13.37	15.84	23.27	18.32	8.42	13.37	127.74
3	Finance to RPOs/RPOCs--	90	No.	3000000	Phy	9	9.00	7.00	6.00	10.00	4.00	6.00	65.00
					BL	24.3	243.00	189.00	162.00	378.00	108.00	162.00	1755.00
4	Integrated Farming--Rainfed cropping	85	No.	610000	Phy	2	2.00	1.00	1.00	2.00	2.00	1.00	12.00
					BL	10.37	10.37	5.19	10.37	5.19	10.37	5.19	62.24
5	Pledge Loans--	90	No.	300000	Phy	1266	940.00	940.00	835.00	772.00	770.00	770.00	7033.00
					BL	3418.2	2538.00	2538.00	2254.50	1998.00	2084.40	2079.00	18989.10
6	Poly House-Tubular Structure-	85	No.	3500000	Phy	9	7.00	9.00	9.00	7.00	10.00	9.00	69.00
					BL	267.75	208.25	267.75	267.75	208.25	297.50	267.75	2052.75
	Sub Total					4069.10	3092.19	3102.18	2791.91	2780.44	2605.44	2624.51	23750.03
	Total Farm Credit (sum of A.1 to A.15)					64115.39	41117.81	82081.67	59920.71	81783.55	43664.43	74055.58	571090.87

B. Agriculture Infrastructure

	B.1 Storage Facilities												
1	Cold Storage-For Horticulture Produce-5000 MT - Basic	75	No.	40000000	Phy	2	1.00	2.00	1.00	2.00	2.00	1.00	13.00
					BL	600	300.00	600.00	300.00	600.00	600.00	300.00	3900.00
2	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	1500000	Phy	12	8.00	10.00	9.00	7.00	10.00	10.00	76.00
					BL	135	90.00	112.50	101.25	78.75	112.50	112.50	855.00
3	Godown-Galvanized Sheets-500 MT	75	No.	1750000	Phy	12	8.00	10.00	10.00	10.00	12.00	12.00	84.00
					BL	157.5	105.00	131.25	131.25	131.25	157.50	157.50	1102.50
4	Low Cost Storage--Coconut pack house	85	No.	750000	Phy	2	8.00	9.00	9.00	3.00	5.00	3.00	44.00
					BL	12.75	51.00	12.75	57.38	38.25	31.88	39.13	280.52
	Sub Total					905.25	546.00	856.50	589.88	867.38	901.88	589.13	6138.02

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amadalavala sa	Ichapuram	Narasannap eta	Palasa	Pathapatna m	Ponduru	Srikakulam	Tekkali	District Total
B.2 Land Development													
1.	Bunding-Graded Bunding-	80	ha	33359	Phy	510.00	420.00	300.00	250.00	200.00	350.00	350.00	2580.00
					BL	53.37	112.09	80.06	66.72	53.37	93.41	93.41	688.53
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -14m x 14m x 3m	80	No.	90100	Phy	64	84.00	116.00	136.00	132.00	84.00	84.00	796.00
					BL	46.13	60.55	83.61	98.03	95.15	60.55	60.55	573.77
3	Fencing-Rock Poles with Barbed Wire-	80	m.	400	Phy	85000	60000.00	75000.00	75000.00	80000.00	60000.00	60000.00	570000.00
					BL	272	240.00	240.00	240.00	256.00	182.00	182.00	1824.00
4	Tank Silt Application--	80	ha	72130	Phy	237	228.00	237.00	213.00	222.00	189.00	195.00	1728.00
					BL	136.76	136.76	119.45	122.91	138.10	109.06	112.52	997.13
	Sub Total					508.26	528.87	549.40	523.12	527.66	455.02	458.48	4083.43
B.3 Agriculture Infrastructure - Others													
1	Compost/ Vermit Compost-Compost - NADBP Compost-10' x 6' x 3'	80	No.	20300	Phy	30	30.00	20.00	20.00	20.00	30.00	30.00	210.00
					BL	4.87	4.87	3.25	3.25	3.25	4.87	4.87	34.10
2	Compost/ Vermit Compost-Vermi Compost-20 TPA	80	No.	376100	Phy	34	30.00	30.00	60.00	32.00	30.00	30.00	276.00
					BL	102.3	90.26	90.26	180.53	96.28	90.26	90.26	830.41
3	Compost/ Vermit Compost-Vermi Hatchery-260 TPA	80	No.	1641700	Phy	12	10.00	10.00	12.00	10.00	8.00	8.00	86.00
					BL	157.6	131.34	131.34	157.60	131.34	105.07	105.07	1050.70
4	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy	3	3.00	3.00	3.00	3.00	5.00	5.00	28.00
					BL	127.5	127.50	127.50	127.50	127.50	212.50	212.50	1190.00
	Sub Total					392.27	353.97	332.35	468.88	338.37	412.70	412.70	3105.21
	Total (B.1+B.2+B.3)					1865.78	1428.84	1495.35	1863.92	1772.99	1709.60	1460.31	13326.66
C. Ancillary Activities													
C.1 Food & Agro Processing													
2	Agro Processing Unit-Cashew Processing-	85	No.	3000000	Phy		4.00	8.00	6.00			4.00	25.00
					BL		102.00	204.00	153.00			102.00	637.50
1.	Agro Processing Unit--Others	85	No.	1500000	Phy	7	6.00	11.00	9.00	9.00	6.00	6.00	65.00
					BL	89.25	140.25	140.25	114.75	114.75	76.50	76.50	828.75
3	Coconut Processing-Oil Extraction -Small	85	No.	3600000	Phy	1	4.00	3.00	3.00	1.00	1.00	1.00	17.00
					BL	30.6	122.40	91.80	91.80	30.60	30.60	30.60	520.20
4	Dairy Processing Unit-Integrated Processing-20000 lit per day	75	No.	15000000	Phy	1	1.00	2.00	2.00	1.00	1.00	1.00	11.00
					BL	112.5	112.50	225.00	225.00	112.50	112.50	112.50	1237.50
5	Fruit Processing-Ripening-Ripening Chamber Medium	75	No.	3000000	Phy	10	8.00	10.00	12.00	10.00	10.00	8.00	78.00
					BL	225	180.00	225.00	270.00	225.00	225.00	180.00	1755.00
6	Fruit Processing-Sorting, grading & Packing-Integrated Pack House 16MT/day	75	No.	5000000	Phy	2	4.00	2.00	2.00	2.00	2.00	2.00	18.00
					BL	75	150.00	75.00	75.00	75.00	75.00	75.00	675.00
7	Oil Extraction-Groundnut Oil-Small Scale	85	No.	2500000	Phy	1	4.00	3.00	3.00	1.00	1.00	1.00	17.00
					BL	21.25	85.00	63.75	63.75	21.25	21.25	21.25	361.25
8	Rice Processing--Rice Mill - Small Scale (500 Kg./Hour)-Automatic	85	No.	3000000	Phy	12	13.00	18.00	14.00	16.00	11.00	11.00	111.00
					BL	30.6	33.15	45.90	40.80	40.80	28.05	28.05	283.05
9	Vegetable Processing-Dehydration of Vegetables-Electric	90	No.	500000	Phy	10	6.00	10.00	10.00	8.00	6.00	5.00	65.00
					BL	45	27.00	45.00	45.00	36.00	27.00	22.50	292.50
	Sub Total					629.20	863.05	1013.70	1074.00	655.90	595.90	648.40	6590.75
C.2 Ancillary Activities -													
1	Agri Clinic & Agri Business Centers--Large operations	85	No.	3000000	Phy	1	1.00	1.00	1.00	1.00	1.00	1.00	9.00
					BL	25.5	25.50	25.50	25.50	25.50	25.50	25.50	229.50
2	Custom Service Units/Custom Hiring Centers--	85	No.	2000000	Phy	25	14.00	20.00	17.00	25.00	30.00	17.00	160.00
					BL	425	238.00	374.00	289.00	425.00	340.00	289.00	2720.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amudalavala sa	Ichapuram	Narasannap eta	Palasa	Pathapatna m	Ponduru	Srikakulam	Tekkali	District Total
3	Loan to MFIs for Onlending to for Agri. Purposes--	85	No.	200000000	Phy	1	1.00	1.00	1.00	1.00	1.00	1.00	8.00
					BL	170	170.00	170.00	170.00	170.00	170.00	170.00	1360.00
	Sub Total					620.50	433.50	561.00	484.50	620.50	535.50	484.50	4300.50
	Total (C1+C2)					1249.70	1296.55	1574.70	1680.10	1276.40	1131.40	1132.90	10900.25
	Total (A+B+C)					67170.87	43843.20	85416.24	63066.16	85205.97	46565.43	76648.79	595317.78

II. Micro, Small and Medium Enterprises (MSME)													
1	Manufacturing Sector - Term Loan-Medium-	85	No.	300000000	Phy	1	1.00	1.00	1.00	2.00	2.00	1.00	11.00
					BL	255	255.00	255.00	255.00	510.00	510.00	255.00	2805.00
	Manufacturing Sector - Term Loan-Micro-	85	No.	800000	Phy	700	400.00	650.00	650.00	600.00	1200.00	500.00	5350.00
					BL	4760	2720.00	4420.00	4420.00	4080.00	8160.00	3400.00	36386.00
	Manufacturing Sector - Term Loan-Small-	85	No.	125000000	Phy	12	9.00	11.00	15.00	12.00	22.00	18.00	114.00
					BL	1275	956.25	1168.75	1593.75	1275.00	2337.50	1912.50	12112.50
	Manufacturing Sector - Working Capital-Medium-	85	No.	250000000	Phy	2	1.00	2.00	2.00	4.00	2.00	6.00	20.00
					BL	425	212.50	425.00	212.50	850.00	425.00	1275.00	4250.00
	Manufacturing Sector - Working Capital-Micro-	85	No.	800000	Phy	650	400.00	675.00	600.00	600.00	1000.00	550.00	5150.00
					BL	4420	2720.00	4590.00	4250.00	4420.00	6800.00	3740.00	35020.00
	Manufacturing Sector - Working Capital-Small-	85	No.	140000000	Phy	110	40.00	107.00	22.00	60.00	40.00	36.00	453.00
					BL	13090	4700.00	12733.00	2618.00	7140.00	4760.00	4284.00	53907.00
	Service Sector - Term Loan-Medium-	85	No.	250000000	Phy	2	1.00	2.00	2.00	2.00	3.00	1.00	14.00
					BL	425	212.50	425.00	212.50	425.00	637.50	212.50	2975.00
	Service Sector - Term Loan-Micro-	85	No.	600000	Phy	400	350.00	400.00	350.00	400.00	600.00	450.00	3350.00
					BL	2040	1785.00	2040.00	1785.00	2040.00	3060.00	2295.00	17085.00
	Service Sector - Term Loan-Small-	85	No.	135000000	Phy	14	8.00	12.00	14.00	10.00	24.00	16.00	114.00
					BL	3665	918.00	1377.00	1606.50	1147.50	2754.00	1836.00	13081.50
	Service Sector - Working Capital-Medium-	85	No.	225000000	Phy	1	1.00	1.00	1.00	1.00	5.00	1.00	11.00
					BL	19125	191.25	191.25	191.25	630.00	1200.00	600.00	2103.75
	Service Sector - Working Capital-Micro-	85	No.	600000	Phy	770	500.00	700.00	650.00	630.00	1200.00	600.00	560.00
					BL	3927	2550.00	3570.00	3315.00	3213.00	6120.00	3060.00	2881.50
	Service Sector - Working Capital-Small-	85	No.	120000000	Phy	15	10.00	15.00	15.00	10.00	25.00	15.00	115.00
					BL	1530	1020.00	1530.00	1530.00	1020.00	2550.00	1530.00	11730.00
	Total MSME					33944.75	18300.50	32725.00	23655.50	26130.50	39070.25	23991.25	220264.75

III. Export Credit													
1	Export Credit - Post Shipment Export Credit-	85	No.	100000000	Phy	4	4.00	4.00	4.00	5.00	9.00	9.00	44.00
					BL	1105	1020.00	1190.00	1275.00	1105.00	2040.00	2465.00	11305.00
	Total Export Credit					1105.00	1020.00	1190.00	1275.00	1105.00	2040.00	2465.00	11305.00

IV. Education													
1	Education Loans-Overseas Education-	90	No.	20000000	Phy	25	2.00	2.00	2.00	2.00	20.00	10.00	65.00
					BL	720	666.00	1206.00	486.00	1296.00	2610.00	1980.00	9648.00
	Total Education					720.00	666.00	1206.00	486.00	1296.00	2610.00	1980.00	9648.00

V. Social Infrastructure													
1	Healthcare-Hospital-	80	No.	200000000	Phy	1	1.00	2.00	2.00	2.00	2.00	2.00	13.00
					BL	160	160.00	320.00	320.00	320.00	320.00	320.00	2080.00
	Education-Schools-	80	No.	50000000	Phy	2	1.00	1.00	2.00	2.00	2.00	1.00	12.00
					BL	80	40.00	40.00	80.00	80.00	80.00	40.00	486.00
	Total Social Infrastructure					240.00	200.00	360.00	240.00	400.00	400.00	360.00	2560.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amadalavala sa	Ichapuram	Narasannaap eta	Palasa	Pathapatna m	Ponduru	Ranastalam	Srikakulam	Tekkali	District Total
VI. Housing														
1	Purchase/Construction of a Dwelling Unit (Individually)-Other Centre-	90	No.	2500000	413	498.00	508.00	348.00	348.00	100.00	508.00	948.00	773.00	4444.00
	Repair of Dwelling Units-Other Centre-	90	No.	6000000	80	11205.00	11430.00	7830.00	7830.00	100.00	11430.00	21330.00	17392.50	97740.00
					432	540.00	540.00	432.00	432.00	540.00	540.00	1188.00	1080.00	5080.00
	Total Housing				9724.50	11745.00	11070.00	8202.00	8478.00	540.00	11430.00	22518.00	10472.50	103140.00
VII. Renewable Energy														
1	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	2400000	12	35.00	10.00	10.00	12.00	14.00	0.00	16.00	11.00	100.00
	Solar Energy-Solar Dryer	80	No.	3000000	23.04	28.80	19.20	10.20	23.04	26.88	0.00	30.72	21.12	192.00
					10	20.00	30.00	10.00	20.00	14.00	0.00	20.00	20.00	144.00
	Solar Energy-Solar Water Heater System-	80	No.	45000	24	48.00	72.00	24.00	48.00	40.00	0.00	48.00	48.00	312.00
	Solar Energy-Solar Pump Sets-5 HP	80	No.	5500000	40	40.00	50.00	30.00	40.00	14.40	0.00	60.00	21.60	360.00
					14.4	14.40	18.00	10.80	14.40	10.00	0.00	16.00	16.00	120.00
	Total Renewable Energy				149.44	135.20	175.20	111.20	147.04	85.28	0.00	170.72	161.12	1135.20
VIII. Others														
1	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	1000000	120	75.00	130.00	75.00	75.00	75.00	0.00	90.00	90.00	720.00
	Individuals/ Individual members of JLCs--	100	No.	2000000	9925	8405.00	11095.00	8415.00	9225.00	9843.00	0.00	4250.00	4335.00	65553.00
					10850	16930.00	22190.00	16830.00	18460.00	19686.00	0.00	8500.00	8670.00	131106.00
	Total Others				19970.00	17005.00	22310.00	16995.00	18525.00	19761.00	0.00	8590.00	8760.00	131826.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				133024.56	92914.90	155552.44	112830.36	138132.51	176708.90	11430.00	121964.40	132838.66	1075196.73

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	249511.34	195764.50	296702.21	249279.26	273151.00	290244.46	313942.00
RCEs	60676.24	11664.00	51734.73	97085.08	58826.00	135587.43	88340.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	80243.42	12274.00	64879.64	52472.47	76259.00	48767.40	121776.00
Others	0.00	0.00	119.37	0.00	0.00	0.00	597.00
Sub total (A)	390431.00	219702.50	413435.95	398836.81	408236.00	474599.29	524655.00

Table 2: Term Loan (MT+LT)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	136289.11	100751.07	91251.68	162802.92	161035.00	214380.63	159605.00
RCEs	32387.85	2818.22	7235.62	1419.61	34246.00	598.90	42041.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7239.04	5926.45	26606.71	66291.25	41775.00	113012.93	47755.00
Others	0.00	0.00	0.87	23.00	0.00	11.74	284.00
Sub total (B)	175916.00	109495.74	125094.88	230536.78	237656.00	328004.20	249685.00

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	385800.45	296515.57	387953.89	412082.18	434786.00	504625.09	473547.00
RCEs	93064.09	14482.22	58970.35	98504.69	93072.00	136186.33	130381.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	87482.46	18200.45	91486.35	118763.72	118034.00	161780.33	169531.00
Others	0.00	0.00	120.24	23.00	0.00	11.74	881.00
Sub total (C = A+B)	566347.00	329198.24	538530.83	629373.59	645892.00	802603.49	774340.00

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	107109.08	92516.32	97148.16	121033.68	118791.00	157165.00	155577.00
RCEs	0.00	0.00	111.76	0.00	0.00	4339.66	4629.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	5501.97	5516.23	13064.33	5163.90	5633.00	18454.05	18667.00
Others	789.95	0.00	5770.12	341.12	14941.00	933.60	2560.00
Sub total (D)	113401.00	98032.55	116094.37	126538.70	139365.00	180892.31	181433.00

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	64910.40	12313.20	37815.16	17539.80	25604.00	20238.01	32326.00
RCEs	1332.79	0.00	854.26	4244.33	4000.00	9740.75	13110.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1669.81	409.72	9749.63	813.71	11177.00	1030.30	7724.00
Others	0.00	0.00	47.19	0.00	790.00	0.00	1626.00
Sub total (E)	67913.00	12722.92	48466.24	22597.84	41571.00	31009.06	54786.00

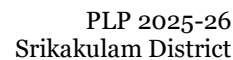
Table 6: Grand Total (C+D+E)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	557819.93	401345.09	522917.21	550655.66	579181.00	682028.10	661450.00
RCEs	94396.88	14482.22	59936.37	102749.02	97072.00	150266.74	148120.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	94654.24	24126.40	114300.31	124741.33	134844.00	181264.68	195922.00
Others	789.95	0.00	5937.85	364.12	15731.00	945.34	5067.00
Grand Total	747661.00	439953.71	703091.44	778510.13	826828.00	1014504.86	1010559.00

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

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



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

(Rs. lakh)

Table 2: Term Loan

* RCBs include STCBs, DCCBs and PACS (if any)

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Abattoir/Slaughter Unit	Fixed		No.	3500000
2	Agri Clinic & Agri Business Centers			No.	1500000
3	Agro Processing Unit			No.	1500000
4	Animal Driven Carts	Conventional Bullock Cart		No.	50000
5	Artificial Recharge Structure	For Bore Well		No.	52700
6	Biomass Energy	Community Bio Gas Plant		No.	500000
7	Bore Well	New	Well Depth	No.	76650
8	Buffalo Farming			1+1	101600
9	Bulk Milk Cooling Unit			No.	1500000
10	Cooperatives of Artisans, Village Industries			No.	500000
11	Cold Storage	For Horticulture Produce	5000 MT	No.	40000000
12	Cold Storage	Mini Unit	Cold Room	No.	1500000
13	Combine harvester	Self-propelled belt type		No.	2900000
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	20300
15	Compost/ Vermi Compost	Vermi Hatchery		No.	1641700
16	Crossbred Cattle Farming			1+1	165600
17	Crossbred Cattle Farming			3+2	497000
18	Custom Service Units/ Custom Hiring Centres			No.	2000000
19	Dairy Marketing Outlet/ Parlour			No.	400000
20	Dairy Processing Unit	Integrated Processing		No.	5000000
21	Diesel Pump Sets	New		No.	41600
22	Drinking Water	RO Plant		No.	2000000
23	Drip Irrigation	New		ha	105000
24	Drones	For Spraying		No.	950000
25	Education	Colleges		No.	10000000
26	Education	Hostels		No.	4000000
27	Education	Schools		No.	5000000
28	Education Loans	Graduation & Post Graduation		No.	400000
29	Education Loans	Overseas Education		No.	2000000
30	Education Loans	Professional Courses		No.	2000000
31	Education Loans	Technical Courses		No.	1000000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
32	Electric Pump Sets		Submersible	No.	101400
33	Export Credit	Pre-Shipment Export Credit		No.	20000000
34	Farm Ponds/ Water Harvesting Structures	Dugout Pond		No.	20700
35	Finance to FPOs/FPCs			No.	3000000
36	Fish Culture	Leased Pond		ha	803900
37	Fodder Cultivation	1 Acre		Acre	36000
38	Fruit Processing	Sorting, grading & Packing		No.	400000
39	Goat	Rearing Unit	New Shed	20+1	227000
40	Godown	Galvanized Sheets		No.	3500000
41	Godown	Renovation/ Expansion		No.	500000
42	Graded Buffalo Farming			1+1	202800
43	Graded Buffalo Farming			3+2	591100
44	Graded Buffalo Farming			5+5	1373500
45	Healthcare	Hospital		No.	20000000
46	Healthcare	Nursing Home		No.	10000000
47	Implements	Tractor drawn/driven/mounted		No.	50000
48	Indigenous Poultry Farming			100	78000
49	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
50	Individuals/ Individual members of SHGs	New Loans		No.	200000
51	Integrated Farming			No.	365000
52	KVIC Units			No.	500000
53	Lamb Fattening Unit	New Shed		20	120000
54	Leveller	Laser Guided		No.	470000
55	Loan to MFIs for on lending to for Agri. Purposes			No.	20000000
56	Loan to NBFCs (Other than MFIs) for on lending for Agri. Purposes			No.	50000000
57	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
58	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
59	Low-Cost Storage	Garlic/ Onion		No.	175000
60	Manufacturing Sector	Term Loan	Medium	No.	15000000
61	Manufacturing Sector	Term Loan	Micro	No.	600000
62	Manufacturing Sector	Term Loan	Small	No.	12500000
63	Manufacturing Sector	Working Capital	Medium	No.	18000000
64	Manufacturing Sector	Working Capital	Micro	No.	100000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
65	Manufacturing Sector	Working Capital	Small	No.	14000000
66	Market Yard	Collection Centre		No.	1500000
67	Meat & Poultry Processing			No.	3000000
68	New Orchard	Tropical/ Sub Tropical Fruits	Mango	Acre	89500
69	Nursery	Horticulture Nursery		No.	2500000
70	Oil Extraction	Groundnut Oil		No.	2500000
71	Organic Inputs Manufacturing Unit			No.	4000000
72	Other machinery	Other Machinery & Equipment		No.	100000
73	Other machinery	Other Machinery & equipment		No.	160000
74	Other machinery	Other Machinery & equipment		No.	210000
75	Other machinery	Other Machinery & Equipment		No.	28000
76	Other machinery	Other Machinery & equipment		No.	70000
77	Other machinery	Other Machinery & equipment		No.	80000
78	Other machinery	Other Machinery & equipment	Vegetable Dryer	No.	175000
79	Other Plantation Crops	Oil Palm		Acre	108350
80	Others	Groundnut Stripper		No.	110000
81	Paddy Transplanter	Power tiller Drawn		No.	460000
82	Pig Rearing Unit	New Shed		3+1	144100
83	Plantation	Teak		ha	120000
84	Pledge Loans			No.	300000
85	Poultry transportation vehicle			No.	1000000
86	Power Tiller			No.	280000
87	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
88	Reapers, Binders and Balers	Power tiller attached		No.	200000
89	Reapers, Binders and Balers	Tractor attached		No.	1350000
90	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
91	Retail Market outlet for Meat			No.	300000
92	Retail Poultry dressing/products outlet			No.	300000
93	Rice Processing		Rice Mill	No.	300000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
94	Seed Drill	Seed cum Fertilizer Drill		No.	150000
95	Sericulture	Chawki Rearing	5000 DFLs per batch	Acre	2452000
96	Sericulture	Mulberry Plantation		Acre	1500000
97	Sericulture	Reeling Unit	Multi end reeling Unit	No.	1674800
98	Service Sector	Term Loan	Micro	No.	600000
99	Service Sector	Term Loan	Small	No.	7500000
100	Service Sector	Working Capital	Medium	No.	17500000
101	Service Sector	Working Capital	Micro	No.	300000
102	Service Sector	Working Capital	Small	No.	6000000
103	Sheep	Rearing Unit	New Shed	20+1	197200
104	Solar Energy			No.	1200000
105	Solar Energy			No.	300000
106	Solar Energy	Roof Top Solar PV System with Battery		No.	240000
107	Solar Energy	Solar Pump Sets		No.	550000
108	Solar PV Pump Sets (AC)	New		No.	550000
109	Sprinkler Irrigation	Micro		ha	22800
110	Startups		Other than Agri. & MSME	No.	5000000
111	State Sponsored Organisation for SCs	Purchase & Supply of Inputs		No.	200000
112	Tank Silt Application			ha	72130
113	Thresher	Multi crop Power Threshers		No.	320000
114	Tractor	With Implements & Trailer		No.	650000
115	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
116	Wind Energy	Wind Power Generators		No.	50000000
117	ZBNF unit with Indigenous cattle			2	121200

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

Sr. No.	Crop	Type	Unit	SoF (₹)
1	Ajwain/ Ajjavana		Acre	12000
2	Brackish water	Others	Acre	370000
3	Broiler Farming	Others__	Per Bird	130
4	Buffalo Farming	—	Per Animal	49000
5	Castor/ Aeranda/ Randee/ Ricinus	Irrigated	Acre	20000
6	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Irrigated	Acre	34000
7	Chilli/ Mirch	Irrigated	Acre	125000
8	Cotton/ Kapaas	Unirrigated/ Rainfed	Acre	46000
9	Cotton/ Kapaas	Irrigated	Acre	50000
10	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani__	Acre	17000
11	Dragon Fruit		Acre	70000
12	Fodder		Acre	33000
13	Fodder Guar		Acre	17000
14	Foxtail Millet/ Korralu/ Thenai/ Navane		Acre	19000
15	Goat Farming	Rearing Unit __ Semi intensive__	20+1	46000
16	Groundnut/ Moongfali	Unirrigated/ Rainfed	Acre	35000
17	Guava/ Amrood	Irrigated	Acre	50000
18	Indian Gooseberry/ Awala/ Amla/ Nellikayi/ Aonla	Irrigated	Acre	35000
19	Indigenous Cattle Farming	—	Per Animal	38000
20	Jasmine/ Chamelee/ Mallige/ Mogra		Acre	55000
21	Layer Farming	Others__	Per Bird	240
22	Maize/ Makka	Irrigated	Acre	45000
23	Mandarin/ Santra/ Citrus/ Sweet Orange		Acre	65000
24	Mango/ Aam		Acre	50000
25	Oil Palm/ Palm Oil		Acre	75000
26	Onion/ Piyaz/ Kanda		Acre	60000
27	Pearl Millet/ Bajra/ Cumbu	Unirrigated/ Rainfed	Acre	19000
28	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Unirrigated/ Rainfed	Acre	22000

Annexure V

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

Sr. No.	Crop	Type	Unit	SoF (₹)
29	Pomegranate/ Anar	Irrigated	Acre	100000
30	Pulses		Acre	22000
31	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
32	Sericulture	Mulberry	Acre	110000
33	Sorghum/ Jowar	Unirrigated/ Rainfed	Acre	22000
34	Soybean/ Soyabean	Irrigated	Acre	15000
35	Sugarcane/ Ganna	Irrigated	Acre	100000
36	Sugarcane/ Ganna	Ratoon	Acre	75000
37	Sunflower/ Surajmukhi	Irrigated	Acre	26000
38	Tobacco/ Thambaku		Acre	42000
39	Tomato/ Tamatar		Acre	38000
40	Turmeric/ Haldi	Irrigated	Acre	110000
41	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
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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
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
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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
ITDA	Integrated Tribal Development Agency	NFSM	National Food Security Mission
JLG	Joint Liability Group	NGO	Non-Governmental Organisation
JNNSM	Jawaharlal Nehru National Solar Mission	NHM	National Horticulture Mission
KCC	Kisan Credit Card	NLM	National Livelihood Mission
KSK	Krishi Sahayak Kendra	NMFP	National Mission on Food Processing
KVI	Khadi and Village Industries	NPBD	National Project on Bio-Gas Development
KVK	Krishi Vigyan Kendra	NRLM	National Rural Livelihood Mission
LAC	Livestock Aid Centre	NWDpra	National Watershed Development Project for Rainfed Areas
LAMPS	Large Area Multipurpose Society	PAIS	Personal Accident Insurance Scheme
LDM	Lead District Manager	PACS	Primary Agricultural Cooperative Society
LI	Lift Irrigation	PHC	Primary Health Centre
MEDP	Micro Enterprises Development Programme	PKVY	Paramparagat Krishi Vikas Yojana
MF	Marginal Farmer	PLP	Potential Linked Credit Plan
MI	Micro Irrigation	PMEGP	Prime Minister's Employment Generation Programme
MIDH	Mission for Integrated Development of Horticulture	PMJDY	Pradhan Mantri Jan Dhan Yojana
MNRE	Ministry of New and Renewable Energy	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
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
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 Oil-seeds
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TFO	Total Financial Outlay
PMFBY	Pradhan Mantri Fasal Bima Yojana	WDRA	Warehousing Development and Regulatory Authority
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PWCS	Primary Weavers Cooperative Society	WSHG	Women Self Help Group

Name & Address of DDM

Name of the DDM	Ramesh Krishna Kattimanda
Designation	DDM NABARD
Address 1	2-3-23, Sana Street, Near Maa illu Apartments
Address 2	Srikakulam
Pincode	532001
Post Office	Srikakulam
District	Srikakulam
State	Andhra Pradesh
Telephone No.	08942 317384
Mobile No.	8500709675
Email ID	Srikakulam@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

<ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring 	<ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services
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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, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125
☎: 011-41538678/25745103 🌐 : www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



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
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DEVELOPMENT

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