



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



विशाखपट्टनम जिला

Visakhapatnam 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 : विशाखपट्टनम
District : Visakhapatnam

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

आंध्र प्रदेश क्षेत्रीय कार्यालय
Andhra Pradesh Regional Office

Foreword

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

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

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

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

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

M R Gopal
Chief General Manager
12 October 2024

PLP document prepared by:
Samanth Kumar G R
District Development Manager
NABARD
Visakhapatnam

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	Visakhapatnam, a North-Eastern Coastal district of Andhra Pradesh, lies between 17°41'-17°59' N latitude and 83°12'-83°27' E longitude. It's bounded by Vizianagaram District (North), Anakapalli District (South and West), and the Bay of Bengal (East).
ii.	Type of soil	Red Loamy soils cover 70% of the district, characterized by poor texture and easy drainage. Sandy loamy soils account for 19.20% of villages, primarily in coastal areas with salt and sandy swamps. These soil types significantly influence agricultural practices and land use in Visakhapatnam district.
iii.	Primary occupation	Visakhapatnam has a diverse economy with agriculture, industry, and services. The industrial sector dominates, contributing 38% to the district's Gross Value Addition, with manufacturing (both organized and unorganized) as the primary contributor.
iv.	Land holding structure	96.48% of the landholdings are small i.e. less than 02 hectares in category. This indicates a predominance of small and marginal farmers in the district.

3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	₹80,033.41 Cr (Priority Sector-₹21,228.58 Cr, Non-Priority Sector-₹58,804.83 Cr)
ii.	CD Ratio	120.40%
iii.	Investment credit in Agriculture	Crop Loan- ₹ 4,171.58 Cr , Term Loan- ₹1,941.79 Cr
iv.	Credit flow to MSMEs	₹ 12,955.18 Cr
v.	Other significant credit flow, if any	-

4. Sector/Sub-sector wise PLP projections

i.	Projection for the year	₹23,870.62 Cr
ii.	Projection for agriculture and its components	₹33,68.99 Cr
iii.	Projection for MSMEs	₹16,207.50 Cr
iv.	Projection for other purposes	₹ 4294.13 Cr

5. Developmental Initiatives

- Implementation of welfare schemes including Housing Scheme- Pedalandiriki Illu for constructing houses for Economically Weaker Sections.
- Establishment of Rythu Bharosa Kendras (RBKs) at the Panchayat level to provide agricultural services and inputs to farmers.
- Development of Visakhapatnam as a Smart City including projects for urban infrastructure improvement and digital services.
- Promotion of tourism through development of beach resorts heritage sites and eco-tourism projects.
- Implementation of industrial corridor projects to boost manufacturing and create employment opportunities.
- Expansion of educational institutions including the establishment of Indian Institute of Management and Indian Institute of Packaging Technology.
- Development of Visakhapatnam Port as a major logistics hub and improvement of connectivity through road rail and air networks.

6. Thrust Areas

- Industrial development focusing on sectors like pharmaceuticals IT/ITES aerospace and defence manufacturing.
- Port-led development leveraging Visakhapatnam's strategic coastal location for trade and commerce.
- Tourism promotion capitalizing on the district's natural beauty beaches and cultural heritage.
- Skill development and employment generation particularly for youth and women.
- Sustainable agriculture practices including promotion of organic farming and crop diversification.
- Urban infrastructure development including affordable housing public transportation and smart city initiatives.
- Education and healthcare improvement focusing on quality and accessibility of services.

7. Major Constraints and Suggested Action Points

- **Constraint:** Water scarcity for agriculture and industry.
Action: Implement rainwater harvesting promote water-efficient irrigation techniques and develop water recycling systems.
- **Constraint:** Environmental pollution from industries.
Action: Enforce strict environmental regulations promote clean technologies and develop green belts around industrial areas.
- **Constraint:** Inadequate urban infrastructure.
Action: Accelerate smart city projects improve public transportation and develop affordable housing.
- **Constraint:** Skill gap in the workforce.
Action: Establish more skill development centres partner with industries for on-job training and update curriculum in educational institutions.
- **Constraint:** Vulnerability to cyclones and natural disasters.
Action: Strengthen disaster management systems improve early warning

mechanisms and develop resilient infrastructure.

- **Constraint:** Limited value addition in agriculture.

Action: Promote food processing industries establish cold storage facilities and improve market linkages for farmers.

8. Way Forward

- Develop Visakhapatnam as a major industrial and logistics hub leveraging its port facilities and strategic location.
- Focus on sustainable urban development balancing economic growth with environmental conservation.
- Promote innovation and entrepreneurship through incubation centres startup ecosystems and industry-academia partnerships.
- Invest in renewable energy projects including solar and wind power to meet growing energy demands sustainably.
- Enhance tourism infrastructure and promote Visakhapatnam as a premier tourist destination on the east coast.
- Strengthen the education sector to create a skilled workforce aligned with industry needs.
- Implement integrated coastal zone management to protect marine ecosystems while promoting sustainable economic activities.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

The methodology consists of:

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise use utility

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

i. Bankers

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

ii. Government Agencies/Departments

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

iii. Individual/Business entities

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

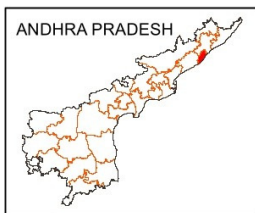
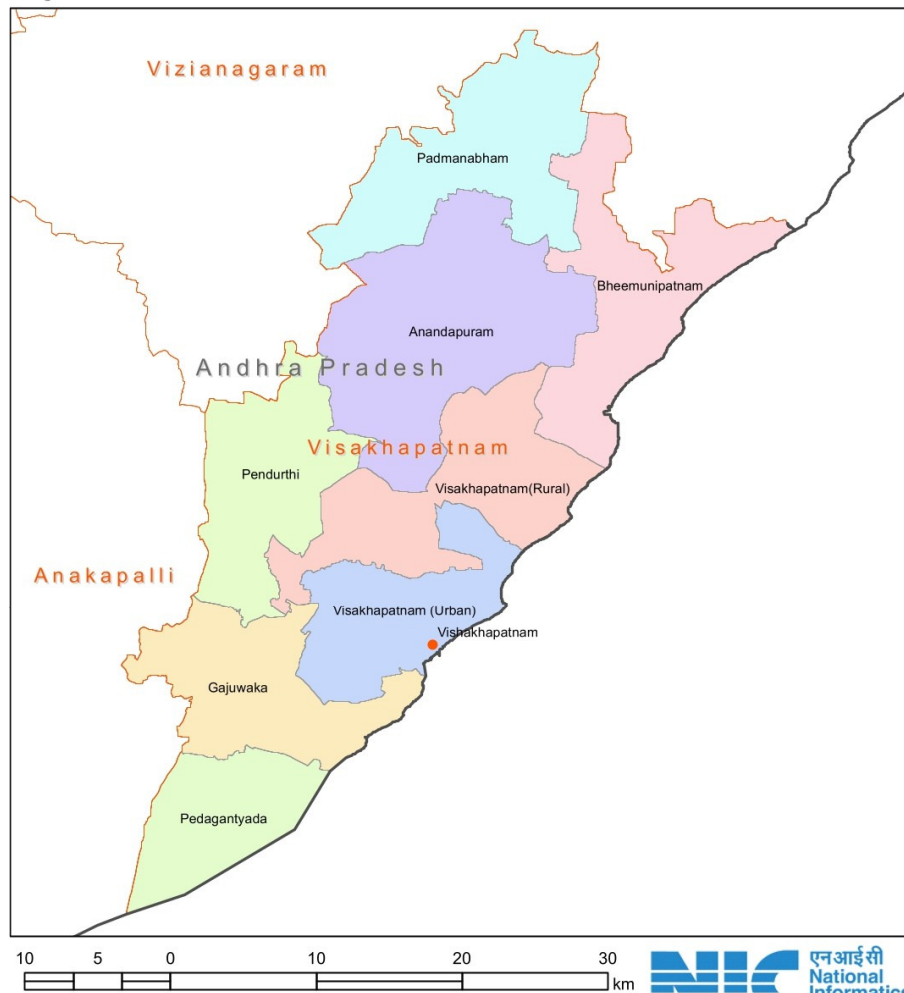
6. Limitations and Constraints

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

District Map



Block Map - Visakhapatnam



Legend

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

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

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

Sr. No.	Particulars	Amount (₹ Lakhs)
A	Farm Credit	266466.50
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	20953.90
2	Term Loan for agriculture and allied activities	245512.60
B	Agriculture Infrastructure	30744.22
C	Ancillary activities	39688.40
I	Credit Potential for Agriculture (A+B+C)	336899.12
II	Micro, Small and Medium Enterprises	1620750.25
III	Export Credit	61200.00
IV	Education	45667.50
V	Housing	180855.00
VI	Social Infrastructure	12216.00
VII	Renewable energy	30074.55
VIII	Others	99400.00
	Total Priority Sector	2387062.42

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	18229.90
2	Water Resources	4926.49
3	Farm Mechanisation	3605.12
4	Plantation & Horticulture with Sericulture	2006.12
5	Forestry & Waste Land Development	82.36
6	Animal Husbandry – Dairy	23325.22
7	Animal Husbandry – Poultry	19588.68
8	Animal Husbandry - Sheep, Goat, Piggery	5836.43
9	Fisheries	44129.04
10	Farm Credit- Others	144737.14
	Sub total	266466.50
B	Agriculture Infrastructure	
1	Construction of storage	9795.63
2	Land development, Soil conservation, Wasteland Development	20210.94
3	Agriculture Infrastructure – Others	737.65
	Sub total	30744.22
C	Ancillary activities	
1	Food & Agro. Processing	34137.90
2	Ancillary activities – Others	5550.50
	Sub Total	39688.40
	Credit Potential for Agriculture (A+B+C)	336899.12
II	Micro, Small and Medium Enterprises	
	Total MSME	1620750.25
III	Export Credit	61200.00
IV	Education	45667.50
V	Housing	180855.00
VI	Social Infrastructure	12216.00
VII	Renewable energy	30074.55
VIII	Others	99400.00
	Total Priority Sector	2387062.42

District Profile 1

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	1049.00
ii.	No. of Sub-Divisions	2
iii.	No. of Blocks	11
iv.	No. of revenue villages	160
v.	No. of Gram Panchayats	79

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	Visakhapatnam
iii.	Agro-climatic Zone 1	AZ114 - North Coastal
iv.	Agro-climatic Zone 2	PAZ11 - East Coast Plains and Hills region
v.	Climate	Coastal: humid; Interior: warm; Hills: cooler
vi.	Soil Type	Red loamy Sandy loamy and Black cotton soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	104900
ii.	Forest Land	12675
iii.	Area not available for cultivation	39763
iv.	Barren and Unculturable land	31360
v.	Permanent Pasture and Grazing Land	539
vi.	Land under Miscellaneous Tree Crops	3361
vii.	Cultivable Wasteland	2242
viii.	Current Fallow	4040
ix.	Other Fallow	10920

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	11
ii.	Critical	0
iii.	Semi Critical	0
iv.	Over Exploited	0
v.	Saline	0
vi.	Not Assessed	0
	Total	11

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	42390	89	11843	50
ii.	>1 to <=2 ha	3569	07	4923	21
iii.	>2 to <=4 ha	1253	03	3343	14
iv.	>4 to <=10 ha	367	01	2010	09
v.	>10 ha	54	00	1476	06
	Total	47633	100	23595	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	21.00
ii.	Of the above, Small/ Marginal Farmers	3.60
iii.	Agricultural Labourers	49.98
iv.	Workers engaged in Household Industries	21.00
v.	Workers engaged in Allied agro activities	114.00
vi.	Other workers	620.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	1960	988	971	202	1758
ii.	Scheduled Caste	167	83	84	NA	NA
iii.	Scheduled Tribe	23	12	11	NA	NA
iv.	Literate	139	750	640	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	497
ii.	Rural Households	51
iii.	BPL Households	322

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	159
ii.	Villages having Agriculture Power Supply	NA
iii.	Villages having Post Offices	NA
iv.	Villages having Banking Facilities	NA
v.	Villages having Primary Schools	151
vi.	Villages having Primary Health Centres	09
vii.	Villages having Potable Water Supply	NA
viii.	Villages connected with Paved Approach Roads	160

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Handbook of Statistics 2020-21
1.a Additional Information	GoI Notifications and RBI circular
2. Soil & Climate	District Handbook of Statistics 2020-21
3. Land Utilisation [Ha]	District Handbook of Statistics 2020-21
4. Ground Water Scenario (No. of blocks)	CGWB Report 2022
5. Distribution of Land Holding	Agriculture Department
6. Workers Profile [In '000]	District Handbook of Statistics 2020-21
7. Demographic Profile [In '000]	District Handbook of Statistics 2020-21
8. Households [In '000]	District Handbook of Statistics 2020-21
9. Village-Level Infrastructure [Nos.]	District Handbook of Statistics 2020-21

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	762
ii.	Primary Health Centres	09
iii.	Primary Health Sub-Centres	NA
iv.	Dispensaries	16
v.	Hospitals	32
vi.	Hospital Beds	NA

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

Sr. No.	Particulars	Nos.
i.	Registered FPOs	06
ii.	Agro Service Centres	NA
iii.	Soil Testing Centres	NA
iv.	Approved nurseries	NA
v.	Krishi Vigyan Kendras	00

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	28.00
ii.	Irrigation Potential Created	0.51
iii.	Net Irrigated Area (Total area irrigated at least once)	5.10
iv.	Area irrigated by Canals/ Channels	0.77
v.	Area irrigated by Wells	28.22
vi.	Area irrigated by Tanks	14.64
vii.	Area irrigated by Other Sources	0.39
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	7.70

13. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	664
ii.	Railway Line [km]	NA

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

Sr. No.	Category of animal	Total	Male	Female
i.	Cattle – cross	41.25	NA	NA
ii.	Buffaloes	26.83	NA	NA
iii.	Sheep – cross	46.74	NA	NA
iv.	Goat	33.08	NA	NA
v.	Pig – Indigenous	NA	NA	NA
vi.	Poultry – Improved	1703.37	NA	NA

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	127
ii.	Veterinary Dispensaries	NA
iii.	Disease Diagnostic Centres	NA
iv.	Artificial Insemination Centers	NA
v.	Animal Breeding farms	46
vi.	Dairy Cooperative Societies	33
vii.	Milk Collection Centres	NA
viii.	Fishermen Societies	10
ix.	Animal Husbandry Training Centres	NA
x.	Animal Markets	NA
xi.	Licensed Slaughterhouses [Nos.]	NA

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	88865.00	MT	166	gm/day
ii.	Egg	3447.20	Lakh Nos.	01	nos/p.a.
iii.	Milk	3.50	Lakh LPD	00	gm/day
iv.	Meat	7111.00	MT	13	gm/day

Sources

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	District Handbook of Statistics 2020-21
11. Infrastructure & Support Services For Agriculture[Nos.]	District Handbook of Statistics 2020-21 and Agriculture Department
12. Irrigation Coverage ['000 Ha]	District Handbook of Statistics 2020-21
13. Infrastructure For Storage, Transport & Marketing	District Handbook of Statistics 2020-21
14. Animal Population as per Census [Nos.]	Animal Census 2019
15. Infrastructure for Development of Allied Activities [Nos.]	District Handbook of Statistics 2020-21 and information from Line Departments
16. 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	NA	NA	NA
ii.	Rainfall-Normal (mm)	NA	995	995
iii.	Rainfall- Actual (mm)	NA	1057	1011
iv.	Cropping Pattern	Paddy Maize Sesamum Ragi Black Gram Horsegram Bajra	Paddy Maize Sesamum Ragi Black Gram Horsegram Bajra	Paddy Maize Sesamum Ragi Black Gram Horsegram Bajra

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	NA	556113.98	721670.38

Table 3: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	NA	0.15	0.14
ii.	Net sown area (lakh ha)	NA	0.13	0.12
iii.	Cropping intensity (%)	NA	128%	125%

Table 4: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	PM Kisan Coverage (No.)	25816	26570	28449
ii.	State Govt Sponsored Schemes Coverage (No.)	NA	NA	NA

Sources

Table	Source(s) and reference year of data
Table 1: Status	Websites - State Weather Data from APSDPS Planning Dept.
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Irrigated Area, Cropping Intensity	Agricultural Statistics from DES website
Table 4: PM Kisan Coverage	SLBC Portal

WATER RESOURCES

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	NA	NA	NA
ii.	Net Irrigated Area ('000 ha)	NA	06	05
iii.	Gross Irrigated Area ('000 ha)	NA	08	07

Table 2: Water exploitation status

Sr. No.	Mandal Name	31-03-2022	31-03-2023	31-03-2024
i.	Anandapuram, Bheemuinipatnam, Visakhapatnam(R), Seethamdara, Padmanabham, Mulagada, Maharanipecta, Gopalpatnam, Gajuwaka, Pedagantyada, Pendurthi	Safe	Safe	Safe

Sources

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

District Profile 4

Key Insights into Livestock, Fisheries and Land Development

ANIMAL HUSBANDRY - POULTRY

Table 1: Poultry Data

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird Population (No.)	NA	NA	17,03,367
ii.	Broiler Farms (No.)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: Poultry	District Handbook of statistics 2020-21

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.)	NA	NA	NA
ii.	Consumer Stores (No.)	NA	NA	23
iii.	Housing Societies (No.)	NA	NA	69
iv.	Weavers (No.)	NA	NA	NA
v.	Marketing Societies (No.)	NA	NA	NA
vi.	Labour Societies (No.)	NA	NA	8
vii.	Industrial Societies (No.)	NA	NA	NA
viii.	Sugar Societies (No.)	NA	NA	NA
ix.	Agro Processing Societies (No.)	NA	NA	NA
x.	Others (No.)	NA	NA	100
	Total (No)	NA	NA	210

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.)	NA	13	13

Sources

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/ JLGs	BCs/ BFs	Villages Households
Commercial Banks	32	536	27	18	491	NA	45837	28795	6 3784
Regional Rural Bank	1	38	6	1	31	NA	476	142	27 51579
District Central Coop. Bank	1	18	0	2	16	NA	1115	0	0 108889
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	NA	0	0	0 0
Primary Agr. Coop. Society	13	0	0	0	0	NA	0	0	0 0
Others	4	5	0	0	5	NA	4134	2394	0 3385
All Agencies	51	597	33	21	543	0	51562	31331	38 167637

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2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	6115130.00	5761600.00	6779575.00	17.7	95.3
Regional Rural Bank	NA	NA	NA	NA	NA	339533.00	214950.00	252877.00	17.6	3.6
Cooperative Banks	NA	NA	NA	NA	NA	88172.00	53843.00	57289.00	6.4	0.8
Others	NA	NA	NA	NA	NA	0.00	16853.00	21651.00	28.5	0.3
All Agencies	NA	NA	NA	NA	NA	6542835.00	6047203.30	7111392.00	17.6	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	NA	NA	NA	NA	NA	6139939.00	7316500.00	8360670.00	14.3	97.7
Regional Rural Bank	NA	NA	NA	NA	NA	204254.00	105520.00	137717.00	30.5	1.6
Cooperative Banks	NA	NA	NA	NA	NA	89406.00	27401.00	34048.00	24.3	0.4
Others	NA	NA	NA	NA	NA	0.00	24784.00	28396.00	14.6	0.3
All Agencies	NA	NA	NA	NA	NA	6433599.00	7474205.00	8560831.00	14.5	100.0

4. CD Ratio

Agency	CD Ratio %	
	31/03/2022	31/03/2023
Commercial Banks	100.4	127.0
Regional Rural Bank	60.2	49.1
Cooperative Banks	101.4	50.9
Others	NA	147.1
All Agencies	98.3	123.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	479052	387409	1057409	110929
Regional Rural Bank	118454	52446	123471	13387
Cooperative Banks	12527	0	0	0
Others	999	207	117	38
All Agencies	611032	440062	1180997	124354

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans	Amount [₹ lakh]	% of Total Loans
Commercial Banks	2035660	95.82	693581	96.03	462081	91.34	NA	NA	56363	91.48
Regional Rural Bank	66208	3.12	15119	2.09	39679	7.84	NA	NA	2312	3.75
Cooperative Banks	9925	0.47	7577	1.05	1177	0.23	NA	NA	1	0.00
Others	12646	0.60	5986	0.83	2946	0.58	NA	NA	2935	4.76
All Agencies	2124439	100	722263	100	505883	100	NA	NA	61611	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't [₹ lakh]	Ach't [%]	Target [₹ lakh]	Ach't [₹ lakh]	Ach't [%]	Target [Rs. lakh]	Ach't [Rs. lakh]	Ach't [%]	
Commercial Banks	2588800	4402500	170.1	2522900	6969100	276.2	4401700	7198800	163.5	203.3
Regional Rural Bank	116700	115300	98.8	64300	63044	98.0	77270	746700	966.4	98.4
Cooperative Banks	64500	1107	1.7	66390	27100	40.8	14170	41490	292.8	21.3
Others	NA	NA	NA	8930	19271.58	215.8	19570	19710	100.7	158.25
All Agencies	2770000	4518907	163.1	2662520	7059244	265.1	4512710	8006700	177.4	201.9

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'nt [₹ lakh]	Ach'nt [%]	Target [₹ lakh]	Ach'nt [₹ lakh]	Ach'nt [%]	Target [₹ lakh]	Ach'nt [₹ lakh]	Ach'nt [%]	
Crop Loan	335000	324982	97.0	231914	309974	133.7	300800	417158	138.7	123.1
Term Loan (Agri.)	177500	393193	221.5	168075	245403	146.0	219800	305105	138.8	183.8
Total Agri. Credit	512500	718175	140.1	399989	555377	138.8	520600	722263	138.7	139.2
MSME	602500	665278	110.4	750318	1007248	134.2	780100	1296013	166.1	136.9
Other Priority Sectors	205000	67586	33.0	225549	100266	44.5	203900	106163	52.1	38.7
Total Priority Sector	1320000	1451039	109.9	1375856	1662891	120.9	1504600	2124439	141.2	124.0

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	NA	NA	NA	7835051.61	361034.44	4.6	8360669.66	323943.01	3.9	4.2
Regional Rural Bank	NA	NA	NA	157880.83	900.91	0.6	137716.04	356.22	0.3	0.8
Cooperative Banks	NA	NA	NA	28145.96	1837.29	6.5	34047.92	1901.83	5.6	6.1
Others	NA	NA	NA	30279.95	428.56	1.4	22143.05	409.79	1.9	1.6
All Agencies	NA	NA	NA	8051358.35	364201.20	4.5	8554576.67	326610.85	3.8	4.2

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

Source(s)

i.	SLBC PORTAL
ii.	ACP of Srikakulam District 2024-25

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

Digital Agriculture Mission

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

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

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

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

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

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

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

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

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

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

2.2. Highlights Related to Agriculture & Farm Sector

Priorities Identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

- **Refinance Support:** NABARD provides Short Term refinance to Cooperatives, RRBs, and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in the agriculture sector, NABARD provides refinance to the Commercial banks, cooperative banks, and RRBs.
- **Schematic Refinance for Water Sanitation and Hygiene (WASH):** To provide clean water, sanitation, and hygienic conditions to rural and semi-urban areas and thereby to protect human health during the outbreak of infectious disease, NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- **Special Refinance Scheme (SRS) on PACS as MSCs:** NABARD introduced the Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
- **Credit-linked Subsidy Schemes of GoI**
 - **New Agriculture Marketing Infrastructure sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM):** GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading Gramin Haats as GrAMs through strengthening of infrastructure.
 - **Agri Clinics and Agri Business Centres (ACABC):** The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by the Ministry of Agriculture, GoI. A composite subsidy of 44% of the project cost for women, SC/ST, and all categories of candidates from Northeast and Hill states and 36% of the project cost for all other beneficiaries is provided under the scheme.
- **Interest Subvention Schemes of GoI**
 - NABARD implements the crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 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 crore has been allocated for collecting and testing 4.50 lakh soil samples across the State. Based on the analysis of these samples, Soil Health Cards will be issued to farmers, providing recommendations for the use of fertilizers and micronutrients to improve soil health and agricultural productivity.
- The Andhra Pradesh Government has announced the implementation of drone-based services in all villages over the next three years to enhance agricultural monitoring and operations. The initiative includes the establishment of 875 service centers to support these activities. Drones will be utilized for tasks such as pest and disease identification, crop health monitoring, and precise application of fertilizers and pesticides. An allocation of ₹87.50 crore has been made for this purpose.
- **Natural Farming:** GoAP has allocated ₹423 crore towards Natural Farming. This initiative aims to expand the area under natural farming from 4.86 lakh hectares to 6.64 lakh hectares, while increasing the number of practitioners from 10.30 lakh to 13 lakh, thereby fostering environmentally friendly and economically viable farming practices across the State.
- ₹14,637 crore is earmarked for the maintenance of irrigation projects to ensure water availability for agricultural activities.
- Free power scheme: ₹7,241 crore has been allocated to provide free power to farmers, enabling cost-effective agricultural practices.
- "₹1,023 crore is allocated for a Government-backed crop insurance scheme to safeguard farmers against crop losses.
- Crop insurance is being restructured into a voluntary enrollment model from Rabi 2024-25, allowing farmers greater flexibility to choose participation based on individual needs."
- Andhra Pradesh continues to lead in livestock production, ranking 1st in egg production, 4th in meat production, and 5th in milk production. Measures like the Livestock Insurance Scheme, along with provisions for fodder, shelter, and medical care, are expected to boost rural livelihoods and incomes for communities dependent on livestock.
- Subsidized diesel will benefit 23,000 fishing boats, providing cost relief and supporting the marine and inland fishing industries.

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

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

3. Govt. Sponsored Programmes linked with Bank Credit

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

Chapter 2

Credit potentials for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District:

Visakhapatnam districts geographical area is 1.04 lakh ha with a gross cropped area of 0.17 lakh ha. The total cropped area is 16570 hectares including 12940 hectares net area sown and 3630 hectares sown more than once (2019-20). Paddy covers over 12000 acres with maize Ragi pulses fruits and vegetables as other major crops. In 2023-24, the actual area sown during Kharif and Rabi was 10991 acres and 4478 acres respectively against normal areas of 13774 acres and 5814 acres. The cropping intensity is 128. The average annual rainfall is 1117.70 mm with 59 from south-west monsoon 26 from north-east monsoon and the rest as winter and summer showers. In 2023-24 actual rainfall was 951.7 mm which was lower than the normal 1117.7 mm by 14.85. Small and Marginal Farmers constitute 96.50 of total farmers holding 16766 ha (71) of land. The remaining 3.50 hold 6830 ha (29). Average holding for SF/MF is 0.36 ha while other farmers average 4.08 ha. Main sources are Canals Tube wells Tanks and Dug wells. In 2019-20 irrigated areas were: Tube wells (2018 ha), Tanks (1464 ha), Dug wells (804 ha), Canals (773 ha) and Other Sources (39 ha). 59.5 of net sown area is under assured irrigation. Crop loan distribution in 2023-24: Commercial Banks (₹409085 lakh, 98%) Regional Rural Banks (₹509.75 lakh, 0.12%), District Cooperative Central Bank (₹7526.48 lakh, 1.80%), and Small Finance Banks (₹25 lakh, 0.01%) totalling ₹4171.57 lakh.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

The Department of Agriculture in Visakhapatnam is headed by a Joint Director with division-level offices led by Assistant Directors supported by Agricultural Officers, AEOs and MPEOs. Two mobile soil testing units operate in the district with 7413 soil tests conducted in 2019-20 in the undivided district. Seed and fertilizer distribution is managed through RySS and PACS at the village level. The district lacks a large-scale seed processing plant and seed production center and the absence of a Rake point creates logistic issues in fertilizer storage and distribution. The department provides subsidized farm equipment and there are eight regulated markets (APMCs) with adequate storage space in the undivided district. Banks can view digitized land records online and create charges on farmer's land. Extension services include Multi-Purpose Extension Officers (MPEOs) and the Polam Pilustondi program. The AP Government established 56 Rythu Bharosa Kendrams (RBKs) in every village providing comprehensive agricultural services including input supply guidance procurement and marketing. Experts from agriculture horticulture and animal husbandry departments advise farmers on all aspects of agri and allied activities at these centers. Plans are in place to issue CCRC (Crop cultivators' rights cards) cards to tenant farmers identified by the Agriculture Department along with a special campaign for KCC finance.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District:

The district presents two distinct Geographic divisions. The strip of the land along the coast and the interior called the plains division with Eastern ghats. Since no major Irrigation system exists significant sub regional agronomic variations exist in this District. Along the shore lies

a series of salt and sandy swamps. The geographical area of the district is 1.04 lakh ha of which the Gross Cropped Area of the district during 2019-20 was 0.17 lakh ha. The gross irrigated area in 2019-20 was 0.08 lakh ha. The percentage of gross irrigated area to gross cropped area is 45. The major irrigated area is under Borewells followed by Tanks. The initiatives of GoI include Pradhan Mantri Krishi Sinchayee Yojana, setting up of the Long-Term Irrigation Fund in NABARD, funding of rural infrastructure projects by NABARD under RIDF, capital subsidy linked scheme through NABARD to promote solar pump sets etc. The initiatives of GoAP include the installation of solar irrigation pump sets by the New and Renewable Energy Development Corporation of AP (NREDCAP) and Andhra Pradesh Eastern Power Distribution Corporation Ltd. APEPDCL. Good potential for deployment of institutional credit exists both for surface and ground water-based irrigation structures as also for efficient water application and water lifting units.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

AP Government has decided to provide borewells to the needy and eligible farmers free of cost under “Rythu Bharosa”. Availability of power is a very critical input. Load relief measures are taken mainly to ensure nine hours of Power supply to the agriculture sector. Under Jala Kala programme, GoAP has decided to drill free borewells to any farmer/group of farmers without an existing borewell and with a contiguous land of 2.5 acres for the purpose of irrigating every acre of arable land. Given the vast area under horticultural crops and especially crops like vegetables there is a huge scope to bring more area under drip and sprinkler irrigation. With an objective to encourage farmers to adopt micro irrigation, Govt. of Andhra Pradesh is providing subsidy for purchase and installation of micro irrigation units (drip and sprinkler). 90% subsidy (ceiling of ₹2.50 lakh) is provided to the farmers holding less than 5 acres of land and 70% (ceiling of ₹3.46 lakh) to those holding 5-10 acres of land. In Visakhapatnam district all mandals are in safe zone. No critical, overexploited and salinity mandals are there in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District:

The main objectives of farm mechanization are increase in efficiency and timeliness of farm operations, reduction in cost of cultivation, improvement in the quality of produce for better marketability and efficient utilization of inputs etc. The machines and equipment help in increasing the productivity and enabling 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% and 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 for agricultural women. A lot of potential exists for financing of tractors (large, medium and small/ mini horsepower), power tillers, rotavators, paddy transplanters, threshers, combine harvesters, sugarcane harvesters, seed drills and other equipment like MB ploughs, disc ploughs, cultivators' harrows, post-harvest equipment and horticulture tools, crop based custom hiring service centres etc. As the capital investment is high, subsidy is made available under Rastriya Krishi Vikas Yojana (RKVY), Normal State Plan (NSP) and Sub-mission on Agriculture Mechanisation.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

Small and marginal farmers hold 96.50% of the total 16,766 ha of land holdings in Visakhapatnam district offering scope for power tillers. With anticipated good rains and government interventions to increase irrigation potential, the gross cropped area is expected to grow creating opportunities for farm mechanization. The district shows potential for post-harvest primary processing machinery, particularly for mango, cashew and millets. The Government of Andhra Pradesh has introduced the Yantra Seva scheme establishing Custom Hiring Centres (CHCs) at Rythu Bharosa Kendras (RBKs) and Custom Hiring Hubs (CHHs) at the Assembly Constituency level. This initiative implemented in convergence with District Cooperative Central Banks offers a 40% subsidy for setting up CHCs and CHHs integrating central government schemes like Sub-mission on Agriculture Mechanisation, Agriculture Infrastructure Fund and Rashtriya Krishi Vikas Yojana. As of 31.03.2021, the undivided Visakhapatnam district had 7,744 tractors with an adequate dealer network for servicing. Agricultural machines like paddy reapers are in higher demand in areas facing labour shortages during harvest season. However, the credit flow for farm mechanization is not commensurate with the available potential in this key sector with reports indicating that farmers are turning to Non-Banking Financial Institutions (NBFCs) for machinery financing.

2.1.4 Plantation & Horticulture, including Sericulture**2.1.4.1 Status of the Sector in the District:**

Horticulture is a vital sector for improving farmers economic conditions by providing higher returns and diversified opportunities with high-value crops. It generates employment, ensures nutritional security, supports ecological sustainability and boosts export earnings. Over the past decade, horticultural production in India has grown at a compounded annual rate of 6.44%. Visakhapatnam district has diverse climate and soil conditions offering excellent potential for various horticultural crops. The undivided district covers about 1.86 lakh ha under horticulture producing 13.79 lakh MTs in 2021-22. Major crops include mangoes, vegetables and flowers. Specific crop details: Mango (18,113 ha, 238361 MT), Coffee (63,652 ha, 29280 MT), Turmeric (9044 ha, 112960 MT), Cashewnut (35139 ha, 38653 MT), Black Pepper, (21566 ha, 21566 MT), Oil Palm (14430 ha, 279509 MT), Coconut (8148 ha, 123850 MT), Sugarcane (315 ha, 19878 MT), Vegetables (7556 ha, 283783 MT), Flowers (528 ha, 5976 MT) and Medicinal & Aromatic plants (689 ha, 1580 MT). Various programs under the State Plan, RKVY and NMOOP are implemented to support these activities.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

In Visakhapatnam district, private nurseries like CMR Nurseries and Tilak Nursery focus on avenue plantation and ornamental plants. Farmer-consumer market linkages are facilitated through Rythu Bazaars. Nursery production is encouraged in Anandapuram and Pendurti. Some Farmer Producer Organizations (FPOs) promoted by NABARD and the Horticulture Department have established solar cold storage for vegetables, highlighting the need to improve the cold chain network due to the districts horticultural potential. Thota Badi, a weekly training program for farmers was introduced to enhance horticulture productivity and disseminate government assistance schemes. The AP Government provided subsidies for DRIP system installations in 2022-23. The Horticulture Department offers subsidies for various activities including small nurseries, new gardens, rejuvenation of plantations, Integrated Pest Management (IPM), protected cultivation, post-harvest management,

marketing infrastructure, farm mechanization and trellis and pandal cultivation in convergence with MIDH/RKVY. Despite the potential for horticultural development institutional credit does not fully align with the sectors available potential.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District:

In the State of Andhra Pradesh, the recorded forest area (RFA) is 3.77 million ha (23 of GA) out of which in Visakhapatnam district RFA is 12675 Ha. (104862 Ha GA). Thus, 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 Government 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. through social Forestry and urban forestry.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

In Visakhapatnam district, there are 2,248 ha of culturable waste land available for promoting social and farm forestry. In 2019-20, the Social Forestry Division planted teak on 85 ha, casuarina on 40 ha and other species on 940 ha totalling 1065 ha. During 2020-21 the division distributed 98.921 lakh seedlings under MGNREGS and APDRP schemes and developed 19 km of avenue plantations under MGNREGS. Additionally, they prepared 1.50 lakh seed balls with miscellaneous seeds spreading them across trenches and reserved forest areas through manual seeding. The Forest Department has established Technology Dissemination Centres with infrastructure and training facilities in various locations. Centres in Rajahmundry and Visakhapatnam will focus on demonstrating bamboo applications and serve as hubs for training extension and outreach. A three-tier cooperative structure is planned for bamboo development starting with Primary Bamboo Cooperative Societies at the primary level federating at demonstration and growth centre levels and culminating in the AP Bamboo Society at the state level. However, credit flow for forestry activities remains erratic due to banks reluctance to lend for long-gestation projects. There is a general lack of awareness about the economic viability of agro-forestry schemes among the public and banks. Agricultural universities and KVKs are encouraged to promote these schemes widely.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District:

The livestock sector plays an important role in providing nutrition food security and livelihood to the poor. In Visakhapatnam district, 41256 cattle and 26832 buffaloes are available. Out of which the breedable female cattle and buffalo population is around 45% of total animal population. The milk production in the district is 1.41 lakh MT for the year 2023-24. The credit flow to the Dairy sector during 2019-20, 2020-21 and 2021-22 were ₹329.92 crore, ₹9.91 crore (due to covid-19 pandemic) and ₹232.22 crore in the undivided district respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

The undivided Visakhapatnam district has 539 ha of permanent pastures and grazing lands supported by 13 veterinary hospitals, 67 dispensaries, 26 Rural Livestock Units and 6 mobile clinics. The Department of Animal Husbandry Andhra Pradesh is actively developing the

sector and implementing the National Livestock Mission. The Dairy Sector is identified as a growth engine under the Primary Sector Mission with plans to boost milk production and its contribution to the districts GDP. Rythu Bharosa Kendras provide services like primary healthcare, breeding livestock, loss compensation, input supplies and animal health cards. The AP-AMUL Paala Velluva scheme offers a 4/litre incentive to milk pourers aiming to enhance dairy activities and bank credit. The district is largely covered by milk routes of Visakha Dairy Heritage Dairy and others. Under the Pashu Bima Pathakam compensation of ₹30000 for improved breeds and ₹15000 for non-descript breeds is provided upon cattle death with subsidized premiums. Sanchara Pashu Aarogya Seva offers mobile veterinary clinics for animal treatment at farmers doorsteps and free transport to clinics if needed. The department also promotes fodder crop production and supplies fodder seeds chaff cutters and Total Mixed Ration (TMR) through RBKs to enhance milk production.

2.1.7 AH – Poultry

2.1.7.1 Status of the Sector in the District:

As per the 20th Livestock Census poultry population in the district is 17.03 lakh. There are very few commercial layer and broiler units in the district. The total number of eggs produced in the district during 2023-24 was 23.92 crore. The per capita availability works out to 122 eggs per person per annum which is less than ICMRs recommended consumption of 180 eggs per person per annum. Keeping in view of the climatic conditions there is a good potential for establishment of commercial broiler and layer units in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

The Animal Husbandry Department is implementing a vaccination and deworming program for the entire backyard poultry population and ducks following the Health Calendar. The government plans to establish a hatchery in every district with full government investment and support for Mother units per Animal Husbandry division promoting improved strains like Vanaraja and Gramapriya through public-private partnerships for chick rearing. There is significant demand for broiler meat in the district and the department along with poultry hatcheries aims to identify entrepreneurs to start broiler farms under contract farming. This initiative opens opportunities for financing chicken meat outlets in towns. Maize a key poultry feed ingredient should be cultivated more in collaboration with the Department of Agriculture linking it to poultry feed units. While small units purchase feed from custom mixing plants large commercial layer farms have their own feed mixing facilities. However rising prices of essential feed ingredients like maize and soyabean have impacted the industry to some extent.

2.1.8 AH – SGP

2.1.8.1 Status of the Sector in the District:

As per the 20th Livestock Census, the sheep goat and pig population in the district is 0.47 lakh, 0.33 lakh and 0.16 respectively. The estimated meat production in the district during 2022-23 (up to December 2022) was 7111 MT. Since Sheep rearing is a traditional activity in the district many poor people are taking up the sheep and goat rearing as their main profession. There is huge potential for sheep rearing. It provides great opportunity for export as it is having lot of demand in other countries. (source: AP Socio-economic survey 2023-24)

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

The Sheep and Goat Co-operative Development Federation operates in the state and district with 140 Primary Sheep Breeders Societies registered enrolling 5291 sheep and goat rearers. These societies aim to develop local breeds, improve pasture lands, enhance marketing facilities and educate breeders on advanced rearing techniques. A District Sheep Breeders Cooperative Union is also established. However, there are no commercial sheep and goat breeding farms in the district, leading to inbreeding issues like low birth weight and reduced disease resistance due to breeders selecting rams from their own flocks. The district has four registered slaughterhouses, one located in Bheemili mandal of Visakhapatnam but lacks a commercial pig breeding farm. A pork processing unit exists at Narava under the Animal Husbandry Departments control. The Andhra Pradesh government introduced the Pasu Bima Padhakam to compensate farmers for the death of sheep or goats. This compensation applies when three or more animals die simultaneously regardless of the owner's caste with premiums subsidized by the government. The Animal Husbandry Department conducts vaccination and deworming according to the Annual Health Calendar.

2.1.9 Fisheries**2.1.9.1 Status of the Sector in the District:**

The fisheries sector plays a crucial role in the socio-economic development of India with Andhra Pradesh leading in fish and shrimp production contributing over 70 of the country's cultured shrimp. The sector provides employment to nearly 26.5 lakh people and contributes 8.59 to the Gross Value Added (GVA). The state government aims to establish Andhra Pradesh as the world's "Aqua Hub." In Visakhapatnam district fisheries are a vital economic activity supported by a 136 km coastline, a continental shelf area of 4288 sq.km and a well-equipped fishing harbor. This sector is a livelihood source for over one lakh fishermen and fish farmers in the undivided district. By December 2022, the district produced 88865 MT of fish and shrimp ranking second in marine fisheries for 2022-23. There is significant potential to increase fish production from marine and coastal resources.

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

Visakhapatnam serves as a hub for large fishing vessels with 66 fish landing centers, 132 fisherman cooperative societies and 67 fish drying platforms. The district supports three fish seed farms and has robust processing infrastructure including 14 ice plants 37 cold storages and 15 processing plants for post-harvest management. Eight PCR labs, six feed analysis labs and one soil water analysis lab support the sector. Active SHGs and Women Cooperatives play key roles in post-harvest and marketing activities. Under PMMSY, 71 Sagarmitras provide support at FLCs and villages. The Fisheries Department led by a Deputy Director implements schemes like stocking fingerlings constructing bio-flock ponds and establishing fish kiosks under PM Matsya Sampada Yojana. The Matsyakara Bharosa scheme offers ₹10 lakh ex-gratia to families of deceased fishermen. Rythu Bharosa Kendralu (RBKs) supply quality inputs with Village Fisheries Assistants providing fisheries services. Matsya Sagubadi offers on-farm extension services with experts from KVKs and ICAR Institutes. APSADA oversees aquaculture operations promoting quality inputs like seed and feed. The AP Fish Feed (Quality Control) Act 2020 enforces standards for fish feed while the AP Aquaculture Seed (Quality Control) Amendment Act ensures seed quality standards in Andhra Pradesh.

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

Small and Marginal farmers are still dependent on animal power for their agricultural operations. The details of land holdings as per Agriculture Census are indicated in the District Profile. It can be observed from the data that 16,765 ha (out of a total of 23,595 ha) belongs to 45,959 small and marginal farmers (out of 47633 farmers). Many of the small and marginal farmers are using bullocks and carts for ploughing for self/hiring and transport of produce from fields to markets.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

The Animal Husbandry Department provides essential health coverage to animals through its field-level institutions. In the district, trained carpenters manufacture quality carts with tyres and rims supplied by dealers for tyre carts. A significant 96.48% of farmers are marginal and small leading to a rising demand for two-wheelers for daily farming operations. However declining wood resources and lack of awareness about tyre carts among farmers pose challenges. Additionally, the rapid mechanization of farm operations including the transport of sugarcane by lorries and tractors affects the growth potential of traditional cart usage.

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

Sustainable agriculture is essential for meeting current agricultural needs without compromising future generation's ability to meet theirs. In Andhra Pradesh where agriculture is a major contributor to GDP and employment traditional practices have often caused environmental harm and resource depletion. To address these issues, the state has adopted sustainable agriculture to enhance food security conserve resources and support rural livelihoods. Key practices include organic farming, minimum/zero tillage, natural farming, integrated farming systems (IFS), multilayer farming, agroforestry technology adoption for resource efficiency and climate-resilient agriculture. These practices help mitigate risks, particularly those related to climate change, ensuring economic viability and environmental sustainability in the region.

2.1.11.2 Infrastructure and linkage support available, planned and gaps:

The emerging activity of sustainable agriculture lacks dedicated infrastructure and support from the government and banks. The Government of Andhra Pradesh promotes community-based natural farming through Rythu Sadhikara Samstha (RySS) and requires a comprehensive product for financing sustainable agriculture especially climate finance to channel credit flow. The Indian Institute of Farming Systems Research (IIFSR) Modipuram and other ICAR institutions have developed 51 integrated farming systems for marginal and smallholders across 25 states/UTs in India with location-specific models by SAUs. An IFS model for Visakhapatnam, Vizianagaram and Srikakulam covers 1 acre (4000 Sq M) with crops like paddy, papaya and ridge gourd on 0.875 acres with a BC ratio of 1.29; animal husbandry with two buffalo units on 0.025 acres with a BC ratio of 1.49; fodder crops on 0.1 acres; and composting using concrete slabs for personal use. Features include cultivating paddy on 0.5 acres during Kharif and Rabi seasons, papaya on 0.375 acres as a high-value crop, ridge gourd as an intercrop in papaya, a buffalo unit ensuring year-round income, paddy straw as buffalo fodder and cultivation of fodder crops like Napier grass on 0.1 acres for green

fodder. Dung from buffaloes and crop residues can be used for composting and vermiculture to enrich the soil for the next seasons crops.

2.2 Agriculture Infrastructure

2.2.1 Construction of storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District:

Agricultural produce requires scientific storage and handling to minimize post-harvest losses and maintain quality for market demands. Farmers need efficient marketing arrangements to secure fair prices. The government aims to ensure food security through support prices for grain procurement, better price realization for farmers, scientific storage and movement, buffer stock maintenance and public availability at reasonable prices under the Food Grains Management System (FMS). Developing produce-specific marketing and storage facilities accessible to farmers and processors is crucial. Infrastructure may include storage, godowns for crops like paddy and maize, cold storage for fruits vegetables and fish and chilling units for milk products. There's also significant demand for storing agricultural inputs such as seeds, fertilizers and pesticides. Major district crops include paddy, maize, fruits, flowers and vegetables. Storage facilities are vital for marketing agricultural produce; storing surplus in godowns, before marketing or processing can yield better prices. There is potential for private investment in storage units as the districts storage infrastructure network is still developing.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

The Government of Andhra Pradesh (GoAP) estimates a storage capacity of 2.56 lakh MT in the undivided Visakhapatnam district, sufficient for food grains and other products. However, 96.48% of landholdings are small (less than 2 ha) limiting private investment in godown construction. The district has eight agricultural market committees with 26 godowns, offering a capacity of 13860 MT and utilizing 9260 MT. There are 37 cold storages with a capacity of 33500 MT primarily for fish with some for fruits and vegetables. A single warehouse by AP State Warehousing Corporation exists at Pendurthi. To boost vegetable cultivation the state introduced Rythu Bazaars where farmers sell directly to consumers; 12 are operational in Visakhapatnam and performing well. Under the Gramin Bhandar Yojana, ten godowns with a capacity of 47696 MT were built. Primary Agricultural Credit Societies have small godowns (50-100 MT) mainly for fertilizers and grains, offering quality space for rural produce. Some FPOs have small cold storages for fruits and vegetables. GoAPs eFARMARKET platform facilitates online trade between farmers and traders aiming to create a unified state market for agricultural commodities across Andhra Pradesh.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District:

Land development involves activities to enhance land productivity, prevent erosion and improve quality. Rainfed areas face challenges due to erratic rainfall making soil and water conservation vital for boosting crop production and ensuring sustainable livelihoods. Agricultural performance relies on efficient investments in conservation infrastructure by both private and public sectors. The district has 18381 ha of barren land and 2242 ha of cultivable waste. Geographically, it is divided into coastal plains and the interior with Eastern Ghats. Red loamy soils cover 70% of the district, known for poor texture and drainage while

sandy loamy soils cover 19.20% mainly along the coast with salt and sandy swamps. Natural farming is practiced by 2909 farmers on 1566 acres focusing on crops like sesame, vegetables and floriculture.

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

The Government of India and Andhra Pradesh have implemented various interventions for land development, soil conservation and watershed development including soil and water conservation programs, promoting organic and natural farming and supplying seeds to all farmers. Visakhapatnam district has one soil testing laboratory and the GOAP issues Soil Health Cards to optimize nutrient application, reducing costs and enhancing soil health. Andhra Pradesh has secured RIDF financial assistance to establish Integrated Agri Labs at the Mandal and State levels under RIDF-XXV with six agriculture labs set up in each Assembly Constituency. The states programs focus on soil and water conservation to improve soil feasibility, build capacity for groundwater use and uplift tribal livelihoods in coastal districts. The Andhra Pradesh Community Managed Natural Farming (APCNF) program is actively promoted through district-wide awareness initiatives by experienced staff. In addition to Urea, DAP and Potash, the Government supplies micronutrients like Zinc, Boron and Gypsum to farmers. The Department of Agriculture also provides quality seeds of various varieties to support district farmers.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Enhancing land productivity with organic manures, bio-fertilizers and compost is essential for sustaining crop production. Quality seeds and plant propagules are crucial for maximizing yields. Access to quality inputs like seed material, bio-fertilizers and bio-pesticides is vital for boosting productivity, requiring increased credit flow for activities such as NADEP compost units, vermi-compost units, bio-fertilizer and pesticide units, seed processing and tissue culture units. The Government of Andhra Pradesh provides a 40% subsidy for banana tissue culture through the Department of Horticulture for up to one hectare, offering potential for tissue culture infrastructure with bank credit. The Seed Village Programme ensures timely supply of certified seeds at affordable prices underscoring the need for seed processing units. Intensive agriculture has led to soil fatigue and health deterioration highlighting the importance of reducing chemical inputs and increasing biological and organic ones. This creates opportunities for establishing bio-fertilizer and pesticide units using abundant raw materials. Vermicomposting and NADEP composting enhance soil structure and nutrient retention boosting crop productivity. Individuals can pursue these activities personally or commercially supported by the Department of Agriculture, Sericulture and Horticulture through awareness programs and technical support.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

Inadequate availability of quality seeds planting material and germplasm significantly limits productivity making the supply of quality seeds essential for boosting crop yields and overall agricultural production. Abundant raw materials for composting are available and the Agriculture and Horticulture Departments are promoting vermi-compost by providing subsidies and encouraging the use of bio-fertilizers to enhance efficiency and reduce chemical fertilizer usage. These departments conduct various awareness programs at Rythu Bharosa Kendras. The district benefits from officials from the Agri department, RARS (Regional

Agriculture Research Centre), KVK and NGOs who run ongoing awareness and capacity-building programs focused on conserving land fertility. The Seed Village Programme is implemented in 32 villages distributing seeds of paddy, groundnut, green gram and black gram in the undivided Visakhapatnam district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District:

Andhra Pradesh an agrarian state with over 60% of its population in agriculture and allied sectors and has significant potential for food processing. According to RBIs Priority Sector Lending guidelines, bank loans to food and agro-processing units are part of Agriculture with loans up to ₹100 crore per borrower classified under Agriculture-Ancillary activities. Major horticulture and plantation crops in the district include sugarcane, cashew, mango, coffee, turmeric, papaya and various vegetables, all offering potential for secondary processing and value addition. The lack of adequate agro-processing facilities results in post-harvest losses estimated at 25-30% and income uncertainty. Besides horticulture, dairy and meat processing are also underdeveloped. The district presents opportunities for developing agro and horticulture-based industries such as mango pulp beverages, tomato paste, banana chips/powder/paste, cold-pressed groundnut oil and peanut butter. Additionally, there is potential for meat processing units given the quality sheep and goat breeds available locally.

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

Visakhapatnam district has rich resources for food processing particularly in fruits, vegetables coffee, cashew and sugarcane. The Government of India with the state government designated sugarcane as the One District One Product. Key crops for development include cashew, mango sugarcane and coconut. Andhra Pradesh Food Processing Policy 2020-25 emphasizes agro-processing clusters, secondary and micro food units, labs, skilling and meat/dairy/aqua processing. The policy includes developing plug-and-play food processing units in each Parliamentary Constituency. APFPS implements the PMFME scheme and IP – Gambheeram is a designated food park. The Industrial Single Window clearance for Food Processing Units is part of the Industrial Development Policy 2023-27. The AP Logistics Policy 2022-27 aims to fill logistics gaps by enhancing cold chains and networks. Challenges include low capacity use due to seasonal raw material availability, low recovery from table crop varieties, high transport costs from distant centres and inadequate storage and cold chain facilities. Marketing still depends on traders. The sector benefits from schemes like Operation Greens and PMFME with strong logistics via roads railways and a nearby airport. However, gaps persist in cold storage and machinery suppliers.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District:

According to the revised Priority Sector guidelines by the Reserve Bank of India, eligible Ancillary activities include loans to Cooperative Societies for disposing of members produce, setting up Agri Clinics and Agri Business Centres and loans to Primary Agricultural Cooperative Societies (PACS), Farmers Service Societies (FSS) and Large Sized Adivasi Multi-

Purpose Societies (LAMPS). Banks can also sanction loans to MFIs for on-lending to the agriculture sector and to Farmers Producers Organisations. Agri Clinics provide expert advice to enhance productivity while Agri-Business Centres offer commercial agri-extension services. Candidates trained at Nodal Training Institutes can avail loans from banks for establishing these centers. Despite the establishment of Rythu Bharosa Kendralu at the Panchayat level there remains potential for Agri-Clinics and Agri-Business Centres in the district. PACS, FSS and LAMPS are integral to the cooperative credit structure with NABARDs Special Long Term Refinance Scheme transforming PACS into Multi-Service Centers (MSCs) by offering concessional refinance rates. This scheme aims to develop 35,000 PACS into MSCs by 2026 supporting infrastructure like rural godowns, drying yards, cold rooms and procurement centres. Additionally lending to Farmer Producer Organizations by banks is included under Priority Sector Lending though this sectors credit potential remains underutilized.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

District agriculture officers KVK, RARS and RBK personnel provide ongoing extension services to farmers. Despite the potential for establishing Agri Clinics and Agri Business Centres (ACABCs) the response has been lukewarm. Institutions like MANAGE could address this by identifying potential entrepreneurs and guiding them in setting up units. The district has potential for soil and input testing centres, farm machinery hiring services, e-trading and agricultural extension under the scheme. Government policies prioritize allocating Custom Hiring Centre (CHC) equipment and part of ATMA work to agri-preneurs. In Visakhapatnam district, NABARD promotes Farmer Producer Organizations (FPOs) alongside those under APRIGP by SERP and the Department of Horticulture under RKVY. With more FPOs proposed by various institutions banks should engage with these societies to extend term and working capital loans for their activities. Banks can also identify organizations helping farmers aggregate and market produce considering extending credit to them. For FPO credit linkage NABKISAN, a NABARD subsidiary may be approached alongside banks.

Chapter 3

Credit potentials for MSMEs

3.1 Status of the Sector in the District:

Visakhapatnam district is among the most industrially advanced in the state hosting large-scale industries such as Hindustan Shipyard, Hindustan Petroleum Corporation, Coromandel Fertilizers, Bharat Heavy Plates and Vessels, Hindustan Zinc Plant and Visakhapatnam Steel Plant along with numerous ancillary industries. On the city's outskirts, agro-based industries like jute mills and rice mills operate alongside brick and tile units. The district has a population of 19.60 lakh and a workforce of 7.12 lakh. During 2019-20, there were 1132 registered factories under the Factories Act employing about 1,33,625 people. The industrial sector contributes approximately 38% to the district's Gross Value Addition with manufacturing (both organized and unorganized) being the largest contributor. Numerous cottage and village industries exist although detailed data is lacking. According to the Socio-economic survey 2022-23, 3020 MSMEs commenced production in FY 2022-23. Additionally, many petty traders engage in various trade and service activities. Existing MSMEs produce items like lightweight bricks, plastic containers, fly ash bricks, solar panels, cold storage facilities, industrial testing laboratories, printing presses, tourism services, readymade garments, batteries, heavy structural fabrication, automobile and air conditioner services/repairs, PVC products, Fal-G bricks and GI-roof sheets. Major industrial products include chemicals, sugar, pharmaceuticals, bulk drugs & APIs, apparels and cement.

3.2 Infrastructure and linkage support available, planned and gaps:

The District Industries Centre (DIC) is the key agency for industrial development in Visakhapatnam managing the single window system for clearances and implementing government subsidy schemes for new industries. It also oversees the PMEGP scheme. The A.P. Special Economic Zone approved by the Government of India spans 9200 acres in Atchuthapuram and Rambilli Mandals focusing on manufacturing ferro alloys, gas cylinders, chemicals and bulk drugs. The District Industrial Export Promotion Committee (DIEPC) chaired by the District Collector monitors export promotion and industrial development. Jawaharlal Nehru Pharma City developed by Ramky Group and APIIC in Parwada promotes bulk drug and chemical industries over 2120 acres at a cost of ₹292 crore. Brandix Apparel City, a textile SEZ covering 1000 acres aims to provide 60000 jobs and currently employs around 18000 people. The district's power needs are met by hydroelectric stations and other energy sources with rural areas served by the Rural Electrical Coop. Society and APEPDCL Ltd. Visakhapatnam boasts excellent transport connectivity and a developed tourism sector with plans for further expansion. Infrastructure projects include Smart City development, an International Convention Centre, educational institutes and a Greenfield International Airport. The water supply is inadequate for rapid industrial growth; a proposal exists to extract 175 MGD from the Godavari River. Under One District One Product (ODOP), Etikoppaka Wooden Lacquer Toys are promoted for their unique export potential having received a GI tag in 2017. Exportable products include marine foods and engineering goods. Potential sectors include pharmaceuticals, chemicals, cement, agro-industries, seafood processing and coir products. NABARD supports skill development through RSETI and NGOs and provides grants for training SHGs/JLGs to enhance skills and micro-enterprises in the district.

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District:

Banks provide export financing to exporters in two stages: Packing Credit (PC) and Post Shipment (PS) finance. Packing Credit offers working capital for purchasing raw materials, processing, packaging, transporting and warehousing goods intended for export. Post Shipment finance is provided against shipping documents after liquidating PC advances. According to revised priority sector guidelines Export Credit can be classified as a priority sector if bank loans are sanctioned up to Rs.40 crore per borrower. Andhra Pradesh ranks among India's top five exporting states contributing 5.8% to national exports with plans to double exports by 2030 and increase its share to 10%. The state's extensive coastline and access to seaports offer significant export potential. Visakhapatnam district features a 60 km coastline along the mandals of Bheemunipatnam, Visakha Rural and Visakha Urban (Maharanipeta Mulagada and Pedagantyada) enhancing its capacity to promote exports from the state.

4.1.2 Infrastructure and linkage support available, planned and gaps:

The Government of India aims to achieve USD 1 trillion in goods exports by 2025 requiring a CAGR of 36%. Andhra Pradesh is contributing 5-6% of India's exports (USD 22.88 billion in 2021-22) which is projected to export USD 22.4 billion contributing 2.2% of the 2025 target. State action plans for district-level export hubs have been developed identifying Champion and Aspirational sectors with targets set until 2025. Visakhapatnam district focuses on exporting marine/seafood products, engineering goods and health services while the undivided district highlights Etikoppaka, Araku Coffee, pharmaceuticals and fisheries for export potential. The district boasts 52.48 km of National Highways, 72.45 km of State Highways and a strategic railway line with Visakhapatnam station as a key hub. To foster innovation, the GoAP established the Sunrise Start-up Incubation Tower in Visakhapatnam, a public-private-funded incubator. IT/ITES zones are designated in Madhurawada's Hill-2 and Hill-3. The Coastal Export Zone includes Visakhapatnam, Gangavaram and Kakinada Ports with a Special Economic Zone in Atuchtapuram spanning 3213 acres for multi-product exports. The A.P. Export Promotion Policy (APEX) 2022-27 supports cluster development and offers incentives like subsidies for reefer vehicles and trade fair participation. Shrimp and marine products benefit from traceability mechanisms and capital subsidies up to ₹5.00 crore for cold storage. Spices and horticulture products like coffee, pepper and turmeric are promoted in Araku Valley with transport cost reimbursements up to ₹10 lakh per unit.

4.2 Education

4.2.1 Status of the Sector in the District:

Education and literacy are vital indicators of societal development. The quality of education determines human capital necessitating efforts to enhance educational access and quality in both government and private schools. Education loans now included under Priority Sector Lending norms by RBI are considered good assets for banks encouraging them to lend in this sector. According to the 2011 Census, Andhra Pradesh has a population of ₹493.86 lakh with a literacy rate of 67.4% while Visakhapatnam district has a population of 19.60 lakh and a

literacy rate of 78.57%. NITI Aayog 2021 Multi-Dimensional Poverty Index Report indicates that less than 2 of Andhra Pradesh population is deprived of school education. In 2022-23, school enrolment in the state reached ₹71.79 lakh with ₹40.29 lakh in high schools. As per RBI guidelines loans up to ₹20 lakh for educational purposes including vocational courses qualify as priority sector lending regardless of the amount sanctioned.

4.2.2 Infrastructure and linkage support available, planned and gaps:

Visakhapatnam district hosts 1931 schools with 2.15 lakh students, 642 junior colleges with 0.15 lakh students, 32 graduate colleges with 0.19 lakh students and 43 professional colleges with 0.10 lakh students. New market-oriented courses have been introduced to align undergraduate education with industry needs incorporating online learning project work, hands-on experience internships and teaching by industry experts. These courses equip students with the latest domain knowledge and skills. Enrolment in higher education (intermediate and above) reached around 0.45 lakh students in 2019-20 presenting potential candidates for bank credit. The Government of Andhra Pradesh implements several welfare schemes in the education sector including Talliki Vandanam, Dokka Seethamma, Mana Badi Mana Bavishyattu Program Sarvepalli Radhakrishnan Vidyarthi Mitra, Post Matric Scholarships (MTF) and Post Matric Scholarships (RTF). The Mana Badi Mana Bavishyattu Program aims to enhance infrastructure in government schools and junior colleges. The state has partnered with Byju's to provide quality education to government school students. To improve both the quantity and quality of education the government allocated ₹29,909 crore for school education in the FY 2024-25 budget.

4.3 Housing

4.3.1 Status of the Sector in the District:

According to the 2011 Census, Visakhapatnam district has 4.53 lakh households with 3.87 lakh in rural areas and 0.65 lakh in urban areas. The Government of India estimated a housing shortage of 10 lakh in urban areas and 30.85 lakh in rural areas in the newly formed Andhra Pradesh. To address this, the Government of Andhra Pradesh (GoAP) initiated various welfare schemes including the Housing Scheme – Pedalandiriki Illu aimed at constructing houses for the Economically Weaker Sections in the state.

4.3.2 Infrastructure and linkage support available, planned and gaps:

The Government of Andhra Pradesh (GoAP) plans to construct 5 lakh houses under the Housing Scheme – Pedalandariki Illu. The Rural Housing Interest Subsidy Scheme (RHISS) offers interest subsidies to rural households not covered by the Pradhan Mantri Awas Yojana (Grameen) PMAY(G). This scheme enables rural residents to build new houses or enhance existing pucca houses providing an interest subsidy for loans up to ₹2 lakh. It aims to boost rural housing stock and create employment in the housing sector. Additionally, GoAP is implementing APSHCL Housing loans for urban areas through SHG groups further supporting housing development across the state.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Sector in the District

Visakhapatnam district is a hub of industrial and agricultural activities supported by robust infrastructure. The district hosts 1132 factories employing over 1.33 lakh people contributing significantly to the region's economy. It features a mix of large-scale industries like Hindustan Shipyard and Visakhapatnam Steel Plant alongside agro-based industries such as jute and rice mills. The district benefits from a well-developed transport network including 52.48 km of National Highways and 45 km of railway lines with Visakhapatnam station being a key node. The districts educational infrastructure includes numerous schools and colleges with ongoing efforts to enhance quality through government schemes. Water supply remains a challenge due to rapid industrial growth with plans to extract 175 MGD from the Godavari River to meet demand. Power needs are met through hydroelectric thermal and renewable sources with rural areas served by the Rural Electrical Coop. Society and APEPDCL Ltd. The districts' strategic location along the coast supports its designation as a Coastal Export Zone enhancing its export potential. Initiatives like the Sunrise Start-up Incubation Tower promote innovation and entrepreneurship while infrastructure projects aim to further develop Visakhapatnam as a tourist hub.

5.1.2 Infrastructure and linkage support available, planned and gaps:

Infrastructure development in Visakhapatnam district is supported by various initiatives under the Rural Infrastructure Development Fund (RIDF). Key projects include setting up soil testing laboratories and veterinary dispensaries improving drinking water supply in rural areas and enhancing school infrastructure. The Agriculture Department plans to establish an additional soil testing lab in Anandapuram. The Animal Husbandry Department aims to strengthen veterinary services with new AI centers and dispensaries. Despite these efforts gaps remain in infrastructure for treating animals at Rythu Bharosa Kendras (RBKs) and improving educational facilities. Financial outlays have been planned to address these gaps but continuous evaluation and adaptation are necessary to meet evolving needs.

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

The RIDF projects have significantly enhanced infrastructure across various sectors in Visakhapatnam district. In education, funds have been allocated for constructing additional facilities in schools, junior colleges and polytechnic colleges. Health infrastructure has also seen improvements with projects like the construction of Anganwadi centers and health facilities. The establishment of cold storage units supports agricultural productivity by reducing post-harvest losses. Additionally, RIDF funding has facilitated the development of rural drinking water systems and soil-moisture conservation projects, contributing to sustainable agricultural practices. These initiatives not only improve living standards but also create employment opportunities in rural areas fostering economic growth and stability.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Social infrastructure encompasses essential physical assets and facilities crucial for societal well-being and development including education, healthcare, housing and community services. Bank credit plays a vital role in supporting the development and maintenance of these infrastructures. In India both social and physical infrastructure are key drivers of growth requiring continuous investments to enhance growth prospects. Social infrastructure specifically covers fundamental activities and services such as education, health services, sanitation and water supply. To promote development in these areas, the Reserve Bank of India has included certain loans under priority sector lending. Specifically bank loans up to Rs.5 crore per borrower for building social infrastructure in Tier II to Tier VI centres are eligible for classification under the priority sector. This includes loans for schools, healthcare facilities, drinking water facilities and sanitation facilities including the construction or refurbishment of toilets and improvement of household water facilities. This policy aims to encourage banks to lend more actively in these crucial sectors thereby supporting the overall social and economic development of semi-urban and rural areas in India.

5.2.2 Infrastructure and linkage support available, planned and gaps:

The Swatchh Bharat Mission (SBM-G) aims to achieve 100% rural sanitation in Andhra Pradesh through the construction of Individual Household Latrines (IHHLs) school and Anganwadi toilets. In education, the GoAP's School Infrastructure Improvement scheme is upgrading government schools' infrastructure while private schools often operate in rented or converted buildings necessitating financial assistance for infrastructure development. The health sector in Visakhapatnam district includes 5 government hospitals and 46 Primary Health Centres with potential for establishing a medical college following district reorganization. Private healthcare facilities are expanding indicating growth potential at mandal and block levels. The districts drinking water infrastructure covers 159 villages through various systems. The government plans to install RO plants in educational institutions and welfare hostels. Despite local bodies providing water there is high demand for purified water creating opportunities for bank-financed entrepreneurial RO plant establishments. These initiatives across sanitation, education, health and water sectors highlight the district's focus on improving social infrastructure with a mix of government schemes and potential for private sector involvement supported by bank financing.

RIDF

Ongoing tranches

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	0	Irrigation potential	ha	0
B	Rural roads	1	Road length	km	3
C	Bridges	1	Bridge Length	m	138

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

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	9	2503.40	2063.74
2	XXVI	26	3274.60	2697.53
3	XXVII	8	2987.10	1403.77
4	XXVIII	1	1164.17	334.97
5	XXIX	3	3757.59	2798.84
6	XXX	0	0.00	0.00

2. 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	1929	67058.38	107738.28
B	Ongoing tranches	47	13686.86	9298.85
C	Total (A + B)	1976	80745.24	117037.13

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

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF Loan
A	Irrigation/ Agriculture	8	1138.00	853.70
B	Rural roads & bridges	8	1811.00	1448.80
C	Social Sector	188	90211.51	61733.43
	Total (A + B + C)	204	93160.51	64035.93

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	10	children	No.s	250
2	Agri. and Allied	3	farmers	No.s	109000
3	Drinking Water	1	population	No.s	15211
4	Education	27	students	No.s	65078
5	Fisheries	1	fishermen	No.s	5000

5.3 Renewable Energy

5.3.1 Status of the Sector in the District:

The government is working towards achieving 500 GW of installed electricity capacity from non-fossil sources by 2030. This target aligns with commitments made during the 2015 Paris climate change summit. Projections indicate India's energy and electricity demand could double and triple respectively by 2040 prompting the country to commit to increasing the share of installed electric power capacity from non-fossil-fuel sources to 40% (450 GW of renewable energy) by 2030 as part of its Intended Nationally Determined Contributions (INDCs). To support this growth the Reserve Bank of India's Priority Sector guidelines allow bank loans up to ₹30 crore for renewable energy projects such as solar, biomass, wind, micro-hydel plants and non-conventional energy-based public utilities to be classified under priority sector lending. For individual households the loan limit is set at ₹10 lakh per borrower. These measures aim to facilitate the expansion of renewable energy infrastructure and support India's transition to cleaner energy sources.

5.3.2 Infrastructure and linkage support available, planned and gaps:

Andhra Pradesh is a pioneer in renewable energy initiatives implementing various programs including a Solar Policy, Improved Chullah Programme, Solar Energy Programme, Solar Water Heating System Programme, Solar Rooftop Projects (SRP) and waste-to-energy projects under the Swachh AP plan. The New & Renewable Energy Development Corporation of AP (NREDCAP) Ltd. serves as the nodal agency for implementing renewable energy programs sponsored by both the state and central government. NREDCAP supports solar photovoltaic water pumping systems for irrigation with an 89% subsidy for new connections working in coordination with Discoms. The beneficiary contribution of about ₹0.50 lakh can be met through bank credit. The state encourages Solar Rooftop Projects on residential, commercial and industrial buildings under a net metering scheme with banks offering loans as part of home or improvement loans. Visakhapatnam has numerous dealers selling solar power products with efforts to extend dealer and service networks to village/mandal levels. The state government is promoting grid-connected solar power rooftop systems and energizing irrigation pump sets with solar pumps through higher subsidies implemented by APEEDCL and NREDCAP. These initiatives aim to expand renewable energy adoption across urban and rural areas supporting both agricultural and residential sectors.

Chapter 6

6.1 Informal Credit Delivery System

6.1.1 Status of the Sector in the District

The Self-Help Group (SHG) movement in Andhra Pradesh gained significant momentum with the implementation of the World Bank-assisted poverty reduction project Velugu in 2000. To accelerate the program, the Society for Elimination of Rural Poverty (SERP) was established as an independent support institution. In the Visakhapatnam district, during 2023-24, an amount of ₹1,239.91 crore has been disbursed to 15,742 SHGs. The average credit per SHG is around ₹7.87 lakh for SHGs in the district as against the State average of ₹8.87 lakh during the year 2023-24. Notably the loan recovery position for SHGs in the district is reported to be satisfactory indicating the effectiveness of the program in promoting financial inclusion and economic empowerment among rural and urban communities in the district.

6.1.2 Infrastructure and linkage support available, planned and gaps:

SERP promotes and supports rural Self-Help Groups (SHGs) in Andhra Pradesh with backing from NRLM. SHGs are federated from village to district levels as Village Organisations, Mandala Samakhyas and Jilla Samakhyas. Besides bank credit, SHGs can access loans from Mandal Samakhyas and Streenidhi Mahila Bank, a government-promoted credit cooperative, providing timely affordable livelihood finance to SHG women. Sunna Vaddi Runalu scheme offers interest subvention on SHG bank loans up to ₹3 lakh encouraging better repayment culture and reducing interest burden. Joint Liability Groups (JLGs) serve as collateral substitutes for loans to tenant farmers, oral lessees, sharecroppers and marginal/small farmers enabling banks to reach farmers through group and cluster approaches. With over 95 of district farmers being marginal and small there is significant potential for JLG financing. Andhra Pradesh a pioneer in SHG-Bank Linkage Programme began digitizing SHG data in 2007. SERPs refined database is now used by various stakeholders including SLBC, State Government and bankers enhancing the efficiency and reach of these financial inclusion initiatives.

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"> • Agriculture Department needs to focus more on crop diversification especially in the command areas of irrigation projects. The Department may motivate farmers to change their cropping pattern depending upon water availability. • Considering the number of small holdings and the topography of the district, one soil testing laboratory may be established in each division of the district. • Seed Village programme must be popularised to motivate the farmers to go for seed production of major crops grown and preservation of best quality seeds, setting up of organic inputs/fertilizer sale outlets. • More Automatic Weather Stations are to be established for accurate recordings of all the weather parameters to benefit all the villages under WBCIS. • PGS/ICS Certification for farmers practicing organic/natural farming may be undertaken by RySS/APCNF in a big way which would ensure better price realisation. There is a need for creation of an NPOP accredited agency for undertaking third party certification of organic farming to enable exports through APEDA. • Banks may extend timely credit to FPOs/FPCs for better income realisation for farmers. • The scheme for Agri clinics/ Agribusiness Centres (ACABCs) launched to provide gainful employment to agriculture graduates and ensure private sector participation in extension activities may be encouraged. • Rejuvenation of existing irrigation structures like tanks by de-silting and making improvements. • Creation of storage facilities, threshing/drying platforms in critical pockets in the districts.
ii.	Water Resources	<ul style="list-style-type: none"> • Energisation of greater number of irrigation pump-sets in the district through Solar system. • There is a need as well as good scope for financing of new irrigation/ pumping systems (conventional as well as renewable energy based) water conservation technologies etc. on individual as well as JLG mode. • The basket of bank financed investments may include inter alia new ground water extraction structures (dug well, bore well, tube wells, filter points), financing of micro irrigation systems and pumping devices. • Deepening of wells wherever feasible, well recharge projects (dug wells and bore wells) on area basis/ JLG mode farm

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>ponds/ rainwater harvesting structures with/ without lining, small lift schemes in JLG mode/ lift societies etc.</p> <ul style="list-style-type: none"> Construction and maintenance of community water storage structures could be encouraged by using schemes such as MGNREGA. Desilting of tanks recharging of borewells and dugwells to be done mainly in the semi critical mandal of Munagapaka.
iii.	Farm Mechanisation	<ul style="list-style-type: none"> The large number of small land holdings is the main constraint for farm mechanization in the district. Catering to the farm machinery services through Custom Hiring Centres at RBKs, PACS and FPOs would meet the demand at peak seasons. Lack of awareness about latest technology /machinery and its usage among farmers, demonstrations and training may be arranged to farmers on latest available machinery and its uses. Authorized dealers are to be identified for all the major companies supplying various popular agricultural implements under the scheme. More number of service centres required for undertaking repairs of agricultural pump sets, tractors and domestic appliances due to increase in the income levels of general public and consequent high demand for consumer goods. As horticulture is gaining significance in the district, special thrust on horticulture mechanisation in the form of special purpose tractors, planters/seed drills, intercultural equipment and post hole diggers, post-harvest equipment etc. is required. Use of drones would help in optimal use of fertilisers/pesticides, reduction in labour cost, reduction in drudgery and reduction in health hazard to farmers, thereby improving productivity. Coordination between banks and Agriculture Department will help in improving disbursements in this sector.
iv.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> Agri-Value chains may be developed by integrating FPOs and banks may be encouraged to finance these Value Chains. Integrated Post-harvest management infrastructure including cold chain infrastructure and processing units are required for establishing value chain. Awareness among the farmers required for post-harvest handling. Key interventions include Post Harvest Management, Horticulture Mechanisation, permanent pandals for vegetable cultivation, drip irrigation, farm ponds, plastic mulching and development of Horticulture Hubs in selected potential mandals.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> • 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 and power saws may be promoted by Government through Agro-Service Centres with 50% subsidy support. • Empowering FPOs to take up technology transfer to their members through setting up of production/distribution/demonstration facilities for ultra-high density orcharding, organic inputs/biocontrol/soil testing facilities and linking them to Technology providers on a PPP mode.
v.	Forestry and Wasteland Development	<ul style="list-style-type: none"> • Creation of awareness among farmers on social forestry as a part of integrated farming system not only to improve their income levels but also as a part of climate mitigation initiative. • Extension of credit facilities for taking up forestry activity • Establishment of permanent nurseries with good infrastructure and production of quality plant material is a pre-requisite for development of the sector. • Forest Dept may coordinate with banks to promote institutional credit support for the poorest of poor in tribal areas.
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Creation of awareness among the rural populace on the importance of dairying as a livelihood activity will have a large positive impact on the development of the sector. • Promotion of calf-rearing activity. • Promotion of fodder cultivation • Financing of calf-rearing, chaff cutting machines, bulk coolers etc. need to be encouraged. • Promotion and extending finance to JLGs on the lines of SHGs for diary activity. • The GoI has introduced KCC for animal husbandry activities which helps the farmers to meet the working capital requirement. Awareness may be created in JMLBC /DCC and other training programmes on coverage of eligible farmers. • Availability of good quality calves/animals is a big problem in the district. Therefore, promotion of calf rearing scheme by Government is very much required besides promotion of fodder cultivation. • The Govt. may strengthen the Animal Husbandry Department with adequate manpower for better reach of their services to the AH farmers.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Interest subvention for Animal Husbandry activities could be considered to facilitate increased term loan credit and the same may be extended to FPOs for all loans availed by them.
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> Self Help Groups may be encouraged to take up Broiler Farming under contract farming with hatcheries as well as to take up marketing of broiler meat in their areas. A breeding farm and hatchery for supply of chicks for rearing Backyard birds will help the farmers to take up this activity on a large scale.
viii.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> Promoting silage production on cluster basis through farmers to overcome the shortage of fodder/feed. Training of farmers in health care & rearing of sheep goat etc Commercial sheep goat and pig breeding farms to be established for availability of quality breed. Awareness on the importance of the allied activity in improving incomes of farmers.
ix.	Fisheries	<ul style="list-style-type: none"> There is no organised fish marketing in the district. Hence Promotion of Domestic Marketing on large scale is required. Lack of advanced craft and gear to marine fishermen to explore deep sea pelagic fishery wealth. Value addition to fish – Value added product development by way of process and product diversification from all varieties of fish including low value unconventional species and seasonally abundant fish. Cold storage facilities for fish - Most of the time when huge landings of marine fish arrive it is wasted or sold at throw away prices. There is a need to create Cold storage facilities and create awareness among the entrepreneurs to open cold storage facilities. Fisheries Department may conduct exposure programmes for branch managers to create awareness on fisheries activities. Fish landing centres at reservoirs to reduce post-harvest losses. The VFAs who are providing Extension and other technical services at RBKs needs to be regularly trained for enhancing the capacities
x.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> GoAP may consider on-boarding FPOs and PACS on eFARMARKET electronic platform for aggregation of produce and marketing. Construction of at least 2 to 3 cold storages with latest technology will help the farmers to fetch good price. Private warehouses are required to be encouraged to get accredited and registered with WDRA. Creation of awareness among the farmers on the benefits of scientific storage facilities.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Availability of sufficient power to run cold storages. PACS in the district may create storage infrastructure in the potential areas in their area of operation especially for storage of jaggery.
xi.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> Creation of awareness on the need for soil conservation measures required to protect the fertility of the soil and area based measures like terracing bunding, growing vegetative cover etc. may be taken up by Agriculture/Horticulture Departments. Extension of credit facilities for the activities under the sector may be taken up by Banks. Line Departments to conduct sensitization programmes on Integrated Farming Systems (IFS) at village/panchayat level to generate awareness among farming community on the benefits of IFS. Development of demonstrable models of bankable investments in soil and water conservation are critical for promoting credit linkage in the areas of soil and water conservation viz. farm ponds land levelling etc. Organic input production is low capital based whose popularity hinges on local production and distribution through FPOs PACS as it is not attractive for distribution through dealer networks.
xii.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> The Department of Agriculture, Horticulture, Sericulture and NREDCAP should promote vermin and NADEP compost units in a big way by conducting awareness campaigns on the benefits of organic farming. Department of Horticulture may conduct an awareness meeting with prospective entrepreneurs and banks on tissue culture infrastructure for proactive financing. Departments may arrange for buy-back facilities for compost produced by entrepreneurs SHGs/VSSs/RMGs may be encouraged for taking up establishment of bio fertilizers/pesticides/compost units on group mode by availing bank credit. Creation of awareness among the farmers about good quality seeds & plant materials of high yielding crop varieties must be done through awareness camps and field demonstrations
xiii.	Food and Agro Processing	<ul style="list-style-type: none"> Capacity Building of micro-entrepreneurs especially SHGs through greater participation of Skill Development Centres, RSETI and NGOs with support from line departments. Marketing is the major problem especially for unregistered units as they lack standards and standardization in product. A mother unit supplying material technology and brand name for identical activities in a cluster needs to be

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>explored. For such units there is a need to address the issues like capacity utilization, availability of quality raw materials throughout the year, cold chain and marketing linkages. Pesticide content in the raw material is also an important factor keeping in view the export potential.</p> <ul style="list-style-type: none"> As the district offers good scope, there is a need to develop entrepreneurship for setting up agro and food processing clusters and post-harvest management infrastructure for horticulture and agriculture crops. Popularizing the incentives available for food and agro-processing under MoFPI, GoI and State Industrial Policy among entrepreneurs by DIC.
xiv.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> The Government institutions like MANAGE may address the lukewarm response to the ACABC Scheme by taking lead in identifying potential agripreneurs in collaboration with State Governments and other related agencies and guiding them in setting up own unit. The Government should encourage FPOs with interest subvention and working capital based on the grading and business. There is a need to sensitize banks including RRBs and Cooperative Banks as there are potential FPOs for absorbing credit for their short term and long-term credit needs. Branch managers/staff are required to be apprised of the FPO concept and the modalities of their financing. Strengthening of equity base and membership of FPOs are of paramount importance which would enable these entities to leverage the benefits offered by the Equity Grant and Credit Guarantee Schemes of SFAC and NABSANRAKSHAN. Banks may cooperate in extending financial assistance to ACABCs and FPOs promoted in the district. All the departments may identify potential clusters to promote FPOs. 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
xv.	MSME	<ul style="list-style-type: none"> Attracting private investment in food processing sector especially mango pulp extraction, tomato processing and tutti-frutti from papaya. Uninterrupted and adequate water and power supply to the industries. Establishing artisan parks by reforming existing Shilparamams with production-cum-sales outlets, sales huts etc.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> Government may launch information-cum-sales based portal for weavers showcasing district specific products. The portal may also capture details of individual weavers along with the product. Technology driven e-commerce to help small town communities and micro business clusters based on traditional skills. Tourism sector is having huge potential in the district which is untapped and can create employment. Tourism department may popularise heritage and adventure tourism and impart capacity building in hospitality sector. Lack of dynamism/strategy in banks in utilization of CGTMSE scheme and extension of credit facilities to Industries. Consorted efforts required for credit flow under Stand-Up India Scheme
xvi.	Exports	<ul style="list-style-type: none"> Stable export policy to meet the demand of the international market on a continuous basis and to sustain the units in the district. Tie-up with export firms is required for effective fruit care and export of fresh fruits to provide additional income to the farmers. For export of agricultural products factors such as domestic as well as international demand and supply situation price, competitiveness, quality concerns, sanitary and phyto-sanitary requirements and relevant rules & regulations of the importing countries need to be duly taken into consideration. Temporary restrictive measures sometimes adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit. Strengthen State's association with Export Promotion Councils, International Trade bodies, Federation of Indian Exports Organisation, India Trade Promotion Organisation, National Centre for Trade Information and Product Sectoral Associations. 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 Facilities and dedicated services may be extended by qualified centres to guide producers on introducing themselves on e-commerce fronts.

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> • Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks. • International demand and supply situation price competitiveness for exportable and related domestic factors may be announced / projected in public portals on continuous basis. • Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC. • Forex branches may be opened in the district exclusively to cater services to exporters. • The banks should put in place a control and reporting mechanism for export credit.
xvii.	Education Loans	<ul style="list-style-type: none"> • Banks may conduct awareness camps in educational institutes offering professional courses regarding educational loans for the benefit of students & parents. • Banks to improve the loan sanctions in tie up mode with reputed colleges/educational institutions. • The Financing Institutes to view the education loans in business prospective as credit guarantee scheme is available to obviate the default rate. • Banks may also implement Central Scheme to provide Interest Subsidy (CSIS) which is applicable to all eligible students who pursue technical and professional education studies in India. As per IBA guidelines banks should not insist for surety/collateral security for educational loans up to ₹7.50 lakh. • Professional Colleges and Vocational Institutes may create help desk for arranging funds for aspirant students who want to pursue the courses. Institutes/colleges offering professional courses may guide the students for availing educational loans from banks. • Banks may conduct awareness camps in educational institutes offering professional courses regarding educational loans for the benefit of students & parents. Banks to improve the loan sanctions in tie up mode with reputed colleges/educational institutions. • The Financing Institutes to view the education loans as business prospective as credit guarantee scheme is available to obviate the default rate. • The sector has been hampered by large number of defaults primarily arising out of frequent change of address by the students. Parents can be taken as co-guarantor to bring down incidences of defaults.

S. No.	Sector	Critical intervention required for creating definitive impact
xviii.	Housing	<ul style="list-style-type: none"> • There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments. • Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds. • As residential housing loans do not create direct additional income, recovery of loans may prove to be difficult even though loans may be adequately secured. There are many legal and other hurdles to be tackled in this regard. District Administrations may help banks in recovery of loans. • Government bodies 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. • There is a need to link interest rate with the Loan to Value ratio and reward borrowers for early payment of EMI
xix.	Social Infrastructure	<ul style="list-style-type: none"> • Young Doctors may be encouraged for setting up of Nursing Homes/Clinics with latest equipment by extending concessions in taxes. • The Government may prefer entrepreneurs who can establish RO plants in mandal headquarters under various subsidy schemes to create quality infrastructure at village level. • Areas requiring safe drinking water (RO plants) through private participation need to be financed by banks. To start with the interested SHGs/VOs may be financed for RO plants. • More number of construction companies in the district to take up construction of schools/hospitals etc. • Timely and adequate availability of raw material for construction of buildings • There is a need to encourage PPP models in creation of social infrastructure by roping corporates and other institutions through their CSR funding and private investment through bank credit. • The village water and sanitation committees may be formed, and their capacity building may be done. • Bankers may proactively take up financing of these activities to achieve their priority sector obligations. Banks may utilise CGTMSE/PMEGP scheme wherever applicable/ available.
xx.	Renewable Energy	<ul style="list-style-type: none"> • Promoting use of renewable energy-based units have constraints like high capital cost, lack of awareness of technology etc. Govt. Departments, Banks, NGOs and Social enterprises need to focus on promotion of renewable energy. Grid connected Solar power projects are less vis-à-vis the

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>potential of the district. Many residential complexes have come up in the recent past which can be supported with Roof top solar systems.</p> <ul style="list-style-type: none"> • The line department has an important role to play in facilitating grounding of more units by organising workshops for bankers and other government departments. State Government should encourage establishment of PV cell manufacturing units by extending tax concessions. • There is a huge demand from village panchayats and farmers for solar street lighting and solar fending. A suitable additional subsidy may be introduced by State Government for these activities. • Electric Vehicle Charging Stations may be established in through Public/Private Investment to encourage use of electric vehicles. • Coordination between NREDCAP and APEEDCL in popularizing solar pump sets • Need to motivate dairy farmers to set up bio-gas plants which would be an integral part of their mini-dairy set up.
xxi.	Informal Credit Delivery System	<ul style="list-style-type: none"> • Encouraging cashless transactions among the SHG groups thereby improving digital transactions. • Need to revisit loan appraisal and follow-up strategies to ensure productive end use of credit of SHGs. • To graduate the SHGs into an enterprising entity, there is a need to ensure suitable income generating opportunities during the credit linkage. Bankers need to ensure that the lending to an individual in a group should be based on merit and need. • Free flow of data among stakeholders for quick identification of problems/gaps and timely interventions through coordinated efforts. • Continued focus on insistence on 'SHG Pancha-Sutras'. • A body and field cadre on lines of SERP can help the bankers in formation and promotion of JLGs which in turn will boost the confidence in the JLG lending models. However, it is suggested that instead of having a rigid structure a flexible structure may be adopted. State Government in association with NABARD may come up with a scheme to identify train and support lead agencies in the district on the lines of CBBOs for FPOs.

Chapter 8

Status and Prospects of Cooperatives

Background

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

'Cooperatives' as an institutional entity are defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'. There are seven major principles that govern working of cooperatives i.e., voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of concern for community and principle of cooperation among cooperatives.

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

Formation of Ministry of Cooperation (MoC) by GoI

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

Initiatives of Ministry of Cooperation (MoC), GoI

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

- a. **Formulation and circulation of model bye-laws for PACS**
Formulation and circulation of model byelaw 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.
- b. Formulation of National Co-operative Policy.

c. **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.

- d. Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs
- e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
- f. Launching of world's largest food grain storage scheme for cooperatives
- g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs
- h. 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(10) 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

- Visakhapatnam district has a total of 210 cooperatives covering various sectors, including Primary Agricultural Credit Societies (PACS), housing, consumer cooperative societies, and employees' credit cooperative societies. The district features a diverse range of non-credit cooperatives, comprising 69 housing cooperative societies, 08 labour cooperatives, 23 consumer cooperative societies, 01 joint farming cooperative society, 06 farmer producer organizations (FPOs), and 07 other cooperative societies.
- Additionally, there are several credit-based cooperatives in the district, including 13 PACS, 01 district central cooperative bank, 01 urban cooperative bank, and 89 employees' credit cooperative societies (ECCS). The most numerous types of cooperatives are the employees' credit cooperative societies (89) and housing cooperative societies (69), indicating a strong presence in the employee welfare and housing sectors.
- While the agricultural sector is represented by 13 PACS and 01 cooperative joint farming society, its prominence in the cooperative structure is not as significant as that of other sectors.

Potential for formation of cooperatives

- The presence of a District Central Cooperative Bank and an Urban Cooperative Bank indicates a structured financial cooperative system in the district. Additionally, the existence of 06 Farmer Producer Organizations (FPOs) reflects a growing focus on organized farmer collectives that enhance market access and bargaining power.
- The district demonstrates considerable potential for cooperative activity in the agricultural credit sector, with a uniform distribution across all blocks. There is also potential for establishing new cooperative societies in the fisheries and food processing sectors, which can have immense multiplier effect in giving a fillip to economic activities in these areas.
- Furthermore, the absence of Multi-State Cooperative Societies registered in Andhra Pradesh suggests an opportunity for inter-state cooperative development.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
i.	Collectivisation	FPO	Visakhapatnam District	Promotion of Farmer Producer Organizations (FPOs) under various funds (PODF and CSS for 10000 FPOs)	Horticulture Department supported FPOs to establish Collection centers and cold storages under RKVY -MIDH.	2500	Providing wide range of services to farmers including sale of quality seeds inputs renting out farm machinery formation of JLGs marketing of produce and capacity building of farmers
ii.	Sensitisation	Important FSPF Projects including CAT	Visakhapatnam District	Exposure visits for farmers		60	Knowledge enhancement and skill development through visits to various training institutes across the country
iii.	Infrastructure Development	Rural Haats / Rural Mart/ Gram Dukaan/ Mobile Vans etc.	Visakhapatnam District	Implementation of one Rural Haat at Padmanabham and provision of one Rural mart Mobile van		110	Strengthening of marketing and storage infrastructure providing basic facilities to traders/farmers for selling produce

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.	Skill Training	Skill Development programmes	Visakhapatnam District	Skill Development programmes on garment making, arya work sublimation, printing and retail sales associate	RAMKY Foundation contribution	150	Enhanced employability and entrepreneurship skills for rural youth
v.	Women Empowerment	LEDP (Livelihood and Enterprise Development Programme)	Visakhapatnam District	Training programmes on Leather belt making (ongoing), LED bulb making, Paper cups making, Garment making, Hawai chappal making and sanitary pad making (My Pad My Right project)	Convergence under PMEGP scheme	540	Improved livelihood opportunities and enterprise development for SHG women
vi.	Women Empowerment	MEDP (Micro Enterprise Development Programme)	Visakhapatnam District	Training programme for SHG women on Mushroom cultivation (ongoing) and Ball pen making	Convergence under PMEGP scheme	60	Development of micro-enterprise skills for SHG women
vii.	Financial Inclusion	Support for conducting Financial Literacy camps, Street Plays and procuring mobile demonstration vans	Visakhapatnam District	Support for conducting Financial Literacy camps, Street Plays and procuring mobile demonstration vans		6000	Increased financial awareness and access to banking services in rural areas

Success Stories

Success Story 1:

Empowering Women through Eco-Friendly Menstrual Pad Manufacturing : A Livelihood Initiative in Visakhapatnam

1. Scheme: My Pad My Right 2.0 under Livelihood Enterprise Development Program (LEDP)

2. Project Implementing Agency: NABFOUNDATION

3. Duration of the Project: 2 years (Ongoing)

4. Beneficiary: Nava Chaitanya SHG

- No. of beneficiaries : 30
- Community : OC, OBC & SC SHG women
- State : Andhra Pradesh
- District : Visakhapatnam
- Block : Pendurthi
- Village : Jutthada

5. Support Provided

Financial Support: NABARD sanctioned ₹5,37,942 for the project, with ₹3,94,732 released as the first instalment. This financial support enabled the purchase of a semi-automatic sanitary pad making machine and raw materials for 2 months.

Technical Training: NABARD facilitated a two-day technical training for the Nava Chaitanya SHG members, which was crucial for successfully operating the sanitary pad making machine. This training was completed on July 31, 2024.

Infrastructure: The project included the installation of a semi-automatic sanitary pad making machine in the Visakhapatnam district on April 29, 2023, providing the necessary infrastructure for local production of sanitary pads.

Marketing Support: NABARD, through its regional office and the partnering NGO, provided guidance on marketing strategies, including SHG-to-SHG marketing and developing collaborations with village organizations and SHG federations within the block.

6. Pre-implementation Status

The Nava Chaitanya SHG members had limited income opportunities before the project. From their savings they contributed ₹ 01 lakh towards the project. The women lacked technical skills in sanitary pad production prior to the project. The two-day technical training provided was crucial for them to successfully operate the machine and start production. There was limited awareness about menstrual hygiene in the community. The project aimed to increase awareness and dispel myths in rural areas, indicating that the women and their communities had gaps in menstrual health knowledge.

7. Challenges Faced

Technical issues with embossing and cutting machines persisted, requiring agency intervention and a technical team visit to ensure long-term sustainability of the Saral Design machine. Marketing pads in rural areas was challenging, prompting the SHG and NGO to develop strategies like SHG-to-SHG marketing and village organization collaborations to expand reach and raise menstrual hygiene awareness. Efficient raw material management was

a concern, as storing materials for long periods posed challenges to maintaining consistent production cycles, product quality, and meeting market demands. Limited access to affordable, hygienic menstrual products in rural areas led to unhygienic practices due to lack of awareness and resources, impacting women's health and dignity. Traditional cloth pads often caused leakage and discomfort, affecting women's mobility and dignity during menstruation, highlighting the need for better menstrual hygiene solutions.

8. Impact

The project has produced 37,198 sanitary pads, with 34,896 sold, generating an income of Rs.1,30,860 for the Nava Chaitanya SHG. This demonstrates successful production and sales, indicating improved economic status for the SHG members. The project has increased awareness about menstrual hygiene practices in rural communities, helping to dispel myths and taboos. This suggests an improvement in the social status and health knowledge of women in the area. The quality of locally produced pads has received positive feedback, reportedly surpassing branded products. This indicates potential for sustained income generation and improved access to quality menstrual hygiene products for rural women.



DDM interacting with SHG members



Beneficiaries Learning to Operate the Machine

Success Story 2:**Empowerment through Entrepreneurship: Transforming Lives with Ball Pen Making**

1. Scheme: Micro Enterprise Development Programme (MEDP))

2. Project Implementing Agency: VIDYA Foundations NGO

3. Duration of the Project: 15 days training and handholding for 6 months

4. Beneficiary: Nava Chaitanya SHG

- No. of beneficiaries : 30
- Community : OBC & SC SHG women
- State : Andhra Pradesh
- District : Visakhapatnam
- Block : Bheemunipatnam
- Village : Revidi

5. Support Provided

Financial support through MEDP scheme for conducting the training program. Technical training on ball pen making with 4 variants. Support in establishing a ball pen making unit named "SRI VIDYA PENS". Marketing linkages through Gramin Udyami and local wholesale markets. Assistance in MSME registration for the unit

6. Pre-implementation Status

Average daily income of each SHG woman's family was nearly Rs. 500/-. Many were under the clutches of moneylenders, paying high interest rates. Most worked as daily wage labourers in hotels, cinema halls, and malls in nearby areas.

7. Challenges Faced

Environmental pollution from a nearby pharmaceutical company affecting health and agriculture. Lack of good agricultural practices due to construction of water tanks by the pharma company. Limited income opportunities in the village, forcing many to seek work in nearby urban areas.

8. Impact

Monthly income per member increased up to Rs. 7,500/- from Ball Pen Units, in addition to earnings from MGNREGA and daily wage work. Enhanced social status and psychological empowerment of the communities. Improved ability to provide nutritious food to their children and better financial stability.



Members Engaged in Ball Pen Making

Success Story 3:**Empowering Small Farmers: Prakruthiphala FPC's Journey to Sustainable Agriculture and Market Success**

1. Scheme: Farmer Producer Organization (FPO) promotion

2. Project Implementing Agency: JAGRUTHI MACTS

3. Duration of the Project: Ongoing since 23-January-2019

4. Beneficiary:

- No. of beneficiaries : 515
- Community : OC, OBC, SC
- State : Andhra Pradesh
- District : Visakhapatnam
- Block : Pendurthi
- Village : Pinagadi and 13 other villages

5. Support Provided

Financial support through NABKISAN FINANCE LIMITED, providing Rs.11,00,000/- as working capital. Technical training on pest prevention, plant protection measures, and soil testing. Conducted 15-day MEDP training program for 30 shareholders, including an exposure visit. Support in establishing Prakruthiphala Supermarket for direct marketing of farmers' produce.

6. Pre-implementation Status

Farmers cultivated crops using traditional methods without organized support. Limited access to quality seeds, agricultural inputs, and market linkages. Lack of collective bargaining power and value addition opportunities for their produce

7. Challenges Faced

Transitioning from individual farming practices to organized FPO operations. Establishing efficient supply chain and marketing channels for their produce. Adapting to new farming techniques and natural farming methods promoted by the FPO.

8. Impact

Farmers' income increased by 50% due to reduced investment costs and improved market access. Establishment of Prakruthiphala Supermarket for direct selling of branded products. Diversification into value-added products like pickles and e-commerce business, enhancing income opportunities for shareholders.



Supply of inputs by FPO



Extension Services by FPO



*Marketing of FPO produce through
Rural Mart Mobile Van*

Success Story 4:

Empowering Rural Artisans through "Stall in Mall" Initiative

1. Scheme: Stall in Mall scheme

2. Project Implementing Agency: NESTHAM Rural & Urban Development Society

3. Duration of the Project: 90 days (18-11-2023 to 15-02-2024)

4. Beneficiary:

- No. of beneficiaries : 48 rural artisans
- Community : OC, OBC, SC
- State : Andhra Pradesh
- District : Visakhapatnam
- Block : Visakhapatnam(Rural)
- Village : Maddilapalem

5. Support Provided

Financial support of ₹13.52 lakh for organizing the 90-day exhibition. Infrastructure support for setting up 4 stalls in the mall. Training and capacity building for artisans on marketing and soft skills. Publicity and marketing support through various channels

6. Pre-implementation Status

Limited market access and exposure for rural artisans. Lack of direct connection with urban consumers. Insufficient knowledge of modern marketing techniques and consumer preferences. Lower income due to limited sales opportunities

7. Challenges Faced

Technical issues with embossing and cutting machines in the Saral Design machine. Marketing challenges in reaching urban customers and creating awareness. Efficient management of raw materials for consistent production and quality

8. Impact

Total sales of ₹59,42,409 during the 90-day event. Improved marketing skills and understanding of urban consumer preferences. Enhanced income opportunities for rural artisans. Increased visibility and demand for rural handicrafts and products.



Presentation of certificates to the participants



Artisans ready with the products

Success Story 5:**An Empowering Journey: NABARD's Hawai Chappal Making Initiative Transforms Lives of Rural Women in Andhra Pradesh**

1. Scheme: Livelihood and Enterprise Development Programme (LEDP)

2. Project Implementing Agency: VIDYA Foundations

3. Duration of the Project: 2 years

4. Beneficiary:

- No. of beneficiaries : 90 SHG women
- Community : Majority are scheduled caste women
- State : Andhra Pradesh
- District : Visakhapatnam
- Block : Bheemunipatnam
- Village : Thagarapuvalasa and surrounding villages

5. Support Provided

Financial support for conducting 15-day skill training program for 90 SHG women in 3 batches, demonstration unit and exposure visit. Technical training on Hawai Chappal making and book-keeping. Marketing support through exposure to markets, setting up stalls in exhibitions and melas. Assistance in MSME registration and financial literacy training

6. Pre-implementation Status

Income levels ranged from Rs. 3,500 to Rs. 4,500 per month from daily wage labor
Many families faced severe poverty, leading to migration of husbands to cities
Women were unable to provide nutritious food and quality education to their children. Many were in debt to moneylenders and struggled to repay SHG loans.

7. Challenges Faced

Limited livelihood opportunities in rural and suburban areas of Visakhapatnam District. Social constraints preventing women from working outside their homes. Lack of skills and knowledge to start and manage their own businesses. Dependence on daily wage labor with insufficient and unstable income

8. Impact

Establishment of a Hawai Chappal Making unit under the brand name "BESTIE". Average monthly income increased to Rs. 6,000 - Rs. 7,000 per beneficiary. Reduced migration, improved nutrition for children, and better access to quality education. Enhanced financial independence and socio-economic status of women beneficiaries.



*Shri M R Gopal, CGM NABARD AP RO Felicitated
by SHG women*



*Inauguration of common facility centre by
CGM NABARD AP RO*

Appendix 1A

Climate Action & Sustainability

1.1 Climate Action - Scenario at Global & National Level

Climate Change and its Impact

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

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

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

References

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of the Government of India

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

1.4 Initiatives of the RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

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

1.6 Way Forward

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

Appendix 1B

Climate Action & Sustainability

2. Climate Change Scenario - At the State Level

2.1. State Action Plan for Climate Change

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

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

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

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

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

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

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

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

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

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

ICAR Institutions

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

State Government

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

NABARD

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

Other Agencies

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

Appendix 1C

Climate Action & Sustainability

Climate Change Scenario - At the District Level

Prospects of Climate Action in the District

Visakhapatnam district holds significant potential for climate action projects across multiple sectors. In agriculture, projects could focus on climate-resilient crop varieties, water-efficient irrigation systems, and soil conservation practices, potentially benefiting the farmers in the district. The coastal zone management sector offers opportunities for mangrove restoration and coastal protection measures along the district's 60 km coastline. Forestry projects could target afforestation and biodiversity conservation in the Eastern Ghats region. Energy sector initiatives may include promoting renewable energy, particularly solar, given the district's high solar radiation. Urban development projects could focus on sustainable waste management and energy-efficient buildings in Visakhapatnam city. The district's industrial sector presents opportunities for energy efficiency and pollution control measures. The total investment required for comprehensive climate action across these sectors in Visakhapatnam could range from ₹500 crore to ₹1000 crore over a 5-year period.

State Action Plan on Climate Change (SAPCC) Strategies for Visakhapatnam District

The State Action Plan on Climate Change (SAPCC) proposes several strategies relevant to Visakhapatnam district:

- **Agriculture:** Actions include promoting drought-resistant crops and micro-irrigation systems, targeting approximately 3 lakh farmers. The estimated financial requirement for this could be around ₹100 crore, implementable through schemes like PMKSY and RKVY.
- **Coastal Zone Management:** Strategies include mangrove restoration and constructing sea walls covering the 60 km coastline, with an estimated cost of ₹150 crore, potentially funded through the National Coastal Mission.
- **Forestry:** Strategies focus on increasing green cover and protecting biodiversity, targeting the district's forest areas with an estimated requirement of ₹50 crore, implementable through CAMPA funds.
- **Energy:** Strategies include promoting solar rooftops and energy-efficient appliances, targeting urban and industrial areas with an estimated cost of ₹200 crore, supported by schemes like KUSUM and UJALA.

The nodal agency for most of these initiatives would be the respective state departments, with implementation support from district-level offices and local bodies. The total estimated financial requirement for implementing these strategies in Visakhapatnam district could be around ₹500 crore to ₹1000 crore over a 5-year period.

Any specific Climate Change initiative in the district by

1. **Govt. of India:** The Government of India has implemented several climate change initiatives in Visakhapatnam through various ministries and departments. These include the Smart City Mission, which focuses on sustainable urban development, and the National Clean Air Programme to improve air quality. The Ministry of Environment, Forest, and Climate Change has supported afforestation efforts and coastal zone management projects in the district. Additionally, the Solar City Program aims to promote renewable energy adoption in Visakhapatnam.

- 2. ICAR Institutions:** ICAR institutions have been actively involved in climate-resilient agriculture research in Visakhapatnam. The Central Marine Fisheries Research Institute (CMFRI) has conducted studies on the impact of climate change on marine ecosystems and fisheries in the coastal areas of Visakhapatnam. The Indian Institute of Oil Palm Research (IIOPR) has worked on developing climate-resilient oil palm varieties suitable for the region.
- 3. State Government:** The Andhra Pradesh government has implemented several initiatives in Visakhapatnam as part of its State Action Plan on Climate Change. These include promoting renewable energy through solar and wind power projects, implementing water conservation measures, and developing climate-resilient agricultural practices. The state has also focused on improving urban green cover and coastal zone management in Visakhapatnam.
- 4. NABARD:** NABARD has implemented 15 Tribal Development Fund projects and 45 Farmer Producer Organizations in the erstwhile Visakhapatnam district, benefiting around 8000 tribal families and 15000 farming households through sustainable farming practices that aid climate change adaptation and mitigation. NABARD has supported projects promoting sustainable agriculture, water conservation, and livelihood diversification for rural communities. It has also facilitated capacity-building initiatives for farmers on climate-resilient agricultural techniques. The District Development Manager of NABARD collaborates with various government bodies, ICAR institutions, NGOs, and other stakeholders to create awareness and promote climate change adaptation and mitigation practices among the district's population.
- 5. Other agencies:** Several NGOs and international organizations have implemented climate change initiatives in Visakhapatnam. The World Bank has supported urban development projects with a focus on climate resilience. Local environmental organizations have conducted awareness programs on climate change and promoted sustainable practices. Additionally, some private sector companies have initiated corporate social responsibility projects related to climate change mitigation and adaptation 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, possessing distinct nature, quality, and characteristics linked to that location. GIs play a crucial role in rural development by empowering communities, acting as product differentiators, supporting brand building, creating local employment, reducing rural migration, establishing a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and cultural expressions, and conserving biodiversity. NABARD's intervention in Geographical Indications encompasses end-to-end support in facilitating pre-registration and post-registration activities for GIs. This includes enhancing quality, improving market access, creating awareness, strengthening producers' capacity to enforce their rights, and subsidizing the costs of registration, enforcement, and marketing.

Following the 2022 reorganization, Visakhapatnam district does not have any registered Geographical Indication (GI) products. Previously, Etikoppaka Toys and Araku Coffee, which received GI tags in 2017 and 2019 respectively, were part of the erstwhile Visakhapatnam district. However, post-reorganization, these products now fall under Anakapalli and Alluri Sitaramaraju districts. Given Visakhapatnam's predominantly urban and industrial nature, there is limited scope for products with unique geographical attributes or traditional artisanal expertise. Currently, there are no pending GI applications from Visakhapatnam district with the Department for Promotion of Industry and Internal Trade (DPIIT), and consequently, no Authorized Users (AUs) registered for GI products within the district's new boundaries.

With no current GI products in Visakhapatnam district, there are no Authorized Users (AUs) actively using GI tags within its new boundaries. The district's urban and industrial character limits the potential for traditional or location-specific products eligible for GI registration. Despite these constraints, the District Development Manager (DDM) of NABARD continues efforts to identify any potential products that might qualify for GI status, focusing on niche areas where geographical uniqueness might still exist. The DDM's activities now primarily involve creating awareness about GI concepts, exploring possibilities in the district's peripheral areas, and collaborating with local institutions to identify any overlooked products with GI potential. While post-GI activities are currently not applicable, the focus remains on preparatory and exploratory work for future opportunities.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bheemunipatnam	Visakhapatnam Urban	Visakhapatnam (Rural)	District Total
I. Agriculture								
A. Farm Credit								
A.1 Crop Production, Maintenance, Marketing								
1	Brinjal/ Baingan Hybrid/ HYV	100	Acre	65000	Phy 1800.00 BL 1170.00	0.00	120.00	1920.00
2	Cashew/ Kaju Irrigated	100	Acre	42000	Phy 240.00 BL 100.80	0.00	60.00	300.00
3	Coconut/ Narival Irrigated	100	Acre	55000	Phy 360.00 BL 108.00	0.00	120.00	480.00
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduva Irrigated	100	Acre	20000	Phy 1200.00 BL 240.00	0.00	600.00	1800.00
5	Groundnut/ Moongfali Irrigated	100	Acre	38000	Phy 600.00 BL 228.00	0.00	200.00	800.00
6	Maize/ Makka Irrigated	100	Acre	45000	Phy 2400.00 BL 1080.00	0.00	500.00	2900.00
7	Mango/ Aam	100	Acre	50000	Phy 300.00 BL 150.00	0.00	60.00	360.00
8	Marigold/ Gende Ka Phool/ Zendu	100	Acre	50000	Phy 600.00 BL 300.00	0.00	120.00	720.00
9	Papaya/ Papita	100	Acre	110000	Phy 300.00 BL 330.00	0.00	180.00	480.00
10	Pearl Millet/ Bajra/ Cumbu Irrigated	100	Acre	22000	Phy 0.00 BL 0.00	0.00	240.00	240.00
11	Rice/ Chaval/ Dhan Irrigated	100	Acre	46000	Phy 14400.00 BL 6624.00	0.00	2700.00	17100.00
12	Sesame/ Til/ Seesamum/ Gingelly Irrigated	100	Acre	14000	Phy 2400.00 BL 336.00	0.00	360.00	2760.00
13	Sugarcane/ Ganna Irrigated	100	Acre	100000	Phy 600.00 BL 600.00	0.00	60.00	660.00
14	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai Irrigated	100	Acre	22000	Phy 1440.00 BL 316.80	0.00	300.00	1740.00
					11673.60	0.00	2349.40	14023.00
	Post-harvest/HH Consumption (10%)				1167.36	0.00	234.94	1402.30
	Repairs & maintenance of farm assets (20%)				2334.72	0.00	469.88	2804.60
	Sub Total				15175.68	0.00	3054.22	18229.90
A.2 Water Resources								
1	Artificial Recharge Structure-For Bore Well	85	No.	52700	Phy 70.00 BL 31.36	0.00	28.00	98.00
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy 420.00 BL 273.64	0.00	12.54	490.00
3	Conveyance/ Distribution structures-Surface type-Dia-125mm, Depth-20m	85	ha	31500	Phy 420.00 BL 112.46	0.00	45.61	319.25
4	Diesel Pump Sets-New-8 HP	90	No.	57600	Phy 420.00 BL 217.73	0.00	37.49	490.00
5	Drip Irrigation-New-16mm, 1.2 m x 0.60 m	85	ha	127500	Phy 140.00 BL 151.73	0.00	36.29	254.02
6	Dug Well-New-OD-0.9m, ID-0.6m, Depth-10m	85	No.	114450	Phy 140.00 BL 136.20	0.00	75.86	227.59
8	Electric Pump Sets-New-7.5 HP - Complete	90	No.	48500	Phy 980.00 BL 427.77	0.00	28.00	168.00
7	Electric Pump Sets-Submersible - 5 HP	85	No.	70000	Phy 420.00 BL 249.90	0.00	73.33	501.10
9	Solar PV Pump Sets (AC)-New-5 HP	85	No.	550000	Phy 420.00 BL 1963.50	0.00	70.00	490.00
10	Sprinkler Irrigation -Micro-90 mm 1 to 2	85	ha	36800	Phy 140.00 BL 43.79	0.00	327.25	2290.75
11	Tube Well-Deep -Dia-175mm, Depth-150m	85	No.	433650	Phy 140.00 BL 516.04	0.00	70.00	210.00
	Sub Total				4124.12	0.00	802.37	4926.49
A.3 Farm Mechanisation								
1	Combine harvester-Sugarcane harvesters	80	No.	15000000	Phy 0.00 BL 0.00	0.00	1.00	1.00
2	Drones-For Spraying	80	No.	950000	Phy 10.00 BL 76.00	0.00	120.00	120.00
3	Other machinery-Other Machinery & Equipments-Chaff cutter	80	No.	100000	Phy 100.00 BL 80.00	0.00	4.00	14.00
4	Other machinery-Other Machinery & Equipments-Mini Feed Mixing Plant	80	No.	150000	Phy 100.00 BL 120.00	0.00	30.40	106.40
5	Other machinery-Other Machinery & Equipments-Vegetable Dryer- Solar Tunnel Dryer (100 to 200 Sq ft)	80	No.	175000	Phy 10.00 BL 14.00	0.00	50.00	150.00
6	Paddy Transplanter-Powertiller Drawn	80	No.	460000	Phy 14.00 BL 51.32	0.00	60.00	180.00
7	Power Tiller--12 HP	80	No.	280000	Phy 420.00 BL 940.80	0.00	2.00	16.00
8	Reapers, Binders and Balers-Tractor attached-Paddy straw Baler (Round) - Tractor Operated	80	No.	1350000	Phy 14.00 BL 151.20	0.00	7.36	58.88
9	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy 42.00 BL 107.32	0.00	28.00	448.00
10	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	Phy 140.00 BL 1209.60	0.00	62.72	1003.52
11	Weeder-Inter Cultural Equipment-Medium power weeder (4.8 HP)	80	No.	48000	Phy 200.00 BL 76.80	0.00	3.00	17.00
	Sub Total				2827.44	0.00	777.68	3605.12
A.4 Plantation & Horticulture								
1	Floriculture-Chrysanthemum	80	Acre	135000	Phy 100.00 BL 108.00	0.00	50.00	150.00
							54.00	162.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bheemunipatnam	Visakhapatnam Urban	Visakhapatnam (Rural)	District Total
2	Floriculture-Rose	80	Acre	78900	Phy 100.00 BL 63.12	0.00	50.00	150.00 94.68
3	High density plantation-Banana	80	Acre	118000	Phy 300.00 BL 283.20	0.00	100.00	400.00 377.60
4	High density plantation-Mango-2.5 x 2.5	80	Acre	251900	Phy 200.00 BL 403.04	0.00	150.00	350.00 703.32
5	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut	80	Acre	72000	Phy 120.00 BL 60.12	0.00	60.00	180.00 103.68
6	Nursery -Small Nursery	90	No.	1000000	Phy 10.00 BL 90.00	0.00	5.00	15.00 135.00
7	Other Plantation Crops-Coconut-Coconut - East Coast Tall	80	Acre	66900	Phy 60.00 BL 32.11	0.00	30.00	90.00 48.17
8	Other Plantation Crops-Oil Palm	80	Acre	108350	Phy 50.00 BL 43.34	0.00	20.00	70.00 60.68
9	Pandals-Creeper Vegetable Cultivation	80	Acre	359700	Phy 60.00 BL 172.66	0.00	30.00	90.00 258.99
10	Sericulture-Mulberry Plantation-1000 Sq Ft	80	Acre	1500000	Phy 5.00 BL 60.00	0.00	0.00	5.00 60.00
	Sub Total				1324.59	0.00	681.53	2006.12

A.5 Forestry								
1	Plantation-Bamboo-5 m *5 m	80	ha	92000	Phy 5.00 BL 3.68	0.00	5.00	10.00 7.36
2	Plantation-Casuarina-5 m *5 m	80	ha	85000	Phy 20.00 BL 13.60	0.00	10.00	30.00 20.40
3	Plantation-Eucalyptus-5 m *5 m	80	ha	95000	Phy 10.00 BL 7.60	0.00	5.00	15.00 11.40
4	Plantation-Teak-5 m *5 m	80	ha	120000	Phy 30.00 BL 28.80	0.00	15.00	45.00 43.20
	Sub Total				53.68	0.00	28.68	82.36

A.6 Animal Husbandry - Dairy								
1	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy 180.00 BL 164.59	0.00	60.00	240.00 219.45
2	Crossbred Cattle Farming--High yield crossbred	90	1+1	198700	Phy 1800.00 BL 3218.94	120.00	600.00	2320.00 4306.52
3	Crossbred Cattle Farming--Mini Dairy (High yield on cows)	90	5+5	1212400	Phy 180.00 BL 1964.09	0.00	60.00	240.00 2618.79
4	Dairy Cow and heifer rearing--Female calf rearing	90	2	87600	Phy 180.00 BL 141.91	0.00	60.00	240.00 189.21
5	Dairy Marketing Outlet/ Parlour	90	No.	400000	Phy 360.00 BL 1296.00	12.00	60.00	432.00 1553.20
6	Fodder Cultivation-1 Acre	90	Acre	36000	Phy 360.00 BL 116.64	0.00	120.00	480.00 153.52
7	Graded Buffalo Farming--High yield variety	90	1+1	228900	Phy 1800.00 BL 3708.18	120.00	600.00	2320.00 5191.45
8	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1373500	Phy 180.00 BL 2225.07	0.00	60.00	240.00 2966.76
9	Refrigerated Tanker Van	90	No.	4000000	Phy 72.00 BL 2592.00	12.00	24.00	108.00 3888.00
10	Veterinary Clinic	90	No.	2500000	Phy 18.00 BL 405.00	0.00	6.00	24.00 540.00
11	ZBNF unit with Indigenous cattle	90	2	121200	Phy 18.00 BL 19.63	0.00	12.00	30.00 32.72
	Sub Total				15852.05	937.01	5074.56	21863.62

A.7 Working Capital - AH - Dairy/Drought animal								
1	Buffalo Farming	100	Per Animal	49000	Phy 1440.00 BL 705.60	0.00	240.00	1680.00 823.20
2	Indigenous Cattle Farming	100	Per Animal	38000	Phy 1440.00 BL 547.20	0.00	240.00	1680.00 638.40
	Sub Total				1252.80	0.00	208.80	1461.60

A.8 Animal Husbandry - Poultry								
1	Commercial Broiler Farming--Contract Farming-Deep litter-All-in All out system	80	1000	250000	Phy 3.00 BL 6.00	0.00	0.00	3.00 6.00
2	Commercial Broiler Farming--Deep Litter	90	5000	1700000	Phy 3.00 BL 45.90	0.00	0.00	3.00 45.90
3	Commercial Layer Farming--Manual/Automated	80	10000	6800000	Phy 36.00 BL 1958.40	0.00	12.00	48.00 2611.20
4	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy 60.00 BL 42.12	0.00	30.00	90.00 63.18
5	Indigenous Poultry Farming--Dual purpose-Independent Farming-Deep litter-All-in All out system	80	100	45000	Phy 1800.00 BL 648.00	0.00	600.00	2400.00 864.00
6	Poultry Hatchery--Broiler	80	7500	12000000	Phy 42.00 BL 4032.00	0.00	24.00	66.00 6336.00
7	Poultry Hatchery--Layer	90	7500	12000000	Phy 15.00 BL 1620.00	0.00	12.00	27.00 2916.00
8	Poultry transportation vehicle	90	No.	1000000	Phy 60.00 BL 540.00	30.00	30.00	120.00 1080.00
9	Retail Poultry dressing/products outlet	90	No.	300000	Phy 500.00 BL 1350.00	1000.00	500.00	2000.00 5400.00
	Sub Total				10242.42	2970.00	6109.86	19322.28

A.9 Working Capital - AH - Poultry								
1	Broiler Farming - Others	100	Per Bird	130	Phy 60000.00 BL 78.00	0.00	12000.00	72000.00 93.60
2	Layer Farming - Others	100	Per Bird	240	Phy 60000.00 BL 144.00	0.00	12000.00	72000.00 172.80
	Sub Total				222.00	0.00	44.40	266.40

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bheemunipatnam	Visakhapatnam Urban	Visakhapatnam (Rural)	District Total
A.10 Animal Husbandry - SGP								
1	Goat Rearing Unit-New Shed-Osmanbadi Breed	90	No.	3500000	Phy 10.00 BL 315.00	0.00	5.00	15.00 472.50
2	Lamb Fattening Unit-New Shed	90	20+1	227000	Phy 420.00 BL 858.06	0.00	140.00	560.00 1144.08
3	Pig Rearing Unit-New Shed	90	20	120000	Phy 420.00 BL 453.60	0.00	140.00	560.00 604.80
4	Piglet Fattening Unit-New Shed	90	10+1	497500	Phy 100.00 BL 447.75	0.00	50.00	150.00 671.63
5	Retail Market outlet for Meat	90	10	35800	Phy 70.00 BL 22.55	0.00	30.00	100.00 32.22
6	Sheep - Rearing Unit-New Shed-Nellore Breed	90	No.	300000	Phy 200.00 BL 540.00	200.00	100.00	500.00 1350.00
7	Sub Total				3600.86	540.00	1419.57	5560.43

A.11 Working Capital - AH - Others/SR								
1	Goat Farming_Rearing Unit - Semi-intensive	100	20+1	46000	Phy 400.00 BL 184.00	0.00	200.00	600.00 276.00
	Sub Total				184.00	0.00	92.00	276.00

A.12 Fisheries								
1	Boat Building/Repair Yards--Purchase of 28 HP IBM	80	No.	170000	Phy 500.00 BL 680.00	0.00	100.00	600.00 816.00
2	Brackishwater/ Coastal Aquaculture-Polyculture-Scampi Culture	80	ha	1483100	Phy 150.00 BL 179.72	0.00	50.00	200.00 232.96
3	Brackishwater/ Coastal Aquaculture-Shrimp Farming-White Shrimp	80	ha	2946300	Phy 50.00 BL 1178.52	0.00	20.00	70.00 1649.93
4	Composite Fish Culture-Composite Fish Culture	80	ha	307750	Phy 60.00 BL 147.72	0.00	30.00	90.00 221.58
5	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900	Phy 100.00 BL 643.12	0.00	30.00	130.00 836.06
6	Fish marketing-Fish Sale Unit	85	No.	400000	Phy 700.00 BL 2380.00	1000.00	300.00	2000.00 6800.00
7	Fish processing-Solar Fish Dryer	80	No.	426000	Phy 100.00 BL 340.80	0.00	50.00	150.00 511.20
8	Fishing craft-Mechanised--180-200 HP	80	No.	7400000	Phy 100.00 BL 3280.00	0.00	50.00	150.00 4920.00
9	Fishing craft-Mechanised-Deep Sea Fishing Vessel-200-240 HP engine	80	No.	12800000	Phy 120.00 BL 7104.00	0.00	20.00	140.00 8288.00
10	Fishing craft-Non Mechanised Boat/Traditional without OBM--Starting from 8HP engine	80	No.	550000	Phy 60.00 BL 6144.00	0.00	10.00	70.00 7168.00
11	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000	Phy 300.00 BL 1320.00	0.00	100.00	400.00 1760.00
12	Fishing gear and equipments-Accessories for Fishing Gear-Providing of FRP Boat engine	80	No.	320000	Phy 2000.00 BL 1600.00	0.00	400.00	2400.00 1920.00
13	Fishing gear and equipments-Accessories for Fishing Gear-Purchase of FRP nava & fishing net	80	No.	1100000	Phy 500.00 BL 1280.00	0.00	100.00	600.00 1536.00
14	Oranamental Fish Culture-Indigenous ornamental fish unit	80	No.	648400	Phy 300.00 BL 2640.00	0.00	100.00	400.00 3520.00
15	Sub Total				31036.60	3659.36	8713.08	43409.04

A.13 Working Capital - Fisheries								
1	Fish Culture - Others_Others	100	Acre	480000	Phy 120.00 BL 576.00	0.00	30.00	150.00 720.00
	Sub Total				576.00	0.00	144.00	720.00

A.14 Farm Credit								
1	Integrated Farming--Irrigated System	85	No.	980000	Phy 10.00 BL 83.30	0.00	2.00	12.00 99.96
2	Integrated Farming--Wetland System	85	No.	1255000	Phy 5.00 BL 53.34	0.00	2.00	7.00 74.68
3	Organic Inputs Manufacturing Unit--Medium	85	No.	4000000	Phy 100.00 BL 3400.00	0.00	50.00	150.00 5100.00
4	Pledge Loans	90	No.	300000	Phy 25000.00 BL 67500.00	10000.00	15000.00	50000.00 135000.00
5	Poly House-Tubular Structure	85	No.	3500000	Phy 100.00 BL 2975.00	0.00	50.00	150.00 4462.50
	Sub Total				74011.64	27000.00	43725.50	144737.14
	Total Farm Credit (sum of A.1 to A.14)				160483.88	35106.37	70876.25	266466.50

B. Agriculture Infrastructure								
B.1 Storage Facilities								
1	Cold Storage-Mini Unit-Cold Room - 30 MT	75	No.	1500000	Phy 50.00 BL 562.50	30.00	30.00	110.00 1237.50
2	Cold Storage-Refrigerated Van	75	No.	2500000	Phy 100.00 BL 1875.00	30.00	70.00	200.00 3750.00
3	Godown-Galvanized Sheets-500 MT	75	No.	1750000	Phy 20.00 BL 262.50	10.00	15.00	45.00 590.63
4	Godown-Medium -RCC - 1000 MT	75	No.	7000000	Phy 10.00 BL 525.00	2.00	6.00	18.00 945.00
5	Low Cost Storage-Fruit/ Vegetable	85	No.	1500000	Phy 100.00 BL 1275.00	20.00	60.00	180.00 2295.00
6	Market Yard-Collection Centre	85	No.	1500000	Phy 20.00 BL 255.00	10.00	10.00	40.00 510.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bheemunipatnam	Visakhapatnam Urban	Visakhapatnam (Rural)	District Total
7	Market Yard-Drivng Yard	85	No.	1000000	Phy 30.00 BL 255.00	10.00 85.00	15.00 127.50	55.00 467.50
	Sub Total				5010.00	1603.75	3181.88	9795.63

B.2 Land Development

1	Bunding-Graded Bunding	80	ha	33359	Phy 5000.00 BL 1334.36	0.00 0.00	2000.00 533.74	7000.00 1868.10
2	Farm Ponds/ Water Harvesting Structures Dugout Pond - 40m x 40m	80	No.	90100	Phy 1500.00 BL 1081.20	0.00 0.00	800.00 576.64	2300.00 1657.84
3	Fencing-Cement Poles with Barbed Wire	80	m.	400	Phy 1000.00 BL 3.20	0.00 0.00	400.00 1.28	1400.00 4.48
4	On Farm development (OFD) Works -Field Channels-Acre	80	m.	41300	Phy 35000.00 BL 11564.00	0.00 0.00	15000.00 4956.00	50000.00 16520.00
5	Reclamation of Problem Soils-Reclamation of Saline Soils	80	ha	50162	Phy 300.00 BL 120.39	0.00 0.00	100.00 40.13	400.00 160.52
	Sub Total				14103.15	0.00	6107.79	20210.94

B.3 Agriculture Infrastructure - Others

1	Compost/ Vermi Compost-Compost - NADEP Compost-10' x 6' x 3'	80	No.	20300	Phy 200.00 BL 32.48	0.00 0.00	100.00 16.24	300.00 48.72
2	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376100	Phy 20.00 BL 60.18	2.00 6.02	10.00 30.09	32.00 96.29
3	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1641700	Phy 10.00 BL 131.34	0.00 0.00	6.00 78.80	16.00 210.14
4	Tissue Culture-Tissue Cuiture Plant Production and Sale-Small Scale	85	No.	3000000	Phy 10.00 BL 255.00	0.00 0.00	5.00 127.50	15.00 382.50
	Sub Total				479.00	6.02	252.63	737.65
	Total (B.1+B.2+B.3)				19592.15	1609.77	9542.30	30744.22

C. Ancillary Activities

C.1 Food & Agro Processing

1	Agro Processing Unit-Cashew Processing	85	No.	3000000	Phy 3.00 BL 76.50	1.00 25.50	2.00 51.00	6.00 153.00
2	Coconut Processing-Oil Extraction -Small	85	No.	3600000	Phy 30.00 BL 918.00	3.00 91.80	15.00 459.00	48.00 1468.80
3	Dairy Processing Unit-Integrated Processing-5000 lit per day	75	No.	5000000	Phy 250.00 BL 9375.00	50.00 1875.00	100.00 3750.00	400.00 15000.00
4	Fruit Processing -Ripening-Ripening Chamber Medium	75	No.	3000000	Phy 50.00 BL 1125.00	6.00 135.00	20.00 450.00	76.00 1710.00
5	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	400000	Phy 450.00 BL 1530.00	54.00 183.60	180.00 612.00	684.00 2325.60
6	Meat & Poultry Processing	75	No.	3000000	Phy 200.00 BL 4500.00	50.00 1125.00	120.00 2700.00	370.00 8325.00
7	Rice Processing --Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	3000000	Phy 1000.00 BL 2550.00	50.00 127.50	600.00 1530.00	1650.00 4207.50
8	Vegetable Processing-Dehydration of Vegetables-Electric	90	No.	500000	Phy 30.00 BL 135.00	2.00 9.00	20.00 90.00	52.00 234.00
9	Vegetable Processing-Sauce and Ketchup unit	85	No.	1000000	Phy 60.00 BL 510.00	4.00 34.00	20.00 170.00	84.00 714.00
	Sub Total				20719.50	3606.40	9812.00	34137.90

C.2 Ancillary Activities

1	Agri Clinic & Agri Business Centers--Medium	85	No.	1500000	Phy 30.00 BL 382.50	2.00 25.50	10.00 127.50	42.00 535.50
2	Custom Service Units/ Custom Hiring Centers	85	No.	2000000	Phy 100.00 BL 1700.00	20.00 340.00	70.00 1190.00	100.00 3230.00
3	Loan to PACS/ FSS/ LAMPS-Purchase of Produce	85	No.	3000000	Phy 40.00 BL 1020.00	0.00 0.00	30.00 765.00	70.00 1785.00
	Sub Total				3102.50	365.50	2082.50	5550.50
	Total (C.1+C2)				23822.00	3971.90	11894.50	39688.40
	Total (A+B+C)				203898.03	40688.04	92313.05	336899.12

II. Micro, Small and Medium Enterprises (MSME)

1	KVIC Units	85	No.	500000	Phy 100.00 BL 425.00	50.00 212.50	50.00 212.50	200.00 850.00
2	Manufacturing Sector - Term Loan-Medium	85	No.	30000000	Phy 55.00 BL 14025.00	200.00 51000.00	350.00 89250.00	605.00 154275.00
3	Manufacturing Sector - Term Loan-Micro	85	No.	800000	Phy 300.00 BL 2040.00	1650.00 11220.00	2000.00 13600.00	3950.00 26860.00
4	Manufacturing Sector - Term Loan-Small	85	No.	12500000	Phy 270.00 BL 28687.50	1200.00 127500.00	1550.00 164687.50	3020.00 320875.00
5	Manufacturing Sector - Working Capital-Medium	85	No.	25000000	Phy 50.00 BL 10625.00	120.00 25500.00	250.00 53125.00	420.00 89250.00
6	Manufacturing Sector - Working Capital-Micro	85	No.	800000	Phy 220.00 BL 1495.00	1150.00 7820.00	1450.00 9860.00	2820.00 19176.00
7	Manufacturing Sector - Working Capital-Small	85	No.	14000000	Phy 200.00 BL 23800.00	800.00 95200.00	1250.00 148750.00	2250.00 267750.00
8	Service Sector - Term Loan-Medium	85	No.	25000000	Phy 80.00 BL 17000.00	460.00 97750.00	400.00 85000.00	940.00 199750.00
9	Service Sector - Term Loan-Micro	85	No.	600000	Phy 410.00 BL 2091.00	2550.00 13005.00	1700.00 8670.00	4660.00 23766.00
10	Service Sector - Term Loan-Small	85	No.	13500000	Phy 350.00 BL 40162.50	500.00 57375.00	1360.00 156060.00	2210.00 253597.50
11	Service Sector - Working Capital-Medium	85	No.	22500000	Phy 45.00 BL 8606.25	280.00 53550.00	250.00 47812.50	575.00 109968.75
12	Service Sector - Working Capital-Micro	85	No.	600000	Phy 220.00 BL 1122.00	2100.00 10710.00	1000.00 5100.00	3320.00 16932.00
13	Service Sector - Working Capital-Small	85	No.	12000000	Phy 200.00 BL 20400.00	300.00 30600.00	850.00 86700.00	1350.00 137700.00
	Total MSME				170480.25	581442.50	868827.50	1620750.25

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bheemunipatnam	Visakhapatnam Urban	Visakhapatnam (Rural)	District Total
III. Export Credit								
1	Export Credit - Post Shipment Export Credit-	85	No.	30000000	Phy 20.00 BL 5100.00	60.00 15300.00	40.00 10200.00	120.00 30600.00
2	Export Credit - Pre Shipment Export Credit-	85	No.	30000000	Phy 20.00 BL 5100.00	60.00 15300.00	40.00 10200.00	120.00 30600.00
Total Export Credit					10200.00	30600.00	20400.00	61200.00
IV. Education								
1	Education Loans-Graduation & Post Graduation-	85	No.	800000	Phy 200.00 BL 1360.00	400.00 2720.00	400.00 2720.00	1000.00 6800.00
2	Education Loans-Others-Vocational, Diploma	85	No.	500000	Phy 400.00 BL 1700.00	800.00 3400.00	800.00 3400.00	2000.00 8500.00
3	Education Loans-Overseas Education	90	No.	2000000	Phy 40.00 BL 720.00	150.00 2700.00	120.00 2160.00	310.00 5580.00
4	Education Loans-Professional Courses-	90	No.	2000000	Phy 80.00 BL 1440.00	150.00 2700.00	120.00 2160.00	350.00 6300.00
5	Education Loans-Technical Courses	85	No.	1500000	Phy 200.00 BL 2550.00	800.00 10200.00	450.00 5737.50	1450.00 18487.50
Total Education					7770.00	21720.00	16177.50	45667.50
V. Housing								
1	Purchase/ Construction of a Dwelling Unit (Individual)-Metropolitan Centre	90	No.	3500000	Phy 900.00 BL 102375.00	3250.00 102375.00	1200.00 37800.00	5350.00 140175.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2500000	Phy 900.00 BL 20250.00	3250.00 11250.00	500.00 11250.00	4650.00 31500.00
3	Repair of Dwelling Units-Metropolitan Centre	90	No.	1000000	Phy 900.00 BL 3600.00	400.00 1800.00	200.00 1800.00	1500.00 5400.00
4	Repair of Dwelling Units-Other Centre	90	No.	600000	Phy 500.00 BL 2700.00	3250.00 1080.00	200.00 1080.00	3950.00 3780.00
Total Housing					22950.00	105975.00	51930.00	180835.00
VI. Social Infrastructure								
1	Drinking Water-RO Plant	80	No.	2000000	Phy 1.00 BL 16.00	3.00 48.00	3.00 48.00	7.00 112.00
2	Education-Colleges	80	No.	10000000	Phy 1.00 BL 80.00	4.00 320.00	3.00 240.00	8.00 640.00
3	Education-Hostels	80	No.	4000000	Phy 1.00 BL 32.00	3.00 96.00	3.00 96.00	7.00 224.00
4	Education-Schools	80	No.	5000000	Phy 1.00 BL 40.00	6.00 240.00	2.00 80.00	9.00 360.00
5	Healthcare-Hospital	80	No.	20000000	Phy 4.00 BL 640.00	20.00 3200.00	12.00 1920.00	36.00 5760.00
6	Healthcare-Nursing Home	80	No.	10000000	Phy 10.00 BL 800.00	30.00 2400.00	20.00 1600.00	60.00 4800.00
7	Sanitation-Pay & Use Toilets	80	No.	100000	Phy 200.00 BL 160.00	100.00 80.00	100.00 80.00	400.00 320.00
Total Social Infrastructure					1768.00	6384.00	4064.00	12216.00
VII. Renewable Energy								
1	Biomass Energy-Community Bio Gas Plant	80	No.	500000	Phy 100.00 BL 400.00	25.00 100.00	50.00 200.00	175.00 700.00
2	Solar Energy--EV Charging Stations	80	No.	1200000	Phy 15.00 BL 144.00	40.00 384.00	25.00 240.00	80.00 768.00
3	Solar Energy-Roof Top Solar PV System with Battery-3 kW	80	No.	240000	Phy 500.00 BL 960.00	3000.00 5760.00	1500.00 2880.00	5000.00 9600.00
4	Solar Energy-Roof Top Solar PV System without Battery-1 kW	90	No.	51100	Phy 2500.00 BL 1149.75	20000.00 9198.00	12000.00 5518.80	34500.00 15866.53
5	Solar Energy-Solar Pump Sets-5 HP	80	No.	550000	Phy 50.00 BL 220.00	250.00 1100.00	150.00 660.00	450.00 1980.00
6	Solar Energy-Street Lighting System	80	No.	45000	Phy 250.00 BL 90.00	500.00 180.00	250.00 90.00	1000.00 360.00
7	Wind Energy-Wind Power Generators	80	No.	50000000	Phy 1.00 BL 400.00	25.00 400.00	1.00 400.00	27.00 800.00
Total Renewable Energy					3363.75	16722.00	9988.80	30074.53
VIII. Others								
1	Individuals/ Individual members of JLGs	100	No.	200000	Phy 600.00 BL 1200.00	500.00 1000.00	600.00 1200.00	1700.00 3400.00
2	Individuals/ Individual members of SHGs - 2nd Dose of Credit	100	No.	200000	Phy 3000.00 BL 6000.00	13000.00 26000.00	5000.00 10000.00	21000.00 42000.00
3	Individuals/ Individual members of SHGs - 3rd Dose of Credit	100	No.	200000	Phy 4000.00 BL 8000.00	10000.00 20000.00	5000.00 10000.00	19000.00 38000.00
4	Individuals/ Individual members of SHGs - New Loans	100	No.	200000	Phy 1000.00 BL 2000.00	4000.00 8000.00	3000.00 6000.00	8000.00 16000.00
Total Others					17200.00	55000.00	27200.00	99400.00
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					437630.03	858531.54	1090900.85	2387062.42

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	315000.00	393090.00	353509.24	307368.81	290502.44	409085.92	426718.27
RCBs	40000.00	50288.00	73604.50	2773.94	1494.16	7526.48	4863.73
SCARDEs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	40000.00	42236.00	35458.04	552.25	5961.89	519.75	11380.56
Others	0.00	0.00	183.62	0.00	2868.48	25.00	3986.34
Sub total (A)	395000.00	485614.00	462755.40	310695.00	300826.97	417157.15	446948.90

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	127618.00	120385.00	139837.62	231526.49	213468.20	284490.21	254078.06
RCBs	2500.00	549.00	12099.17	160.14	1091.72	51.64	2871.36
SCARDEs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	35000.00	36258.00	16136.73	9412.02	3144.24	14599.96	4558.60
Others	0.00	0.00	1.00	4320.33	2095.87	5371.42	2353.38
Sub total (B)	165118.00	157192.00	168074.52	245418.98	219800.03	304513.23	263861.40

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	442618.00	513475.00	493346.86	538895.30	503970.64	693576.13	680796.33
RCBs	42500.00	50837.00	85703.67	2934.08	2585.88	7578.12	7735.09
SCARDEs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	75000.00	78494.00	51594.77	9964.27	9106.13	15119.71	15939.16
Others	0.00	0.00	184.62	4320.33	4964.35	5396.42	6339.72
Sub total (C = A+B)	560118.00	642806.00	630829.92	556113.98	520627.00	721670.38	710810.30

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	658200.00	743189.00	502496.93	989701.93	750159.31	1240195.64	1230137.32
RCBs	0.00	0.00	518.48	0.00	0.00	1189.77	1268.33
SCARDEs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1800.00	19396.00	10760.25	15276.83	12622.34	49107.63	49672.89
Others	0.00	0.00	5771.79	2789.01	17334.89	5024.22	12524.72
Sub total (D)	660000.00	762585.00	519547.45	1007767.77	780116.54	1295517.26	1293603.26

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	290500.00	248955.00	213437.88	452249.40	177381.51	101877.09	248049.26
RCBs	0.00	0.00	3963.11	2971.11	2462.14	1159.12	2299.29
SCARDEs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	17000.00	41745.00	8030.14	20226.16	17247.08	1982.43	21926.79
Others	0.00	0.00	47.19	19644.92	6801.23	644.23	32262.15
Sub total (E)	307500.00	290700.00	225478.32	495091.59	203891.96	105662.87	304537.49

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1391318.00	1505619.00	1209281.67	1980846.63	1431511.46	2035648.86	2158982.91
RCBs	42500.00	50837.00	90185.26	5905.19	5048.02	9927.01	11302.71
SCARDEs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	93800.00	139635.00	70385.16	45467.26	38975.55	66209.77	87538.84
Others	0.00	0.00	6003.60	26754.26	29100.47	11064.87	51126.59
Grand Total	1527618.00	1696091.00	1375855.69	2058973.34	1504635.50	2122850.51	2308951.05

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

(Rs. lakh)

Particulars	2021-22				2022-23				2023-24				2024-25 (Target)			
	CBS	RCBS	SCARDs	REBS	CBS	RCBS	SCARDs	REBS	CBS	RCBS	SCARDs	REBS	CBS	RCBS	SCARDs	REBS
Crop Loan	393904.00	504818.00	0.00	0.00	397268.81	2775.94	0.00	0.00	491045.92	7356.48	0.00	0.00	459748.27	4863.73	0.00	0.00
Table 2 : Term Loan	2021-22				2022-23				2023-24				2024-25 (Target)			
Particulars	CBS	RCBS	SCARDs	REBS	CBS	RCBS	SCARDs	REBS	CBS	RCBS	SCARDs	REBS	CBS	RCBS	SCARDs	REBS
Water Resources	146.00	6.00	0.00	0.00	0.00	0.00	0.00	0.00	345.02	0.00	0.00	0.00	368.14	3.48	0.00	0.00
Land Development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Farm Mechanization	289.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	5492.08	0.00	0.00	0.00	4656.97	51.92	0.00	0.00
Post-harvest & Horticulture including	93.00	6.00	0.00	0.00	0.00	0.00	0.00	0.00	26.134	96.33	0.00	0.00	196.48	2.22	0.00	0.00
Agro-forestry	23166.00	44.00	0.00	0.00	0.00	0.00	0.00	0.00	219.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All - Small Development	2591.00	298.00	0.00	0.00	0.00	0.00	0.00	0.00	54746.19	23.25	0.00	0.00	48192.91	552.54	0.00	0.00
All - Small / Rural / Right Livelihood	297.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	379.81	0.00	0.00	0.00	339.81	37.96	0.00	0.00
Primary & Secondary	2591.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	701.86	0.00	0.00	0.00	666.83	7.06	0.00	0.00
Storage & Processing	94.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298.86	0.00	0.00	0.00	267.28	0.00	0.00	0.00
Agro and Food Processing	94.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222.14	0.00	0.00	0.00	198.28	2.22	0.00	0.00
Sub Total	393904.00	504818.00	0.00	0.00	397268.81	2775.94	0.00	0.00	491045.92	7356.48	0.00	0.00	459748.27	4863.73	0.00	0.00
Grand Total (I - II)	504818.00	504818.00	0.00	0.00	504818.81	2775.94	0.00	0.00	491045.92	7356.48	0.00	0.00	459748.27	4863.73	0.00	0.00
* RCBS include SCBS, DCBS and PACS (if any)																

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Abattoir/Slaughter Unit	Fixed	20 animals per day	No.	3500000
2	Agri Clinic & Agri Business Centers		Medium	No.	1500000
3	Agro Processing Unit	Cashew Processing		No.	3000000
4	Artificial Recharge Structure	For Bore Well		No.	52700
5	Biomass Energy	Community Biogas Plant		No.	500000
6	Boat Building/ Repair Yards		Purchase of 28 HP IBM	No.	170000
7	Bore Well	New	Well Depth 100m, Dia 180mm	No.	76650
8	Brackish water/ Coastal Aquaculture	Polyculture	Scampi Culture	ha	1483100
9	Brackish water/ Coastal Aquaculture	Shrimp Farming	White Shrimp (Litopenaeus vannamei) culture	ha	2946300
10	Buffalo Farming		Female calf rearing	1+1	101600
11	Bunding	Graded Bunding		ha	33359
12	Coconut Processing	Oil Extraction	Small	No.	3600000
13	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
14	Cold Storage	Refrigerated Van		No.	2500000
15	Combine harvester	Sugarcane harvesters		No.	15000000
16	Commercial Broiler Farming		Contract Farming Deep Litter- All in- All out system	1000	250000
17	Commercial Broiler Farming		Deep Litter	5000	1700000
18	Commercial Layer Farming		Manual/Automated	10000	6800000
19	Composite Fish Culture	Composite Fish Culture		ha	307750
20	Compost/ Vermicompost	Compost	NADEP Compost 10' x 6' x 3'	No.	20300
21	Compost/ Vermicompost	Vermicompost	20 TPA	No.	376100
22	Compost/ Vermicompost	Vermi Hatchery	260 TPA	No.	1641700
23	Conveyance/ Distribution structures	Surface type	Dia_125mm, Depth_20m	ha	31500

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
24	Crossbred Cattle Farming		High yield variety	1+1	198700
25	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400
26	Custom Service Units/ Custom Hiring Centers			No.	2000000
27	Dairy Cow and Heifer rearing		Female calf rearing	2	87600
28	Dairy Marketing Outlet/ Parlour			No.	400000
29	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
30	Diesel Pump Sets	New	8 HP	No.	57600
31	Drinking Water	RO Plant		No.	2000000
32	Drip Irrigation	New	16mm,1.2 m x 0.60 m	ha	127500
33	Drones	For Spraying		No.	950000
34	Dug Well	New	OD_6.9m, ID_6m, Depth: 10m	No.	114450
35	Education	Colleges		No.	10000000
36	Education	Hostels		No.	4000000
37	Education	Schools		No.	5000000
38	Education Loans	Graduation & Post Graduation		No.	800000
39	Education Loans	Others	Vocational, Diploma	No.	500000
40	Education Loans	Overseas Education		No.	2000000
41	Education Loans	Professional Courses		No.	2000000
42	Education Loans	Technical Courses		No.	1500000
43	Electric Pump Sets		Submersible 5 HP	No.	70000
44	Electric Pump Sets	New	7.5 HP _ Complete	No.	48500
45	Export Credit	Post Shipment Export Credit		No.	30000000
46	Export Credit	Pre-Shipment Export Credit		No.	30000000
47	Farm Ponds/ Water Harvesting Structures	Dugout Pond	14m x 14m x 3m	No.	90100
48	Fencing	Cement Poles with Barbed Wire		m.	400

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
49	Fish Culture	Leased Pond	Intensive Fish Culture	ha	803900
50	Fish marketing	Fish Sale Unit		No.	400000
51	Fish processing	Solar Fish Dryer		No.	426000
52	Fishing craft	Mechanised	mobile Aqua labs	No.	4100000
53	Fishing craft	Mechanised	180_200 HP	No.	7400000
54	Fishing craft	Mechanised	Deep Sea Fishing vessel 200 240 HP engine	No.	12800000
55	Fishing craft	Non-Mechanised Boat/ Traditional without OBM	Starting from 8HP engine	No.	550000
56	Fishing gear and equipment's	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
57	Fishing gear and equipment's	Accessories for Fishing Gear	Providing of FRP Boat engine	No.	320000
58	Fishing gear and equipment's	Accessories for Fishing Gear	Purchase of FRP nava & fishing net	No.	1100000
59	Floriculture		Chrysanthemum	Acre	135000
60	Floriculture	Rose		Acre	78900
61	Fodder Cultivation	1 Acre		Acre	36000
62	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000
63	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
64	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
65	Godown	Galvanized Sheets	500 MT	No.	1750000
66	Godown	Medium	RCC _ 1000 MT	No.	7000000
67	Graded Buffalo Farming		High yield variety	1+1	228900
68	Graded Buffalo Farming		Mini Dairy (High Yield CB Cows)	5+5	1373500
69	Healthcare	Hospital		No.	20000000
70	Healthcare	Nursing Home		No.	10000000
71	High density plantation	Banana		Acre	118000
72	High density plantation	Mango	2.5 x 2.5	Acre	251900

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
73	Indigenous Poultry Farming		Backyard poultry	100	78000
74	Indigenous Poultry Farming	Dual purpose	Independent Farming Deep Litter -All in-All out system	100	45000
75	Individuals/ Individual members of JLGs			No.	200000
76	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
77	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
78	Individuals/ Individual members of SHGs	New Loans		No.	200000
79	Integrated Farming		Irrigated System	No.	980000
80	Integrated Farming		Wetland System	No.	1255000
81	KVIC Units			No.	500000
82	Lamb Fattening Unit	New Shed		20	120000
83	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
84	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
85	Manufacturing Sector	Term Loan	Medium	No.	30000000
86	Manufacturing Sector	Term Loan	Micro	No.	800000
87	Manufacturing Sector	Term Loan	Small	No.	12500000
88	Manufacturing Sector	Working Capital	Medium	No.	25000000
89	Manufacturing Sector	Working Capital	Micro	No.	800000
90	Manufacturing Sector	Working Capital	Small	No.	14000000
91	Market Yard	Collection Centre		No.	1500000
92	Market Yard	Drying Yard		No.	1000000
93	Meat & Poultry Processing			No.	3000000
94	New Orchard	Tropical/ Sub Tropical Fruits	Cashew nut	Acre	72000
95	Nursery	Small Nursery		No.	1000000
96	On Farm development (OFD) Works	Field Channels	Acre	m.	41300
97	Ornamental Fish culture	Indigenous ornamental fish unit		No.	648400
98	Organic Inputs Manufacturing Unit		Medium	No.	4000000
99	Other machinery	Other Machinery & Equipment	Chaff cutter	No.	100000
100	Other machinery	Other Machinery & Equipment	Mini Feed Mixing Plant	No.	150000

Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
101	Other machinery	Other Machinery & Equipment	Vegetable Dryer Solar Tunnel Dryer (100 to 200 Sq ft)	No.	175000
102	Other Plantation Crops	Coconut	Coconut-East Coast Tall	Acre	66900
103	Other Plantation Crops	Oil Palm		Acre	108350
104	Paddy Transplanter	Power tiller Drawn		No.	460000
105	Pandals	Creeper Vegetable Cultivation		Acre	359700
106	Pig Rearing Unit	New Shed		10+1	497500
107	Piglet Fattening Unit	New Shed		10	35800
108	Plantation	Bamboo	5 m *5 m	ha	92000
109	Plantation	Casuarina	5 m *5 m	ha	85000
110	Plantation	Eucalyptus	5 m *5 m	ha	95000
111	Plantation	Teak	5 m *5 m	ha	120000
112	Pledge Loans			No.	300000
113	Poly House	Tubular Structure		No.	3500000
114	Poultry Hatchery		Broiler	7500	12000000
115	Poultry Hatchery		Layer	7500	12000000
116	Poultry transportation vehicle			No.	1000000
117	Power Tiller		12 HP	No.	280000
118	Purchase/ Construction of a Dwelling Unit (Individual)	Metropolitan Centre		No.	3500000
119	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000

Annexure V

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

Sr.	Crop	Type	Unit	SoF (₹)
1	Brinjal/ Baingan	Hybrid/ HYV	Acre	65000
2	Broiler Farming	Others_	Per Bird	130
3	Buffalo Farming	—	Per Animal	49000
4	Cashew/ Kaju	Irrigated	Acre	42000
5	Coconut/ Nariyal	Irrigated	Acre	55000
6	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated	Acre	20000
7	Fish Culture	Others_ Others_	Acre	480000
8	Goat Farming	Rearing Unit _ Semi intensive_	20+1	46000
9	Groundnut/ Moongfali	Irrigated	Acre	38000
10	Indigenous Cattle Farming	—	Per Animal	38000
11	Layer Farming	Others_	Per Bird	240
12	Maize/ Makka	Irrigated	Acre	45000
13	Mango/ Aam		Acre	50000
14	Marigold/ Gende Ka Phool/ Zendu		Acre	50000
15	Papaya/ Papita		Acre	110000
16	Pearl Millet/ Bajra/ Cumbu	Irrigated	Acre	22000
17	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
18	Sesame/ Til/ Sesamum/ Gingelly	Irrigated	Acre	14000
19	Sugarcane/ Ganna	Irrigated	Acre	100000
20	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	22000

List of Abbreviations

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

List of Abbreviations

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

List of Abbreviations

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

List of Abbreviations

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

List of Abbreviations

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

Name & Address of DDM

Name of the DDM	Samanth Kumar Reddy
Designation	Manager(DD), NABARD
Address	302 Pratima Royal Palace, Lalitha Nagar Yendada Visakhapatnam
Pincode	530045
Post Office	Yendada B.O
District	Visakhapatnam
State	Andhra Pradesh
Telephone No.	-
Mobile No.	9818717838
Email ID	visakhapatnam@nabard.org



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☎: 011-41538678/25745103 🌐: www.nabcons.com

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- 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.
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- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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



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



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

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