



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



विजयनगरम जिला

Vizianagaram 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 : विजयनगरम**  
**District : Vizianagaram**

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

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





## Foreword

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

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

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

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

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

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

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

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

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

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## Executive Summary

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

**1. District Characteristics:** The district is a part of the Northern Coastal plains of Andhra Pradesh. The Vizianagaram district extends over an area of 4124 Sq. K.M. with a density of 468 persons per Sq. KM. The district falls in North Coastal Agro Climatic Zone. The economy of the district is primarily agrarian with 82% of population living in rural areas depending on agriculture, directly or indirectly for their livelihood. The main soils in the District are Red soils, Sandy Loams and Sandy Clay and they constitute 96% of the total area. The combination of sandy loams and high rainfall facilitates the growth of a number of crops like rice, maize, pulses, sesame, sugarcane, cotton etc. Because of congenial atmosphere and well-drained soils, horticulture crops are becoming popular. The proximity to the growing industrial and commercial hub, Visakhapatnam gives it an advantage in marketing of vegetables, fruits and flowers.

**2. Coverage of banking Network and its financial performance:** The district is served by 310 bank branches and 65 PAC Societies. Total 11 Public Sector Banks, 15 Private Sector Banks, 02 Small Finance Bank, India Post Payment banks, 02 DCCBs (Vizianagaram & Srikakulam DCCBs), 01 RRB (APGVB) are functioning in the district. During 2023-24, banks has disbursed loans of ₹ 11669.77Crore, out of which ₹ 8,86,6. 24 Crore are under Priority sector. The Credit Deposit (CD) ratio of the district is 163.09, which above the RBI recommended threshold of 60%. Despite the progress in banking coverage and penetration, significant credit flow is taking place through NBFCs and NBFC-MFIs in the district, especially in the hilly areas and interior pockets. Further, due to poor credit history, traders and money lenders remain major credit providers in remote rural areas of the district.

**3. Sectoral trends in Credit Flow:** The district had achieved around 82.77% of the overall priority sector target under ACP whereas the achievement under agri & allied sector was 88% of the target during 2022-23 .The share of investment credit was at 20.81% of total agriculture credit, which is contributing towards capital formation in agriculture and allied sector. The MSME achievement was 75.03%, rebounding from the economic slowdown induced after the COVID-19 pandemic. There exists huge potential under the sector which needs to be tapped by the bankers. There was low level of achievement 43 % under other priority sectors, especially by commercial banks, which is mainly due to improper categorisation/classification of the credit under the respective sectors/subsectors. This needs to be rectified to provide accurate reflection of the sector-wise ground level credit flow.

**4. Sector/Sub-sector wise PLP projections for 2025-26:** In the PLP for 2025-26, while assessing the exploitable potential that could be tapped with institutional credit during the reference year, some revisions have been made over the previous year. These revisions are required because of various factors like change in the scale of finance and unit costs, pattern of Ground Level Credit flow, changing practices at the field and the prevailing infrastructure index, etc. A financial projection of ₹ 1065031.50 lakh has been made for 2025-26 with total agriculture projection of ₹ 6,12,669.24 lakh, of which crop loan is ₹ 502018.13 lakh, agricultural term loan is ₹ 83876.09 lakh, agriculture infrastructure is ₹ 17519.57 lakh and ancillary activities is ₹ 9255.45 lakh. MSME loan of ₹ 169247.75 lakh has been assessed. Potential assessed under other sectors are Export Credit ₹ 1190.00lakh, Education ₹ 13106.50 lakh, Housing ₹ 38209.00 lakh, Social Infrastructure involving Bank Credit is ₹ 4485.60 lakh, Renewable Energy ₹ 1682.16 lakh and Informal Credit Delivery System (SHGs, JLGs, PMJDY O/D) ₹ 224441.00 lakh.

**5. Developmental Initiatives:** NABARD has launched a concessional refinance scheme for the transformation of PACS into Multi-Service Centres (MSC) with the objective of PACS acting as enabling institutions for meeting the national goal of doubling of farmers' income. Strengthening of FPOs through capacity building to staff of POPI/CBBO, FPO and farmers at village level including credit linkage for both members and FPOs and extension of financial support to FPOs through NABARD's subsidiaries such as institutional finance and credit guarantee for the loans availed by FPO from banking actively promoted. NABARD has also been training the SHG women and unemployed youth through Livelihood, Enterprise, and Skill Development programmes to enable them to establish enterprises and generate employment and also to promote skilled work force in the district otherwise.

**6. Thrust Areas for 2025-26:** One of the major thrust areas for 2025-26 will be graduating FPOs as sustainable agri-business entities, ensuring adequate credit flow to FPOs for forward as well as backward linkages. Propagation of sustainable farming practices is another major area which will ensure income throughout the year and would act as a risk mitigation measure for the farmers, especially for small and marginal farmers. Focus will also remain on financing of SHGs and JLGs, creation of post-harvest infrastructure by leveraging on the Agriculture Infrastructure Fund (AIF), food processing and value addition by leveraging on the PM-FME scheme, renewed thrust on developing mango, cashew value chain. Promoting usage of drones in agriculture is the need of the hour as farmers are facing shortage of labour, this would reduce drudgery, operational costs, manpower, increase efficacy, productivity and would have positive impact on the health of farmers/agricultural labourers. Promotion of cooperatives/farmer collectives is also a focus area for bringing collectivization and better price realization in the Dairy and Fisheries sector. Dovetailing convergence schemes such as PMEGP, PM Vishwakarma for promoting small scale & cottage industries, generate employment and revive occupation-based livelihoods.

**7. Major Constraints and Suggested Action Points:** Due to lack of an established value chain, there are huge price fluctuations, especially for perishable crops like fruits and vegetables, leading to loss of investment for farmers. Private investment in post-harvest infrastructure, food processing and agriculture value chain should be encouraged by dovetailing Government schemes like AIF, PM-FME, MIDH and other State Government schemes. Off Farm Sector viz., handlooms, handicrafts, rural tourism, etc., need branding and formal market for realizing their full potential. Handloom sector in the district needs a revival. The Bobbili Veena- symbolic with culture & craftsmanship of the district, is a GI tag product yet losing its sheen due to dwindling no. of artisans and lack of support mechanism. Formation and promotion of JLGs will boost JLG mode of financing thereby ensuring flow of credit for the tenants, oral lessees, share croppers, and entrepreneurs to take group based livelihood activities. Extending financial support to women entrepreneurs outside of Self-Help Groups (SHGs) is also vital for creating employment opportunities within livelihood activities. By fostering an inclusive environment for women in entrepreneurship, we can stimulate economic growth and enhance community resilience.

**7. Way Forward:** Banks are required to actively participate in various JMLBC district level fora created under the lead bank scheme as well as other special programmes for discussing and resolving operational issues as also to make important policy decisions as part of their corporate strategy for implementation through their branch network. The objectives, ideologies, modalities of certain governments schemes need to be part of bank's corporate business plans to achieve desired goals under priority sector. The Accurate compilation and timely submission of various lead bank reports and priority sector returns are also crucial for monitoring the progress and taking correctives steps wherever required, besides helping apex level institutions in appropriate policy formulation.

## Methodology of Preparation of Potential Linked Credit Plans

### 1. Introduction

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

### 2. Objectives

The objectives of PLP are:

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

### 3. Methodology

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

The methodology consists of:

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

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



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

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



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

## 5. Agency wise use utility

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

### i. Bankers

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

### ii. Government Agencies/Departments

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

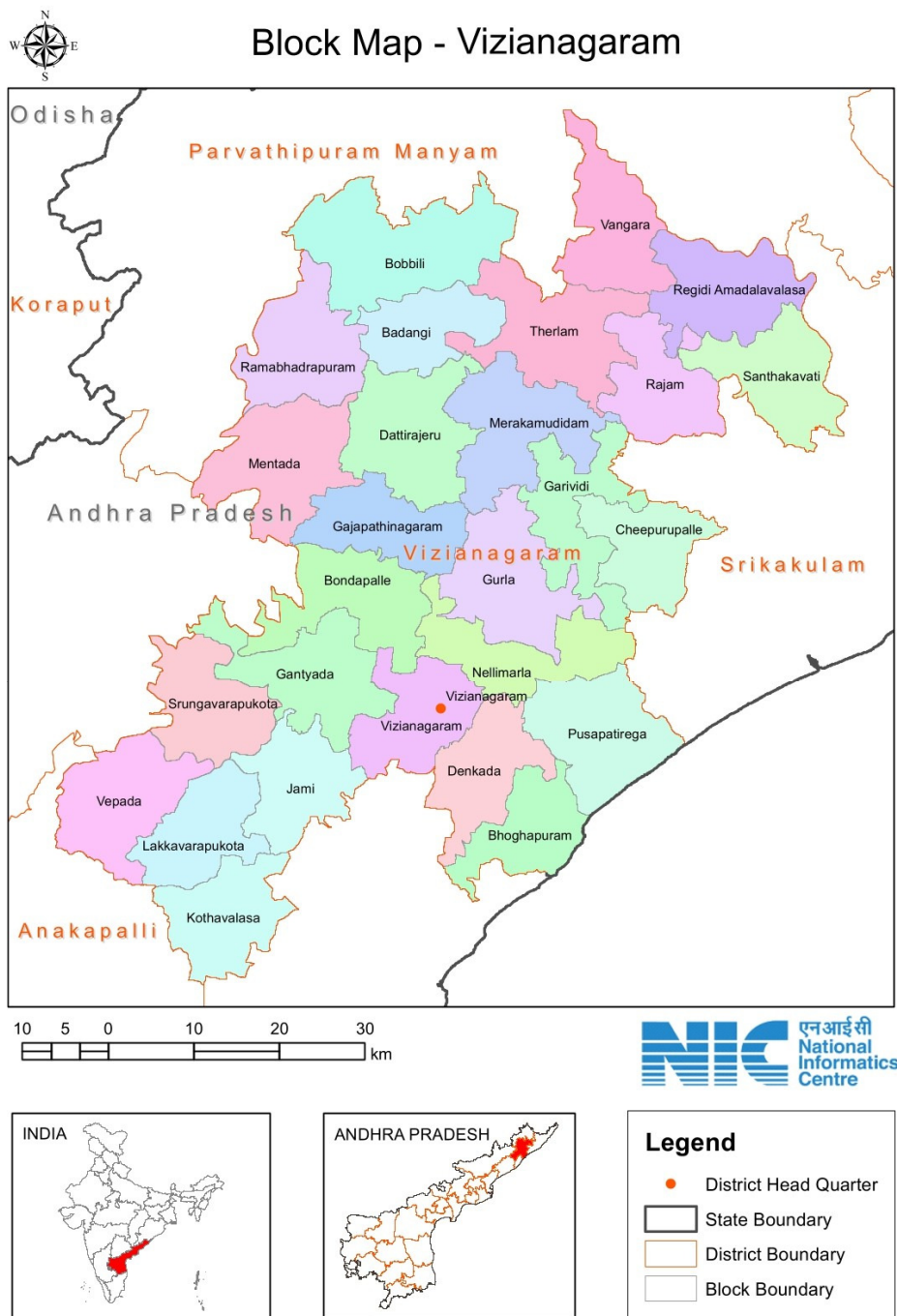
### iii. Individual/Business entities

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

## 6. Limitations and Constraints

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

## District Map



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

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

Sr. No.	Particulars	Amount (₹ Lakhs)
A	Farm Credit	585894.22
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	502018.13
2	Term Loan for agriculture and allied activities	83876.09
B	Agriculture Infrastructure	17519.57
C	Ancillary activities	9255.45
I	Credit Potential for Agriculture(A+B+C)	612669.24
II	Micro, Small and Medium Enterprises	169247.75
III	Export Credit	1190.00
IV	Education	13106.25
V	Housing	38209.50
VI	Social Infrastructure	4485.60
VII	Renewable energy	1682.16
VIII	Others	224441.00
	<b>Total Priority Sector</b>	<b>1065031.50</b>

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

Sr. No.	Particulars	Amount (₹ Lakhs)
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	500738.23
2	Water Resources	10807.57
3	Farm Mechanisation	6408.00
4	Plantation & Horticulture with Sericulture	11062.41
5	Forestry & Waste Land Development	1324.32
6	Animal Husbandry – Dairy	40336.65
7	Animal Husbandry – Poultry	3911.96
8	Animal Husbandry - Sheep, Goat, Piggery	3033.08
9	Fisheries	7205.68
10	Farm Credit- Others	1066.32
	<b>Sub total</b>	<b>585894.22</b>
B		
1	Construction of storage	2755.00
2	Land development, Soil conservation, Wasteland Development	8776.80
3	Agriculture Infrastructure – Others	5987.77
	<b>Sub total</b>	<b>17519.57</b>
C		
1	Food & Agro. Processing	3908.95
2	Ancillary activities – Others	5346.50
	<b>Sub Total</b>	<b>9255.45</b>
	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>612669.24</b>
II	Micro, Small and Medium Enterprises	
	<b>Total MSME</b>	<b>169247.75</b>
III	Export Credit	1190.00
IV	Education	13106.25
V	Housing	38209.50
VI	Social Infrastructure	4485.60
VII	Renewable energy	1682.16
VIII	Others	224441.00
	<b>Total Priority Sector</b>	<b>1065031.50</b>

## District Profile 1

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	SBI

#### 1. Physical & Administrative Features

Sr. No	Particulars	Nos.
i.	Total Geographical Area (sq.km)	4124
ii.	No. of Subdivisions	03
iii.	No. of Blocks	27
iv.	No. of revenue villages	947
v.	No. of Gram Panchayats	777

#### 1.a Additional Information

Sr. No	Particulars	Value
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	High
vi.	Is the % of Tribal Population above the national average of 8.9%	No

#### 2. Soil & Climate

Sr. No	Particulars	Nos.
i.	State	Andhra Pradesh
ii.	District	Vizianagaram
iii.	Agro-climatic Zone 1	AZ114 - North Coastal
iv.	Agro-climatic Zone 2	AZ114 - North Coastal
v.	Agro-climatic Zone 3	AZ114 - North Coastal
vi.	Agro-climatic Zone 4	AZ114 - North Coastal
vii.	Agro-climatic Zone 5	AZ114 - North Coastal
viii.	Climate	Characterized by High Humidity and Rains monsoon
ix.	Soil Type	Red, Sandy Loams, Sandy Clay

#### 3. Land Utilisation [Ha]

Sr. No	Particulars	Nos.
i.	Total Geographical Area	412399
ii.	Forest Land	28795
iii.	Area not available for cultivation	35959
iv.	Barren and Unculturable land	1512
v.	Permanent Pasture and Grazing Land	4008
vi.	Land under Miscellaneous Tree Crops	10414
vii.	Cultivable Wasteland	3012
viii.	Current Fallow	47872

Sr. No	Particulars	Nos.
ix.	Other Fallow	16794
x.	Total Gross Cropped Area	279697

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

Sr. No	Stage	In Numbers
i.	Safe	27
ii.	Critical	0
iii.	Semi Critical	0
iv.	Over Exploited	0
v.	Saline	0
vi.	Not Assessed	0
	<b>Total</b>	<b>27</b>

#### 5. Distribution of Land Holding

Sr. No	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	356370	84.35	107375	42.24
ii.	>1 to <=2 ha	43685	10.34	60343	24
iii.	>2 to <=4 ha	22403	5.30	86469	34
iv.	>4 to <=10 ha	0	0	0	0
v.	>10 ha	0	0	0	0
	<b>Total</b>	<b>422458</b>	<b>100.00</b>	<b>254187</b>	<b>100.00</b>

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

Sr. No	Particular	Nos.
i.	Cultivators	171.00
ii.	Of the above, Small/ Marginal Farmers	450.00
iii.	Agricultural Labourers	595.00
iv.	Workers engaged in Household Industries	24.00
v.	Workers engaged in Allied Agro activities	324.00
vi.	Other workers	315.00

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

Sr. No	Category	Total	Male	Female	Rural	Urban
i.	Population	1930.00	960.00	970.00	1501.00	429.00
ii.	Scheduled Caste	207.00	102.00	105.00	150.00	57.00
iii.	Scheduled Tribe	46.00	23.00	23.00	40.00	6.00
iv.	Literate	1021.00	583.00	438.00	729.00	292.00
v.	BPL	105.00	45.00	60.00	65.00	40.00

### 8. Households [In '000]

Sr. No	Particular	Nos.
i.	Total Households	485.26
ii.	Rural Households	380.10
iii.	BPL Households	105.00

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

Sr. No	Particular	Nos.
i.	Having brick/stone/concrete houses	415.00
ii.	Having source of drinking water	325.00
iii.	Having electricity supply	415.00
iv.	Having independent toilets	346.00

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

Sr. No	Particular	Nos.
i.	Villages Electrified	947
ii.	Villages having Agriculture Power Supply	510
iii.	Villages having Post Offices	35
iv.	Villages having Banking Facilities	15
v.	Villages having Primary Schools	947
vi.	Villages having Primary Health Centres	47
vii.	Villages having Potable Water Supply	777
viii.	Villages connected with Paved Approach Roads	509

### Source(s)

Sr. No	Table Name	Source(s) and reference year of data
i.	Physical & Administrative Features	District Handbook of Statistics
ii.	Additional Information	
iii.	Soil & Climate	
iv.	Land Utilisation [Ha]	
v.	Ground Water Scenario (No. of blocks)	
vi.	Distribution of Land Holding	
vii.	Workers Profile [In '000]	
viii.	Demographic Profile [In '000]	
ix.	Households [In '000]	
x.	Household Amenities [Nos. in '000 Households]	
xi.	Village-Level Infrastructure [Nos.]	

## District Profile 2

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No	Particulars	Nos.
i.	Anganwadis	2499
ii.	Primary Health Centres	47
iii.	Primary Health Sub-Centres	155
iv.	Dispensaries	05
v.	Hospitals	19
vi.	Hospital Beds	1156

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

Sr. No	Particulars	Nos.
i.	Fertiliser/Seed/Pesticide Outlets	608
ii.	Registered FPOs	32
iii.	Agro Service Centres	24
iv.	Soil Testing Centres	01
v.	Approved nurseries	05
vi.	Agriculture Pumpsets	4129
vii.	Pumpsets Energised	-
viii.	Krishi Vigyan Kendras	0

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

Sr. No	Particulars	Nos.
i.	Area Available for Irrigation (NSA + Fallow)	106556
ii.	Irrigation Potential Created	80638
iii.	Net Irrigated Area (Total area irrigated at least once)	106556
iv.	Area irrigated by Canals/ Channels	47096
v.	Area irrigated by Wells	7913
vi.	Area irrigated by Tanks	59753
vii.	Area irrigated by Other Sources	580
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	139118

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No	Particulars	Nos.
i.	Pucca Road [km]	908
ii.	Railway Line [km]	120
iii.	Public Transport Vehicle [Nos]	2000
iv.	Goods Transport Vehicles [Nos.]	600



### 15. Processing Units

Sr. No	Type of Processing Activity	No. of units	Capacity [MT]
i.	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	237	NA
ii.	Sugarcane (Gur/ Khandsari/ Sugar)	01	NA
iii.	Fruit (Pulp/ Juice/ Fruit drink)	NA	NA
iv.	Spices (Masala Powders/ Pastes)	NA	NA
v.	Dry fruit (Cashew/ Almond/ Raisins, etc.)	NA	NA
vi.	Cotton (Ginning/ Spinning/ Weaving)	03	NA
vii.	Milk (Chilling/ Cooling/ Processing, etc.)	NA	NA
viii.	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	01	NA
ix.	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	NA	NA
x.	Others	NA	NA

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

Sr. No	Category of animal	Total	Male	Female
i.	Cattle - Cross bred	377960	99944	278016
ii.	Cattle – Indigenous	196065	73501	122564
iii.	Buffaloes	97845	NA	NA
iv.	Sheep - Cross bred			
v.	Sheep – Indigenous	448154	NA	NA
vi.	Goat	156511	NA	NA
vii.	Pig - Cross bred	NA	NA	NA
viii.	Pig - Indigenous	5404	NA	NA
ix.	Horse/Donkey/Camel			
x.	Rabbit			
xi.	Poultry - Improved	3932896	NA	NA
xii.	Poultry - Indigenous	1562256	NA	NA

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

Sr. No	Particulars	Nos.
i.	Veterinary Hospitals	48
ii.	Veterinary Dispensaries	00
iii.	Disease Diagnostic Centres	00
iv.	Artificial Insemination Centers	238
v.	Animal Breeding Farms	00
vi.	Animal feed manufacturing units	NA
vii.	Fodder Farms	NA
viii.	Dairy Cooperative Societies	16
ix.	Milk Collection Centres	58
x.	Fishermen Societies	NA
xi.	Animal Husbandry Training Centres	NA
xii.	Animal Markets	20
xiii.	Fish Markets	30
xiv.	Livestock Aid Centers (No.)	NA
xv.	Licensed Slaughter houses [Nos.]	03

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

Sr. No	Particulars	Production (Annum)		Per cap avail.	
		Quality	Unit	Availability	Unit
i.	Fish	32708	MT	67	gm/day
ii.	Egg	5214	Lakh Nos.	301	nos/p.a.
iii.	Milk	613199	MT	589	gm/day
iv.	Meat	23919	MT	48	gm/day
v.	Wool	00	MT	NA	gm/day

### Source(s)

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

### District Profile 3

#### Key Insights into Agriculture and Allied Sectors

**Table 1: Status**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Share of agri to district GDP (%)	36.89	NA	30.00
ii.	Land Holdings - SF (%)	10.34	10.34	10.34
iii.	Land Holdings - MF (%)	5.18	5.18	5.18
iv.	Rainfall -Normal (mm)	NA	1083	1112
v.	Rainfall - Actual (mm)	NA	929	929
vi.	Cropping Pattern	Paddy; Maize+Pulses	Paddy; Maize+Pulses	Paddy; Maize+Pulses

**Table 2: GLC under Agriculture**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	346245.29	466737.42	415943.17

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

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	2.79	2.79	2.79
ii.	Net sown area (lakh ha)	1.89	1.89	1.89
iii.	Cropping intensity (%)	147	147	147

**Table 4: Input Use Pattern**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Fertilizer consumption - Kharif (kg/ha)	-	-	617.00
ii.	Fertilizer consumption - Rabi (kg/ha)	-	-	462.00
iii.	Total (kg/ha)	-	-	1079.00

**Source(s)**

Table Name	Source(s) and reference year of data
Table 1: Status	District Hand Book of Statistics
Table 2: GLC under Agriculture	District Hand Book of Statistics
Table 3: Major Crops, Area, Production, Productivity	
Table 4: Irrigated Area, Cropping Intensity	
Table 5: Input Use Pattern	

## Water Resources

**Table 1: GLC**

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

**Table 2: Irrigated Area & Potential**

Sr.no	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)			153
ii.	Net Irrigated Area ('000 ha)			107
iii.	Gross Irrigated Area ('000 ha)			136

## Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM
Table 2: Irrigated Area & Potential	Socio Economic Survey 2024-25 & DHBS
Table 3: Block level water exploitation status	DHBS

## District Profile 4

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

#### ANIMAL HUSBANDRY – DAIRY

**Table 1: GLC**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	14751.22	NA	NA
ii.	KCC for working capital (₹ lakh)	-	-	-
iii.	KCC for working capital (No.)	-	-	-
iv.	Finance under group mode (₹ lakh)	-	-	-

**Table 2: Processing Infrastructure**

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

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

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

#### Source(s)

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Processing Infrastructure	-
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	-

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	1455.36	-	-
ii.	KCC for working capital (₹ lakh)	-	-	-
iii.	KCC for working capital (No.)	-	-	-
iv.	Finance under group mode (₹ lakh)	-	-	-

**Table 2: Poultry**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Bird population (No.)	3932896	3932896	3932896
ii.	Of the above, male (No.)	-	-	-
iii.	Of the above, female (No.)	-	-	-
iv.	Broiler Farms (No.)	-	-	-
v.	Hatcheries (No.)	-	-	-
vi.	Popular breeds	-	-	-

**Source(s)**

Table Name	Source(s) and reference year of data
Table 1: GLC	-
Table 2: Poultry	AH Department

### Animal Husbandry – SGP

**Table 1: GLC**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	690.14	-	-
ii.	Finance under group mode (₹ lakh)	-	-	-

**Table 2: Popular Breed(s)**

Sr. No	Particulars	31/03/2024
i.	Popular sheep breed(s)	Nellori, Deccani
ii.	Popular goat breed(s)	-
iii.	Popular pig breed(s)	-

**Source(s)**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Popular Breed(s)	AH Department

### Agri. Infrastructure

**Table 1: GLC**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	-	-
ii.	Loans for Storage Godowns (₹ lakh)	-	-	-
iii.	Loans for Cold Storages (₹ lakh)	-	-	-
iv.	Loans for Other Agri Infrastructure (₹ lakh)	-	-	-

**Table 2: Agri Storage Infrastructure**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Cold Storages (No.)	06	06	06
ii.	Cold Storages (Capacity - '000 MT)	39.5	39.5	39.5
iii.	Storage Godowns (No.)	11	11	11
iv.	Storage Godowns ( Capacity - '000 MT)	131.90	131.90	131.90
v.	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	05	05	05
vi.	Market Yards [Nos] / Wholesale Market (No.)	14	14	14
vii.	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	19.5	19.5	19.5

**Source(s)**

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Agri Storage Infrastructure	Socio -Economic Survey of AP 2023-24 & Civil Supplies Corporation, VZM

**Land Development, Soil Conservation & Watershed Development**

**Table 1: GLC**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	179.81	-	-
ii.	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	NA	NA	NA

**Table 2: Area requiring Soil Treatment & Area Treated**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Area requiring soil & water conservation treatment ('000 ha)	-	-	-
ii.	Area treated for soil & water conservation treatment ('000 ha)	-	-	-
iii.	Gap ('000 ha)	-	-	-

**Table 3: NABARD's interventions**

<b>Sr. No</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	Watershed Projects (No.)	NA	NA	NA
ii.	Watershed Projects - Area treated ('000 ha)	NA	NA	NA
iii.	Wadi Projects (No.)	NA	NA	1
iv.	Wadi Projects - Area of plantation ('000 ha)	NA	NA	40.48

**Source(s)**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>Table 1: GLC</i>	<i>SLBC</i>
<i>Table 2: Area requiring Soil Treatment &amp; Area Treated</i>	-
<i>Table 3: NABARD's interventions</i>	-



## District Profile 5

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

#### MSME

**Table 1: GLC**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	41539.69	54960.70	78834.78
ii.	No. of units financed	-	-	-
iii.	Loans under Stand Up India Scheme (₹ lakh)	-	-	-
iv.	Loans to Weavers' Coop. Societies (₹ lakh)	-	-	-

**Table 2: MSME units – Cumulative**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	MSME Clusters (No.)	-	-	-
ii.	Micro Units (No.)	-	-	-
iii.	Small Units (No.)	-	-	-
iv.	Medium Units (No.)	-	-	-
v.	Udyog Aadhar Registrations (No.)	-	-	-

**Table 3: Traditional activities**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Handloom Clusters (No.)	-	-	-
ii.	Handicrafts Clusters (No.)	-	-	-
iii.	Weavers' Coop. Societies (No.)	21	21	21

**Table 4: DIC interventions**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	DIC identified traditional arts/ crafts	-	-	-

**Table 5: Skill Development Trainings**

Sr. No	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	PMEGP/ DDU-GKY Schemes (No. of trainees)	-	-	-
ii.	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	3	5

**Source(s)**

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>Table 1: GLC</i>	-
<i>Table 2: MSME units - Cumulative</i>	-
<i>Table 3: Traditional activities</i>	-
<i>Table 4: DIC interventions</i>	-
<i>Table 5: Skill Development Trainings</i>	NABARD

**Public Infrastructure Investments**
**Table 1: GLC**

<b>Sr. No</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	GLC flow under PPP projects (₹ lakh)	-	-	-
ii.	Amt of RIDF assistance (₹ lakh)	-	-	-

**Source(s)**

<i>Table Name</i>	<i>Source(s) and reference year of data</i>
<i>Table 1: GLC</i>	-
<i>Table 2: Progress under Govt. investments (Type and number of projects)</i>	-

**Informal Credit Delivery**
**Table 1: GLC**

<b>Sr. No</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	SHG Bank Linkage (₹ lakh)	-	-	123000.00
ii.	JLG Bank Linkage (₹ lakh)	-	-	-
iii.	Loans through SHPIs (₹ lakh)	-	-	-
iv.	Loans under zero interest scheme/ similar schemes (₹lakh)	-	-	0.00

**Table 2: Status of SHGs**

<b>Sr. No</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	No. of intensive blocks	0	0	0
ii.	No. of SHGs formed	NA	NA	0
iii.	No. of SHGs credit linked (including repeat finance)	NA	NA	15633
iv.	Bank loan disbursed (₹ lakh)	NA	NA	65499.10
v.	Average loan per SHG (₹ lakh)	NA	NA	4.18
vi.	Percentage of women SHGs %	NA	NA	NA

### Source(s)

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>Table 1: GLC</i>	-
<i>Table 2: Promotional Interventions</i>	NABARD
<i>Table 3: Status of SHGs</i>	DRDA

### Status and Prospects of Cooperatives

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

<b>Sr. No</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	-	-	16
ii.	Consumer Stores (No.)	-	-	9
iii.	Housing Societies (No.)	-	-	14
iv.	Weavers (No.)	-	-	21
v.	Marketing Societies (No.)	-	-	3
vi.	Labour Societies (No.)	-	-	25
vii.	Industrial Societies (No.)	-	-	16
viii.	Sugar Societies (No.)	-	-	0
ix.	Agro Processing Societies (No.)	-	-	0
x.	Others (No.)	-	-	314
	Total (No)	0	0	418

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

<b>Sr. No</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
i.	Primary Agriculture Credit Societies (No.)	-	-	65
ii.	Multi state cooperative societies (No.)	-	-	0

### Source(s)

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
<i>Table 1: Details of non-credit cooperative societies</i>	District Cooperation Officer
<i>Table 2: Details of credit cooperative societies</i>	District Cooperation Officer
<i>Table 3: Block wise, sector wise distribution of cooperative societies in the district</i>	-
<i>Table 4: Status/ progress under various schemes of MoC in the district</i>	-

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies Associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	206	206	61	72	73	NA	NA	NA	NA	NA
Regional Rural Bank	69	69	50	9	10	NA	NA	NA	NA	NA
District Central Coop. Bank	21	21	10	8	3	NA	NA	NA	NA	NA
Coop. Agr. & Rural Dev. Bank	1	1	0	0	1	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	0	0	0	0	0	NA	NA	NA	NA	NA
Others	5	5	0	2	3	NA	NA	NA	NA	NA
All Agencies	302	302	121	91	90	NA	NA	NA	NA	NA

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	3027196	NA	NA	NA	895930.00	832038.00	899573.00	8.1
Regional Rural Bank	871811	NA	NA	NA	191737.00	178018.00	192593.00	8.2
Cooperative Banks	219652	NA	NA	NA	23099.00	22333.00	24342.00	9.0
Others	2659	NA	NA	NA	628.00	0.00	1390.00	0.1
All Agencies	4121318	NA	NA	NA	1111394.00	1032389.00	1117898.00	8.3
								100.0

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	429279	NA	NA	NA	NA	1001253.00	1119453.00	1416363.00	77.7
Regional Rural Bank	148739	NA	NA	NA	NA	190935.00	211288.00	244547.00	13.4
Cooperative Banks	82180	NA	NA	NA	NA	130258.00	130244.00	152570.00	8.4
Others	2993	NA	NA	NA	NA	3050.00	0.00	9716.00	0.5
All Agencies	<b>663191</b>	NA	NA	NA	NA	<b>1325496.00</b>	<b>1460985.00</b>	<b>1823196.00</b>	<b>100.0</b>

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	111.8	134.5	
Regional Rural Bank	99.6	118.7	127.0
Cooperative Banks	563.9	583.2	626.8
Others	485.7	NA	699.0
All Agencies	119.26	141.5	163.09

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA
Others	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA

## 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	632209.82	70.17	492406.98	67.96	382344.83	79.49	NA	NA	29181.91	69.85
Regional Rural Bank	136236.64	15.12	116680.48	16.10	79159.9	16.45	NA	NA	12507.23	29.94
Cooperative Banks	131767.46	14.62	115444.85	15.93	19474.81	4.04	NA	NA	84.31	0.20
Others	754.63	0.08	5.00	0.00	0.00	0	NA	NA	0.00	0.00
All Agencies	<b>900968.55</b>	100	<b>724537.31</b>	100	<b>480979.54</b>	100	<b>0.00</b>	0.0	<b>41773.45</b>	100

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Commercial Banks	458047.00	537090.89	117.26	586465.42	613323.63	104.58	653439.90	885410.38	135.50	119.11
Regional Rural Bank	152202.00	122428.00	80.44	119894.40	140820.89	117.45	177516.20	120355.13	67.80	88.56
Cooperative Banks	63735.00	79147.95	124.18	41850.94	43367.69	103.62	65109.40	154763.35	237.70	155.17
Others	857.00			2713.77	0.00	0.00	10400.30	6448.27	62.00	31.00
All Agencies	<b>674841.00</b>	<b>738666.84</b>	<b>109.46</b>	<b>750924.53</b>	<b>797512.21</b>	<b>106.20</b>	<b>906465.80</b>	<b>1166977.13</b>	<b>128.74</b>	<b>114.80</b>

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	Target [₹ lakh]	Ach'ment [₹ lakh]	Ach'ment [%]	
Crop Loan	306111.00	402442.00	131.47	341741.25	329346.53	96.4	343197.43	362169.49	105.53	111.1
Term Loan (Agri.)	128270.00	68050.00	53.05	129837.17	86596.54	66.7	239136.17	363497.26	152.00	90.6
Total Agri. Credit	<b>434381.00</b>	<b>470492.00</b>	<b>108.31</b>	<b>471578.42</b>	<b>415943.07</b>	<b>88.2</b>	<b>582333.60</b>	<b>725666.75</b>	<b>124.61</b>	<b>107.0</b>
MSME	71000.00	54961.00	77.41	105068.00	78834.78	75.0	121120.29	132599.01	109.48	87.3
Other Priority Sector	65000.00	97167.00	149.49	43984.80	18917.26	43.0	44016.71	28358.72	64.43	85.6
Total Priority Sector	<b>570381.00</b>	<b>622620.00</b>	<b>109.16</b>	<b>620631.22</b>	<b>513695.11</b>	<b>82.8</b>	<b>747470.60</b>	<b>886624.48</b>	<b>118.62</b>	<b>103.5</b>

### 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	968627.96	30236.90	2.1	1123880.92	11851.17	1.1	1416363.03	11744.02	0.83	1.34
Regional Rural Bank	192046.47	3067.34	1.6	211288.40	3353.55	1.6	244544.02	2946.40	1.20	1.46
Cooperative Banks	0.00	0.00	0.0	130246.02	3405.16	2.6	152569.85	4870.40	3.19	1.94
Others	1305.45	82.06	6.3	1411.64	102.17	7.2	2162.60	110.70	5.12	6.21
All Agencies	<b>1161979.88</b>	<b>33386.30</b>	<b>2.9</b>	<b>1466826.98</b>	<b>18712.05</b>	<b>1.3</b>	<b>1815639.50</b>	<b>19671.52</b>	<b>1.08</b>	<b>1.74</b>

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

### Source(s)

1	SLBC PORTAL
2	ACP of Vizianagaram 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-Suvidha (Microenterprises through Skill Upgradation for Women) to support need-based and location-specific developmental projects by strategizing end-to-end interventions.
- Pilot Project: Real-time banking solution for SHGs (Money Purse Application)
- **Pilot Project - Graduated Rural Income Generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.**
- **MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women** SHGs, NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development, GoI, inked a landmark MoU on 27 February 2024.

### • Financial Inclusion

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

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

### • Farm Sector Development

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

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

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

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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



## Policy Initiatives - State Govt.

### 1. Important policies of State Government

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

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

The principles focus on eliminating poverty by promoting inclusive growth and equitable resource distribution, while generating diverse employment opportunities and building a global skilling ecosystem. Ensuring sustainable water security and equitable access to water resources is a key priority, alongside leveraging advanced agricultural technologies to improve sustainability and farmer incomes. Establishing a world-class logistics network to enhance connectivity and economic growth is emphasized, along with optimizing energy and fuel costs through renewable energy for self-reliance.

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

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

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

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

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

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

To support MSME growth, the policy offers a variety of financial incentives. A total of ₹500 crore is allocated for modernizing infrastructure and equipment, enabling businesses to upgrade their facilities. Additionally, ₹200 crore is earmarked for subsidized electricity tariffs

to reduce operational costs, while ₹150 crore is designated for export promotion, covering expenses for trade fair participation and export certifications.

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

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

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

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

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

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

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

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



## 2. State Budget

### 2.1. Important Announcements

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

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

- The Government of Andhra Pradesh presented the exclusive Agriculture and Allied Sectors Budget for the financial year 2024-25 with a total outlay of ₹43,402 crore.
- GoAP introduced the Annadata Sukhibhava Scheme under Budget 2024-25 to support and enhance the welfare of farmers in the state. It aims to provide financial assistance of ₹20,000 per year to farmers, disbursed in three equal instalments towards investment support. This support consists of ₹6,000 from the central government and ₹14,000 from the state government. An amount of ₹4500 crore has been allocated for FY2024-25 towards this scheme.
- Programmes like Polam Pilusthondi, Vaddi Leni Runalu (interest-free loans), Soil Health Cards, and Polambadi (field schools) aim to enhance productivity and ensure comprehensive support to farmers.
- **Vaddi Lenu Runalu:** The State Government provides interest relief/ subvention of 4% on loans upto ₹ 1 Lakh under Vaddi Leni Runalu Scheme.
- **Polam Pilusthondi Campaign:** A field-based initiative where officials and scientists visit agricultural fields twice a week during kharif and rabi seasons to identify and address issues. Problems that cannot be resolved on-site will be escalated to higher authorities for solutions.
- An amount of ₹39 crore has been allocated for collecting and testing 4.50 lakh soil samples across the State. Based on the analysis of these samples, Soil Health Cards will be issued to farmers, providing recommendations for the use of fertilizers and micronutrients to improve soil health and agricultural productivity.
- The Andhra Pradesh Government has announced the implementation of drone-based services in all villages over the next three years to enhance agricultural monitoring and operations. The initiative includes the establishment of 875 service 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:

The Gross Cropped Area in the district stood at 2.79 lakh ha while the Net Sown Area stood at 1.99 lakh ha. The cropping intensity hovers around 1.40. There are 4.50 lakh marginal farmers, 43,685 small farmers with an average land holding of 0.30 ha and 1.38 ha respectively. The average land holdings of all the farmers put together is 0.60 ha. It is estimated that there are 20,000-30,000 tenant farmers in the district. Paddy is the major crop grown in the district in an area covering 93643 ha. The other major crops being grown are maize, millets and pulses. [Source: Agri. Dept Vizianagaram]

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

Adequate infrastructure facilities [i.e., construction of new office premises, renovation of existing buildings, furniture, transport vehicles, IT machinery, etc.] are to be provided at Mandal level Agriculture Offices so that Department staff can render better services to farming community and assist farmers in building their capacities. Agriculture Department is implementing interventions like SRI method of planting, PMDS (Pre-monsoon Dry Sowing), direct sowing of paddy, line sowing, increase the use of bio-fertilisers, hybrid seed usage, weed control in maize, sugarcane, cotton, use of battery-operated sprayers, digging of bore wells, correction of micro-nutrient deficiencies, etc. AP RySS is implementing AP Community Managed Natural Farming in the district promoting Agro Ecology conservation.

#### 2.1.2 Water Resources

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

Rain fed farming is the characteristic feature of Agriculture in the district. Major Project in the district is Thotapally Barrage providing irrigation to 28,252 Ha and three medium irrigation projects are there providing irrigation to 12,143 Ha. Besides, efficient irrigation systems like drip and sprinkler as also water saving devices like underground pipeline are also included under MI. In addition, financing for different water lifting devices under MI is in vogue. Lot of emphasis is laid on judicious plans for conjunctive use of surface water and ground water to reap maximum benefits with the concept of “More Crop Per Drop”.

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

Total 5473 tanks in the district are there providing irrigation to 1,68,645 Acres. Also, three Medium irrigation projects, Andra Reservoir, Vengalaraya Sagar and Thatipudi Reservoir are providing irrigation to 29995 Acres. The state govt. under Andhra Pradesh Micro Irrigation Project (APMIP) has been providing subsidy to Small and Marginal farmers for promotion of Drip and Sprinkler irrigation systems. The Department plans to ground 1100 Micro Irrigation units covering 1200 ha Area in the present financial year.

All mandals in the district are categorized as safe in Ground Water Levels. Non-availability of drilling equipment for drilling bore wells, insufficient number of Hydro-geologists/Geophysicists to take up groundwater investigations are major constraints. Other issues are lack of awareness about sprinkler and drip irrigation systems and inadequate number of Water Harvesting Structures (WHS) and reservoirs.

### **2.1.3 Farm Mechanization**

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

The term “Farm Mechanization” refers to a wide range of mechanized farming activities which leads to increased crop production and productivity. It optimizes utilization of irrigation potential and other inputs and facilitates multiple cropping patterns leading to increased cropping intensity. Farm mechanization also helps in reduction of post-harvest losses and add value through cleaning, grading, and packaging operations. As production increases with mechanization of the farm operations, it creates a good scope for commercialization of agriculture. The three important types of farm machinery viz. Tractors, Power Tillers and power-driven agricultural implements e.g., rotavators, reapers, fertilizer-cum-seed drill, irrigation pumps, threshers, dusters & sprayers, etc., are presently considered for financing by the banks. According to census (2011-12), the average size of land holding per farmer in the district is 0.60 ha. Further, the share of marginal, small and semi medium farmers constitute about 85% of the total holdings. In view of the large number of marginal and small land holdings, custom hiring centres need to be promoted to bring these land holdings under mechanization.

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

Agriculture Department has planned to establish one CHC at each of the 510 RSKs in the district through various Farmer Groups viz. RMG, FPG, FPO, PACS, etc. which will be provided 40% subsidy for establishment of units based on the local farmer needs. The district has good network of dealers for supply of farm machinery and for post-sales service of the items. District Resource Centre (Farmer Training College + Agriculture Technology Management Agency) is formed at district level to transfer the technology to the farming community by giving demonstrations and trainings on new Agricultural technology. The district has 10510 tractors and 9857 animal carts.

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

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

The district has good potential for Horticulture crops due to suitability of soils (84% red soils and sandy loams) and good seasonal rainfall. The area under Horticulture is about 37,708 ha [Source: Horticulture Dept., VZM]. The focus in recent years has been on increasing production and productivity of Horticulture crops, development of infrastructure for post-harvest management and providing access to domestic and export markets.

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

There are 182 pack houses, 17 poly houses of 32,589 sq.m., 15 shade net houses of 35,715 sq.m., 85 vegetable pandals covering 40.332 ha, 06 cold storages with capacity of 39,500 MT and 08 food processing units of cashew/mango in the district. The district has 06 nurseries including 01 Govt nursery at Bobbili for production of Horticulture plant material. Additional nurseries may be developed for promotion of Horticulture crops. Under Prime Minister Formalisation of Micro Food Processing Enterprises Scheme [PM-FME] of GoI, support is extended to existing food processing units/industries that are unorganised for making them as formal enterprises. Further, Mango processing is encouraged under one district one product of Andhra Pradesh Food Processing Policy. Mulberry is cultivated in 350 acres by 275 farmers. The Dept, has 02 Seed Farms one each at Venugopalapuram and Jogampeta villages, 01 silk thread production unit at Venugopalapuram village and 01 sales unit at Vizianagaram. 04 technical service institutes one each at Rajam, Cheepurupalli, Bobbili and Vizianagaram are rendering all types of services to cultivating farmers.

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

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

Forests are both an environmental resource and an economic resource for sustaining natural systems and promoting economic development. 'Forest' by definition can be described as an area covered chiefly with trees and undergrowth covering a large tract with a purpose of both economic as well as ecological gains. Economic gains result from a large number of commercial goods produced by forest trees like timber, firewood, pulpwood, food items, gums, resins, non-edible oils, rubber, fibres, lac, bamboo canes, fodder, medicine, drugs and many more items.

Forestry in India is a major environmental resource and forest cover is essential for maintaining ecological balance. Forests are also considered as renewable natural resources and their presence in any region indicate its prosperity. The ever-increasing population and the rising demand for forest-based products have resulted in alarming depletion of forest cover resulting in global warming, climate change, loss of important flora and fauna etc. conservation and sustainable management of existing forests and expansion of forest cover through reforestation and afforestation is national and global concern. The Forest area of the district is 28,795 hectares accounting for 6.98% of the total land.

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

The forest development programmes are implemented in the district by the State Forest Department and Social Forestry Department. Various timber species like teak and bamboo are spread over in 7182 Ha under the control of Forest Department.

The activities of the Department include nursery raising, seedling distribution and technical guidance to farmers for raising forest plantation. Eucalyptus, Casuarina, Teak, Subabul and Bamboo are the common species being developed under farm forestry and wasteland development.

Absence of awareness among the local people for profit-oriented farm forestry, Lack of quality hi-tech nurseries to provide healthy seedlings, Non-availability of forest-based industries are some of the constraints.

## **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. As per the Livestock census 2019, the livestock population in the district consists of 3.77 lakh cattle and 0.77 lakh buffaloes [Source: Animal Husbandry Dept. VZM]. The Breedable female cattle and buffalo's population stood at 1.98 lakh and 0.77 lakh respectively. Crossbred cows and graded murrah buffaloes are concentrated more in the plain areas than in the agency areas. The per capita daily milk availability works out to 589 gm as against 623 gm at the State level.

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

District currently has 02 animal husbandry training centres, 01 district livestock development association and 13 Mobile veterinary clinics. Animal Husbandry Assistants (AHAs) placed at all 510 RSKs in the districts are providing first aid services to animals and also undertaking extension activities in animal husbandry sector. Animal Husbandry Department is providing vaccination services for various diseases as per the pre-determined veterinary calendar. The number of Artificial Insemination [AI] centres is 238 and in addition 163 Gopal Mitra Centres are functioning in the field who are taking care of AI activity. Scope for establishing more AI



centres [437 units] exists. Department is also implementing a scheme for sex determined artificial insemination for production of female calves.

## **2.1.7 AH – Poultry**

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

As per 20th Livestock Census, the district has a Poultry population of 52.24 lakh and accounts for 4.3% of the total state Poultry population. The Poultry meat accounted for nearly 62% of the total meat production [Source: Department of Animal Husbandry, GoAP]. Backyard Poultry farming of the improved birds viz. Rainbow roaster, Kurolier breed, Broiler, Vanaraja, Giriraja, etc. are gaining popularity among rural populace. The district has enough scope for financing for commercial layer and broiler units. There is potential for financing other diversified activities like egg/chicken carts, poultry feed plants for captive feed production in layer farms, chicken meat outlet, etc. Contract farming is gaining popularity in the district in view of low cost of investment and assured market. To encourage poultry sector Government will establish one hatchery in every district with 100% Government investment and also support Mother units one per year per Animal Husbandry division on the subsidy pattern of GoI norms to promote improved strains like Vanaraja, Gramapriya in PPP for rearing chicks.

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

While small units are purchasing feed from custom feed mixing plants, big commercial layer farms usually have their own feed mixing plants. However, increase in prices of important ingredients of feed like maize and soyabean, etc. has affected the industry to some extent. Lack of awareness in scientific rearing of backyard Poultry – Given the advantages of backyard Poultry as a source of food and income security to rural people, awareness needs to be created among the rural farming community on scientific rearing of backyard Poultry. Poultry Vaccination - All the backyard Poultry are protected against Ranikhet Disease and Fowl Pox disease once in a year. Critical gaps include absence of private consultancy services for educating poultry farmers. Absence of organised systems for procuring cull birds from the farmers.

## **2.1.8 AH – SGP**

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

In Vizianagaram district as per Livestock census 2019, there are 4.48 lakh sheep, 1.56 lakh goats and 0.05 lakh pigs [Source: Department of Animal Husbandry, VZM]. Sheep rearing is a preferred activity in the district. Small and marginal farmers, SHG members are also engaged in rearing of Sheep and goat for supplementing their income. Nellore breed is the popular breed of sheep reared. The production of meat is 23919 MT [Source: Handbook of Statistics, VZM]. The district has good potential for developing sheep rearing due to proximity to Visakhapatnam. There are 128 sheep breeder cooperative societies in the district. 03 slaughter houses at Vizianagaram, S.Kota, Bobbili, are working in the district. The district is also having a Pig Breeding station at Vizianagaram. GoAP has approved small Ruminant Development Project under National Cooperative Development Corporation [NCDC] scheme with an outlay of Rs. 275 crores to be implemented in 3 phases.

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

Availability of infrastructure for veterinary health care with the Animal Husbandry Dept. which extend support for sheep and goat rearing has been indicated in Dairy Chapter. One sheep breeding farm is functioning in the district with a capacity of 300 units. The AH dept. has planned to continue with the deworming programmes [03 times] during the current FY for reducing the mortality and improving the productivity of sheep and goat. PPR vaccination will also be given to sheep in the winter season of the year.

## **2.1.9 Fisheries**

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

Fisheries Sector is one of the important sectors in the socio-economic development of our country. In Andhra Pradesh, Fisheries and aquaculture has grown rapidly and is contributing 8.6% to GVA. Most importantly, Fisheries is the source of livelihood for lakhs of fishermen and fish farmers in the state of AP. Apart from providing cheap animal protein, contributing to the food security, the Sector earns substantial foreign exchange.

The district has a coastline of 28 km on the East facing Bay of Bengal and has continental shelf area of 1202 Sq.km. There are 08 main villages and 16 hamlets consisting of 7000 fisherman population which are situated in 02 coastal mandals i.e. Bhogapuram and Pusapatirega of the district. Fisheries activities are undertaken in all 27 mandals of the district and the total fisherman population is estimated at 52,900. However active fisherman population is estimated at 19,300 only.

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

The district has 02 Aqua zones consisting of Fresh water area of 151.13 ha freshwater area and 28.20 brackish water area. There are 03 reservoirs under control of fisheries department. There are 54 registered fisherman cooperative societies consisting of Inland – 38, Marine – 7, Fisherwomen – 09 and 01 District Society.

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

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

Nearly 94% of the land holdings in the district comprise of small/marginal land holdings and average landholding size is 0.60 ha. Notwithstanding the availability of tractors and power tillers, most of the small holdings are tilled by bullocks. Further, bullock carts form an inseparable part of rural transportation system for agricultural produce and other purposes. With upward social mobility, farmers are now opting for two wheelers also as primary transportation mode.

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

- Availability of Infrastructure: There are 28 rural haats (shandy) in the district out of which 70% are weekly haats. These weekly haats have cattle markets. Bullocks are generally purchased from these cattle markets. Health care services are available through veterinary dispensaries and livestock aid centres. Rearing of male calves is taken up at family level. Two-wheeler dealerships exist in Vizianagaram and other major towns of the district.
- Critical gaps: There is lack of reputed manufacturers and suppliers of improved carts. Local carpenters are unable to supply good quality carts due to low level of skills and non-availability of quality wood.

## **2.1.11 Sustainable Agriculture Practices**

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

Sustainable agriculture is a critical approach to farming that aims to meet the present needs of farmers and consumers without compromising the ability of future generations to meet their own needs. Andhra Pradesh has a predominantly agrarian economy, with agriculture being a significant contributor to its GDP and employment.



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

Agriculture Department is undertaking various activities related to IFS such as Polam Badi (Farmers' School), On Farm Demonstrations (OFD), trainings and other technology transfer through ATMA and FTC. Andhra Pradesh Community Managed Natural Farming is promoting Climate Resilient Zero Budget Natural Farming [CRZBNF] through Rythu Sadhikara Samstha for reducing use of chemical pesticides and fertilisers, Integrated Nutrient Management Programmes for improving quality and quantity of yields by correction of deficiencies and management of soils are also implemented in the district. Agriculture Research Station is promoting demonstration model for IFS models in Kothavalasa Mandal.

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

Agriculture produce requires proper scientific storage and handling to minimize post-harvest loss and to maintain nutritional quality for the customer. Vizianagaram district is in strategic location with the Odisha, Chhattisgarh states being in proximity and surrounded by dense forest in Parvathipuram Manyam and ASR districts. The horticulture produces like Jackfruit, Pineapple and Custard apple and Forest produce tamarind is abundantly available in the area. Creation of storage spaces will pave way for food processing, value addition there by realize more income for the farmers.

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

There are 10 Agricultural Produce Market Committees [APMC] with 14 Market yards and 04 Sub-market yards. There are 49 godowns of AMC with a cumulative capacity of 33480 MT, 38 godowns of APSWC and private godowns that are under the jurisdiction of AMC with total capacity of 1,90,020 MT and 06 cold storages of 39,500 MT capacity are available. Thus, the total storage capacity available in the district is 2,65,500 MT. In addition to the above, small godowns of 100MT/250 MT of other societies of DCMS with aggregate capacity of 5000 MT are also available. Further, 02 Godowns of AMC with a capacity of 10,000MT are under construction. Under Warehousing Infrastructure Fund, 02 warehouses one at Bairipuram and Gajapathinagaram each with capacity of 10,000 MT were constructed by APSWC with financial assistance of Rs. 1140 lakhs from NABARD

**2.2.2 Land Development, Soil Conservation and Watershed Development****2.2.2.1 Status of the Sector in the District:**

Total area reported under district is 412399 Ha, Out of this Gross cropped area is 279697, and net sown area is 199610 Ha. The cropping intensity in the district is 140%. Rainfed areas suffer severely due to erratic and high intensity rainfall. Conservation of soil and water is crucial for increasing crop production, productivity, food and sustainable livelihood security in rural areas. Performance of Agriculture and allied Sectors depends on how efficiently and effectively private and public Sector investments are flown into soil and water conservation infrastructure development.

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

District Water Management Authority is exclusively looking after development of Human resources and Natural resources on Water shed basis. Other works attended by DWMA include farm ponds development, land development works, de-siltation works. DWMA has identified Dattirajeru, Mentada and Merakamudidam mandal for promotion water shed development in the district during the current year.

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

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

The availability of quality inputs viz. seed material, bio-fertilizers, and bio-pesticides is critical for enhancing the productivity of crops. This chapter, besides the above activities, covers other activities like tissue culture & agri bio technology, seed production, vermi composting, e-NAM, etc. The bankable activities identified under Agri Infrastructure – Others are Seed processing units, NADEP compost making units, vermi-compost making units, Bio-fertiliser & Bio-pesticide units etc.

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

Seed and fertiliser distribution is taken care by Agriculture Department through RySS (Rythu Sadhikara Samasthas) situated at village secretariats. Seed processing units and godowns are maintained by APSEEDS Corporation. Agriculture Department is assisted by APSEEDS Co. in providing quality inputs besides ensuring quick multiplication of new seed varieties. Scaling up of seed village programme is needed along with requisite linkages. FPOs/PACS may be encouraged to take up seed production /participate in seed village programme. The seed village programme can be taken up with bank credit for quick scale up and supplement with Government efforts.

### **2.3 Agriculture – Ancillary Activities**

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

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

Food processing is an important intervention in the agriculture value chain as it reduces post-harvest losses at farmer's level and links the farm gate to the consumer plate and adds significantly to income of the farmers. Agro processing, therefore, plays a significant role in increasing value addition in Agriculture and Horticultural produce, diversification and commercialization of Agriculture, reduction in wastage of Horticulture produce by increasing the processing level, generating new employment and enhancing export earnings. The Agro and food processing industry includes Sectors like grain processing, fruits and vegetable products, Poultry fish, meat and Dairy products, etc. Agro processing/food processing along with related post-harvest technology also plays a key role in value addition, income and employment generation in a country and more particularly in its rural Sector. Value addition and processing industries offer tremendous opportunities for income and growth and would provide the much-needed thrust in the growth of the food processing industry. Andhra Pradesh Food Processing Society (APFPS) has been established by GoAP to act as a nodal agency for the development of the Food Processing Sector in the State.

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

There are 164 rice mills, 3 seed processing units, 16 dal mills, 32 oil extraction units, 02 cashew processing units and around 500 small flour mills in the district. There is enormous scope for the promotion of solvent extraction oil units (particularly for rice bran), processing units of

Cashew, Tamarind, Mango and Turmeric in the district. The District Industries Centre (DIC) has identified cluster for the development of mango jelly in the district.

GoAP has promoted 3 Food Parks namely M/s North Coastal Integrated Food Park Pvt Ltd, Cheepurupali, M/s Sri Chandana Food Park Ltd, Gajapathinagaram and M/s Patanjali Food and Herbal Park Pvt Ltd, Kothavalasa in the district with an investment of ₹340 crore and these were listed by MoFPI, GoI for availing credit under Food Processing Fund setup with NABARD. Bobbili Industrial Growth Centre is also identified as designated food park in the district.

APFPS is the nodal agency for the implementation of PMFME scheme in the district. Total 65 units are grounded in the district under PMFME scheme. A millet processing centre is also established by Arogya Millet FPO at K.Regu Village, Kothavalasa with support from APFPS.

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

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

This chapter covers ancillary activities like loans to Cooperative Societies of farmers for disposing of their produce, Agri-clinic/Agri-Business Centres, Loans to PACS/FSS/LAMPS, Loans to MFIs for on-lending to Agriculture. Considering that price realization by farmers for most food crops are subject to market fluctuations, there is a need to take care of the post-harvest needs of farmers especially in marketing the surplus. Promotion of Farmers' producers' organizations both by NABARD and GoI is a positive step in this direction and this would also provide enhanced credit flow to the members of these organizations. The loans under this category would be to those institutions who are typically farmers' producers' societies and other societies for providing loans against agri-produce. The Agri-Clinic/Agri-Business Centres have an important role in not only providing advisory services to farmers, but also in supplying of necessary farm inputs.

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

One Training Institutes in the state is present in the district at Nagavali Institute of Rural Entrepreneurship and Development (NIRED). Appropriate awareness programme and necessary infrastructure support like strengthening of staff and hand holding to the agri-preneur would supplement the efforts for all round development of the agriculture in the district.

## **Chapter 3**

### **Credit potentials for MSMEs**

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

Micro, Small and Medium Enterprises popularly called as MSMEs are key contributors to the country's economic activity as an important source of employment, growth, and innovation. MSMEs contribute to about a third of the GDP and 45 per cent of the manufacturing output of the country and provide employment to more than 110 million Indians. Vizianagaram district is industrially backward. Manufacturing/ production of Steel, Ferro Alloys, Pharma, Sugarcane, Chemical, Cashew processing etc. are the major industrial activities of the district. There are 11 heavy and mega industries functioning in the district and 03 heavy industries in are in the process of establishment. Total 3651 Micro, Small and Medium units are in operation in the district.

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

- The district has one growth centre at Bobbili with 1149.81 acres wherein 520 plots are developed and of which 422 are allotted. 03 industrial estates one each at Kantakapalli [327.46 acres], Nellimarla [180.14 acres] and Vizianagaram [32.42 acres]. One mini-industrial estate at Kongavanipalem with 23.84 acres are developed and allotted. There are two skill development centres functioning in the district and imparting entrepreneurial skills besides, NGOs and other training centres.
- Land bank with an extent of 1291.34 acres has been identified for development of Industrial Parks for establishment of industrial units at Katakapalli, Chinaraopalli and Pedaraopalli villages of Kothavalasa mandal. Kotakki village of Rama Bhadrapuram mandal, Mushidipalli village of S.Kotamandal, Tekkali village of Nellimerla mandal and Marupalli village of Gajapathinagaram mandal by APIIC (AP Industrial Infrastructure Corp.).
- 3,651 MSMEs are existing in the district providing employment to 43,793 persons. Further, 09 MSME parks are identified one each in all the nine assembly constituencies with a total extent of 735.96 acres out of which 3 MSME parks at Marupalli village of Gajapathinagaram mandal, Kandivalasa of Pusapatirega mandal and Balighattam of Kothavalasa mandal with an extent of 273.16 acres are under active implementation.

## Chapter 4

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

#### 4.1 Export Credit

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

The state is considered as gateway to East and Southeast Asia for its strategic location with a major Port at Visakhapatnam. AP contributes 4.40% of total Indian Exports valued at Rs. 1,59,368 Crore in the year 2022-23. As per dashboard of Ministry of Commerce & Industry GoI, the export value from the district is Rs. 3833.32 Crore. The State Govt. has planned to make Andhra Pradesh one of the most preferred destinations for investments for promoting exports. The Agriculture/Horticulture and processed food products forming major part of the export from the state include non-Basmati rice, maize, groundnut, pulses, poultry products, buffalo-sheep-goat meat, dairy products, fruit and vegetables - processed and fresh, floriculture, spices, etc.

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

- The major port in the state is at Visakhapatnam which is close to the district and prospective entrepreneurs can take advantage of this facility and increase export potential of the district.
- As per Andhra Pradesh Export Plan 2021 APIs, Bulk drugs, cashew, quartz silica, silicon manganese and Mangoes are identified export potential products for promoting exports from the district. Production of millets and other agriculture products in organic way are also increasing due to promotion of natural farming activities under APCNF Programme of GoAP.
- The efforts of the state government in achieving double digit growth by giving impetus to Agriculture, Horticulture, Animal Husbandry and Fisheries, Agro Processing, etc., are likely to create potential for export credit in the district. With the setting up of cashew processing unit by M/s. OLAM Ltd and work on few other industrial units and other agro-processing units in the district are underway, exports from the district may increase during the ensuing year.

#### 4.2 Education

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

Education is a human right and a force for sustainable development and empowerment in any country. Sustainable Development Goal 4 (SDG 4) aims to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” by 2030.

Education is undoubtedly a core sector and the long-term economic, social as well as personal gains from education are well proved for individuals, families, communities and the development of a nation. Education can truly lead to change in social environment, increased employment, higher skill level, human resource development and reduction in poverty, malnutrition & inequality. National and State level policies are framed to ensure that this basic need of the population is met through appropriate public and private Sector initiatives. While Governments endeavour to provide primary education to all on a universal basis, higher education is progressively moving into the domain of private Sector. With a gradual reduction in Governments subsidies, higher education is getting more and more costly and hence the need for institutional funding in this area. Higher Education Sector in Andhra Pradesh focuses on the objective to provide quality education and transform the state into a knowledge hub. Access to meaningful learning and particularly to students hailing from marginalized sections

of the society is the mission statement. The literacy rate in the district is 53.21%, as per census 2011 and it has been growing since then which offers good scope for financing the education Sector.

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

The district has some of the finest educational institutions and other reputed engineering colleges due to its proximity to Visakhapatnam. However, awareness among tribals and some rural populace about the need of education is very low and it needs to be strengthened.

There are One Central Tribal University, One Technological University, One Veterinary University college, one private university, 13 engineering colleges, 69-degree colleges, 03 MBA colleges, 12 polytechnics and One private medical college in the district. GoAP has also established medical college cum hospital in Vizianagaram at a cost of Rs.500 crore with support under RIDF XVII. The construction works of the campus are under progress. The admissions in the college commenced from academic year 2023-24.

### **4.3 Housing**

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

As per 2011 census, out of the total 7.06 lakh Households 4.78 lakh and 2.28 lakh households are in rural and urban areas respectively. As per 2011 census the GoI has estimated the housing shortage to be around 10.00 lakh in urban areas and 30.85 lakh in rural areas in newly formed Andhra Pradesh. GoAP has initiated various schemes under PMAY and proposed construction of houses for the Economically Weaker Sections in the State by 2029. Total 8622 new houses were constructed for BPL families under various schemes such as PMAY. Further housing layouts were also developed under smart township scheme of state government in Denkada and Bondapalli mandals for Middle Income Groups.

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

A good network of roads and rail, proximity to Visakhapatnam and international airport in the neighbouring district, which is just 70 km away make the district a preferred location. There are also 13 engineering colleges, 01 govt. medical college, 01 private medical college, 01 technological university, 01 central tribal university, 01 private deemed university in the district and students share accommodation, resulting in booming housing industry in Vizianagaram with large residential projects are coming up in and around the district headquarter.

Since 2001, the number of towns in the state has increased by 45%. Therefore, rapid pace of urbanization, proposed strategic economic initiatives of GoAP such as promotion of industrial clusters, vizag-chennai Industrial corridors, proposed International Airport at Bhogapuram in Vizianagaram district offers good scope for investment in housing Sector both for commercial and residential purposes. The twin problems of affordability and accessibility that impede the progress of housing need to be addressed on a sustainable basis.



## **Chapter 5**

### **Credit potentials for Infrastructure**

#### **5.1 Infrastructure - Public investments**

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

As on 31 March 2024, ₹26170 crore was sanctioned to Government of Andhra Pradesh under RIDF for 34431 different infrastructure projects such as roads and bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting etc. The Govt. of AP had availed an amount of ₹19554 crore for implementing the projects sanctioned under various tranches. During 2014-15, APSWC was sanctioned a term loan of ₹228.00 crore for construction of 45 new warehouses with a capacity of 4 lakh MT in 13 districts (erstwhile) of Andhra Pradesh under Warehouse Infrastructure Fund. Under Warehousing Infrastructure Fund, 02 warehouses one at Bhyripuram and Gajapathinagaram each with capacity of 10,000 MT were constructed by APSWC with financial assistance of Rs. 1140 lakhs from NABARD. In Vizianagaram district, loan amount of ₹251.75 Crore Has been released for Taraka Rama Teertha Sagar Project under LTIF

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

Improved connectivity from Rural Areas to mandal headquarters is resulting in improved marketing facilities for agricultural produce. Over the years there has been improvement in education and health care facilities to the rural populace and better health care for animals.

Infrastructure development in irrigation and agriculture and allied activities has facilitated the farmers and rural populace to develop their farming activities. Brought overall development and prosperity to the rural areas.

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

Projects funded by RIDF also include the establishment of primary health centers, Anganwadi's and schools. These facilities are crucial for enhancing the quality of life in rural areas by providing essential health services and educational opportunities, thereby contributing to overall community development. The New Medical College and Hospital at Vizianagaram supported under RIDF would provide tertiary care and super speciality services in the north coastal region of Andhra Pradesh and provide modern health care services to the people in the adjoining tribal areas.

#### **5.2 Social Infrastructure involving Bank Credit**

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

Social infrastructure refers to those factors which render the human resources of a nation suitable for productive work. In India "Social Infrastructure" covering schools, health care facilities, drinking water and sanitation facilities in tier II to tier VI centers have now been brought under the ambit of Priority sector lending norms. With increased focus on human development and for attainment of Millennium Development Goals, the social sectors viz. education, health, sanitation etc. have gained greater focus in the overall development process. The development of any region is directly proportional to the infrastructure established in the region.

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

The district has 3432 schools and 12 special schools for differently abled. There are 09 Govt. Hospitals, 48 Primary Health Centres, 01 Leprosy hospital, 10 Area/Taluk hospitals, 01 hospital for special treatment, 05 dispensaries including ESI diagnostic centres, 17 Ayurvedic dispensaries, 16 Homeopathy and 02 Unani Hospitals and Dispensaries, 02 naturopathy. AP Government is building 435 wellness centres with estimate of ₹ 76.34 Crore in the district. New Medical College & 630 bedded hospital at Vizianagaram and Up gradation of another 07 CHCs in the district are supported NABARD under RIDF loan of ₹448.32 Crore.

#### Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXIV	56	7373.30	5953.58
2	XXV	39	4873.52	3914.49
3	XXVI	126	8206.80	6548.87
4	XXVII	28	59844.40	45378.10
5	XXVIII	1	14766.14	3650.66
6	XXIX	8	4074.65	3397.90

#### Chapter 5 – RIDF 1 Tranche Information

Sr. No.	Particulars	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches	913	186887.31	143646.26
B	Ongoing tranches	258	99138.81	68843.59
C	<b>Total (A + B)</b>	<b>1171</b>	<b>286026.12</b>	<b>212489.85</b>

#### Chapter 5 – RIDF 2 Sector wise funds sanctioned under RIDF

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Irrigation/ Agriculture	1	1938.00	1527.78
B	Rural roads & bridges	19	3335.60	3002.40
C	Social Sector	230	93865.21	64702.07
<b>Total (A + B + C)</b>		<b>250</b>	<b>99138.81</b>	<b>69232.25</b>

#### Chapter 5 – RIDF 3

Sr. No.	Sector	o	Irrigation potential	Ha	o
A	Irrigation	2	Irrigation potential	ha	2500
B	Rural roads	230	Road length	km	252
C	Bridges	5	Bridge Length	m	102



## Chapter 5 – RIDF 3.1

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Health	8	2000000	No	44815
2	Education	112	500000	No	15403
3	Drinking Water	2	100000	no	3705
4	Anganwadi	108	20000	no	776

### 5.3 Renewable Energy

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

According to the AP State Socio-Economic Survey 2023-24, the cumulative renewable energy capacity installed in the State is 9033.21 MW, consisting of 4322.08 MW from Solar Power Projects, 4083.57 from Wind Power Projects, 106.80 MW from Small Hydro Power Projects and 520.76 MW from Biomass, Bagasee, Municipal & Industrial Waste. The Solar Pump sets programme was taken up in the State with the financial assistance of MNRE, Gol under which 32,000 Solar pump sets have been installed for Irrigation purpose. Grid connected solar roof top systems with capacity of 120 MW have been installed in the State.

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

Total 106.5 MW capacity of power generation units are established in the district. APEPDCL is power distribution company providing electricity supply services in the district. Total 1687 inhabited villages and 743 hamlets have been electrified recently which marks electrification of 100% villages in the district.

Renewable energy-based power plants, installation of standalone solar agriculture pumps of capacity up to 7.5 HP in off-grid areas by individual farmers ( Central Financial Assistance / CFA of 30% of total cost from centre and additional state subsidy of 30%) and solarisation of grid connected agriculture pumps (CFA of 30% of total cost from centre and additional state subsidy of 30%) are some initiatives in the sector. There is availability of good number of dealers selling various solar power-based products in the neighbouring Visakhapatnam and surrounding areas.

PM Surya Ghar Setting up of Solar Rooftop Projects (SRP) for sale of electricity to DISCOM/captive use or for self-consumption under Net Metering scheme – Installation of Grid connected Solar Rooftop systems is encouraged on the roof tops of residential, commercial and industrial buildings, etc. with a provision of net metering scheme and selling the power to the DISCOMs. Banks are also encouraged to extend loans as a part of home loan or home improvement loan.

## Chapter 6

### 6.1 Informal Credit Delivery System

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

Microfinance has a crucial role to play in development of Indian economy through enhancing credit access for rural households. Among the various models, the SHG-Bank Linkage Programme (BLP) helped extensively to empower the poor, especially rural women, through providing savings and credit windows from banks. The bank led SHG-BLP, pioneered by NABARD, has metamorphosed from a small pilot programme of 500 SHGs in 1992 to the largest microfinance programme of the world today, with an outreach spanning more than 12 crore rural households.

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

The number of SHGs both rural and urban in the district stood at 40344 covering a total of 4.34 lakh members as on 31 March 2024. The rural SHGs are federated into 1095 Village Organizations, 27 Mandal Samakhya and 01 Zilla Samakhya.

The support schemes available for SHGs are Sunna Vaddi (VLR), PMEGP, PMFME etc. Besides credit facility from banks the SHGs also have the option of availing credit facility from the Mandal Samakhya and Streenidhi Mahila Bank. Stree Nidhi credit cooperative Federation Ltd. was promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhya to provide Livelihood Finance to SHG women.

DRDA is undertaking special activities such as establishment of Mahila Marts, Petrol Bunks, ground Micro Units in convergence with PMEGP, PMFME, Maize & Millet Processing units in convergence with SFURTI schemes to promote livelihood and entrepreneurial activities amongst SHG member. RSETI Vizianagaram, RSETI -Rajam, SEED AP centre- Vizianagaram are engaged in providing skill training for enterprising women members of SHGs.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical intervention required for creating definitive impact
i.	Farm Credit	<ul style="list-style-type: none"> <li>Extending KCC loans to farmers undertaking cultivation in RoFR through JLG mode.</li> <li>A Krishi Vignana Kendra (KVK) may be established in the district for focussed research &amp; Extension on the Agri &amp; horticulture crops suitable for the district.</li> <li>Localised Automatic Weather Stations &amp; Localise weather advisory services may be extended to farmers for more accurate weather based crop planning to benefit all the villages under WBCIS.</li> <li>Seed Village programme has to be popularised so as to motivate the farmers to go for seed production of major crops grown and preservation of best quality seeds.</li> <li>Banks to ensure timely credit to FPOs/FPCs for better income realisation for farmers.</li> <li>Setting up of crop specific value chain and banks may channelize credit to value chain financing.</li> <li>Agriculture department to encourage FPOs by providing timely licenses and necessary permits.</li> </ul>
ii.	Water Resources	<ul style="list-style-type: none"> <li>There is a large gap between the potential created and utilized due to incomplete coverage of command area works, poor operation and maintenance of irrigation structures due to fund constraint, non-availability of adequate water, etc. There is a need for community participation in planning and management of these irrigation structures for successful utilization.</li> <li>Adoption of solar pump sets as well as replacement of inefficient old pump sets.</li> <li>Intensive rainwater harvesting measures and efficient use of water is suggested for over exploited and critical i.e., water stressed Mandals.</li> <li>There is huge potential for micro-irrigation in the district as most of the crops cultivated in the district are suitable for Sprinkler and Drip Irrigation.</li> <li>The Water, Land and Tree Act (WALTA) may be more strictly adhered to especially in the ground water stressed areas to prevent indiscriminate digging of wells. The Act also has a provision of insurance for failure of wells which may be made use of."</li> </ul>
iii.	Farm Mechanisation	<ul style="list-style-type: none"> <li>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.</li> <li>Authorized dealers are to be identified for all the major companies supplying various popular agricultural implements under the scheme.</li> <li>More number of service centres required for undertaking repairs of agricultural pump sets, tractors and domestic</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<p>appliances due to increase in the income levels of general public and consequent high demand for consumer goods.</p> <ul style="list-style-type: none"> <li>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.</li> </ul>
iv.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> <li>Agri-Value chains may be developed, by integrating FPOs and banks may be encouraged to finance these Value Chains.</li> <li>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.</li> <li>Establishment of mega and ancillary food processing units for mango to curtail the erratic fluctuations in the prices.</li> <li>Processing and storage facilities for cocoons and post-harvest handling losses and processing of cocoons (reeling and twisting facilities)</li> </ul>
v.	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>There is a huge potential for collection and marketing of minor forest produce especially wild honey. Infrastructure such as beehive boxes can be provided to wild honey collectors through bank credit, which can be placed at the foothills of the forest laded hills.</li> <li>Decentralized peoples' nurseries have been accepted as best solution for supply of large quantity of seedlings at a close vicinity to the plantation site. It is necessary that the same be promoted by Banks by providing necessary finance to individuals / groups raising nurseries. This will help in establishment of permanent nurseries with good infrastructure and production of quality plant material.</li> </ul>
vi.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>The GoI has introduced KCC for animal husbandry activities which helps the farmers to meet the working capital requirement. Awareness has been created in JMLBC /DCC and other training programmes on coverage of eligible farmers.</li> <li>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.</li> </ul>
vii.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>
viii.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>Promoting silages on cluster basis through farmers so as to overcome the shortage of fodder/feed.</li> </ul>
ix.	Fisheries	<ul style="list-style-type: none"> <li>There is no organised fish marketing in the district. Hence Promotion of Domestic Marketing on large scale is required.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Credit support for Domestic market promotion through retail outlets, modern fish markets and kiosks.</li> </ul>
x.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> <li>GoAP may consider on-boarding FPOs and PACS on eFARMARKET electronic platform for aggregation of produce and marketing.</li> <li>Around 45% of the gross cropped area is under horticulture. The fruits produced in the district are sold in the field itself. Therefore, construction of at least 2 to 3 cold storages with latest technology will help the farmers to fetch good price.</li> </ul>
xi.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> <li>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.</li> <li>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</li> </ul>
xii.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> <li>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.</li> <li>Department of Horticulture may conduct an awareness meeting with prospective entrepreneurs and banks on tissue culture infrastructure for proactive financing</li> </ul>
xiii.	Food and Agro Processing	<ul style="list-style-type: none"> <li>Capacity Building of micro-entrepreneurs especially SHGs through greater participation of Skill Development Centres, RSETI and NGOs with support from line departments."</li> <li>Marketing is the major problem being faced by rural agro and food units, 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 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."</li> </ul>
xiv.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> <li>The Government institutions like MANAGE may address the lukewarm response to the ACABC Scheme by taking lead in identifying potential agri-preneurs in collaboration with State Governments and other related agencies and guiding them in setting up own unit.</li> <li>The Government should encourage FPOs with interest subvention and working capital based on the grading and business"</li> </ul>
xv.	MSME	<ul style="list-style-type: none"> <li>Establishment of two Industrial Parks in Kothavalasa Mandal and Bobbili.</li> <li>Establishment of Startup- Incubation Centre in the district.</li> </ul>

S. No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Attracting private investment in food processing sector especially mango pulp extraction, Maize processing.</li> </ul>
xvi.	Exports	<ul style="list-style-type: none"> <li>Stable export policy to meet the demand of the international market on a continuous basis and to sustain the units in the district.</li> <li>Tie-up with export firms is required for effective fruit care and export of fresh fruits, to provide additional income to the farmers.</li> </ul>
xvii.	Education Loans	<ul style="list-style-type: none"> <li>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.</li> </ul>
xviii.	Housing	<ul style="list-style-type: none"> <li>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.</li> </ul>
xix.	Social Infrastructure	<ul style="list-style-type: none"> <li>The Government may prefer entrepreneurs who can establish RO plants in Mandal headquarters under various subsidy schemes to create quality infrastructure at village level.</li> <li>Young Doctors may be encouraged for setting up of Nursing Homes/Clinics with latest equipment by extending concessions in taxes.</li> </ul>
xx.	Renewable Energy	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul>
xxi.	Informal Credit Delivery System	<ul style="list-style-type: none"> <li>Encouraging cashless transactions among the SHG groups, thereby improving digital transactions.</li> <li>Need to revisit loan appraisal and follow-up strategies to ensure productive end use of credit of SHGs.</li> <li>Banks to consider extending finance to Women individually outside SHG ambit to promote Women entrepreneurship.</li> <li>Banks to encourage internal lending among the SHG members based on the MCP of the Self Help groups.</li> </ul>

## Chapter 8

### Status and Prospects of Cooperatives

#### Background

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

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

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

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

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

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

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

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

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**

- As part of the initiative to make the PACS function as Common Service Centres (CSCs), wherein, the PACS will be enabled to provide more than 300 e-services enlisted on the digital seva portal of the CSC scheme to common citizens in rural areas, 1084 PACS have been on-boarded as CSC in the State, of which 112 PACS are activated as CSC as on 30.06.2023.
- Computerization of PACS: There is a need for expediting computerization of the affiliated PACS for bringing about improvement in the timeliness and quality of services extended to members. Computerization of PACS also helps to improve the quality of accounting by the PACS. In this regard, Centrally Sponsored Project for Computerization of PACS was launched by GoI with the outlay of Rs.2516 crore. The project is being implemented at the State level and district level.
- Business Development and Product Innovation (BDPI) Cell: With NABARD assistance, APStCB constituted BDPI Cell at its Head Office to integrate new products into existing product line emphasising focus on development of new product for business improvement re-engineering to the existing product basket.
- Share Capital: Share capital infusion of Rs.295 crore into the cooperative credit structure has been made, out of which Rs.100 crore has been provided to APStCB and Rs.195 crore to DCCBs during 2021-22. A policy framework has been put in place to integrate PACS with the RySS.

### **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 17803 cooperatives covering about 14904 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/Housing/Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 2047 Rural credit co-operatives (PACS, LAMPs, FSS etc.). These primary societies have nearly 95.97 lakh members spread across more than 17000 villages. AP State Co-operative bank takes care of both the ST and LT structure in the State.
- Further there are 11 MSCS having their registered office in the state. Besides there are about 02 district level federations 09 state level federations operating in the state.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 2037 functional PACS leading to increase in efficiency profitability transparency and accountability in the working of PACS.
- The PACS are also providing additional services such as Jan Aushadi Kendras, Petrol Outlets/Bunks, Consumer Outlets, CSCs Fertiliser/Pesticide Business etc.



- 10 PACS have been identified for the World's Largest Grain Storage under Cooperatives scheme.
- PM Kisan Samriddhi Kendras by all PACS: No. of PACS functioning as PMKSK in the state are 1224. 618 PACS are under the process of CCINM certification training to obtain Fertiliser licenses and 206 PACS who have already completed the training are in the process of obtaining licenses from Agriculture Dept. The PACS shall be providing the services of providing agri inputs like fertilisers, seeds and pesticides at reasonable prices under one roof. The PACS will also create awareness regarding good agricultural practices and will provide information regarding various Govt. schemes.
- 147 PACS have applied for membership to National Cooperative Export Society while 133 PACS have already obtained membership of NCES. Further 1743 PACS have applied for membership to Bharatiya Beej Sahakari Samiti out of which 924 PACS have received membership.

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

There 483 Cooperative societies registered in the district out this, 65 are Primary Agriculture Credit Cooperative Societies. Out of the 65 Societies, 60 societies are affiliated to Vizianagaram DCCB & 5 PACS are affiliated to Srikakulam DCCB. At present computerization of 65 PACS is underway. With support from NABARD under PACS as MSC, Nandigam PACS, Thettangi PACS and Therlam PACS are operating fuel stations.

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

- There is fair potential for cooperative activity in the agriculture credit sector, agri-marketing sector especially in organic agriculture as the natural farming is followed in the district under APCNF program. The distribution is not uniform as in 5 mandals only one functional PACS is there, therefore potential is available to promote new PACS in these 5 mandals i.e. Dattirajeru, Gajapathinagram, Kothavalas, L Kota, Vepada.
- There is a potential for creation of cooperative societies in food processing sector, exports, organic products, horticulture produce, fisheries (inland & Marine) and seeds in the district. This can have immense multiplayer effect in giving a fillip to economic activities in these areas.

## Chapter 9

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

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
i.	Financial Inclusion	Demo Mobile Van	Vizianagaram (District)	Grant assistance	No	100000	Financial Literacy
ii.	Tribal Development	TDF project	Mentada	Grant Assistance	No	300	Livelihood, Afforestation
iii.	Skill Training	Skill Training Program	Vizianagaram (District)	Grant assistance	Yes	270	Skill Development Employment Generation
iv.	Skill Training	CAPEX Support to RSETI	Rajam	Grant assistance	no	1000	Computer Lab Setting up at RSETI
v.	Skill Training	CAPEX Support to RSETI	Vizianagaram	Grant assistance	no	1000	Modern Facilities
vi.	Collectivization	Jami Rythu Shakti FPOP	Jami	Grant Assistance	No	780	Support for Business Development, Direct Marketing with Mobile Van
vii.	Marketing Support for SHG	DWACRA Exhibition - Vizianagaram Utsav	Vizianagaram	Grant Assistance	No	300 SHG/FPO Units	Support for organizing SHG Products exhibition

## Success Stories

### Success Story 1:

#### Reaching the Un-reached

**1. Scheme:** Farmers Producer Company

**2. Project Implementing Agency:** SABALA

**3. Duration of the Project:** 03 Year

**4. Beneficiary:**

- No. of beneficiaries : 618
- Community : Small and Marginal Farmers
- State : Andhra Pradesh
- District : Vizianagaram
- Block : Vepada
- Village : Somapuram

**5. Support Provided**

- Establishment of FPO: One Farmer Producer Organization (FPO) was supported by NABARD through the NGO SABALA, with the project sanctioned on December 19, 2019. Following continuous motivation and awareness efforts, this FPO was successfully registered under the Multi-State Co-operative Societies (MACS) Act on June 1, 2020.
- Membership and Licenses: As of now, a total of 613 farmers are enrolled in this FPO. Vepada Karshakamitra FPO has obtained all necessary input licenses for seeds, fertilizers, and pesticides.
- Infrastructure and Supply Chain: The FPO has established a RythuSeva Kendra at Sompuram village. Additionally, it supplies vegetables to five Kasturba Gandhi Balika Vidyalaya (KGBV) and Andhra Pradesh Model Schools (APMS).

**6. Pre-implementation Status:** Farmers were working individual, no extension services from line departments/research institutions.

**7. Challenges Faced:**

- Before intervention: The Vepada area was classified as a non-scheduled tribal region, preventing farmers from accessing benefits under Integrated Tribal Development Agency (ITDA) projects. Most tribal farmers in this area cultivated mangoes, vegetables, and cashew nuts. However, they faced challenges such as the absence of fair market prices for their produce and a lack of timely input support, including seeds and fertilizers.

**8. Impact**

- **Timely Input Support:** All member farmers receive seed and fertilizer support directly at their doorstep in a timely manner, through input supply centre
- **Agricultural Support and Equipment:** With support from the Agricultural Research Station (ARS), Vizianagaram, under the Tribal Sub Plan, the FPO provides agricultural implements, foundation seeds for millets and groundnuts, and Desi-poultry units to its members.

- **Institutional Credit for Landless Farmers:** Vepada Karshakamitra FPO has promoted 50 Joint Liability Groups (JLGs) to provide institutional credit to landless tribal farmers.
- **Vegetable Marketing and Supply:** The FPO is involved in marketing vegetables grown by its farmers and supplies them to Kasturba Gandhi Balika Vidyalaya (KGBV) schools.
- **Paddy Procurement:** The FPO operated a paddy procurement center, as permitted by APCSC Ltd, and successfully procured 4500 metric tons of paddy during the financial year 2023-24.
- **Banking Services:** The FPO operates a Customer Service Centre (CSC) and acts as a Bank Mitra to deliver banking services to farmers.



## **Success Story 2:**

### **Moving Cart-Moving Forward**

**1. Scheme:** Marketing -Interventions -for SHGs

**2. Project Implementing Agency:** BREDS

**3. Duration of the Project:** 01 Year

**4. Beneficiary:**

- No. of beneficiaries : 10
- State : Andhra Pradesh
- District : Vizianagaram
- Block : Pusapatirega
- Village : Chintapalli

**5. Support Provided**

- NABARD supported Sri veeranjaneya SHG to establish a movable coconut cart to provide additional income to the SHG group.
- NABARD has Sanctioned Grant assistance of Rs. 80000 to SHG group for purchasing Moving Carts.
- The members of this SHG were also part of Paidthallmma FPO supported by NABARD Centreal Sector Scheme of 10,000 FPOs

**6. Pre-implementation Status:**

- The coconut market currently operates with significant price disparities. Middlemen purchase coconuts from farmers at a low price of Rs. 7 to Rs. 15 per nut at the farmgate, only to sell them in the retail market for Rs. 40 to Rs. 50, depending on size and tenderness. This system benefits neither farmers nor consumers.
- To address this issue, a project was initiated to establish a coconut cart, named "Coco Express," which directly procures coconuts from farmers of the Paidthallamma FPO. This approach aims to cut out intermediaries and ensure fairer prices for both farmers and consumers.

**7. Challenges Faced:** The marketing channels for the coconut were captured by a coterie of middle men, they engage in the meddling of prices, by obtaining coconuts at lesser price and retailing at much higher rates to the consumers.,

**8. Impact**

Coco Express Features:

- The cart is attractively designed with vibrant colors.
- Instead of using knives, coconuts are pierced using a mechanical pointer, ensuring safety and hygiene.
- The cart includes ample storage space and an umbrella for shade.
- Digital Payments are also accepted at this Coco Express which provides more flexibility for buyers.



The public, particularly youth, prefer visiting Coco Express for fresh and tender coconut water. The cart sells 150 to 200 coconuts daily, generating a surplus income of Rs. 2,000 to Rs. 3,000 after expenses. This initiative not only improves the economic conditions of the SHG women involved but also enhances the overall efficiency and fairness of the coconut supply chain.



### **Success Story 3:**

#### **Knitting the future- A Remarkable Transformation through MEDP in Tailoring**

**1. Scheme:** MEDP

**2. Project Implementing Agency:** GMR VF

**3. Duration of the Project:** 15 days

**4. Beneficiary:**

- No. of beneficiaries : 30
- State : Andhra Pradesh
- District : Vizianagaram
- Block : Rajam
- Village : Rajam

**5. Support Provided:** NABARD has sanctioned Grant assistance to GMR VF for organizing a skill training program for providing skill training to SHG women in Tailoring Trade.

**6. Pre-implementation Status :**

- Ms. Cheemala Sarada is a native of the Dolapeta village of Rajam Mandal in Vizianagaram District of Andhra Pradesh State
- In pursuit of a suitable job, Sarada started working as a Babysitter at a Pre-School in her locality. But she was not happy with the job and she was desperately looking for an opportunity, which could change her fate.

**7. Challenges Faced:**

- At this juncture, she came to know about a Micro Entrepreneurship Development Program (MEDP) on Advanced Tailoring course for SHG women implemented by NABARD through GMR Varalakshmi Foundation.
- Instantly, Sarada decided to make use of this opportunity. She aspired to become a professional tailor as she has basic skills in Women's tailoring. Subsequently, she applied for the course through her SHG and joined the course.

**8. Impact**

- During the 15-Days intensive practical oriented training program, Sarada learnt necessary skills related to Tailoring with keen interest and commitment. She mastered stitching of shirts & pants, school uniforms for boys and girls.
- She hasn't only learnt the skill in tailoring, but also enhanced her self-confidence and courage through the Entrepreneurial sessions and Personality Development classes.
- During the course of the training program, GMRVF team noticed Sarada's skills in tailoring and after the successful completion of the course, the team offered her an opportunity to work at Empower Garments Production Center being run by GMRVF with a remuneration of Rs.7, 500 per month.
- In addition to this, she is also making best use of her leisure time after returning from the Garments Production Center and is stitching clothes of the neighbours and other villagers. Thus, Sarada is earning an additional income of Rs. 8,000 per month.





## 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**

NA

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

- 1. State Government:** Under ZBNF/APCNF program, Agriculture Department promoting natural farming in 35000 Ha in the district. The program aims at creating sustainable agriculture practices e.
- 2. NABARD:** NABARD is Organizing Workshops and Sensitization Meetings in the districts to promote climate resilient agriculture. One DPR project is implemented in Vepada Mandal to disseminate localized weather information to farmers.

## Appendix 2

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

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

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

#### **Potential for Geographical Indication (GI) in Vizianagaram District**

'Bobbili Veena' the traditional 'Saraswati Veena' from Bobbili is famed for its fine tune and distinctive notes. These veenas are crafted from Jack-wood tree logs in Gollapalli a town in Bobbili. It takes almost a full month for a log of mute wood to be crafted into a fine musical instrument. Jack-wood is preferred as it is light and the unique grain of the wood renders the quality of swara or tone. Added to that are the elements of thickness and strength which make this selection important. A single piece of wood is used to create the instrument giving it the name 'Ekandi Veena'. These Veenas are also remarkable for the exquisite designs etched on the body making each piece exclusive. With their origin dating back to the Seventeenth Century these veenas are played in a distinctive style which also led to the coinage of the 'Bobbili Veena Sampradayam'. Miniature Veenas are made to scale using the same materials as the larger instruments making them great gifting options. Acknowledging the uniqueness of the instrument Sarada Veena Workers Cottage Industrial Cooperative Society Gollapalli has been given its own Geographical Indication (GI) tag in the year 2010.

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



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapura m	Bobbili	Bondapall e	Cheepurupa lle	Dattirajeru	Denkada	Gajapathina garam	Gantada
<b>I. Agriculture</b>													
<b>A. Farm Credit</b>													
<b>A.1 Crop Production, Maintenance, Marketing</b>													
1	Chilli/ Mirch_Irrigated		100 Acre	125000	Phy	25,00	31.25	25,00	31.25	25,00	31.25	25,00	31.25
2	Cotton/ Kapaas_Irrigated		100 Acre	50000	Phy	500,00	500,00	500,00	500,00	500,00	500,00	500,00	500,00
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Irrigated		100 Acre	20000	Phy	300,00	300,00	300,00	300,00	300,00	300,00	300,00	300,00
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed		100 Acre	18000	Phy	200,00	200,00	200,00	200,00	200,00	200,00	200,00	200,00
5	Groundnut/ Moongfali_Irrigated		100 Acre	38000	Phy	100,00	100,00	100,00	100,00	100,00	100,00	100,00	100,00
6	Maize/ Makka_Irrigated		100 Acre	45000	Phy	5000,00	5000,00	5000,00	5000,00	5000,00	5000,00	5000,00	5000,00
7	Mesta_		100 Acre	12000	Phy	100,00	100,00	100,00	100,00	100,00	100,00	100,00	100,00
8	Mungbean/ Mung/ Moong/ Green Gram_Irrigated		100 Acre	22000	Phy	200,00	200,00	200,00	200,00	200,00	200,00	200,00	200,00
9	Oil Palm/ Palm Oil_		100 Acre	65000	Phy	25,00	25,00	25,00	25,00	25,00	25,00	25,00	25,00
	Oil Palm/ Palm Oil_		100 Acre	75000	Phy	25,00	25,00	25,00	25,00	25,00	25,00	25,00	25,00
10	Other Vegetables_		100 Acre	185000	Phy	200,00	200,00	200,00	200,00	200,00	200,00	200,00	200,00
11	Rice/ Chaval/ Dhan_Irrigated		100 Acre	46000	Phy	22000,00	22000,00	22000,00	22000,00	22000,00	22000,00	22000,00	22000,00
12	Rice/ Chaval/ Dhan_Seed Production		100 Acre	50000	Phy	200,00	200,00	200,00	200,00	200,00	200,00	200,00	200,00
13	Sesame/ Til/ Sesamum/ Gingelly_Irrigated		100 Acre	14000	Phy	1000,00	1000,00	1000,00	1000,00	1000,00	1000,00	1000,00	1000,00
14	Sugarcane/ Ganna_Irrigated		100 Acre	100000	Phy	2000,00	2000,00	2000,00	2000,00	2000,00	2000,00	2000,00	2000,00
15	Sunflower/ Surajmukhi_Irrigated		100 Acre	26000	Phy	100,00	100,00	100,00	100,00	100,00	100,00	100,00	100,00
16	Urdbean/ Urida/ Biri/ Black Gram/ Mash/ Mash Kala_Irrigated		100 Acre	22000	Phy	1500,00	1500,00	1500,00	1500,00	1500,00	1500,00	1500,00	1500,00
	<b>Sub Total</b>				BL	158,12.25	138,12.25	162,12.25	161,92.25	148,12.25	139,42.25	155,42.25	139,42.25
	Post-harvest/HH Consumption (10%)					1584.22	1384.22	1624.22	1619.22	1484.22	1394.22	1554.22	1394.22
	Repairs & maintenance of farm assets (30%)					3168.45	2768.45	3248.45	3238.45	2968.45	2788.45	3108.45	2788.45
	<b>Sub Total</b>					<b>20594.92</b>	<b>17994.92</b>	<b>21114.92</b>	<b>21049.92</b>	<b>19294.92</b>	<b>18124.92</b>	<b>20204.92</b>	<b>18124.92</b>

<b>A.2 Water Resources</b>													
1	Artificial Recharge Structure- For Bore Well-	85	No.	52700	Phy	25,00	25,00	25,00	25,00	25,00	25,00	25,00	25,00
2	Conveyance/ Distribution structures- Surface type-Dia-125mm, Depth-20m	85	ha	34500	Phy	11,20	11,20	11,20	11,20	11,20	11,20	11,20	11,20
					BL	10,00	10,00	10,00	10,00	10,00	10,00	10,00	10,00
						2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudidam	Nellimarla	Pusapatirega
<b>I. Agriculture</b>													
<b>A. Farm Credit</b>													
<b>A.1 Crop Production, Maintenance, Marketing</b>													
1	Chilli/ Mirch_ Irrigated	100	Acre	125000 Phy BL	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25
2	Cotton/ Kapaas_ Irrigated	100	Acre	50000 Phy BL	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00
3	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_ Irrigated	100	Acre	20000 Phy BL	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00
4	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_ Unirrigated/ Rainfed	100	Acre	18000 Phy BL	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00
5	Groundnut/ Moongfali_ Irrigated	100	Acre	38000 Phy BL	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00
6	Maize/ Makka_ Irrigated	100	Acre	45000 Phy BL	10000.00 4500.00	10000.00 4500.00	10000.00 4500.00	10000.00 4500.00	10000.00 4500.00	10000.00 4500.00	10000.00 4500.00	10000.00 4500.00	10000.00 4500.00
7	Mesta_	100	Acre	12000 Phy BL	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00
8	Mungbean/ Mung/ Moong/ Green Gram_ Irrigated	100	Acre	22000 Phy BL	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00
9	Oil Palm/ Palm Oil_	100	Acre	65000 Phy BL	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25
	Oil Palm/ Palm Oil_	100	Acre	75000 Phy BL	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75
10	Other Vegetables_	100	Acre	185000 Phy BL	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00
11	Rice/ Chawal/ Dhan_ Irrigated	100	Acre	46000 Phy BL	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00
12	Rice/ Chawal/ Dhan_ Seed Production	100	Acre	50000 Phy BL	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00
13	Sesame/ Til/ Sesamum/ Gingelly_ Irrigated	100	Acre	14000 Phy BL	100.00 140.00	100.00 140.00	100.00 140.00	100.00 140.00	100.00 140.00	100.00 140.00	100.00 140.00	100.00 140.00	100.00 140.00
14	Sugarcane/ Ganna_ Irrigated	100	Acre	100000 Phy BL	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00
15	Sunflower/ Surajmukhi_ Irrigated	100	Acre	26000 Phy BL	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00
16	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_ Irrigated	100	Acre	22000 Phy BL	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00
	<b>Sub Total</b>				<b>16192.25</b>	<b>16192.25</b>	<b>14052.25</b>	<b>13717.25</b>	<b>13942.25</b>	<b>14302.25</b>	<b>16192.25</b>	<b>16192.25</b>	<b>13267.25</b>
	Post-harvest/HH Consumption (10%)				1619.22	1619.22	1405.22	1371.72	1394.22	1430.22	1619.22	1619.22	1326.72
	Repairs & maintenance of farm assets (20%)				3238.45	3238.45	2810.45	2743.45	2788.45	2860.45	3238.45	3238.45	2653.45
	<b>Sub Total</b>				<b>21049.92</b>	<b>21049.92</b>	<b>18267.92</b>	<b>17832.42</b>	<b>18124.92</b>	<b>18592.92</b>	<b>21049.92</b>	<b>21049.92</b>	<b>17247.42</b>

<b>A.2 Water Resources</b>													
1	Artificial Recharge Structure- For Bore Well-	85	No.	52700 Phy BL	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20
2	Conveyance/ Distribution structures- Surface type-Dia-125mm, Depth-20m	85	ha	31500 Phy BL	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68

Annexure-1

Sr. Activity No.	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regidri Amadalavalasa	Santhakavathi	Srungavarapukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
<b>I. Agriculture</b>													
<b>A. Farm Credit</b>													
<b>A.1 Crop Production, Maintenance, Marketing</b>													
1	Chilli/ Mirch_Irrigated	100 Acre	125000 Phv BL	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	25.00 31.25	675.00 843.75
2	Cotton/ Kapaas_Irrigated	100 Acre	50000 Phv BL	500.00 250.00	1000.00 500.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	500.00 250.00	14000.00 7000.00
3	Finger Millet/ Rag/ Nachani/ Madia/ Manduwa_Irrigated	100 Acre	20000 Phv BL	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	300.00 60.00	8100.00 1620.00
4	Finger Millet/ Rag/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed	100 Acre	18000 Phv BL	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	200.00 36.00	5400.00 972.00
5	Groundnut/ Moongfali_Irrigated	100 Acre	38000 Phv BL	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	100.00 38.00	2625.00 997.50
6	Maize/ Makka_Irrigated	100 Acre	45000 Phv BL	5000.00 2250.00	5000.00 2250.00	5000.00 2250.00	5000.00 2250.00	5000.00 2250.00	5000.00 2250.00	5000.00 2250.00	5000.00 2250.00	5000.00 2250.00	160300.00 72135.00
7	Mesta	100 Acre	12000 Phv BL	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	100.00 12.00	2600.00 312.00
8	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100 Acre	22000 Phv BL	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	200.00 44.00	5200.00 1144.00
9	Oil Palm/ Palm Oil	100 Acre	65000 Phv BL	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	25.00 16.25	675.00 438.75
	Oil Palm/ Palm Oil	100 Acre	75000 Phv BL	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	25.00 18.75	675.00 506.25
10	Other Vegetables	100 Acre	185000 Phv BL	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	200.00 370.00	5400.00 9990.00
11	Rice/ Chaval/ Dhan_Irrigated	100 Acre	46000 Phv BL	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	22000.00 10120.00	571500.00 262890.00
12	Rice/ Chaval/ Dhan_Seed Production	100 Acre	50000 Phv BL	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	200.00 100.00	5400.00 2700.00
13	Sesame/ Til/ Sesamum/ Gingelly_Irrigated	100 Acre	14000 Phv BL	1000.00 140.00	1000.00 140.00	1000.00 140.00	1000.00 140.00	1000.00 140.00	1000.00 140.00	1000.00 140.00	1000.00 140.00	1000.00 140.00	26000.00 3640.00
14	Sugarcane/ Ganna_Irrigated	100 Acre	100000 Phv BL	100.00 100.00	100.00 100.00	100.00 100.00	100.00 100.00	100.00 100.00	100.00 100.00	100.00 100.00	100.00 100.00	100.00 100.00	9700.00 9700.00
15	Sunflower/ Surajmukhi_Irrigated	100 Acre	26000 Phv BL	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	100.00 26.00	2700.00 702.00
16	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100 Acre	22000 Phv BL	2000.00 440.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	1500.00 330.00	43600.00 9592.00
	<b>Sub Total</b>			<b>14052.25</b> 1405.22	<b>14192.25</b> 1419.22	<b>16062.25</b> 1606.22	<b>13942.25</b> 1394.22	<b>13642.25</b> 1364.22	<b>13852.25</b> 1385.22	<b>12947.25</b> 1294.73	<b>12887.25</b> 1288.73	<b>1594.75</b> 159.48	<b>385183.25</b> 38518.22
	Post-harvest/ HH Consumption (10%)												
	Repairs & maintenance of farm assets (20%)			2810.45	2838.45	3212.45	2788.45	2728.45	2770.45	2589.45	2577.45	318.95	77036.65
	<b>Sub Total</b>			<b>18267.92</b>	<b>18449.92</b>	<b>20880.92</b>	<b>18124.92</b>	<b>17734.92</b>	<b>18007.92</b>	<b>16831.43</b>	<b>16753.43</b>	<b>2073.18</b>	<b>500738.12</b>
<b>A.2 Water Resources</b>													
1	Artificial Recharge Structure-For Bore Well-	85 No.	52700 Phv BL	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	25.00 11.20	10.00	660.00 295.68
2	Conveyance/ Distribution structures-Surface type-Dia-125mm, Depth-20m	85 ha	31500 Phv BL	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	10.00 2.68	270.00 72.36



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhogapura m	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Gantyada
3	Drip Irrigation-New-16mm, 8 m x 8 m	85	ha	290000	Phy	21.00	25.00	25.00	20.00	25.00	25.00	25.00	25.00
					BL	5.48	6.16	4.93	6.16	6.16	6.16	6.16	6.16
5	Electric Pump Sets-New-5 HP - Complete	90	No.	38100	Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
					BL	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57
6	Electric Pump Sets-New-7.5 HP - Complete	90	No.	48500	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
					BL	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18
4	Electric Pump Sets--Submersible - 5 HP	85	No.	70000	Phy	25.00	300.00	400.00	500.00	300.00	300.00	300.00	300.00
					BL	148.75	178.50	297.50	178.50	133.88	178.50	178.50	178.50
7	Solar PV Pump Sets (AC)-New-5 HP	85	No.	550000	Phy	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
					BL	140.25	140.25	140.25	140.25	140.25	140.25	140.25	140.25
8	Sprinkler Irrigation -Micro-63 mm 1 to 2	85	ha	32400	Phy	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
					BL	55.08	55.08	55.08	55.08	55.08	55.08	55.08	55.08
<b>Sub Total</b>						<b>373.89</b>	<b>404.62</b>	<b>522.39</b>	<b>404.62</b>	<b>360.00</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>

<b>A.3 Farm Mechanisation</b>													
1	Combine harvester-Self propelled belt type-	80	No.	2900000	Phy		1.00	2.00		2.00			2.00
					BL		23.20	46.40		46.40			46.40
2	Drones-For Spraying-	80	No.	950000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
					BL	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00
3	Implements-Tractor drawn/driven/mounted-Cultivator	80	No.	50000	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
					BL	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
4	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
					BL	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40
5	Paddy Transplanter-Powertiller Drawn-	80	No.	460000	Phy	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
					BL	36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80
6	Power Tiller--12 HP	80	No.	280000	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
					BL	33.60	33.60	33.60	33.60	33.60	33.60	33.60	33.60
7	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000	Phy	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
					BL	15.36	15.36	15.36	15.36	15.36	15.36	15.36	15.36
8	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	580000	Phy	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
					BL	92.80	92.80	92.80	92.80	92.80	92.80	92.80	92.80
<b>Sub Total</b>						<b>228.96</b>	<b>252.16</b>	<b>228.96</b>	<b>275.36</b>	<b>228.96</b>	<b>228.96</b>	<b>275.36</b>	<b>228.96</b>

<b>A.4 Plantation &amp; Horticulture</b>													
1	Floriculture--Chrysanthemum	80	Acre	135000	Phy								
					BL								
2	Floriculture-Jasmine - Jasminum grandiflorum-	80	Acre	82300	Phy	15.00							
					BL	9.88							
3	Floriculture-Rose-	80	Acre	78900	Phy								
					BL								
4	High density plantation-Banana-	80	Acre	118000	Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
					BL	23.60	23.60	23.60	23.60	23.60	23.60	23.60	23.60
5	High density plantation-Guava-3 x 3	80	Acre	154300	Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
					BL	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47
6	High density plantation-Mango-5 x 5	80	Acre	147800	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
					BL	17.74	17.74	17.74	17.74	17.74	17.74	17.74	17.74
7	New Orchard - Tropical/ Sub Tropical	80	Acre	72000	Phy								
					BL								
8	Fruits-Cashewnut- New Orchard - Tropical/ Sub Tropical	80	Acre	62800	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
					BL	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51
	Fruits-Sapota-8 x 8												

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudam	Nellimarla	Pusapatirega
3	Drip Irrigation-New-16mm, 8 m x 8 m	85	ha	290000 Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
5	Electric Pump Sets-New-5 HP - Complete	90	No.	38100 Phy	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16
6	Electric Pump Sets-New-7.5 HP - Complete	90	No.	48500 Phy	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57
4	Electric Pump Sets-Submersible - 5 HP	85	No.	70000 Phy	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00
7	Solar PV Pump Sets (AC)-New-5 HP	85	No.	550000 Phy	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50
8	Sprinkler Irrigation -Micro-63 mm 1 to 2	85	ha	32400 Phy	140.25	140.25	140.25	140.25	140.25	140.25	140.25	140.25	140.25
<b>Sub Total</b>					<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>

<b>A.3 Farm Mechanisation</b>													
1	Combine harvester-Self propelled belt type-	80	No.	2900000 Phy		2.00						2.00	
2	Drones-For Spraying-	80	No.	950000 Phy	5.00	46.40	5.00	5.00	5.00	5.00	5.00	46.40	5.00
3	Implements-Tractor drawn/driven/mounted-Cultivator	80	No.	50000 Phy	15.00	38.00	15.00	38.00	38.00	38.00	38.00	38.00	38.00
4	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000 Phy	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
5	Paddy Transplanter-Powertiller Drawn-	80	No.	460000 Phy	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40
6	Power Tiller-12 HP	80	No.	280000 Phy	15.00	36.80	15.00	36.80	36.80	36.80	36.80	36.80	36.80
7	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000 Phy	33.60	33.60	33.60	33.60	33.60	33.60	33.60	33.60	33.60
8	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	580000 Phy	20.00	15.36	20.00	15.36	15.36	15.36	15.36	15.36	15.36
<b>Sub Total</b>					<b>228.96</b>	<b>275.36</b>	<b>228.96</b>	<b>228.96</b>	<b>228.96</b>	<b>228.96</b>	<b>228.96</b>	<b>275.36</b>	<b>228.96</b>

<b>A.4 Plantation &amp; Horticulture</b>													
1	Floriculture-Chrysanthemum	80	Acre	135000 Phy		200.00						300.00	
2	Floriculture-Jasmine - Jasminum grandiflorum-	80	Acre	82300 Phy	BL	216.00						324.00	
3	Floriculture-Rose-	80	Acre	78900 Phy	BL							329.20	
4	High density plantation-Banana-	80	Acre	118000 Phy	BL							200.00	
5	High density plantation-Guava-3 x 3	80	Acre	154300 Phy	BL	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
6	High density plantation-Mango-5 x 5	80	Acre	147800 Phy	BL	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
7	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-	80	Acre	72000 Phy	BL	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47
8	New Orchard - Tropical/ Sub Tropical Fruits-Sapota-8 x 8	80	Acre	62800 Phy	BL	17.74	17.74	17.74	17.74	17.74	17.74	17.74	17.74
<b>Sub Total</b>						<b>2.51</b>	<b>2.51</b>	<b>2.51</b>	<b>2.51</b>	<b>2.51</b>	<b>2.51</b>	<b>2.51</b>	<b>2.51</b>

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rojam	Ramabhadrapuram	Regidi Anadalavasa	Santhakavati	Strungavara pulkoti	Therlam	Vangara	Vepada	Vizianagaram	District Total
3	Drip Irrigation-New-16mm,8 m x 8 m	85	ha	290000 Phv BL	25.00 6.16	25.00 6.16	25.00 6.16	25.00 6.16	25.00 6.16	25.00 6.16	25.00 6.16	22.00 5.42		698.00 157.21
5	Electric Pump Sets-New-5 HP - Complete	90	No.	38100 Phv BL	25.00 8.57	25.00 8.57	25.00 8.57	25.00 8.57	25.00 8.57	25.00 8.57	25.00 8.57	25.00 8.57	25.00 8.57	675.00 231.39
6	Electric Pump Sets-New-7.5 HP - Complete	90	No.	48500 Phv BL	5.00 2.18	5.00 2.18	5.00 2.18	5.00 2.18	5.00 2.18	5.00 2.18	5.00 2.18	5.00 2.18	5.00 2.18	130.00 56.68
4	Electric Pump Sets-Submersible - 5 HP	85	No.	70000 Phv BL	300.00 178.50	300.00 178.50	300.00 178.50	300.00 178.50	300.00 178.50	300.00 178.50	300.00 178.50	300.00 178.50	300.00 178.50	7975.00 4745.13
7	Solar PV Pump Sets (AC)-New-5 HP	85	No.	550000 Phv BL	30.00 140.25	30.00 140.25	30.00 140.25	30.00 140.25	30.00 140.25	30.00 140.25	30.00 140.25	30.00 140.25	30.00 140.25	810.00 3786.75
8	Sprinkler Irrigation -Micro-63 mm 1 to 2	85	ha	32400 Phv BL	200.00 55.08	200.00 55.08	200.00 55.08	200.00 55.08	200.00 55.08	200.00 55.08	200.00 55.08	200.00 55.08	200.00 55.08	5310.00 1462.37
<b>Sub Total</b>					<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>404.62</b>	<b>403.88</b>	<b>186.27</b>	<b>10807.57</b>

<b>A.3 Farm Mechanisation</b>														
1	Combine harvester-Self propelled belt type-	80	No.	2900000 Phv BL	2.00 46.40				2.00 46.40					15.00 348.00
2	Drones-For Spraying-	80	No.	950000 Phv BL	5.00 38.00	5.00 38.00	5.00 38.00	5.00 38.00	5.00 38.00	5.00 38.00	5.00 38.00	5.00 38.00	5.00 38.00	135.00 1026.00
3	Implements-Tractor drawn/driven/mounted-Cultivator	80	No.	50000 Phv BL	15.00 6.00	15.00 6.00	15.00 6.00	15.00 6.00	15.00 6.00	15.00 6.00	15.00 6.00	15.00 6.00	15.00 6.00	395.00 158.00
4	Other machinery-Other Machinery & Equipments-Rotavator	80	No.	160000 Phv BL	5.00 6.40	5.00 6.40	5.00 6.40	5.00 6.40	5.00 6.40	5.00 6.40	5.00 6.40	5.00 6.40	5.00 6.40	132.00 168.96
5	Paddy Transplanter-Powertiller Drawn-	80	No.	460000 Phv BL	10.00 36.80	10.00 36.80	10.00 36.80	10.00 36.80	10.00 36.80	10.00 36.80	10.00 36.80	10.00 36.80	10.00 36.80	270.00 993.60
6	Power Tiller-12 HP	80	No.	280000 Phv BL	15.00 33.60	15.00 33.60	15.00 33.60	15.00 33.60	15.00 33.60	15.00 33.60	15.00 33.60	15.00 33.60	15.00 33.60	392.00 878.08
7	Thresher-Multicrop Power Threshers-30 to 45 HP	80	No.	320000 Phv BL	6.00 15.36	6.00 15.36	6.00 15.36	6.00 15.36	6.00 15.36	6.00 15.36	6.00 15.36	6.00 15.36	6.00 15.36	156.00 399.36
8	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	580000 Phv BL	20.00 92.80	20.00 92.80	20.00 92.80	20.00 92.80	20.00 92.80	20.00 92.80	20.00 92.80	20.00 92.80	20.00 92.80	525.00 2436.00
<b>Sub Total</b>					<b>275.36</b>	<b>228.96</b>	<b>228.96</b>	<b>228.96</b>	<b>275.36</b>	<b>228.96</b>	<b>228.96</b>	<b>228.96</b>	<b>107.04</b>	<b>6108.00</b>

<b>A.4 Plantation &amp; Horticulture</b>														
1	Floriculture-Chrysanthemum	80	Acre	135000 Phv BL										500.00 540.00
2	Floriculture-Jasmine - Jasminum grandiflorum-	80	Acre	82300 Phv BL										315.00 339.08
3	Floriculture-Rose-	80	Acre	78900 Phv BL										200.00 126.24
4	High density plantation-Banana-	80	Acre	118000 Phv BL	25.00 23.60	25.00 23.60	25.00 23.60	25.00 23.60	25.00 23.60	25.00 23.60	25.00 23.60	25.00 23.60	20.00 18.88	670.00 692.48
5	High density plantation-Guava-3 x 3	80	Acre	154300 Phv BL	2.00 2.47	2.00 2.47	2.00 2.47	2.00 2.47	2.00 2.47	2.00 2.47	2.00 2.47	2.00 2.47	2.00 2.47	52.00 64.22
6	High density plantation-Mango-5 x 5	80	Acre	147800 Phv BL	15.00 17.74	15.00 17.74	15.00 17.74	15.00 17.74	15.00 17.74	15.00 17.74	15.00 17.74	15.00 17.74	15.00 17.74	495.00 478.98
7	New Orchard - Tropical/ Sub Tropical	80	Acre	72000 Phv BL	17.74 17.74	17.74 17.74	17.74 17.74	17.74 17.74	17.74 17.74	17.74 17.74	17.74 17.74	17.74 17.74	17.74 17.74	600.00 345.60
8	Fruits-Cashewnut- New Orchard - Tropical/ Sub Tropical	80	Acre	62800 Phv BL	5.00 2.51	5.00 2.51	5.00 2.51	5.00 2.51	5.00 2.51	5.00 2.51	5.00 2.51	5.00 2.51	5.00 2.51	130.00 65.26



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapura m	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Ganyada
9	Nursery - Horticulture Nursery-	90	No.	2500000	Phy	55.00	40.00						
10	Nursery - Small Nursery-	90	No.	1000000	Phy	1237.50	900.00						
11	Other Plantation Crops-Coconut-Coconut	80	Acre	66900	Phy	45.00	45.00	5.00	5.00	5.00	5.00	5.00	5.00
12	- East Coast Tall	80	Acre	77400	Phy	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35
13	Other Plantation Crops-Coconut-Dwarf hybrid	80	Acre	359700	Phy	2.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
14	Pandals-Creeper Vegetable Cultivation-	80	Acre	143.88	Phy	1.24	9.29	9.29	9.29	9.29	9.29	9.29	9.29
15	Sub Total					1489.17	249.84	249.84	249.84	249.84	249.84	249.84	249.84

A.5 Working Capital - Bee Keeping Nil

A.6 Forestry													
2	Plantation-Bamboo-5 m * 5 m	80	ha	92000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
3	Plantation-Casuarina-5 m * 5 m	80	ha	85000	Phy	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68
4	Plantation-Eucalyptus-5 m * 5 m	80	ha	95000	Phy	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00
1	Plantation-Subabul 5 m * 5 m	80	ha	78000	Phy	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84
5	Plantation-Teak-5 m * 5 m	80	ha	120000	Phy	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
6	Sub Total					49.84	49.84	49.84	49.84	49.84	49.84	49.84	49.84

A.7 Animal Husbandry - Dairy

1	Bulk Milk Cooling Unit-2000 liter	85	No.	1500000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	Crossbred Cattle Farming-Mini dairy	90	3+2	497000	Phy	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75
3	Crossbred Cattle Farming-Mini Dairy (High Yield CB Cows)	90	5+5	1212400	Phy	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
4	Fodder Cultivation-1 Acre-	90	Acre	36000	Phy	134.19	134.19	134.19	134.19	134.19	134.19	134.19	134.19
5	Graded Buffalo Farming-Graded Murrah Buffaloes(GMB)	90	1+1	202800	Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
6	Graded Buffalo Farming-Mini dairy	90	3+2	591100	Phy	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82
7	ZBNF unit with Indigenous cattle--	90	2	112100	Phy	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
8	Sub Total					64.80	64.80	64.80	64.80	64.80	64.80	64.80	64.80

A.8 Working Capital - AH - Dairy/Drought animal

1	Buffalo Farming	100	Per Animal	49000	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
2	Indigenous Cattle Farming	100	Per Animal	38000	Phy	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35
3	Sub Total					13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudidam	Nellimarla	Pusapatirega
9	Nursery - Horticulture Nursery-	90	No.	2500000 Phy									
10	Nursery - Small Nursery-	90	No.	1000000 Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
11	Other Plantation Crops-Coconut-Coconut - East Coast Tall	80	Acre	66900 Phy	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00	45.00
12	Other Plantation Crops-Coconut-Dwarf Hybrid	80	Acre	77400 Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
13	Pandals-Creeper Vegetable Cultivation-	80	Acre	359700 Phy	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29
	<b>Sub Total</b>				143.88	143.88	143.88	143.88	143.88	143.88	143.88	143.88	143.88
					<b>249.84</b>	<b>465.84</b>	<b>249.84</b>	<b>249.84</b>	<b>249.84</b>	<b>365.04</b>	<b>249.84</b>	<b>1029.28</b>	<b>249.84</b>

**A.5 Working Capital - Bee Keeping Nil**

<b>A.6 Forestry</b>													
2	Plantation-Bamboo-5 m * 5 m	80	ha	92000 Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
3	Plantation-Casuarina-5 m * 5 m	80	ha	85000 Phy	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00
4	Plantation-Eucalyptus-5 m * 5 m	80	ha	95000 Phy	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84
1	Plantation-Subabul 5 m*5 m	80	ha	78000 Phy	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60
5	Plantation-Teak-5 m * 5 m	80	ha	120000 Phy	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12
	<b>Sub Total</b>				10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
					<b>49.84</b>	<b>49.84</b>	<b>49.84</b>	<b>49.84</b>	<b>49.84</b>	<b>59.44</b>	<b>49.84</b>	<b>49.84</b>	<b>49.84</b>

**A.7 Animal Husbandry - Dairy**

1	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000 Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	Crossbred Cattle Farming--Mini dairy	90	3+2	497000 Phy	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75
3	Crossbred Cattle Farming--Mini Dairy (High Yield CB Cows)	90	5+5	1212400 Phy	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
4	Fodder Cultivation-1 Acre-	90	Acre	36000 Phy	134.19	134.19	134.19	134.19	134.19	134.19	134.19	134.19	134.19
5	Graded Buffalo Farming--Graded Murrah	90	1+1	202800 Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
6	Graded Buffalo Farming--Mini dairy	90	3+2	591100 Phy	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82
7	ZBNF unit with Indigenous cattle--	90	2	112100 Phy	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
	<b>Sub Total</b>				64.80	64.80	64.80	64.80	64.80	64.80	64.80	64.80	64.80
					<b>1530.01</b>	<b>1530.01</b>	<b>1530.01</b>	<b>1530.01</b>	<b>1530.01</b>	<b>1530.01</b>	<b>1530.01</b>	<b>1530.01</b>	<b>1530.01</b>

**A.8 Working Capital - AH - Dairy/Drought animal**

1	Buffalo Farming	100	Per Animal	49000 Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
2	Indigenous Cattle Farming	100	Per Animal	38000 Phy	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35
	<b>Sub Total</b>				13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regidi Anadavalasa	Santhakavathi	Srungavara pukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
9	Nursery-Horticulture Nursery-	90	No.	2500000	Phy	20.00	450.00			20.00				135.00
10	Nursery-Small Nursery-	90	No.	1000000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	7.00	3037.50
11	Other Plantation Crops-Coconut	80	Acre	66400	Phy	10.00	10.00	10.00	10.00	10.00	10.00	10.00	62.00	1273.00
12	East Coast Tall	80	Acre	77400	Phy	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	270.00
13	Other Plantation Crops-Coconut-Dwarf Hybrid	80	Acre	359700	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	144.45
14	Pandals-Creeper Vegetable Cultivation-	80	Acre	359700	Phy	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	392.00
15	Sub Total				BL	143.88	143.88	143.88	143.88	143.88	143.88	143.88	143.88	212.78
16					BL	249.84	249.84	249.84	249.84	249.84	249.84	249.84	249.84	1345.00
17					BL	699.84	699.84	699.84	699.84	699.84	699.84	699.84	699.84	3812.82
18					BL	249.84	249.84	249.84	249.84	249.84	249.84	249.84	249.84	3812.82
19					BL	699.84	699.84	699.84	699.84	699.84	699.84	699.84	699.84	11062.41

Nil

A.5 Working Capital - Bee Keeping

2	Plantation-Bamboo-5 m * 5 m	80	ha	92000	Phy	5.00	3.68	5.00	3.68	5.00	3.68	5.00	3.68	130.00
3	Plantation-Casuarina-5 m * 5 m	80	ha	85000	Phy	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	95.68
4	Plantation-Eucalyptus-5 m * 5 m	80	ha	95000	Phy	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	673.20
1	Plantation-Subabul 5 m * 5 m	80	ha	78000	Phy	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	260.00
5	Plantation-Teak-5 m * 5 m	80	ha	120000	Phy	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	197.60
6	Sub Total				BL	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	135.00
7					BL	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	84.24
8					BL	49.84	49.84	49.84	49.84	49.84	49.84	49.84	49.84	285.00
9					BL	49.84	49.84	49.84	49.84	49.84	49.84	49.84	49.84	273.60
10					BL	49.84	49.84	49.84	49.84	49.84	49.84	49.84	49.84	1324.32

A.7 Animal Husbandry - Dairy

1	Bulk Milk Cooling Unit-2000 liter	85	No.	1500000	Phy	1.00	12.75	1.00	12.75	1.00	12.75	1.00	12.75	27.00
2	Crossbred Cattle Farming-Mini dairy	90	3+2	497000	Phy	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	344.25
3	Crossbred Cattle Farming-Mini Dairy (High Yield CB Cows)	90	5+5	1212400	Phy	134.19	134.19	134.19	134.19	134.19	134.19	134.19	134.19	780.00
4	Fodder Cultivation-1 Acre-	90	Acre	36000	Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	3488.94
5	Graded Buffalo Farming-Graded Murrah Buffaloes(GMB)	90	1+1	202800	Phy	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	54.00
6	Graded Buffalo Farming-Mini dairy	90	3+2	591100	Phy	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	589.14
7	ZBNF unit with Indigenous cattle--	90	2	112100	Phy	64.80	64.80	64.80	64.80	64.80	64.80	64.80	64.80	5200.00
8	Sub Total				BL	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	1684.80
9					BL	1095.12	1095.12	1095.12	1095.12	1095.12	1095.12	1095.12	1095.12	28655.64
10					BL	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	910.00
11					BL	186.20	186.20	186.20	186.20	186.20	186.20	186.20	186.20	4841.20
12					BL	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	390.00
13					BL	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	393.38
14					BL	1530.01	1530.01	1530.01	1530.01	1530.01	1530.01	1530.01	1530.01	39997.35

A.8 Working Capital - AH - Dairy/Drought animal

1	Buffalo Farming--	100	Per Animal	49000	Phy	15.00	7.35	15.00	7.35	15.00	7.35	15.00	7.35	390.00
2	Indigenous Cattle Farming--	100	Per Animal	38000	Phy	15.00	7.35	15.00	7.35	15.00	7.35	15.00	7.35	191.10
3	Sub Total				BL	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	390.00
4					BL	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	148.20
5					BL	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	339.30

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapuram	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Gantyada
<b>A.9 Animal Husbandry - Poultry</b>													
1	Commercial Broiler Farming--Deep Litter	90	5000	1700000 Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	Commercial Layer Farming--Manual/Automated	80	10000	6800000 Phy	45.30	45.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30
3	Indigenous Poultry Farming--Backyard poultry	90	100	78000 Phy	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
4	Indigenous Poultry Farming--Dual purpose-Independent Farming-Deep litter-All-in All out system	80	100	45000 Phy	21.06	21.06	21.06	21.06	21.06	21.06	21.06	21.06	21.06
5	Poultry Hatchery--Broiler	80	7500	12000000 Phy	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20
6	Poultry Hatchery--Layer	90	7500	12000000 Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
7	Poultry transportation vehicle--	90	No.	1000000 Phy	1.00	1.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00
8	Retail Poultry dressing/products outlet--	90	No.	300000 Phy	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
	<b>Sub Total</b>				276.66	361.46	69.66	252.66	361.46	60.66	60.66	60.66	60.66
<b>A.10 Working Capital - AH - Poultry</b>													
1	Broiler Farming_Others_	100	Per Bird	130 Phy	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00
	<b>Sub Total</b>				6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
<b>A.11 Animal Husbandry - SGP</b>													
1	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000 Phy	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
2	Lamb Fattening Unit-New Shed-	90	20	120000 Phy	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39
3	Pig Rearing Unit-New Shed-	90	3+1	144100 Phy	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20
4	Retail Market outlet for Meat--	90	No.	300000 Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
5	Sheep - Rearing Unit-New Shed-Nellore Breed	90	20+1	255000 Phy	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48
	<b>Sub Total</b>				103.89	101.19	113.07	103.89	106.59	103.89	103.89	113.07	103.89
<b>A.12 Working Capital - AH - Others/SR</b>													
1	Goat Farming_Rearing Unit - Semi-intensive_	100	20+1	46000 Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
	<b>Sub Total</b>				11.50	11.50	11.50	11.50	11.50	11.50	11.50	11.50	11.50
<b>A.13 Fisheries</b>													
1	Boat Building/Repair Yards--Purchase of 10HP OBM	80	No.	97000 Phy	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurila	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudidam	Nellimarla	Pusapatirega
<b>A.9 Animal Husbandry - Poultry</b>													
1	Commercial Broiler Farming--Deep Litter	90	5000	1700000 Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	Commercial Layer Farming--Manual/Automated	80	10000	6800000 Phy	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30
3	Indigenous Poultry Farming--Backyard poultry	90	100	78000 Phy	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00
4	Indigenous Poultry Farming--Dual purpose-Independent Farming-Deep Litter-All in All out system	80	100	45000 Phy	21.06	21.06	21.06	21.06	21.06	21.06	21.06	21.06	21.06
5	Poultry Hatchery--Broiler	80	7500	12000000 Phy	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20
6	Poultry Hatchery--Layer	90	7500	12000000 Phy		2.00							2.00
7	Poultry transportation vehicle--	90	No.	1000000 Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	Retail Poultry dressing/products outlet--	90	No.	3000000 Phy	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
					8.10	8.10	8.10	18.90	8.10	8.10	8.10	13.50	8.10
	<b>Sub Total</b>				<b>60.66</b>	<b>276.66</b>	<b>60.66</b>	<b>71.46</b>	<b>60.66</b>	<b>60.66</b>	<b>60.66</b>	<b>66.06</b>	<b>232.66</b>
<b>A.10 Working Capital - AH - Poultry</b>													
1	Broiler Farming_Others_		100	Per Bird	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00
					6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
	<b>Sub Total</b>				<b>6.50</b>	<b>6.50</b>	<b>6.50</b>	<b>6.50</b>	<b>6.50</b>	<b>6.50</b>	<b>6.50</b>	<b>6.50</b>	<b>6.50</b>
<b>A.11 Animal Husbandry - SGP</b>													
1	Goat - Rearing Unit-New Shed-	90	20+1	2270000 Phy	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
2	Osmabadi Breed			BL	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39
3	Lamb Fattening Unit-New Shed-	90	20	1200000 Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
4	Pig Rearing Unit-New Shed-	90	3+1	144100 Phy	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20
5	Retail Market outlet for Meat--	90	No.	3000000 Phy									
6	Sheep - Rearing Unit-New Shed-Nellore	90	20+1	2550000 Phy	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
7	Breed			BL	45.90	45.90	45.90	45.90	45.90	45.90	45.90	45.90	45.90
8	Sheep - Rearing Unit-New Shed-Nellore	90	100+5	13000000 Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
9	Breed			BL	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40
	<b>Sub Total</b>				<b>103.89</b>	<b>103.89</b>	<b>103.89</b>	<b>103.89</b>	<b>103.89</b>	<b>103.89</b>	<b>103.89</b>	<b>103.89</b>	<b>103.89</b>
<b>A.12 Working Capital - AH - Others/SR</b>													
1	Goat Farming_Rearing Unit - Semi-intensive_		100	20+1	46000 Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
					11.50	11.50	11.50	11.50	11.50	11.50	11.50	11.50	11.50
	<b>Sub Total</b>				<b>11.50</b>	<b>11.50</b>	<b>11.50</b>	<b>11.50</b>	<b>11.50</b>	<b>11.50</b>	<b>11.50</b>	<b>11.50</b>	<b>11.50</b>
<b>A.13 Fisheries</b>													
1	Boat Building/Repair Yards--Purchase of 10HP OEM		No.	97000 Phy									30.00
				BL									23.28

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regiddi Amadalavalasa	Santhakavathi	Strungavara pukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
<b>A.9 Animal Husbandry - Poultry</b>														
1	Commercial Broiler Farming--Deep Litter	90	5000	1700000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	27.00
2	Commercial Layer Farming--Manual/Automated	80	10000	6800000	Phy	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	413.10
3	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy	30.00	30.00	30.00	30.00	30.00	30.00	30.00		217.60
4	Indigenous Poultry Farming--Dual purpose-Independent Farming--Deep litter-All-in All out system	80	100	450000	Phy	21.06	21.06	21.06	21.06	21.06	21.06	21.06		780.00
5	Poultry Hatchery--Broiler	80	7500	12000000	Phy	20.00	20.00	20.00	20.00	20.00	20.00	20.00		547.56
6	Poultry Hatchery--Layer	90	7500	12000000	Phy	7.20	7.20	7.20	7.20	7.20	7.20	7.20		520.00
7	Poultry transportation vehicle--	90	No.	1000000	Phy									187.20
8	Retail Poultry dressing/products outlet--	90	No.	3000000	Phy									10.00
	<b>Sub Total</b>					60.66	60.66	60.66	60.66	276.66	60.66	276.66		960.00
									192.00	2.00		2.00		8.00
										216.00		216.00		864.00
											1.00	1.00		30.00
											9.00	9.00		270.00
											3.00	3.00		105.00
											8.10	8.10		283.50
						60.66	60.66	60.66	263.46	276.66	60.66	276.66		3742.96
<b>A.10 Working Capital - AH - Poultry</b>														
1	Broiler Farming_Others_		100 Per Bird	130	Phy	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00	5000.00		130000.00
					BL	6.50	6.50	6.50	6.50	6.50	6.50	6.50		160.00
	<b>Sub Total</b>					6.50	6.50	6.50	6.50	6.50	6.50	6.50		160.00
<b>A.11 Animal Husbandry - SGP</b>														
1	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy	9.00	9.00	9.00	9.00	9.00	9.00	9.00		23.00
2	Lamb Fattening Unit-New Shed-	90	20	120000	Phy	18.39	18.39	18.39	18.39	18.39	18.39	18.39		478.14
3	Pig Rearing Unit-New Shed-	90	3+1	144100	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00		385.00
4	Retail Market outlet for Meat--	90	No.	300000	Phy	16.20	16.20	16.20	16.20	16.20	16.20	16.20		415.80
5	Sheep - Rearing Unit-New Shed-Nellore Breed	90	20+1	255000	Phy								5.00	15.00
6	Sheep - Rearing Unit-New Shed-Nellore Breed	90	100+5	1300000	Phy								6.48	19.44
	<b>Sub Total</b>					103.89	103.89	103.89	106.59	103.89	103.89	103.89		2734.08
<b>A.12 Working Capital - AH - Others/ SR</b>														
1	Goat Farming_Rearing Unit - Semi-intensive		100 20+1	46000	Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00		650.00
					BL	11.50	11.50	11.50	11.50	11.50	11.50	11.50		290.00
	<b>Sub Total</b>					11.50	11.50	11.50	11.50	11.50	11.50	11.50		290.00
<b>A.13 Fisheries</b>														
1	Boat Building/Repair Yards--Purchase of 10HP OBM	80	No.	97000	Phy									80.00
					BL									62.08

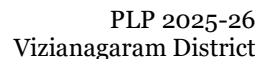


Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapura m	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Gantyada
2	Boat Building/Repair Yards--Purchase of 28 HP IBM	80	No.	1700000	Phy	27.00							
3	Brackishwater/ Coastal Aquaculture- Crab Culture-	80	ha	157100	Phy	36.72							
4	Brackishwater/ Coastal Aquaculture- Shrimp Farming--Construction of Biofloc ponds	80	No.	1539700	Phy	5.00							
5	Brackishwater/ Coastal Aquaculture- Shrimp Farming--White Shrimp (Litopenaeus vannamei) culture	80	ha	2946300	Phy	6.28							
6	Coastal Aquaculture-Sea Cage Farming- Sea Bass culture	80	No.	1936200	Phy	61.59							
7	Coastal Aquaculture-Seaweed Farming (Average of Raft & Monoline)-	80	No.	100000	Phy	7.00							
8	Composite Fish Culture-Composite Fish Culture-GIFT Tilapia Culture	80	ha	2647300	Phy	164.99							
10	Fish Culture -Irrigation Tank-1	80	ha	1793600	Phy	25.00							
11	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900	Phy	387.24							
9	Fish Culture --RAS Medium	80	No.	2877500	Phy	20.00							
12	Fish marketing-Fish Sale Unit-	85	No.	400000	Phy	2.00							
13	Fish processing-Solar Fish Dryer-	80	No.	426000	Phy	423.57							
14	Fishing craft-Mechanised--10-20 HP	80	No.	3100000	Phy	1.00							
15	Fishing craft-Non Mechanised Boat/Traditional without OBM--Starting from 8HP engine	80	No.	550000	Phy	1.00							
16	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000	Phy	14.35							
17	Fishing gear and equipments-Accessories for Fishing Gear-Providing of FRP Boat engine	80	No.	320000	Phy	12.86							
18	Ornamental Fish Culture- Indigenous ornamental fish unit-	80	No.	648400	Phy	1.00							
<b>Sub Total</b>						<b>109.59</b>	<b>1772.29</b>	<b>114.78</b>	<b>121.58</b>	<b>114.78</b>	<b>114.78</b>	<b>131.78</b>	<b>114.78</b>
<b>A.14 Working Capital - Fisheries</b>													
1	Brackish water - Others _____	100	Acre	370000	Phy	15.00							
2	Fish Culture - Others_ Others_	100	Acre	480000	Phy	55.50							
3	Prawn Culture - Scampi_____	100	Acre	360000	Phy	10.00							

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamundidam	Nellimarla	Pusapatirega
2	Boat Building/Repair Yards--Purchase of 28 HP IBM	80	No.	1700000 Phy									15.00
3	Brackishwater/ Coastal Aquaculture-Crab Culture-	80	ha	157100 Phy									20.40
4	Brackishwater/ Coastal Aquaculture-Shrimp Farming-Construction of Biofloc ponds	80	No.	1539700 Phy									7.00
5	Brackishwater/ Coastal Aquaculture-Shrimp Farming-White Shrimp (Litopenaeus vannamei) culture	80	ha	2946300 Phy									8.80
6	Coastal Aquaculture-Sea Cage Farming-Sea Bass culture	80	No.	1936200 Phy									7.00
7	Coastal Aquaculture-Seaweed Farming (Average of Raft & Monoline)-	80	No.	100000 Phy									86.22
8	Composite Fish Culture-Composite Fish Culture-GIFT Tilapia Culture	80	ha	2647300 Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	7.00
10	Fish Culture -Irrigation Tank-1	80	ha	1793600 Phy	42.36	42.36	42.36	42.36	42.36	42.36	42.36	42.36	164.99
11	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900 Phy	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	25.00
9	Fish Culture --RAS Medium	80	No.	2877500 Phy	12.86	12.86	12.86	12.86	12.86	12.86	12.86	12.86	387.24
12	Fish marketing-Fish Sale Unit-	85	No.	400000 Phy	23.02	23.02	23.02	23.02	23.02	23.02	23.02	23.02	20.00
13	Fish processing-Solar Fish Dryer-	80	No.	426000 Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	1.60
14	Fishing craft-Mechanised--10-20 HP	80	No.	3100000 Phy	17.00	17.00	17.00	17.00	17.00	17.00	17.00	17.00	23.02
15	Fishing craft-Non Mechanised Boat/Traditional without OEM--Starting from 8HP engine	80	No.	550000 Phy									5.00
16	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	100000 Phy									124.00
17	Fishing gear and equipments-Accessories for Fishing Gear-Providing of FRP Boat engine	80	No.	320000 Phy									100.00
18	Ornamental Fish Culture-Indigenous ornamental fish unit-	80	No.	648400 Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	440.00
	<b>Sub Total</b>				5.19	5.19	5.19	5.19	5.19	5.19	5.19	5.19	75.00
					114.78	114.78	114.78	131.78	114.78	114.78	114.78	114.78	60.00
													75.00
													192.00
													1.00
													5.19
													2038.60
<b>A.14 Working Capital - Fisheries</b>													
1	Brackish water - Others		100 Acre	3700000 Phy									15.00
2	Fish Culture - Others_Others_		100 Acre	4800000 Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	55.50
3	Prawn Culture - Seampi_		100 Acre	3600000 Phy	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	2.00
													9.60
													10.00
													36.00



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regidi Annadalavalasa	Santhakavathi	Srungavarapukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
2	Boat Building/Repair Yards--Purchase of 28 HP IBM	8o	No.	1700000	Phy BL									42.00 57.12
3	Brackishwater/ Coastal Aquaculture-Crab Culture-	8o	ha	157100	Phy BL									12.00
4	Brackishwater/ Coastal Aquaculture-Shrimp Farming-Construction of Biofloc ponds	8o	No.	1539700	Phy BL									15.08 12.00
5	Brackishwater/ Coastal Aquaculture-Shrimp Farming-White Shrimp (Litopenaeus vannamei) culture	8o	ha	2946300	Phy BL									147.81 14.00
6	Coastal Aquaculture-Sea Cage Farming-Sea Bass culture	8o	No.	1936200	Phy BL									329.98 50.00
7	Coastal Aquaculture-Seaweed Farming (Average of Raft & Monoline)-Composite Fish Culture-GIFT Tilapia Culture	8o	No.	10000	Phy BL									774.48 40.00
8	Fish Culture -Leased Pond-Intensive Fish Culture	8o	ha	2647300	Phy BL	2.00 42.36	2.00 42.36	2.00 42.36	2.00 42.36	2.00 42.36	2.00 42.36	2.00 42.36		88.00 1863.78
9	Fish Culture --RAS Medium	8o	No.	1793600	Phy BL	1.00 2.00	1.00 2.00	1.00 2.00	1.00 2.00	1.00 2.00	1.00 2.00	1.00 2.00		26.00 373.10
10	Fish Culture -Irrigation Tank-1	8o	ha	803900	Phy BL	14.35 12.86	14.35 12.86	14.35 12.86	14.35 12.86	14.35 12.86	14.35 12.86	14.35 12.86		54.00 347.22
11	Fish Culture -Leased Pond-Intensive Fish Culture	8o	No.	2877500	Phy BL	1.00 23.02	1.00 23.02	1.00 23.02	1.00 23.02	1.00 23.02	1.00 23.02	1.00 23.02		86.00 598.52
12	Fish marketing-Fish Sale Unit-	85	No.	400000	Phy BL	15.00 51.00	5.00 17.00	5.00 17.00	10.00 34.00	5.00 17.00	5.00 17.00	5.00 17.00	20.00 68.00	182.00 618.80
13	Fish processing-Solar Fish Dryer-	8o	No.	426000	Phy BL									20.00 68.16
14	Fishing craft-Mechanised--10-20 HP	8o	No.	3100000	Phy BL									10.00 248.00
15	Fishing craft-Non Mechanised Boat-/Traditional without OBM--Starting from 8HP engine	8o	No.	550000	Phy BL									120.00
16	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	8o	No.	100000	Phy BL									528.00
17	Fishing gear and equipments-Accessories for Fishing Gear-Providing of FRP Boat engine	8o	No.	320000	Phy BL									150.00 120.00
18	Ornamental Fish Culture-Indigenous ornamental fish unit-	8o	No.	648400	Phy BL	1.00 5.19	1.00 5.19	1.00 5.19	1.00 5.19	1.00 5.19	1.00 5.19	1.00 5.19		25.00 129.75
<b>Sub Total</b>														<b>80.86 6702.08</b>

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Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapura m	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Gantyada
4	Shrimp Farming - L Vanamei - Intensive		100 Acre	Phy 1000000	BL		2.00						
					BL		20.00						
	<b>Sub Total</b>					<b>9.60</b>	<b>121.10</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>

<b>A.15 Farm Credit</b>													
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
				BL		2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
2	Animal Driven Carts-Pneumatic Tyre Cart-	90	No.	55000	Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
				BL		12.38	12.38	12.38	12.38	12.38	12.38	12.38	12.38
3	Finance to FPOs/FPCs--	90	No.	3000000	Phy	2.00			1.00				
				BL		54.00			27.00				
4	Integrated Farming--Dry Land System	85	No.	365000	Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
				BL		6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21
5	Two Wheeler Loans--Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
				BL		10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80
	<b>Sub Total</b>					<b>85.64</b>	<b>31.64</b>	<b>31.64</b>	<b>58.64</b>	<b>31.64</b>	<b>31.64</b>	<b>31.64</b>	<b>31.64</b>
	<b>Total Farm Credit (sum of A.1 to A.15)</b>					<b>24883.22</b>	<b>22900.12</b>	<b>24174.58</b>	<b>26042.51</b>	<b>22065.19</b>	<b>20939.81</b>	<b>23097.79</b>	<b>20939.81</b>

<b>B. Agriculture Infrastructure</b>													
<b>B.1 Storage Facilities</b>													
1	Godown-Medium-RCC -1000 MT	75	No.	7000000	Phy	1.00	1.00	1.00	2.00	1.00	1.00	1.00	1.00
				BL		52.50	52.50	52.50	105.00	52.50	52.50	52.50	52.50
2	Market Yard-Drying Yard-	85	No.	1000000	Phy	5.00	5.00	5.00	10.00	5.00	5.00	5.00	5.00
				BL		42.50	42.50	42.50	85.00	42.50	42.50	42.50	42.50
	<b>Sub Total</b>					<b>95.00</b>	<b>95.00</b>	<b>95.00</b>	<b>190.00</b>	<b>95.00</b>	<b>95.00</b>	<b>95.00</b>	<b>95.00</b>

<b>B.2 Land Development</b>													
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x 2m	80	No.	20700	Phy	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2500.00
				BL		331.20	331.20	331.20	331.20	331.20	331.20	331.20	414.00
	<b>Sub Total</b>					<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>414.00</b>

<b>B.3 Agriculture Infrastructure - Others</b>													
1	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376100	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
				BL		15.04	15.04	15.04	15.04	15.04	15.04	15.04	15.04
2	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1641700	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
				BL		197.00	197.00	197.00	197.00	197.00	197.00	197.00	197.00
	<b>Sub Total</b>					<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>
	<b>Total (B.1+B.2+B.3)</b>					<b>638.24</b>	<b>638.24</b>	<b>638.24</b>	<b>733.24</b>	<b>638.24</b>	<b>638.24</b>	<b>638.24</b>	<b>832.38</b>

<b>C. Ancillary Activities</b>													
<b>C.1 Food &amp; Agro Processing</b>													
1	Agro Processing Unit--Others	85	No.	1500000	Phy		25.00		25.00			25.00	
				BL			318.75		318.75			318.75	
2	Coconut Processing-Oil Extraction -Small	85	No.	3600000	Phy		2.00						
				BL			61.20						

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudidam	Nellimarla	Pusapatirega
4	Shrimp Farming - L Vanamei - Intensive	100	Acre	1000000	Phy								2.00
				BL									20.00
	<b>Sub Total</b>					<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>9.60</b>	<b>121.10</b>
<b>A.15 Farm Credit</b>													
1	Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
				BL	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25
2	Animal Driven Carts-Pneumatic Tyre Cart-	90	No.	55000	Phy	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
				BL	12.38	12.38	12.38	12.38	12.38	12.38	12.38	12.38	12.38
3	Finance to FPOs/FPCs--	90	No.	3000000	Phy								
				BL									
4	Integrated Farming-Dry Land System	85	No.	365000	Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
				BL	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
				BL	10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80	10.80
	<b>Sub Total</b>					<b>31.64</b>	<b>31.64</b>	<b>85.64</b>	<b>31.64</b>	<b>31.64</b>	<b>31.64</b>	<b>31.64</b>	<b>31.64</b>
	<b>Total Farm Credit (sum of A.1 to A.15)</b>					<b>23864.81</b>	<b>21082.81</b>	<b>20729.11</b>	<b>20939.81</b>	<b>21532.61</b>	<b>23864.81</b>	<b>24696.05</b>	<b>22289.63</b>
<b>B. Agriculture Infrastructure</b>													
<b>B.1 Storage Facilities</b>													
1	Godown-Medium -RCC -1000 MT	75	No.	7000000	Phy	1.00	1.00	2.00	1.00	1.00	1.00	1.00	1.00
				BL	52.50	52.50	52.50	105.00	52.50	52.50	52.50	52.50	52.50
2	Market Yard-Drying Yard-	85	No.	1000000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
				BL	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50
	<b>Sub Total</b>					<b>95.00</b>	<b>95.00</b>	<b>147.50</b>	<b>95.00</b>	<b>95.00</b>	<b>95.00</b>	<b>95.00</b>	<b>95.00</b>
<b>B.2 Land Development</b>													
1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x 2m	80	No.	20700	Phy	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00
				BL	331.20	331.20	331.20	331.20	331.20	331.20	331.20	331.20	331.20
	<b>Sub Total</b>					<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>	<b>331.20</b>
<b>B.3 Agriculture Infrastructure - Others</b>													
1	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376100	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
				BL	15.04	15.04	15.04	15.04	15.04	15.04	15.04	15.04	15.04
2	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1641700	Phy	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00
				BL	197.00	197.00	197.00	197.00	197.00	197.00	197.00	197.00	197.00
	<b>Sub Total</b>					<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>	<b>212.04</b>
	<b>Total (B.1+B.2+B.3)</b>					<b>638.24</b>	<b>638.24</b>	<b>690.74</b>	<b>638.24</b>	<b>638.24</b>	<b>638.24</b>	<b>769.58</b>	<b>638.24</b>
<b>C. Ancillary Activities</b>													
<b>C.1 Food &amp; Agro Processing</b>													
1	Agro Processing Unit--Others	85	No.	1500000	Phy								
				BL									
2	Coconut Processing Oil Extraction -Small	85	No.	3600000	Phy								
				BL									

Annexure-1

Sr. Activity No.	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regidi Amadalavalasa	Santhakavathi	Srungavara pukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
4 Shrimp Farming - L Vanamei - Intensive	100	Acre	1000000	Phy									4.00
<b>Sub Total</b>					9.60	9.60	9.60	9.60	9.60	9.60	9.60	0.00	472.60
<b>A.15 Farm Credit</b>													
1 Animal Driven Carts-Conventional Bullock Cart-1 Pair	90	No.	50000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00		130.00
2 Animal Driven Carts-Pneumatic Tyre Cart-	90	No.	55000	Phy	2.25	2.25	2.25	2.25	2.25	2.25	2.25		58.50
3 Finance to FPOs/FPCs--	90	No.	3000000	Phy	12.38	12.38	12.38	12.38	12.38	12.38	12.38	5.00	655.00
4 Integrated Farming--Dry Land System	85	No.	365000	Phy	27.00						54.00		321.36
5 Two Wheeler Loans-Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors-	90	No.	80000	Phy	6.21	6.21	6.21	6.21	6.21	6.21	6.21		8.00
<b>Sub Total</b>					58.64	31.64	31.64	31.64	31.64	31.64	85.64		216.00
<b>Total Farm Credit (sum of A.1 to A.15)</b>					2190.21	2171.81	23695.81	20939.81	21488.81	19651.12	20019.98	24.08	1066.32
<b>B. Agriculture Infrastructure</b>													
<b>B.1 Storage Facilities</b>													
1 Godown-Medium -RCC - 1000 MT	75	No.	7000000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	29.00
2 Market Yard-Drying Yard-	85	No.	1000000	Phy	52.50	52.50	52.50	52.50	52.50	52.50	52.50		1522.50
<b>Sub Total</b>					95.00	95.00	95.00	95.00	95.00	95.00	95.00		145.00
<b>B.2 Land Development</b>													
1 Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x 2m	80	No.	20700	Phy	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	0.00	53000.00
<b>Sub Total</b>					331.20	331.20	331.20	331.20	331.20	331.20	331.20	0.00	8776.80
<b>B.3 Agriculture Infrastructure - Others</b>													
1 Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376100	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	135.00
2 Hatchery-260 TPA	80	No.	1641700	Phy	15.04	15.04	15.04	15.04	15.04	15.04	15.04	15.04	406.08
<b>Sub Total</b>					197.00	197.00	197.00	197.00	197.00	197.00	197.00	5.00	425.00
<b>Total (B.1+B.2+B.3)</b>					212.04	212.04	212.04	212.04	212.04	212.04	212.04	80.71	5987.77
<b>C. Ancillary Activities</b>													
<b>C.1 Food &amp; Agro Processing</b>													
1 Agro Processing Unit--Others	85	No.	1500000	Phy	25.00							30.00	180.00
2 Coconut Processing-Oil Extraction -Small	85	No.	3600000	Phy	318.75							382.50	2295.00
<b>Sub Total</b>												2.00	4.00
<b>Total (B.1+B.2+B.3+C.1)</b>					638.24	638.24	638.24	638.24	638.24	638.24	638.24	218.21	17519.57
<b>D. Land Development</b>													
1 Agro Processing Unit--Others	85	No.	1500000	Phy	25.00							30.00	180.00
2 Coconut Processing-Oil Extraction -Small	85	No.	3600000	Phy	318.75							382.50	2295.00
<b>Sub Total</b>												2.00	4.00
<b>Total (B.1+B.2+B.3+C.1+D.1+D.2)</b>					638.24	638.24	638.24	638.24	638.24	638.24	638.24	218.21	17519.57

Annexure-1

Sr. Activity No.	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapura m	Bobbili	Bondapall e	Cheepurupa lle	Dattirajeru	Denkada	Gajapathina garam	Gantiyada
3 Dairy Processing Unit-Integrated Processing 5000 lit per day	75	No.	5000000	Phy	1.00	1.00	1.00	1.00	1.00			1.00
4 Fruit Processing-Ripening-Ripening Chamber Medium	75	No.	3000000	Phy	37.50	37.50	37.50	37.50				37.50
5 Fruit Processing-Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	4000000	Phy	67.50	67.50	67.50	67.50				67.50
6 Fruit Processing-Sorting, grading & Packing-Integrated Pack House 16MT/day	75	No.	5000000	Phy	23.80	23.80	23.80	23.80				23.80
7 Oil Extraction-Groundnut Oil-Small Scale	85	No.	2500000	Phy	2.00	2.00	2.00	2.00				2.00
8 Rice Processing - Rice Mill - Small Scale (500 Kg./Hour)-Automatic	85	No.	3000000	Phy	42.50	42.50	42.50	42.50				42.50
9 Vegetable Processing-Dehydration of Vegetables-Electric	90	No.	5000000	Phy	10.00	10.00	10.00	10.00				10.00
10 Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000000	Phy	25.50	25.50	25.50	25.50				25.50
<b>Sub Total</b>					5.00	5.00	5.00	5.00				
					22.50	22.50	22.50	22.50				
					2.00	2.00	2.00	2.00				2.00
					3.60	3.60	3.60	3.60				3.60
					<b>0.00</b>	<b>602.85</b>	<b>519.15</b>	<b>0.00</b>	<b>556.65</b>	<b>0.00</b>	<b>519.15</b>	<b>0.00</b>

<b>C.2 Ancillary Activities -</b>												
1 Agri Clinic & Agri Business Centers-- Large operations	85	No.	3000000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 Agri Clinic & Agri Business Centers-- Medium	85	No.	1500000	Phy	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50
3 Loan to MFIs for Onlending to for Agri. Purposes--	85	No.	20000000	Phy	1.00	2.00	2.00	2.00	1.00	1.00	3.00	1.00
4 Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	85	No.	3000000	Phy	12.75	25.50	25.50	12.75	38.25	12.75	38.25	12.75
<b>Sub Total</b>					2.00	3.00	3.00	2.00	2.00	2.00	3.00	2.00
					340.00	510.00	340.00	340.00			340.00	
					5.00	5.00	5.00	5.00			5.00	
					127.50	127.50	127.50	127.50			127.50	
<b>Total (C.1+C.2)</b>					<b>38.25</b>	<b>518.50</b>	<b>688.50</b>	<b>38.25</b>	<b>607.75</b>	<b>38.25</b>	<b>531.25</b>	<b>38.25</b>
<b>Total (A+B+C)</b>					<b>38.25</b>	<b>1121.35</b>	<b>1207.65</b>	<b>38.25</b>	<b>1164.40</b>	<b>38.25</b>	<b>1050.40</b>	<b>38.25</b>
					<b>25559.71</b>	<b>24659.71</b>	<b>26886.18</b>	<b>24851.07</b>	<b>27940.15</b>	<b>22741.68</b>	<b>24786.43</b>	<b>21830.44</b>

II. Micro, Small and Medium Enterprises (MSME)

1 Manufacturing Sector - Term Loan-Medium-	85	No.	30000000	Phy			15.00					
2 Manufacturing Sector - Term Loan-Micro-	85	No.	1000000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	80.00	40.00
3 Manufacturing Sector - Term Loan-Micro-	85	No.	4000000	Phy	34.00	34.00	68.00	34.00	34.00	34.00	68.00	34.00
4 Manufacturing Sector - Term Loan-Micro-	85	No.	6000000	Phy	136.00	136.00	272.00	136.00	136.00	136.00	272.00	136.00
5 Manufacturing Sector - Term Loan-Micro-	85	No.	8000000	Phy	204.00	204.00	408.00	204.00	204.00	204.00	408.00	204.00
6 Manufacturing Sector - Term Loan-Micro-	85	No.	6000000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	80.00	40.00
7 Manufacturing Sector - Term Loan-Micro-	85	No.	8500000	Phy	272.00	272.00	544.00	272.00	272.00	272.00	544.00	272.00
					5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
					255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00
					361.25	361.25	361.25	361.25	361.25	361.25	361.25	361.25



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudam	Nellimarla	Pusapatirega
3	Dairy Processing Unit-Integrated Processing-5000 lit per day	75	No.	5000000	Phy								
4	Fruit Processing -Ripening-Ripening Chamber Medium	75	No.	3000000	Phy								
5	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (gm x 6m)	85	No.	4000000	Phy								
6	Fruit Processing -Sorting, grading & Packing-Integrated Pack House	75	No.	5000000	Phy								
7	Oil Extraction-Groundnut Oil-Small Scale	85	No.	25000000	Phy								
8	Rice Processing --Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	3000000	Phy								
9	Vegetable Processing-Dehydration of Vegetables-Electric	90	No.	5000000	Phy								
10	Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000000	Phy								
<b>Sub Total</b>													
						0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**C.2 Ancillary Activities -**

1	Agri Clinic & Agri Business Centers-- Large operations	85	No.	30000000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	Agri Clinic & Agri Business Centers-- Medium	85	No.	15000000	Phy	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50
3	Loan to MFIs for Onlending to for Agri. Purposes--	85	No.	200000000	Phy	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce--	85	No.	30000000	Phy								
<b>Sub Total</b>						38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25
<b>Total (C.1+C.2)</b>						38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25
<b>Total (A+B+C)</b>						24541.30	25019.70	21759.30	21616.30	22209.10	24541.30	25503.88	22966.12

**II. Micro, Small and Medium Enterprises (MSME)**

1	Manufacturing Sector - Term Loan- Medium-	85	No.	30000000	Phy			15.00					
2	Manufacturing Sector - Term Loan- Micro-	85	No.	1000000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	40.00	40.00
3	Manufacturing Sector - Term Loan- Micro-	85	No.	4000000	Phy	34.00	34.00	68.00	34.00	34.00	34.00	34.00	34.00
4	Manufacturing Sector - Term Loan- Micro-	85	No.	6000000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	40.00	40.00
5	Manufacturing Sector - Term Loan- Micro-	85	No.	8000000	Phy	204.00	204.00	408.00	204.00	204.00	204.00	204.00	204.00
6	Manufacturing Sector - Term Loan- Small-	85	No.	6000000	Phy	272.00	272.00	544.00	272.00	272.00	272.00	272.00	272.00
7	Manufacturing Sector - Term Loan- Small-	85	No.	85000000	Phy			5.00					
								361.25					

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regidi Anadalavalasa	Santhakavathi	Srungavara pukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
3	Dairy Processing Unit-Integrated Processing 5000 lit per day	75	No.	5000000	Phy 1.00				1.00				2.00	8.00
4	Fruit Processing -Ripening-Ripening Chamber Medium	75	No.	3000000	BL 37.50				37.50				75.00	300.00
5	Fruit Processing -Sorting, grading & Packing-Functional Packhouse (9m x 6m)	85	No.	4000000	BL 67.50				67.50				7.00	49.00
6	Fruit Processing -Sorting, grading & Packing-Integrated Pack House 16MT/ day	75	No.	5000000	Phy 23.80				23.80				23.80	166.60
7	Oil Extraction-Groundnut Oil-Small Scale	85	No.	2500000	Phy 2.00				2.00				3.00	15.00
8	Rice Processing -Rice Mill - Small Scale (500 Kg /Hour)-Automatic	85	No.	3000000	Phy 10.00				42.50				63.75	318.75
9	Vegetable Processing-Dehydration of Vegetables-Electric	90	No.	5000000	Phy 25.50				10.00				10.00	70.00
10	Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000000	BL 2.00				25.50				25.50	178.50
					BL 3.60				2.00				2.00	22.50
					BL 3.60				3.60				3.60	25.20
	<b>Sub Total</b>				<b>519.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>556.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>635.35</b>	<b>3908.95</b>

<b>C.2 Ancillary Activities -</b>														
1	Agri Clinic & Agri Business Centers-- Large operations	85	No.	3000000	Phy 1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	27.00
2	Agri Clinic & Agri Business Centers-- Medium	85	No.	1500000	BL 25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	688.50
3	Loan to MFIs for Onlending to for Agri. Purposes--	85	No.	20000000	Phy 3.00	12.75	12.75	12.75	12.75	12.75	12.75	12.75	25.50	484.50
4	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	85	No.	3000000	BL 510.00				2.00				5.00	19.00
					BL 153.00				340.00				85.00	3230.00
	<b>Sub Total</b>				<b>714.00</b>	<b>38.25</b>	<b>38.25</b>	<b>38.25</b>	<b>102.00</b>	<b>38.25</b>	<b>38.25</b>	<b>38.25</b>	<b>102.00</b>	<b>913.50</b>
	<b>Total (C.1+C.2)</b>				<b>1433.15</b>	<b>38.25</b>	<b>38.25</b>	<b>38.25</b>	<b>1075.15</b>	<b>38.25</b>	<b>38.25</b>	<b>38.25</b>	<b>1638.35</b>	<b>9255.45</b>
	<b>Total (A+B+C)</b>				<b>23061.60</b>	<b>22391.30</b>	<b>24372.30</b>	<b>21616.30</b>	<b>22589.70</b>	<b>22165.30</b>	<b>20327.61</b>	<b>20696.47</b>	<b>4830.44</b>	<b>612669.13</b>

<b>II. Micro, Small and Medium Enterprises (MSME)</b>														
1	Manufacturing Sector - Term Loan-Medium-	85	No.	30000000	Phy 8.00				10.00				10.00	50.00
2	Manufacturing Sector - Term Loan-Micro-	85	No.	1000000	BL 80.00	40.00	40.00	40.00	2550.00	40.00	40.00	40.00	2550.00	12750.00
3	Manufacturing Sector - Term Loan-Micro-	85	No.	4000000	Phy 68.00	34.00	34.00	34.00	34.00	34.00	34.00	34.00	102.00	1360.00
4	Manufacturing Sector - Term Loan-Micro-	85	No.	6000000	Phy 80.00	40.00	40.00	40.00	136.00	136.00	136.00	136.00	408.00	4624.00
5	Manufacturing Sector - Term Loan-Micro-	85	No.	8000000	Phy 408.00	204.00	204.00	204.00	204.00	204.00	204.00	204.00	612.00	6936.00
6	Manufacturing Sector - Term Loan-Micro-	85	No.	6000000	BL 544.00	272.00	272.00	272.00	272.00	272.00	272.00	272.00	816.00	9218.00
7	Manufacturing Sector - Term Loan-Small-	85	No.	8500000	Phy 5.00				5.00				5.00	45.00
					BL 255.00				255.00				255.00	2295.00
	<b>Sub Total</b>				<b>361.25</b>	<b>5.00</b>	<b>5.00</b>	<b>5.00</b>	<b>361.25</b>	<b>5.00</b>	<b>5.00</b>	<b>5.00</b>	<b>361.25</b>	<b>2890.00</b>

Annexure-1

Sr. No.	Sr. Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapura m	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Gantyada
8	Manufacturing Sector - Term Loan-Small-	85	No.	12500000	Phy		5.00		5.00		5.00	5.00	
9	Manufacturing Sector - Working Capital-Micro-	85	No.	1000000	Phy	40.00	531.25	40.00	531.25	40.00	531.25	531.25	40.00
10	Manufacturing Sector - Working Capital-Micro-	85	No.	4000000	Phy	34.00	68.00	34.00	68.00	34.00	68.00	68.00	34.00
11	Manufacturing Sector - Working Capital-Micro-	85	No.	6000000	Phy	40.00	80.00	40.00	80.00	40.00	80.00	80.00	40.00
12	Manufacturing Sector - Working Capital-Micro-	85	No.	8000000	Phy	40.00	80.00	40.00	80.00	40.00	80.00	80.00	40.00
13	Manufacturing Sector - Working Capital-Micro-	85	No.	4000000	Phy	272.00	544.00	272.00	544.00	272.00	544.00	544.00	272.00
14	Manufacturing Sector - Working Capital-Micro-	85	No.	7500000	Phy		170.00		170.00		170.00	170.00	
15	Manufacturing Sector - Working Capital-Micro-	85	No.	10000000	Phy		5.00		5.00		5.00	5.00	
16	Manufacturing Sector - Working Capital-Micro-	85	No.	14000000	Phy		15.00		15.00		15.00	15.00	
17	Service Sector - Term Loan-Medium-	85	No.	18500000	Phy		45.00		45.00		45.00	45.00	
18	Service Sector - Term Loan-Micro-	85	No.	2000000	Phy	40.00	80.00	40.00	80.00	40.00	80.00	80.00	40.00
19	Service Sector - Term Loan-Micro-	85	No.	4000000	Phy	40.00	80.00	40.00	80.00	40.00	80.00	80.00	40.00
20	Service Sector - Term Loan-Micro-	85	No.	6000000	Phy	136.00	272.00	136.00	272.00	136.00	272.00	272.00	136.00
21	Service Sector - Term Loan-Small-	85	No.	4000000	Phy	204.00	408.00	204.00	408.00	204.00	408.00	408.00	204.00
22	Service Sector - Term Loan-Small-	85	No.	7500000	Phy		1.00		1.00		1.00	1.00	
23	Service Sector - Term Loan-Small-	85	No.	13500000	Phy		63.75		63.75		63.75	63.75	
24	Service Sector - Working Capital-Medium-	85	No.	15000000	Phy		344.25		344.25		344.25	344.25	
25	Service Sector - Working Capital-Micro-	85	No.	1000000	Phy	40.00	80.00	40.00	80.00	40.00	80.00	80.00	40.00
26	Service Sector - Working Capital-Micro-	85	No.	3000000	Phy	40.00	80.00	40.00	80.00	40.00	80.00	80.00	40.00
27	Service Sector - Working Capital-Micro-	85	No.	6000000	Phy	102.00	204.00	102.00	204.00	102.00	204.00	204.00	102.00
28	Service Sector - Working Capital-Small-	85	No.	3000000	Phy	204.00	408.00	204.00	408.00	204.00	408.00	408.00	204.00
29	Service Sector - Working Capital-Small-	85	No.	6000000	Phy		25.50		25.50		25.50	25.50	
30	Service Sector - Working Capital-Small-	85	No.	12000000	Phy		51.00		51.00		51.00	51.00	
	<b>Total MSME</b>					<b>2040.00</b>	<b>13923.00</b>	<b>2040.00</b>	<b>8912.25</b>	<b>2040.00</b>	<b>6872.25</b>	<b>8572.25</b>	<b>2040.00</b>



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudidam	Nellimarla	Pusapatirega
8	Manufacturing Sector - Term Loan-Small-	85	No.	12500000	Phy			5.00					
9	Manufacturing Sector - Working Capital-Micro-	85	No.	100000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	40.00	40.00
10	Manufacturing Sector - Working Capital-Micro-	85	No.	400000	Phy	34.00	34.00	68.00	34.00	34.00	34.00	34.00	34.00
11	Manufacturing Sector - Working Capital-Micro-	85	No.	600000	Phy	136.00	136.00	272.00	136.00	136.00	136.00	136.00	136.00
12	Manufacturing Sector - Working Capital-Micro-	85	No.	800000	Phy	204.00	204.00	408.00	204.00	204.00	204.00	204.00	204.00
13	Manufacturing Sector - Working Capital-Micro-	85	No.	4000000	Phy	272.00	272.00	544.00	272.00	272.00	272.00	272.00	272.00
14	Manufacturing Sector - Working Capital-Micro-	85	No.	7500000	Phy			170.00					
15	Manufacturing Sector - Working Capital-Micro-	85	No.	10000000	Phy			318.75					
16	Manufacturing Sector - Working Capital-Micro-	85	No.	14000000	Phy			1020.00					
17	Service Sector - Term Loan-Medium-	85	No.	18500000	Phy			2380.00					
18	Service Sector - Term Loan-Micro-	85	No.	200000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	40.00	40.00
19	Service Sector - Term Loan-Micro-	85	No.	400000	Phy	68.00	68.00	136.00	68.00	68.00	68.00	68.00	68.00
20	Service Sector - Term Loan-Micro-	85	No.	600000	Phy	136.00	136.00	272.00	136.00	136.00	136.00	136.00	136.00
21	Service Sector - Term Loan-Micro-	85	No.	4000000	Phy	204.00	204.00	408.00	204.00	204.00	204.00	204.00	204.00
22	Service Sector - Term Loan-Micro-	85	No.	7500000	Phy			34.00					
23	Service Sector - Term Loan-Micro-	85	No.	13500000	Phy			63.75					
24	Service Sector - Working Capital-Medium-	85	No.	15000000	Phy			114.75					
25	Service Sector - Working Capital-Micro-	85	No.	100000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	40.00	40.00
26	Service Sector - Working Capital-Micro-	85	No.	300000	Phy	34.00	34.00	68.00	34.00	34.00	34.00	34.00	34.00
27	Service Sector - Working Capital-Micro-	85	No.	600000	Phy	102.00	102.00	204.00	102.00	102.00	102.00	102.00	102.00
28	Service Sector - Working Capital-Micro-	85	No.	3000000	Phy	40.00	40.00	80.00	40.00	40.00	40.00	40.00	40.00
29	Service Sector - Working Capital-Micro-	85	No.	6000000	Phy	204.00	204.00	408.00	204.00	204.00	204.00	204.00	204.00
30	Service Sector - Working Capital-Micro-	85	No.	12000000	Phy			102.00					
Total MSME					2040.00	2040.00	2040.00	13459.75	2040.00	2040.00	2040.00	2040.00	2040.00

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Rambhadrapuram	Regidi Anadalaivalasa	Santhakavathi	Strungavarapukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
8	Manufacturing Sector - Term Loan-Small-	85	No.	12500000 Phy BL	500 834.25				500 534.25				500 534.25	4500 4781.25
9	Manufacturing Sector - Working Capital-Micro-	85	No.	1000000 Phy BL	4000 6800	4000 3400	4000 3400	4000 3400	4000 3400	4000 3400	4000 3400	4000 3400	12000 10200	13600.00 11560.00
10	Manufacturing Sector - Working Capital-Micro-	85	No.	4000000 Phy BL	8000 27200	4000 13600	4000 13600	4000 13600	4000 13600	4000 13600	4000 13600	4000 13600	25000 85000	14900.00 50660.00
11	Manufacturing Sector - Working Capital-Micro-	85	No.	6000000 Phy BL	8000 40800	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	12000 61200	13600.00 69936.00
12	Manufacturing Sector - Working Capital-Micro-	85	No.	8000000 Phy BL	4000 54400	4000 27200	4000 27200	4000 27200	4000 27200	4000 27200	4000 27200	4000 27200	4000 27200	16400.00 11152.00
13	Manufacturing Sector - Working Capital-Small-	85	No.	40000000 Phy BL	500 17000	500 17000	500 17000	500 17000	500 17000	500 17000	500 17000	500 17000	500 17000	4500 15300.00
14	Manufacturing Sector - Working Capital-Small-	85	No.	7500000 Phy BL	500 318.75				700 446.25				300 191.25	4800 30660.00
15	Manufacturing Sector - Working Capital-Small-	85	No.	10000000 Phy BL	10000 85000	10000 85000	10000 85000	10000 85000	10000 85000	10000 85000	10000 85000	10000 85000	15000 127500	10200 86700.00
16	Manufacturing Sector - Working Capital-Small-	85	No.	14000000 Phy BL	2500 297500	2500 178500	2500 178500	2500 178500	2500 178500	2500 178500	2500 178500	2500 178500	2500 297500	16000 190400.00
17	Service Sector - Term Loan-Medium-	85	No.	18500000 Phy BL					200 314.50				300 471.75	8000 121580.00
18	Service Sector - Term Loan-Micro-	85	No.	200000 Phy BL	8000 13600	4000 6800	4000 6800	4000 6800	4000 6800	4000 6800	4000 6800	4000 6800	12000 20400	13600.00 23420.00
19	Service Sector - Term Loan-Micro-	85	No.	400000 Phy BL	27200 80000	4000 13600	4000 13600	4000 13600	4000 13600	4000 13600	4000 13600	4000 13600	12000 40800	13600.00 46240.00
20	Service Sector - Term Loan-Micro-	85	No.	600000 Phy BL	8000 40800	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	12000 61200	13600.00 69936.00
21	Service Sector - Term Loan-Small-	85	No.	4000000 Phy BL	100 3400				100 3400				700 23800	1500 5100.00
22	Service Sector - Term Loan-Small-	85	No.	7500000 Phy BL	1000 69.75	1000 69.75	1000 69.75	1000 69.75	1000 69.75	1000 69.75	1000 69.75	1000 69.75	3500 2231.25	4300 2741.25
23	Service Sector - Term Loan-Small-	85	No.	13500000 Phy BL	100 114.75	100 114.75	100 114.75	100 114.75	100 114.75	100 114.75	100 114.75	100 114.75	500 573.75	1500 1721.25
24	Service Sector - Working Capital-Medium-	85	No.	15000000 Phy BL					12750 127.50				25500 255.00	89250 892.50
25	Service Sector - Working Capital-Micro-	85	No.	100000 Phy BL	8000 6800	4000 3400	4000 3400	4000 3400	4000 3400	4000 3400	4000 3400	4000 3400	4000 3400	16400.00 13940.00
26	Service Sector - Working Capital-Micro-	85	No.	300000 Phy BL	8000 20400	4000 10200	4000 10200	4000 10200	4000 10200	4000 10200	4000 10200	4000 10200	20000 54000	14400.00 36720.00
27	Service Sector - Working Capital-Micro-	85	No.	600000 Phy BL	8000 40800	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	4000 20400	15000 70500	13900.00 70890.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapuram	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Gantyada
<b>III. Export Credit</b>													
1	Export Credit -Pre Shipment Export Credit-	85	No.	10000000	Phy								
	Export Credit -Post Shipment Export Credit-	85	No.	20000000	Phy								
	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy								
	<b>Total Export Credit</b>					<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>IV. Education</b>													
1	Education Loans-Technical Courses-	85	No.	10000000	Phy	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
2	Education Loans-Technical Courses-	85	No.	15000000	Phy	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
3	Education Loans-Overseas Education-	90	No.	20000000	Phy	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75
4	Education Loans-Graduation & Post Graduation-	85	No.	4000000	Phy	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00
5	Education Loans-Graduation & Post Graduation-	85	No.	8000000	Phy	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
	<b>Total Education</b>					<b>466.75</b>	<b>466.75</b>	<b>466.75</b>	<b>520.75</b>	<b>466.75</b>	<b>466.75</b>	<b>502.75</b>	<b>466.75</b>
<b>V. Housing</b>													
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	10000000	Phy	70.00	70.00	70.00	85.00	70.00	70.00	100.00	70.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	15000000	Phy	630.00	630.00	630.00	765.00	630.00	630.00	900.00	630.00
3	Repair of Dwelling Units-Other Centre-	90	No.	6000000	Phy	270.00	1350.00	405.00	675.00	472.50	75.00	50.00	51.00
	<b>Total Housing</b>					<b>954.00</b>	<b>2115.00</b>	<b>1089.00</b>	<b>1656.00</b>	<b>1156.50</b>	<b>1696.50</b>	<b>1764.00</b>	<b>1426.50</b>
<b>VI. Social Infrastructure</b>													
1	Sanitation-Pay & Use Toilets-	80	No.	1000000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	Education-Colleges-	80	No.	100000000	Phy	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
3	Drinking Water-RO Plant-	80	No.	20000000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	Healthcare-Hospital-	80	No.	200000000	Phy	80.00	160.00	80.00	80.00	80.00	80.00	160.00	80.00
5	Education-Hostels-	80	No.	40000000	Phy		160.00					160.00	
6	Education-Schools-	80	No.	50000000	Phy							32.00	
	<b>Total Social Infrastructure</b>					<b>80.80</b>	<b>376.80</b>	<b>80.80</b>	<b>96.80</b>	<b>80.80</b>	<b>80.80</b>	<b>368.80</b>	<b>80.80</b>

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudidam	Nellimarla	Pusapatirega
<b>III. Export Credit</b>													
1	Export Credit -Pre Shipment Export Credit-	85	No.	10000000	Phy								
2	Export Credit -Post Shipment Export Credit-	85	No.	20000000	Phy								
3	Export Credit -Post Shipment Export Credit-	85	No.	30000000	Phy								
	<b>Total Export Credit</b>				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>IV. Education</b>													
1	Education Loans-Technical Courses-	85	No.	1000000	Phy	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
2	Education Loans-Technical Courses-	85	No.	4500000	Phy	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00
3	Education Loans-Overseas Education-Graduation-	90	No.	20000000	Phy	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75
4	Education Loans-Graduation & Post Graduation-	85	No.	4000000	Phy	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
5	Education Loans-Graduation & Post Graduation-	85	No.	8000000	Phy	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00
	<b>Total Education</b>				466.75	466.75	466.75	466.75	466.75	466.75	466.75	466.75	466.75
<b>V. Housing</b>													
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	1000000	Phy	70.00	70.00	70.00	70.00	70.00	70.00	70.00	70.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	1500000	Phy	630.00	630.00	630.00	630.00	630.00	630.00	630.00	630.00
3	Repair of Dwelling Units-Other Centre-	90	No.	6000000	Phy	675.00	675.00	675.00	675.00	675.00	675.00	675.00	675.00
	<b>Total Housing</b>				1386.00	1359.00	1440.00	1494.00	1359.00	886.50	1440.00	1804.50	1710.00
<b>VI. Social Infrastructure</b>													
1	Sanitation-Pay & Use Toilets-	80	No.	1000000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	Education-Colleges-	80	No.	10000000	Phy	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
3	Drinking Water-RO Plant-	80	No.	2000000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	Healthcare-Hospital-	80	No.	20000000	Phy	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00
5	Education-Hostels-	80	No.	4000000	Phy								
6	Education-Schools-	80	No.	5000000	Phy								
	<b>Total Social Infrastructure</b>				80.80	80.80	80.80	96.80	80.80	80.80	80.80	80.80	80.80



Annexure-1

Sr. No.	Sr. Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regd. Amadalavalasa	Santhakavathi	Srungavara pulkoti	Therlam	Vangara	Vepada	Vizianagaram	District Total
<b>III. Export Credit</b>														
1	Export Credit - Pre Shipment Export Credit-	85	No.	10000000	Phy								1.00	1.00
	Export Credit - Post Shipment Export Credit-	85	No.	20000000	Phy								85.00	85.00
	Export Credit - Post Shipment Export Credit-	85	No.	30000000	Phy								2.00	2.00
	Export Credit - Post Shipment Export Credit-	85	No.	30000000	Phy								340.00	340.00
	Export Credit - Post Shipment Export Credit-	85	No.	30000000	Phy								3.00	3.00
	Export Credit - Post Shipment Export Credit-	85	No.	30000000	Phy								765.00	765.00
	<b>Total Export Credit</b>					0.00	0.00	0.00	0.00	0.00	0.00	0.00	1190.00	1190.00
<b>IV. Education</b>														
1	Education Loans-Technical Courses-	85	No.	1000000	Phy	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	270.00
2	Education Loans-Technical Courses-	85	No.	15000000	Phy	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	2295.00
3	Education Loans-Overseas Education-	90	No.	2000000	Phy	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	135.00
4	Education Loans-Graduation & Post Graduation-	85	No.	400000	Phy	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	1721.25
5	Education Loans-Graduation & Post Graduation-	85	No.	800000	Phy	252.00	252.00	252.00	252.00	252.00	252.00	252.00	252.00	82.00
	<b>Total Education</b>					502.75	466.75	466.75	520.75	466.75	466.75	466.75	790.75	13106.25
<b>V. Housing</b>														
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	1000000	Phy	110.00	70.00	70.00	70.00	70.00	25.00	70.00	160.00	2000.00
2	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	1500000	Phy	990.00	630.00	430.00	630.00	630.00	225.00	630.00	1440.00	18000.00
3	Repair of Dwelling Units-Other Centre-	90	No.	600000	Phy	75.00	50.00	10.00	50.00	50.00	45.00	16.00	160.00	1383.00
	<b>Total Housing</b>					2326.50	1359.00	819.00	1602.00	1359.00	886.50	900.00	2115.00	38209.50
<b>VI. Social Infrastructure</b>														
1	Sanitation-Pay & Use Toilets-	80	No.	100000	Phy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	27.00
2	Education-Colleges-	80	No.	1000000	Phy	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	21.60
3	Drinking Water-RO Plant-	80	No.	2000000	Phy	160.00	80.00	80.00	160.00	80.00			80.00	30.00
4	Healthcare-Hospital-	80	No.	2000000	Phy	16.00	16.00		16.00					8.00
5	Education-Hostels-	80	No.	4000000	Phy	320.00			160.00				2.00	128.00
6	Education-Schools-	80	No.	5000000	Phy	64.00			32.00				64.00	9.00
	<b>Total Social Infrastructure</b>					560.80	96.80	80.80	408.80	80.80	0.80	0.80	544.80	1440.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badangi	Bhoghapura m	Bobbili	Bondapalle	Cheepurupalle	Dattirajeru	Denkada	Gajapathinagaram	Gantyada
<b>VII. Renewable Energy</b>													
1	Solar Energy--EV Charging Stations	80	No.	1200000	Phy	20.00	1.00		20.00			1.00	
					BL		9.60					9.60	
2	Solar Energy--Solar Dryer	80	No.	3000000	Phy	20.00	10.00		20.00			10.00	
					BL	48.00	24.00		48.00			24.00	
3	Solar Energy--Street Lighting System-	80	No.	450000	Phy	25.00	25.00		25.00			25.00	
					BL	9.00	9.00		9.00			9.00	
4	Solar Energy--Roof Top Solar PV System	90	No.	51100	Phy	100.00	110.00		100.00			100.00	
					BL	45.99	50.59		45.99			45.99	
5	Solar Energy--Solar Pump Sets-5 HP	80	No.	5500000	Phy	25.00	25.00		30.00			30.00	
					BL	110.00	110.00		132.00			132.00	
6	Solar Energy--Roof Top Solar PV System without Battery-2 kW	90	No.	93960	Phy	5.00	10.00		5.00			5.00	
					BL	4.23	8.46		4.23			4.23	
	<b>Total Renewable Energy</b>					<b>217.22</b>	<b>211.65</b>	<b>0.00</b>	<b>239.22</b>	<b>0.00</b>	<b>0.00</b>	<b>224.82</b>	<b>0.00</b>
<b>VIII. Others</b>													
1	Loans to Distressed Persons--PMJDY -	100	No.	10000	Phy	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00
					BL	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
2	Individuals/ Individual members of JLGs-	100	No.	2000000	Phy	4020.00	4420.00	4020.00	4220.00	4020.00	4020.00	4220.00	4020.00
					BL	8040.00	8840.00	8040.00	8440.00	8040.00	8040.00	8440.00	8040.00
	<b>Total Others</b>					<b>8060.00</b>	<b>8860.00</b>	<b>8060.00</b>	<b>8460.00</b>	<b>8060.00</b>	<b>8060.00</b>	<b>8460.00</b>	<b>8060.00</b>
	<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>					<b>37161.26</b>	<b>49823.48</b>	<b>36587.62</b>	<b>47825.17</b>	<b>34545.73</b>	<b>38923.94</b>	<b>44679.05</b>	<b>33904.49</b>

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Garividi	Gurla	Jami	Kothavalasa	Lakkavarapukota	Mentada	Merakamudidam	Nellimarla	Pusapatirega
<b>VII. Renewable Energy</b>													
1	Solar Energy--EV Charging Stations	80	No.	1200000	Phy			1.00					
2	Solar Energy--Solar Dryer	80	No.	3000000	Phy			9.60					
3	Solar Energy-Street Lighting System-	80	No.	45000	Phy			10.00					
4	Solar Energy-Roof Top Solar PV System	90	No.	51100	Phy			24.00					
5	Solar Energy-Solar Pump Sets-5 HP	80	No.	5500000	Phy			25.00					
6	Solar Energy-Roof Top Solar PV System without Battery-2 kW	90	No.	93960	Phy			55.19					
	<b>Total Renewable Energy</b>				BL			110.00					
								5.00					
								4.23					
								<b>212.02</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>VIII. Others</b>													
1	Loans to Distressed Persons--PMJDY -	100	No.	10000	Phy			200.00		200.00		210.00	200.00
2	Individuals/ Individual members of JLGs-	100	No.	2000000	Phy			20.00		20.00		21.00	20.00
					BL			4020.00		4020.00		4220.00	4020.00
					BL			8040.00		8040.00		8440.00	8040.00
	<b>Total Others</b>							<b>8460.00</b>		<b>8060.00</b>		<b>8461.00</b>	<b>8060.00</b>
	<b>Total Priority Sector</b>							<b>45647.42</b>		<b>33622.85</b>		<b>38356.93</b>	<b>35323.67</b>
	<b>(I+II+III+IV+V+VI+VII+VIII)</b>							<b>33743.15</b>		<b>36628.85</b>		<b>38356.93</b>	<b>35323.67</b>



Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Rajam	Ramabhadrapuram	Regidi Amadalavalasa	Santhakavathi	Srungavara pukota	Therlam	Vangara	Vepada	Vizianagaram	District Total
<b>VII. Renewable Energy</b>														
1	Solar Energy-EV Charging Stations	80	No.	1200000	Phy BL	1.00 9.60			1.00 9.60				2.00 19.20	47.00 67.20
2	Solar Energy-Solar Dryer	80	No.	3000000	Phy BL	5.00 12.00			10.00 24.00				2.00 8.00	8.00 204.00
3	Solar Energy-Street Lighting System-	80	No.	450000	Phy BL	25.00 9.00			25.00 9.00				35.00 12.60	210.00 75.60
4	Solar Energy-Roof Top Solar PV System	90	No.	51100	Phy BL	120.00 55.19			100.00 45.99				150.00 68.99	900.00 413.92
5	Solar Energy-Solar Pump Sets-5 HP	80	No.	5500000	Phy BL	30.00 132.00			25.00 110.00				5.00 22.00	105.00 858.00
6	Solar Energy-Roof Top Solar PV System without Battery-2 kW	90	No.	93960	Phy BL	10.00 8.46			5.00 4.23				30.00 25.37	75.00 63.44
<b>Total Renewable Energy</b>						<b>226.25</b>	<b>0.00</b>	<b>0.00</b>	<b>202.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>148.16</b>	<b>1682.16</b>
<b>VIII. Others</b>														
1	Loans to Distressed Persons-PMJDY -	100	No.	10000	Phy BL	200.00 20.00	200.00 20.00	200.00 20.00	200.00 20.00	200.00 20.00	200.00 20.00	200.00 20.00	350.00 35.00	5610.00 561.00
	Individuals/ Individual members of JLGs-	100	No.	200000	Phy BL	4620.00 9240.00	4020.00 8040.00	4020.00 8040.00	4020.00 8040.00	4020.00 8040.00	4020.00 8040.00	4020.00 8040.00	5620.00 11240.00	111940.00 223880.00
<b>Total Others</b>						<b>9260.00</b>	<b>8060.00</b>	<b>8060.00</b>	<b>8060.00</b>	<b>8060.00</b>	<b>8060.00</b>	<b>8060.00</b>	<b>11275.00</b>	<b>224441.00</b>
<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>						<b>45870.15</b>	<b>34413.85</b>	<b>32902.85</b>	<b>43205.82</b>	<b>34171.85</b>	<b>31781.66</b>	<b>32164.02</b>	<b>64091.15</b>	<b>1065031.39</b>

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	181017.05	274961.75	181017.05	274961.75	244983.44	240697.53	251548.00
RCEs	61670.85	40716.79	61670.85	40716.79	34105.27	19223.00	33241.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	62735.51	86763.00	62735.51	86763.00	62514.28	69426.00	58408.00
Others	698.16	0.00	698.16	0.00	138.26	0.00	0.00
Sub total (A)	306121.57	402441.54	306121.57	402441.54	341741.25	329346.53	343197.00

Table 2: Term Loan (MT+LT)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	50776.09	52891.18	50776.09	52891.18	95780.21	67570.03	478670.00
RCEs	2076.06	124.70	2076.06	124.70	5606.25	2354.61	23162.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	75462.85	11277.00	75462.85	11277.00	28449.87	16672.00	37305.00
Others	0.00	3.00	0.00	3.00	0.75	0.00	0.00
Sub total (B)	128315.00	64295.88	128315.00	64295.88	129837.08	86596.64	239137.00

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	231793.14	327852.93	231793.14	327852.93	340763.65	308267.56	430218.00
RCEs	63746.91	40841.49	63746.91	40841.49	39711.52	21577.61	56403.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	138198.36	98040.00	138198.36	98040.00	90964.15	86098.00	95713.00
Others	698.16	3.00	698.16	3.00	139.01	0.00	0.00
Sub total (C = A+B)	434436.57	466737.42	434436.57	466737.42	471578.33	415943.17	582334.00

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	65189.00	54801.25	65189.00	54801.25	91517.44	73884.78	111515.00
RCEs	0.00	0.00	0.00	0.00	102.13	0.00	0.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	5651.44	98.00	5651.44	98.00	11198.00	4950.00	9605.00
Others	159.55	61.45	159.55	61.45	2250.35	0.00	0.00
Sub total (D)	70999.99	54960.70	70999.99	54960.70	105067.92	78834.78	121120.00

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	56590.59	47946.00	56590.59	47946.00	34828.88	12214.12	20324.00
RCEs	0.00	37610.00	0.00	37610.00	780.69	5126.68	2000.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	8409.41	11611.00	8409.41	11611.00	8356.83	1576.36	21693.00
Others	0.00	0.00	0.00	0.00	18.41	0.00	18.41
Sub total (E)	65000.00	97167.00	65000.00	97167.00	43984.81	18917.16	44035.41

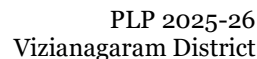
Table 6: Grand Total (C+D+E)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	353572.73	430600.18	353572.73	430600.18	467109.97	394366.46	562057.00
RCEs	63746.91	78451.49	63746.91	78451.49	40594.34	26704.29	58403.00
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RREs	152259.21	109749.00	152259.21	109749.00	110518.98	92624.36	127011.00
Others	857.71	64.45	857.71	64.45	2407.77	0.00	18.41
Grand Total	570436.56	618865.12	570436.56	618865.12	620631.06	513695.11	747489.41

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

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



## ANNEXURE III

(Res. 1444)

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**RCBs include StCRs, DCCRs and PACS (if any)**

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1.	Agri Clinic & Agri Business Centers		Large operations	No.	3000000
2.	Agri Clinic & Agri Business Centers		Medium	No.	1500000
3.	Agro Processing Unit		Others	No.	1500000
4.	Animal Driven Carts	Conventional Bullock Cart	1 Pair	No.	50000
5.	Animal Driven Carts	Pneumatic Tyre Cart		No.	55000
6.	Artificial Recharge Structure	For Bore Well		No.	52700
7.	Boat Building/Repair Yards		Purchase of 10HP OBM	No.	97000
8.	Boat Building/Repair Yards		Purchase of 28 HP IBM	No.	170000
9.	Brackish water/ Coastal Aquaculture	Crab Culture		ha	157100
10.	Brackish water/ Coastal Aquaculture	Shrimp Farming	Construction of Biofloc ponds	No.	1539700
11.	Brackish water/ Coastal Aquaculture	Shrimp Farming	White Shrimp (Litopenaeus vannamei) culture	ha	2946300
12.	Bulk Milk Cooling Unit		2000 litre	No.	1500000
13.	Coastal Aquaculture	Sea Cage Farming	Sea Bass culture	No.	1936200
14.	Coastal Aquaculture	Seaweed Farming (Average of Raft & Monoline)		No.	10000
15.	Coconut Processing	Oil Extraction	Small	No.	3600000
16.	Combine harvester	Self propelled belt type		No.	2900000
17.	Commercial Broiler Farming		Deep Litter	5000	1700000
18.	Commercial Layer Farming		Manual/ Automated	10000	6800000
19.	Composite Fish Culture	Composite Fish Culture	GIFT Tilapia Culture	ha	2647300
20.	Compost/ Vermi Compost	Vermi Compost	20 TPA	No.	376100
21.	Compost/ Vermi Compost	Vermi Hatchery	260 TPA	No.	1641700
22.	Conveyance/ Distribution structures	Surface type	Dia_125mm, Depth_20m	ha	31500
23.	Crossbred Cattle Farming		Mini dairy	3+2	497000
24.	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
25.	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
26.	Drinking Water	RO Plant		No.	2000000
27.	Drip Irrigation	New	16mm,8 m x 8 m	ha	29000
28.	Drones	For Spraying		No.	950000
29.	Education	Colleges		No.	10000000
30.	Education	Hostels		No.	4000000
31.	Education	Schools		No.	5000000
32.	Education Loans	Graduation & Post Graduation		No.	400000
33.	Education Loans	Graduation & Post Graduation		No.	800000
34.	Education Loans	Overseas Education		No.	2000000
35.	Education Loans	Professional Courses		No.	2000000
36.	Education Loans	Technical Courses		No.	1000000
37.	Education Loans	Technical Courses		No.	1500000
38.	Electric Pump Sets		Submersible _ 5 HP	No.	70000
39.	Electric Pump Sets	New	5 HP _ Complete	No.	38100
40.	Electric Pump Sets	New	7.5 HP _ Complete	No.	48500
41.	Export Credit	Post Shipment Export Credit		No.	20000000
42.	Export Credit	Post Shipment Export Credit		No.	30000000
43.	Export Credit	Pre Shipment Export Credit		No.	10000000
44.	Farm Ponds/ Water Harvesting Structures	Dugout Pond	10m x 10m x 2m	No.	20700
45.	Finance to FPOs/FPCs			No.	3000000
46.	Fish Culture		RAS Medium	No.	2877500
47.	Fish Culture	Irrigation Tank	1	ha	1793600
48.	Fish Culture	Leased Pond	Intensive Fish Culture	ha	803900
49.	Fish marketing	Fish Sale Unit		No.	400000
50.	Fish processing	Solar Fish Dryer		No.	426000
51.	Fishing craft	Mechanised	_10_20 HP	No.	3100000
52.	Fishing craft	Non Mechanised Boat/Traditional without OBM	_Starting from 8HP engine	No.	550000
53.	Fishing gear and equipment's	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
54.	Fishing gear and equipment's	Accessories for Fishing Gear	Providing of FRP Boat engine	No.	320000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
55.	Floriculture		Chrysanthemum	Acre	135000
56.	Floriculture	Jasmine	Jasminum grandiflorum	Acre	82300
57.	Floriculture	Rose		Acre	78900
58.	Fodder Cultivation	1 Acre		Acre	36000
59.	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000
60.	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
61.	Fruit Processing	Sorting, grading & Packing	Integrated Pack House 16MT/day	No.	5000000
62.	Goat	Rearing Unit	New Shed Osmanbadi Breed	20+1	227000
63.	Godown	Medium	RCC _ 1000 MT	No.	7000000
64.	Graded Buffalo Farming		Graded Murrah Buffaloes(GMB)	1+1	202800
65.	Graded Buffalo Farming		Mini dairy	3+2	591100
66.	Healthcare	Hospital		No.	20000000
67.	Healthcare	Nursing Home		No.	10000000
68.	High density plantation	Banana		Acre	118000
69.	High density plantation	Guava	3 x 3	Acre	154300
70.	High density plantation	Mango	5 x 5	Acre	147800
71.	Implements	Tractor drawn/driven/mounted	Cultivator	No.	50000
72.	Indigenous Poultry Farming		Backyard poultry	100	78000
73.	Indigenous Poultry Farming	Dual purpose	Independent Farming-Deep litter-All in-All out system	100	45000
74.	Individuals/ Individual members of JLGs			No.	200000
75.	Individuals/ Individual members of SHGs	2nd Dose of Credit		No.	200000
76.	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
77.	Integrated Farming		Dry Land System	No.	365000
78.	Lamb Fattening Unit	New Shed		20	120000



### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
79.	Loan to MFIs for On lending to for Agri. Purposes			No.	20000000
80.	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
81.	Loans to Distressed Persons		PMJDY _ OD	No.	10000
82.	Manufacturing Sector	Term Loan	Medium_	No.	30000000
83.	Manufacturing Sector	Term Loan	Micro_	No.	100000
84.	Manufacturing Sector	Term Loan	Micro_	No.	400000
85.	Manufacturing Sector	Term Loan	Micro_	No.	600000
86.	Manufacturing Sector	Term Loan	Micro_	No.	800000
87.	Manufacturing Sector	Term Loan	Small_	No.	12500000
88.	Manufacturing Sector	Term Loan	Small_	No.	6000000
89.	Manufacturing Sector	Term Loan	Small_	No.	8500000
90.	Manufacturing Sector	Working Capital	Micro_	No.	100000
91.	Manufacturing Sector	Working Capital	Micro_	No.	400000
92.	Manufacturing Sector	Working Capital	Micro_	No.	600000
93.	Manufacturing Sector	Working Capital	Micro_	No.	800000
94.	Manufacturing Sector	Working Capital	Small_	No.	10000000
95.	Manufacturing Sector	Working Capital	Small_	No.	14000000
96.	Manufacturing Sector	Working Capital	Small_	No.	4000000
97.	Manufacturing Sector	Working Capital	Small_	No.	7500000
98.	Market Yard	Drying Yard		No.	1000000
99.	New Orchard	Tropical/ Sub Tropical Fruits	Cashew nut_	Acre	72000
100.	New Orchard	Tropical/ Sub Tropical Fruits	Sapota_8 x 8	Acre	62800
101.	Nursery	Horticulture Nursery		No.	2500000
102.	Nursery	Small Nursery		No.	1000000
103.	Oil Extraction	Groundnut Oil	Small Scale	No.	2500000
104.	Ornamental Fish Culture	Indigenous ornamental fish unit		No.	648400
105.	Other machinery	Other Machinery & Equipment's	Rotavator	No.	160000
106.	Other Plantation Crops	Coconut	Coconut – East Coast Tall	Acre	66900
107.	Other Plantation Crops	Coconut	Dwarf hybrid	Acre	77400
108.	Paddy Transplanter	Power tiller Drawn		No.	460000
109.	Pandals	Creeper Vegetable Cultivation		Acre	359700
110.	Pig Rearing Unit	New Shed		3+1	144100
111.	Plantation		Subabul 5 m*5 m	ha	78000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
112.	Plantation	Bamboo	5 m *5 m	ha	92000
113.	Plantation	Casuarina	5 m *5 m	ha	85000
114.	Plantation	Eucalyptus	5 m *5 m	ha	95000
115.	Plantation	Teak	5 m *5 m	ha	120000
116.	Poultry Hatchery		Broiler	7500	12000000
117.	Poultry Hatchery		Layer	7500	12000000
118.	Poultry transportation vehicle			No.	1000000
119.	Power Tiller		12 HP	No.	280000
120.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1000000
121.	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
122.	Repair of Dwelling Units	Other Centre		No.	600000
123.	Retail Market outlet for Meat			No.	300000
124.	Retail Poultry dressing/products outlet			No.	300000
125.	Rice Processing		Rice Mill-Small Scale (500 Kg/ Hour) Automatic	No.	300000
126.	Sanitation	Pay & Use Toilets		No.	100000
127.	Service Sector	Term Loan	Medium__	No.	18500000
128.	Service Sector	Term Loan	Micro__	No.	200000
129.	Service Sector	Term Loan	Micro__	No.	400000
130.	Service Sector	Term Loan	Micro__	No.	600000
131.	Service Sector	Term Loan	Small__	No.	13500000
132.	Service Sector	Term Loan	Small__	No.	4000000
133.	Service Sector	Term Loan	Small__	No.	7500000
134.	Service Sector	Working Capital	Medium__	No.	15000000
135.	Service Sector	Working Capital	Micro__	No.	100000
136.	Service Sector	Working Capital	Micro__	No.	300000
137.	Service Sector	Working Capital	Micro__	No.	600000
138.	Service Sector	Working Capital	Small__	No.	12000000
139.	Service Sector	Working Capital	Small__	No.	3000000
140.	Service Sector	Working Capital	Small__	No.	6000000
141.	Sheep	Rearing Unit	New Shed Nellore Breed	100+5	1300000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
142.	Sheep	Rearing Unit	New Shed Nellore Breed	20+1	255000
143.	Solar Energy		EV Charging Stations	No.	1200000
144.	Solar Energy		Solar Dryer	No.	300000
145.	Solar Energy	Roof Top Solar PV System without Battery	1 kW	No.	51100
146.	Solar Energy	Roof Top Solar PV System without Battery	2 kW	No.	93960
147.	Solar Energy	Solar Pump Sets	5 HP	No.	550000
148.	Solar Energy	Street Lighting System		No.	45000
149.	Solar PV Pump Sets (AC)	New	5 HP	No.	550000
150.	Sprinkler Irrigation	Micro	63 mm 1 to 2	ha	32400
151.	Thresher	Multi crop Power Threshers	30 to 45 HP	No.	320000
152.	Tractor	With Implements & Trailer	15 to 25 HP	No.	580000
153.	Two Wheeler Loans	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
154.	Vegetable Processing	Dehydration of Vegetables	Electric	No.	500000
155.	Vegetable Processing	Dehydration of Vegetables	Solar	No.	200000
156.	ZBNF unit with Indigenous cattle			2	112100

### Annexure V

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

Sr. No.	Crop	Type	Unit	SoF (₹)
1.	Brackish water	Others	Acre	370000
2.	Broiler Farming	Others_	Per Bird	130
3.	Buffalo Farming	—	Per Animal	49000
4.	Chilli/ Mirch	Irrigated	Acre	125000
5.	Cotton/ Kapaas	Irrigated	Acre	50000
6.	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Unirrigated/ Rainfed	Acre	18000
7.	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa	Irrigated	Acre	20000
8.	Fish Culture	Others_ Others_	Acre	480000
9.	Goat Farming	Rearing Unit _ Semi_intensive_	20+1	46000
10.	Groundnut/ Moongfali	Irrigated	Acre	38000
11.	Indigenous Cattle Farming	—	Per Animal	38000
12.	Maize/ Makka	Irrigated	Acre	45000
13.	Mesta		Acre	12000
14.	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	22000
15.	Oil Palm/ Palm Oil		Acre	65000
16.	Oil Palm/ Palm Oil		Acre	75000
17.	Other Vegetables		Acre	185000
18.	Prawn Culture	Scampi	Acre	360000
19.	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
20.	Rice/ Chaval/ Dhan	Seed Production	Acre	50000
21.	Sesame/ Til/ Seasmum/ Gingelly	Irrigated	Acre	14000
22.	Shrimp Farming	L Vanamei _ Intensive_	Acre	1000000
23.	Sugarcane/ Ganna	Irrigated	Acre	100000
24.	Sunflower/ Surajmukhi	Irrigated	Acre	26000
25.	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

<b>Name of the DDM</b>	Nagarjuna Tupakula
<b>Designation</b>	DDM, NABARD
<b>Address</b>	Flat: 402, Sai Savithri Vihar
	Behind SBI VUDA Colony Branch, Paul Nagar
<b>Post Office</b>	Vizianagaram
<b>District</b>	Vizianagaram
<b>State</b>	Andhra Pradesh
<b>Pin code</b>	535003
<b>Telephone No.</b>	-
<b>Mobile No.</b>	8328336977
<b>Email ID</b>	vizianagaram@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



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



## NABFINS LIMITED | A Subsidiary of NABARD

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|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉: headoffice@nabcons.in  
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☎: 011-41538678/25745103      🌐: www.nabcons.com

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

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

#### IF YOU ARE A CSR UNIT

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