



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



तिरुपति जिला

Tirupati 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 : तिरुपति**

**District : Tirupati**

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

**आंध्र प्रदेश क्षेत्रीय कार्यालय**  
**Andhra Pradesh Regional Office**





## Foreword

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

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

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

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

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

**M R Gopal**  
Chief General Manager  
12 October 2024

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

**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	It is bounded on the north by SPSR Nellore and Annamayya districts, on the east by Bay of Bengal, on the south by Chittoor district and Tamilnadu and on the west by Chittoor and Annamayya districts.
ii.	Type of soil	The district receives an annual rainfall of 1124 mm, soils are predominantly red loamy and red sandy type and irrigation is primarily from tanks and tube wells.
iii.	Primary occupation	Agriculture is the major sector along with Industry (SriCity, a SEZ) and Services sector, mainly tourism sector, due to presence of numerous Hindu temples, the most famous being the Tirumala.
iv.	Land holding structure	The small and marginal farmers in the District constitute 94% of the total farmers, holding 1,77,335 ha of land (68%), whereas the remaining 6% farmers hold 82,090 ha (32%) of land. The average holding of SF/MF is 0.52 ha but the average holding of other farmers is 3.50 ha.

### 3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	Total Priority Sector Achievement stood at ₹17765.69 cr. The achievement is more than 100% of the target.
ii.	CD Ratio	81.79
iii.	Investment credit in Agriculture	₹ 3737.48 cr
iv.	Credit flow to MSMEs	₹ 3632.88 cr
v.	Other significant credit flow, if any	₹ 9423.09 cr as short-term crop loans

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

i.	Projection for the year	<b>₹18032.41 cr</b>
ii.	Projection for agriculture and its components	<b>₹10493.86cr</b>
iii.	Projection for MSMEs	<b>₹5199.16 cr</b>
iv.	Projection for other purposes	<b>₹2339.39 cr</b>

#### 5. Developmental Initiatives

- NABARD has launched a concessional refinance scheme for transformation of PACS into Multi Service Centers (MSC) in a phased manner spanning over three years with an objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income.
- Strengthening of FPOs through special campaigns including capacity building to staff of POPI and FPO and farmers at village level including credit linkage for both members and FPOs. Extension of financial support to FPOs through NABARD's subsidiary viz., NABKISAN.
- Promotion of JLGs for taking up livelihood activities by landless farmers through credit linkage by banks and NGOs as facilitating agencies.
- NABARD has been training the SHG women and unemployed youth through MEDP, LEDP and Skill Development programmes to enable them to establish enterprises/get employment.

#### 6. Thrust Areas

- The district has huge potential for fisheries in the district.
- The processing and value addition sector also got a huge potential in the District under MSME sector.
- The presence of Sri City gives a huge potential for exports and MSME. The Sri City is one of the leading special economic zones (SEZ) and a Free Trade Warehousing Zone (FTWZ) in India with total investments of 4 billion USD and over two hundred companies from 28 countries.
- Diverse activities are being promoted in the SEZ viz., Automotive, Engineering, Electronics, Renewable Energy, Power, Paper, Toys, Furniture, Food processing, Pharmaceutical, Textiles etc.,
- Use of drones in agriculture and horticulture crops is slowly gaining importance and will help in overcoming the shortage of agricultural labourers in the present labour-intensive agriculture followed in the district.
- Ensuring credit to FPOs and OFPOs for forward as well as backward linkages, which would enable them to graduate into sustainable business entities.

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

- Due to lack of organised value chain, there are huge price fluctuations at farm gate especially for Marine and Inland Fishery sector and Mango.
- Promoting FPOs and Private investment in post-harvest infrastructure, food processing and agriculture value chain should be encouraged dovetailing Government schemes like AIF, FIDF, PMFME, MIDH and other State Govt schemes.
- The handlooms and handicrafts sector are unorganised and hence the artisans are unable to realise the full amount paid by customers due to involvement of middlemen. Direct marketing of the produce through Off Farm Sector Producer Organisations may increase the income of artisans.

## **8. Way Forward**

- Promoting of MSME sector particularly for utilizing the full potential of Sri City, which will help in increasing the GVA of the district and also provide semi-skilled and skilled employment.
- Strengthening the already formed FPOs through capacity building and ensuring the credit to the FPOs.
- Promoting the Micro Food Processing sector through PMFME scheme for encouraging entrepreneurs, especially FPOs/SHGs to establish food processing units.
- A concessional refinance scheme has been launched by NABARD for financing micro food processing units.
- Promoting new OFPOs and strengthening them to take up direct marketing of their produce.

## Methodology of Preparation of Potential Linked Credit Plans

### 1. Introduction

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

### 2. Objectives

The objectives of PLP are:

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

### 3. Methodology

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

The methodology consists of:

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

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



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

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

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

## 5. Agency wise use utility

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

### i. Bankers

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

### ii. Government Agencies/Departments

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

### iii. Individual/Business entities

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

## 6. Limitations and Constraints

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

## District Map



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

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

Sr. No.	Particulars	Amount (₹ Lakhs)
A	Farm Credit	999298.17
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	<b>445565.60</b>
2	Term Loan for agriculture and allied activities	<b>553732.57</b>
B	Agriculture Infrastructure	19122.25
C	Ancillary activities	30965.90
I	<b>Credit Potential for Agriculture (A+B+C)</b>	1049386.32
II	Micro, Small and Medium Enterprises	519916.10
III	Export Credit	2890.00
IV	Education	60987.50
V	Housing	56250.00
VI	Social Infrastructure	3888.00
VII	Renewable energy	6306.00
VIII	Others	103617.50
	<b>Total Priority Sector</b>	<b>1803241.42</b>

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

Sr. No.	Particulars	Amount (₹ Lakhs)
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	430947.60
2	Water Resources	34159.98
3	Farm Mechanisation	19333.43
4	Plantation & Horticulture with Sericulture	5428.61
5	Forestry & Waste Land Development	4603.80
6	Animal Husbandry – Dairy	26068.24
7	Animal Husbandry – Poultry	15705.50
8	Animal Husbandry - Sheep, Goat, Piggery	36433.27
9	Fisheries	6060.00
10	Farm Credit- Others	420557.74
	<b>Sub total</b>	<b>999298.17</b>
B	Agriculture Infrastructure	
1	Construction of storage	16311.25
2	Land development, Soil conservation, Wasteland Development	1389.40
3	Agriculture Infrastructure – Others	1421.60
	<b>Sub total</b>	<b>19122.25</b>
C	Ancillary activities	
1	Food & Agro. Processing	26069.90
2	Ancillary activities – Others	4896.00
	<b>Sub Total</b>	<b>30965.90</b>
	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>1049386.32</b>
II	Micro, Small and Medium Enterprises	
	<b>Total MSME</b>	<b>519916.10</b>
III	Export Credit	2890.00
IV	Education	60987.50
V	Housing	56250.00
VI	Social Infrastructure	3888.00
VII	Renewable energy	6306.00
VIII	Others	103617.50
	<b>Total Priority Sector</b>	<b>1803241.42</b>

## 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)	8229.00
ii.	No. of Subdivisions	04
iii.	No. of Blocks	34
iv.	No. of revenue villages	1051
v.	No. of Gram Panchayats	774

#### 1.a Additional Information

Sr. No.	Particulars	Details
i.	Is the district classified as Aspirational District?	No
ii.	Is the district classified as Low PSL Credit Category?	No
iii.	Is the district having an international border?	No
iv.	Is the district classified as LWE affected?	No
v.	Climate Vulnerability to Agriculture	Not Available
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	Tirupati
iii.	Agro-climatic Zone 1	Southern Plateau and Hills Region, East Coast Plains and Hills region
iv.	Climate	Coastal and Semi-Arid
v.	Soil Type	Red Loamy, Red Sandy and Black soils

#### 3. Land Utilization [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	822940
ii.	Forest Land	271318
iii.	Area not available for cultivation	181953
iv.	Barren and Uncultivable land	51035
v.	Permanent Pasture and Grazing Land	20348
vi.	Land under Miscellaneous Tree Crops	10876
vii.	Cultivable Wasteland	24899
viii.	Current Fallow	49280
ix.	Other Fallow	41585
x.	Net Sown Area	171646
xi.	Gross Cropped Area	195883

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

Sr. No.	Stage	Nos.
i.	Safe	34
	<b>Total</b>	<b>34</b>

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	287217	78.71	101865	39.27
ii.	>1 to <=2 ha	54249	14.87	75470	29.09
iii.	>2 to <=4 ha	18136	4.97	47400	18.27
iv.	>4 to <=10 ha	4810	1.32	26647	10.27
v.	>10 ha	490	0.13	8043	3.10
	<b>Total</b>	<b>364902</b>	<b>100.00</b>	<b>259425</b>	<b>100.00</b>

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

Sr. No.	Particulars	Nos.
i.	Cultivators	121.00
ii.	Of the above, Small/ Marginal Farmers	54.00
iii.	Agricultural Labourers	394.00
iv.	Workers engaged in Household Industries	32.00
v.	Workers engaged in Allied agro activities	0.00
vi.	Other workers	403.00

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Total Population	2197.00	1099.00	1098.00	1347.00	850.00
ii.	Scheduled Caste	519.00	257.00	262.00	-	-
iii.	Scheduled Tribe	171.00	87.00	84.00	-	-
iv.	Literate	1411.00	772.00	639.00	-	-

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

Sr. No.	Particulars	Nos.
i.	Total Households	572.00
ii.	Rural Households	359.00

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

Sr. No.	Particulars	Nos.
i.	Villages Electrified	970
ii.	Villages having Agriculture Power Supply	970
iii.	Villages having Primary Schools	888

iv.	Villages having Primary Health Centres	970
v.	Villages having Potable Water Supply	970

### Sources

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>1. Physical &amp; Administrative Features</i>	<i>District Handbook of Statistics 2021-22</i>
<i>1.a Additional Information</i>	<i>GoI Notifications and RBI circular</i>
<i>2. Soil &amp; Climate</i>	<i>District Handbook of Statistics 2021-22</i>
<i>3. Land Utilisation [Ha]</i>	<i>District Handbook of Statistics 2021-22</i>
<i>4. Ground Water Scenario (No. of blocks)</i>	<i>CGWB Report 2022</i>
<i>5. Distribution of Land Holding</i>	<i>District Handbook of Statistics 2021-22</i>
<i>6. Workers Profile [In '000]</i>	<i>District Handbook of Statistics 2021-22</i>
<i>7. Demographic Profile [In '000]</i>	<i>District Handbook of Statistics 2021-22</i>
<i>8. Households [In '000]</i>	<i>District Handbook of Statistics 2021-22</i>
<i>9. Village-Level Infrastructure [Nos.]</i>	<i>District Handbook of Statistics 2021-22</i>



## District Profile 2

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	2492
ii.	Primary Health Centres	57
iii.	Primary Health Sub-Centres	-
iv.	Dispensaries	40
v.	Hospitals	17
vi.	Hospital Beds	2145

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

Sr. No.	Particulars	Nos.
i.	Registered FPOs	58
ii.	Soil Testing Centers	08
iii.	Approved nurseries	05
iv.	Krishi Vigyan Kendras	02

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

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	262.51
ii.	Irrigation Potential Created	163.24
iii.	Net Irrigated Area (Total area irrigated at least once)	135.58
iv.	Area irrigated by Canals/ Channels	12.98
v.	Area irrigated by Wells	81.26
vi.	Area irrigated by Tanks	62.00
vii.	Area irrigated by Other Sources	20.66
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	163.24

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

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	4080

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

Sr. No.	Category of animal	Total
i.	Cattle - Cross bred	260000
ii.	Cattle - Indigenous	-
iii.	Buffaloes	270000
iv.	Sheep – Cross Bred	761000
v.	Goat	281000
vi.	Poultry – Improved	2563000

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	17
ii.	Veterinary Dispensaries	77
iii.	Disease Diagnostic Centres	01
iv.	Artificial Insemination Centers	01
v.	Animal Breeding Farms	01
vi.	Animal feed manufacturing units	01
vii.	Fodder Farms	15
viii.	Dairy Cooperative Societies	1373
ix.	Milk Collection Centres	81
x.	Fishermen Societies	01
xi.	Livestock Aid Centers (No.)	01

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	150456.00	MT	188	gm/day
ii.	Egg	4244.00	Lakh Nos	193	nos/p.a
iii.	Milk	16.43	Lakh LPD	748	gm/day
iv.	Meat	35088.00	MT	44	gm/day

#### Sources:

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Handbook of Statistics 2021-22
12. Infrastructure & Support Services for Agriculture [Nos.]	District Handbook of Statistics 2021-22
13. Irrigation Coverage ['000 Ha]	District Handbook of Statistics 2021-22
14. Infrastructure For Storage, Transport & Marketing	District Handbook of Statistics 2021-22
15. Animal Population as per Census [Nos.]	Animal Census 2019
16. Infrastructure for Development of Allied Activities [Nos.]	District Handbook of Statistics 2021-22
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Economic Survey of Andhra Pradesh 2022-23

### 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	-	-	-
ii.	Land Holdings - SF (%)	14.87	-	-
iii.	Land Holdings - MF (%)	78.71	-	-
iv.	Rainfall (normal)	1124	1124	1124
v.	Rainfall (actual)	1047	1158	
vi.	Cropping	Paddy, Mango, Groundnut and Lime	Paddy, Mango, Groundnut and Lime	Paddy, Mango, Groundnut and Lime

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	0.00	1155187.00	1384464.00

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

Sr. No.	Particulars	31/03/2022
i.	Gross Cropped Area (lakh ha)	1.81
ii.	Net sown area (lakh ha)	1.63
iii.	Cropping intensity (%)	111.04

**Table 4 : KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	-	511583	553258
ii.	GLC through KCC (Rs. lakh)	-	805738.00	942312.00

#### Sources

Table	Source(s) and reference year of data
Table 1: Status	District Handbook of Statistics 2021-22
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Irrigated Area, Cropping Intensity	District Handbook of Statistics 2021-22
Table 4: KCC Coverage	SLBC Portal

#### WATER RESOURCES

**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022
i.	Net Irrigation Potential ('000 ha)	283.86
ii.	Net Irrigated Area ('000 ha)	127
iii.	Gross Irrigated Area ('000 ha)	144

**Sources:**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: Irrigated Area & Potential	District Handbook of Statistics

**FARM MECHANIZATION**
**Table 1: GLC**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	GLC flow (₹ Lakh)	12356	-

**Sources:**

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

**PLANTATION & HORTICULTURE INCLUDING SERICULTURE**
**Table 1: Production and Productivity**

<b>Sr. No.</b>	<b>Crop</b>	<b>31/03/2023</b>		<b>31/03/2024</b>	
		Area (’000 ha)	Prod. (’000 MT)	Area (’000 ha)	Prod. (’000 MT)
i.	Mango	21.149	209.611	22.021	219.02
ii.	Acid Lime	3.878	62.556	4.083	66.22
iii.	Tomato	0.398	17.961	1.044	47.15

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: Production and Productivity	Department of Agriculture and Horticulture

**FORESTRY & WASTE LAND DEVELOPMENT**
**Table 1 : Area under Forest Cover & Waste Land**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>
i.	Forest Cover (’000 ha)	271.32	271.32
ii.	Waste Land (’000 ha)	24.89	-
iii.	Degraded Land (’000 ha)	-	-

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: Area under Forest Cover & Waste Land	District Handbook of Statistics 2021-22

## District Profile 4

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

#### ANIMAL HUSBANDRY - DAIRY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	62421.00	-
ii.	KCC for working capital (₹ lakh)	8283	10311
iii.	KCC for working capital (No.)	7105	10370

#### Sources

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

#### ANIMAL HUSBANDRY - POULTRY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023
i.	GLC flow (₹ lakh)	4948.00

#### Sources

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

#### ANIMAL HUSBANDRY - SGP

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

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

#### FISHERIES

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	1419	-
ii.	Finance under group mode (₹ lakh)	-	-
iii.	KCC for working capital (No.)	1820	3272
iv.	KCC for working capital (₹ lakh)	2715	8891

#### Sources

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

## AGRI.INFRASTRUCTURE

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	9791.12	7585.27

### Sources

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

## Land Development, Soil Conservation & Watershed Development

**Table 1: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	01	01	02
2	Watershed Projects - Area treated ('000 ha)	1	1	2

## AGRI ANCILLIARY ACTIVITIES - FOOD & AGRO PROCESSING & OTHERS

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	GLC (₹ lakh)	58845.98	58254.93

**Table 2 : Other Ancillary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	PACS as MSC (No.)	15	15	15

### Sources

Table Name	Source(s) and reference year of data
GLC	SLBC Portal
Other Ancillary Services	-

## District Profile 5

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

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	292661.00	364125.00
ii.	Loans under Stand-Up India Scheme (₹ lakh)	1882.49	2802.84

**Table 2: Traditional activities:**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	Weavers' Coop. Societies (No.)	52	52

**Table 3: DIC Interventions:**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	DIC identified traditional arts/crafts	Kalamkari, Wooden idols	Kalamkari, Wooden idols	Kalamkari, Wooden idols

#### Sources

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

### EXPORT/ EDUCATION/ HOUSING

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	GLC flow under Export Credit (₹ lakh)	-	1571
ii.	GLC under Education (₹ lakh)	6218	8805
iii.	GLC under Housing (₹ lakh)	14330	10651

#### Sources

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

### INFORMAL CREDIT DELIVERY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	SHG Bank Linkage (₹ lakh)	214849	265295

**Table 2: Status of SHGs**

Sr. No.	Particulars	31/03/2023	31/03/2024
i.	No. of intensive blocks	34	34
ii.	No. of SHGs credit linked (including repeat finance)	24011	25071
iii.	Bank loan disbursed (₹ lakh)	214849	265295
iv.	Average loan per SHG (₹ lakh)	8.94	10.58
v.	Percentage of women SHGs %	100%	100%

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	96	96	96
ii.	Weavers (No.)	52	52	52
iii.	Labour Societies (No.)	5	5	5
iv.	Industrial Societies (No.)	3	3	3
v.	Sugar Societies (No.)	1	1	1
vi.	Total (No)	157	157	157

**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.)	60	60	60

**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/JLG s	BCs/BFs	Villages	Households
Commercial Banks	31	298	82	110	106	-	-	-	3	1972
Regional Rural Bank	2	68	38	23	7	-	-	-	14	8537
District Central Coop. Bank	3	21	10	6	5	-	-	-	46	27238
Primary Agr. Coop. Society	60	60	60	-	-	-	-	-	-	-
Others	2	5		3	2	-	-	-	-	-
All Agencies	98	452	190	142	120	-	-	-	2	1297

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	-	-	-	-	NA	3175405.00	4082342.00	28.6
Regional Rural Bank	-	-	-	-	NA	262446.00	262457.00	0.0
Cooperative Banks	-	-	-	-	NA	61944.00	68110.00	10.0
Others	-	-	-	-	NA	23018.00	3544.00	-84.6
All Agencies	-	-	-	-	NA	3522813.00	4416453.00	25.4

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	NA	654604	1067557	63.1	79.2	NA	2494881.00	3122666.00	86.46
Regional Rural Bank	NA	191018	193644	1.4	14.4	NA	280361.00	348299.00	9.64
Cooperative Banks	NA	51550	86448	67.7	6.4	NA	111410.00	138017.00	3.82
Others	NA	4538	622	-86.3	0.0	NA	6752.00	2820.00	-58.2
All Agencies	NA	901710	1348271	49.5	100.0	NA	2893404.00	3611802.00	24.8

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	NA	78.6	76.5
Regional Rural Bank	NA	106.8	132.7
Cooperative Banks	NA	179.9	202.6
Others	NA	29.3	79.6
All Agencies	NA	82.1	81.8

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	363798	879821	264647	100951
Regional Rural Bank	124056	185122	90215	29913
Cooperative Banks	71528	-	-	-
All Agencies	559382	1064943	355057	130864

### 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
Commercial Banks	1329956.00	74.68	997810.00	72.07	711845.00	68.04	-	-	-	607305.00	72.53
Regional Rural Bank	370427.00	20.08	319044.00	23.04	307341.00	29.37	-	-	-	204139.00	24.38
Cooperative Banks	74791.00	4.20	65050.00	4.69	26554.00	2.53	-	-	-	25421.00	3.03
Others	5534.00	1.04	2560.00	0.20	437.00	0.06	-	-	-	368.00	0.06
All Agencies	1780708.00	100	1384464.00	100	1046177.00	100	-	-	-	837233.00	100

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

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Ach'ment [%]	
	0.00	0.00	0.00	928152.00	1083605.00	116.7	1131329.00	1329956.00	117.6	117.2	117.8	141.9	
Commercial Banks	0.00	0.00	0.00	264659.00	298480.00	112.8	301505.00	370427.00	122.9	117.8	141.9	98.6	<b>117.8</b>
Regional Rural Bank	0.00	0.00	0.00	41508.00	78600.00	189.4	79133.00	74791.00	94.5	141.9	98.6	117.8	
Cooperative Banks	0.00	0.00	0.00	6015.00	4249.00	70.6	4372.00	5534.00	126.6	98.6	117.8	141.9	
Others	0.00	0.00	0.00	1240334.00	1464934.00	118.1	1516339.00	1780708.00	117.4	117.8	141.9	98.6	<b>117.8</b>
All Agencies	0.00	0.00	0.00	1240334.00	1464934.00	118.1	1516339.00	1780708.00	117.4	117.8	141.9	98.6	
	0.00	0.00	0.00	1240334.00	1464934.00	118.1	1516339.00	1780708.00	117.4	117.8	141.9	98.6	

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	0.00	0.00	0.00	644753.00	805738.00	125.0	820900.00	942312.00	114.8	119.9
Term Loan (Agri.)	0.00	0.00	0.00	239720.00	349449.00	145.8	356000.00	442152.00	124.2	135.0
Total Agri. Credit	0.00	0.00	0.00	884473.00	1155187.00	130.6	1176900.00	1384464.00	117.6	124.1
MSME	0.00	0.00	0.00	322682.00	292661.00	90.7	331500.00	364125.00	109.8	100.3
Other Priority Sector	0.00	0.00	0.00	33179.00	17086.00	51.5	7939.00	32119.00	404.6	228.0
Total Priority Sector	0.00	0.00	0.00	1240334.00	1464934.00	118.1	1516339.00	1780708.00	117.4	117.8

### 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	0.00	0.00	0.00	2494881.00	56670.68	2.3	3122666.00	42123.00	1.3	1.8
Regional Rural Banks	0.00	0.00	0.00	280361.00	5413.58	1.9	348299.00	4990.00	1.4	1.7
Cooperative Banks	0.00	0.00	0.00	111410.00	2748.00	2.5	138017.00	1641.00	1.2	1.8
Others	0.00	0.00	0.00	6752.00	309.18	4.6	2820.00	108.00	3.8	4.2
All Agencies	0.00	0.00	0.00	2893404.00	65141.44	2.25	3611802.00	48862.00	1.35	1.8

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

### Source(s)

1	SLBC PORTAL
2	ACP of Tirupati District for the year 2024-25

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

### Digital Agriculture Mission

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

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

### Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

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



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

## **2.2. Highlights Related to Agriculture & Farm Sector**

### **Priorities Identified for Agricultural Sector**

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

### **Focus Areas**

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

## **3. Policy Initiatives - RBI**

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



#### 4. Policy Initiatives - NABARD

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

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

### • **Micro Credit Intervention**

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

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

### • **Financial Inclusion**

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

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

### • **Farm Sector Development**

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

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

- **Saturation Drive Campaign:** The Government has launched the saturation drive to provide FPOs benefits of schemes of the Agriculture department in the form of licenses for inputs, seeds, fertilizer, etc. FPOs will also be linked to mandis and facilitated with registrations under GST, FSSAI, and 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 ₹39.00 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:

Agriculture in Tirupati District is predominantly irrigated with 77% of the net sown area under irrigation, gross cropped area of 1.95 lakh ha and net sown area of 1.71 lakh ha, recording a cropping intensity of only 111%. Paddy is one of the most important crops in the district, predominantly cultivated in Rabi season. Sugarcane is grown under irrigated conditions during Kharif and Rabi seasons.

The total land area held by small and marginal farmers is 68% as compared to 32% by semi-medium, medium and large farmers. The total number of landholdings stood at 3.65 lakh covering an area of 2.59 lakh ha. Major crops cultivated are Paddy, Sugarcane, Groundnut, Black gram, Bajra, Sesamum and Fodder crops. Mango, Lemon and Tomato are important horticultural crops in the district.

The disbursements under crop loan by the banks during the last year was above 100% of target.

The Small and Marginal Farmers in the District constitute 94% of the total farmers, holding 1,77,335 ha of land (68%), whereas the remaining 6% farmers hold 82,090 ha (32%) of land. The average holding of SF/MF is 0.52 ha but the average holding of other farmers is 3.50 ha. *(Source: Department of Agriculture)*

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

Government of India continued to provide interest subvention to banks albeit at a reduced rate of 1.5% from 2021-22 for KCC on crop loans upto ₹3.00 lakh and KCC for AH/Fisheries upto ₹2.00 lakh (within an overall limit of ₹3.00 lakh) at an interest of 7% p.a. to the farmers. For farmers, 3% incentive is available for prompt repayment, making the effective rate of interest at 4% p.a.

In addition, GoI has also extended 3% incentive to farmers on prompt repayment who has been provided working capital requirements for Animal Husbandry and fisheries activities under KCC upto ₹2.00 lakh at an interest of 7% p.a.

NABARD is continuing its short-term refinance support to Cooperative Banks and Regional Rural Banks during 2024-25, to enable them to finance crop loans at 7% p.a rate of interest to farmers.

The Interest Subvention Scheme of Government of AP on crop loans viz. Vaddi Leni Runalu (Sunna Vaddi Panta Runalu) is the on-going Scheme. The scheme started during 2021-22 and may likely to continue during 2025-26.

E-Crop booking is done to create farmers' database through e-Crop Application. This database is made mandatory for usage in implementation of Crop Insurance, Providing Input Subsidy, Sunna Vaddi Panta Runalu and Procurement of Agriculture Produce.

The tenant farmer finance is extended in the form of JLG and through CCRC. There is considerable gap in providing credit to CCRC card holders.

## **2.1.2 Water Resources**

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

The district experiences a tropical rainy climate with eastern part being a coastal region. The normal annual rainfall of the district is 1124.4 mm. Maximum rainfall is received in the North-East Monsoon.

There are no perennial rivers flowing in the district but small ephemeral rivers of which the most important being Swarnamukhi, Pincha, Arainiar etc. There are Five Medium / Minor irrigation projects in the district. They are Swarnamukhi, Anicut, Araniyar, Mallimadugu, Kalangi and Siddalagandi Project. There are 2,638 minor irrigation tanks with a total ayacut of 1,09,646 Hectares. The total number of irrigation wells is 56,669, which is the major source of irrigation in the district. The upcoming Major Irrigation Projects are Telugu Ganga with a projected ayacut of 37,983 acres and S.S. Canal with estimated ayacut of 48,840 acres.

The Ground water department is monitoring the changes in the ground water regime continuously through a network of observation wells in all the 34 Mandals of the District. The weighted average ground water level of the District in September 2023 is 6.15 mbgl and that of September 2024 is 7.43 mbgl.

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

- The beneficiaries must obtain permission from State Ground Water Department to construct wells in notified areas as per the new ground water rules under AP Water Land and Tree Act (AP WALTA ACT 2002).
- Construction of artificial recharge structures such as check dams, percolation tanks, etc. are necessary to increase the recharge. The State Govt. initiated 'Jala Kala Scheme' to make available free drilling rigs for bore wells in the state for farmers.
- Department of Agriculture Cooperation & Farmers' Welfare is implementing 'Per Drop More Crop' component of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY- PDMC).
- An area of 1,09,064 ha was covered in the erstwhile undivided Chittoor District since 2015-16 to 2021-22 under Micro Irrigation through PMKSY-PDMC. An area of 1550 ha was covered during 2023-24 in the Tirupati District.
- Refinance is available from NABARD for minor irrigation activities as a priority area.
- The unit costs of various investments under Minor Irrigation in the State are revised regularly by NABARD and the details are circulated to all the banks.
- There are 25 completed watershed projects in the undivided Chittoor District and 1 ongoing watershed project in the Tirupati District.
- NABARD has also created a new window beyond RIDF, called the NABARD Infrastructure Development Assistance (NIDA), for lending to public sector agencies for infrastructure projects including irrigation sector.

## **2.1.3 Farm Mechanization**

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

Farm mechanization is vital component for High Tech Agriculture. The main objectives of farm mechanization are to increase in efficiency and timeliness of farm operations, reduction in cost of cultivation, drudgery, improvement in the quality of produce for better marketability, efficient utilization of inputs, etc. Laser guided land levellers, precision farming equipment, combined harvesters, drones for agriculture operations, artificial intelligence & internet of things-based farm equipment are some of the latest technologies commercially available for farmers. These equipment will help in increasing the productivity and enable the farmers to complete farming operations in time. Studies reveal that adoption of appropriate mechanization of farm operations can increase the food production and farm productivity by

10-15%, cropping intensity by 5-20%. Farm mechanization can also save upto 15-20% in seeds, 15-20% in fertilizers and chemicals, 20-30% in time and labour. It also reduces the drudgery of farm workers, especially that of agricultural women.

Government of Andhra Pradesh is supporting establishment of Rythu Bharosa Farm Machinery Banks (FMBs) through FPOs with a subsidy of 80% of the project outlay or ₹8.00 lakh whichever is lower. FPOs may need credit support for establishing the FMBs.

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

The initiative taken by the agriculture department in setting up Custom Hiring Centers (CHCs) as a package of machinery for ground nut, a major crop in the district by providing Tractor drawn Multi Crop Planter (Seed Drill) and Power operated Ground nut wet Pod thresher or dry pod thresher (power operated) are made mandatory under the scheme. The department is providing these implements through Rythu Mitra Groups (RMGs) with 05 Members in the group are required to pay the Margin upfront through Mee Seva Kendras and the remaining is being contributed by the department to the Dealer/ Company. The total subsidy for these Custom Hiring Centres is 50%.

The number of tractors in the erstwhile District as on 31<sup>st</sup> March 2020 is 32,324.

Rashtriya Krishi Vikas Yojana (RKVY): Aims in supply of Crop based machinery /equipment to a group (Rythu Mitra Groups/Joint Liability Groups) of farmers. These set of equipment aims in performing all/major feasible farm operations of a particular crop. This is being funded by GoI through RKVY.

Sub Mission on Agriculture Mechanization (SMAM): Mini tractors, Power tillers and Power Sprayers etc are supported under this scheme. This is funded 50% by GoI and 50% by GoAP. Training and demonstrations have 100% central funding.

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

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

Tirupati District has adopted horticulture as a major economic activity owing to its predominant irrigation, suitable agro-climatic conditions and geographical proximity to two major metros namely Chennai and Bangalore. Suitable climatic conditions in western region of the district, has promoted extensive mango cultivation in the district. Taking advantage of large raw material base, local entrepreneurs have built a solid mango pulp industry.

Mango occupies prime position in the district's horticulture economy, as it accounts for 76% of fruit crop area and 60% of horticulture area in the district. Other major fruit crops in the district are Lime, Watermelon and Musk melon. Aonla (Indian gooseberry) cultivation is picking up in Nagari and Srikalahasti mandals and compact areas of Aonla has been taken up in tribal areas under TDF projects funded by NABARD. Ultra-High-Density orchards of mango besides tissue culture banana are emerging trends in fruit sector in the district, which are expected to get remunerative prices with the local food processing industries eg. Jain Farm Fresh.

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

Mechanization of horticulture production system is critical for overcoming the shortage of labour in rural areas and to rationalize the cost of production. Small tractors with boom sprayers, rotovators, power saws, SS wires for pendals are some of the equipment needed for commercial horticulture, which need to be promoted by Govt., as Agro-Service Centers with 50% subsidy.

Infrastructure like nurseries, PHM service providers, processing industry are bankable investments, which can be promoted by aligning with schemes of GOI under SHM or others. The infrastructure needs of training and technology transfer, promoting POs, Pooling or collection centers via Rural Haats and building of APMC markets needs government investments, while there exists PPP possibilities.

The District Level Monitoring Committee (D-MC) for the promotion and monitoring of FPOs was constituted in Tirupati District under the Chairmanship of District Collector and Magistrate, Tirupati. The members include Joint Collector (R.B. & RR), CEO (Zilla Parishath), District Level Officers of Line Depts. (Agriculture, Marketing, Co-operation), Representative of SFAC, Representative of NCDC, DDM (NABARD), Lead District Manager (LDM), Experts from KVK, ATMA and Local Producer Organizations. Regular meetings are being conducted in the district to review and handhold the FPOs.

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

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

As per Biennial Indian State Forest Report 2019 (latest), Andhra Pradesh state has a forest cover area of 271318 ha, which amounts to 30.33% of the total geographical area. The erstwhile Chittoor District has a total forest area of 4483 sq.km, of which Moderate Dense Forest is 1246 sq.km, Open Forest is 1955 sq.km and Scrub Forest is 1282 sq.km.

*(Source: Indian State Forest Report 2019)*

Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e., on private lands.

The role of agroforestry in improving land productivity, soil conservation, bio-amelioration, climate moderation, and increasing farmers' income is widely acclaimed. The system can facilitate additional income generation through Integrated Farming with elements like poultry, mushroom growing, fish farming, beekeeping, sericulture etc., An important feature of Agro-Forestry Systems is interaction between the elements which makes it a unique and a distinctive land use system.

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

- Wasteland Development, Dry land Farming & Agro Forestry are included under thrust areas for refinance with 100% refinance facility.
- NABARD has prepared and circulated model projects on Neem, Casuarina, Teak, Kadam, Jatropha, Pongamia, Forest Nursery, Eucalyptus & Subabul etc., to help the entrepreneurs, farmers & bankers.
- Seed Ball Plantation to promote afforestation & improve green cover in barren hillocks.
- Avenue Plantation is being taken up with an objective to improve green cover to 33% of the geographical area.
- Institutional Plantation is taken up in available vacant lands in schools, colleges and other Government institutions to develop tree planting consciousness among children, increase the greenery and to generate income to the institutions.
- Bund Plantation is being taken up through Timber Tree Plantation like Teak, Red Sanders, Malabar neem to create permanent tree assets on the bunds of land holding of SF/MF farmers.

- Block Plantation in Community Lands by planting of ornamental and fruit plants in vacant govt./community lands like burial grounds, Tank foreshore areas endowment lands to improve green cover and productive utilization of fallow lands.

## **2.1.6 AH - Dairy**

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

Milch animal rearing is the major subsidiary activity in the district, especially for small and marginal farmers and women. The initiatives taken by the DRDA has revolutionized dairy farming in the district. There is a huge demand for setting up of mini dairies in the district. The attributable reason for these mini dairies especially by small and marginal farmers is that district being drought prone area having erratic rainfall does not ensure assured production from the small holdings, hence, dairy activity is adopted as it ensures minimum income for sustenance. The other related activity is the marketing of liquid milk by organized collection and processing for packaged milk and milk products.

The production during last year is 6.00 lakh MT, which is 16% lower than the preceding year. The milk production is reducing in the district owing to reduced productivity of animals.

As per the Livestock Census 2019, the number of Cows is 2,59,775 and that of Buffaloes is 2,69,625.

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

The number of Institution are: Veterinary University (1), Veterinary Hospitals (17), Veterinary Dispensaries (77), Rural Livestock Unit (58) and RKS (440). The district has robust infrastructure to support various activities envisaged for development of dairy sector. NABARD has played a significant role by implementation of projects under RIDF.

The Tirupati district Animal Husbandry Department has planned for various interventions in promoting quality in dairy activities and also to increase the farmer income viz:

- 1.Pala Velluva (Milch Animal Induction)-Increased milk production
- 2.Fodder Development Plan (Additional area brought under fodder cultivation in acres) - Increased milk production due to feeding of nutritious green fodder.
- 3.Livestock Loss Compensation Scheme (LLCS) -Replaced the livestock loss and could maintain optimum the milk & meat production in the district

Andhra Pradesh Government have introduced "PASHU KISAN CREDIT CARDS" for the growth and expansion of Animal husbandry business across the state for the farmers. The Pashu Kisan Credit Card holder can take up to ₹2.00 lakh loan from any bank without collateral. The KCC holders are covered under personal accident insurance up to ₹50,000/- for death and permanent-disability and up to ₹25,000/- for other risk.

## **2.1.7 AH – Poultry**

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

The district has favourable climate, raw materials, access to major markets for development of poultry industry. Poultry farming can provide subsidiary income and gainful employment round the year, either through layer or broiler farming. Layer farming is viable for only large units of above 10,000 birds, while smaller units can be viable, more so under contract farming for broiler production. In the recent past, many breeding units (under contract) have also come up in Tirupati, Srikalahasti and Gudur areas, considering the suitable climate for better egg production. Major integrators like Balaji, Suguna, Shanthi, Venkateswara, Premium etc., have large breeding units in this belt, which have shown the way for enterprising farmers to associate with these integrators.



As per Livestock census, 2019, the poultry population was 25.63 lakh. In 2022-23, Egg production was 4,244 lakh and Meat Production is 35,088 MT.

The meat production is gradually increasing while that of Eggs is reducing owing to reduction in layer farming and increase in broiler farming. The meat production in the district assumes greater significance which ranks next to Dairy activity.

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

Hatcheries, feed mills, AH services are the major infrastructure needed in poultry sector. There are 3 layer hatcheries and 6 broiler hatcheries supplying day old chicks in the District and neighbouring states. The capacity of the broiler hatcheries is in excess of 15-17 lakh DOC per week and that of layer hatcheries at 6 lakh DOCs per month in the district.

To take care of the health of birds, adequate facilities are available in the private sector. Suguna Broilers, VSN, Premium and VHPL also have large breeding establishments in these areas. Large scale breeding farms under contract are being set up in Tirupati, Srikalahasti and Gudur areas of the district by the integrators. It is estimated that the demand for credit in the coming years will be more for upgradation of technology in existing units, automation of feeding and watering operations etc., expansion of existing commercial layer farms, layer hatcheries for broilers and Layer birds, establishment of commercial broiler farms, working capital for integrators and farmers, establishment of quality testing laboratories, chicken retail outlets and cold storages etc.

#### **2.1.8 AH – SGP**

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

Sheep, Goat and Piggery activities are basically traditional activities, carried on to generate supplementary income besides providing nutritious food to the growing population. The agro-climatic conditions, prevailing grazing lands, predominant traditional shepherd's community (Kurubas and Yadavs) are conducive for developing sheep and goat activities. A total of 29,204 rearers are present in the erstwhile District. The present per capita availability of meat in the district is about 13.98 kg (38 gm per day).

The population of sheep and goat as per the livestock census (2019) is 7.61 lakh and 2.81 lakh respectively. Nellore breed (Jodipi) of sheep is mostly reared in the district. The meat production in the District was 35,008 MT during the year 2022-23, of which 17,346 MT is from Sheep and Goat which account for 49% of total meat production in the District.

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

Under Intensive Sheep Development Project, one Assistant Director (Sheep Development) along with his staff are looking after sheep development in the District. To take care of the health of sheep, de-worming activity has been prioritized by the department.

The Government of A.P. has introduced the Livestock Loss Compensation Scheme (LLCS) in the name of Pasu Bima Padhakam to pay compensation to the farmers in the event to death of sheep/goat owned by all categories of farmers in the State. Accordingly, all sheep and goat rearers/owners irrespective of caste of the farmer, the compensation shall be payable when 3 and more sheep/goat owned by the farmers die at a time on each occasion. The premium to be payable by the farmers is subsidised by the GoAP.

Non availability of good stock, inferior quality feed resources, inadequate grazing land, disease prevalence and unorganized marketing are the major constraints for development of this activity. To overcome these, there is a need to revive the breeding units at Government Farms

and encourage nucleus breeding units by private individuals. Although stall feeding of sheep is practiced only to a limited extent, promoting silages, fodder trees, in sheep rearing clusters will increase the animal size and profitability of sheep rearing.

## **2.1.9 Fisheries**

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

Fisheries Sector is a prime source of making available nutritious food to the rural poor, to generate employment, wealth creation and also a contributor to the GSDP of Andhra Pradesh State. Tirupati District is endowed with Marine, Brackish water and inland sources like Tanks, Minor, Medium and Major Reservoirs besides riverine system like the Pincha, Palar, Arani and Swarnamukhi. Tirupati District has 26,238 Minor Irrigation tanks and 2 major and medium Reservoirs for disposal of fishery rights by the Panchayat Raj department and fisheries department respectively. The coastal length of the district is 75 kms.

The existing fish production in Tirupati District is about 1,50,456 MT (as on 31.12.2022), comprising of Marine fish & prawn (13,588 MT), Inland fish & freshwater prawn (1,20,149 MT) and Brackish water shrimp (16,719 MT).

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

Pradhan Mantri Matsya Sampada Yojana scheme by GoI to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India. The Government is committed to increase the per-capita consumption in the State through promotion of Domestic fish marketing in the district through Hub and spoke mode.

For infrastructure development in the fisheries sector, GoI has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund with a corpus of ₹7522.48 crore comprising of ₹5266.40 crore to be raised by the Nodal Loaning Entities (NLEs), ₹1316.60 crore beneficiaries' contribution and ₹939.48 crore budgetary support from GoI. NABARD is one of the Nodal Loaning Entities (NLE).

Power tariff concession was provided to aquaculture by reducing the unit rate from ₹3.86 to ₹1.50 to benefit 53,500 aqua farmers.

APSADA aims to monitor, regulate, and promote the supply of quality aquaculture inputs like seed, feed, feed supplements, aqua chemicals, aqua products, medicines etc. AP Fish Feed (Quality Control) Act, 2020 was enacted to enforce Quality Standards for Fish Feed being sold to aquaculture farmers. Revolving fund grant assistance of ₹0.50 lakh per group for women groups/MMGs to engage in income earning activities like retail fish vending, net mending, etc.

There is considerable gap in availing KCC by fishermen. The Fisheries department through Societies/Federation need to approach banks for availing KCC.

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

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

The use of two-wheelers in the agriculture is increasing at a rapid pace particularly by the Small and Marginal farmers. Most of the banks are extending to the farmers for purchase of two-wheelers as 'Kisan Bikes' upto a maximum amount of ₹1.00 lakh. The same are being used for transport of agriculture inputs and labour to the fields and agriculture produce to the market. The use of two-wheelers is more prevalent with Dairy farmers and vegetable farmers, as they are required to supply the milk and vegetables to the collection center/market daily and within very less time owing to the high perishability nature of the produce.

The Small and Marginal Farmers in the District constitute 94% of the total farmers, holding 1,77,335 ha of land (68%), whereas the remaining 6% farmers hold 82,090 ha (32%) of land. There is still a good demand for bullocks and bullock carts for the purpose of agricultural operations like ploughing, sowing and intercultural operations apart from transportation of agricultural inputs and farm produce. Farmers are depending on wooden ploughs and metal ploughs. Though the use of tractors and power tillers is steadily increasing, the demand for bullock driven ploughs is persisting among the small and marginal farmers.

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

- The interest rate charged for the purchase of two-wheelers by the farmers is still on a high side (>10.5%). The same may be reduced.
- Ongole breed bullocks are most popular in the district. Further, there is no problem in availability of the animals as these are purchased from the erstwhile Districts of Prakasam and Guntur.
- Declining wood resources, lack of awareness about the tyre carts among the farmers are major constraints.
- The AH Department through its field institutions is providing the requisite health cover to the animals.

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

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

Integrated Farming System (IFS) is a farming system that combines different inter-dependent, inter-related, and often interlinking production systems on a single farm is a major sustainable agriculture practice in the district. It is a powerful mechanism to maximize the income of the farmer by emphasizing sustainable agricultural production.

The integrated farming system secures the above-mentioned benefits through multiple uses of natural resources such as land, water, nutrients, and energy in a complementary way. The main objective of IFS is to maximize the yield of all enterprises through efficient use of resources and to ensure year-round income to farmers.

##### Need for Integrated Farming System Approach

Despite a manifold increase in the production of food grains, the income level of Indian farmers is alarmingly low. Small landholdings, lack of capital investment, erratic monsoon, volatile markets, inefficient use of inputs, soil deterioration due to overuse of inorganic fertilizers are the major problems in agriculture in the country. Further, Climate change has posed new challenges to farmers. Unpredictable rains, recurring droughts and floods, increased pest attacks are few grave consequences of climate change. Fortunately, Integrated Farming System approach provides us with a promising alternative to tackle all these challenges.

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

##### Challenges in financing IFS model:

Assessment of quantum of finance is the major hurdle bankers are facing in financing IFS projects. As the requirement of every component system is different (for example annual crops require working capital whereas capital investments like horticulture, livestock, fishpond, etc. require a term loan with a long moratorium period.), it is a difficult task to assess the financial requirement of the Farmer. This may lead to under-financing or over-financing.

##### The different Components of IFS:

- Agriculture Crops – Cereals, Pulses, Commercial crops, Oilseeds, Fodder crops etc.
- Horticulture – Fruit crops, Vegetables, Flowers, Medicinal and Aromatic crops etc.



- Silviculture – Growing of forest trees in farmland/on bunds.
- Animal husbandry - Poultry, Goat/Sheep rearing, Dairy, etc.
- Pisciculture and Aquaculture – Rearing of Fish, Prawns, Mud crabs, etc.
- Farm pond – Helps in conserving rainwater and for fish rearing.
- Manures and Composts – Farmyard manure (FYM), Composting, and Vermi-compost.
- Apiculture – rearing of Honeybees.
- Sericulture – rearing of silkworms.
- Others – Mushroom cultivation, Azolla cultivation etc.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of storage and Marketing Infrastructure**

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

Marketing infrastructure viz. Warehouses/godowns, market yards, silos, cold storage units and cold chains are vital intermediaries for agricultural produce to reach the consumer. In addition to the above, scientific storage is important to minimize post-harvest losses and maintaining desired nutritional value.

Tirupati District has 11 Agricultural Market Committees with its spread all over the district. The nodal department viz. Agricultural Marketing Department establishes Markets and regulate the trade of agricultural commodities through these 11 AMCs. Due to the nature of produce like Mango, 4 Market yards function seasonally. Tomato and Mango trade is centralized in all 11 market yards in the district. The designated Market Committees collect market fees at the rate of 1% on the sale of produce and livestock.

MARKFED is an apex organization for the Co-operative Marketing Societies (CMS) in the state for supplying agricultural inputs, cattle feed, fertilizers, gypsum, provisions and other requirements to the Societies, other private run institutions and government hostels. After introduction of single window system in the state in 1987, MARKFED offers its services through PACS at the primary level and through the DCMS in the District level. It undertakes procurement of agricultural produce like cereals and grams from farmers under minimum support price/market intervention scheme.

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

As per the information available with the department of marketing there are 11 AMCs in the District. There are 37 Godowns with a capacity of 34,800 MT in the District.

The Agriculture Infrastructure Fund is a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme is from FY2020 to FY2029 (10 years).

The Agricultural Marketing Infrastructure (AMI) of Integrated Scheme for Agricultural Marketing (ISAM) is meant for holistic development of agricultural value chain critically focusing each linkage of post-harvest value chain including promotion of value addition and processing at farmers level to enhance their income by selling more marketable and processed produce in the market.

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

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

Land Development encompasses land levelling, on-farm development works, reclamation of saline and alkaline soils, soil improvement, water management, fodder development, soil & water conservation, and watershed development. Multidisciplinary approach is required for integrated development of watershed. In view of the emerging need to ensure food security, sustainability of enhanced productivity has assumed importance. Restoration of soil health through soil organic matter management, selection of appropriate crops and crop rotations, rainwater harvesting, watershed development and construction of small water reservoirs need greater attention which can improve soil moisture regime and recharge ground water.

With an objective to conserve every drop of water in the District, State Government is working towards sustainable ground and surface water management through programmes like Farm Ponds, Check Dams, WATs and MPTs. DWMA department is undertaking various activities under Land Development viz., Farm ponds, Check dams, Continuous contour trenches, Staggered trenches, Boundary trenches, Desilting of drinking water tanks, MI tanks, Mini percolation tanks, Percolation tanks, Recharge of dried up borewells, Soak Pits etc., which led to considerable improvement in ground water level in the district.

The soils are predominantly Red loamy (57%) and Red sandy (34%). The remaining being Black clay, Red clay and Black loamy types. Total geographical area of the district is 8.23 lakh ha, of which, fallow lands occupy 0.95 lakh ha representing 11.55% of the total area. The hills constitute 33% of the total district's area, which is mostly prone to erosion.

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

One soil testing laboratory is established in Tirupati. A total of 13,172 soil samples were collected from the erstwhile District, out of the target 30,278 samples. The target for Soil Health Card (SHC) distribution is 1,66,298 in the erstwhile District, of which 63,540 SHC are already distributed.

#### NABARDs Role:

Implementing 2 watershed development programmes under WDF in 2000 ha. in the district.

- Sanctioned ₹150.33 crore under RIDF - XXV to Agriculture Department, GoAP for establishing Integrated Agri labs. A total of 7 Integrated Agri labs were established in the district.
- Formed crop specific/ activity specific FPOs in the State.
- Assisted 34 medium and major irrigation projects in AP under RIDF and created cultural command area of 17,10,000 ha.
- Conducted State Level Unit Cost Committee meeting and approved unit costs for as many as 16 land development activities for the year 2024-25.

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

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

NABARD has financed RASS-KVK in Karakambadi for transfer of Direct Drum Seed Technology in Paddy and other productivity improvement techniques.

Tissue culture cultivation of Banana & Papaya crops is a proven method of micro propagation. Production of Tissue Culture Banana - Grand Naine, Papaya - Red Lady are being supplied by Private Laboratories in Tirupati District.

In view of the increasing awareness about indiscriminate use of synthetic fertilizers and pesticides and deteriorating soil health and productivity, the emphasis now is to restore soil health by reducing the use of chemical inputs and increasing the use of biological and organic inputs. In view of these, there is a need to augment the infrastructure for production of quality organic and biological inputs. One Biological Control Laboratory is also present in the District.

Commercial seed production and processing with financial assistance from banks is gaining popularity with the introduction of AMIG scheme (now called Integrated Scheme of Agri Marketing), wherein 25-33% subsidy is made available by DMI, GoI through NABARD.

Vermicomposting and NADEP composting are considered to produce good quality manures. State Government through DoA & DoH is also encouraging this activity by giving subsidies to popularize the activity. Under RKVY, 50% subsidy is available for vermi compost and vermi-hatchery units.

The department has implemented E-NAM in APMCs of Gudur and Chandragiri.

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

- Production and use of organic inputs would form part of sustainable agriculture practices therefore the commercial units should be supported by providing capital subsidy so that the price of the inputs will be affordable to the farmers.
- Capital subsidy for Seed processing units would go a long way in establishment of more and more units so that good quality seeds are made available that in turn helps in increase of Seed Replacement Rate (SRR) to the desired level.
- The prohibitive initial cost is acting as deterrent for taking up the production of Bio-fertiliser/Bio-pesticides and hence credit linked capital subsidy scheme for Bio-fertiliser production units should continue.

## **2.3 Agriculture – Ancillary Activities**

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

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

Food Processing includes process under which any raw product of agriculture, dairy, animal husbandry, meat, poultry or fishing is transformed through a process in such a way that its original physical properties undergo a change, and the transformed product has commercial value and is suitable for human and animal consumption. Therefore, food processing is an important intervention in the agriculture value-chain as it reduces post-harvest losses at farmer's level and links the farm gate to consumer plate. Production is seasonal whereas consumption is perennial. Hence, it is important to add value to raw agriculture produce so that, perishable produces are processed, preserved, and consumed over a period of time. As food processing requires technologies, investment, infrastructure and skill, the sector is dominated by entrepreneurs and Agribusiness companies.

Milk processing is the major food processing sector in the district with 36 Milk processing and milk products manufacturing units and, supported by a chain of 134 BMCs under SHG sector.

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

The Chittoor fruit processing cluster under the aegis of Chittoor District Fruit Processors Federation has 67 functional units under its jurisdiction that caters to the erstwhile Chittoor District. The federation has a turnover of ₹12,500 lakh domestic market and ₹33,000 lakh under Export marketing. These clusters have created employment for 20,000 people. However, the clusters are unable to maximize their production due to various issues like

inadequate product quality and standards being offered to these processing industries and limited facilities for testing and research in the district.

The village organizations (federation of SHGs) have started BMC units in the erstwhile District with an average capacity of 3000 lit per day/per unit. As on date 134 such chilling plants are functional with a procurement rate at lakh Liters per day in the erstwhile District. The other dairies in the private sector have the capacity of about 13.46 lakh Liters per day but are able to procure only 7.38 lakh lt. The potential gap of 6.08 lakh lit per day in the erstwhile District can be filled up by encouraging dairy farmers for setting up of new dairy units.

At present about 600 MTs is being processed in the Fruit Processing industries within the existing capacity. There is a lot of scope for tomato processing units for making Tomato products like sauce, ketchup etc.

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

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

The following activities are included for lending under Agriculture – Ancillary Activities, as per the latest Priority Sector lending norms:

- Loans up to ₹5.00 crore to co-operative societies of farmers for disposing of the produce of members.
- Loans for setting up of Agri clinics and Agribusiness Centres.
- Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- Loans sanctioned by banks to MFIs for on-lending to agriculture sector.

The following activities, among others, are included under 'Others' category as per the latest Priority Sector lending norms issued by RBI:

- Loans to distressed persons (other than farmers) not exceeding ₹1 lakh per borrower to prepay their debt to non-institutional lenders.
- Overdraft limit to PMJDY account holder up to ₹10,000/- with age limit of 18-65 years.
- Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations.

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

- The banks need to sensitize their branch managers to encourage agricultural graduates in setting up of Agri clinics and Agri business centres for providing last mile services to the farmers.
- Banks may also provide financial services to reputed and established MFIs selectively with a condition that the borrowers are not subjected to high and prohibitive interest rates.

## **Chapter 3**

### **Credit potentials for MSMEs**

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

Under the new definition of MSME, Retail and Wholesale trade have been included as MSME for the limited purpose of Priority Sector Lending and they are allowed to be registered on Udyam Registration Portal.

The Andhra Pradesh government has placed special emphasis on the development of MSE clusters to promote micro and small-scale industries on a large scale in AP. Under the Micro, Small Enterprise Cluster Development Program (MSE-CDP), seven new factory clusters along with 13 clusters will be constructed. The state government will provide ₹33.66 crore under its share, while the Center will provide ₹89.41 crore in the form of grants.

NABARD is providing capacity building programs in the districts from 15 days to 6 months in farm and off-farm sector catering to SHG women, JLGs, FPOs and rural youth through different programs viz., Micro Enterprise Development Program (MEDP), Livelihood Enterprise Development Program (LEDP) and Skill Development Program (SDP).

During the last 3 years a total of 05 MEDPs, 02 LEDPs and 05 SDPs were sanctioned with training provided to 150, 180 and 150 trainees in the Tirupati District.

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

There is huge potential for MSME sector due to the presence of Sri City and also the district's urban areas viz., Tirupati, Srikalahasti, Sullurpeta and Gudur.

The District Industries Center is catering to the needs of entrepreneurs, guiding, motivating, and providing training facilities. The Industries Center is headed by a General Manager and assisted by Deputy Directors and Assistant Directors. DIC has established Industrial Estates at Tirupati and Sullurpeta.

The response to the Government of India's Stand-Up India programme is well received in the district. The scheme is being taken up by the first-time entrepreneurs making an entry into the business world. It is estimated that the target allocated to the banks in financing by each branch one SC/ST and one Women Entrepreneur each is likely to be a game changer for the Banks and the Rural/ Urban educated informed entrepreneurs in the district.

The district export is focussed on Automobile components, Textile products, Electronic products and Pharma products. These products have immense potential in MSME. As on 31st March 2024, a total of 3,537 MSME units are registered in the district with an investment of ₹52,930 lakh providing employment to 9,235 persons.

## Chapter 4

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

#### 4.1 Export Credit

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

- A.P. Export Promotion Policy has been formulated with cluster development programme approach for Mango, Banana and Pomegranate. Further to promote exports, Mango, Banana and Vegetable farmers are being registered in APEDA Hortnet website.
- Provide e-governance support to exporters of Andhra Pradesh.
- Create a strong analytical database on market potential for exports and develop new markets for exporters in Andhra Pradesh.
- Promote public-private partnership in developing competitive export infrastructure.
- Setup institutional mechanism in the State for promoting exports like State Level Export Promotion Council, State Level Export Promotion Committee and District Level Export Promotion Committee.
- Identify sector specific support, key performance indicators and support measures required for acceleration of exports in sectors in which the State has competitive advantage and to encourage them in consultation with the concerned sectoral association.

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

The district is home to Sri City, one of the leading special economic zones (SEZ) and a Free Trade Warehousing Zone (FTWZ) in India with total investments of 4 billion USD and over two hundred companies from 28 countries. Diverse activities are being promoted in the SEZ viz., Automotive, Engineering, Electronics, Renewable Energy, Power, Paper, Toys, Furniture, Food processing, Pharmaceutical, Textiles etc., The same along with the proposed seaport at Durgapatnam in the district will provide extensive opportunities for export.

Export credit plays a significant role in facilitating exports. Accordingly, Export Credit upto a limit of ₹40 crore per borrower has been included in the Priority Sector and a programme for providing interest subvention on identified sectors has been made available since the year 2015-16. NABARD is extending 100% refinance to all client institutions (SCBs, RRBs, StCBs) with NPA not exceeding 5%. All contract farming arrangements within and outside AEZs are eligible for availing special refinance package.

#### 4.2 Education

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

Education and literacy levels are vital indicators of development in any society. The quality of education determines the quality of human capital and a lot more effort needs to be made to improve the spread of education through enrolment and by improving the quality of education in both Government and Private Schools. According to NITI Aayog's Multi-Dimensional Poverty Index Report of 2021, less than 2% of the population in Andhra Pradesh is deprived of school education. As per RBI guidelines loans to individuals for educational purposes including vocational courses upto ₹20 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.

The various programs of GoAP in the education sector is not only helping in increasing the education levels but also reducing the dropout rates. Few programs are Talliki Vandanam, Mana Badi-Mana Bavishyattu, Dokka Seethamma mid-day meal, Sarvepalli Radhakrishnan Vidyarthi Mitra, Post Matric Scholarships (Maintenance Charges – MTF), Post Matric Scholarships (Reimbursement of Tuition Fee-RTF) etc.,



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

The Government has initiated several schemes for bringing out both quantitative and qualitative improvement in the education system in Andhra Pradesh. The government has earmarked ₹31,806 crore for school education in the annual budget for FY 2025-26. According to NITI Aayog's Multi-Dimensional Poverty Index Report of 2021, less than 2% of the population in Andhra Pradesh is deprived of school education.

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

### **4.3 Housing**

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

RBI increased the existing limits on individual housing loans by cooperative banks. Accordingly, the limits for Tier I /Tier II Primary (Urban) Co-operative Banks (UCBs) were revised from ₹30 lakh/ ₹70 lakh to ₹60 lakh/ ₹140 lakh, respectively. As regards Rural Co-operative Banks (RCBs), the limits were increased from ₹20 lakh to ₹50 lakh for RCBs with assessed net worth less than ₹100 crore and from ₹30 lakh to ₹75 lakh for other RCBs.

Andhra Pradesh is the eighth largest State in India accounting for 4.1% of the country's population. Since 2001, the number of towns has increased by 45%. Faster urbanization can be anticipated given proposed strategic economic initiatives in the State such as Capital City, industrial clusters, Vizag-Chennai Industrial corridors, etc. Housing is the priority of the state government, and it is committed to provide pucca houses to all eligible beneficiaries.

The scheme envisages:

- Construction of 30 lakh houses.
- Housing will be provided to all beneficiaries who have been granted house site pattas by the State Government.
- Supply of quality housing materials from manufacturers to all beneficiaries less than market price through reverse tendering.
- Providing Infrastructure facilities viz., Roads, Water supply and Electrification in layouts.

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

- Due to rapid urbanization in the district, the cost of land is on a tangential growth coupled with spiralling construction costs, and inadequate availability and reach of micro-finance measures have impacted the sector.
- 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.
- There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments.
- As residential housing loans do not create direct additional income, recovery of loan may prove to be difficult even though loan may be adequately secured. There are many legal and other hurdles to be tackled in this regard.

## Chapter 5

### Credit potentials for Infrastructure

#### 5.1 Infrastructure - Public investments

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

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

The Socio-Economic Survey of Government of Andhra Pradesh covers irrigation, power, roads and buildings, transport, airports, ports, communications, banking, tourism, information technology under the economic infrastructure and education, public health, housing, sanitation, women development and child welfare, social welfare, housing etc. under social infrastructure.

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

As on 31 March 2024, ₹26170 crore was sanctioned to Government of Andhra Pradesh for 34,431 different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting, etc. The Govt. of AP had availed an amount of ₹19,554 crore for implementing the projects sanctioned under various tranches.

The status of projects sanctioned in Tirupati is: As on 31 March 2024, ₹337.38 crore was sanctioned for 260 different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, Fisheries, etc.

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

- Socioeconomic development: RIDF has helped promote socioeconomic development in rural areas.
- Employment generation: RIDF has created non-recurring employment and jobs in rural areas.
- Economic prosperity: RIDF has contributed to economic prosperity in rural areas.
- Sustainable development: RIDF has helped further the UNs Sustainable Development Goals (SDGs).
- Improved rural connectivity: RIDF has helped improve connectivity between rural and urban areas.
- Increased agricultural productivity: RIDF has contributed to increased agricultural productivity.



### Some other benefits of RIDF include:

#### Unlocking investments-

RIDF has helped unlock investments made by state governments by financing incomplete projects.

#### Timely implementation-

RIDF has helped ensure that most projects are implemented on time by monitoring them.

#### Reduced time and cost overruns

RIDF has helped reduce time and cost overruns.

#### Growth of core sectors

RIDF has helped spur demand for credit from banks, which has contributed to the growth of core sectors in rural areas.

## RIDF

### Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (₹ Lakh)	RIDF Loan (₹ Lakh)
1	XXV	53	11408.15	9321.69
2	XXVI	160	10168.20	8091.64
3	XXVII	34	15044.50	6595.00
4	XXVIII	1	4683.54	1350.40
5	XXIX	12	10060.09	8379.28
6	XXX	0	0.00	0.00

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

Sr. No.	Particulars	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches	-	-	-
B	Ongoing tranches	260	51364.47	33738.01
C	<b>Total (A + B)</b>	<b>260</b>	<b>51364.47</b>	<b>33738.01</b>

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

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Irrigation/ Agriculture	8	600.50	491.52
B	Rural roads & bridges	11	3435.99	2748.80
C	Social Sector	241	47327.98	30497.69
	<b>Total (A + B + C)</b>	<b>260</b>	<b>51364.47</b>	<b>33738.01</b>

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	-	Bridge Length	m	-
B	Rural roads	11	Road length	km	103

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	88	2200 Children Benefitted	No's	88.00
2	Agri. and Allied	07	07 projects constructed	No's	7.00
3	Drinking Water	01	59978 Population benefitted	No's	1.00
4	Education	142	173166 students benefitted	No's	142.00
5	Fisheries	01	01 project constructed	No's	1.00
6	Health	10	17 projects constructed	No's	10.00

## 5.2 Social Infrastructure involving Bank Credit

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

Bank credit in social infrastructure development has a direct impact on society by improving access to quality education, healthcare, and housing. It supports the growth of educational institutions, facilitates the provision of affordable healthcare services, and contributes to the creation of safe and sustainable housing options. These investments enhance social well-being, promote equality, and foster economic development.

The state needs to yoke the strength of the vast Self-Help Groups network and generate employment, create awareness, improve water-use efficiency, and inculcate cleanliness among citizens. The focus areas of the current government include providing quality education to children, improving service delivery in public health, ensuring nutrition for all, and ensuring safety of women and citizens.

Bank loans up to a limit of ₹5.00 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities (including loans for construction/ refurbishment of toilets and improvement in water facilities in the household) in Tier II to Tier VI centers are eligible for classification under priority sector.

Bank credit to Micro Finance Institutions (MFI) extended for on-lending to individuals/ members of SHGs/ JLGs for water and sanitation facilities is also eligible for classification as priority sector loans under 'Social Infrastructure' subject to certain criteria.

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

The available health infrastructure is - Hospitals (8), PHCs (102) and the registered Doctors (533) with total Beds (2654).

The number of doctors per lakh of population is 10.12 and number of available beds per lakh of population is 24.35.

There is considerable gap in existing primary and secondary education centers in areas other than the Tirupati region.

**5.3 Renewable Energy****5.3.1 Status of the Sector in the District:**

The Andhra Pradesh Renewable Energy Export Policy, 2020, has been announced to facilitate 120 GW renewable energy projects, lease of 5 lakh acres of land, setting up of equipment manufacturing facility and attract private investments for establishing solar/ wind/ wind-solar hybrid projects on a massive scale.

Under the policy, private and assigned lands, the landowner or assignee will get lease rentals at ₹25,000 per acre (escalated by 5% every 2 years) assuring the landowners to get fixed income for the lands which are used for solar/ wind/ wind-solar hybrid projects.

The district administration is focussing to cover at least 25,000 households under the PM Surya Ghar Bijli Muft Yojana with the support of NREDCAP, Panchayat and DRDA departments.

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

The new PM Surya Ghar Muft Bijli Yojana is a solar panel subsidy scheme that offers a subsidy for installing solar panels on rooftops. As the subsidy amount is up to 5 kW (₹30,000 per kW with a maximum of ₹78,000), there is a huge potential in the district particularly in the urban areas.

There is also good potential for solar pump sets in the district.

## Chapter 6

### Informal Credit Delivery System

#### 6.1 Informal Credit Delivery System

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

NABARD has been striving for inclusive development by bringing the vulnerable, marginalized and the distressed population, especially women, into the formal banking system by addressing both demand and supply side constraints mainly through the Self-Help Group Bank Linkage Programme (SHG-BLP) and Joint Liability Groups (JLGs). The SHG -bank linkage programme, pioneered and nurtured by NABARD is the biggest micro finance programme in the world, touching more than 13.8 crore households thereby linking 144 lakh SHGs to formal banking channel, making available credit to more than 77 lakh SHGs, with outstanding loan amount of ₹2,59,663 crores as on 31 March 2024.

The SHG movement took a firm root in the State with the implementation of World Bank assisted poverty reduction project, Velugu in the year 2000. Further, to fast pace the programme an independent support institution called Society for Elimination of Rural Poverty (SERP) was established. NABARD in its efforts to augment the flow of credit to landless tenant farmers cultivating land either as oral lessees or sharecroppers and small/marginal farmers has institutionalized formation and financing of JLGs. To support the efforts of banks, a scheme for extending grant assistance for promotion and financing of JLGs was started and is presently providing an incentive of ₹4,000 per JLG for formation, nurturing and financing.

As on 31<sup>st</sup> March 2024, the district has 27,670 SHG groups (savings-linked), of which 25,071 SHG groups are credit linked. The total amount disbursed during the year 2023-24 is ₹2652.94 crore. The average credit per SHG is around ₹10.58 lakh in the district.

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

The support from NRLM will include all round capacity building of the SHGs ensuring that the group functions effectively on all issues concerning their members, financial management, providing them with initial fund support to address vulnerabilities and high-cost indebtedness, formation and nurturing of SHG federations, making the livelihoods of the poor sustainable, skill development of the rural youth to take up self-employment activities.

PMFME support clusters and groups such as FPOs/SHGs/ producer cooperatives along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of Agri-produce, and testing laboratories.

The JLG mode of financing serves as collateral substitute for loans provided to tenant farmers, oral lessees, sharecroppers, marginal/small farmers, etc. It enables the banks to reach farmers through group approach, adopt cluster approach, facilitate peer education, and credit discipline. Considering that more than 80% of the farmers are marginal and small in the district, there is a good potential for financing of JLGs in the district.

During the last 3 years, a total of 5 MEDPs, 2 LEDPs and 5 SDPs were sanctioned with training provided to 150, 180 and 150 trainees respectively. The trainees are 100% women in case of MEDP and LEDPs. In case of SDP, the women trainees are 75 percent of the total trainees.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical intervention required for creating definitive impact
i.	Farm Credit	<ul style="list-style-type: none"> <li>Increasing Individual Maximum Borrowing Power (IMBP) by Cooperative banks to ensure adequate credit support to the farmers with due regard to the Scale of Finance.</li> <li>Financing Post-Harvest Loans by banks to SF/MF.</li> <li>Ensuring coverage of all farmers including non-loanee farmers under Crop Insurance Scheme.</li> <li>Reducing time lag in settlement of crop insurance claims.</li> <li>Mitigating the impact of drought through micro irrigation and water conservation.</li> <li>Rejuvenation of existing irrigation structures like tanks by de-silting.</li> <li>Soil testing laboratory in each division of the district.</li> <li>Seed village programme for supply of quality seeds and focussing on crop diversification.</li> <li>Assistance by Government machinery in recovery of loans by banks.</li> <li>Use of IOT applications in marketing of produce.</li> <li>Banks to cover tenant farmers/sharecroppers/oral lessees under Institutional Finance for financing crop loans through JLGs.</li> <li>Formation of FPOs exclusively with Tenant Farmers.</li> </ul>
ii.	Water Resources	<ul style="list-style-type: none"> <li>Power supply for irrigation pump sets need to be segregated and the duration of power availability increased during critical periods of crop growth. Since the power is free, there is no incentive to farmers to change to Energy efficient pump sets, hence a way out be found for replacing the old pumps with the energy efficient pumps by State Govt., viz. availing RIDF assistance.</li> <li>Besides promoting drip/sprinkler, use of mulching can further save the loss of water.</li> <li>The ongoing major and medium irrigation projects need to be quickly completed in a limited time frame with intensive implementation monitoring. Importance to be given for participatory irrigation management (PIM), better budgetary support for O&amp;M, and rationalization of water rates with their plough-back. New projects also may be taken up under this category to utilize the balance potential available, with river basin planning.</li> <li>The renovation/revival and management of the traditional systems of tanks needs to be continued with full community involvement. New farm ponds/ check dams/ rainwater harvesting structures also need to be promoted to maximize water availability.</li> <li>Promotion of crop diversification in favour of less water consuming high value crops like vegetables and more water conserving systems like SRI, other irrigated dry (ID) crops along with increasing water use efficiencies through various measures including intensive promotion of micro irrigation in</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		the state and better agronomic practices viz., in-situ soil moisture conservation by mulching, silt application etc.
iii.	Farm Mechanisation	<ul style="list-style-type: none"> <li>• PACS, FPOs, Village SHG federations, farmers MACS etc., may be encouraged to have one CHC for serving their members.</li> <li>• Better coordination among farm machinery manufacturers/dealers, bankers and Agriculture Department will help in providing hassle free loans to farmers.</li> <li>• Government may provide skill development trainings on farm machinery operation, repairs and maintenance to unemployed rural youth through KVKs, RARS, Agriculture Colleges, ITIs/polytechnic colleges etc.,</li> <li>• Encouraging young agriculture /agriculture engineering graduates to establish agri-clinics and agribusiness centers to serve the farmers taking the advantage of availability of subsidy under ACABC scheme.</li> </ul>
iv.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> <li>• Horticulture</li> <li>• Capacity building and professional hand-holding support to the farmers in adoption of technologies more specifically for polyhouse production / protected cultivation.</li> <li>• Emphasis may be on cleaning, sorting, grading and packing to minimize post-harvest handling losses.</li> <li>• Access to institutional credit especially for perennial horticulture crops with long gestation period.</li> <li>• Provision of working capital limit or term loan component to the good working FPOs would encourage the farmers to diversify their activities in tune with the changing practices and preferences.</li> <li>• Aggregation, sorting/grading and collective marketing for ensuring remunerative price of their produce on sustainable basis</li> <li>• IOT interventions towards extension.</li> <li>• Sericulture</li> <li>• New entrepreneurs may be encouraged with financial assistance for establishment of Multi-end Reeling units of 6 &amp; 10 Basin- which are eligible for 50% subsidy.</li> <li>• Demonstration of new technologies like Solar lighting and heating systems in rearing houses, oozy fly controls and bio recycling of waste.</li> <li>• Adoption of new technologies by the farmers already undertaking sericulture activity to improve productivity &amp; quality.</li> </ul>
v.	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>• Watershed projects need to be implemented in the District in all the mandals.</li> <li>• Development of forest plantations should form an integral component in watershed management programmes so as to establish alternative source of green cover in the district.</li> <li>• The Department may also consider raising commercial forest plantations by Forest Corporation in waste lands under PPP model/with NREGS funding for building of forest cover.</li> <li>• Establishing at least 01 forest nursery per block.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>Improvement of local breeds through Artificial Insemination and other breeding activities</li> <li>Provide health care services to the livestock by preventive vaccinations and curative treatment of animals.</li> <li>Improvement of fodder resources to livestock through promotion of perennial and annual fodder.</li> <li>Productivity enhancement of existing livestock.</li> </ul>
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> <li>Setting up/ tie-up with hatcheries infrastructure in the district for regular supply of local breed for chicks (pullets) for promoting back yard poultry among SHG members or tribals under TDF projects.</li> <li>Capital investment subsidy for technology up gradation/capacity expansion/setting up of feed mills for existing poultry units.</li> <li>Preparation of a banking model for financing poultry integrators.</li> <li>Banking Plans are required to focus on timely credit availability to contract farming farmers (broilers and layers).</li> </ul>
viii.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>Preparation of a banking plan and credit linking to traditional shepherds and interested women from SHGs under JLG mode.</li> <li>Encouraging of Ram lamb rearing units and exchange of Breeding Rams for more mutton/meat production in the district.</li> <li>Promoting Silages in sheep farming clusters.</li> <li>Timely vaccination, de-worming facilities for shepherds.</li> </ul>
ix.	Fisheries	<ul style="list-style-type: none"> <li>Introducing the poly culture practices in tanks &amp; reservoirs (Catla, Rohu, Mrigala and Common carp).</li> <li>Rearing of seed up to the size of 80-100 mm &amp; stocking in tanks &amp; reservoirs.</li> <li>Introduction of new varieties viz. Pangasius, Red tilapia, White tilapia and freshwater prawn like Scampi</li> <li>Introduction of Cage culture practices in reservoirs.</li> <li>Construction of fish markets in Major GP's &amp; Municipalities with good hygienic condition for healthy &amp; high consumption fish.</li> <li>Preparation of value-added products of fish &amp; Prawn.</li> <li>Training may be provided to the fishermen and fisherwomen regarding new aquaculture technologies like biofloc, ornamental aquaculture etc.</li> <li>Promotion of new aquaculture activities like Biofloc, RAS etc.,</li> </ul>
x.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> <li>Establishment of New Rythu Bazaars to help small farmers in the district.</li> <li>Construction of new Godowns and Cold Storages in the Market Yards in the District.</li> <li>Awareness on the need for accreditation of godowns above 1000 MT capacity under WRDA is to be created, so that it enables functioning of warehouse receipt scheme for improving the holding capacity of the farmers, for which 6 months additional time is provided under KCC.</li> <li>On lines on FCI long term lease, state government may promote investments in the district, where the storage capacity is low.</li> </ul>



S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Dissemination of on-line price information to farmers registered with AMC, through SMS services.</li> </ul>
xi.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> <li>In order to mitigate drought and to develop climate resilient production technologies, banks may finance Farm Ponds/Water Harvesting Structures to store rainwater and utilise the same at critical stages of crop growth.</li> <li>Agriculture Department may create awareness among farmers on Organic/ Integrated farming clusters of Watershed-plus activities and encourage them to avail finance in completed watershed project areas.</li> <li>NGOs/ implementing agencies of watershed projects may arrange exposure visits to successful watersheds and motivate banks to finance various activities including FPOs.</li> <li>There is considerable area under cultivable wasteland and fallow categories. The same may be brought under plantation/forestry.</li> </ul>
xii.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> <li>Capital subsidy for Seed processing units will enable to provide good quality seeds that in turn helps in increase of Seed Replacement Rate (SRR).</li> <li>The prohibitive initial cost is acting as deterrent for taking up the production of Bio-fertiliser/Bio-pesticides and hence credit linked capital subsidy scheme for Bio-fertiliser production units should continue.</li> <li>Creation of awareness among the farmers about good quality seeds &amp; plant materials of high yielding crop varieties have to be done through awareness camps and field demonstrations.</li> </ul>
xiii.	Food and Agro Processing	<ul style="list-style-type: none"> <li>Establishment of new micro processing centers, which are decentralized and thus reducing the huge demand for the mango processing centers during the season. The same will also reduce transport costs for the farmers.</li> <li>Government/ITDA may come forward to set up a few processing units for value addition to the host of forest produce so as to have demonstrative effect which would spur private investment by the local people.</li> <li>Banks should make hassle-free process for loan sanction and timely disbursement of loans for setting up of food processing units.</li> <li>Demand side factors and technology are highly favourable for processing at small farms. Hence, policy support is needed for market liberalization, producers' organizations and processing.</li> </ul>
xiv.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> <li>There is good scope for private extension services which will supplement the already existing public extension services and thus there is good potential for establishment of Agri clinics and Agribusiness Centres in the District.</li> <li>Financing to eligible MFIs may be prioritised.</li> </ul>
xv.	MSME	<ul style="list-style-type: none"> <li>The concessions awarded to SMEs in terms of tax-breaks and low interest rates must be extended beyond what is currently provided if they are to target higher growth rate.</li> <li>Credit access to SMEs as well as the mechanism to seek payment from buyers needs bettering to ensure financial viability.</li> </ul>



S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Cluster Development Approach for development of artisan clusters in the District through the SHG network operating in the district.</li> <li>Technology driven e-commerce, to help small town communities and micro business clusters based on traditional skills.</li> <li>Organised clusters/mega cluster to be shaped into producer companies with end-to-end support from procuring raw material to marketing produce</li> <li>Development of appropriate technologies for various manufacturing processes will lead to substantial reduction in cost of manufacturing, enhanced labour productivity, reducing material, wastage and minimising energy consumption. Development of Handloom Sector through effective linkages, extension of credit and training needs.</li> </ul>
xvi.	Exports	<ul style="list-style-type: none"> <li>Potential product clusters may be identified and promoted into an export hub.</li> <li>Knowledge of export quality standards and quality testing facilities are the need of the hour. Availability of quality testing facilities, training to Micro, Small and Medium Export units by MSME/export promotion organizations will promote the Sector.</li> <li>Incentives may be extended for organic certification for potential exportable produce.</li> <li>International demand and supply situation, price competitiveness for exportable and related domestic factors may be announced/projected in public portals on continuous basis.</li> <li>Exporters may be encouraged to avail export credit insurance facilities extended by ECGC.</li> <li>Forex branches may be opened in the district exclusively to cater services to exporters.</li> </ul>
xvii.	Education Loans	<ul style="list-style-type: none"> <li>There is a need to set up new degree colleges, Vocational Institutes, Polytechnics, Professional Colleges by the Government in Mandals which have only Junior Colleges.</li> <li>The Financing Institutes to view the education loans in business prospective, as credit guarantee scheme is available to obviate the default rate.</li> <li>Banks are insisting for security/third party guarantee for sanction of education loans. As per IBA guidelines, banks should not insist for surety/collateral security for educational loans up to ₹7.50 lakh.</li> <li>Banks to improve the loan sanctions in tie up mode with reputed colleges/educational institutions.</li> </ul>
xviii.	Housing	<ul style="list-style-type: none"> <li>Efforts required from government to strengthen foreclosure laws, computerization of land records and archaic land laws, especially rental laws, need a complete overhaul.</li> <li>The credit risks originating in the housing sector, particularly low-ticket housing segment, should also be internalized through proper insurance schemes for banks and other lenders.</li> <li>There is a need to link interest rate to Loan to Value ratio and reward borrower for early payment of EMI. Government bodies</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>may consider single window clearance mechanism for the purpose of further simplifying the approval processes for low-cost affordable housing along with reconsideration of the taxation policies.</p> <ul style="list-style-type: none"> <li>• Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds.</li> </ul>
xix.	Social Infrastructure	<ul style="list-style-type: none"> <li>• Modernization of existing Health Institutes.</li> <li>• Young Doctors may be encouraged for setting up of Nursing Homes/Clinics in the rural areas and semi-urban areas with latest equipment by extending concessions in taxes.</li> <li>• Modernization of Primary/Upper Primary Schools into Digital Classrooms can be prioritized with active involvement of State Government.</li> </ul>
xx.	Renewable Energy	<ul style="list-style-type: none"> <li>• Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer.</li> <li>• The bank loans for solar rooftop systems to be treated as part of home loans with eligible tax benefits.</li> <li>• Bank loan need to be extended for Solar Mini Cold rooms, Solar Aerators in Fishery projects, Solar fencing and solar power-based farm implements, Windmills and Biomass Gasification, pellets and briquettes</li> <li>• Building Solar Home lighting clusters in both urban and rural areas, by promoting solar lighting systems in rural and urban branches, around which the JLGs could be promoted.</li> </ul>
xxi.	Informal Credit Delivery System	<ul style="list-style-type: none"> <li>• In order to graduate the SHGs into an enterprising entity, there is a need to ensure suitable income generating opportunities during the credit linkage.</li> <li>• Need to promote a dedicated Project Management Agency (PMA) for JLG financing on lines of SERP can help the bankers in formation and recovery of the credit.</li> <li>• To enhance recovery mechanisms, Village Agriculture Assistants may be roped in for assisting in recovery of JLG loans.</li> <li>• Banks and the concerned state government departments may encourage their officers and staff to participate in the sensitization workshops organised by NABARD at district level on regular basis. Training institutions may also be encouraged to seek NABARD's support for organizing trainings on SHG and JLG financing.</li> <li>• Under loans to distressed persons to pre-pay non-institutional lenders may be supported with working capital limits and a portion of term loans for creation of employment and liquidate bank loan</li> <li>• Self-employment ventures may be encouraged under loans to State sponsored organisations for SC/ST beneficiaries.</li> </ul>

## Chapter 8

### Status and Prospects of Cooperatives

#### Background

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

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

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

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

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

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

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

- Formulation and circulation of model bye-laws for PACS  
Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.
- Formulation of National Co-operative Policy
- Computerization of Primary Agriculture Cooperative Societies  
This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.  
Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs

- Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
- Launching of world's largest food grain storage scheme for cooperatives
- Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs
- Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.
- All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/ state level.

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

- The cooperative sector in Andhra Pradesh comprises a total of 17,803 cooperatives, including approximately 14,904 non-credit cooperative societies (such as those focused on milk, fishery, poultry, housing, labour, consumer goods, weaving, marketing, and industrial activities) and 2,047 rural credit cooperatives (PACS, LAMPs, FSS, etc.). These primary societies serve nearly 9.597 million members across more than 17,000 villages. Currently, there is no long-term rural cooperative credit institution, as the Andhra Pradesh State Cooperative Bank manages both short-term and long-term structures in the state.
- Additionally, there are 11 Multi-State Cooperative Societies (MSCS) with registered offices in the state, as well as approximately two district-level federations and nine state-level federations operating within the region.
- Computerization of Primary Agricultural Cooperative Societies: This initiative aims to computerize 2,037 functional PACS, enhancing efficiency, profitability, transparency, and accountability in their operations. The PACS also provide additional services, including Jan Aushadhi Kendras, petrol outlets, consumer outlets, Common Service Centres (CSCs), and fertilizer/pesticide businesses.
- Ten PACS have been identified for the "World's Largest Grain Storage under Cooperatives" scheme.
- PM Kisan Samriddhi Kendras: A total of 1,224 PACS are functioning as PMKSK. 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 Tirupati District is diverse and plays a crucial role in the local economy, particularly in rural and agricultural areas. The district is home to 15 Dairy Cooperative Societies and 62 Sheep Breeding Cooperative Societies, highlighting the importance of livestock and animal husbandry in the region. Additionally, the 81 Fishermen Cooperative Societies indicate the significance of fisheries as a livelihood, while the 01 Sugar Factory Cooperative Society supports the local sugarcane farming community. The traditional and service sectors are well-represented with 52 Handloom, Textile, and Weaver Cooperatives, 80 Washermen Cooperatives, 77 Toddy Tappers Cooperatives, and 35 Nai-Brahmin Cooperatives, demonstrating the cooperative model's support for various artisanal and

community-based livelihoods. The 82 Waddara Cooperative Societies reflect the importance of stone and construction workers in the region's economy. Financial services are also well-integrated, with 60 Primary Agriculture Credit Societies (PACS) offering essential credit to farmers and 10 Employees' Credit Cooperative Societies (ECCS) supporting employees. The presence of 3 Urban Cooperative Banks underscores the district's growing urban financial services sector.

- Furthermore, there are 05 Labour Cooperatives and 03 Industrial Societies, which serve the informal labour sector and small-scale industries. The large number of Other Cooperative Societies (170) suggests a wide range of niche cooperatives catering to various community needs. Overall, the cooperative sector in Tirupati is broad-based, covering agriculture, traditional trades, community welfare, and financial services, with considerable scope for further development in industrial and urban sectors.

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

- There is fair potential for cooperative activity in the agriculture credit sector. The distribution is uniform in the sector, and all blocks are covered by some society or the other.
- There is a potential for creation of cooperative societies in food processing sector in the district, as dryland horticulture is predominant in the district. This can have immense multiplayer effect in giving a fillip to economic activities in these areas.

## Chapter 9

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

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
i.	Institution Development	PACS as MSC	District	25 godowns along with drying yards have been sanctioned to 15 PACS in the district under the scheme. This would create an additional storage space of 12,500 MT in the district. The TFO of all these 25 integrated godowns is 910.78 lakh.		15	Increased storage space and business prospect for PACS.
ii.	Institution Development	CFF	Yerpedu	₹3,000 crore has been sanctioned to AP State Civil Supplies Corporation Ltd. for procurement operations. One godown of 70,000 MT is in Yerpedu.			Increased Supply of food grains to PDS in the Tirupati and surrounding Districts.
iii.	Infrastructure Development	RIDF	District	An amount of ₹337.38 crore was sanctioned for implementing 260 projects in the district from RIDF Tranche XXV to XXIX in the district.			Increased education and social infrastructure 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	NIDA	District	An amount of ₹63.82 crore to develop 14 road projects was sanctioned to APRDC.			Increased connectivity in the district.
v.	Watershed Development	WDF	Ustikayalapenta	NABARD is implementing one watershed project in the district. The project is in FIP, with a treatable area of 1000 ha with a TFO of ₹150.64 lakh in 1 mandal of the district.	Convergence with Department of Horticulture and Agriculture. Credit provided through Chittoor DCCB for beneficiaries.		Availability of water resources increased, which led to increase in incomes of the project beneficiaries.
vi.	Collectivisation	FPO	District	Five FPOs are being promoted in the district by NABARD under various funds (PRODUCE-2, PODF-1 and CSS-2). The FPOs are providing wide range of services to the farmers including sale of quality seeds, inputs, renting out farm machinery, formation of JLGs, encouraging organic farming, PGS certification, marketing of produce, capacity building of farmers, etc.	Convergence with Department of Horticulture and Agriculture. Credit provided through various banks for beneficiaries.	2700	Increased income level of the farmers.
vii.	Promotional Activity	FSPF	Talakona	One FSPF project 'Talakona Mango', which envisages to promote export-oriented mango processed high value products with the support of SHG women and NABARD's 4 FPOs in the talakona region of the district was sanctioned in 2023-24. The project is being implemented by NIFTEM.	Convergence with FPOs and SERP department.	500	New technologies being developed for exported oriented mango processed products. Increased income level of the SHG members.



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.	Promotional Activity	Rural Haat	Musalipedu and Yerravaripalem	Two Rural Haats with a grant support of ₹25 lakh was sanctioned in last year.	Approximately 15% being contributed by the villagers due to cost escalation.		The permanent structures are helping farmers and vendors who are selling the farm produce and also the customers during rains/hot conditions.
ix.	Collectivisation	OFPO	Madhavamala	One OFPO (Balaji) was sanctioned in Madhavamala village of the district with grant assistance of ₹24.55 lakh. The OFPO was established to improve the marketing of the wooden handicrafts and the profits of the artisans.	Convergence with Department of Handicrafts for providing tools and with SERP for building of CFC. Credit provided through The Chittoor DCCB.	550	The artisans increased their sales through exhibitions, buyer-seller meets and online sales.
x.	Skill Training	SDP	Yerpedu, Tirupati and Madhavamala	Five Skill Development programs were implemented in the last 3 years. The training programs were Computer training, Kalmkari works, AC & refrigeration, Natural dyes for kalamkari and driving for men/women. The settlement rate is 75%.		150	Increased income levels of the trainees.

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
xi.	Women Empowerment	LEDP and MEDP	District	2 LEDP programs were conducted during last 3 years with training provided to 180 trainees. The settlement rate is 60%. 5 MEDP programs were conducted during last 3 years with training provided to 150 trainees. The settlement rate is 45%.	Credit provided by various banks to the women after the training.	330	Increased income levels of the women.
xii.	Banking Technology	DFIBT - FIF	Chittoor DCCB	An amount of ₹5.00 lakh was sanctioned to Chittoor DCCB for on-boarding onto UPI platform.			Ease of transaction for the customers.
xiii.	Promotional Activity	GI	Madhavamala	A training program on Kalamkari work, which has a GI tag for Srikalahasti region was conducted during 2022-23. Application of 15 beneficiaries for the GI authorized users was also submitted out of 30 beneficiaries trained in the program. A training program for production of Natural dyes was sanctioned in 2023-24 to develop a cluster which will produce and use only natural dyes for kalamkari.		60	Increased GI Authorised users of Kalamkari art.
xiv.	Promotional Activity	GI	Madhavamala	An application for GI of the wooden art in Madhavamala was submitted by the Balaji OFPO in October 2024.		550	

## Success Stories

### Success Story 1:

#### **Sri Balaji Wood Carving Artisans Mutually aided Co-operative Society Ltd.**

**1. Scheme:** Off Farm Producers Organisation (OFPO)

**2. Project Implementing Agency:** REACH

**3. Duration of the Project** : 05 Years

**4. Beneficiary:**

- No. of beneficiaries : 525
- Community : Wood Carvers
- State : Andhra Pradesh
- District : Tirupati
- Block : Yerpedu
- Village : Madhavamala

**5. Support Provided**

A grant of ₹25.00 lakh was sanctioned and released from 2019 to 2024 for registration charges, artisan mobilization meetings, salaries of the CEO and Accountant, buyer-seller meets, and the development of online marketing platforms. Additionally, an amount of ₹2.50 lakh was sanctioned for registering the OFPO for a GI tag.

**6. Pre-implementation Status**

The sector was largely unorganized, characterized by limited and routine designs, and the use of traditional tools with minimal technological upgrades. There was a notable lack of product diversification and an absence of proper packaging practices. The cluster faced a shortage of skilled workforce, with production units primarily operating at the household level. Additionally, there was poor credit linkage, further hindering growth and development.

**7. Challenges Faced**

- Poor response from the artisans in the initial years of the OFPO.
- Covid-19 had a very devastating effect on the artisans as they had to cope up with negligible/nil sales for more than a year and half.
- Increase in inventory with the artisans and credit crunch.
- Reduction in exhibitions and after resuming of same the footfalls were not as much as pre-covid.

**8. Impact**

With financial support from the District Collector, a Common Facility Center (CFC) was constructed in the village, managed by the OFPO. The OFPO conducts meetings on the 12th of every month and collects a thrift of ₹200 per member per month, a practice followed since its inception. The OFPO undertakes skill upgradation trainings, EDP exposure visits for unskilled and semi-skilled artisans to enhance their capacities. Over the past three years, the OFPO has participated in more than 50 exhibitions organized by NABARD across the country.

A separate website was created to sell OFPO products, and sales are also conducted through various social network platforms. The current share capital of the OFPO is ₹17,75,000, which is used for internal lending. The OFPO had a turnover of ₹3.29 crore for the year 2023-24, with a net profit of ₹3,29,000. Additionally, an amount of ₹30.00 lakh was sanctioned by Chittoor DCCB to the OFPO. The OFPO has also submitted a request for a GI tag.



*A wood-carved product crafted by artisans.*



*OFPO Artisans Crafting Wood Products*

## **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**

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

The district's coastal area is prone to cyclones during the months of October and November. The area under intensive fish/prawn culture in the district is affected during the cyclones. The flowering in the mango is delayed and continues till February due to delayed rains.

The challenges of climate change can be tackled through:

- Reducing mono-cropping in the district.
- Adopting integrated farming systems, including agroforestry, to reduce dependence on a single crop.
- Improving renewable energy sources.
- Implementing early warning systems and developing flood management infrastructure to mitigate the effects.
- Conducting climate literacy campaigns and farmer training on climate-smart practices.

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

The district has one Regional Agriculture Research Station (RARS) at Tirupati, one Citrus research station, two KVKs, one Veterinary University, and one Agriculture College. The RARS, Agriculture College, and KVKs in the district conduct regular training programs for farmers focusing on good agricultural practices, climate-resilient agriculture, and IFS. The RARS is focusing on research and development of climate-resilient varieties and technologies. The incubator established at RARS is focusing on promoting innovators and start-ups to promote marketing and developing new technologies in Agri & Allied areas.

The Integrated Agriculture Labs established through RIDF are helping farmers conduct tests on soil, seeds, fertilizers, and pesticides. The RySS is working in the district to promote ZBNF. The Agriculture Department is promoting millets.

NABARD is implementing 01 watershed project in the district covering 1000 ha. Two watershed projects in the district have completed the implementation. To promote IFS, 02 Mango-based Tribal development Maa Thota Programs covering 2000 beneficiaries in 2000 acres also implemented in the district

## Appendix 2

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

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality, and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, supporting brand building, creating local employment, reducing rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions, and conserving biodiversity.

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

There are two GI-registered products in the district, viz. Tirupati Laddu and Kalamkari Sarees. As the Tirupati Laddu is under the control of TTD, there is no potential for increasing Authorized Users for the same. The hand-made Kalamkari Sarees, which are made in and around the Srikalahasti Region, have good demand worldwide. However, the number of Authorized Users for the art is very low. To increase the same, a training program for three months on Kalamkari work was conducted by NABARD in Madhavamala Village during 2022-23. Applications of 15 beneficiaries for the GI authorized users were also submitted out of 30 beneficiaries trained in the program. In continuation of this, a training program for 30 women on the production of natural dyes was conducted in GovindaRajupalle village during 2023-24 to develop a cluster that will produce and use only natural dyes for Kalamkari.

NABARD is implementing one Off-Farm Producer Organisation (OFPO), Balaji OFPO, in Madhavamala village, Yerpedu Mandal of the district. The OFPO was established to improve the marketing of the wooden handicrafts and the profits of the artisans. There are 525 shareholders in the OFPO. The wooden art in the region is unique, with the idols of Venkateswara Swamy being the most sought-after ones. In order to improve marketability, a proposal for GI was submitted by the OFPO with financial support from NABARD during October 2024.



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## Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total
<b>A.2 Water Resources</b>												
1	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy	200	350	200	400	375	300	2325
2	Drip Irrigation-New-12mm, 1.2 m x 0.60 m	85	ha	105000	Phy	130.31	228.03	130.31	260.61	244.32	195.46	1514.8
3	Electric Pump Sets-Submersible - 5 HP	85	No.	70000	Phy	7000	3500	8000	2500	1500	2500	34000
4	Spuraklor Irrigation-Mfres-63 mm 0.4 to 1	85	ha	22800	Phy	6247.5	3123.75	7140	2231.55	1338.75	2231.25	30345
5	Spuraklor Irrigation-Rsabo Gun-49 mm	85	ha	73034	Phy	350	300	280	750	180	450	2910
	Sub Total				BL	208.25	178.5	166.6	446.25	107.1	267.75	1731.45
6	Spuraklor Irrigation-Mfres-63 mm 0.4 to 1	85	ha	22800	Phy	250	300	220	25	400	200	1445
7	Spuraklor Irrigation-Rsabo Gun-49 mm	85	ha	73034	Phy	48.45	58.14	42.64	4.85	71.52	38.76	280.65
	Sub Total				BL	50	75	100	25	70	125	465
	Sub Total				BL	31.04	46.56	63.68	15.52	43.46	71.6	288.68
<b>A.3 Farm Mechanisation</b>												
1	Combac harvester-Self propelled belt type	80	No.	290000	Phy	20	25	15	20	25	15	125
2	Combac harvester-Sugarcane harvester	80	No.	150000	Phy	464	580	348	464	580	348	2900
3	Drones-For Spraying	80	No.	950000	Phy	1	1	1	1	1	1	6
4	Other machinery-Other Machinery & Equipments-Mini Feed Mixing Plant	80	No.	150000	Phy	120	120	120	120	120	120	720
5	Others-Groundnut Stripper-Machine operated	85	No.	110000	Phy	60	30	75	50	25	50	390
6	Power tillage-Battery Operated tiller with Accessories - 1.2 Kw	80	No.	460000	Phy	456	228	570	380	190	380	2964
7	Seed Drill-Seed cum Fertilizer Drill	80	No.	150000	Phy	20	15	25	25	10	20	165
8	Thresher-Multicrop Power Thresher-30 to 45 HP	80	No.	320000	Phy	24	18	30	30	12	24	198
9	Tractor-With Implements & Trailer-26 to 35 HP	80	No.	650000	Phy	10	12	25	50	20	75	292
10	Weeder-Conv/ Rotary Weeder-Mini power weeder (2 HP)	80	No.	24000	Phy	9.35	11.22	23.38	46.75	18.7	70.13	273.03
	Sub Total				Phy	100	75	100	40	50	25	490
					BL	368	270	368	147.2	184	92	1803.2
					Phy	75	50	75	25	50	25	320
					BL	90	60	90	30	60	30	384
					Phy	30	25	50	25	25	25	199
					BL	78.8	64	128	64	64	64	486.4
					Phy	250	300	400	200	150	150	1800
					BL	1300	1560	2080	1040	780	780	9360
					Phy	200	125	250	200	100	100	1275
					BL	38.4	24	48	38.4	19.2	19.2	244.8
												19333.43



## Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total
<b>A.4 Plantation &amp; Horticulture</b>												
1	Floriculture--Chrysanthemum	80	Acre	135000	Phy	200	150	250	300	75	250	1425
					BL	216	162	270	324	81	270	1539
2	High density plantation-Banana-	80	Acre	118000	Phy	35	20	50	75	25	100	330
					BL	33.04	18.88	47.2	70.8	23.6	94.4	311.52
3	High density plantation-Guava-3 x 3	80	Acre	154300	Phy	20	50	50	25	75	50	370
					BL	24.69	61.72	61.72	30.86	92.58	61.72	456.73
4	High density plantation-Mango-5 x 5	80	Acre	147800	Phy	75	50	100	150	25	200	700
					BL	88.68	59.12	118.24	177.36	29.56	118.24	827.68
5	High density plantation-Pearspineapple-3.6 x 3.6	80	Acre	106000	Phy	25	10	40	25	10	20	180
					BL	21.2	8.48	33.92	21.2	8.48	42.4	152.64
6	Nursery -Small Nursery-	90	Nb.	1000000	BL	10	5	25	20	10	30	110
					BL	90	45	225	180	90	270	990
7	Pandals Creeper Vegetable Cultivation-	80	Acre	359700	Phy	75	25	100	60	20	100	400
					BL	215.82	71.94	287.76	172.66	57.55	287.76	1151.04
	Sub Total											5428.61
<b>A.5 Working Capital - Res Keeping</b>												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total							
	Sub Total											
<b>A.6 Forestry</b>												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total
2	Plantation-Bamboo-5 m *5 m	80	ha	92000	Phy	200	200	300	400	20	100	1240
					BL	147.2	147.2	220.8	294.4	14.72	78.6	942.64
3	Plantation-Casuarina-5 m *5 m	80	ha	85000	Phy	150	250	250	300	25	50	1075
					BL	102	170	170	204	17	34	731
4	Plantation-Eucalyptus-5 m *5 m	80	ha	95000	Phy	600	700	400	700	100	200	3000
					BL	456	532	304	608	76	152	2280
1	Plantation-Subabul 5 m*5 m	80	ha	70000	Phy	200	250	250	300	20	50	1090
					BL	124.8	156	156	187.2	12.48	31.2	680.16
	Sub Total											4803.8

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total
<b>A.7 Animal Husbandry - Dairy</b>												
1	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	Phy 12 BL 153	8 102	10 127.5	15 191.25	7 89.25	15 191.25	10 127.5	77 981.75
2	Bulk Milk Cooling Unit--5000 liter	85	No.	2500000	Phy 42.5 BL 400	21.25 300	42.5 300	63.75 400	21.25 200	106.25 600	21.25 500	15 318.75 2700
3	Crossbred Cattle Farming--Cross Bred (CB)Cows	90	1+1	165600	Phy 596.16 BL 125	447.12 100	447.12 150	596.16 150	298.08 100	894.24 250	745.2 200	4024.08 1075
4	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	Phy 559.13 BL 50	447.3 50	670.95 75	670.95 75	447.3 25	1118.25 200	894.6 100	4808.48 600
5	Dairy Cow and Heifer rearing--Female calf rearing	90	2	87600	Phy 39.42 BL 350	39.42 400	59.13 300	78.84 300	19.71 400	157.68 25	78.84 100	473.04 1625
6	Feddes Cultivation--4 Acres	90	Acres	366000	Phy 113.4 BL 250	129.6 200	98.2 300	16.2 200	129.6 300	8.1 25	32.4 50	536.5 1325
7	Graded Buffalo Farming--Graded Murrah Buffalo (GMB)	90	1+1	2008800	Phy 456.3 BL 25	365.04 30	545.56 50	365.04 50	545.56 20	46.63 50	91.26 20	2418.39 246
8	ZBNF unit with Indigenous cattle	90	2	121200	Phy 27.27 BL 32.78	32.78 108	54.54 108	54.54 108	21.82 108	54.54 108	21.82 108	267.25 13818.24
<b>Sub Total</b>												
<b>A.8 Working Capital - AH - Dairy/Brought animal</b>												
1	Buffalo Farming	100	Per Animal	49000	Phy 3000 BL 1470	2500 1225	3500 1745	4000 1980	2000 980	2500 1225	5000 2450	25000 12550 12550
<b>Sub Total</b>												
<b>A.9 Animal Husbandry - Poultry</b>												
1	Commercial Broiler Farming--Deep Litter	90	5000	1700000	Phy 40 BL 612	25 382.5	30 459	15 229.5	25 382.5	50 765	30 459	215 3289.5
2	Commercial Layer Farming--Manual/Mountained	80	10000	6800000	Phy 40 BL 2176	25 13600	30 1632	15 816	25 13600	50 2700	30 1632	215 11696
3	Poultry Hatchery--Broiler	80	7500	12000000	Phy 1 BL 96	1 96	1 96	1 96	1 96	1 96	1 96	3 288
4	Poultry Hatchery--Layer	90	7500	12000000	Phy 1 BL 108	1 108	1 108	1 108	1 108	1 108	1 108	4 432
<b>Sub Total</b>												

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
<b>A.10 Working Capital - AH - Poultry</b>					
Sub Total					
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
<b>A.11 Animal Husbandry - SGP</b>					
1	Goat - Rearing Unit-New Shed-Osmanabadi Breed	90	20+1	227000	
				BL	817.2
2	Lamb Fattening Unit-New Shed-	90	20	1200000	
				Phy	300
3	Pig Rearing Unit-New Shed-	90	3+1	144100	
				Phy	324
4	Retail Market outlet for Meat	90	Nb	3000000	
				BL	103.75
5	Sheep - Rearing Unit-New Shed-Nalluru Breed	90	100+5	13000000	
				Phy	50
Sub Total					
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
<b>A.12 Working Capital - AH - Others/SR</b>					
Sub Total					
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
<b>A.13 Fisheries</b>					
1	Fishing craft-Mechanised-10-20 HP	80	Nb	3100000	
				Phy	50
2	Fishing craft-Mechanised-180-200 HP	80	No.	7400000	
				BL	1249
3	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000	
				Phy	30
4	Fishing gear and equipments-Accessories for Fishing Gear-Purchase of FRP mesh & fishing net	80	Nb	1100000	
				BL	1776
Sub Total					
District Total					
36433.27					

## Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Godur	Kota	Nadupeta	Sakalabasti	Sullurpeta	Tirupati (Bared)	Venkatagiri	District Total
<b>A.14 Working Capital - Fisheries</b>												
1	Fish Culture - Others_ Others_	100	Acre	480000	Phy	15	20		10			45
					BL	72	96		48			216
2	Fish Culture in Pond_ Polyculture (Composite Fish Culture) - Others_	100	Acre	300000	Phy	2	10	2	4	1	2	22
					BL	6	30	3	12	3	6	66
3	Prawn Culture - Scampi_	100	Acre	360000	Phy	5	100	5	25			135
					BL	18	360	18	90			486
4	Shrimp Farming_ L Vanamei - Intensive_	100	Acre	1000000	Phy	5	100	5	50			160
					BL	50	1000	50	500			1600
	Sub Total											2368
<b>A.15 Farm Credit</b>												
1	Animal Driven Carts-Pneumatic Tyre Cart-	90	No.	55000	Phy	25	20	25	10	30	35	165
					BL	12.38	9.9	12.38	4.95	14.45	17.33	81.69
2	Finance to FPOs/PPCs_	99	No.	30000000	Phy	20	20	25	20	20	20	150
					BL	5.49	5.49	6.75	5.49	5.49	5.49	45.59
3	Integrated Farming-Irrigated System	85	No.	980000	Phy	50	30	50	75	25	100	380
					BL	416.5	249.9	416.5	624.75	268.25	833	3165.4
4	Organic Inputs Manufacturing Unit-Medium	85	No.	4000000	Phy	1	1	2	1	1	5	12
					BL	34	34	68	34	34	170	498
5	Plodge Loans--	90	No.	300000	Phy	25000	15000	25000	20000	10000	15000	150000
					BL	67500	40500	67500	54000	27000	40500	405000
6	Poly House-Tubular Structure-	85	No.	3500000	Phy	35	20	50	50	25	25	255
					BL	1041.25	595	1480.5	1480.5	743.75	743.75	2986.25
7	Tree Wheeler Loans /Tree Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	50	50	50	50	20	25	370
					BL	36	36	54	36	14.4	18	266.4
	Sub Total					69580.13	41964.8	70213.38	56707.2	28555.25	42269.58	420557.78
	Total Farm Credit (sum of A.1 to A.15)									111247.4		992304.99
<b>B. Agriculture Infrastructure</b>												
<b>B.1 Storage Facilities</b>												
1	Cold Storage-For Horticulture Produce-5000 MT - Bared	75	No.	40000000	Phy	5	5	3	5	5	2	30
					BL	1500	1500	900	1500	1500	600	9000
2	Cold Storage-Refrigerated Van_	75	No.	2500000	Phy	5	5	5	5	5	5	35
					BL	93.75	93.75	93.75	93.75	93.75	93.75	656.25
3	Godown-RCC - 500 MT	75	No.	4000000	Phy	40	20	30	25	30	15	185
					BL	1200	600	750	900	750	450	5550
4	Market Yard-Collection Centre_	85	No.	1500000	Phy	10	5	10	5	10	5	52
					BL	127.5	63.75	89.25	63.75	127.5	63.75	663
5	Market Yard-Drying Yard-	85	No.	1000000	Phy	10	5	10	5	10	5	52
					BL	85	42.5	85	59.5	85	42.5	442
	Sub Total											16311.25

## Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total
<b>B.2 Land Development</b>												
1	Farm Ponds/ Water Harvesting Structures - Dugout Pond -14m x 14m x 3m	80	No.	90100	Phy	150	150	175	200	200	200	1225
					BL	108.12	108.12	126.14	144.16	144.16	144.16	882.98
2	Fencing-Cement Poles with Barbed Wire-	80	m.	400	Phy	2000	2000	2000	2000	2000	2000	14000
					BL	6.4	6.4	6.4	6.4	6.4	6.4	44.8
3	Tank Silt Application--	80	ha	72130	Phy	60	50	240	100	240	60	800
					BL	34.62	28.85	138.49	57.7	138.49	34.62	461.62
	Sub Total											1389.4
<b>B.3 Agriculture Infrastructure - Others</b>												
1	Compost/ Vermi Compost-Compost - NADEP Compost-10' x 6' x 3'	80	Ns.	20300	Phy	250	250	300	250	250	250	2200
					BL	40.6	49.6	81.2	49.6	49.6	49.6	357.28
2	Compost/ Vermi Compost-Vermi Compost-2 TPA	80	Ns.	33800	Phy	250	200	200	400	300	300	2050
					BL	67.6	54.08	108.16	108.16	81.12	81.12	554.32
3	Tissue Culture/Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy	1	1	1	1	5	1	12
					BL	42.5	42.5	42.5	42.5	212.5	42.5	510
	Sub Total											1421.6
<b>C. Ancillary Activities</b>												
<b>C.1 Food &amp; Agro Processing</b>												
1	Agro Processing Unit--Others	85	No.	1500000	Phy	25	25	40	20	50	25	225
					BL	318.75	318.75	510	255	637.5	318.75	2868.75
2	Dairy Processing Unit-Integrated Processing-20000 lit per day	75	No.	15000000	Phy	1	1	2	1	3	1	11
					BL	112.5	112.5	225	112.5	337.5	112.5	1237.5
3	Dairy Processing Unit-Integrated Processing-5000 lit per day	75	No.	5000000	Phy	5	3	5	2	10	5	35
					BL	187.5	112.5	187.5	75	375	187.5	1312.5
4	Fruit Processing - Ripening, Ripening Chamber Medium	75	Ns.	3000000	Phy	10	10	10	5	50	25	120
					BL	225	225	225	112.5	1125	562.5	2700
5	Fruit Processing - Sorting, grading & Packing- Functional Packhouse (500 x 600)	85	Ns.	4000000	Phy	20	15	30	10	50	25	180
					BL	68	51	102	34	170	85	612
6	Oil Extraction-Groundnut Oil-Small Scale	85	Ns.	2500000	Phy	120	120	100	100	150	75	815
					BL	2550	2550	2125	2125	3187.5	1593.75	17018.75
7	Rice Processing - Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	300000	Phy	2	1	3	1	1		8
					BL	5.1	2.55	2.55	2.55			20.4
	Sub Total											26069.9



# Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total
<b>C-2 Ancillary Activities -</b>												
1	Agri Clinic & Agri Business Centers—Large operations	85	No.	3000000	Phy	2	5	4	2	5	2	22
					BL	51	127.5	102	51	127.5	51	561
2	Custom Service Units/ Custom Hiring Centers--	85	No.	2000000	Phy	2	2	5		15	2	26
					BL	34		85		255	34	442
3	Loan to MIs for Onlending to for Agri. Purposes--	85	No.	20000000	Phy	2	3	2	2	4	1	16
					BL	340	510	340	340	680	170	2720
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce--	85	No.	3000000	Phy	5	5	10	6	10	5	46
					BL	127.5	127.5	255	153	255	127.5	1173
	Sub Total											4896
	Total (C1+C2)											30965.9
	Total (A+B+C)											10449393.14
<b>II. Micro, Small and Medium Enterprises (MSMEs)</b>												
	Co-operatives of Aethans, Village Industries--	85	No.	5000000	Phy	50	50	50	100	100	50	450
					BL	212.5	212.5	212.5	425	425	212.5	1912.5
	Co-operatives of Artisans, Village Industries--	85	No.	1000000	Phy	5	10	20	5	25	40	110
					BL	42.5	85	170	42.5	212.5	340	935
	KVIC Units--	85	No.	2000000	Phy	2	2	30	2	50	40	128
					BL	3.4	3.4	51	3.4	85	68	217.6
	KVIC Units--	85	No.	5000000	Phy	5	10	25	5	40	10	100
					BL	21.25	42.5	106.25	21.25	170	42.5	425
	Manufacturing Sector - Term Loan-Medium-	85	No.	30000000	Phy	50	50	50	100	75	25	575
					BL	127.5	127.5	127.5	255	191.25	62.5	956.25
	Manufacturing Sector - Term Loan-Micro-	85	No.	800000	Phy	50	50	75	75	100	50	450
					BL	340	340	510	510	680	340	3060
	Manufacturing Sector - Term Loan-Small -	85	No.	12500000	Phy	50	75	50	75	100	25	400
					BL	5312.5	7968.75	5312.5	7968.75	10625	2656.25	42500
	Manufacturing Sector - Working Capital-Medium-	85	No.	25000000	Phy	50	50	25	25	150	25	575
					BL	10625	10625	5312.5	5312.5	31875	5312.5	122187.5
	Manufacturing Sector - Working Capital-Micro-	85	No.	4000000	Phy	100	100	100	100	100	100	700
					BL	340	340	340	340	340	340	2380
	Manufacturing Sector - Working Capital-Small-	85	No.	14000000	Phy	50	50	50	50	50	50	350
					BL	5050	5050	5050	5050	5050	5050	41650
	Service Sector - Term Loan-Medium-	85	No.	25000000	Phy	20	20	25	15	50	5	145
					BL	4250	4250	5312.5	3187.5	10625	10625	30812.5
	Service Sector - Term Loan-Micro-	85	No.	600000	Phy	25	25	25	25	50	50	225
					BL	127.5	127.5	127.5	127.5	255	255	1147.5
	Service Sector - Term Loan-Small-	85	No.	13500000	Phy	50	50	50	30	100	50	355
					BL	5737.5	5737.5	5737.5	3442.5	11475	5737.5	40736.25
	Service Sector - Working Capital-Medium-	85	No.	22500000	Phy	50	50	50	90	250	50	565

## Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total		
					BL		9562.5	4781.25	9562.5	17212.5	30	50	100	260
	Service Sector - Working Capital-Micro-	85	No.	1000000	Phy		20	20	20	20	17	42.5	85	221
	Service Sector - Working Capital-Small-	85	No.	12000000	Phy		25	25	25	25	50	100	25	275
Total	Sub Total				BL		2550	2550	2550	5100	10200	2550	2550	28050
519916.1														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Srikalahasti	Sullurpeta	Tirupati (Rural)	District Total					
	III. Export Credit													
	Export Credit - Post Shipment Export Credit	85	No.	100000000 y	Phy	1	1	6	2	10				
1					BL	85	85	510	170	850				
	Export Credit - Post Shipment Export Credit	85	No.	200000000 y	Phy	1	1	6	2	12				
					BL	170	170	1020	680	2040				
Total	Total Export Credit													
28990														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total		
	IV. Education													
	Education Loans-Technical Courses-	85	No.	1000000	Phy	150	100	150	100	250	100	950		
					BL	1275	850	1275	850	2125	850	850	850	850
	Education Loans-Overseas Education-	90	No.	20000000	Phy	50	50	75	25	150	25	850	850	850
1					BL	1800	1800	2250	900	5400	900	15300	15300	15300
	Education Loans-Other-Vocational, Diploma	85	No.	5000000	Phy	25	50	50	25	200	50	450	450	450
					BL	106.25	212.5	212.5	106.25	850	212.5	1912.5	1912.5	1912.5
	Education Loans-Graduation & Post Graduation	85	No.	8000000	Phy	500	500	1000	500	1500	500	5500	5500	5500
					BL	3400	3400	6800	1700	10200	3400	35700	35700	35700
Total	Total Education											60987.5	60987.5	60987.5
	V. Housing													
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	10000000	Phy	200	50	250	50	400	50	1200	1200	1200
					BL	1800	450	2250	1800	3600	450	10800	10800	10800
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	15000000	Phy	50	200	50	50	100	150	800	800	800
					BL	600	2700	600	600	1350	2025	10800	10800	10800
1					Phy	250	100	300	250	400	50	1400	1400	1400
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	20000000	BL	4500	1800	5400	4500	9000	900	25200	25200	25200
					Phy	250	250	250	250	250	250	1750	1750	1750
	Repair of Dwelling Units-Other Centre-	90	No.	6000000	BL	1350	1350	1350	1350	1350	1350	9450	9450	9450
Total	Total Housing											56250	56250	56250



## Annexure - I

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gudur	Kota	Naidupeta	Srikalahasti	Sullurpeta	Tirupati (Rural)	Venkatagiri	District Total
1	<b>VI. Social Infrastructure</b>											
	Sanitation-Pay & Use Toilets-	80	No.	100000	Phy	50	50	50	50	100	50	400
					BL	40	40	40	40	80	40	320
	Education-Colleges-	80	No.	10000000	Phy	3	2	3	2	5	3	20
					BL	240	160	240	160	400	240	1600
	Healthcare-Hospital-	80	No.	20000000	Phy	2	1	1	1	2		8
					BL	320	160	160	160	320		1280
	Education-Hostels-	80	No.	4000000	Phy	1		1		2		4
					BL	32	32			64		128
	Education-Schools-	80	No.	5000000	Phy	2	2	2	2	2	2	14
1	<b>VII. Renewable Energy</b>											
	Total Social Infrastructure				BL	80	80	80	80	80	80	3888
	<b>VIII. Renewable Energy</b>											
	Solar Energy--EV Charging Stations	80	No.	1200000	Phy	50	50	50	20	100	5	280
					BL	480	480	480	192	960	48	2688
	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	240000	Phy	150	100	150	100	500	200	1400
					BL	288	192	288	192	960	384	2688
	Biomass Energy-Community Bio Gas Plant-	80	No.	5000000	Phy	5	5	5	5	10	5	40
					BL	20	20	20	20	40	20	160
	Solar Energy-Solar Pump Set-5 HP	80	No.	5500000	Phy	25	25	25	25	25	25	175
1	<b>Total Renewable Energy</b>											
					BL	110	110	110	110	110	110	770
												6306
	<b>VIII. Others</b>											
	Leads to Displaced Persons-PMJDY -OD	100	No.	100000	Phy	2000	3000	3000	2000	5000	2000	18000
					BL	200	300	300	200	500	200	1800
	Leads to Displaced Persons-PMJDY New Institutional borrowings-	100	No.	1000000	Phy	200	200	100	100	400	200	1400
					BL	200	200	100	100	400	200	1400
	Individuals/Individual members of JLGs-	100	No.	2000000	Phy	800	500	800	535	1105	500	5000
					BL	1600	11120	1600	10600	21000	10920	100000
1	<b>Start-ups-Other than Agri &amp; MSME-</b>	75	No.	5000000	Phy	1	1	1	1	5	1	9
					BL	37.5	37.5	37.5		187.5	37.5	337.5
	<b>Total Others</b>											103617.5
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>											1803248.24

ANNEXURE II

Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for last three years and Target for current FY

Table 1: Crop Loan

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	436280.00	595503.00	582169.00	676700.00	622909.00
RCBs	NA	NA	33817.00	69803.00	49106.00	55216.00	41756.00
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	174459.00	140432.00	188402.00	210396.00	190350.00
Others	NA	NA	197.00	0.00	1223.00	0.00	1716.00
<b>Sub total (A)</b>	NA	NA	<b>644753.00</b>	<b>805738.00</b>	<b>820900.00</b>	<b>942312.00</b>	<b>856731.00</b>

Table 2: Term Loan (MT+LT)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	171336.00	237677.00	270386.00	321110.00	367741.00
RCBs	NA	NA	5558.00	3579.00	21297.00	9834.00	24652.00
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	62825.00	106531.00	63787.00	108648.00	112375.00
Others	NA	NA	1.00	1662.00	530.00	2560.00	1012.00
<b>Sub total (B)</b>	NA	NA	<b>239720.00</b>	<b>349449.00</b>	<b>356000.00</b>	<b>442152.00</b>	<b>505780.00</b>

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	607616.00	833180.00	852555.00	997810.00	990650.00
RCBs	NA	NA	39375.00	73382.00	70403.00	65050.00	66408.00
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	237284.00	246963.00	252189.00	319044.00	302725.00
Others	NA	NA	198.00	1662.00	1753.00	2560.00	2728.00
<b>Sub total (C = A+B)</b>	NA	NA	<b>884473.00</b>	<b>1155187.00</b>	<b>1176900.00</b>	<b>1384464.00</b>	<b>1362511.00</b>

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	296907.00	246144.00	274645.00	309171.00	302947.00
RCBs	NA	NA	718.00	767.00	6728.00	8399.00	8959.00
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	19249.00	44259.00	47736.00	44330.00	46140.00
Others	NA	NA	5808.00	1491.00	2391.00	2225.00	7381.00
<b>Sub total (D)</b>	NA	NA	<b>322682.00</b>	<b>292661.00</b>	<b>331500.00</b>	<b>364125.00</b>	<b>365427.00</b>

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	23629.00	4281.00	4129.00	22975.00	48948.00
RCBs	NA	NA	1415.00	4451.00	2002.00	1342.00	1992.00
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	8126.00	7258.00	1580.00	7053.00	10365.00
Others	NA	NA	9.00	1096.00	228.00	749.00	1753.00
<b>Sub total (E)</b>	NA	NA	<b>33179.00</b>	<b>17086.00</b>	<b>7939.00</b>	<b>32119.00</b>	<b>63058.00</b>

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

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	NA	NA	928152.00	1083605.00	1131329.00	1329956.00	1342545.00
RCBs	NA	NA	41508.00	78600.00	79133.00	74791.00	77359.00
SCARDBs	NA	NA	0.00	0.00	0.00	0.00	0.00
RRBs	NA	NA	264659.00	298480.00	301505.00	370427.00	359230.00
Others	NA	NA	6015.00	4249.00	4372.00	5534.00	11862.00
<b>Grand Total</b>	NA	NA	<b>1240334.00</b>	<b>1464934.00</b>	<b>1516339.00</b>	<b>1780708.00</b>	<b>1790996.00</b>

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

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

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

**Table 1 : Crop Loan** (Rs. lakh)

Particulars	20 22-23					20 23-24					20 24-25 (Target)				
	CBS	RRBs	RCBs	Others	Total	CBS	RCBs	RRBs	Others	Total	CBS	RCBs	RRBs	Others	Total
Crop Loan	595503.00	698033.00	149432.00	0.00	865738.00	676700.00	55216.00	210396.00	0.00	942312.00	622909.00	41756.00	190350.00	1716.00	856731.00

**Table 2 : Term Loan**

Particulars	20 22-23				Total	20 23-24				Total	20 24-25 (Target)				Total
	CBS	RCBs	RRBs	Others		CBS	RCBs	RRBs	Others		CBS	RCBs	RRBs	Others	
Water Resources					0.00					0.00					0.00
Land Development					0.00					0.00					0.00
Farm Mechanization	12195.00		161.00		<b>12356.00</b>					0.00					0.00
Plantation & Horticulture including Sericulture					0.00					0.00					0.00
AH - Dairy Development	60730.00		1691.00		<b>62421.00</b>					0.00					0.00
AH - Poultry Development	4921.00		27.00		<b>4948.00</b>					0.00					0.00
AH - Sheep / Goat / Piggery Devt.					0.00					0.00					0.00
Fisheries Development	1419.00				<b>1419.00</b>					0.00					0.00
Forestry & Wasteland Dev.					0.00					0.00					0.00
Storage Godown & Marketing Facilities					0.00					0.00					0.00
Agro and Food Processing					0.00					0.00					0.00
Others	158412.00	3579.00	104652.00	1662.00	<b>268305.00</b>	321110.00	9834.00	108648.00	2560.00	<b>442152.00</b>	367741.00	24652.00	112375.00	1012.00	<b>505780.00</b>
<b>Sub total</b>	<b>237677.00</b>	<b>3579.00</b>	<b>106531.00</b>	<b>1662.00</b>	<b>349449.00</b>	<b>321110.00</b>	<b>9834.00</b>	<b>108648.00</b>	<b>2560.00</b>	<b>442152.00</b>	<b>367741.00</b>	<b>24652.00</b>	<b>112375.00</b>	<b>1012.00</b>	<b>505780.00</b>
<b>Grand Total (I+II)</b>	<b>833180.00</b>	<b>73382.00</b>	<b>246963.00</b>	<b>1662.00</b>	<b>1155187.00</b>	<b>997810.00</b>	<b>65050.00</b>	<b>319044.00</b>	<b>2560.00</b>	<b>1384464.00</b>	<b>990650.00</b>	<b>66408.00</b>	<b>302725.00</b>	<b>2728.00</b>	<b>1362511.00</b>

\* RCBs include SCBs, DCCBs and PACS (if any)

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1.	Agri Clinic & Agri Business Centers		Large operations	No.	3000000
2.	Agro Processing Unit		Others	No.	1500000
3.	Animal Driven Carts	Pneumatic Tyre Cart		No.	55000
4.	Biomass Energy	Community Biogas Plant		No.	500000
5.	Bore Well	New	Well Depth_100m, Dia_180mm	No.	76650
6.	Bulk Milk Cooling Unit		2000 litre	No.	1500000
7.	Bulk Milk Cooling Unit		5000 litre	No.	2500000
8.	Cooperatives of Artisans, Village Industries		—	No.	1000000
9.	Cooperatives of Artisans, Village Industries		—	No.	500000
10.	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000
11.	Cold Storage	Refrigerated Van		No.	2500000
12.	Combine harvester	Self-propelled belt type		No.	2900000
13.	Combine harvester	Sugarcane harvester		No.	15000000
14.	Commercial Broiler Farming		Deep Litter	5000	1700000
15.	Commercial Layer Farming		Manual/Automated	10000	6800000
16.	Compost/ Vermi Compost	Compost	NADEP Compost 10' x 6' x 3'	No.	20300
17.	Compost/ Vermi Compost	Vermi Compost	2 TPA	No.	33800
18.	Crossbred Cattle Farming		Cross Bred (CB)Cows	1+1	165600
19.	Crossbred Cattle Farming		Mini dairy	3+2	497000
20.	Custom Service Units/ Custom Hiring Centers			No.	2000000
21.	Dairy Cow and Heifer rearing		Female calf rearing	2	87600
22.	Dairy Processing Unit	Integrated Processing	20000 lit per day	No.	15000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
23.	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
24.	Drip Irrigation	New	12mm, 1.2 m x 0.60 m	ha	105000
25.	Drones	For Spraying		No.	950000
26.	Education	Colleges		No.	10000000
27.	Education	Hostels		No.	4000000
28.	Education	Schools		No.	5000000
29.	Education Loans	Graduation & Post Graduation		No.	800000
30.	Education Loans	Others	Vocational, Diploma	No.	500000
31.	Education Loans	Overseas Education		No.	2000000
32.	Education Loans	Professional Courses		No.	2000000
33.	Education Loans	Technical Courses		No.	1000000
34.	Electric Pump Sets		Submersible _ 5 HP	No.	70000
35.	Export Credit	Post Shipment Export Credit		No.	10000000
36.	Export Credit	Post Shipment Export Credit		No.	20000000
37.	Export Credit	Pre-Shipment Export Credit		No.	20000000
38.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 3m	No.	90100
39.	Fencing	Cement Poles with Barbed Wire		m.	400
40.	Finance to FPOs/FPCs			No.	3000000
41.	Fishing craft	Mechanised	_10_20 HP	No.	3100000
42.	Fishing craft	Mechanised	_180_200 HP	No.	7400000
43.	Fishing gear and equipment	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
44.	Fishing gear and equipment	Accessories for Fishing Gear	Purchase of FRP nava & fishing net	No.	1100000
45.	Floriculture		Chrysanthemum	Acre	135000
46.	Fodder Cultivation	1 Acre		Acre	36000
47.	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
48.	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
49.	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
50.	Godown		RCC _ 500 MT	No.	4000000
51.	Graded Buffalo Farming		Graded Murrah Buffaloes( GM B)	1+1	202800
52.	Healthcare	Hospital		No.	20000000
53.	Healthcare	Nursing Home		No.	10000000
54.	High density plantation	Banana		Acre	118000
55.	High density plantation	Guava	3 x 3	Acre	154300
56.	High density plantation	Mango	5 x 5	Acre	147800
57.	High density plantation	Pomegranate	3.6 x 3.6	Acre	106000
58.	Individuals/ Individual members of JLGs			No.	200000
59.	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
60.	Individuals/ Individual members of SHGs	New Loans		No.	200000
61.	Integrated Farming		Irrigated System	No.	980000
62.	KVIC Units			No.	200000
63.	KVIC Units			No.	500000
64.	Lamb Fattening Unit	New Shed		20	120000
65.	Loan to MFIs for Onlending to for Agri. Purposes			No.	20000000
66.	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
67.	Loans to Distressed Persons		PMJDY _ OD	No.	10000
68.	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
69.	Manufacturing Sector	Term Loan	Medium_	No.	30000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
70.	Manufacturing Sector	Term Loan	Micro_	No.	800000
71.	Manufacturing Sector	Term Loan	Small_	No.	12500000
72.	Manufacturing Sector	Working Capital	Medium_	No.	25000000
73.	Manufacturing Sector	Working Capital	Micro_	No.	400000
74.	Manufacturing Sector	Working Capital	Small_	No.	14000000
75.	Market Yard	Collection Centre		No.	1500000
76.	Market Yard	Drying Yard		No.	1000000
77.	Nursery	Small Nursery		No.	1000000
78.	Oil Extraction	Groundnut Oil	Small Scale	No.	2500000
79.	Organic Inputs Manufacturing Unit		Medium	No.	4000000
80.	Other machinery	Other Machinery & Equipment's	Mini Feed Mixing Plant	No.	150000
81.	Others	Groundnut Stripper	Machine operated	No.	110000
82.	Pandals	Creeper Vegetable Cultivation		Acre	359700
83.	Pig Rearing Unit	New Shed		3+1	144100
84.	Plantation		Subabul 5 m*5 m	ha	78000
85.	Plantation	Bamboo	5 m *5 m	ha	92000
86.	Plantation	Casuarina	5 m *5 m	ha	85000
87.	Plantation	Eucalyptus	5 m *5 m	ha	95000
88.	Pledge Loans			No.	300000
89.	Poly House	Tubular Structure		No.	3500000
90.	Poultry Hatchery		Broiler	7500	12000000
91.	Poultry Hatchery		Layer	7500	12000000
92.	Power Tiller		Battery Operated Tiller with Accessories 1.2 Kw	No.	460000
93.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000



### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
94.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
95.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2000000
96.	Repair of Dwelling Units	Other Centre		No.	600000
97.	Retail Market outlet for Meat			No.	300000
98.	Rice Processing		Rice Mill Small Scale (500 Kg/ Hour) Automatic	No.	300000
99.	Sanitation	Pay & Use Toilets		No.	100000
100.	Seed Drill	Seed cum Fertilizer Drill		No.	150000
101.	Service Sector	Term Loan	Medium_	No.	25000000
102.	Service Sector	Term Loan	Micro_	No.	600000
103.	Service Sector	Term Loan	Small_	No.	13500000
104.	Service Sector	Working Capital	Medium_	No.	22500000
105.	Service Sector	Working Capital	Micro_	No.	100000
106.	Service Sector	Working Capital	Small_	No.	12000000
107.	Sheep	Rearing Unit	New Shed Nellore Breed	100+5	1300000
108.	Solar Energy		EV Charging Stations	No.	1200000
109.	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
110.	Solar Energy	Solar Pump Sets	5 HP	No.	550000
111.	Sprinkler Irrigation	Micro	63 mm 0.4 to 1	ha	22800
112.	Sprinkler Irrigation	Rain Gun	90 mm	ha	73034
113.	Startups		Other than Agri. & MSME	No.	5000000
114.	State Sponsored Organisation for SCs	Purchase & Supply of Inputs		No.	200000
115.	Tank Silt Application			ha	72130

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
116.	Thresher	Multicrop Power Threshers	30 to 45 HP	No.	320000
117.	Tissue Culture	Tissue Culture Plant Production and Sale	Medium scale	No.	5000000
118.	Tractor	With Implements & Trailer	26 to 35 HP	No.	650000
119.	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
120.	Weeder	Cono/ Rotary Weeder	Mini power weeder (2 HP)	No.	24000
121.	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.	Brinjal/ Baingan	Hybrid/ HYV	Acre	65000
2.	Buffalo Farming	—	Per Animal	49000
3.	Chilli/ Mirch	Irrigated	Acre	125000
4.	Cotton/ Kapaas	Irrigated	Acre	50000
5.	Fish Culture	Others_ Others_	Acre	480000
6.	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Others_	Acre	300000
7.	Groundnut/ Moongfali	Irrigated	Acre	38000
8.	Mango/ Aam		Acre	50000
9.	Okra/ Bhindi/ Bhendi/ Ladies Finger	Hybrid/ HYV	Acre	45000
10.	Papaya/ Papita		Acre	110000
11.	Pearl Millet/ Bajra/ Cumbu	Irrigated	Acre	22000
12.	Pomegranate/ Anar	Irrigated	Acre	100000
13.	Prawn Culture	Scampi__	Acre	360000
14.	Pulses		Acre	22000
15.	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
16.	Sesame/ Til/ Sesamum/ Gingelly	Irrigated	Acre	14000
17.	Shrimp Farming	L Vanamei _ Intensive_	Acre	1000000
18.	Sugarcane/ Ganna	Irrigated	Acre	100000
19.	Tobacco/ Thambaku	Virginia	Acre	100000
20.	Tomato/ Tamatar	Hybrid/ HYV	Acre	75000

### List of Abbreviations

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

### List of Abbreviations

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

### List of Abbreviations

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

### List of Abbreviations

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



### List of Abbreviations

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

### Name & Address of DDM

<b>Name of the DDM</b>	Sunil Chittampalli
<b>Designation</b>	DDM, NABARD
<b>Address</b>	H.No.2-1251, B.V.Reddy Colony
	Beside Sreelatha Modern Eye Hospital
<b>Post Office</b>	Chittoor
<b>District</b>	Chittoor
<b>State</b>	Andhra Pradesh
<b>Pin code</b>	517001
<b>Telephone No.</b>	08572-796553
<b>Mobile No.</b>	8143446172
<b>Email ID</b>	chittoor@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



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



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>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</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉ : ho@nabfins.org      🌐 : www.nabfins.org	



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A wholly owned Subsidiary of NABARD

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|--|--|

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

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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



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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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#### IF YOU ARE WITH THE GOVERNMENT

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