



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



पश्चिम गोदावरी जिला

West Godavari 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 : पश्चिम गोदावरी**  
**District : West Godavari**

**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 दस् त्वेज़ को ंतिम रूप दिया गया .

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

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

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## Executive Summary

### 1. Introduction

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

### 2. District characteristics

i.	Location	The district lies in Godavari Western delta with geographical area of 2278.35 sq Kms with Godavari Delta covering all 20 Mandals in 3 divisions. It is bounded by Eluru on the west, River Godavari on the east, Krishna and Bay of Bengal on the south and the East Godavari on the north.
ii.	Type of soil	The soils in the district are made up of Alluvial, Black regur and Red ferruginous besides a small belt of erinaceous sandy soils along coastal belt.
iii.	Primary occupation	Agriculture is the mainstay in district with gross cropped area is 191657 ha and the net sown area as 100657 ha. The cropping intensity in the district is 190%. With the development of irrigation facilities under Godavari Western Delta System, around 87% of the area is under the assured irrigation.
iv.	Land holding structure	A significant portion of land holding is with small & marginal farmers to an extent 105325 ha out of total 191657 ha. ie. 55 % of the total area. Total No. of Small & Marginal Farmers in the district are 239172.

### 3. Sectoral Trends in Credit Flow

i.	Achievement of ACP in the previous year	For WG District, for FY 2023-24 as against of Annual Credit Plan target of ₹ 17705 Cr, the achievement was <b>₹ 19754 Cr</b> for priority sector.
ii.	CD Ratio	In WG District , as on 31.03.2024, the Credit Deposit (CD) Ratio was at <b>216.57 %</b>
iii.	Investment credit in Agriculture	<b>₹4733.43 Cr</b>
iv.	Credit flow to MSMEs	<b>₹ 5023.16 Cr</b>
v.	Other significant credit flow, if any	During this FY 2023-24 Banks have financed 37357 CCRCs/ tenant farmers with tune of ₹ 145.73 Cr as against the target of ₹ 254.50 Cr.

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

i.	Projection for the year	<b>₹ 23531.76 Cr</b>
ii.	Projection for agriculture and its components	<b>₹ 14872.34 Cr</b>
iii.	Projection for MSMEs	<b>₹ 6109.50 Cr</b>
iv.	Projection for other purposes	<b>₹ 2549.92 Cr</b>

## 5. Developmental Initiatives

- NABARD's functions include providing refinance for investment credit, long-term (LT) and short-term (ST) production and marketing credit for both farm and off-farm activities in rural areas. In FY 2023-24, NABARD sanctioned Refinance Assistance to Eluru DCCB amounting to ₹1,069.76 crore under ST Refinance and ₹307.25 crore under LT Refinance.
- In alignment with NABARD's mandate, several interventions have been initiated in the West Godavari (WG) district. These include the promotion of Farmers' Clubs, establishment of 04 Farmer Producer Organizations (FPOs), 04 Entrepreneurship Development Programs for mature SHGs, and the sanctioning of 01 Rural Mart Mobile.
- To bolster social infrastructure in the district, NABARD has sanctioned 171 projects under RIDF, with total assistance of ₹487.29 crore. These ongoing projects have been sanctioned under RIDF XXIV to XXIX. Additionally, under the National Infrastructure Development Assistance (NIDA), the Chintalapudi Lift Irrigation Project has been granted financial assistance of ₹1,931 crore.
- NABARD has also sanctioned ₹62.41 crore to Eluru DCCB for the establishment of Multi-Purpose Facility Centers at RSKs by PACS. In West Godavari District, 37 godowns with a capacity of 500 MT each have been sanctioned to 30 PACS.
- These projects significantly enhance critical infrastructure in the district, which directly impacts the credit flow in the region.
- Banks are encouraged to finance water conservation and efficient use activities, such as micro-irrigation systems, water harvesting structures, and on-farm development works, to facilitate "more crop per drop."
- The State Government has announced several schemes, including the Rythu Bharosa Scheme, under which all farmers (including tenant farmers) will receive ₹13,500 per year as an incentive before the sowing season.
- The government is providing interest-free loans under the crop loan scheme, with the interest amount reimbursed to banks. Additionally, the Crop Insurance Scheme (PMFBY & RWBCIS) aims to protect farmers from crop losses due to adverse weather conditions.
- Free bore wells will be allocated for farmland, with the government purchasing 200 rigs (one for each of the 175 Assembly constituencies and 25 Parliamentary constituencies). Furthermore, 9 hours of free electricity will be provided to the farming sector during the daytime.
- The Price Stabilization Fund has been set up with a corpus of ₹2,000 crore, and the Natural Disaster Relief Fund has a corpus of ₹4,000 crore. Additionally, a food processing unit will be constructed in each assembly constituency.
- Under the Rythu Bima (Crop Insurance) scheme, the government will cover the premiums for crop insurance and facilitate the settlement of claims in the event of crop losses due to natural calamities. In the unfortunate event of a farmer's suicide or accidental death, their family will receive an insurance payout of ₹7 lakh.
- The MSME sector is being actively promoted in the district, with a special emphasis on women and SC/ST entrepreneurs. Various interventions, such as Stand-Up India, Mudra, and Industrial Development Policies, are being implemented to support and nurture these entrepreneurs.

- SERP and MEPMA, the handholding agencies for rural and urban SHGs, are instrumental in nurturing these Self-Help Groups (SHGs) and facilitating their credit linkages, thereby contributing to their financial empowerment.
- Through its flagship programs such as FPOs, Farm Sector Development Projects, Skill Development Programs, Micro-Enterprise Development Programs (MEDPs), Livelihood Enterprise Development Programs (LEDPs), and the promotion of Joint Liability Groups (JLGs), NABARD has made significant contributions to the development of the district.

## 6. Thrust Areas

- **Mainstreaming the Financially Excluded:** In recent years, several significant steps have been taken to promote financial inclusion, such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), the Prime Minister's Social Security Schemes, the Mudra Yojana, and Stand-Up India. The primary focus for the year 2024-25 will be to integrate account holders from these schemes into the formal banking system.
- **Financing Tenant Farmers:** It is essential to facilitate tenant farmers' access to credit from formal financial institutions for cultivating leased lands without affecting the rights of the landowners.
- **Accelerating Capital Formation in Agriculture & Allied Sectors:** Banks are encouraged to prioritize agricultural term loans, as this will contribute significantly to capital formation within the agricultural sector.
- **Promotion of Aquaculture:** To enhance the processing of aquaculture products, there is a need for the establishment of an integrated cold chain, preservation, and value addition infrastructure facilities that ensure seamless operations from the farm gate to the consumer. This will help reduce post-harvest losses, especially for marine and fish products (excluding shrimp).
- **Developing and Financing Agri-Value Chains:** Special emphasis will be placed on developing value chains for horticulture crops in the district, including Cocoa, Mango, Cashew Nut, Guava, and Banana. Additionally, the horticulture area will be expanded by 2,000 hectares under schemes such as MIDH, RKVY, CDB, and MGNREGS, while oil palm cultivation will be expanded by 3,000 hectares under NMEO-OP.
- **Promotion of Joint Liability Groups (JLGs):** Banks should adopt the JLG mode of lending, especially where individual lending is not feasible due to land title or security-related issues.
- **Sustainable Agriculture:** The promotion of sustainable agricultural models, such as Integrated Farming Systems (IFS) and natural farming, will help ensure year-round income for farmers and serve as a risk mitigation strategy, particularly for small and marginal farmers.
- **Kisan Drones:** The introduction of drones in agriculture is proving to be transformative, reducing labor intensity, operational costs, and manpower requirements. It also increases operational efficiency, productivity, and positively impacts the health of farmers and agricultural laborers.
- **Financing Farmer Producer Organizations (FPOs):** Ensuring a continuous flow of credit to FPOs for both forward and backward linkages will enable these organizations to evolve into sustainable business entities.

- **Agricultural Infrastructure:** The development of post-harvest management infrastructure is crucial for improving farmers' incomes. There remains considerable untapped potential for financing agricultural infrastructure, with schemes such as the Agriculture Infrastructure Fund (AIF) launched by the Government of India being key to this initiative.
- **Micro Food Processing:** Food processing plays a vital role in standardizing products, improving price realization for farmers, and establishing value chains. The Government of India's PM FME scheme is designed to encourage entrepreneurs, particularly SHGs, to establish food processing units, thereby promoting rural entrepreneurship.

## 7. Major Constraints and Suggested Action Points

- Lack of extension services, poor access to market by farmers, inadequate storage facilities like Godowns & cold storages are the major constraints faced in district. Inability of tenant farmers to access credit from formal financial institutions for cultivating leased lands is a major hurdle.
- To fully harness the potential in the district by overcoming the constraints, focus should be made on improving the agri infrastructure – Godowns, Cold storages etc.
- Large scale promotion of efficient water management practices, use of solar energy for agriculture pump sets, promotion of farm machinery custom hiring centres, wasteland development, improving the fodder production and Contingency Crop Planning (CCP).
- Private investment in post-harvest infrastructure, food processing, and the agriculture value chain should be encouraged by dovetailing Government schemes like AIF, PM-FME, MIDH, and other State Government schemes.
- The Off-Farm Sector, such as handlooms, handicrafts, rural tourism, etc., needs branding and a formal market to realize its full potential. Off-Farm Sector Producer Organisations may be promoted to organize the products and tap into the market potential.
- A body and field cadre, on the lines of SERP, can assist bankers in the formation and promotion of JLGs, which in turn will boost confidence in the JLG lending models.

## 8. Way Forward

- With development being a multi-stakeholder driven process, requiring close coordination between the State Government, banks, and financial institutions, it is imperative for all stakeholders to align themselves for the overall development of the district.
- Active participation of banks and other stakeholders in various fora created under the Lead Bank Scheme would not only help in monitoring progress and taking corrective action, but also assist in appropriate policy formulation by apex institutions.
- The projections made in the PLP for 2025-26 call for coordinated approach by all stakeholders viz., Banks, Government Departments, extension agencies, etc. which in turn are expected to significantly enhance capital formation in agriculture leading to prime goal of enhancing the farmers income.



## 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.

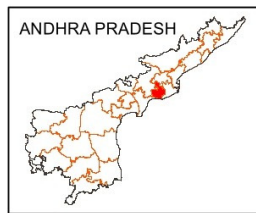
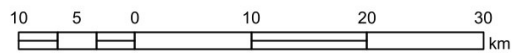
## 6. Limitations and Constraints

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



### Block Map - West Godavari



**Legend**

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

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

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

Sr. No.	Particulars	Amount (₹ Lakhs)
A	Farm Credit	1235018.18
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	299548.61
2	Term Loan for agriculture and allied activities	935469.57
B	Agriculture Infrastructure	108039.29
C	Ancillary activities	144177.00
I	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>1487234.47</b>
II	Micro, Small and Medium Enterprises	610950.25
III	Export Credit	27540.00
IV	Education	14005.00
V	Housing	85477.50
VI	Social Infrastructure	4623.20
VII	Renewable energy	5856.88
VIII	Others	117489.00
	<b>Total Priority Sector</b>	<b>2353176.30</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	299548.61
2	Water Resources	2849.87
3	Farm Mechanisation	23180.08
4	Plantation & Horticulture with Sericulture	27497.50
5	Forestry & Waste Land Development	138.08
6	Animal Husbandry – Dairy	26124.37
7	Animal Husbandry – Poultry	12381.21
8	Animal Husbandry - Sheep, Goat, Piggery	3663.46
9	Fisheries	624623.66
10	Farm Credit- Others	215011.34
	<b>Sub total</b>	<b>1235018.18</b>
B	Agriculture Infrastructure	
1	Construction of storage	81849.19
2	Land development, Soil conservation, Wasteland Development	22181.86
3	Agriculture Infrastructure – Others	4008.24
	<b>Sub total</b>	<b>108039.29</b>
C	Ancillary activities	
1	Food & Agro. Processing	54816.50
2	Ancillary activities – Others	89360.50
	<b>Sub Total</b>	<b>144177.00</b>
	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>1487234.47</b>
II	Micro, Small and Medium Enterprises	
	<b>Total MSME</b>	<b>610950.25</b>
III	Export Credit	27540.00
IV	Education	14005.00
V	Housing	85477.50
VI	Social Infrastructure	4623.20
VII	Renewable energy	5856.88
VIII	Others	117489.00
	<b>Total Priority Sector</b>	<b>2353176.30</b>

## District Profile 1

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	2278.35
ii.	No. of Subdivisions	3
iii.	No. of Blocks	20
iv.	No. of revenue villages	318
v.	No. of Gram Panchayats	409

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	West Godavari
iii.	Agro-climatic Zone 1	SAZ2 - Godavari Zone
iv.	Climate	Tropical climate - intense summer & cool winters.
v.	Soil Type	Alluvial Black regur & Red ferruginous

#### 3. Land Utilization [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	227835
ii.	Forest Land	0
iii.	Area not available for cultivation	53908
iv.	Barren and Uncultivable land	1349
v.	Permanent Pasture and Grazing Land	2217
vi.	Land under Miscellaneous Tree Crops	2580
vii.	Cultivable Wasteland	802
viii.	Current Fallow	12645
ix.	Other Fallow	2798

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

Sr. No.	Stage	Nos.
i.	Safe	12
ii.	Critical	-
iii.	Semi Critical	-
iv.	Over Exploited	-
v.	Saline	8
vi.	Not Assessed	-
	<b>Total</b>	<b>20</b>

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	214569	85.86	71560	50.50
ii.	>1 to <=2 ha	24603	9.84	33765	23.83
iii.	>2 to <=4 ha	8638	3.46	22962	16.20
iv.	>4 to <=10 ha	2005	0.80	10703	7.55
v.	>10 ha	101	0.04	2715	1.92
	<b>Total</b>	<b>249916</b>	<b>100.00</b>	<b>141705</b>	<b>100.00</b>

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

Sr. No.	Particulars	Nos.
i.	Cultivators	61.80
ii.	Of the above, Small/ Marginal Farmers	23.40
iii.	Agricultural Labourers	451.00
iv.	Workers engaged in Household Industries	30.00
v.	Workers engaged in Allied agro activities	52.00
vi.	Other workers	202.00

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	1779.00	889.00	890.00	1278.00	501.00
ii.	Scheduled Caste	303.00	151.00	151.00	217.00	85.00
iii.	Scheduled Tribe	16.00	8.00	8.00	11.00	5.00
iv.	Literate	1403.00	733.00	670.00	1008.00	395.00
v.	BPL	535.00	267.00	268.00	384.00	151.00

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

Sr. No.	Particulars	Nos.
i.	Total Households	523.00
ii.	Rural Households	391.00
iii.	BPL Households	204.00



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

Sr. No.	Particulars	Nos.
i.	Having brick/stone/concrete houses	387.00
ii.	Having source of drinking water	348.00
iii.	Having electricity supply	278.00
iv.	Having independent toilets	330.00

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

Sr. No.	Particulars	Nos.
i.	Villages Electrified	293
ii.	Villages having Agriculture Power Supply	235
iii.	Villages having Post Offices	235
iv.	Villages having Banking Facilities	299
v.	Villages having Primary Schools	1187
vi.	Villages having Primary Health Centres	36
vii.	Villages having Potable Water Supply	528
viii.	Villages connected with Paved Approach Roads	291

### Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Handbook of Statistics 2020-21
1.a Additional Information	GoI Notifications and RBI circular
2. Soil & Climate	District Handbook of Statistics 2020-21
3. Land Utilisation [Ha]	District Handbook of Statistics 2020-21
4. Ground Water Scenario (No. of blocks)	CGWB Report 2022
5. Distribution of Land Holding	Agriculture Department
6. Workers Profile [In '000]	District Handbook of Statistics 2020-21
7. Demographic Profile [In '000]	District Handbook of Statistics 2020-21
8. Households [In '000]	District Handbook of Statistics 2020-21
9. Household Amenities [Nos. in '000 Households]	District Handbook and Statistical Abstract Andhra Pradesh 2023
10. Village-Level Infrastructure [Nos.]	District Handbook and Statistical Abstract Andhra Pradesh 2023

## District Profile 2

### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	1626
ii.	Primary Health Centres	36
iii.	Primary Health Sub-Centres	528
iv.	Dispensaries	17
v.	Hospitals	34
vi.	Hospital Beds	882

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

Sr. No.	Particulars	Nos.
i.	Fertilizer/Seed/Pesticide Outlets	580
ii.	Registered FPOs	4
iii.	Agro Service Centres	19
iv.	Soil Testing Centers	8
v.	Approved nurseries	5
vi.	Krishi Vigyan Kendras	2

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

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	204.00
ii.	Irrigation Potential Created	189.00
iii.	Net Irrigated Area (Total area irrigated at least once)	98.00
iv.	Area irrigated by Canals/ Channels	86.00
v.	Area irrigated by Wells	10.00
vi.	Area irrigated by Tanks	1.30
vii.	Area irrigated by Other Sources	0.50
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	189.00

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

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	3330
ii.	Railway Line [km]	109
iii.	Public Transport Vehicle [Nos]	961
iv.	Goods Transport Vehicles [Nos.]	26727

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
i.	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	342	854
ii.	Sugarcane (Gur/ Khandsari/ Sugar)	4	4
iii.	Fruit (Pulp/ Juice/ Fruit drink)	2	8
iv.	Spices (Masala Powders/ Pastes)	15	1
v.	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	10	3
vi.	Cotton (Ginning/ Spinning/ Weaving)	2	4
vii.	Milk (Chilling/ Cooling/ Processing, etc.)	40	115
viii.	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	-	-
ix.	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	25	15
x.	Others	NA	NA

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

Sr. No.	Category of animal	Total
i.	Cattle - Cross bred	44.59
ii.	Cattle - Indigenous	-
iii.	Buffaloes	172.10
iv.	Sheep – Cross Bred	38.62
v.	Goat	22.62
vi.	Pig - Cross bred	0.86
vii.	Pig – Indigenous	-
viii.	Horse/Donkey/Camel	0.16
ix.	Rabbit	1.15
x.	Poultry – Improved	5309

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	11
ii.	Veterinary Dispensaries	46
iii.	Disease Diagnostic Centres	2
iv.	Artificial Insemination Centers	1
v.	Animal Breeding Farms	1
vi.	Animal feed manufacturing units	20
vii.	Fodder Farms	204
viii.	Dairy Cooperative Societies	298
ix.	Milk Collection Centres	642
x.	Fishermen Societies	108
xi.	Livestock Aid Centers (No.)	--
xii.	Licensed Slaughter Houses [Nos.]	--

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
i.	Fish	108804.00	MT	148	gm/day
ii.	Egg	18551.93	Lakh Nos.	799	nos/p.a.
iii.	Milk	416.27	MT	627	gm/day
iv.	Meat	32.58	MT	287	gm/day

#### Sources:

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	District Handbook
12. Infrastructure & Support Services for Agriculture [Nos.]	District Handbook
13. Irrigation Coverage ['000 Ha]	District Handbook
14. Infrastructure For Storage, Transport & Marketing	District Handbook
15. Processing Units [Nos.]	Data not available
16. Animal Population as per Census [Nos.]	District Handbook
17. Infrastructure for Development of Allied Activities [Nos.]	District Handbook and Statistical Abstract Andhra Pradesh 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Handbook

### District Profile 3

#### Key Insights into Agriculture and Allied Sectors

#### CROP PRODUCTION, MAINTENANCE AND MARKETING - AGRICULTURE

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Share of GDP agri to district	29.88	28.80	27.40
ii.	Land Holdings - SF (%)	25.84	24.00	23.28
iii.	Land Holdings - MF (%)	37.00	50.00	50.80
iv.	Rainfall (normal)	1153	1223	1223
v.	Rainfall (actual)	1030	1277	1260
vi.	Cropping	Paddy in both Khariff and Rabi + Horticulture Crops (Oil palm, Coconut, Cocoa, Mango, Gauva etc)	Paddy in both Khariff and Rabi + Horticulture Crops (Oil palm, Coconut, Cocoa, Mango, Gauva etc)	Paddy in both Khariff and Rabi + Horticulture Crops (Oil palm, Coconut, Cocoa, Mango, Gauva etc)

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	556138.79	648047.59	760552.19

**Table 3: Major Crops**

Sr. No.	Crop	31-03-2023			31-03-2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
i.	Rice	176.00	1201.00	6823.86	175.00	1253.00	7160.00
ii.	Maize	52.00	477.00	9173.08	32.00	180.00	5625.00
iii.	Pulses	12.00	15.00	1250	14.00	18.00	1285.71

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	6.95	2.02	1.91
ii.	Net sown area (lakh ha)	3.88	1.15	1.00
iii.	Cropping intensity (%)	179.12	175.65	190.04

**Table 5: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	225088	24756	17393
ii.	GLC through KCC (Rs. lakh)	225410.18	56268.22	61265.70

**Table 6: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Soil Testing Laboratories (No.)		05	05
ii.	Soil Health Cards Issued (No.)			

**Sources**

<b>Table</b>	<b>Source(s) and reference year of data</b>
Table 1: Status	District Handbook
Table 2: GLC under Agriculture	SLBC portal
Table 3: Major Crops, Area, Production, Productivity	District Handbook and Dept. of Agriculture
Table 4: Irrigated Area, Cropping Intensity	District Handbook and Dept. of Agriculture
Table 6: KCC Coverage	SLBC portal
Table 7: Soil testing facilities	District Handbook

**WATER RESOURCES**
**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	NA	167	167
ii.	Net Irrigated Area ('000 ha)	NA	98	98
iii.	Gross Irrigated Area ('000 ha)	NA	189	189

**Sources:**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ Lakh)	-	5.80	17.00

**Table 2: Mechanization in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of tractors	-	15207	15207

**Sources:**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
Table 1: GLC	SLBC Portal
Table 2: Mechanization in District	District Handbook

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

Sr. No.	Crop	31/03/2023		31/03/2024	
		Area (’000 ha)	Prod. (’000 MT)	Area (’000 ha)	Prod. (’000 MT)
i.	Mango	0.60	67.00	0.40	4.20
ii.	Oil palm	1.78	25.00	1.50	22.00
iii.	Acid Lime	0.20	4.58	0.27	0.58
iv.	Cocoa	1.47	0.50	2.50	0.98

**Sources**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Forest Cover (’000 ha)	--	--	--
ii.	Waste Land (’000 ha)	--	--	--
iii.	Degraded Land (’000 ha)	--	2.2	2.2

**Sources**

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

## District Profile 4

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

#### ANIMAL HUSBANDRY - DAIRY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	NA	105994.77	61624.37
ii.	KCC for working capital (₹ lakh)	NA	802.84	1672.35
iii.	KCC for working capital (No.)	NA	549	1215

#### Sources

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

#### ANIMAL HUSBANDRY - POULTRY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	NA	15113.79	10617.15

#### Sources

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

#### ANIMAL HUSBANDRY - SGP

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	-	148.00	264.00

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

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

#### Sources

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



## FISHERIES

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	--	140846.27	116284.08
ii.	Finance under group mode (₹ lakh)	--	--	--
iii.	KCC for working capital (No.)	--	12424	9263
iv.	KCC for working capital (₹ lakh)	--	38286.44	28142.68

### Sources

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

## AGRI.INFRASTRUCTURE

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (₹ lakh)	--	5728.79	7258.38

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Agri Storage Infrastructure	AD, Marketing

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

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC (₹ lakh)	--	171115.97	193052.79
ii.	Mudra Loans (₹ lakh)	--	65014.00	74718.00

**Table 2 : Other Ancillary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	PACS as MSC (No.)	--	112	112

### Sources

Table Name	Source(s) and reference year of data
GLC	SLBC Portal
Other Ancillary Services	Data received from DCO/DCCB

## 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)		400247.15	502313.97
ii.	Loans under Stand Up India Scheme (₹ lakh)		4254.54	4217.53

**Table 2: Traditional activities:**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Weavers' Coop. Societies (No.)	--	4	4

**Table 3: DIC Interventions:**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	DIC identified traditional arts/crafts	--	3	3

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Traditional Activities	National Cooperation Database
Table 3: DIC Interventions	DIC

#### EXPORT/ EDUCATION/ HOUSING

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow under Export Credit (₹ lakh)	--	0.00	0.00
ii.	GLC under Education (₹ lakh)	--	4302.41	8041.26
iii.	GLC under Housing (₹ lakh)	--	25083.60	17454.09

#### Sources

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

#### Public Infrastructure Investments

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Amt of RIDF assistance (₹ lakh)*	--	518.97	487.29

**\*Source: NABARD**

## INFORMAL CREDIT DELIVERY

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	SHG Bank Linkage (₹ lakh)	--	157388.81	156106.44
ii.	JLG Bank Linkage (₹ lakh)	--	908.00	216.63

**Table 2: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of intensive blocks	--	20	20
ii.	No. of SHGs formed	--	28693	30182
iii.	No. of SHGs credit linked (including repeat finance)	--	24492	25844
iv.	Bank loan disbursed (₹ lakh)	--	173649.71	175097.60
v.	Average loan per SHG (₹ lakh)	--	7.09	6.77
vi.	Percentage of women SHGs %	--	85.35	85.62

### Sources

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

## STATUS AND PROSPECTS OF COOPERATIVES

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	--	24	24
ii.	Consumer Stores (No.)	--	10	10
iii.	Housing Societies (No.)	--	23	23
iv.	Weavers (No.)	--	13	13
v.	Labour Societies (No.)	--	32	32
vi.	Industrial Societies (No.)	--	31	31
vii.	Others (No.)	--	6	6
viii.	Total (No)	--	139	139

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Primary Agriculture Credit Societies (No.)		112	112

### Sources

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

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach		
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	30	334	93	147	94	0	14127	625	-	-	
Regional Rural Bank	1	20	12	6	2	0	1723	26	-	-	
District Central Coop. Bank	1	15	2	11	2	0	136	0	-	-	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	-	-	
Primary Agr. Coop. Society	122	0	0	0	0	0	0	0	-	-	
Others	2	3	0	0	3	6	0	1650	-	-	
All Agencies	156	372	107	164	101	6	15986	2301	-	-	

### 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	6519761.00	486232.00	550198.00	83.10	2501154.98	1400687.95	1495821.50	91.10
Regional Rural Bank	442283.00	35543.00	39067.00	5.90	111984.00	47882.36	56196.43	3.40
Cooperative Banks	420908.00	54502.00	73001.00	11.00	174396.97	79801.01	85960.96	5.20
Others	0.00	126.00	206.00	0.00	4200.00	5959.48	3944.64	0.20
All Agencies	7382952.00	576403.00	662472.00	100.00	2791735.95	1534330.80	1641923.53	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	1334799.00	749852.00	982684.00	31.10	86.80	4175001.00	2698391.27	3311318.95	93.70
Regional Rural Bank	96129.00	40407.00	42415.00	5.00	3.70	120002.00	53768.88	72118.46	2.00
Cooperative Banks	314498.00	20355.00	107037.00	425.90	9.50	300326.03	119698.21	148954.43	4.20
Others	73.00	244.00	412.00	68.90	0.00	5831.00	1171.64	2576.15	0.10
All Agencies	<b>1745499.00</b>	<b>810858.00</b>	<b>1132548.00</b>	<b>39.70</b>	<b>100.00</b>	<b>4601160.03</b>	<b>2873030.00</b>	<b>3534967.99</b>	<b>23.00</b>

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	166.90	192.60	221.40
Regional Rural Bank	107.20	112.30	128.30
Cooperative Banks	172.20	150.00	173.30
Others	138.80	19.70	65.30
All Agencies	164.80	187.20	215.30

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	417993	1026827	326766	116950
Regional Rural Bank	27486	69174	35535	11719
Cooperative Banks	152922	0	0	0
Others	0	0	3782	0
All Agencies	<b>598401</b>	<b>1096001</b>	<b>366083</b>	<b>128669</b>

## 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	1828467.88	92.55	1294066.81	90.22	820885.38	98.22	25.45	100.00	75499.14	91.03
Regional Rural Bank	61092.71	3.09	58703.9	4.09	12352.75	1.47	0.00	0.00	7419.37	8.94
Cooperative Banks	84198.31	4.26	81431.87	5.67	2522.03	1.70	0.00	0.00	19.29	0.02
Others	1735.75	0.09	0.00	0.00	0.00	0.30	0.00	0.00	0.00	0.00
All Agencies	1975494.65	100.00	1434202.58	100.00	835760.16	100.00	25.45	100.00	82937.80	100.00

## 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	1560327.00	1217380.00	78.00	1188970.35	1962665.71	165.10	1639456.00	2299968.32	140.30	127.80
Regional Rural Bank	80536.00	95329.00	118.40	85446.66	51012.78	59.70	45711.00	66105.42	144.60	107.60
Cooperative Banks	169121.00	225183.00	133.10	136872.14	98248.97	71.80	76448.00	121413.49	158.80	121.20
Others	14616.00	368.00	2.50	6334.81	991.40	15.70	8866.00	2054.47	23.20	13.80
All Agencies	1824600.00	1538260.00	84.30	1417624.00	2112918.90	149.00	1770481.00	2489541.70	140.60	124.70

### 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	1080000.00	961099.00	89.00	624994.27	648047.59	103.70	708000.00	760552.19	107.40	100.00
Term Loan (Agri.)	243000.00	193735.00	79.70	167098.33	396512.94	237.30	409400.00	473339.22	115.60	144.20
Total Agri. Credit	<b>1323000.00</b>	<b>1154834.00</b>	<b>87.30</b>	<b>792092.60</b>	<b>1044560.53</b>	<b>131.90</b>	<b>1117400.00</b>	<b>1233891.41</b>	<b>110.40</b>	<b>109.90</b>
MSME	335000.00	221087.00	66.00	218891.05	400247.15	182.90	407500.00	502313.97	123.30	124.00
Other Priority Sector	166600.00	162339.00	97.40	79520.86	42146.19	53.00	108300.00	38978.10	36.00	62.10
Total Priority Sector	<b>1824600.00</b>	<b>1538260.00</b>	<b>84.30</b>	<b>1090504.51</b>	<b>1486953.87</b>	<b>136.35</b>	<b>1633200</b>	<b>1775183.48</b>	<b>108.69</b>	<b>109.78</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	4175008.16	269293.29	6.45	1962665.71	83641.41	4.26	2299968.32	95273.80	4.14	4.95
Regional Rural Bank	120002.00	3583.00	2.99	51012.78	298.11	0.58	66105.42	158.72	0.24	1.27
Cooperative Banks	300325.58	33136.66	11.03	98248.97	9200.15	9.36	121413.49	8220.33	6.77	9.06
Others	5831.00	1741.00	29.86	991.40	39.33	3.97	2054.47	117.93	5.74	13.19
All Agencies	<b>4601166.74</b>	<b>307753.95</b>	<b>6.69</b>	<b>2112918.86</b>	<b>93179.00</b>	<b>4.41</b>	<b>2489541.70</b>	<b>103770.78</b>	<b>4.17</b>	<b>5.09</b>

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

### Source(s)

1	SLBC PORTAL
2	Data from Lead Bank

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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



### Digital Agriculture Mission

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

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

### Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Focus Areas**

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

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

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

#### 4. Policy Initiatives - NABARD

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

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

### • **Micro Credit Intervention**

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

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

### • **Financial Inclusion**

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

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

### • **Farm Sector Development**

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

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

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

- **Climate Action and Sustainability**

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

- **Off Farm Sector Development**

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

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

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

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

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



## Policy Initiatives - State Govt.

### 1. Important policies of State Government

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## 2. State Budget

### 2.1. Important Announcements

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

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

- The Government of Andhra Pradesh presented the exclusive Agriculture and Allied Sectors Budget for the financial year 2024-25 with a total outlay of ₹43,402 crore.
- GoAP introduced the Annadata Sukhibhava Scheme under Budget 2024-25 to support and enhance the welfare of farmers in the state. It aims to provide financial assistance of ₹20,000 per year to farmers, disbursed in three equal instalments towards investment support. This support consists of ₹6,000 from the central government and ₹14,000 from the state government. An amount of ₹4500 crore has been allocated for FY2024-25 towards this scheme.
- Programmes like Polam Pilusthondi, Vaddi Leni Runalu (interest-free loans), Soil Health Cards, and Polambadi (field schools) aim to enhance productivity and ensure comprehensive support to farmers.
- **Vaddi Lenu Runalu:** The State Government provides interest relief/ subvention of 4% on loans upto ₹ 1 Lakh under Vaddi Leni Runalu Scheme.
- **Polam Pilusthondi Campaign:** A field-based initiative where officials and scientists visit agricultural fields twice a week during kharif and rabi seasons to identify and address issues. Problems that cannot be resolved on-site will be escalated to higher authorities for solutions.
- An amount of ₹39 crore has been allocated for collecting and testing 4.50 lakh soil samples across the State. Based on the analysis of these samples, Soil Health Cards will be issued to farmers, providing recommendations for the use of fertilizers and micronutrients to improve soil health and agricultural productivity.
- The Andhra Pradesh Government has announced the implementation of drone-based services in all villages over the next three years to enhance agricultural monitoring and operations. The initiative includes the establishment of 875 service centers to support these activities. Drones will be utilized for tasks such as pest and disease identification, crop health monitoring, and precise application of fertilizers and pesticides. An allocation of ₹87.50 crore has been made for this purpose.
- **Natural Farming:** GoAP has allocated ₹423 crore towards Natural Farming. This initiative aims to expand the area under natural farming from 4.86 lakh hectares to 6.64 lakh hectares, while increasing the number of practitioners from 10.30 lakh to 13 lakh, thereby fostering environmentally friendly and economically viable farming practices across the State.
- ₹14,637 crore is earmarked for the maintenance of irrigation projects to ensure water availability for agricultural activities.
- Free power scheme: ₹7,241 crore has been allocated to provide free power to farmers, enabling cost-effective agricultural practices.
- "₹1,023 crore is allocated for a Government-backed crop insurance scheme to safeguard farmers against crop losses.
- Crop insurance is being restructured into a voluntary enrollment model from Rabi 2024-25, allowing farmers greater flexibility to choose participation based on individual needs."
- Andhra Pradesh continues to lead in livestock production, ranking 1st in egg production, 4th in meat production, and 5th in milk production. Measures like the Livestock Insurance Scheme, along with provisions for fodder, shelter, and medical care, are expected to boost rural livelihoods and incomes for communities dependent on livestock.
- Subsidized diesel will benefit 23,000 fishing boats, providing cost relief and supporting the marine and inland fishing industries.

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

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

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

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

## Chapter 2

### Credit potentials for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

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

The district lies in the Godavari Western Delta, encompassing a geographical area of 2,278.35 square kilometers, with the Godavari Delta covering all 20 Mandals. The district is divided into three revenue divisions: Bhimavaram, Tadepalligudem, and Narasapuram. It is bounded by Eluru District to the west, the River Godavari to the east, Krishna District and the Bay of Bengal to the south, and Rajahmundry District to the north.

The district typically receives an annual rainfall of 1,212.3 mm. In the year 2022-23, the district received 1,277.9 mm of rainfall, which is 4.5% above the normal rainfall. Agriculture is the mainstay of the district, with a gross cropped area of 191657 hectares and a net sown area of 100657 hectares. The cropping intensity in the district is 190%. With the development of irrigation facilities under the Godavari Western Delta System, approximately 87% of the area is under assured irrigation, ensuring year-round agriculture.

Paddy is cultivated in the district over an area of 174885 hectares. Other major crops grown include coconut, banana, mango, oil palm, cashew nut, and various vegetables. A significant portion of land holdings, amounting to 91,898 hectares out of a total of 126,840 hectares (72% of the total area), is with small and marginal farmers. The total number of small and marginal farmers in the district is 226,463.

Taking into account the gross cropped area, the number of land holdings of small, marginal, and other farmers, the cropping pattern, various infrastructure availability and gaps, and recent policy and promotional interventions, the projections have been estimated at ₹2,99,548.61 lakh.

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

To facilitate sustainable agricultural development, the government plans to set up Agriculture Labs at Achanta, Palakole, Narasapuram, Bhimavaram, Undi and Tanuku with RIDF assistance, each with an estimated cost of ₹1.50 crore. These labs are proposed to analyze the quality of soil, feed, and seed, thereby promoting sustainable agriculture.

Regarding the financing of CCRC holders, 89975 CCRC cards have been issued to tenant farmers identified by the Agriculture Department. Efforts are being made to promote Joint Liability Groups (JLGs) among tenant farmers to facilitate institutional credit.

To improve the storage infrastructure in the district, NABARD has sanctioned an amount of ₹62.41 crore to Eluru DCCB for the establishment of Multi-Purpose Facility Centers at RSKs by PACS. In West Godavari District, 37 godowns with a capacity of 500 MT each have been sanctioned to 30 PACS.

There are four laboratories in the district for seed testing, pesticide testing, soil testing, and Fertilizer Control Order Laboratory at Tadepalligudem. These laboratories are planned to conduct analyses to provide farmers with site-specific and situation-specific fertilizer recommendations based on native soil fertility.

Seed and fertilizer distribution is managed by the Agriculture Department and the PACS situated at the village level. The Agriculture Department is providing various equipment such as tillers, paddy transplanters, harvesters, fodder cutters, sprays, and sprinklers to farmers on a subsidy basis.

The Rice Research Station at Marteru, along with two KVKs, DAATC, ATMA, and other research stations, are making the latest technology available and introducing farmers to new agricultural practices.

There are 19 Agricultural Marketing Committees (AMCs) with 22 market yards and 64 godowns in the district, which together have a storage capacity of 60,190 MT.

## **2.1.2 Water Resources**

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

West Godavari, located on the western banks of the River Godavari, has an extensive irrigation network that ensures the availability of water to farmers throughout the year. The district has both surface and groundwater resource potential. Along with the major and minor river basins, the north-western part of the district falls under the Kolleru Lake Drainage Basin, the largest freshwater lake in the country, making agriculture next to aquaculture in these pockets. About 97.3% of the gross cropped area, i.e., 1.87 lakh hectares, is under assured irrigation. Of the total irrigated area, canal irrigation under the Godavari Western Delta accounts for 86%, with the balance under tube wells and MI tanks. The district comprises 20 Mandals, of which 12 are categorized as safe and 8 as saline with respect to groundwater quality. Based on groundwater availability, there are 8 Mandals where the groundwater level is 3 meters and 12 Mandals with water levels of 3-8 meters. Declining groundwater tables pose a serious threat to agriculture and drinking water availability. Initiatives by the Government of India and the Government of Andhra Pradesh, such as the Pradhan Mantri Krishi Sinchayee Yojana, the establishment of the LTIF Fund in NABARD, and the funding of rural infrastructure projects by NABARD under RIDF, along with capital subsidy-linked schemes through NABARD to promote solar irrigation pump sets by NREDCAP, have improved irrigation facilities.

### **2.1.2.2 Infrastructure and Linkage Support Available, Planned, and Gaps:**

The total geographical area of West Godavari District is 2,178 square kilometres. The district receives an annual rainfall of 1212.3 mm. It has well-developed irrigation facilities under various major and minor irrigation projects. Under major irrigation projects, the district has an irrigation potential of 167,741 hectares, of which 153,273 hectares are under the Godavari Western Delta and 14,468 hectares under the Tadipudi Scheme Ayacut. Under minor irrigation projects, 49,129.5 hectares are present, and 6,619.04 hectares are irrigated by surface sources such as canals. Given the vast area under paddy cultivation, the Godavari Western Delta needs to be maintained with proper and timely release of water to the delta in both divisions. Especially for crops like vegetables, there is significant scope to bring more area under drip and sprinkler irrigation. Availability of power is a critical input. Load relief

measures are taken mainly to ensure nine hours of power supply to the agriculture sector. Many farmers growing plantation crops are now adopting drip irrigation, which can be encouraged with state government schemes and credit support. Credit support of ₹9 lakh was provided in FY 2023-24 for 400 drip irrigation projects covering 556 hectares. The AP Government is providing borewells to needy and eligible farmers at no cost or with subsidies through APMIP. Some gaps in the infrastructure include insufficient drilling equipment for borewells and an inadequate number of hydrogeologists/geophysicists to conduct groundwater investigations. The State Government recently initiated a scheme to provide free drilling rigs for borewells.

### **2.1.3 Farm Mechanization**

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

West Godavari is a crop-intensive district largely dominated by paddy cultivation, with various other crops such as coconut, cocoa, oil palm, and vegetables also being cultivated. Due to increased labour costs and acute labour scarcity during peak farming periods (sowing, weeding, and harvesting), farm mechanization is gaining importance in the district. Based on the agro-climatic and physical conditions in the district, there is significant potential for farm machines such as tractors, harvesters, power tillers, mini tractors, and equipment like rotavators. Around 95.7% of the farmers, i.e., 2,39,172 farmers in the district, are small and marginal farmers. With the predominance of small and medium holdings in the district, there is substantial potential for financing tractors (large, medium, and small/mini horsepower), power tillers, rotavators, paddy transplanters, threshers, combine harvesters, sugarcane harvesters, seed drills, and other equipment like MB ploughs, disc ploughs, cultivators, harrows, post-harvest equipment, and horticulture tools. Crop-based custom hiring service centres also have potential. As the capital investment is high, the Agriculture Department of Andhra Pradesh State is promoting farm mechanization with the support of financing banks and the provision of subsidies. The Government of Andhra Pradesh also proposed establishing Custom Hiring Centres in a Hub and Spoke Model with Custom Hiring Centres (CHC) at Rythu Siksha Kendras (RSKs) and hi-tech equipment at Hubs.

#### **2.1.3.2 Infrastructure and Linkage Support Available, Planned, and Gaps:**

The Department of Agriculture is providing subsidies to farmers for the purchase of improved farm implements. Subsidies of up to 50% or ₹7.50 lakh (whichever is lower) are available for the establishment of Custom Hiring Centres by farmer groups linked with Rythu Shiksha Kendras. Farm implements are distributed under subsidy through sub-schemes like the State Development Plan, Rastriya Krishi Vikas Yojana, Pradhan Mantri Krishi Sinchayi Yojana, and the Sub-Mission on Agricultural Mechanization to farmers through custom hiring centers. In the district, around 389 RSKs have been set up, and the Government is planning to grant one Community Hiring Centre to each RSK. The Government of Andhra Pradesh has issued orders to establish Community Hiring Centres at the RSK level, operated by farmer groups with farm machinery worth ₹12 lakh to ₹15 lakh under SMAM. Kisan Drones CHCs are to be established at the RSK level at three per Mandal with a unit cost of ₹10 lakh and a subsidy of 40%, limited to ₹4 lakh. As the capital investment is high, subsidies are available under Rashtriya Krushi Vikas Yojana (RKVY), the Sub-Mission on Agricultural Mechanization, etc. Further, under the Agri Clinic & Agri Business Centre (AC&ABC) Scheme, custom hiring centres can also be set up by eligible agri-preneurs. The AC&ABC scheme is operational in FY 2023-24. Extension agencies like Marteru Rice Research Station, Horticulture University, National Oil Palm



Research Station, KVK - Undi, and DAATC Centre are creating awareness about agricultural machinery.

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

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

Horticulture is a climate-resilient alternative involving less risk and assures higher income to farmers. Presently, the horticulture sector has turned out to be an essential component for food and nutritional security of the state. The Government of Andhra Pradesh is committed to farmer-centric programs and has identified horticulture as one of the growth engines in the state's economic development. West Godavari District, being a coastal district with the Godavari River draining the delta, is predominantly dominated by paddy cultivation, covering over 90% of the area. Horticulture crops are cultivated on 20,968 hectares, which is 10% of the total area, with a production capacity of 101,769 MT. The majority of the extent is in Narasapuram, Moghalturu, Tadepalligudem, and Penumantra Mandals. The horticulture crop in the district is dominated by coconut, with other major crops being mango, banana, oil palm, acid lime, guava, vegetables, flowers, and spices. The Horticulture Department is focusing on improving post-harvest infrastructure like collection centres, pre-cooling units, solar cold rooms, cold storages, ripening chambers, refer vans, and farm fresh vegetable vending vans. Encouraging primary processing, value addition, and marketing to improve the export of horticulture produce under various government schemes such as MIDH and PMFME is also a priority. Sericulture is an agro-based labour-oriented industry. The upland Mandals of West Godavari District are well-suited for the cultivation of sericulture and are viewed as an alternative crop to tobacco and maize.

### **2.1.4.2 Infrastructure and Linkage Support Available, Planned, and Gaps:**

The Regional Horticulture Training Institute at Horticulture Farm, Gopannapalem, Denduluru Mandal, functions under the administrative control of the Deputy Director of Horticulture, Eluru, to impart training to farmers of East and West Godavari and Krishna Districts, as well as departmental officers. The district has four oil palm processing units (359 MT per hour capacity), 31 cashew processing units, four cold storage units, three ripening chambers, and one mango and guava processing unit. The Indian Institute of Oil Palm Research (IIOPR) under ICAR was established at Pedavegi to conduct and coordinate research on all aspects of oil palm conservation, improvement, production, protection, post-harvest technology, and transfer of technology. Dr. Y.S.R. Horticultural University was established at Venkataramannagudem village to impart quality education and training in horticulture to students, develop human resources to match changing needs, and conduct research on the cultivation of various horticulture crops. Horticulture Research Stations and Krishi Vigyana Kendra at Venkataramannagudem in West Godavari District are conducting various trials on the cultivation of horticulture crops and imparting training to farmers, disseminating improved technologies and quality plant material. Additionally, tissue culture banana plants are being produced at the Horticulture Research Station in Kovvur (in the erstwhile West Godavari district).

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

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

The newly formed West Godavari District lies entirely in the delta region with no area designated as forest land. However, in a few pockets of delta Mandals where cultivable waste lands and barren lands are available, comprising 14% of the geographical area, there is potential for agroforestry. The promotion of forestry and wasteland development would help increase vegetative cover, better distribution of rainfall, and check soil erosion. This indirectly helps improve the productivity of food grains, fruits, and timber trees. Out of the total geographical area of 2,27,835 hectares, there is no forest area in the district. In the district, barren and uncultivable land extends to 1,349 hectares, and land in non-agricultural uses extends to 53,908 hectares. There is significant scope for promoting social forestry in these barren and non-agricultural waste lands. Commercially important tree species like Casuarina, Subabul, and Clonal Eucalyptus may be promoted under farm forestry.

### **2.1.5.2 Infrastructure and Linkage Support Available, Planned, and Gaps:**

The district has the potential to bring wastelands into use by adopting forestry and agroforestry techniques. The average unit cost for such areas could be about ₹50,000 per hectare. Trees with multipurpose uses can be planted in such lands. To improve the green cover, the AP Forest Department is raising plantations like assisted natural regeneration plantations, block plantations, avenue plantations, and mangrove plantations under CAMPA Centrally Sponsored Schemes. The district also has the potential for developing nurseries under social forestry, JFM, and watershed development. The government is encouraging the plantation of forestry species by individuals and agencies. Similarly, the private sector wood-based industry is also promoting farm forestry in the state. NABARD, through its various programs, supports wasteland development, dryland farming, and agroforestry, which have been included under thrust areas for refinance with a 100% refinance facility. Model projects on Neem, Casuarina, Teak, Jatropha, Pongamia, forest nurseries, Eucalyptus, and Subabul may be promoted to help entrepreneurs, farmers, and bankers. The institutional credit flow for agroforestry activity in the district is minimal. Bankers need to create awareness and lend for forestry and wasteland development due to the long gestation period. There is a general lack of awareness about the economic viability and bankability of agroforestry and farm forestry schemes among the public and banks.

## **2.1.6 AH – Dairy**

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

In India, the livestock sector plays a vital role in the economy, where the poor contribute to growth directly, resulting in balanced development of the rural economy, particularly in reducing poverty among weaker sections by providing regular income and financial stability. In Andhra Pradesh, the GVA contribution of the AH sector was ₹61,672 crore in 2022-23 (AE) (at Constant Prices 2011-12), contributing 28.52% of the Agriculture and Allied Sector and registering a growth rate of 2.89%. Presently, 42 lakh households are engaged in livestock activities for their livelihood and income. Andhra Pradesh has a milch animal population of 60 lakhs, of which 58% are buffaloes. As per the livestock census, in West Godavari District, the cattle population is 45,539, and the buffalo population is 178,137. The milk production is 416,274 MT, meat production is 32,575 MT, and egg production is 18,551.92 lakh eggs. West



Godavari contributes up to 2.69% of the total milk production in the state. Dairy activity has become the mainstay of small and marginal farmers in the district, supplying milk to dairies for marketing, such as Dodla and Vijaya Dairy. The Department of Animal Husbandry, Government of Andhra Pradesh, continues its active role in the development of the sector through various schemes such as Pasu Kisan Credit Card, Livestock Loss Compensation Scheme (LLCS), NLM Schemes - Breed Development of Livestock and Poultry, Feed and Fodder Development, and Innovation & Extension.

#### **2.1.6.2 Infrastructure and Linkage Support Available, Planned, and Gaps:**

As per the information available from the Animal Husbandry Department, there is one Veterinary Poly Clinic, 11 Veterinary Hospitals, 46 Veterinary Dispensaries, 30 Rural Livestock Units, and 182 RSUs in West Godavari District. The Buffalo Research Station at Venkatramannagudem is functioning, and farmers need to utilize its services for better breeding and improving productivity and income. The District Livestock Development Agency (DLDA) Tadepalligudem supplies quality semen of Murrah, Ongole, HF, Jersey, Gir, Punganur, and crossbreed, and liquid nitrogen to all the Departmental A.I. Centres. The Government of Andhra Pradesh has entered into a strategic partnership with the Gujarat Co-operative Milk Marketing Federation (AMUL) on July 21, 2020, to support dairy activities through dairy cooperatives in the state. The AP Government has launched the services of Mobile Veterinary Ambulatory Clinics at two per each constituency, targeted to provide doorstep services for needy farmers for the treatment of sick animals, fertility cases, surgical interventions, etc. Under the Livestock Loss Compensation Scheme (LLCS), in the event of the death of cattle or buffaloes, compensation of ₹30,000 per head for improved and indigenous breeds and ₹15,000 per head for non-descript breeds shall be paid as per eligibility to the farmers. Similarly, compensation of ₹6,000 per sheep or goat (six months and above age) shall be payable to the owner of three and above sheep or goats at a time

#### **2.1.7 AH – Poultry**

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

The poultry sector in India has undergone a paradigm shift in structure and operation from a mere backyard activity into a major commercial agri based industry over a period. The constant efforts in upgradation, modification & application of new technologies paved the way for the multifold and multifaceted growth in poultry and allied sectors. The structure of India's poultry industry varies from region to region. While independent and relatively small-scale producers account for the bulk of production, integrated large-scale producers account for a growing share of output in some regions. Andhra Pradesh is one of the leading poultry states in the country in respect of both commercial layer and broiler farming. As per 20th Livestock Census - 2019 the total poultry population of the state stood at 1078.63 lakh poultry birds and in West Godavari district there are 53.10 lakh poultry birds which includes 15.43 lakh backyard poultry birds. In West Godavari District poultry meat production is 16683 MT & Egg production is 13633 Lakh No.s under commercial poultry and 110.25 Lakh No.s under Back Yard Poultry. The per capita eggs availability works out to 536 eggs/annum as compared to the state average of 250 eggs/annum. There are about 8 lakh commercial broilers and most of the production is marketed in West Bengal, Bihar, Assam, North Eastern States. NECC center at Tanuku declares the daily egg prices. Recently many breeding units come up in Tadepalligudem, Irgavaram & Attili.

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

In West Godavari District, the majority of infrastructure required for poultry rearing is provided by the private sector. For broilers, approximately 75% of units are integrated, while 25% are captive units. There is a need to establish both horizontal and vertical integrations in poultry production and processing. Significant investments in processing technologies, equipment, cold-chain creation, and sales promotion by domestic and multinational food chains would foster the growth of the poultry industry.

With proactive government poultry policies and support from banks, there is potential for growth in the sector within the district in the coming years. This can facilitate investments in various areas such as egg/chicken carts, feed plants, chicken marketing centers, and cold storage facilities. However, feed costs and lack of storage adversely affect poultry operations. Feed constitutes the major recurring expense in poultry, and any increase in feed costs would impact returns. Additionally, diseases like Bird Flu and extreme temperatures pose threats to the poultry industry.

Under the National Livestock Mission (NLM) - Sub-Mission on Breed Development of Livestock & Poultry, there is a focus on entrepreneurship development and breed improvement in poultry by Joint Liability Groups (JLGs), Self-Help Groups (SHGs), and Farmer Producer Organizations (FPOs), with provisions for incentivization. Under the Animal Husbandry Infrastructure Development Fund (AHIDF), schemes are available for the establishment of new meat processing units and the strengthening of existing meat processing facilities, with 90% of the Total Financial Outlay (TFO) eligible for interest subvention.

**2.1.8 AH – SGP****2.1.8.1 Status of the Sector in the District:**

Rearing of sheep, goats, and pigs is a traditional activity in the district, providing a dependable source of income to the growers. This activity makes a valuable contribution to the livelihood of the economically weaker sections of society. Sheep rearing is a preferred activity in the district. Small and marginal farmers, as well as SHG members, are also engaged in rearing sheep and goats to supplement their incomes. Although pig rearing is a traditional activity, its scope is very limited in the district. Andhra Pradesh ranks second in sheep population and 11th in goat population. The population of small ruminants has increased as per the 2019 livestock census compared to the 2012 census. According to the 20th Livestock Census – 2019, in West Godavari District, the total number of sheep is 38,804, goats are 23,014, and pigs are 1,000. Mutton and chevon account for 17% of meat production in the district, which is 3.506 MT in FY 2022-23. Apart from meat production, the manure from these animals provides organic farmyard manure, which improves the fertility of the fields. The additional production of meat has been identified as one of the priority areas under the double-digit growth initiative of the Primary Sector Mission.

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

In West Godavari District, the Animal Husbandry Department supports the activity through the distribution of breeding rams and technical guidance. The State Government is implementing the Sheep Insurance Programme, which covers insurance of sheep on a

subsidized premium basis. The State Government is also extending a 50% subsidy to Mini Goat units, Sheep & Goat units (20 + 1), and Ram Lamb units (100 + 5).

For the promotion of piggery, the Department maintains a Pig Breeding Farm at Gopannapalem in Denduluru Mandal, where the production and sale of high-pedigree exotic pigs (Large White Yorkshire Breed) to upgrade local stock is being undertaken, in addition to supplying to weaker sections at a 50% subsidy. There are registered Primary Sheep Growers' Cooperative Societies, the majority of which are affiliated with the District Sheep Breeders' Cooperative Union. Strengthening these societies will have a positive impact on the community.

Livestock healthcare activities by the Department of Animal Husbandry include vaccinating small ruminants against diseases such as enterotoxemia, blue tongue, PPR, sheep pox, and goat pox. Every year, the department conducts free mass sheep and goat deworming twice a year.

There is a lack of proper infrastructure for the scientific slaughter and processing of meat products, as well as poor awareness of scientific breeding and feeding practices. Banks should focus on providing credit to sheep and goat herders, as there is significant potential for KCC under this sector.

## **2.1.9 Fisheries**

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

The fisheries sector is one of the important contributors to the socio-economic development of our country. It is a significant employment generator, a source of affordable protein food, and a foreign exchange earner for the state. The State Government has initiated plans to make Andhra Pradesh the 'Aqua Hub' of the world. West Godavari District is well-developed in fisheries, with resources of fishery wealth in marine, brackish water, reservoir, and inland fisheries. Aquaculture is undertaken in a total of 20 Mandals.

West Godavari District is identified as the aqua hub of Andhra Pradesh, as it ranks first in fish and prawn production in the state, with a production of 2.44 lakh tonnes of fish and 5.17 lakh tonnes of prawns. The district has a 19 km coastline. The total aquaculture area in the district is 124,735 acres, with a total of 24,677 farmers. Brackish water aquaculture is practiced in 20,100 acres in Narsapuram, Mogalturu, and Elamanchili Mandals.

The AP State Aquaculture Development Authority Act – 2020, through the e-Matsyakar portal, facilitates the licensing process of aqua ponds and allied sectors. Licenses have been issued for a total extent of 48,867.94 acres under the APSADA Act. There are 108 Fishermen Cooperative Societies in the district, of which 57 are Inland Fishermen Cooperative Societies, 26 are Fisherwomen Cooperative Societies, and 25 are Marine Fishermen Cooperative Societies, with a total membership of 13,207.

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

The establishment of a Fish Landing Center at Biyyaputippa (V) is currently in progress, with an estimated cost of ₹13.58 crore. A similar project is proposed in Narasapuram (M) with an outlay of ₹20.00 crore. There are two government fish seed rearing centres in the district, one

located in Tanuku and the other in Narasapuram. The district also has 20 shrimp processing units and 335 aqua shops.

Four integrated aqua labs, along with laboratories of agriculture and allied departments, have been sanctioned at Bhimavaram, Narasapuram, Palakollu, and Marteru. Additionally, a Fisheries and Aquaculture University has been sanctioned in Narsapuram Mandal, covering an extent of 40.00 acres, with works currently in progress.

Various schemes, such as PMMSY, FIDF under NABARD, and KCC for fisheries, are being implemented to address critical gaps in fish production and productivity, quality technology, post-harvest infrastructure and management, modernization and strengthening of the value chain, traceability, and establishing a robust fisheries management framework and fishers' welfare.

The Government of Andhra Pradesh is providing power supply at ₹1.50 per unit to aqua farmers on a subsidy basis (up to 10 acres within the aqua zone). Under the Fish Andhra Scheme, 272 mini retail outlets with an estimated budget of ₹1.00 lakh to ₹3.00 lakh are being sanctioned to SC/ST and women groups, with a subsidy of up to 60%.

In West Godavari District, 127 motorized boats and 316 traditional crafts are operating along the coast for marine fishing. There are seven fish landing centres present in West Godavari District.

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

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

Small and marginal farmers are still dependent on animal power for their agricultural operations. According to the Socio-economic Survey 2020-21 conducted by the Government of Andhra Pradesh, there are 85.24 lakh land holdings in the state, of which 75.50 lakh (89%) belong to small and marginal farmers. In West Godavari District, 92% of the farmers are marginal, small, and medium farmers, totalling 258,951, with possession of 128,279.02 hectares out of a total of 141,696.95 hectares.

Despite the increasing use of tractors and power tillers, there is still a significant demand for bullocks and bullock carts for agricultural operations such as ploughing, sowing, and intercultural operations, as well as for the transportation of agricultural inputs and farm produce. Farmers continue to rely on wooden and metal ploughs. The demand for bullock-driven ploughs persists among small and marginal farmers.

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

There is an adequate supply of bullocks locally, and there is no shortage, as quality bullocks and bullock carts are available in the local markets. Additionally, the carts can be manufactured locally, as traditional carpenters in rural areas possess the requisite skills for manufacturing wooden carts. The Animal Husbandry Department provides necessary healthcare and vaccination support to the bullocks.

Due to frequent drought conditions in the district, farmers are facing financial difficulties in maintaining the bullocks. Banks need to finance crop loans as per the revised KCC norms,

which will enable farmers to maintain the animals. Most banks are extending loans to farmers for the purchase of two-wheelers, referred to as 'Kisan Bikes,' up to a maximum amount of ₹1.00 lakh, as the use of two-wheelers in agriculture is increasing at a rapid pace, particularly among small and marginal farmers.

## **2.1.11 Sustainable Agriculture Practices**

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

Andhra Pradesh has a predominantly agrarian economy, with agriculture being a significant contributor to its GDP and employment. However, traditional agricultural practices have often led to environmental degradation, resource depletion, and socio-economic inequalities. By promoting environmentally friendly methods, maximizing resource efficiency, and ensuring economic viability, the state has embraced sustainable agriculture to improve food security, conserve natural resources, and support rural livelihoods. Some of the major practices under sustainable agriculture include organic farming, minimum/zero tillage, zero budget natural farming (ZBNF), integrated farming systems (IFS), multilayer farming, and agroforestry. The Andhra Pradesh State Government, through programs such as the Polambadi Program, State Nutrition Mission, and Rainfed Area Development under the National Mission on Sustainable Agriculture (NMSA), is implementing integrated crop management practices such as crop rotation to further these goals.

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

Currently, two types of Integrated Farming Systems (IFS) are under testing/trial phases at both the Krishi Vigyan Kendras (KVKs) in Undi and the Regional Agricultural Research Station (RARS) in Marteru, West Godavari District. These IFS models include Paddy + Fishery + Poultry/Cattle Rearing.

The Zero Budget Natural Farming (ZBNF) program is being implemented in 46 clusters across 186 villages, covering 20 mandals in the district. A total of 20,150 farmers are practicing ZBNF, encompassing an area of 7,523 hectares and covering all major crops.

Efforts are being made to strengthen extension services in the state to enhance knowledge dissemination on sustainable agriculture practices. Additionally, research and development in sustainable agriculture technologies and practices tailored to Andhra Pradesh's agro-climatic conditions are being promoted. Financial incentives and subsidies are being introduced for farmers adopting sustainable practices to encourage wider adoption. Furthermore, exclusive packages of practices for crops grown under sustainable methods are being developed, which can be used to determine the scale of finances separately for these crops.

## **2.2 Agriculture Infrastructure**

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

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

The development of agricultural infrastructure in the country caters to the post-harvest requirements of production and the marketable surplus of various farm products. The district is largely agrarian, with significant potential for paddy cultivation and horticultural crops such as coconut, mango, vegetables, guava, cocoa, etc. Therefore, the need for storage and marketing infrastructure is essential for farmers and producers to ensure fair prices.

Agricultural produce requires scientific storage and handling to minimize post-harvest loss and maintain nutritional quality for consumers. Additionally, 40% of the district is under aquaculture, providing immense potential for export and primary processing. Farmers also need efficient marketing arrangements to realize fair and remunerative prices.

Therefore, it is essential to develop product-specific marketing and storage facilities at various locations accessible to farmers and primary processors. The Government of Andhra Pradesh and the Government of India are supporting the improvement of agricultural infrastructure through the Agriculture Infrastructure Fund. Under this scheme, ₹1.00 lakh crore will be provided by banks and financial institutions as loans with an interest subvention of 3% per annum and credit guarantee coverage under CGTMSE for loans up to ₹2.00 crores. The Animal Husbandry Infrastructure Development Fund (AHIDF) aims to support animal husbandry infrastructure by focusing on modernization and backward-forward linkages.

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

In West Godavari District, there are 10 Agricultural Marketing Committees (AMCs) with 22 market yards and 64 godowns, collectively providing a storage capacity of 60,190 MT. Daily market rates are displayed on electronic boards set up at AMPCs. The food grains production levels range from 27 to 30 lakh MTs. Considering that 50% of production requires storage space, a storage capacity of 13 to 15 lakh MTs is needed.

NABARD has sanctioned a WIF loan of ₹570 lakh to APSWC for the construction of rural godowns at Penugonda, each with a capacity of 10,000 MT. Additionally, NABARD has sanctioned ₹62.41 crore to Eluru DCCB for the establishment of Multi-Purpose Facility Centres at RSKs by PACS. In West Godavari District, 37 godowns with a capacity of 500 MT each have been sanctioned to 30 PACS. Furthermore, 46 PACS have been sanctioned equipment such as weighing machines, moisture meters, and computers for Paddy Procurement Centers.

The world's largest grain storage pilot project has been sanctioned to Achanta PACS in West Godavari with an estimated cost of ₹22.5 crore. The Government of Andhra Pradesh has launched the eFARMARKET electronic trading platform to facilitate online trade between farmers and traders. This platform networks the entire state of Andhra Pradesh and aims to create a unified state online market for agricultural commodities.

Banks should focus on schemes such as AMI and AIF, and financing against Negotiable Warehouse Receipts (NWR).

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

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

Land resources—soil, water, livestock, and forests—are considered integral parts of the natural capital that form the foundation for the wealth of our societies and economies. India's dependence on land resources is evident from the fact that 54.6% of the total workforce is engaged in agriculture and allied sectors, contributing 18.8% to the country's total Gross Value Added (GVA).

In West Godavari District, the land use pattern is as follows: out of the total geographical area of 227,835 hectares, barren and uncultivable land constitutes 1,349 hectares; land in non-agricultural uses is 53,908 hectares; pastures and grazing land cover 2,217 hectares; fallow lands account for 14,892 hectares; land under tree cover is 2,580 hectares; and cultivable waste is 794 hectares. Reclaiming these uncultivable, barren, and cultivable waste lands, as



well as fallow lands, would be highly beneficial for farmers, improving the soils for agriculture and allied activities.

With structural changes in the economy, we are observing distinct changes in land use and land cover (LULC), visible in the gradual shift of land from agricultural to non-agricultural uses. Anthropogenic activities have given rise to various challenges, such as land degradation, severe water crises, and soil productivity decline, which disrupt the harmony of the ecosystem. As a result, land quality restoration and sustainable, scientific soil and water management have become primary concerns for policymakers to ensure sustainable, equitable, and inclusive growth.

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

There is significant potential for the conversion of barren land, cultivable waste land, land in non-agricultural use, fallow lands, and grazing lands—totalling 75,677 hectares, which is nearly 33% of the total land available—into productive land and forest development.

There are four laboratories in the district: the Seed Testing Laboratory, Pesticide Testing Laboratory, Soil Testing Laboratory, and Fertilizer Control Order Laboratory at T.P. Gudem. The Soil Testing Laboratory is equipped to analyse soil and provide farmers with site-specific and situation-specific fertilizer recommendations based on native soil fertility.

Under the National Mission for Sustainable Agriculture (NMSA) by the Government of Andhra Pradesh, the following activities are being implemented: (a) Rainfed Area Development (RAD) (b) Soil Health Management (SHM) (c) Soil Health Card Scheme (SHC) (d) Paramparagat Krishi Vikas Yojana (PKVY).

APCNF scheme is being implemented in 77 Grama panchayaths (GPs) out of total 383 GPs connected to 97 Rythu Seva Kendras (RSKs) out of total 409 RSKs, and 175 Village organizations (VOs) out of 956 VOs covering all the 20 mandals in the West Godavari District. Under this Action Plan during the month of April 2023 all the villages through the active participation of Self Help Group (SHG) women farmers and Village Organisations (VOs) and enrolled 17,911 (including already practicing 10,781) farmers to do the Natural Farming during Kharif, 2024. 113 NPM shops are made available for the program.

Under Integrated Nutrient Management, micronutrient deficiencies are addressed by distributing micronutrients like zinc, gypsum, and boron free of cost based on soil health card recommendations. A total of 2,506 MT of micronutrients (zinc, boron, gypsum) was distributed to farmers. Bankers need to focus on facilitating credit for land development projects.

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

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

The availability of quality inputs such as high-quality seed material, bio-fertilizers, and bio-pesticides are critical for enhancing crop productivity. This also necessitates increasing the flow of credit for bankable activities identified under agricultural infrastructure, which include plant tissue culture, agri-biotechnology, seed production, bio-pesticide production, bio-fertilizer production, vermicomposting, and e-NAM.

Enhancing land productivity through the use of organic manures, bio-fertilizers, and compost is essential for sustaining crop production and productivity levels. Furthermore, good quality seeds and plant propagules play a crucial role in realizing the potential productivity of various crops and varieties.

In the district, the bankable activities identified under agricultural infrastructure include NADEP compost making units, vermicompost making units, bio-fertilizer and bio-pesticide units, seed processing units, and tissue culture units. e-NAM is a reform-linked scheme, and states are required to carry out prerequisite reforms to enable: (i) A single license to be valid across the state, (ii) A single point levy of market fee, and (iii) Provision for electronic auction as a mode of price discovery.

The Small Farmers' Agribusiness Consortium (SFAC) acts as the lead promoter of NAM. Other activities include vermicomposting, bio-pesticides/fertilizers, seed production and processing activities, and tissue culture.

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

The Agriculture and Horticulture departments are promoting vermicompost by providing subsidies and encouraging the extensive use of bio-fertilizers to increase their efficiency and reduce the use of chemical fertilizers. Various awareness programs are being conducted in 389 Rythu Shiksha Kendras. The district has one Krishi Vigyan Kendra (KVK) at Undi and one Regional Agricultural Research Station (RARS) at Marteru. Officials from the Agriculture Department, KVK, and several NGOs conduct various awareness and capacity-building programs on the conservation of soil fertility.

The Seed Village Program is implemented in 32 villages with seeds of paddy and black gram. The Indian Institute of Oil Palm Research (IIPOM) under ICAR is located in Pedavegi Mandal for the development and supply of oil palm seed material to farmers. APOILFED, APSSDC, and APMARKFED supply seed material for paddy, maize, pearl millet, black gram, cowpea, green gram, horse gram, rajma, groundnut, Sudan grass, diancha, pillipesara, sunhemp, and navadhanyalu.

Under the Dr. YSR Agri Testing Labs initiative, 70 agricultural testing labs have been established in Andhra Pradesh. The state plans to establish another 77 such labs at the constituency level. Three agricultural testing labs are located in Bhimavaram, Palakollu, and Iragavaram. These labs will encourage farmers to use micronutrients to correct deficiencies and soil amendments to address soil salinity and alkalinity.

A banana processing unit is planned to be set up in Narasapuram Mandal with a production capacity of 59 lakh MT at an estimated cost of ₹25.00 crore in Kovvuru.



## **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 a link between agriculture and manufacturing sector. Therefore, it helps in assured supply of safe and healthy food at affordable prices across the population. Food processing industry in India comprises of different sub-sectors such as food grain processing, fruit and vegetable products, milk and milk products, meat poultry products, fisheries, etc. West Godavari district is dominated paddy cultivation and aqua culture thus there is good scope for agro-based activities like Paddy / Rice Mills Fish and Prawns Processing Industry and other industries such as oil palm sugar industry mango pulp industry coconut fiber industry are present in the district. MoFPI GoI and State Industrial Policy have laid special emphasis on growth of Agro based Food Processing industry. Andhra Pradesh Food Processing Society (APFPS) has been established by the Government of Andhra Pradesh under The Andhra Pradesh Societies Act in November 2012 to act as a nodal agency for development of Food Processing Sector in the State. The core schemes of GoAP are (i) Scheme of Mega food park/Integrated Food Parks and (ii) Scheme for Setting up of Cold Chain for Agri / Horti / Dairy / Meat produce. PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme) for providing financial technical and business support for upgradation of existing micro food processing enterprises, subsidy is being provided by NABARD.

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

In the erstwhile district of West Godavari, 56 large-scale food and agro-processing units were established with an investment of ₹3,179.25 crore, creating employment for 22,611 persons. With a diverse cropping pattern and conducive agro-climatic conditions, West Godavari District offers abundant scope for the promotion of food and agro-processing units.

There is tremendous potential and scope to set up food and agro-processing units in the district. A banana processing unit is being established in Narasapuram Mandal with an estimated cost of ₹25.00 crore and a capacity of 59.00 lakh MTs. Additionally, the FFF Oil Palm Factory is present in Tadepalligudem. There is scope for establishing processing units for rice bran oil, cashew and cashew shell oil, briquettes from agricultural waste, starch and ENA from maize, cocoa, lime, fish, etc. Investments in this food park will qualify for support under the Food Processing Fund set up by NABARD.

The setting up of the Mega Aqua Food Park in Bhimavaram is expected to provide infrastructure to various fish and prawn processing units, thereby boosting the sector. The availability of manpower and the presence of horticulture and agriculture research institutions are strengths. However, gaps in the infrastructure include a lack of cold storage facilities and suppliers of plant and machinery.

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

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

Agri ancillary activities are crucial as they help farmers diversify their income streams and improve their financial stability. In West Godavari District, 122 Primary Agricultural Cooperative Societies (PACS) provide various services to farmers, enhancing agri ancillary activities. Additionally, six Farmer Producer Organizations (FPOs) are promoted in the

district, encouraging the collectivization and aggregation of produce at the farmer level and meeting infrastructure needs at the community level.

Given that price realization for most food crops like paddy, plantation crops, cashew, vegetables, and a variety of forest produce, which are predominantly grown in the district, is subject to market fluctuations, FPOs and PACS address the post-harvest needs of farmers, especially in marketing the surplus.

Under Agriculture – Ancillary Activities, loans for setting up agri-clinics and agri-business centers, bank loans to PACS and Microfinance Institutions (MFIs), and loans sanctioned by banks to registered Non-Banking Financial Companies (NBFCs) are considered priority sector lending. To further boost the flow of bank credit to FPOs, the Reserve Bank of India (RBI) has included lending to FPOs by commercial banks and Regional Rural Banks (RRBs) under the Priority Sector.

The Agri-Clinic and Agri-Business Centre (ACABC) scheme, a credit-linked subsidy scheme, has been implemented by the Government of India through NABARD since 2002. The subsidy is back-ended with a minimum three-year lock-in period. The subsidy is 44% of the project cost for women, SC/ST, and all categories of candidates from the Northeast and Hill states, and 36% of the project cost for all others.

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

Dr. Y.S.R. Horticultural University, formerly Andhra Pradesh Horticultural University, is a state university located at Venkataramannagudem near Tadepalligudem in West Godavari. AP Fisheries University is going to be established at Narasapuram, and there are many veterinary colleges established for services. A Horticulture Research Station is available in the district, along with line department officials and KVKs at Undi and RARS Marteru, providing guidance to agri-preneurs.

There are 122 Primary Agricultural Cooperative Societies (PACS) across the district, providing various services to farmers, including the establishment of storage godowns, rice mills, weighbridges, RO plants, supermarkets, petrol bunks, etc. They also benefit farmers by supplying quality seeds, fertilizers, and short-term/long-term loans.

There are four Farmer Producer Organizations (FPOs) in the district under agricultural activities promoted by NABARD, which require bank credit both for the FPOs and their members. NABARD has sanctioned ₹725.07 lakhs for establishing various agri-infrastructure facilities in convergence with RSKs at 17 PACS, focusing on rural godowns. NABARD has issued two policies: SRS – PACS as MSC Scheme and SRS for financing under the Agriculture Infrastructure Fund (AIF) for RRBs, cooperative banks, and subsidiaries of NABARD.

## Chapter 3

### Credit potentials for MSMEs

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

The Micro, Small, and Medium Enterprises (MSME) sector is a vital component of India's economic framework, contributing approximately 29% to the GDP through national and international trade. This sector plays a crucial role in providing large-scale employment and promoting industrialization in rural and underdeveloped areas. Andhra Pradesh has taken significant steps to support this sector by introducing the A.P. Single Window Clearance system, which offers efficient, convenient, transparent, and integrated electronic services to investors and industrialists. The state adheres to the "Ease of Doing Business" strategy to facilitate investment and create a conducive environment for establishing new industries. The development of MSMEs has been identified as a catalyst for job creation.

In West Godavari District, there are 81806 MSMEs units registered with UDYAM with 79111 micro units, 2445 small units and 250 Medium units generating employment in the district. Various schemes from the Government of India and the Government of Andhra Pradesh, such as the Stand-Up India Scheme, Pradhan Mantri Mudra Yojana, and the Atmanirbhar package for MSMEs, are being implemented by the Department of Industries and banks. To encourage micro units, the PMEGP scheme is facilitated by banks.

The Andhra Pradesh State government has established the APSSDC to provide skilled staff for MSMEs in partnership with various industries. In the district, banks have disbursed ₹5,023.13 crore under MSME schemes during the FY 2023-24.

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

Micro, Small, and Medium Enterprises (MSMEs) in the district primarily utilize agriculture, horticulture, mineral, and aqua-based resources. In West Godavari District, processed shrimp, crochet lace products, coir, and allied products have been identified for export. The district hosts six large and mega industrial units with an investment of ₹230.24 crore, providing employment to 2,378 persons.

The Andhra Pradesh Industrial Infrastructure Corporation (APIIC) has developed six industrial parks in West Godavari District, covering a total area of 126.68 acres in Bhimavaram, Palakollu, Tanuku, and Tadepalligudem. Currently, the Aqua Park and Mega Aqua Food Park in Tundurru (Bhimavaram) are under implementation.

Given the high demand for crochet lace products domestically and internationally, there is a need to provide working capital and arrange exhibitions throughout the year in major commercial centers across the country. The Government of Andhra Pradesh has identified ten thrust areas for focused development: life sciences (including pharmaceuticals, biotechnology, and medical equipment), textiles and apparel, electronics and information technology, aerospace and defense, automobiles and auto components, petroleum chemicals (including fertilizers) and petrochemicals, energy, mineral-based industries, and leather.

In the services sector, trade, hotels, restaurants, transportation, housing, and real estate have been identified as having significant potential.

## Chapter 4

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

#### 4.1 Export Credit

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

Exports play a crucial role in accelerating the economic growth of the country. Among the various factors influencing export growth, credit is particularly important as it enables exporters to efficiently execute their orders. Andhra Pradesh, being a resource-rich state with access to seaports, has significant potential to promote exports. The state contributes 4.5% to national exports and is expected to increase this share to 10% in the coming years as various sectors of the Indian economy become more competitive globally.

The Government of Andhra Pradesh has focused on high-growth export potential areas such as shrimp and other marine products, processed food products, spices, horticulture, and agricultural products. West Godavari District has the potential for exporting cotton, yarn, processed prawns/shrimp, aqua feed, human hair, aspirin, ceramic sanitaryware products, cashew, coir pith, coffee, and crochet lace products.

The Government of India is facilitating the Financial Assistance Scheme (FAS), an export promotion initiative by the Agriculture and Processed Food Products Export Development Authority (APEDA). This scheme is part of the Finance Commission Cycle for the years 2021-22 to 2025-26, with an allocation of ₹5.00 crore. Additionally, NABARD is extending 100% refinance to all client institutions (SCBs, RRBs, StCBs) with NPAs not exceeding 5%. All contract farming arrangements within and outside Agricultural Export Zones (AEZs) are eligible for a special refinance package.

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

West Godavari District is having immense potential for Processed Shrimp, Fish Products and Crochet Lace Products. West Godavari is primarily an agrarian district and has immense potential for export of agri based products. Paddy is the major crop of the district along with other crops being Coconut, Cocoa, Maize, Pulses, Oilseeds and Fruits such as Mango, Banana and Gauva. The major horticulture produce of the district are Mango, Oil Palm, Coconut, Cashew etc. Bhimavaram is a hub for prawn exports and it has been recognised as ‘town of export excellence’ under the sea food category. In West Godavari district, Processed Shrimp, Crochet Lace Products Coir and Allied Products are identified for export. Under “District as Export Hubs” Scheme the identified Products and Services for export are Cotton Yarn, Processed Prawns/Shrimp, Aqua Feed, Human Hair, Aspirin, Ceramic Sanitaryware Products, Cashew, Coir Pith, Coffee, Crochet lace products. Exporters may be encouraged to avail themselves of the export credit insurance facilities extended by ECGC. Forex branches may be opened exclusively to provide services to exporters wherever demand exists. The banks should put in place a control and reporting mechanism for export credit.

#### 4.2 Education

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

Education is considered a vital element in the development of a society, a system, and a country. It can lead to many positive outcomes, such as an improved ability to understand policies, procedures, rights, duties, government schemes, legislation, available benefits, and protection laws. With education, there is always a bright future in store for rural communities.

Today, education is seen as a vehicle for “human capital formation,” industrial and technological progress, economic development, and improving the quality of life.

The literacy rate in the district is 74.32%, which is higher than the state average of 67.4%. In West Godavari District, there are 10 engineering colleges with a total enrollment of around 2,100 students. Additionally, there are 26 colleges offering MBA, MCA, Law, and Pharmacy programs, with a combined enrollment of approximately 3,000 students. The district has a well-established higher education infrastructure, including premier institutions such as NIT and Dr. YSR Horticulture University, with more institutions in the pipeline.

There are 1,215 primary schools with an enrollment of 79,000 children, 283 upper primary schools with an enrollment of 37,000 students, 436 high schools with 230,000 pupils, and 108 junior degree and professional institutions with 78,000 students in the district.

Under education loans, banks have provided credit to students amounting to ₹441.69 crore for 9,948 students in FY 2023-24.

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

There is significant potential for education loans under the priority sector. According to revised RBI guidelines, priority sector lending includes educational loans up to ₹20 lakh, including vocational courses. The Government of India has launched a scheme to provide full interest subsidy during the moratorium period of education loans.

New market-oriented courses such as Office Management and Secretarial Practice, Journalism and Mass Communication, Web-enabled Technologies, Data Science, Multimedia, Cloud Computing, and the Internet of Things are being introduced. There is a need to improve literacy rates in the state, particularly female literacy. The expenditure on education as a percentage of GSDP in Andhra Pradesh is lower than the national level (4.64%).

There is a significant dropout rate at the upper-primary and secondary levels. The quality of school education also needs improvement, as achievement levels are lower than the national average. Several government schemes, such as Talliki Vandanam, Mana Badi-Mana Bavishyattu, Dokka Seethamma Mid-Day Meal, Sarvepalli Radhakrishnan Vidyarthi Mitra, Post Matric Scholarships (Maintenance Charges – MTF), and Post Matric Scholarships (Reimbursement of Tuition Fee – RTF), are in place to address these issues.

The state government has sanctioned 248 works/projects under RIDF 18 to 23, with an estimated cost of ₹254.7 crore, to assist intermediate education in the state. Of these, 224 works have been completed, 9 are in progress, 10 are yet to start, and 5 projects were cancelled, as reported in the State Socio-Economic Survey 2022-23. Banks may implement the Central Scheme to provide Interest Subsidy (CSIS), which is applicable to all eligible students pursuing technical and professional education studies in India.

### **4.3 Housing**

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

Housing is a crucial economic good in a household's consumption basket, directly tied to the security and well-being of individuals. Therefore, improvements in housing status lead to the true development of households, both economically and socially. Enhancements in housing, both qualitative and quantitative, increase the welfare of individuals and society by providing vital shelter and opportunities for improved health, education, and nutrition.

Rural housing programme, as an independent programme, started with Indira Awaas Yojana (IAY) in January 1996. Although IAY addressed the housing needs in the rural areas, certain gaps were identified. To address these gaps in the rural housing program, IAY has been re-

structured into Pradhan Mantri Awaas Yojana –Gramin (PMAY-G) w.e.f. 1st April 2016. PMAY-G aims at providing a pucca house, with basic amenities, to all houseless householder and those households living in kutcha and dilapidated house. The States have to come up with their Annual Action Plan of PMAY-That will include a plan for convergence in with other Government programme.

Andhra Pradesh State Housing Corporation (APHCL) has been the pioneer in implementation of Weaker Section Housing Programme along with adequate amenities, with moto of “Housing for All”. Government is committed to provide House sites with an extent of 3 cents in Rural areas and 2 cents in Urban areas will be provided to those eligible beneficiaries.

In West Godavari District, 73,792 Houses are sanctioned, of which 32177 are completed with the expenditure of Rs 653.61 Cr. Banks are facilitating housing loans under various schemes, such as Pradhan Mantri Awas Yojana, to meet the needs of housing finance.

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

- According to the 2011 Census, out of the total population of 39.96 lakh in West Godavari District, 31.86 lakh reside in rural areas, while 8.09 lakh live in urban areas, predominantly in semi-permanent or temporary houses.
- Geo-tagging of houses constructed under government schemes facilitates the reduction of delays and prevents the misuse of funds.
- The Rural Housing Interest Subsidy Scheme (RHISS) provides interest subsidies to rural households not covered under the Pradhan Mantri Awas Yojana (Grameen) [PMAY(G)]. This scheme enables rural residents to construct new houses or improve existing pucca houses.
- Government have decided to complete all 7.60 lakh houses in progress by March 2026 under PMAY (U) BLC, PMAY (G) and PMJANMAN. Under PMAY (G) – unit cost is Plain areas & IAP Districts @ Rs.1,80,000 ( including Govt subsidy of Rs.1,50,000/-)
- Loans up to ₹35 lakh in metropolitan centers (with populations of ten lakh and above) and loans up to ₹25 lakh in other centers are available for the purchase or construction of a dwelling unit per family, provided the overall cost of the dwelling unit does not exceed ₹45 lakh in metropolitan centers and ₹30 lakh in other centers.
- Loans for repairs to damaged dwelling units are available up to ₹10 lakh in metropolitan centers and up to ₹2 lakh in other centers.



## Chapter 5

### Credit potentials for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Public investment in infrastructure plays a crucial role in driving economic growth, fostering social development, and improving the overall well-being of a society. It enhances productivity, fosters connectivity, improves living standards, and lays the foundation for a prosperous and resilient society. While infrastructure has been recognized as crucial input for economic development, there is no clear definition of infrastructure according to the current usage of the term in India. The definition of Reserve Bank of India covers a wide range of sectors under Infrastructure facility

Initiative of GOI / NABARD for increasing the pace of infrastructure development in the country through various funds / programs such as RIDF, NIDA, WIF, LTIF, etc fostering for development of Social Infra Projects such as Irrigation Projects, Hospitals, Schools, Roads, Agriculture Infra – Storage Godowns, Cold Storages etc.

As on 31 March 2024, Rs.26170 crore was sanctioned to Government of Andhra Pradesh for 34431 different infrastructure projects such as roads, bridges, irrigation, drinking water supply, education, animal husbandry, water harvesting etc. The Govt. of AP had availed an amount of Rs. 19,554 crores for implementing the projects sanctioned under various tranches. In West Godavari, 171 projects were sanctioned involving RIDF assistance of ₹ 487.29 Crore, which are ongoing projects sanctioned under RIDF XXIV to XXX.

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

NABARD, under the NIDA scheme, is funding the Chintalapudi Lift Irrigation Project with a sanction of ₹1,931 crore in 2020-21 for West Godavari District, Andhra Pradesh. Additionally, NABARD has sanctioned ₹62.41 crore to Eluru DCCB for the establishment of Multi-Purpose Facility Centers at RSKs by PACS. In West Godavari District, 37 godowns with a capacity of 500 MT each have been sanctioned to 30 PACS.

In West Godavari District, RIDF projects are executed by various departments resulted in –

- Improved connectivity from Rural Areas to mandal headquarters, resulting in improved marketing facilities for agricultural produce.
- Improvement in education and health care facilities to the rural populace.
- Infrastructure development in irrigation and agriculture and allied activities has facilitated the farmers and rural populace to develop their farming activities.
- Better health care for animals.

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

Projects funded by RIDF include the establishment of primary health centers, Anganwadi's and Mandal and Zilla Parishad 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.

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

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

Social infrastructure refers to the physical assets and facilities that are essential for the social well-being and development of a society including areas such as education, healthcare, housing, and community services. Here are some key aspects of social infrastructure in the district. The district has got a very good irrigation indicator with 97.3% of gross irrigated area to gross cropped area which places the district in one of the high-profile districts in the state. The district is also using maximum share of surface water. All the villages in the district are electrified. The per capita consumption of power is very low when compared to the state average. In most of the villages, the power supply is erratic and only 7 hours supply is available. The road density of the district is more than the state average and village roads account for nearly 56% of the total roads existing in the district. There are 10 AMCs in district to cater the needs of Agriculture Infra. On the education front, the district is scoring higher than the state averages in almost all the areas which is a positive feature. The district is having good coverage of drinking water in case of partially covered and fully covered habitations. The position of the district in health services lags the state average. This needs to be given top priority. Presently, there are 36 PHCs, 02 Area Hospitals, 528 Sub Centres, and 14 Urban Health Centres apart from numerous private hospitals. Bank credit plays a significant role in supporting the development and maintenance of social infrastructure.

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

Bank credit plays a critical role in infrastructural development through programmes / schemes like RIDF which mobilises funds through the priority sector shortfall of commercial banks or LTIF / MIF wherein market borrowing through formal credit banking system is resorted to or direct lending to private entities extended by Bank for project finance. NABARD under RIDF LTIF and NIDA has been supporting the projects in improving the social infrastructure such as roads, hospitals, drinking water, schools, etc. Banks can extend loans up to ₹ 05.00 crore per borrower for building social infrastructure in Tier II to Tier VI centers. Eligible activities include:

- Schools
- Healthcare facilities
- Drinking water facilities
- Sanitation facilities (toilet construction/refurbishment water supply improvements)

Bank credit to Micro Finance Institutions extended for on-lending to individuals/ members of SHGs/ JLGs for water and sanitation facilities is also eligible for classification as priority sector loans under 'Social Infrastructure' subject to certain criteria. In the district there, is an urgent need for black topping of these rural roads and the work is being taken up by the Government. Condition of many rural roads needs to be improved. Continuous quality power is the requirement for the villagers in the district. Voltage fluctuations and low voltage are also common. In most of the villages the power supply is erratic and only 7 hours supply is available which may be improved.



## RIDF

### Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	25	3612.70	2993.48
2	XXVI	100	6740.80	5327.25
3	XXVII	16	5058.02	2978.47
4	XXVIII	2	38917.84	27083.64
5	XXIX	3	7316.55	6078.24

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

Sr. No.	Particulars	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches	1323	67189.00	114464.00
B	Ongoing tranches	146	61645.91	44461.07
C	<b>Total (A + B)</b>	<b>1469</b>	<b>128834.91</b>	<b>158925.07</b>

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

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Irrigation/ Agriculture	6	486.00	382.00
B	Rural roads & bridges	0	0.00	0.00
C	Social Sector	140	61159.00	44079.00
	<b>Total (A + B + C)</b>	<b>146</b>	<b>61645.00</b>	<b>44461.00</b>

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	0	Irrigation Potential	Ha	0
B	Rural roads	0	Road length	Km	0
C	Bridges	14	Bridge Length	M	85

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Aanganwadi	60	children	No.	1500
2	Agri. and Allied	6	farmers	No.	96000
3	Drinking Water	1	population	No.	178171
4	Education	66	students	No.	114427
5	Fisheries	4	fishermen	No.	20000
6	Health	9	population	No.	3166935

## **5.3 Renewable Energy**

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

Government of Andhra Pradesh has given top priority for promotion of Renewable Energy Power Projects in particular solar power projects in line with the policies of the Ministry of New & Renewable Energy. According to the AP State Socio-Economic Survey 2022-23, the cumulative Renewable Energy capacity installed in the State is 8826.363 MW. of this 4132.385 MW from Solar Power Projects, 4083.57 from Wind Power Projects, 105.598 MW from Small Hydro Power Projects, and 504.81 MW from Biomass Bagasee Municipal & Industrial Waste. The Solar Pump sets programme was taken up in the State with the financial assistance of MNRE GoI and 32000 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. The State government has established Andhra Pradesh Green Energy Corporation Ltd. to install 08 GW to 10 GW of dedicated solar power in order to provide free power to agriculture in the long run New & Renewable Energy Development Corporation of AP Limited (NREDCAP).

Canal Top Solar Power Project: 1.00 MW Grid connected Solar Power Project on Canal Top Losari Main Canal Gollavanitippa Bhimavaram Rural Mandal West Godavari District being implemented by NREDCAP. The power generated from solar plant was synchronised 1000 KW to Grid on 7.08.2016 at 33/11 KV Sub-station Gollavanitippa. There are various initiatives by the Central Govt such as Pumped Storage Projects, Production Linked Incentive Scheme, Green Energy Corridor, Rooftop Solar Program, Solar Parks, Greening of Islands, etc.

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

In West Godavari District, there is significant potential for promoting the use of solar energy-based units. However, there are constraints such as high capital costs and a lack of awareness about the technology.

- Need to motivate dairy farmers to set up bio-gas plants which would be an integral part of their mini-dairy setup. Animal Husbandry Department could sensitize farmers on the advantages of adopting this system.
- The rising cost of biomass, alternative uses of biomass, and the lack of increase in tariff rates despite the rising cost of production are some of the reasons for the slow progress in biomass-based power projects.
- Non-availability of after sale services for solar home lighting/ solar pumping system in the district.
- NREDCAP is implementing Renewable Energy, Solar Energy and Wind Energy programmes and completed the following:
  - Solar Rooftop Net metering systems.- 2193 Kwp
  - Installation of Solar Agriculture Pumpsets – 85 Kwp

Under the PM Surya Ghar initiative, the setting up of Solar Rooftop Projects (SRP) for the sale of electricity to DISCOMs, captive use, or self-consumption under the Net Metering scheme is encouraged. The installation of grid-connected solar rooftop systems is promoted on the rooftops of residential, commercial, and industrial buildings, with provisions for net metering and selling power to DISCOMs. Additionally, banks are encouraged to extend loans as part of home loans or home improvement loans.

## Chapter 6

### Informal Credit Delivery System

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

NABARD has been striving for inclusive development by integrating vulnerable, marginalized, and distressed population, especially women, into the formal banking system. This is achieved by addressing both demand and supply-side constraints, primarily through the Self Help Group Bank Linkage Programme (SHG-BLP) and Joint Liability Groups (JLGs). The SHG-Bank Linkage Programme, pioneered and nurtured by NABARD, is the largest microfinance programme in the world, impacting more than 16.2 crore households. It has linked 134 lakh SHGs to the formal banking channel, providing credit to over 77 lakh SHGs with an outstanding loan amount of ₹259,663.00 crores as of 31 March 2024. The average loan outstanding per SHG is ₹3.35 lakh at the all-India level and ₹8.46 lakh in Andhra Pradesh (Source: Status of Microfinance in India by NABARD).

The Society for Elimination of Rural Poverty (SERP) was established to promote social mobilization and inclusiveness to address poverty alleviation. To further strengthen the SHG-BLP and ensure that groups function effectively and evolve into large-scale micro-entrepreneurs through skill and entrepreneurship development training, the Ministry of Rural Development (MoRD), Government of India, launched the National Rural Livelihood Mission (NRLM). In West Godavari District, there are 30,180 SHG groups under the DRDA Department.

Approximately 16,095 SHGs, with a membership of 160,950 in the district, have been credit-linked, with an outstanding amount of ₹1,561.00 crores as of 31 March 2024. The recovery position of SHGs has been reported to be satisfactory.

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

The Society for Elimination of Rural Poverty (SERP) is promoting, nurturing, and supporting rural Self-Help Groups (SHGs) in the state with the assistance of the National Rural Livelihood Mission (NRLM). The SHGs have been federated from the village level to the district level, namely Village Organisation, Mandala Samakhya, and Jilla Samakhya.

Andhra Pradesh is a pioneering state in the SHG-Bank Linkage Programme (SHG-BLP). Andhra Pradesh leads the country with a 36% national share in SHG financing. There are 8.50 lakh SHGs with 89.21 lakh women members, with savings of ₹14,500 crore and corpus funds of ₹16,941.95 crore. All 89.21 lakh rural SHG members have individual savings bank accounts.

To incentivize prompt payment and make rural enterprises more remunerative, the Government of Andhra Pradesh initiated the Pavala Vaddi scheme, under which interest on all bank loans above 3% per annum is reimbursed directly to SHGs. The Government of Andhra Pradesh also enacted the Andhra Pradesh Crop Cultivator Rights Act 2019, which seeks to preserve the rights of crop cultivators without affecting the rights of landowners.

NABARD supports the formation of Joint Liability Groups (JLGs) with credit assistance of ₹2,000 per JLG and ₹4,000 per group for tenant farmers. Additionally, NABARD supports women's entrepreneurship through skill development via the Micro Enterprise Development Programme (MEDP) and the Livelihood and Enterprise Development Programme (LEDP). In West Godavari District, two LEDP programs and three MEDP programs have been conducted, involving 360 SHG women.

Support schemes available for SHGs include Sunna Vaddi (VLR), PMEGP, and PMFME. Besides credit facilities from banks, SHGs can also avail credit from Mandal Samakhya and Streenidhi Mahila Bank. Stree Nidhi Credit Cooperative Federation Ltd. was promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhyas to provide livelihood finance to SHG women.

The District Rural Development Agency (DRDA) is undertaking special activities such as the establishment of Mahila Marts, petrol bunks, and ground micro units in convergence with PMEGP, PMFME, and maize & millet processing units in convergence with SFURTI schemes to promote livelihood and entrepreneurial activities among SHG members. RSETI Vizianagaram, RSETI Rajam, and SEED AP Centre Vizianagaram provide 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
1.	Farm Credit	<ul style="list-style-type: none"> <li>Improving the coverage of institutional credit to small and marginal farmers through KCC - Crop Loans Coverage of Insurance under PMFBY etc to ensure the timely credit and relief measures during the natural calamities.</li> <li>An Agriculture Research Station (ARS) may be established in the district for focussed research on the crops suitable for the district. District Agriculture Advisory and Transfer of Technology Centre (DAATTC) may be established for training the farmers. Agriculture Department needs to focus more on crop diversification.</li> <li>Banks may extend timely credit to FPOs/FPCs for better income realisation for farmers.</li> <li>The scheme for Agri clinics/ Agribusiness Centres (ACABCs) launched to provide gainful employment to agriculture graduates and ensure private sector participation in extension activities may be encouraged.</li> <li>Financing of CCRC holders – The Department of Agriculture may make efforts to promote JLGs among the tenant farmers. Quickening the process of issue/renewal of CCRC cards to tenant farmers and banks to saturate all the CCRC card holders with credit support.</li> </ul>
2.	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>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</li> <li>Desilting of minor irrigation tanks and maintenance of supply channels to be taken up as the district has good network of minor irrigation tanks.</li> <li>Water Users' Association (WUAs) must be promoted in all command areas as per Farmers Management of Irrigation Systems Act 1997. Water rates may also be rationalized further. WUAs may also be encouraged to collect additional fees from members for specific O &amp; M works.</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>
3.	Farm Mechanisation	<ul style="list-style-type: none"> <li>The large number of small land holdings is the main constraint for farm mechanization in the district. Catering to the farm machinery services through Custom Hiring Centres</li> </ul>

S.No.	Sector	Critical intervention required for creating definitive impact
		<p>at RSKs PACS and also FPOs would meet the demand at peak seasons.</p> <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>• More number of service centres required for undertaking repairs of agricultural pump sets tractors and domestic appliances due to increase in the income levels of public and consequent high demand for consumer goods.</li> <li>• Use of drones would help in optimal use of fertilisers/pesticides reduction in labour cost reduction in drudgery and reduction in health hazard to farmer thereby improves productivity.</li> </ul>
4.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> <li>• Key interventions include Post Harvest Management Horticulture Mechanisation permanent pandals for vegetable cultivation drip irrigation farm ponds plastic mulching and development of Horticulture Hubs in selected potential mandals.</li> <li>• Mechanization of horticulture production system is critical for overcoming the shortage of labour in rural areas and also to rationalize the cost of production. Small tractors with boom sprayers rotovators and power saws may be promoted by Government.</li> <li>• Empowering FPOs to take up technology transfer to their members through setting up of production/distribution/demonstration facilities for ultra-high density orcharding organic inputs/bio-control/soil testing facilities and linking them to Technology providers on a PPP mode.</li> <li>• Govt Schemes such as PMFME PMEGP etc should be promoted for encouraging the value addition activities for the horticulture produce which will enhance the income.</li> <li>• Banks should focus on the credit facilities for creation of storage facilities such as Rural Godowns Cold Storage Units Collection Centers etc for the improving the storage facilities in agri infra and Agri-Value chains may be developed by integrating FPOs and banks may be encouraged to finance these Value Chains.</li> </ul>
5.	Forestry and Wasteland Development	<ul style="list-style-type: none"> <li>• The bankers need to be sensitized about forestry schemes so as to create awareness for financing the activity. Banks may extend financial assistance for cultivation of commercially important tree species like Bamboo, Teak, Subabul, Clonal Eucalyptus, and Casuarina under Agro Forestry. Wherever feasible scope for tie-up with user industry may be explored for ensuring market and better returns.</li> <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 farms and horticulture crops.</li> </ul>

S.No.	Sector	Critical intervention required for creating definitive impact
6.	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> <li>The Govt. may strengthen the Animal Husbandry Department with adequate manpower for better reach of their services to the AH farmers.</li> <li>Interest subvention for Animal Husbandry activities could be considered to facilitate increased term loan credit and the same may be extended to FPOs for all loans availed by them.</li> </ul>
7.	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 Backyard/ Country Variety Birds will help the farmers to take up this activity on a large scale.</li> <li>The horizontal and vertical integrations in poultry production and processing expected large investment in processing technologies and equipment creation of cold-chain and launching of sales promotion by some domestic and multinational food chains would promote the growth of poultry industry.</li> <li>Credit potentials in this direction need to be tapped by banks. Diversified investments in poultry viz. egg/chicken carts feed plants chicken marketing centres cold storages etc. may also be encouraged.</li> </ul>
8.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> <li>Promoting silage production on cluster basis through farmers so as to overcome the shortage of fodder/feed.</li> <li>All shepherds are not fully brought under the umbrella of Primary Sheep Breeder Societies</li> <li>Proper infrastructure for scientific slaughter and processing of meat products. Also, there should be awareness on scientific breeding and feeding practices</li> </ul>
9.	Fisheries	<ul style="list-style-type: none"> <li>Promotion of domestic fish marketing on hub and spoke model for marketing of aqua products and export of aqua products. Value addition to fish – Value added product development by way of process and product diversification from all varieties of fish including low value unconventional species and seasonally abundant fish.</li> <li>Cold storage facilities for fish - Most of times when huge landings of marine fish arrive it is wasted or sold at throw away prices. There is a need to create more Cold storage facilities and also create awareness among the entrepreneurs to open up cold storage facilities.</li> <li>Institutional Credit Facilities to various stake holders such as Breeders Feed and Seed Suppliers Processing Units</li> </ul>



S.No.	Sector	Critical intervention required for creating definitive impact
		<p>Logistics Storage and Marketing Units such as Cold Storages Vans etc through establishing the Shrimp Value Chain.</p> <ul style="list-style-type: none"> <li>Infrastructure such as Common Effluent Treatment Plants for Primary and Small Shrimp Processing Units are to be provided, Road Connectivity from the Shrimp Farms to Processing Units is also to be improved in cluster-based approach.</li> </ul>
10.	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>Horticulture is very much lucrative for farmers as major source of income. The fruits produced in the district are sold in the field itself. Therefore, construction of at least 02 to 03 cold storages with latest technology will help the farmers to fetch good price.</li> <li>There are no WDRA registered scientific godowns in the district. Private warehouses are required to be encouraged to get accredited and registered with WDRA.</li> </ul>
11.	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>
12.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> <li>Department of Horticulture may conduct an awareness meeting with prospective entrepreneurs and banks on tissue culture infrastructure for proactive financing.</li> <li>Departments may arrange for buy-back facility for compost produced by entrepreneurs</li> <li>Creation of awareness among the farmers about good quality seeds &amp; plant materials of high yielding crop varieties must be done through awareness camps and field demonstrations</li> </ul>
13.	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 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.</li> </ul>
14.	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>



S.No.	Sector	Critical intervention required for creating definitive impact
		<ul style="list-style-type: none"> <li>Strengthening of equity base and membership of FPOs are of paramount importance which would enable these entities to leverage the benefits offered by the Equity Grant and Credit Guarantee Schemes of SFAC and NABSANRAKSHAN.</li> <li>Banks may cooperate in extending financial assistance to ACABCs and FPOs promoted in the district.</li> </ul>
15.	MSME	<ul style="list-style-type: none"> <li>Setting up of Industrial Parks at identified location – Bhimavaram, Narasapuram, Tadepalligudem Blocks. Also Setting up of Aqua Processing Zones in Akividu and Bhimavaram Divisions, Attracting private investment in food processing sector especially, Shrimp Processing, Cocoa Processing, Mango processing, Gauva, Cashew Processing etc.</li> <li>Government may launch information-cum-sales based portal for weavers showcasing district specific products. The portal may also capture details of individual weavers along with the product.</li> <li>Establishment of Incubation Centre in the district under RSETI/RUDSETI in the district.</li> <li>Tourism sector is having huge potential in the district which is untapped and can create employment. Tourism department may popularise heritage and adventure tourism and impart capacity building in hospitality sector.</li> <li>Lack of dynamism/strategy in banks in utilization of CGTMSE scheme and extension of credit facilities to Industries. Consorted efforts required for credit flow under Stand-Up India Scheme.</li> </ul>
16.	Exports	<ul style="list-style-type: none"> <li>Tie-up with export firms is required for effective handling of Aqua Products and export of Aqua Products Horticulture Products such as Cocoa, Cashew Nut, Tobacco, Banana, Mango, Guava, etc</li> <li>For export of agricultural products factors such as domestic as well as international demand and supply situation price competitiveness quality concerns sanitary and phyto-sanitary requirements and relevant rules &amp; regulations of the importing countries need to be duly taken into consideration.</li> <li>Opening of forex branches in the district will have an impact on Export Companies.</li> <li>There is a potential for setting up an Export Facilitation Centre in the district as there are a considerable number of products such as minerals fresh fruits handicrafts silk sarees etc. are exported from the district.</li> </ul>
17.	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.</li> <li>Professional Colleges and Vocational Institutes may create help desk for guiding the students for availing educational loans from banks. Banks may conduct awareness camps in educational institutes offering professional courses</li> </ul>

S.No.	Sector	Critical intervention required for creating definitive impact
		<p>regarding educational loans for the benefit of students &amp; parents.</p> <ul style="list-style-type: none"> <li>The sector has been hampered by large number of defaults, primarily arising out of frequent change of address by the students. Parents can be taken as co-guarantor to bring down incidences of defaults.</li> </ul>
18.	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. Support from the banks is to be extended for the under APSHCL</li> <li>Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds.</li> </ul>
19.	Social Infrastructure	<ul style="list-style-type: none"> <li>Young Doctors may be encouraged for setting up of Nursing Homes/Clinics with latest equipment by extending concessions in taxes.</li> <li>The Government may prefer entrepreneurs who can establish RO plants in mandal headquarters under various subsidy schemes so as to create quality infrastructure at village level.</li> <li>Bankers may proactively take up financing of these activities to achieve their priority sector obligations. Banks may utilise CGTMSE/PMEGP scheme</li> </ul>
20.	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. Awareness is to be created on Schemes such as PM SURYA GHAR YOJANA etc</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> <li>Electric Vehicle Charging Stations may be established in through Public/Private Investment to encourage use of electric vehicles.</li> </ul>
21.	Informal Credit Delivery System	<ul style="list-style-type: none"> <li>Encouraging cashless transactions among the SHG groups thereby improving digital transactions.</li> <li>Free flow of data among stakeholders for quick identification of problems/gaps and timely interventions through coordinated efforts. Need to revisit loan appraisal and follow-up strategies to ensure productive end use of credit of SHGs.</li> <li>In order to graduate the SHGs into an enterprising entity there is a need to ensure suitable income generating opportunities during the credit linkage. Bankers need to ensure that the lending to an individual in a group should be based on merit and need.</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:

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

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

- **Formulation of National Co-operative Policy.**

- Computerization of Primary Agriculture Cooperative Societies
- This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.
- Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs
- Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE
- Launching of world's largest food grain storage scheme for cooperatives
- Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs
- Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

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

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

- 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 regards, Centrally Sponsored Project for Computerization of PACS was launched by GoI with the outlay of ₹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 ₹ 295 crore into the cooperative credit structure, out of which ₹ 100 crore to APStCB and ₹195 crore to DCCBs during 2021-22.
- A policy framework has been put in place to integrate PACS with the RSKs.
- 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. There is no long-term rural co-operative credit institution as 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: 1224 PACS. 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 pesticides at reasonable prices under one roof. The PACS will also create awareness regarding good agricultural practices and also 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**

- West Godavari District has a rich cooperative profile. Sector wise cooperatives in the district cover agriculture credit, marketing, women cooperatives, dairy, fisheries, housing, tribal development, and farming sectors. There are 112 PACS affiliated to Eluru District Central Cooperative Bank engaged in banking operations. There are a good number of Fishermen, Dairy, Animal rearing, and Weaver societies in the district. There is fair potential for promotion of cooperative activity in the Weaver, Dairy, Sheep, and Goat sector as elucidated in the chapters on Animal Husbandry.
- In West Godavari District, the sector-wise distribution of non-credit cooperative societies is as follows: There are 24 Dairy Cooperative Societies, 01 Consumer Cooperative, 22 Livestock and Poultry Cooperatives, and 89 Fishery Cooperative Societies. Additionally, there are 13 Handloom Textile and Weaver Cooperatives, 01 Women Welfare Cooperative Society, and 90 Agri & Allied Cooperatives. The district also has 32 Labour Cooperatives, 31 Industrial Societies, 23 Primary Housing Cooperative Societies, 06 Farmer Producer Organisations (FPOs), 17 Employees' Credit Cooperative Societies (ECCS), 01 Urban Cooperative Bank (UCB), and 04 other Cooperative Societies.
- The Union Cabinet in its meeting held on 31.05.2023 has approved the World's Largest Grain Storage Plan in Cooperative Sector to be rolled out as a Pilot Project. The Plan entails creation of various agri infrastructure at PACS level including warehouses custom hiring centre, processing units, fair price shops etc. by leveraging the 'whole-of-Government' approach. National Cooperative Development Corporation (NCDC) with the support of NABARD, NABARD Consultancy Services (NABCONS), Central Warehousing Corporation (CWC), Food Corporation of India (FCI), etc. is implementing the pilot project in 24 PACS of 24 different States/ UTs. Pilot project is sanctioned to The Mrutyunjanaya Large Size Cooperative Society in Achanta Mandal in West Godavari District. Grain Storage Project of 500 MT and Rice Mill of 02 TPH Capacity are sanctioned at the total financial outlay of ₹ 2.14 Crore.

**Potential for formation of cooperatives**

There is fair potential for cooperative activity in the agriculture credit sector. The distribution is not uniform across the district. Therefore, there is potential for creation of cooperative societies in agriculture credit sector in all mandals specifically in Bhimavaram Narasapuram Block. Fishermen Cooperative Societies can be formed in both Bhimavaram and Narasapuram Block. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

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 multiplier 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.	Awareness Creation	Financial Inclusion Programs by SBI under the Bhimavaram RBO - ₹ 102600 and Tadepalligudem RBO – ₹ 260000.00	Bhimavaram and Tadepalligudem	Financial Assistance - for Bhimavaram RBO - ₹ 102600 - 57 Camps Tadepalligudem RBO – ₹ 260000/- for 52 Camps.	Convergence with PSB	300	Financial Awareness Creation among the Rural Population about various financial products.
ii.	Banking Technology	Mobile Demonstration Van to Eluru DCCB	Jangareddygudem and Eluru	Financial Assistance to an extent of ₹ 15 lakhs	Convergence with DCCB	--	To facilitate the financial inclusion and delivery of the credit through mobile ATM Van.
iii.	Collectivisation	Formation of FPOs under CSS Scheme	Nasarapuram	Financial Assistance and Handholding for convergence with various Depts	Convergence with Dept of Horticulture	300	04 FPOs have been promoted in the district by NABARD under various funds (PRODUCE PODF and CSS for 10000 FPOs) supporting around 1000 farmers. The FPOs are providing wide range of services to the farmers including sale of quality seeds



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
							inputs renting out farm machinery formation of JLGs marketing of produce capacity building of farmers etc.
iv.	Infrastructure Development	PACS as MSC - Rural Godowns				--	Establishment of Multi-purpose Facility centres at RSKs by PACS.
v.	Women Empowerment	02 MEDP Programs and 02 LEDP Programs	Veeravasaram and Narasapuram	Skill development training program for SHG Women	Convergence with KVK DRDA and Banks	150	LEDP Program on Crochet Lace Products Programme on Cloth Bag Making is given by NABARD supporting around 180 SHG women. This has helped in skilling women and it helped in realising additional income of ₹ 2000/-
vi.	Promotional Activity	Rural Mart Mobile Van	Vempa and Bhimavaram	Financial Assistance of ₹ 6.00 Lakhs as grant for PACS		200	Rural Mart Mobile Van is sanctioned to The Vempa PACS for improving the business activities of the PACS. This has resulted in catering the business needs of the PACS and saving the operations costs.

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
vii.	Infrastructure Development	RIDF XXV - Agri and Allied Activities - 06 Project for Dept of Agriculture o3 Projects for Fisheries Dept.	Bhimavaram Narasapuram Achantha Tanuku Undi Palakollu	Dept of Agriculture ₹ 382 Lakhs Fisheries - ₹ 77 Dept.	Convergence with Dept of Agriculture Fisheries Dept.	--	Under RIDF XXV an amount of ₹ 486.00 lakhs have been sanctioned for construction of facilities such as Agriculture Labs for enabling the farmers to test soil seeds pesticides and other inputs. Fisheries Dept - Aquaculture Testing Labs will facilitate the quality of water chemical concentration improving the quality of water in fishponds.
viii.	Infrastructure Development	RIDF XXIV - Road Projects - Dept of Panchayati Raj	Tanuku Narasapuram Achantha Moghalturu	Dept of Panchayati Raj - ₹ 9.95 Cr	Convergence with Dept of Panchayati Raj	--	Under RIDF XXIV, an amount of ₹ 9.95 Cr has been sanctioned for implementing 06 road projects in the districts. This had improved the rural connectivity.
ix.	Infrastructure Development	RIDF - XXV - XXIV - Upgradation/ Construction of Primary Health Centre - 10 Projects		Dept of Health - ₹ 301 Cr	Convergence with Health Dept	--	Under RIDF XXI to XXVIII an amount of ₹ 301 Cr has been sanctioned for implementing 10 PHCs.
x.	Infrastructure Development	RIDF - XXIV - Road Projects - Road and Building Dept	Bhimavaram Narasapuram Moghalturu Palakoderu	Roads and Building Dept - ₹ 21 Cr	Convergence with Roads and Building Dept	--	Under RIDF XXIV an amount of ₹ 21 Cr has been sanctioned for implementing 08 road projects in the districts. This had improved the rural connectivity.

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
xi.	Infrastructure Development	RIDF - XXVIII - Rural Water Supply Dept - 01 Project		Rural Water Supply Dept - 01 Project - ₹ 38.19 Cr	Convergence with Rural Water Supply Dept	--	Under RIDF XXVIII an amount of ₹ 38.19 Cr has been sanctioned for implementing 438 SVS - Rural Drinking Water Supply to villages.
xii.	Infrastructure Development	RIDF - XXV to XXIX - Provision of facilities in Schools		Samagra Siksha Dept Social Welfare Dept - ₹ 106.52 Cr	Convergence with Samagra Siksha Dept Social Welfare Dept	--	Provision of additional classrooms drinking water and toilet facilities additional infrastructure in various ZPHS Residential Welfare Schools.
xiii.	Infrastructure Development	RIDF - XXIV to XXVI- Construction of Anganwadi Centres		Women Development and Child Welfare Dept - ₹ 5.34 Cr	Convergence with Women Development and Child Welfare Dept	--	Construction of Anganwadi Centres - 77 Projects
xiv.	Infrastructure Development	RIDF - XXI to XXV- Dr. YSR Horticulture University		Dr YSR Horticulture University	Convergence with Dr YSR Horticulture University	--	Under RIDF XXI to XXV, an amount of ₹ 235Cr has been sanctioned for implementation of various projects in university.
xv.	Financial Inclusion	Financial Assistance to DCCB - Eluru for conduct of FLC Programs	All Mandals in West Godavari	DCCB - Eluru is sanction with ₹ 3.90 Lakh for 52 FLC Programs	Convergence with DCCB and other Banks	--	Financial Awareness Creation among the Rural Population about various financial products.

## Success Stories

### **Success Story 1:**

#### **Modernizing An Antiquated Craft - Crochet Lace**

- 1. Scheme:** MCID – Livelihood Entrepreneurship Development Program
- 2. Project Implementing Agency:** Society for Rural & Agriculture Development NGO
- 3. Duration of the Project:** 2 Years
- 4. Beneficiary:**
  - No. of beneficiaries : 90
  - Community : SHG Women
  - State : Andhra Pradesh
  - District : West Godavari
  - Block : Narasapuram
  - Village : Sitapuram

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

NABARD successfully conducted the LEDP Program on Crochet Lace Products in Narasapuram, West Godavari, for 90 identified SHG women, with the support of the PIA – Society for Agriculture and Rural Development. The program aimed to impart advanced skills in lace product manufacturing and create livelihood opportunities for the participants. Under the LEDP initiative, NABARD extended financial assistance of ₹8.50 Lakhs to train the women on various new models and designs, facilitate bulk sourcing of raw materials, and provide exposure to improved marketing facilities. Additionally, necessary convergence was established with Banks and the DRDA Department to support the women in their endeavours.

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

- Women were carrying out the Lace Product Making in traditional approach at their household level along with their household activities in isolation. However, they were not looking it as an opportunity for entrepreneurship.
- The entire ecosystem was dominated by the local vendors who supplied the raw material and took the finished product at throwaway prices, making the women to depend fully on them for marketing.
- There was a lack of established credit support from banks for women engaged in lace product manufacturing at the entrepreneurship level.
- There was no convergence with the DRDA Department, resulting in women with the necessary skill set not benefiting from various government schemes.
- The women were primarily producing traditional designs and models, without incorporating current market trends or introducing new, creative designs and products featuring intricate lace patterns.

## 7. Challenges Faced

- The SHG women faced challenges in mastering the techniques for creating intricate lace pattern motifs, advanced finishing methods, and new design varieties. While the training encouraged creativity, further support was needed to help them develop unique patterns and styles that would effectively attract customers.
- Despite efforts to raise awareness about current trends in crochet lace, the women struggled to align their products with market demands. Establishing brand identity, logo design, and packaging posed additional challenges, as did expanding product lines beyond traditional items to include contemporary fashion accessories, home décor, and customized products.
- The women faced difficulties in setting up ergonomic workspaces, leading to health concerns related to prolonged crochet work, such as eye strain, posture issues, and other general health problems.
- Limited awareness of available credit options presented a challenge, as many women were unaware of the financial support offered by institutions. Exploring government schemes and securing small loans tailored for women entrepreneurs proved to be a significant hurdle.
- Despite attempts to establish convergence with the DRDA Department, there were challenges in securing the necessary capacity support for the establishment of a common facility center at the Narasapuram LACE Park.

## 8. Impact

- The women have experienced a significant boost in confidence, leading to a sustainable source of income through the sale of their crochet lace products, which has contributed to improving their financial independence.
- The SHG women are now effectively pooling their resources for bulk purchases of materials, which has helped reduce costs and increase profit margins.
- The women have gained access to broader markets, participating in local fairs and online platforms, which has expanded their visibility and sales potential. NABARD has facilitated their participation in various trade fairs, exhibitions, and markets to build a customer base and enhance visibility.
- Access to bank credit linkages has enabled the women to obtain loans and take advantage of various government schemes.
- The trained women have embraced crochet lace work, which has resulted in an increase in their incomes by approximately ₹5000/- per month, enabling them to better meet the daily needs of their households.



*DDM displaying the finished product*



*SHG members engaged in lacework*

**Success Story 2:****The Vempa PACS - Transforming The Ways of Business**

**1. Scheme:** Grant Support for Rural Mart Mobile Van – OFDD

**2. Project Implementing Agency:** The Vempa PACS

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

**4. Beneficiary:**

- No. of beneficiaries : 1000-1500 (society members)
- Community : PACS Members
- State : Andhra Pradesh
- District : West Godavari
- Block : Bhimavaram
- Village : Vempa

**5. Support Provided**

The Rural Mart Mobile Van, with grant support of ₹6,40,000 to the PACS, has enabled the Vempa PACS to supply groceries, fertilizers, aqua feed, and other essentials to 20 villages within a 20 km radius. Additionally, a retail outlet was sanctioned by NABARD under PACS as MSC, with refinance support of up to ₹13,45,000. This initiative has provided the PACS with the opportunity to offer quality products to its members.

**6. Pre-implementation Status**

- The Vempa PACS had a membership of 800. However, the PACS had not ventured beyond the traditional credit business of agricultural loans.
- Non-credit business activities were not undertaken by the PACS due to a lack of funds necessary for expanding other projects and bringing in more business.
- The PACS did not own any vehicles and relied on local transport dealers, resulting in significant expenditure for the supply of fertilizers and the marketing of goods and groceries to farmers and households.

**7. Challenges Faced**

- PACS struggled with financial sustainability due to limited credit recovery and increasing operational costs.
- Increasing competition from private banks and fintech companies posed challenges in attracting and retaining members.
- Developing effective marketing campaigns to attract customers and promote the supermarket's offerings.
- Without supermarket operations, PACS struggled to diversify their services beyond credit impacting their relevance to members.
- Members needed assistance in understanding credit options, savings and financial planning, affecting their engagement with PACS.



- PACS did not own any vehicle of their own and relied on local transport dealers, resulting in significant expenditure for the supply of fertilizers and the marketing of goods and groceries to farmers and households.

## 8. Impact

- The Vempa PACS has transformed itself by providing a range of services, including credit, agricultural inputs, and retail, to meet the various needs of its members, thereby increasing engagement and loyalty
- Presently, the PACS is conducting business worth ₹98 lakh, with operational profit of ₹4 lakh from the retail outlet, which was sanctioned under PACS as MSC with refinance support of up to ₹13.45 lakh.
- The Vempa PACS is currently undertaking a fertilizer business worth ₹32 lakh, with operational profits of ₹2 lakh.
- With the support of the Rural Mart Mobile Van, which received grant support of ₹640,000, the PACS is presently supplying groceries to 20 villages within a 20 km radius in the PACS operational area.
- Under RBK – MPFC Godown, ₹2.72 lakh has been sanctioned for the purchase of paddy procurement and assaying units. The Vempa PACS is engaged in paddy procurement from farmers through the Cooperatives Department, augmenting the business of PACS with procurement up to ₹4 lakh.



*Mobile Van provided by NABARD*



*Retail Outlet sanctioned by NABARD*



## **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

West Godavari is centrally located in Andhra Pradesh and has a hot and humid climate due to its proximity to the Bay of Bengal. The district experiences a tropical climate similar to the rest of the Coastal Andhra region, with intense summers and fairly cool winters. West Godavari District is highly vulnerable to climate change-induced disasters such as cyclones, droughts, floods, storm surges, shoreline erosion, and sea level rise. The number of reported hydro-meteorological hazards (droughts, floods, windstorms, landslides) has significantly increased in recent decades, causing deaths and economic losses. The emerging patterns of climatic hazard risk are presumably associated with climate change. The severity of cyclones and droughts is expected to increase as a consequence of climate change. The agriculture sector is severely affected by variability in rainfall and temperature patterns, such as a decrease in winter rainfall, fluctuations in temperature during the rabi season, loss of soil fertility, and insufficient or excessive rainfall. Along with agriculture, other areas where climate change is visible include horticulture crops, fisheries, coastal zones, forests and biodiversity, and rural development.

Climate change is a global problem, but actions need to be taken at the local level to address it. In general, there are two different strategies for dealing with climate change: measures to stop or reduce future warming (mitigation of climate change) and ways to manage living in the changed scenario (adaptation to climate change). Adaptation interventions have been designed for sectors such as agriculture, coastal zone management, rural development, transport, tourism, forestry and biodiversity, urban development, health and family welfare, and irrigation and water. Mitigation options have also been identified for energy, industry, and transport. The Government of India released the National Action Plan on Climate Change (NAPCC) as part of an ambitious domestic action plan to address climate change. The NAPCC focuses on adapting to climate change and protecting vulnerable sections of society through an inclusive and sustainable development strategy that also enhances ecological sustainability and innovation. With the formulation of a national policy on climate change, it has become imperative to achieve coherence between strategies and actions at national and state levels. In this context, the State Government of Andhra Pradesh has taken the initiative to prepare the State Level Action Plan on Climate Change (SAPCC) to address existing and future climate risks and vulnerabilities.

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

- 1. Govt. of India:** The National Action Plan on Climate Change (NAPCC) aims to reduce carbon intensity by 20% to 25% by 2020 from 2005 levels through policy interventions, including mandatory fuel efficiency standards. Several actions, such as inducing investments and encouraging efficiency, have been initiated towards achieving this goal. The NAPCC, launched in 2008, embeds the government's vision of addressing the challenge of climate change through sustainable development. The goal of the NAPCC is to enhance the ecological sustainability of our development path. The implementation of the NAPCC is designed to take place through eight National Missions, which form the core of the National Action Plan and incorporate multi-pronged, long-term, and integrated strategies for achieving India's key goals in the context of climate change. The Union Budget 2014 made provision for a National Adaptation Fund for Climate Change with an initial sum of ₹100 crore.



- 2. ICAR Institutions:** In the erstwhile West Godavari District, RARS Marteru has been pioneering the development of climate-resilient paddy varieties MTU 1281 and MTU 1212 to withstand flooding and dry spells. Similarly, Dr. YSR Horticulture University is working on various climate-resilient models in horticulture plants. Dr. YSRHU is keen to study the effects of climate change and adopt mitigation measures to ensure sustainable production and productivity in horticulture crops. The university has released 27 improved varieties in various horticulture crops, including 12 nationally notified varieties. It promotes the production and use of bio-fertilizers and bio-control agents, micro-irrigation combined with fertigation, integrated crop management, pest and disease management, and organic farming practices.
- 3. State Government:** State government initiatives for sustainable agriculture with reference to climate change include the distribution of soil health cards and soil test-based fertilizer recommendations, promotion of Integrated Crop Management (ICM) through Integrated Nutrient Management (INM) and Integrated Pest Management (IPM), efficient water management, supply of micronutrients like zinc, iron, boron, and magnesium based on soil test results, reclamation of problematic soils to restore productivity, natural resource management through a watershed approach for agricultural land development and environmental stability, calamity management in the event of droughts, floods, and hailstorms, promotion of poly-cropping/mixed cropping, and promotion of climate-resilient Zero Budget Natural Farming (ZBNF). ZBNF is a climate-resilient farming model that encompasses practices such as regenerative agriculture, multi-strata agroforestry, farmland restoration, and nutrient management.
- 4. NABARD:** NABARD supports several developmental interventions in promoting climate-resilient agriculture through watershed development programs and sustainable livelihood promotion. NABARD has been accredited as a National Implementing Entity (NIE) for all three funding agencies/sources: the Adaptation Fund, Green Climate Fund, and NAFCC. Under the Adaptation Fund, NABARD sanctioned six adaptation projects involving total assistance of USD 9.80 million (₹60 crore) for implementation across six states. Under NAFCC, as NIE, NABARD facilitated the sanction of 21 projects across 20 states and one Union Territory, involving total assistance of ₹442.00 crore. In Andhra Pradesh, the "Climate Resilient Interventions in the Dairy Sector in Coastal and Arid Areas in Andhra Pradesh" project is being implemented. The Andhra Pradesh Early Warning and Climate Information System project has a total outlay of USD 10.04 million. NABARD, in collaboration with KfW, has planned the integration of watershed development strategies with climate change adaptation.
- 5. Other agencies:** Various other national organizations, NGOs, line departments, and research organizations are also working on climate adaptive and risk mitigation interventions, capacity building of stakeholders, and research related to the impact of climate change in the district and necessary measures.



## 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 by empowering communities, acting as product differentiators, supporting brand building, creating local employment, reducing rural migration, generating regional brands, and producing spin-off effects in tourism and gastronomy. They also help preserve traditional knowledge and cultural expressions and conserve 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. This support aims to appreciate quality, improve market access, create awareness, strengthen producers' capacity to enforce their rights, and subsidize the cost of registration, enforcement, and marketing.

The Narasapur Crochet Lace Craft originated in 1844 and endured challenges such as the Indian famine (1899) and the Great Depression (1929). By the early 1900s, more than 2,000 women were involved in lace crafting in the Godavari region, highlighting its cultural importance. The craft involves transforming thin cotton threads into intricate artifacts using delicate crochet needles of varying sizes. Artisans use a single crochet hook to create loops and interlocking stitches, forming delicate lace patterns. Narasapur's hand-made crochet industry produces a diverse range of products made of lace, including garments, home furnishings, and accessories such as doilies, pillow covers, cushion covers, bedspreads, table runners, tablecloths, hand purses, caps, tops, stoles, lampshades, and wall hangings. Narasapur's crochet lace products find their way to global markets, with exports reaching destinations such as the UK, USA, and France.

The Department of Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry registered the craft in the Geographical Indications Registry (GIR), certifying that the craft is geographically limited to 19 mandals in West Godavari and Dr. B.R. Ambedkar Konaseema districts in the Godavari region. Narasapur and Palacole are the major trade points for lace products in West Godavari district, while Razole and Amalapuram are known for the craft in the Konaseema region.

NABARD has conducted the LEDP Program on Crochet Lace Products in West Godavari, specifically in Narasapuram, for 90 identified SHG women with the support of the Society for Agriculture and Rural Development (SARD). This training focused on the latest weaving techniques and entrepreneurship business models under its Livelihood Enterprise Development Programme (LEDP). NABARD sanctioned a grant assistance of ₹10.50 lakh. The SHG women were trained in techniques for intricate lace patterns, motifs, finishing methods, new designs, and varieties with creativity, encouraging them to create unique patterns and styles that can attract customers. The trained women have taken up crochet lace work, enhancing their incomes by around ₹5,000 and meeting the daily needs of their households. NABARD facilitates the registration of producers as Authorized Users, enabling them to get the exclusive right to use the Registered GI. The GI registration has helped in better price realization for the artisans. The DRDA Department has also established a LACE park in Narasapuram, and NABARD is closely associating with DRDA to work out the business model for marketing the LACE products.

## Annexure-1

Sr. No. & B4: AA17	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Akividu	Attli	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Nersapur	District Total
<b>I. Agriculture</b>															
<b>A. Farm Credit</b>															
<b>A.1 Crop Production, Maintenance, Marketing</b>															
1	Areca Nut/ Supari__	100	Acre	46000	Phy										8
2	Banana/ Kela_Irrigated	100	Acre	100000	BL	20	10		65					10	3.68
3	Banana/ Kela_Tissue Culture	100	Acre	130000	Phy	20	15		30					10	545
4	Balchive/ Paay/ Belal Leaf	100	Acre	85000	BL	26	19.5		39					26	245
5	Bottle Gourd/ Lauki/ Chiyas/ Sorekai__	100	Acre	40000	Phy	20			35						318.5
6	Brinjal/ Baingan__	100	Acre	50000	BL	17			29.75			4	55		55.25
7	Cashew/ Kaju_Irrigated	100	Acre	42000	Phy	30		12	8			1.6	22		77
8	Cassava/ Tapioca_Irrigated	100	Acre	22000	BL	15		6	4			42	150	44	30.8
9	Chilli/ Mirch_Irrigated	100	Acre	125000	Phy	5						21	75	22	242.5
10	Cocoa/ Coco__	100	Acre	35000	BL										115
11	Coconut/ Nariyal_Irrigated	100	Acre	55000	Phy	3600	40	10	5000	20		800	2400	1200	4
12	Crossandra/ Kanakaambaram	100	Acre	36000	BL	1430	22	5.5	2750	11		440	1320	660	25.2
13	Custard Apple/ Saethaafalam__	100	Acre	25000	Phy										16.8
14	Elephant Foot Yam/ Olua/ Jimikand/ Kurutai__	100	Acre	145000	BL										4
15	French Beans/ Green Beans/ Faus/ Common Beans__	100	Acre	53000	Phy	2									4
16	Guava/ Amrood_High Density	100	Acre	100000	BL				18						8
17	Lime_Irrigated	100	Acre	80000	Phy				18						8
18	Maize/ Makka_Irrigated	100	Acre	45000	BL	1.6									380
19	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	38000	Phy	90									75
20	Mandarin/ Santra/ Citrus/ Sweet Orange__	100	Acre	65000	BL	25.2									23.75
21	Mango/ Aam__	100	Acre	50000	Phy			10				10	650	550	590
					BL			5				5	325	275	165.2
					BL										50
					BL										32.5
					BL										1352
					BL										676



Annexure-1

Sr. No. & Bt. AA17	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacode	Palacoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravastaram	District Total
1	Agriculture A. Farm Credit A.1 Crop Production, Maintenance, Marketing														
1	Arca Nut/ Shari___	100	Acre	46000	Phy						4	4			8
2	Banana/ Kela_Irrigated	100	Acre	100000	Phy	35			10	50	1.84	1.84		145	368
3	Banana/ Kela_Tissue Culture	100	Acre	130000	Phy	35			10	50	90	90		145	545
4	Batching/ Pasa/ Betel Leaf___	100	Acre	85000	Phy	13			26	26	39	39		52	318.5
5	Bottle Gourd/ Lauki/ Ghya/ Soroka___	100	Acre	40000	Phy						10	10			65
6	Brinjal/ Baingan___	100	Acre	50000	Phy	75			7	6	10	10			55.25
7	Cashew/ Kaju_Irrigated	100	Acre	42000	Phy	37.5			9	3.5	15	15			77
8	Cassava/ Tapioca_Irrigated	100	Acre	22000	Phy						6.3	6.3			30.8
9	Chilli/ Mirch_Irrigated	100	Acre	125000	Phy						3	3			485
10	Coconut/ Nariyal_Irrigated	100	Acre	35000	Phy	20			30	10	2800	20			242.5
11	Crossandra/ Kanakambaram___	100	Acre	36000	Phy	457.5			247.5	275	1375	88			115
12	Custard Apple/ Sothhaafalam___	100	Acre	25000	Phy						1.8	1.8			48.3
13	Elephant Foot Yam/ Ohaz/ Jhimilandi/ Karmal___	100	Acre	145000	Phy						1.25	1.25			4
14	French Beans/ Green Beans/ Pansal/ Common Beans___	100	Acre	53000	Phy				5	5	5	5			0.88
15	Guava/ Amrood_High Density	100	Acre	100000	Phy	1			2.65	2.65	2.65	2.65			22
16	Lime_Irrigated	100	Acre	80000	Phy	26			88	130	349	1			27.5
17	Maize/ Makkha_Irrigated	100	Acre	45000	Phy				70.4	104	160	1.6			5
18	Maize/ Makkha_Unirrigated/ Rainfed	100	Acre	28000	Phy						33.75				1.8
19	Mandarin/ Santre/Citrus/ Sweet Orange___	100	Acre	65000	Phy						500				5
20	Mango/ Aam___	100	Acre	50000	Phy	30			20	30	32.5	5			12
21	Maringold/ Cende Ka Phool/ Zandu___	100	Acre	50000	Phy						10				17.4
22	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	22000	Phy						5				77
23	Oil Palm/ Palm Oil___	100	Acre	75000	Phy						200				40.81
24	Oxal/ Bindu/ Bhendi/ Ladika	100	Acre	45000	Phy						75				876
25	Pigeon/ Uyyand/ ITTY	100	Acre	45000	Phy						33.75				5
26		100	Acre	28000	Phy						500				5
27		100	Acre	65000	Phy						140				165.2
28		100	Acre	50000	Phy						50				50
29		100	Acre	50000	Phy						32.5				32.5
30		100	Acre	50000	Phy						40				1352
31		100	Acre	50000	Phy						20				676
32		100	Acre	50000	Phy						15				10
33		100	Acre	50000	Phy						10				5
34		100	Acre	22000	Phy						30				30
35		100	Acre	75000	Phy						3500				6.6
36		100	Acre	45000	Phy						2625				3500
37		100	Acre	45000	Phy						12				2625
38		100	Acre	45000	Phy						27				426

## Annexure-1

Sr. No. +B4: AA17	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Achantia	Aktividu	Attiti	Bhimavaram	Elamanchili	Gonapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
22	Marigold/ Gende Ka Phool/ Zendhu___	100	Acre	50000	Phy										10
23	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	22000	Phy										5
24	Oil Palm/ Palm Oil	100	Acre	75000	Phy										3500
25	Okra/ Bhindi/ Bhendi/ Ladies Finger_ Hybrid/ HYV	100	Acre	45000	Phy	11			12					12	2625
26	Other Vegetables___	100	Acre	185000	Phy	4.95			5.4					5.4	56.7
27	Papaya/ Papita___	100	Acre	110000	Phy	32		12	20			45	45	64	629
28	Pineapple/ Ananas___	100	Acre	33000	Phy	59.2		22.2	37			83.25	83.25	118.4	1163.65
29	Pulses	100	Acre	22000	Phy										17
30	Rice/ Chaval/ Dhani_Irrigated	100	Acre	46000	Phy	10840	3816	6065	11695		13465	3880	2980	7150	230006
31	Rice/ Chaval/ Dhani_Unirrigated/ Rainfed	100	Acre	49000	Phy	4977.2	1755.36	2789.9	5376.7		6193.9	1784.8	1370.8	3289	105807.36
32	Sapota/ Chiku___	100	Acre	40000	Phy	10000	4755	8215	5758		10000	4088	1090	9300	218523
33	Sugarcane/ Ganna_Irrigated	100	Acre	100000	Phy	4900	2299.95	6811	2821.42		5390	2093.12	583.1	4571.7	104136.27
34	Tobacco/ Iambaku Virginia	100	Acre	100000	Phy				10			50	10	40	110
35	Tomato/ Tamatar_ Ilybrid/ Ilyv	100	Acre	75000	Phy				4			20	4	16	44
36	Tomato/ Tamatar_ Protected Cultivation	100	Acre	115000	Phy	30			60		10				2130
37	Turneric/ Haldi_Irrigated	100	Acre	110000	Phy	30			60		10				2130
38	Urbean/ Udd/ Biri/ Black Gram/ Mash/ Mash Kalai_Irrigated	100	Acre	22000	Phy										100
39	Watermelon/ Turbu___	100	Acre	50000	Phy										100
					BL										7
					BL										1.5
					Phy										5.25
					BL										4
					Phy										2
					BL										2.3
					Phy										4.6
					BL										5
					Phy										5.5
					BL										100
					Phy										22
					BL										300
					Phy										150
					BL										230422.01
					Phy	1153.46	4085.31	1323.16	1222.02		8737	4358.77	3809.78	901.41	230422.01
					BL	1051.35	4085.31	1323.16	1222.02		8737	4358.77	3809.78	901.41	230422.01
					Phy	2302.99	817.06	2646.12	2244.4		1751.4	2575	761.75	1802.82	49084.4
					BL										299548.61
					Phy										
					BL										

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Achantia	Aktividu	Bhimavaram	Iragavaram	Kalla	Mogalthur	Narsapur	Palakoderu	Pentapadu	Penugonda
<b>A.2 Water Resources</b>														
1	Bore Well-New-Well Depth-100m, Dia-150mm	85	No.	76650	Phy	100		150				20	50	10
2	Disad Pump Sds-New-5 HP	90	No.	41600	Phy	10	50	97.73				13.03	32.58	6.52
3	Drip Irrigation-New-12mm, 5 m x 5 m	85	ha	35500	Phy	3.74	18.72	18.72			20	37.44	2	
					BL		10	10						
					Phy		3.02	54.32	60.35	54.32	6.04		0.6	

## Annexure-1

Sr. No./Baz. AM7	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palahodera	Pentapadu	Pemugunda	Pennamutra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasaram	District Total
25	Okra/ Bhindi/ Bhendi/ Ladies Finger/ Hyrd/ HYV	100	Acre	45000	BL		16.65				5.85	5.4	12.15	0.9	56.7
26	Other Vegetables	100	Acre	385000	Phy	2	217	7	18	108	25	29	5	5	639
27	Papaya/ Papita___	100	Acre	110000	BL	3.7	401.45	12.95	33.3	199.8	48.25	53.65	9.25	9.25	1162.65
28	Pineapple/ Ananas___	100	Acre	33000	Phy		1.1		11	10	5.5				17
29	Pulses___	100	Acre	22000	BL		0.33		50	3.3	1.65				17
30	Rice/ Cheval/ Dhan_ Irrigated	100	Acre	45000	Phy	11350	21065	12205	12205	13480	35170	11480	10790	11050	230006
31	Rice/ Cheval/ Dhan_ Unirrigated/ Rainfed	100	Acre	49000	Phy	9530	9689.9	5614.3	5623.5	6200.8	16178.2	5234.8	4993.4	5497	105807.36
32	Sajota/ Chila___	100	Acre	40000	Phy	4718.7	5622.75	7070.7	5831	5978	11760	5537	5341	5839.82	104136.27
33	Sugarcane/ Ganna_ Irrigated	100	Acre	100000	Phy							2000	30		41
34	Tobacco/ Tamabaku_ Virginia	100	Acre	100000	Phy							2000	30		2130
35	Tomato/ Tamatar_ Jishaid/ HYV	100	Acre	75000	BL							100			100
36	Tomato/ Tamatar_ Protected Cultivation	100	Acre	115000	Phy						3.75	4			7
37	Turneric/ Haldi_ Irrigated	100	Acre	110000	BL						2.3	5			5.25
38	Urbhojan/ Uddi/ Biri/ Black Gram/ Mash/ Mash Kala_ Irrigated	100	Acre	22000	Phy						5.5	100			4.6
39	Watermelon/ Tarbaji___	100	Acre	50000	Phy						22				5
											300				100
											330				300
											3631.705	10986.09	10354.6	11665.02	230422.01
											3631.71	10986.61	10354.61	11665.3	230422.2
											7266.41	2197.22	2070.92	2332.6	46084.4
	Sub Total														299548.61

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Pennamutra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasaram	District Total
A.2 Water Resources											
1	Bore Well-New-Well Depth-10m, Dia-180mm	85	No.	76650	10	100	100	150			690
2	Diesel Pump Sets-New-5 HP	90	No.	41600	6.52	65.15	65.15	97.73	30	100	449.56
3	Drip Irrigation-New-12mm, 5 m x 5 m	85	ha	35500		30		5	18.72	37.44	153.5
4	Drip Irrigation-New-16mm, 10 m x 10 m	85	ha	27000		30		5	1.51		482
5	Electric Pump Sets-Summersible - 3 HP	85	No.	61800		6.89		1.15	50	100	102.75
6	Electric Pump Sets-Summersible - 5 HP	85	No.	70000					26.27	52.53	215.99
7	Solar PV Pump Sets (DC)-5 HP	85	No.	613800					50	100	410
8	Tube Well Deep - Dia-153mm, Depth-150m	85	No.	135690	10	100	100	260.87	29.75	59.5	243.95
	Sub Total				36.86	36.86	110.58	36.86			2849.57



## Annexure-1

Sr. No. + B4: AA17	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attili	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
4	Drip Irrigation-New-16mm, 10 m x 10 m	85	ha	27000	Phy			10	200	180	20		2		
5	Electric Pump Sets-Submersible - 3 HP	85	No.	61800	Phy	10	50	2.3	45.9	41.31	4.59		0.46		
6	Electric Pump Sets-Submersible- 5 HP	85	No.	70000	Phy	5.35	26.27	26.27	26.27				55.53		
7	Solar PV Pump Sets (DC)-5 HP	85	No.	613800	Phy	10	50	29.75	29.75				100		
8	Tube Well-Deep - Dia-175mm, Depth-450m	85	No.	433650	Phy	104.35		260.87	29.75				59.5		
	Sub Total				BL	36.86		15					20	50	10
					BL			55.29					73.72	184.3	36.86
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attili	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
<b>A-3 Farm Mechanisation</b>															
1	Combine harvester-Self propelled belt type-	80	No.	2900000	Phy	21	2	2	1	2	4		1	2	2
2	Combine harvester Sugarcane harvesters-	80	No.	15000000	Phy	46.4	46.4	46.4	23.2	46.4	92.8		23.2	46.4	1392
3	Drones-For Spraying-	80	No.	930000	Phy	15	17	25	23	19	20		21	25	240
4	Implement-Traction drawn/driven/mounted-Cultivator	80	No.	50000	BL	114	129.2	152	174.8	144.4	152		152	190	3093.2
5	Leveler-Laser Guided-	80	No.	470000	Phy	24	27.2	32	36.8	30.4	32		32	40	651.2
6	Other machinery-Other Machinery & Equipments-Agri-Backhoe Loader	80	No.	420000	BL	112.8	120.32	150.4	169.2	112.8	150.4		150.4	188	2977.92
7	Other machinery-Other Machinery & Equipments-Automatic Seeding Machine	80	No.	350000	Phy	30	32	40	45	30	40		40	50	792
8	Other machinery-Other Machinery & Equipments-Chaff cutter	80	No.	100000	BL	84	89.6	112	126	84	112		112	140	2217.6
9	Other machinery-Other Machinery & Equipments-Chaff Cutter cum Pulveriser	80	No.	60000	Phy	15	15	20	20	15	20		20	25	380
10	Other machinery-Other Machinery & Equipments-Rotary Mulcher	80	No.	170000	Phy	30	32	40	45	30	40		40	50	792
11	Other machinery-Other Machinery & Equipments-Rotator	80	No.	160000	BL	40.8	43.52	54.4	61.2	40.8	54.4		54.4	68	1477.12
12	Paddy Transplanter-Powerdrill Drawn-	80	No.	460000	Phy	38.4	40.96	51.2	57.6	38.4	51.2		51.2	64	1013.76
13	Power Tiller-12 HP	80	No.	280000	BL	110.4	110.4	147.2	147.2	92	147.2		147.2	184	2649.6
14	Seed Drill-Seed cum Fertilizer Drill-	80	No.	150000	Phy	67.2	71.68	89.6	100.8	67.2	89.6		89.6	112	1774.08
15	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	580000	BL	36	38.4	48	54	36	48		48	60	950.4
16	Tractor-With Implements & Trailer-26 to 35 HP	80	No.	650000	Phy	30	32	40	45	30	40		40	50	792
17	Tractor-With Implements & Trailer-36 to 45 HP	80	No.	750000	BL	139.2	148.48	185.6	208.8	139.2	185.6		185.6	232	3674.88
					Phy	3	3	4	5	3	4		4	5	71
					BL	15.6	15.6	20.8	20.8	15.6	20.8		20.8	26	369.2
					Phy	1	1	1	1	1	1		1	1	6
					BL	6		6	6				6		36



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Patakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tumkur	Undi	Veeravaram	District Total
A-3 Farm Mechanisation															
1	Combine harvester-Self propelled belt type-	80	No.	Phy	2	5	5	5	5	2	5	4	2	5	60
				BL	46.4	116	116	116	46.4	116	92.8	46.4	116	1392	
2	Combine harvester-Sugarcane harvester-	80	No.	Phy									1	2	2
				BL											
3	Drones For Spraying-	80	No.	Phy	22	18	20	20	19	18	29	15	21	20	240
				BL	167.2	196.8	152	152	144.4	136.8	114	114	159.6	152	3093.2
4	Implement-tractor draw/driver/mounted-Cultivator	80	No.	Phy	68	72	80	80	76	72	116	60	84	80	1628
				BL	35.2	23.8	32	32	30.4	28.8	24	24	33.6	32	631.2
5	Leveler-Laser Guided-	80	No.	Phy	45	35	40	40	35	35	55	39	40	40	792
				BL	162.2	131.6	150.4	150.4	131.6	131.6	205.8	112.8	150.4	150.4	2977.92
6	Other machinery-Other Machinery & Equipments-Agri-Backhoe Loader	80	No.	Phy	5	3	4	4	3	3	5	3	4	4	77
				BL	16.8	10.68	13.44	13.44	10.68	10.68	16.8	10.08	13.44	13.44	258.72
7	Other machinery-Other Machinery & Equipments-Automatic Seeding Machine	80	No.	Phy	43	35	40	40	35	35	55	39	40	40	792
				BL	126	98	112	112	98	98	154	84	112	112	2217.6
8	Other machinery-Other Machinery & Equipments-Chaff Cutter	80	No.	Phy	25	15	20	20	15	15	25	15	20	20	380
				BL	20	12	16	16	12	12	20	12	16	16	304
9	Other machinery-Other Machinery & Equipments-Chaff Cutter cum Pulveriser	80	No.	Phy	43	35	40	40	35	35	55	39	40	40	792
				BL	21.6	16.8	19.2	19.2	16.8	16.8	26.4	14.4	19.2	19.2	380.16
10	Other machinery-Other Machinery & Equipments-Rotary Mulcher	80	No.	Phy	15	35	40	40	35	35	55	39	40	40	792
				BL	61.2	47.6	54.4	54.4	47.6	47.6	74.8	40.8	54.4	54.4	1077.12
11	Other machinery-Other Machinery & Equipments-Rotator	80	No.	Phy	15	35	40	40	35	35	55	39	40	40	792
				BL	57.6	44.8	51.2	51.2	44.8	44.8	70.4	38.4	51.2	51.2	1013.76
12	Paddy Transplanter-Powertiller Drawn-	80	No.	Phy	40	30	40	40	25	30	40	30	30	33	720
				BL	147.2	110.4	147.2	128.8	92	110.4	147.2	110.4	110.4	128.8	2649.6
13	Power Tillage-12 HP	80	No.	Phy	43	35	40	40	35	35	55	39	40	40	792
				BL	110.8	78.4	89.6	89.6	78.4	78.4	123.2	67.2	89.6	86.6	1774.08
14	Seed Drill-Seed cum Fertilizer Drill-	80	No.	Phy	45	35	40	40	35	35	55	39	40	40	792
				BL	54	42	48	48	42	42	66	36	48	48	930.4
15	Tractor-With Implements & Trailer-15 to 25 HP	80	No.	Phy	45	35	40	40	35	35	55	39	40	40	792
				BL	208.8	162.4	185.6	185.6	162.4	162.4	253.2	139.2	185.6	185.6	3574.88
16	Tractor-With Implements & Trailer-26 to 35 HP	80	No.	Phy	5	3	3	2	2	2	5	3	4	4	72
				BL	26	15.6	10.4	10.4	10.4	10.4	26	15.6	20.8	20.8	369.2
17	Tractor-With Implements & Trailer-36 to 45 HP	80	No.	Phy	1	1				1			1	6	6
				BL											

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligud cm	Tanuku	Undi	Yerravasaram	District Total
<b>A.4 Plantation &amp; Horticulture</b>														
1	High density plantation-Banana-	80	Acre	118000	45	70	220	50	250	120	260		45	1708
					14.16	66.08	207.68	47.2	236	113.28	248.44		42.48	1012.35
2	High density plantation-Guava-3 x 3	80	Acre	157300					340	4		1	5	380
									130.81	1.94	1.23	6.17		160.07
3	High density plantation-Mango-1 x 3	80	Acre	191000	30	2			30	40	5	15		1667
					45.84	3.06			45.84	61.12	7.64	22.92		2547.18
4	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-Citrus: 6 x 6	80	Acre	92300				88	130		2	3	24	275
								64.98	93.99		1.48	2.22	17.72	203.07
5	New Orchard - Tropical/ Sub Tropical Fruits-Cashewnut-	80	Acre	73000						15			15	86



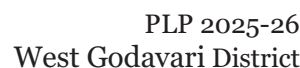
## Annexure-1

Sr. No. + B4: AA17	Activity	Bank Loan Factor (%)	Unit Size	SoI / Unit Cost (Rs)	Achanta	Aktividu	Attili	Bhimavaram	Elamanchili	Ganapavaram	Kalla	Mogalthur	Narsapur	District Total
18	Tractor-With Implements & Trailer-46 to 55 HP	80	No.	950000	Phy 1								2	9
19	Tractor-With Implements & Trailer-56 to 60 HP	80	No.	1080000	BL 76								35.2	68.4
	Sub Total				Phy 1								1	6
					BL 8.64								8.64	51.84
														23186.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoI / Unit Cost (Rs)	Achanta	Attili	Bhimavaram	Elamanchili	Ganapavaram	Kalla	Mogalthur	Narsapur	Palacole
1	High density plantation-Banana-	80	Acre	118000	Phy 80	18		130		220		10	220
2	High density plantation-Guava-3 x 3	80	Acre	154300	BL 75.52	16.99		122.72	207.68			9.44	207.68
3	High density plantation-Mango-4 x 3	80	Acre	191000	Phy	2		18					1
4	New Orchard - Tropical/ Sub-Tropical Fruits-Acid Lime/Lemon-Citrus: 6 x 6	80	Acre	92300	BL	2.47	25	22.22		200	720	600	1.23
5	New Orchard - Tropical/ Sub-Tropical Fruits-Cashewnut-	80	Acre	72000	Phy		38.2			305.6	1100.16	916.8	26
6	New Orchard - Tropical/ Sub-Tropical Fruits-Sapota-8 x 8	80	Acre	62800	BL								10.2
7	Nursery - Horticulture-Nursery-	90	No.	2500000	Phy			112.5			225	337.5	112.5
8	Nursery -Small Nursery-	90	No.	1000000	Phy	10	5	10		15	15	20	
9	Other: Plantation Crops-Coconut-Coconal - East Coast Tall	80	Acre	66000	BL	90	45	90		135	135	180	1200
10	Other: Plantation Crops-Coconut-Dwarf hybrid	80	Acre	77400	Phy	2650	10	250	250	800	2200	1200	642.24
11	Other: Plantation Crops-Oil Palm-	80	Acre	108350	BL	1418.48	5.35	1338	107	428.16	1177.44	642.24	200
12	Pandials-Creeper Vegetables-Cultivation-	80	Acre	359700	Phy	433.44	6.19	99.07	12.38	495.36	433.44	61.92	123.84
	Sub Total				BL	345.31	34.53	57.55		71.94	1438.8	184.17	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoI / Unit Cost (Rs)	District Total
	A.5 Working Capital - Bee Keeping				
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoI / Unit Cost (Rs)	Elamanchili	Mogalthur	Narsapur	Tadepalligudem	District Total
2	Plantation-Casuarina-5 m * 5 m	80	ha	85000	Phy 50	50	20		120
3	Plantation-Eucalyptus-5 m * 5 m	80	ha	95000	BL 34	34	33.6	20	81.6
1	Plantation-Subabul -5 m * 5 m	80	ha	78000	Phy			15.2	15.2
4	Plantation-Teak-5 m * 5 m	80	ha	120000	BL	10	12.48	30	12.48
	Sub Total				BL	9.6	19.2	28.8	138.08



## Annexure-1

[illegible]

Sl. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)
<b>A.5 Working Capital - Rec Keeping</b>				
	Sub Total			
<b>A.6 Forestry</b>				
2	Plantation-Casuarina 5 m * 5 m	80	ha	850000
3	Plantation-Eucalyptus 5 m * 5 m	80	ha	950000
4	Plantation-Schadmi 5 m * 5 m	80	ha	780000
5	Plantation-Peak 5 m * 5 m	80	ha	1200000
	Sub Total			

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacode	Palakodern	Pentapadu	Pemugonda	Pennamantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasaram	District Total
<b>A.7 Animal Husbandry - Dairy</b>															
1	Breed Multiplication Farm--	85	200	4000000	Pty	1					1	1			7
2	Buffalo Farming--Female calf rearing	90	1+1	106000	BL	340.85		5			340.85	340.85			2385.95
3	Bull Milk Cooling Unit--2000 liter	85	Nu.	1500000	BL	9.14	4.57	4.57	4.57	4.57	9.14	9.14	4.57	9.14	159.97
4	Bull Milk Cooling Unit--5000 liter	85	Nu.	2500000	BL	127.5	63.75	63.75	63.75	63.75	127.5	127.5	63.75	127.5	2312.5
5	Crossbred Cattle Farming--High yield variety	90	1+1	198700	BL	21.25		5	5	5	21.25	21.25			179
6	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	BL	17.88	8.94	8.94	8.94	8.94	17.88	17.88	8.94	17.88	312.91
7	Crossbred Cattle Farming--Mini Dairy (High Yield CB Cows)	90	5-5	1212400	BL	44.73	22.37	22.37	22.37	22.37	44.73	44.73	22.37	44.73	782.89
8	Dairy Marketing Outlet/ Parlour--	90	Nu.	400000	BL	109.12	54.56	54.56	54.56	54.56	109.12	109.12	54.56	109.12	1909.58
9	Fodder Cultivation- Acre-	90	Acre	36000	BL	35	18	18	18	18	35	35	18	35	630
10	Graded Buffalo Farming--Graded Murrah (3813)	90	1+1	202800	BL	16.2	19.44	19.44	16.2	19.44	19.44	19.44	9.72	16.2	31.04
					Pty	50	60	55	50	60	60	40	30	50	960

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Akividu	Attili	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
<b>A.7 Animal Husbandry - Dairy</b>															
1	Breed Multiplication Farm--	85	200	4000000	Phy	1	1	1	1	1	1	1	1	1	7
2	Buffalo Farming--Female calf rearing	90	1+1	100000	BL	340.85	340.85	340.85	340.85	340.85	340.85	340.85	340.85	340.85	2385.95
3	Bulk Milk Cooling Unit--2000 liter	85	No.	1500000	BL	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	159.97
4	Bulk Milk Cooling Unit--5000 liter	85	No.	2500000	BL	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	2231.25
5	Crossbred Cattle Farming--High yield variety	90	1+1	108700	BL	17.88	17.88	17.88	17.88	17.88	17.88	17.88	17.88	17.88	315.91
6	Crossbred Cattle Farming--Mini dairy	90	3+2	497000	BL	44.73	44.73	44.73	44.73	44.73	44.73	44.73	44.73	44.73	782.83
7	Crossbred Cattle Farming--Mini Dairy (Uigh Yield CB Cows)	90	5+5	1212400	BL	109.12	109.12	109.12	109.12	109.12	109.12	109.12	109.12	109.12	1908.58
8	Dairy Marketing Outlet/ Parlour--	90	No.	400000	BL	36	36	36	36	36	36	36	36	36	630
9	fodder Cultivation-1 Acre--	90	Acre	36000	Phy	50	50	50	50	50	50	50	50	50	960
10	Graded Buffalo Farming--Graded Murrah Buffaloes(GMB)	90	1+1	202800	BL	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	16.2	311.04
11	Graded Buffalo Farming--Mini dairy	90	3+2	59100	BL	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	1197
12	Graded Buffalo Farming--Mini Dairy (Uigh Yield CB Cows)	90	5+5	1373300	BL	123.62	123.62	123.62	123.62	123.62	123.62	123.62	123.62	123.62	2781.4
13	Refrigerated Tanker Van--	90	No.	4000000	BL	180	180	180	180	180	180	180	180	180	3960
14	Veterinary Clinic--	90	No.	2500000	Phy	2	2	2	2	2	2	2	2	2	46
15	ZBNF unit with Indigenous cattle--	90	2	11200	BL	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	584.04
<b>Sub Total</b>															
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>															
1	Buffalo Farming	100	Per Animal	49000	Phy	185	185	185	185	185	185	185	185	185	2867
2	Indigenous Cattle Farming	100	Per Animal	38000	BL	90.65	90.65	90.65	90.65	90.65	90.65	90.65	90.65	90.65	11872
<b>Sub Total</b>															

## Annexure-1

Sr. No. + Ea: AA17	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoduru	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarum	District Total
10	Graded Buffalo Farming--Graded Murrah Buffaloes(GM4)	90	1-1	202800	BL 91.26	109.51	100.39	82.13	91.26	109.51	109.51	73.01	54.76	91.26	1752.21
					Phy 10	20	20	5	10	5	5	20	10	5	225
11	Graded Buffalo Farming--Mini dairy	90	3-2	591000	BL 53.2	106.4	106.4	26.6	53.2	26.6	106.4	53.2	26.6	53.2	1197
					Phy 10	20	20	5	10	5	5	20	10	5	225
12	Graded Buffalo Farming--Mini Dairy (High Yield CB Cows)	90	5-5	1373500	BL 123.62	247.23	247.23	61.81	123.62	61.81	247.23	123.62	61.81	123.62	2781.4
					Phy 5	10	10	2	5	2	10	6	6	3	110
13	Refrigerated Tanker Van--	90	No.	4000000	BL 180	360	360	72	180	72	360	216	216	180	3960
					Phy 2	4	4	1	2	1	4	3	3	2	46
14	Veterinary Clinic--	90	No.	2500000	BL 43	90	112.5	22.5	43	22.5	90	67.5	67.5	43	1033
					Phy 20	40	40	20	30	20	30	25	10	40	340
15	ZBNT unit with Indigenous cattle--	90	2	121200	BL 21.82	43.63	43.63	21.82	21.82	21.82	32.72	27.27	10.91	43.63	359.04
															20208.18
	Sub Total														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoduru	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarum	District Total
	A.8 Working Capital - All - Dairy/Drought animal														
1	Buffalo Farming--	100	Per Animal	49000	Phy 150	186	100	65	95	90	185	185	80	170	2867
					BL 73.3	91.14	49	31.85	46.55	44.1	90.65	90.65	38.2	83.3	1404.83
2	Indigenous Cattle Farming--	100	Per Animal	38000	Phy 450	652	450	750	425	885	450	450	1000	650	11572
					BL 171	247.76	171	285	161.5	340.1	171	171	380	247	4571.36
	Sub Total														5916.19
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoduru	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarum	District Total
	A.9 Animal Husbandry - Poultry														
1	Commercial Layer Farming-- Manual/Automated	80	10000	6800000	Phy 34.4	108.8	108.8				2	1	1		21
					BL 10	20	20				108.8	54.4	54.4		1142.4
2	Indigenous Poultry Farming--Backyard poultry	90	100	78000	BL 7.02	14.04	14.04				14.04	7.02	7.02		210
					Phy 5						5	5	5		147.42
3	Poultry Hatchery--Broiler	80	7500	12000000	BL 480						480	480	480		42
					Phy 5						5	5	5		42
4	Poultry Hatchery--Layer	90	7500	12000000	BL 540						540	540	540		42
					Phy 10	10	10	5	5	5	20	5	5	10	4336
5	Poultry transportation vehicle--	90	No.	1000000	BL 90	90	90	45	45	45	180	45	45		155
					Phy 10	10	10	5	5	5	20	5	5	5	1395
6	Retail Poultry dressing/products outlet--	90	No.	300000	BL 27	27	27	13.5	13.5	13.5	54	13.5	13.5		155
															418.5
	Sub Total														11071.32
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoduru	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarum	District Total
	A.10 Working Capital - All - Poultry														
1	Broiler Farming_Others_	100	Per Bird	130	Phy 10500	11000	9000	8500	8800	9500	12000	12500	6000	9500	231300
					BL 13.65	14.3	11.7	11.05	11.44	12.35	15.6	15.25	7.8	12.35	300.69
2	Layer Farming_Others_	100	Per Bird	240	Phy 10500	11000	9000	5500	5000	9000	12000	8500	3500	6000	170500
					BL 25.2	26.4	21.6	13.2	12	21.6	28.8	20.4	8.4	14.4	409.2
	Sub Total														7700.89

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attilli	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
<b>A.9 Animal Husbandry - Poultry</b>															
1	Commercial Layer Farming-- Manual/Automated	80	10000	6800000	Phy	1	1	2	1	1	1	1	1	1	21
					BL	54.4	54.4	108.8	54.4	54.4	54.4	54.4	54.4	54.4	1142.4
2	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy	10	10	20	10	10	10	10	10	10	210
					BL	7.02	7.02	14.04	7.02	7.02	7.02	7.02	7.02	7.02	147.42
3	Poultry Hatchery--Broiler	80	7500	12000000	Phy		5	10			2			5	42
					BL		480	960		192				480	4032
4	Poultry Hatchery--Layer	90	7500	12000000	Phy		5	10		2				5	42
					BL		540	1080		216				540	4536
5	Poultry transportation vehicle--	90	No.	1000000	Phy	5	5	10	5	5	5	5	5	5	45
					BL	45	45	90	45	45	45	45	45	45	395
6	Retail Poultry dressing/products outlet--	90	No.	300000	Phy	5	5	10	5	5	5	5	5	5	45
					BL	13.5	13.5	27	13.5	13.5	13.5	13.5	13.5	13.5	116.7132
	Sub Total														
<b>A.10 Working Capital - All - Poultry</b>															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attilli	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
1	Broiler Farming_Others_	100	Per Bird	130	Phy	13000	10000	12000	18000	13000	13000	11000	14000	18000	231300
					BL	19.5	13	15.6	23.4	14.95	16.25	14.3	18.2	23.4	306.69
2	Layer Farming_Others_	100	Per Bird	240	Phy	10000	9000	6000	15000	6500	10500	5500	7500	12000	179500
					BL	24	21.6	14.4	36	15.6	15.6	13.2	18	28.8	409.2
	Sub Total														705.89
<b>A.11 Animal Husbandry - SGP</b>															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attilli	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
1	Abattoir/Slaughter Unit Fixed 20 animals per day	90	No.	3500000	Phy		1		1				1		4
					BL		31.5	31.5					31.5		126
2	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy		50	50	50	50	50				480
					BL	102.15		102.15	102.15	102.15	102.15		102.15		980.64
3	Lamb Rearing Unit-New Shed-	90	20	120000	Phy		1		1				1		4
					BL		1.08	1.08					1.08		4.32
4	Pig Rearing Unit-New Shed-	90	3+1	497500	Phy	10	10	20	10	5	5				99
					BL	44.78	44.78	89.55	44.78	22.39	22.39				443.2
5	Retail Market outlet for Meat--	90	No.	300000	Phy	5	5	20	5	5	5	5	5	10	150
					BL	13.5	13.5	54	13.5	13.5	13.5	13.5	13.5	27	405
6	Sheep - Rearing Unit-New Shed-Nellore Breed	90	20+1	255000	Phy	50	50	50	50	50	50			50	480
					BL		114.75	114.75		114.75	114.75		114.75		1101.6
	Sub Total														3060.86



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palakodu	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Uvdi	Veeravasanam	District Total
<b>A.11 Animal Husbandry - SGP</b>															
1	Abattoir/Slaughter Unit-Fixed-20 animals per day	90	No.	3500000							1				4
				BL							31.5				126
2	Goat - Rearing Unit-New Shed-Omsabadi Breed	90	20+1	2270000		50	80				100				180
				BL		102.15	163.44				204.3				980.64
3	Lamb Rearing Unit-New Shed-	90	20	1200000							1				4
				BL							1.08				4.32
4	Pig Rearing Unit-New Shed-	90	3+1	497500		8				10	3		8		99
				BL	44.78	35.82				44.78	13.43		35.82		443.3
5	Retail Market outlet for Meat--	90	No.	3000000		5	5				20	10	5	10	150
				BL	10	13.5	13.5	13.5	13.5	13.5	54	27	13.5	27	405
6	Sheep - Rearing Unit-New Shed-Nellore Breed	90	20+1	2550000		50	80				100				480
				BL		114.75	183.6				229.5				1101.6
<b>A.12 Working Capital - AH - Others/SR</b>															
1	Goat Farming - Rearing Unit - Semi-intensive_	100	20+1	450000		80	50	75	60	30	150	40	80	50	3210
				BL	36.8	36.8	23	34.5	27.6	13.8	69	18.4	36.8	23	602.6
	Sub Total														602.6
<b>A.13 Fisheries</b>															
1	Aquaculture input production-Agro Based Sterch Production-	80	No.	478800		10	2			5			8	2	75
				BL	38.3	11.49	7.66			19.15			30.64	7.66	287.25
2	Roof Building/Repair Yards -Purchase of JOTH OBM	80	No.	970000											110
				BL											
3	Brackishwater/ Coastal Aquaculture-Crab Culture-	80	ha	1571000											40
				BL											
4	Brackishwater/ Coastal Aquaculture-Crab Culture-Mud Crab Rearing	80	ha	1571000											85
				BL											
5	Brackishwater/ Coastal Aquaculture-Polyculture-Scampi Culture	80	ha	1483000											850
				BL											
6	Brackishwater/ Coastal Aquaculture-Shrimp Farming-White Shrimp (Litopenaeus vannamei) culture	80	ha	2940000											10085.08
				BL											
7	Coastal Aquaculture-Sea Cage Farming-Sea Bass culture	80	No.	1038000											2357.04
				BL											100
8	Coastal Aquaculture-Seaweed Farming (Average of Rati & Mondur)-	80	No.	100000											1548.96
				BL											100
9	Composite Fish Culture-Composite Fish Culture-	80	ha	3077500		285	80	10	330	100	60	20	1230	280	11120
				BL	701.67	615.5	196.96	24.62	812.46	467.78	147.72	49.24	3077.5	689.26	2737.44
12	Fish Culture -Irrigation Tank-1	80	ha	1793600		5							15		130
				BL	71.74	71.74							215.23		1865.33
13	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	8030000		460	100		400	250	100		1400	400	33100
				BL	2894.04	2572.48	643.12		2572.48	1672.11	643.12		9003.68	2572.48	97689.92
10	Fish Culture -Polyculture of Fish and Scampi	80	ha	1788000		340	100	10	300	230	70	20	1500	340	13420
				BL	1392.34	1225.73	383.04	38.3	1463.86	886.93	268.13	76.61	5745.6	1392.34	51403.98
11	Fish Culture -RAAS Large	80	No.	5751900		5			3	3	3		15		430
				BL	230.2	230.2			138.12	138.12			690.59	138.12	5985.12
14	Fish marketing-Fish Sale Unit-	85	No.	4000000		30					30	10	15		410
				BL	102	17					102	34	51		1394

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Akividu	Attiti	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
1	A.12 Working Capital - All - Others/SR Goat Farming - Rearing Unit - Semi-intensive	100	20+1	46600	Phy	20	50	25	100	80	50	80	80	80	1310
					BL	9.2	23	11.5	46	36.8	23	36.8	36.8	36.8	602.6
	Sub-Total														602.6
<b>A.13 Fisheries</b>															
1	Aquaculture inputs production-Agro Based Starch Production-	80	No.	478800	Phy	2	10	2	5	2	12	2	3	2	75
2	Boat Building/Repair Yards--Purchase of 10HP OBM	80	No.	97900	Phy	7.66	38.3	7.66	19.15	7.66	45.96	7.66	11.49	7.66	287.25
3	Brackishwater/ Coastal Aquaculture-Crab Culture-	80	ha	157100	Phy				20	15.52		7.76	23.38	38.8	85.36
4	Brackishwater/ Coastal Aquaculture-Crab Culture-Mud Crab Rearing	80	ha	1571000	Phy				10	12.57		25.14	12.57	12.57	50.28
5	Brackishwater/ Coastal Aquaculture-Polyculture-Scampi Culture	80	ha	1483100	Phy				125.68	100		450	565.56	377.04	1068.38
6	Brackishwater/ Coastal Aquaculture-Shrimp Farming-White Shrimp (Litopenaeus vannamei) culture	80	ha	2946300	Phy				1186.48	3559.44		5339.16	3559.44		10085.08
7	Coastal Aquaculture-Sea Cage Farming-Sea Bass culture	80	No.	1936500	Phy				1178.52	50		707.11	471.41	20	2357.04
8	Coastal Aquaculture-Seaweed Farming (Average of Ruff & Monoline)-	80	No.	10000	Phy				774.48	50		464.69	308.79	20	1548.96
9	Composite Fish Culture-Composite Fish Culture-	80	ha	307750	Phy	75	1100	200	2400	250	650	40	1700	1150	800
12	Fish Culture -Irrigation Tank-i	80	ha	1793600	Phy				358.72	71.74	143.49	286.98	215.23	143.49	1865.33
13	Fish Culture -Leased Pond-Intensive Fish Culture	80	ha	803900	Phy	120	1600	300	2800	400	900	60	2600	1600	15100
10	Fish Culture --Polyculture of Fish and Scampi	80	ha	478800	Phy	771.74	10289.92	1929.36	13007.36	2572.48	5788.08	385.87	16721.12	10389.92	97680.92
11	Fish Culture --RAS Large	80	No.	5754900	Phy	90	1400	240	2880	300	780	50	2000	1400	13420
14	Fish marketing-Fish Sale Unit-	85	No.	400000	Phy	344.74	5302.56	919.3	11031.55	1149.12	2987.71	191.52	7060.8	3677.18	51409.98
15	Fish processing-Solar Fish Dryer-	80	No.	426000	Phy	30	80	10	80	30	50	5	20	14	490
16	Fish processing-Solar Fish Dryer-Small	80	No.	150000	Phy	36	96	12	96	36	60	6	72	60	624
17	Fishing craft-Mechanised-- mobile Aqua Labs	80	No.	4100000	Phy	3	20	2	30	4	8	8	8	5	122
18	Fishing craft-Mechanised--10-20 HP	80	No.	3100000	Phy	98.4	656	65.6	984	131.2	262.4	262.4	164	164	4001.6
19	Fishing craft-Mechanised--180-200 HP	80	No.	7400000	Phy				248	2			744	496	1488
20	Fishing craft-Mechanised-Deep Sea Fishing Vessel 200-240 HP engine	80	No.	12800000	Phy				118.4	1			296	296	710.4
					BL				102.4				512	512	1126.4



[illegible]

## Annexure-1

Sr. No.-B4: AA17	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attiti	Bhimavaram	Flamanchilli	Ganapavaram	Fragavaram	Kalla	Mogalthur	Narsapur	District Total
21	Fishing craft-Non Mechanised Boat/Traditional without OBM-Starting from SHP engine.	80	No.	550000		Phy		40	10	5		60	40	30	250
22	Fishing gear and equipments-Accessories for Fishing Gear-fishing craft and gill nets	80	No.	1000000		Phy	8	176	44	22		264	176	132	1100
23	Fishing gear and equipments-Accessories for Fishing Gear-Providing of FRP Boat engine	80	No.	320000		Phy	6.4	72	8	1.6		52	36	24	252
24	Fishing gear and equipments-Accessories for Fishing Gear-Purchase of FRP nava & fishing net.	80	No.	1100000		Phy	20.48	230.4	25.6	5.12		166.4	115.2	76.8	806.4
25	Mariculture-Sea Cage Farming-	80	No.	3500000		Phy	70.4	792	88	17.6		572	396	264	2772
26	Ornamental Fish Culture-Indigenous ornamental fish unit-	80	No.	648400		Phy		10	569.6				569.6	1139.2	2278.4
27	Pond construction-Pond Renovation & Desilting-	80	ha	648900	90	Phy	900	3375	440	830	100	3740	2470	1515	21490
	Sub Total				4672.11	172856.7	4672.08	17520.3	2284.13	4308.7	519.12	19259.35	12822.26	7864.67	111558.9
	A.14 Working Capital - Fisheries														329425.16
1	Brackish water - Others _____	100	Acre	3700000		Phy			200			120	280	200	950
2	Fish Culture - Others_Others_	100	Acre	480000	10	Phy	20	230	25	5		444	1036	740	3515
3	Fish Culture in Pond_Monoculture - Pangasius	100	Acre	600000	48	Phy	96	1104	120	24	24	816	552	336	3984
4	Fish Culture in Pond_Monoculture - Tilapia_	100	Acre	500000	60	Phy	120	1380	150	30	5	170	115	70	830
5	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Others_	100	Acre	3000000	30	Phy	60	690	75	15	15	510	345	210	2490
6	Mud Crab Culture _____	100	Acre	245000		Phy			10				10	10	30
7	Prawn Culture - Scampi_	100	Acre	360000	10	Phy	20	230	25	5	5	170	115	70	830
8	Sea Bass	100	Acre	500000	36	Phy	72	828	90	18	18	612	414	252	2088
9	Shrimp Farming, I. Vanamai - Intensive_	100	Acre	1000000	100	Phy	1000	3750	495	920	100	4125	2745	1680	5900
10	Shrimp Farming, L. Vanamai- Semi intensive_	100	Acre	700000	1085	Phy	150	630	90	220	15	595	414	270	2384.00
	Sub Total				7595	3500	1050	4410	630	1540	105	4165	2898	1890	34118
	A.15 Farm Credit														295108.5
1	Finance to FPOs/IFCs--	90	No.	3000000	2	Phy	2	2	5	1			3	5	29
2	Integrated Farming--Irrigated System	85	No.	980000	54	Phy		54	135	27			81	135	783
3	Integrated Farming--Wetland System	85	No.	1253000		Phy								2	10
4	Organic Inputs Manufacturing Unit--Medium	85	No.	4000000	680	Phy	850	1020	680	680	680	850	850	850	14790

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Polakoluru	Pentapadu	Pemungonda	Pennamantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasuram	District Total
	<b>A.15 Farm Credit</b>														
1	Finance to FPOs/FVCs--	90	No.	3000000	Phy 3			2	2		2				29
2	Integrated Farming -Irrigated System	85	No.	980000	BL 84			54	54		54		2		783
3	Integrated Farming -Wetland System	85	No.	1255000	BL 10.66						10.66		16.66		83.3
4	Organic Inputs Manufacturing Unit-Medium	85	No.	4000000	BL 10.67			20	20	15	10.67				74.69
5	Organic Inputs Manufacturing Unit-Small	85	No.	2000000	Phy 40			680	680	510	30	20	20	20	435
6	Pledge Loans--	90	No.	3000000	BL 680			680	680	510	1020				14790
7	Poly House-Tubular Structure--	85	No.	3500000	Phy 3400			3400	3400	2800	3800				67000
8	Two Wheeler Loans-Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors--	90	No.	800000	BL 8640			8640	8640	7560	10260				180900
	Sub-Total				BL 220			210	210	180	2870				5
	Total Farm Credit (sum of A.1 to A.16)				Phy 172.8			151.2	151.2	129.6	201.6				148.75
					BL 10712.8			9935.2	10979.2	8799.6	12612.68				21911.24
					10566.73										1235018.18
	<b>B. Agriculture Infrastructure</b>														
	<b>B.1 Storage Facilities</b>														
1	Cold Storage-for Horticulture Produce-5000 MT - Basic	75	No.	40000000	Phy 10						10	10			61
2	Cold Storage-for Horticulture Produce-5000 MT - PFB	75	No.	50000000	BL 3000						3000	3000			18300
3	Cold Storage-Mini Unit-Cold Room-30 MT	75	No.	1500000	BL 3750						3750	3750			61
4	Cold Storage-Refrigerated Van--	75	No.	2500000	Phy 50			5	15	15	50	20	30	10	22875
5	Cold Storage-Galvanized Sheets-1000 MT	75	No.	3500000	BL 502.5			56.25	168.75	168.75	562.5	225	506.5	112.5	665
6	Cold Storage-Galvanized Sheets-1000 MT	75	No.	3500000	BL 187.5				187.5	187.5	597.5	375	927.5	187.5	7481.25
7	Cold Storage-Galvanized Sheets-500 MT	75	No.	1750000	BL 131.25				131.25	131.25	202.5	131.25	331.25	52.5	485
8	Cold Storage-Medium -RCC - 1000 MT	75	No.	7000000	BL 202.5				65.63	65.63	202.5	65.63	105	65.63	9093.75
9	Cold Storage-Medium -RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	71
10	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	3727.5
11	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	245
12	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	7350
13	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	630
14	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	2462.5
15	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	120
16	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	765.02
17	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	85
18	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	1083.75
19	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	114
20	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	1453.5
21	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	200
22	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	1700
23	Cold Storage-RCC - 500 MT	75	No.	4000000	BL 150				5	5	150	25	5	20	81849.19



## Annexure-1

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## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasaram	District Total
<b>B.2 Land Development</b>															
1	Reclamation of Problem Sub-Reclamation of Saline Soils-	80	ha	50162	Phy	569	522	169	28	663	388	132	42	2914	22673
					BL	228,34	215,89	67,82	11,24	266,06	155,7	52,97	16,85	1068,86	9998,6
2	Bank Silt Application--	80	ha	72139	Phy	569	522	169	28	663	388	132	42	2914	22673
					BL	228,34	207,56	97,52	16,16	382,58	223,89	76,17	24,24	1450,68	13983,26
	Sub Total														22181,86
<b>B.3 Agriculture Infrastructure - Others</b>															
1	Compost/ Verm Compost-Compost - NADDP Compost-10' x 6' x 3'	80	No.	20390	Phy	5	5	5	5	5	5	10	5	5	120
					BL	0,81	0,81	0,81	0,81	0,81	0,81	1,62	0,81	0,81	19,44
2	Compost/ Verm Compost-Verm Compost-2 TPA	80	No.	33809	Phy	1	2	2	1	1	1	2	2	2	37
					BL	0,27	0,54	0,54	0,27	0,27	0,27	0,54	0,54	0,54	9,99
3	Compost/ Verm Compost-Verm Compost-20 TPA	80	No.	376109	Phy	5	10	10	5	5	5	10	10	10	185
					BL	15,04	30,09	30,09	15,04	15,04	15,04	30,09	30,09	30,09	556,69
4	Compost/ Verm Compost-Verm Hatchery - 200 TPA	80	No.	1641709	Phy	2	4	4	2	2	2	4	4	4	69
					BL	26,27	52,53	52,53	26,27	26,27	26,27	52,53	52,53	52,53	906,18
5	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000009	Phy	1	85	85	42,5	42,5	42,5	85	85	85	1572,5
					BL	42,5	1	2	1	1	1	2	2	2	37
6	Tissue Culture-Tissue Culture Plant Production and Sale-Small Scale	85	No.	3000009	Phy	1	2	2	1	1	1	2	2	2	37
					BL	25,5	51	51	25,5	25,5	25,5	51	51	51	943,5
	Sub Total														4908,24
	Total (B.1, B.2, B.3)														108039,29
<b>C. Ancillary Activities</b>															
<b>C.1 Food &amp; Agro Processing</b>															
2	Agro Processing Unit-Cashew Processing-	85	No.	3000009	Phy							5			25
					BL							127,5			617,5
1	Agro Processing Unit-Others	85	No.	1500009	Phy	90	60	60	60	60	60	90	60	60	184,5
					BL	1147,5	765	1147,5	765	765	1912,5	1147,5	765	765	25329,75
3	Coconut Processing-Oil Extraction -Small	85	No.	3600009	BL	153			153	459	153			918	3660
					Phy	1		1			1			1	8
4	Dairy Processing Unit-Integrated Processing- 20000 lt per day	75	No.	15000009	BL	112,5		112,5		112,5	112,5			112,5	900
					Phy	25	10	20	10	15	30	10		30	320
5	Dairy Processing Unit-Integrated Processing- 5000 lt per day	75	No.	5000009	BL	937,5	375	750	375	562,5	1125	375		1125	12000
					Phy	10	5	10	5	20	20	10			205
6	Fruit Processing -Ripening-Ripening Chamber-Medium	75	No.	3000009	BL	225	112,5	225		5	450	225			4612,5
					Phy	3					2				45
7	Fruit Processing -Sorting, grading & Packing- Functional Packhouse (9x9 m)	85	No.	4000009	BL	10,2	34	34		17	6,8	6,8			153
					Phy	2		2			1				14
8	Fruit Processing -Sorting, grading & Packing- Integrated Pack House 16MT/day	75	No.	5000009	BL	75		75			37,5				395
					Phy	15	20	15	15	10	20	15	25	15	325
9	Meat & Poultry Processing--	75	No.	3000009	BL	337,5	450	337,5	337,5	225	450	337,5	337,5	337,5	7912,5
					Phy	20	70	15	25	25	150	55	40	30	765
10	Rice Processing -Rice Mill - Small Scale (500 Kg./1hr)-Automatic	85	No.	3000009	BL	51	178,5	38,25	69,75	63,75	382,5	149,25	102	76,5	1950,75
					Phy			2							8
11	Vegetable Processing-Dehydration of Vegetables-Picnic	90	No.	5000009	BL										36
					Phy			9		5					35
12	Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000009	BL			18		9					63
					Phy						2	1			5
13	Vegetable Processing-Sauce and Ketchup unit-	85	No.	1000009	BL							17	8,5		42,5
															54816,5
	Sub Total														



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Akividu	Attili	Bhimaavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
<b>B.3 Agriculture Infrastructure - Others</b>															
1	Compost/ Vermi Compost-Compost - NADFP Compost-10' x 6' x 3'	80	No.	203000	Phy	5	10	5	5	5	5	10	5	5	120
					BL	0.81	1.62	0.81	0.81	0.81	0.81	1.62	0.81	0.81	19.44
2	Compost/ Vermi Compost-Vermi Compost-2 TPA	80	No.	338000	Phy	1	2	1	2	2	2	5	2	2	37
					BL	0.27	0.54	0.27	0.54	0.54	0.54	1.35	0.54	0.54	9.99
3	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376000	Phy	5	10	5	10	10	10	25	10	10	185
					BL	15.04	30.09	15.04	30.09	30.09	30.09	75.22	30.09	30.09	556.63
4	Compost/ Vermi Compost-Vermi Hatchery-260 TPA	80	No.	1640000	Phy	2	4	2	4	4	4	5	4	4	69
					BL	26.27	52.53	26.27	52.53	52.53	52.53	65.67	52.53	52.53	946.18
5	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy	1	2	1	2	2	2	5	2	2	37
					BL	42.5	85	42.5	85	85	85	212.5	85	85	1572.5
6	Tissue Culture-Tissue Culture Plant Production and Sale-Small Scale	85	No.	3000000	Phy	1	2	1	2	2	2	5	2	2	37
					BL	25.5	51	25.5	51	51	51	127.5	51	51	943.5
	Sub-Total														4008.24
	Total (B.1+B.2+B.3)														108039.29
<b>C. Ancillary Activities</b>															
<b>C.1 Food &amp; Agro Processing</b>															
2	Agro Processing Unit-Cashew Processing-	85	No.	3000000	Phy										
					BL										
1	Agro Processing Unit- Others	85	No.	1500000	Phy	170	120	180	75	60	60	120	255	255	637.5
					BL	1912.5	1530	2295	956.25	765	765	1530	1912.5	1147.5	23523.75
3	Coconut Processing-Oil Extraction- Small	85	No.	3600000	Phy	10			5			10	10	5	100
					BL	306			153			306	306	153	3060
4	Dairy Processing Unit-Integrated Processing-200000 lt per day	75	No.	15000000	Phy			1					1	1	8
					BL			112.5					112.5	112.5	900
5	Dairy Processing Unit-Integrated Processing-5000 lt per day	75	No.	5000000	Phy	20	20		50	15		20	20	25	320
					BL	750	750		1875	562.5		750	750	937.5	12000
6	Fruit Processing - Ripening-Ripening Chamber Medium	75	No.	3000000	Phy	10	10	30	20		5	5	30	30	205
					BL	225	225	675	450		112.5	112.5	675	675	4612.5
7	Fruit Processing - Sorting, grading & Packing-Functional Packhouse: (9m x 6m)	85	No.	4000000	Phy	5		3				5	5	5	45
					BL	17		10.2				17	17	17	153
8	Fruit Processing - Sorting, grading & Packing-Integrated Pack House 16MT/day	75	No.	5000000	Phy	2		1	1			1	2	2	14
					BL	75		37.5	37.5			37.5	75	75	525
9	Meat & Poultry Processing--	75	No.	3000000	Phy	10	15	30	10	15	15	15	10	15	325
					BL	225	337.5	675	225	337.5	337.5	337.5	225	337.5	7312.5
10	Rice Processing - Rice Mill - Small Scale (500 Kg / Hour)-Automatic	85	No.	3000000	Phy	15	50	50	70	20	40	20	5	15	765
					BL	38.25	127.5	127.5	178.5	51	102	51	12.75	38.25	1950.75
11	Vegetable Processing-Dehydration of Vegetables-Electric	90	No.	5000000	Phy									2	8
					BL									9	36
12	Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000000	Phy	5						5	5	5	35
					BL	9						9	9	9	63
13	Vegetable Processing-Sauce and Ketchup unit-	85	No.	1000000	Phy			2							5
					BL			17							42.5
	Sub-Total														54816.5

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palakode	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravaram	District Total
	<b>C.2 Ancillary Activities -</b>														
1	Agri Clinic & Agri Business Centers-Large operators	85	No.	3000000	Phy BL	5 127.5	2 51	2 51			3 127.5	4 102		2 51	28 714
2	Agri Clinic & Agri Business Centers-Medium	85	No.	1500000	Phy BL	8 102	4 51	2 25.5	2 25.5	2 25.5	8 102	4 51	2 25.5	2 25.5	94 1198.5
3	Custom Service Units/ Custom Hiring Centers-	85	No.	2000000	Phy BL	20 240	10 170	5 85	5 85	5 85	10 170	10 170	5 85	5 85	200 3400
4	Loan to MFI's for Onlending to for Agri. Purpose--	85	No.	2500000	Phy BL	30 5100	10 1700	5 850	5 850	5 850	30 5100	15 2550	5 850	5 850	255 43250
5	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purpose--	85	No.	5000000	Phy BL	5 2125	5 2125				10 4250	5 2125			90 38250
6	Loan to PACS/ FSS/ LAMPS- Purchase of Produce-	85	No.	3000000	Phy BL	10 255	5 127.5	2 51	2 51	2 51	10 255	8 204	4 102	5 127.5	96 2448
	Sub-Total														86900.5
	Total (C.1+C2)														144177
	Total (A+B+C)														1487234.47
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>														
	Co-operatives of Artisans, Village Industries--	85	No.	500000	Phy BL	10 42.5	5 21.25	5 21.25	5 21.25	5 21.25	20 85	10 42.5	5 21.25	10 42.5	215 913.75
	KVIC Units--	85	No.	5000000	Phy BL	1 4.25					2 8.5	2 8.5	1 4.25	1 4.25	14 59.5
	Manufacturing Sector - Term Loan-Medium-	85	No.	220000000	Phy BL	2 371	5 935	2 371	2 371	2 371	5 935	4 718	4 718	3 561	61 11407
	Manufacturing Sector - Term Loan-Medium-	85	No.	300000000	Phy BL	5 1275	2 510				5 1275	5 1275	2 510	3 765	36 9180
	Manufacturing Sector - Term Loan-Micro-	85	No.	1000000	Phy BL	425 240	425 180	255 180	255 180	170 150	425 280	272 200	207.5 180	204 210	6590 4050
	Manufacturing Sector - Term Loan-Micro-	85	No.	4000000	Phy BL	816 180	850 200	612 120	612 120	408 40	952 180	680 100	612 120	714 160	13770 2730
	Manufacturing Sector - Term Loan-Micro-	85	No.	8000000	Phy BL	1224 10	1360 20	816 10	816 10	272 5	1224 20	680 10	816 20	1088 30	18406 245
	Manufacturing Sector - Term Loan-Small-	85	No.	60000000	Phy BL	510 4	1020 4	510 2	255 1		1020 10	510 5	1020 12	1530 4	12495 78
	Manufacturing Sector - Term Loan-Small-	85	No.	85000000	Phy BL	289 1	289 2	144.5 1	72.25 1		72.25 3	361.25 2	867 3	289 1	5635.5 36
	Manufacturing Sector - Working Capital-Medium-	85	No.	130000000	Phy BL	110.5 221	110.5 221	110.5 221	110.5 221	110.5 221	331.5 221	221 1	331.5 221	110.5 221	3978 6
	Manufacturing Sector - Working Capital-Medium-	85	No.	180000000	Phy BL						306 153				918 2
	Manufacturing Sector - Working Capital-Medium-	85	No.	250000000	Phy BL						212.5 510				425 180
	Manufacturing Sector - Working Capital-Micro-	85	No.	4000000	Phy BL	430 1230	270 918	180 612	180 612	135 459	212.5 1896	330 1122	360 1224	180 612	5655 18961
	Manufacturing Sector - Working Capital-Micro-	85	No.	6000000	Phy BL	420 242	300 1230	170 867	170 867	180 60	440 2244	240 1224	300 1330	180 918	5290 26979
	Manufacturing Sector - Working Capital-Micro-	85	No.	8000000	Phy BL	120 120	180 180	120 120	120 120	60 60	360 360	180 180	270 270	150 150	3175 3175



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoI / Unit Cost (Rs)	Achanta	Aktividu	Attli	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
1	C-2 Ancillary Activities - Agri Clinic & Agri Business Centers--Large operations	85	No.	30000000	Play			5						5	28
					BL			127.5						127.5	714
					Phy	5	5		8	2	4	4	5	8	94
2	Agri Clinic & Agri Business Centers--Medium	85	No.	15000000	BL	63.75	63.75	127.5	102	25.5	51	51	63.75	102	1198.5
3	Custom Service Units/ Custom Hiring Centers--	85	No.	20000000	Phy	10	10	20	10	5	10	10	10	20	200
4	Loan to MFIs for Onlending to for Agri. Purpose--	85	No.	200000000	BL	170	170	340	170	85	170	170	170	340	3400
					Phy	10	10	30	10	5	10	10	10	30	255
					BL	1700	1700	5100	1700	850	1700	1700	1700	5100	43350
5	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purpose--	85	No.	500000000	Phy	5	5	20	5		5	5	5	10	90
6	Loan to PACS/ FSS/ LAMPs- Purchase of Produce--	85	No.	30000000	BL	2125	2125	8500	2125		2125	2125	2125	4250	38250
					Phy	5	2	10	3	2	2	2	5	10	96
					BL	127.5	51	255	76.5	51	51	51	127.5	255	2448
	Sub Total														89350.5
	Total (C1+C2)														144177
	Total (A+B+C)														1487234.47
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoI / Unit Cost (Rs)	Achanta	Aktividu	Attli	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
1	II. Micro, Small and Medium Enterprises (MSME)	85	No.	5000000	Play	20	10	40	10	10	5	5	10	10	215
					BL	85	42.5	170	42.5	42.5	21.25	21.25	42.5	42.5	912.75
					Phy	1	1	2	1					2	14
2	Co-operatives of Artisans, Village Industries--	85	No.	5000000	BL	4.25	4.25	8.5	4.25					8.5	59.5
					Phy	2	2	10	2	1		2	5	5	61
					BL	374	374	1870	374	187		374	935	935	11407
3	Manufacturing Sector - Term Loan-Medium--	85	No.	200000000	Phy			5					2	5	36
					BL			127.5					510	127.5	9180
					Phy	400	200	500	200	220	200	200	400	500	6950
4	Manufacturing Sector - Term Loan-Micro--	85	No.	1000000	BL	340	170	425	170	187	170	170	340	425	5907.5
					Phy	210	120	300	180	150	100	200	280	300	4050
					BL	714	408	1020	612	510	340	680	952	1020	13770
5	Manufacturing Sector - Term Loan-Micro--	85	No.	8000000	BL	140	60	240	120	140	40	120	160	400	2720
					Phy	952	408	1632	816	952	272	816	1088	1360	18496
					BL	5	5	40	10	5	5	5	10	30	245
6	Manufacturing Sector - Term Loan-Small--	85	No.	60000000	BL	255	255	2040	510	255		255	510	1530	12495
					Phy	1	8	20		1				5	78
					BL	72.25	578	1445		72.25	1	3	1	361.25	5655.5
7	Manufacturing Sector - Working Capital-Medium--	85	No.	130000000	BL	110.5	110.5	442	110.5	110.5	110.5	331.5	110.5	331.5	3978
					Phy		1	2							6
					BL		153	306							938
8	Manufacturing Sector - Working Capital-Medium--	85	No.	250000000	BL			1							2
					Phy										425
					BL	360	120	545	210	150	135	180	180	360	5565
9	Manufacturing Sector - Working Capital-Micro--	85	No.	4000000	BL	1224	408	1785	714	510	459	612	612	1224	18921
					Phy										
					BL										

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacode	Palakoduru	Pentapadu	Pemunguda	Pennamitra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasaram	District Total
1	Manufacturing Sector - Working Capital-Small	85	No.	40000000	Phy	816	1224	135	90	408	408	2448	1224	1836	22950
	Manufacturing Sector - Working Capital-Small	85	No.	75000000	Phy	816	1224	4599	3060	3060	8160	4080	6120	105	2985
	Manufacturing Sector - Working Capital-Small	85	No.	140000000	Phy	816	1224	7659	4781.25	5737.5	13387.5	2868.75	9562.5	3570	104999
	Service Sector - Term Loan-Medium	85	No.	183000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	250000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	4000000	Phy	816	1224	340	260	260	212.5	212.5	212.5	3	637.5
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
	Service Sector - Term Loan-Medium	85	No.	6000000	Phy	816	1224	119	119	119	357	238	357	119	4284
Total						816	1224	135	90	408	408	2448	1224	1836	61950.25
1	Export Credit - Post Shipment Export Credit	85	No.	200000000	Phy	816	1224	135	90	408	408	2448	1224	1836	22950
	Export Credit - Post Shipment Export Credit	85	No.	200000000	Phy	816	1224	135	90	408	408	2448	1224	1836	22950
	Export Credit - Post Shipment Export Credit	85	No.	200000000	Phy	816	1224	135	90	408	408	2448	1224	1836	22950
	Export Credit - Post Shipment Export Credit	85	No.	200000000	Phy	816	1224	135	90	408	408	2448	1224	1836	22950
	Export Credit - Post Shipment Export Credit	85	No.	200000000	Phy	816	1224	135	90	408	408	2448	1224	1836	22950
Total						816	1224	135	90	408	408	2448	1224	1836	61950.25

## Annexure-1

Sr. No. + B4: AA17	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achanta	Akividu	Atili	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
1	Manufacturing Sector - Working Capital-Micro-	85	No.	6000000	Phy	300	420	140	480	180	180	120	180	300	360	5390
					BL	1530	2142	714	2448	918	918	612	918	1530	1836	26979
	Manufacturing Sector - Working Capital-Micro-	85	No.	8000000	Phy	60	360	60	360	90	90	75	270	120	270	3375
					BL	408	2448	408	2448	612	612	510	1836	816	1836	22950
	Manufacturing Sector - Working Capital-Small-	85	No.	40000000	Phy	180	455	60	270	105	90	60	105	210	210	2985
					BL	6120	8670	2040	9180	3570	3060	2040	3570	6120	7140	101490
	Manufacturing Sector - Working Capital-Small-	85	No.	75000000	Phy	150	210	15	75	30	30	60	90	150	180	2205
					BL	9562.5	13387.5	956.25	4781.25	1912.5	1912.5	3825	5737.5	9562.5	11475	140568.75
	Manufacturing Sector - Working Capital-Small-	85	No.	140000000	Phy	1	4	1	4	1	1	1	3	1	3	36
					BL	119	476	119	476	119	119	119	357	119	357	4284
	Service Sector - Term Loan-Medium-	85	No.	185000000	Phy											7
					BL				157.45						157.45	1100.75
	Service Sector - Term Loan-Medium-	85	No.	250000000	Phy				2							3
					BL				425							637.5
	Service Sector - Term Loan-Micro-	85	No.	4000000	Phy	300	300	200	340	200	200	200	200	300	340	5300
					BL	1020	1020	680	1156	680	680	680	680	1020	1156	18020
	Service Sector - Term Loan-Micro-	85	No.	6000000	Phy	140	160	60	240	120	140	40	120	160	200	2720
					BL	714	816	306	1224	612	714	204	612	816	1020	13872
	Service Sector - Term Loan-Small-	85	No.	40000000	Phy		1		3						1	7
					BL		34		102						34	238
	Service Sector - Term Loan-Small-	85	No.	75000000	Phy	1			1						1	8
					BL	63.75			63.75						63.75	510
	Service Sector - Term Loan-Small-	85	No.	135000000	Phy	1			1						1	8
					BL	114.75			114.75						114.75	918
	Service Sector - Working Capital-Medium-	85	No.	175000000	Phy	1	4	1	4	1	1	1	3	1	3	36
					BL	148.75	595	148.75	595	148.75	148.75	148.75	446.25	148.75	446.25	5355
	Service Sector - Working Capital-Medium-	85	No.	225000000	Phy		2		4							12
					BL		382.5		765							2295
	Service Sector - Working Capital-Micro-	85	No.	3000000	Phy	450	570	290	630	330	330	270	330	450	510	8290
					BL	1147.5	1453.5	739.5	1606.5	841.5	841.5	688.5	841.5	1147.5	1300.5	21390.5
	Service Sector - Working Capital-Micro-	85	No.	6000000	Phy	440	530	200	605	290	230	215	260	260	440	7165
					BL	2244	2702	1020	3085.5	1470	1173	1096.5	1326	1326	2244	36541.5
	Service Sector - Working Capital-Small-	85	No.	30000000	Phy	120	170	40	180	70	60	40	70	120	140	1990
					BL	3060	4335	1020	4590	1785	1530	1020	1785	3060	3570	50745
	Service Sector - Working Capital-Small-	85	No.	60000000	Phy	80	100	20	100	40	40	30	40	80	80	1200
					BL	4080	5100	1020	5100	2040	2040	1530	2040	4080	4080	61200
Sub Total																610650.25
Total																

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarani	District Total
1	IV. Education														
	Education Loans-Technical Courses-	85	No.	Phy	39	15		15	10	10	39	25	10	15	375
	Education Loans-Overseas Education-			BL	382.5	191.25	191.25	127.5	127.5	127.5	382.5	318.75	127.5	391.25	4781.25
	Education Loans-Overseas Education-	90	No.	Phy	20	10		10	5	5	20	15	5	10	235
	Education Loans-Overseas Education-			BL	360	180		180	90	90	360	270	90	180	4230
1	Education Loans-Graduation & Post Graduation-	85	No.	Phy	39	20		20	15	15	39	40	15	20	510
	Education Loans-Graduation & Post Graduation-			BL	102	68		68	51	51	102	102	51	68	1734
	Education Loans-Overseas-Vocational, Diploma	85	No.	Phy	39	15		15	10	10	39	25	10	15	375
	Education Loans-Graduation & Post Graduation-			BL	127.5	63.75		63.75	42.5	42.5	127.5	108.25	42.5	63.75	1593.75
	Education Loans-Graduation & Post Graduation-	85	No.	Phy	20	15		15	5	5	20	15	5	5	245
Total Education															
					135	102		34	34	34	102	102	34	34	1666
															14905
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarani	District Total
1	V. Housing														
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	Phy	180	100		80	30	50	250	200	80	100	2370
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-			BL	2430	1530		1080	675	675	3375	2700	1080	1350	31995
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	Phy	80	20		20	25	25	80	80	40	50	1140
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-			BL	1440	360		360	450	450	1800	1440	720	900	20520
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	Phy	80	20		20	25	25	80	80	40	50	1140
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-			BL	1800	450		450	562.5	562.5	2250	1800	900	1125	23550
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	Phy	5	2		5	25	25	5	2	40	2	35
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-			BL	157.5	63		40	20	20	157.5	120	40	63	1102.5
	Repair of Dwelling Units-Other Centre-	90	No.	Phy	80	50		40	20	20	80	80	40	50	1190
Total Housing															
					432	370		216	108	108	540	648	216	270	6210
															8547.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarani	District Total	Undi	Veeravasarani	District Total
1	VI. Social Infrastructure														
	Sanitation-Pay & Use Toilets-	80	No.	Phy				2	1			9			
	Education-Colleges-	80	No.	Phy				1.6	0.8			7.2			
	Drinking Water-NO Plant-	80	No.	Phy				4	2			18			
	Healthcare-Hospital-	80	No.	Phy				320	160			1440			
1	Education-Hospitals-	80	No.	Phy				8	4			68			
	Education-Hospitals-			BL	32	32		32	64			1088			
	Education-Schools-	80	No.	Phy				2	1			9			
	Education-Schools-			BL	320	160		320	160			1440			
	Education-Schools-	80	No.	Phy				2	1			9			
Total Social Infrastructure															
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacole	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasarani	District Total
1	VII. Renewable Energy														
	Solar Energy-EV Charging Stations	80	No.	Phy	2	2		2	2	10	5	2	10	1	19
	Solar Energy-Rooftop Solar PV System without Battery-3 kW	90	No.	BL	19.2	60		30	30	30	48	19.2	30	9.6	182.4
	Solar Energy-Rooftop Solar PV System with Battery-3 kW	80	No.	Phy	98.84	74.13		37.07	37.07	37.07	98.84	74.13	37.07	49.42	1223.2
	Solar Energy-Rooftop Solar PV System with Battery-3 kW			BL	153.6	115.2		57.6	57.6	57.6	153.6	115.2	57.6	76.8	1900.8
Total Renewable Energy															
					30	20		10	10	10	30	20	10	10	310

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Bhimavaram	Ganapavaram	Mogalthur	Narsapur	Palacole	Tadepalligud cm	Tamuku	Undi	
1	III. Export Credit														
	Export Credit -Post Shipment Export Credit-	85	No.	200000000	Ph	10	5	2	5	10	5	2	1	2	
					BL	1700	4250	340	850	1700	850	3740	1870	340	
	Export Credit -Post Shipment Export Credit-	85	No.	300000000	Ph	5	2	2	5	5	5	2	5	2	
	Total Export Credit				BL	1275	3060			1275	1275	3060	1275		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attili	Bhimavaram	Elamanchilli	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	Disrict Total
1	IV. Education														
	Education Loans-Technical Courses-	85	No.	150000000	Phy	30	15	40	20	10	10	10	10	30	375
					BL	382.5	191.25	510	255	127.5	127.5	127.5	127.5	382.5	4781.25
	Education Loans-Overseas Education-	90	No.	200000000	Phy	20	10	30	10	5	5	5	5	20	235
1	Education Loans-Graduation & Post Graduation-	85	No.	4000000	Phy	40	20	50	25	15	20	25	25	30	4230
					BL	136	68	170	85	51	68	85	85	102	1734
	Education Loans-Others-Vocational, Diploma	85	No.	5000000	Phy	30	15	40	20	10	10	10	10	30	375
	Education Loans-Graduation & Post Graduation-	85	No.	8000000	BL	127.5	63.75	170	85	42.5	42.5	42.5	42.5	127.5	1593.75
1	Education Loans-Graduation & Post Graduation-	85	No.	8000000	Phy	20	10	25	10	5	5	10	10	20	245
					BL	136	68	170	68	34	68	68	102	136	1666
	Total Education														14095
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attili	Bhimavaram	Elamanchilli	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	Disrict Total
1	V. Housing														
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	150000000	Phy	100	100	300	80	40	80	70	100	210	2370
					BL	1350	1620	4050	1080	540	1080	945	1350	2835	31985
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	200000000	Phy	50	50	150	50	30	50	50	50	120	1140
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	250000000	Phy	900	1080	900	900	540	900	900	900	2160	20520
					BL	50	60	150	50	30	50	50	50	120	1140
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	350000000	Phy	1125	1350	3375	1125	675	1125	1125	1125	2700	25650
	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	90	No.	350000000	Phy	5	2	100	5	40	80	50	2	5	35
1	Repair of Dwelling Units-Other Centre-	90	No.	6000000	Phy	157.5	63	157.5	80	40	80	63	63	157.5	1102.5
					BL	50	50	150	40	20	40	30	50	100	1150
	Repair of Dwelling Units-Other Centre-	90	No.	6000000	Phy	270	324	270	216	108	216	162	270	540	6210
					BL										
	Total Housing														85477.5
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achanta	Aktividu	Attili	Bhimavaram	Ganapavaram	Mogalthur	Narsapur	Palacole	Palakoderu	Pentapadu	
1	VI. Social Infrastructure														
	Sanitation-Pay & Use Toilets-	80	No.	1000000	Phy	1		2			2	1			
					BL	0.8		1.6			1.6	0.8			
	Education-Colleges-	80	No.	1100000000	Phy	2		4			4	2			
1	Drinking Water-RO Plant-	80	No.	200000000	BL	160		320			320	160			
					Phy	2		4			4	2			
	Drinking Water-RO Plant-	80	No.	200000000	Phy	2		4			4	2			
					BL	32		64			64	32			
1	Healthcare-Hospital-	80	No.	2000000000	Phy	1		2			2	1			
					BL	160		320			320	160			
	Education-Hostels-	80	No.	400000000	Phy	1		2			2	1			
					BL	32		64			64	32			
1	Education-Schools-	80	No.	500000000	Phy	1		2			2	1			
					BL	40		80			80	40			
	Education-Schools-	80	No.	500000000	Phy	40		80			80	40			
					BL										
	Total Social Infrastructure														



## Annexure-1

Sr. No. No.-Bq: AA77	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacode	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasaram	District Total
1	Solar Energy-Street Lighting System-	80	No.	45000	BL	72	48	24	24	24	72	48	24	24	744
					Phy	80	60	30	30	30	80	60	30	30	990
	Biomass Energy-Community Bio Gas Plant-	80	No.	500000	BL	28.8	21.6	10.8	10.8	10.8	28.8	21.6	10.8	14.4	356.4
					Phy	2	2	2	2	2	5	2	2	2	16
	Solar Energy-Rooftop Solar PV System Without Battery 1 KW	90	No.	51100	BL	8	8	8	8	8	8	8	8	8	64
					Phy	8	2	2	2	2	8	5	10	2	48
	Solar Energy-Solar Pump Set-5 HP	80	No.	550000	BL	3.68	0.92	10	10	10	3.68	2.3	10	10	22.08
					Phy	30	20	10	10	10	30	20	10	10	310
	Total Renewable Energy				BL	132	88	44	44	44	132	88	44	44	1364
															5856.88
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Palacode	Palakoderu	Pentapadu	Penugonda	Penumantra	Poduru	Tadepalligudem	Tanuku	Undi	Veeravasaram	District Total
	VIII. Others				Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	
1	Loans to Distressed Persons-PMUDY- OD	100	No.	100000	Phy	500	500	600	450	400	1000	700	500	600	11550
					BL	50	50	60	45	40	100	70	50	60	1555
	Loans to Distressed Persons-To Repay Non Institutional borrowings-	100	No.	1000000	Phy	1200	1100	1200	900	800	2200	1500	1000	1400	24550
					BL	1200	1100	1200	900	800	2200	1500	1000	1400	24550
	State Sponsored Organisation for SCs- Marketing of Output-	80	No.	1500000	Phy	30	40	60	30	30	60	40	40	40	730
					BL	36	48	72	36	36	72	48	48	48	900
	Individuals/ Individual members of IJGs--	100	No.	2000000	Phy	1908	1987	1634	1638	2564	2189	2023	1931	1834	38992
					BL	3792	3942	3452	3078	3292	4330	4014	3830	3636	77384
	Start-ups-Other than Agri. & MSME-	75	No.	2500000	Phy	40	20	10	10	10	40	20	10	10	360
					BL	750	375	187.5	187.5	187.5	750	375	187.5	187.5	6750
	Start-ups-Other than Agri. & MSME-	75	No.	5000000	Phy	20	10	5	5	5	20	10	5	5	180
					BL	750	375	187.5	187.5	187.5	750	375	187.5	187.5	6750
	Total Others														117489
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)														2433176.3

## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Self / Unit Cost (Rs)	Achanta	Akividu	Attili	Bhimavaram	Elamanchili	Ganapavaram	Iragavaram	Kalla	Mogalthur	Narsapur	District Total
1	VII. Renewable Energy														
	Solar Energy--EV Charging Stations	80	No.	12000000	Phy	2	2	10	5	10	2	10	2	2	19
					BL				48					19.2	182.4
	Solar Energy-Roof Top Solar PV System without Battery-3 Kw	90	No.	1372800	Phy	50	80	50	100	40	30	30	30	80	990
					BL	61.78	98.84	61.78	123.55	49.42	37.07	37.07	37.07	98.84	1223.2
	Solar Energy-Roof Top Solar PV System with Battery-3 KW	80	No.	2400000	Phy	50	80	50	100	40	30	30	30	80	990
					BL	96	153.6	96	192	76.8	57.6	57.6	57.6	153.6	1900.8
	Solar Energy--Solar Dryer	80	No.	3000000	Phy	10	10	10	40	10	10	10	10	30	310
					BL	24	24	24	96	24	24	24	24	72	744
	Solar Energy-Street Lighting System-	80	No.	450000	Phy	50	80	50	100	40	30	30	30	80	990
1	Biomass Energy-Community Bio Gas Plant-	80	No.	5000000	Phy	18	28.8	18	36	14.4	10.8	10.8	10.8	28.8	356.4
					BL	2	2	10	5	10	2	10	2	2	16
	Solar Energy-Roof Top Solar PV System without Battery-1 KW	90	No.	51000	Phy	8	8	10	10	10	2	10	2	8	64
					BL		2.3		4.6					3.68	22.08
	Solar Energy-Solar Pump Sols-5 HP	80	No.	5500000	Phy	10	10	10	40	10	10	10	10	30	310
					BL	44	44	44	176	44	44	44	44	132	1364
	Total Renewable Energy														3856.88
1	VIII. Others														
	Loans to Distressed Persons--PMJDY - OD	100	No.	100000	Phy	500	550	1000	500	600	400	450	600	700	11550
					BL	50	55	100	50	60	40	45	60	70	1155
	Loans to Distressed Persons-To Repay Non Institutional Borrowings-	100	No.	1000000	Phy	10000	11000	24000	10000	12000	8000	9000	12000	15000	245500
					BL	10000	11000	24000	10000	12000	8000	9000	12000	15000	245500
	State Sponsored Organisation for SCs-Marketing of Output-	80	No.	1500000	Phy	30	30	50	30	40	40	30	30	40	750
					BL	36	36	60	36	48	48	36	36	48	900
	Individuals/ Individual members of JI Co--	100	No.	2000000	Phy	1743	2320	1824	2371	1787	1905	2083	2154	1563	38992
					BL	3462	4616	3608	4598	3542	3778	4142	4284	2494	77884
	Start-ups-Other than Agri & MSME-	75	No.	25000000	Phy	20	10	40	10	10	10	10	20	40	360
1	Start-ups-Other than Agri & MSME-	75	No.	50000000	Phy	375	187.5	750	187.5	187.5	187.5	187.5	375	750	6750
					BL	10	5	20	5	5	5	5	10	20	180
	Total Others				BL	375	187.5	750	187.5	187.5	187.5	187.5	375	750	6750
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)															
2353176.3															



# 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	919053.00	755136.00	444439.10	561626.14	638601.00	658611.80	794421.05
RCBs	115290.00	138213.00	113531.50	57616.16	39926.00	65480.78	52272.45
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	45657.00	67750.00	66788.32	28805.29	28743.00	36459.61	40620.94
Others	0.00	0.00	235.35	0.00	732.00	0.00	2575.28
<b>Sub total (A)</b>	<b>1080000.00</b>	<b>961099.00</b>	<b>624994.27</b>	<b>648047.59</b>	<b>708002.00</b>	<b>760552.19</b>	<b>889889.72</b>

Table 2: Term Loan (MT+LT)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	205551.00	131664.00	141088.29	367682.69	371589.00	435767.10	381469.72
RCBs	17671.00	39468.00	15878.51	13741.75	23087.00	15327.83	24876.65
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	19778.00	22603.00	10130.26	15088.50	14307.00	22244.29	15929.78
Others	0.00	0.00	1.27	0.00	423.00	0.00	1225.58
<b>Sub total (B)</b>	<b>243000.00</b>	<b>193735.00</b>	<b>167098.33</b>	<b>396512.94</b>	<b>409406.00</b>	<b>473339.22</b>	<b>423501.73</b>

Table 3: Total Agri. Credit

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1124604.00	886800.00	585527.39	929308.83	1010190.00	1094378.90	1175890.77
RCBs	132961.00	177681.00	129410.01	71357.91	63013.00	80808.61	77149.10
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	65435.00	90353.00	76918.58	43893.79	43050.00	58703.90	56550.72
Others	0.00	0.00	236.62	0.00	1155.00	0.00	3800.86
<b>Sub total (C = A+B)</b>	<b>1323000.00</b>	<b>1154834.00</b>	<b>792092.60</b>	<b>1044560.53</b>	<b>1117408.00</b>	<b>1233891.41</b>	<b>1313391.45</b>

Table 4: MSME

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	309563.00	219416.00	210168.67	397933.09	402737.00	496721.78	496305.66
RCBs	76.00	0.00	217.34	85.81	289.00	1921.68	2049.20
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10745.00	1303.00	2734.91	1394.40	1543.00	1945.73	2619.16
Others	14616.00	368.00	5770.12	833.85	2965.00	1724.78	4603.36
<b>Sub total (D)</b>	<b>335000.00</b>	<b>221087.00</b>	<b>218891.04</b>	<b>400247.15</b>	<b>407534.00</b>	<b>502313.97</b>	<b>505577.38</b>

Table 5: Other Priority Sector

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	126160.00	111164.00	76861.48	38291.67	98008.00	37679.29	103633.02
RCBs	36084.00	47502.00	1661.31	3285.28	5408.00	844.76	1537.54
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4356.00	3673.00	950.88	569.24	325.00	443.08	6453.00
Others	0.00	0.00	47.19	0.00	2304.00	10.97	14778.68
<b>Sub total (E)</b>	<b>166600.00</b>	<b>162339.00</b>	<b>79520.86</b>	<b>42146.19</b>	<b>106045.00</b>	<b>38978.10</b>	<b>126402.24</b>

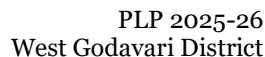
Table 6: Grand Total (C+D+E)

(Rs. lakh)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	1560327.00	1217380.00	872557.54	1365533.59	1510935.00	1628779.97	1775829.45
RCBs	169121.00	225183.00	131288.66	74729.00	68710.00	83575.05	80735.84
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	80536.00	95329.00	80604.37	45857.43	44918.00	61092.71	65622.88
Others	14616.00	368.00	6053.93	833.85	6424.00	1735.75	23182.90
<b>Grand Total</b>	<b>1824600.00</b>	<b>1538260.00</b>	<b>1090504.50</b>	<b>1486953.87</b>	<b>1630987.00</b>	<b>1775183.48</b>	<b>1945371.07</b>

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

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



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

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

(Rs. Lakh)

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

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Abattoir/ Slaughter Unit	Fixed	20 animals per day	No.	3500000
2	Agri Clinic & Agri Business Centres		Large operations	No.	3000000
3	Agri Clinic & Agri Business Centres		Medium	No.	1500000
4	Agro Processing Unit		Others	No.	1500000
5	Agro Processing Unit	Cashew Processing		No.	3000000
6	Aquaculture inputs production	Agro Based Starch Production		No.	478800
7	Biomass Energy	Community Biogas Plant		No.	500000
8	Boat Building/Repair Yards		Purchase of 10HP OBM	No.	97000
9	Bore Well	New	Well Depth 100m, Dia 180mm	No.	76650
10	Brackish water/ Coastal Aquaculture	Crab Culture		ha	157100
11	Brackish water/ Coastal Aquaculture	Crab Culture	Mud Crab Fattening	ha	1571000
12	Brackish water/ Coastal Aquaculture	Polyculture	Scampi Culture	ha	1483100
13	Brackish water/ Coastal Aquaculture	Shrimp Farming	White Shrimp (Litopenaeus vannamei) culture	ha	2946300
14	Breed Multiplication Farm			200	40100000
15	Buffalo Farming		Female calf rearing	1+1	101600
16	Bulk Milk Cooling Unit		2000 liter	No.	1500000
17	Bulk Milk Cooling Unit		5000 liter	No.	2500000
18	Cooperatives of Artisans, Village Industries		—	No.	500000
19	Coastal Aquaculture	Sea Cage Farming	Sea Bass culture	No.	1936200
20	Coastal Aquaculture	Seaweed Farming (Average of Raft & Monoline)		No.	10000
21	Coconut Processing	Oil Extraction	Small	No.	3600000
22	Cold Storage	For Horticulture Produce	5000 MT _ Basic	No.	40000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
23	Cold Storage	For Horticulture Produce	5000 MT _ PEB	No.	50000000
24	Cold Storage	Mini Unit	Cold Room _ 30 MT	No.	1500000
25	Cold Storage	Refrigerated Van		No.	2500000
26	Combine harvester	Self-propelled belt type		No.	2900000
27	Combine harvester	Sugarcane harvesters		No.	15000000
28	Commercial Layer Farming		Manual/Automated	10000	6800000
29	Composite Fish Culture	Composite Fish Culture		ha	307750
30	Compost/ Vermi Compost	Compost	NADEP Compost_10' x 6' x 3'	No.	20300
31	Compost/ Vermi Compost	Vermi Compost	2 TPA	No.	33800
32	Compost/ Vermi Compost	Vermi Compost	20 TPA	No.	376100
33	Compost/ Vermi Compost	Vermi Hatchery	260 TPA	No.	1641700
34	Crossbred Cattle Farming		High yield variety	1+1	198700
35	Crossbred Cattle Farming		Mini dairy	3+2	497000
36	Crossbred Cattle Farming		Mini Dairy (High Yield CB Cows)	5+5	1212400
37	Custom Service Units/ Custom Hiring Centres			No.	2000000
38	Dairy Marketing Outlet/ Parlour			No.	400000
39	Dairy Processing Unit	Integrated Processing	20000 lit per day	No.	15000000
40	Dairy Processing Unit	Integrated Processing	5000 lit per day	No.	5000000
41	Diesel Pump Sets	New	5 HP	No.	41600
42	Drinking Water	RO Plant		No.	2000000
43	Drip Irrigation	New	12mm, 5 m x 5 m	ha	35500
44	Drip Irrigation	New	16mm, 10 m x 10 m	ha	27000
45	Drones	For Spraying		No.	950000
46	Education	Colleges		No.	10000000
47	Education	Hostels		No.	4000000
48	Education	Schools		No.	5000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
49	Education Loans	Graduation & Post Graduation		No.	400000
50	Education Loans	Graduation & Post Graduation		No.	800000
51	Education Loans	Others	Vocational, Diploma	No.	500000
52	Education Loans	Overseas Education		No.	2000000
53	Education Loans	Technical Courses		No.	1500000
54	Electric Pump Sets		Submersible _ 3 HP	No.	61800
55	Electric Pump Sets		Submersible _ 5 HP	No.	70000
56	Export Credit	Post Shipment Export Credit		No.	20000000
57	Export Credit	Post Shipment Export Credit		No.	30000000
58	Export Credit	Pre-Shipment Export Credit		No.	20000000
59	Export Credit	Pre-Shipment Export Credit		No.	30000000
60	Finance to FPOs/FPCs			No.	3000000
61	Fish Culture		Polyculture of Fish and Scampi	ha	478800
62	Fish Culture		RAS Large	No.	5754900
63	Fish Culture	Irrigation Tank	1	ha	1793600
64	Fish Culture	Leased Pond	Intensive Fish Culture	ha	803900
65	Fish marketing	Fish Sale Unit		No.	400000
66	Fish processing	Solar Fish Dryer		No.	426000
67	Fish processing	Solar Fish Dryer	Small	No.	150000
68	Fishing craft	Mechanised	_ mobile Aqua labs	No.	4100000
69	Fishing craft	Mechanised	_10_20 HP	No.	3100000
70	Fishing craft	Mechanised	_180_200 HP	No.	7400000
71	Fishing craft	Mechanised	Deep Sea Fishing Vessel_200_240 HP engine	No.	12800000
72	Fishing craft	Non-Mechanised Boat/Traditional without OBM	_Starting from 8HP engine	No.	550000
73	Fishing gear and equipment	Accessories for Fishing Gear	fishing craft and gill nets	No.	100000
74	Fishing gear and equipment	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 (₹)
75	Fishing gear and equipment	Accessories for Fishing Gear	Purchase of FRP nava & fishing net	No.	1100000
76	Fodder Cultivation	1 Acre		Acre	36000
77	Fruit Processing	Ripening	Ripening Chamber Medium	No.	3000000
78	Fruit Processing	Sorting, grading & Packing	Functional Packhouse (9m x 6m)	No.	400000
79	Fruit Processing	Sorting, grading & Packing	Integrated Pack House 16MT/day	No.	5000000
80	Goat	Rearing Unit	New Shed_Osmanba di Breed	20+1	227000
81	Godown		RCC _ 500 MT	No.	4000000
82	Godown	Galvanized Sheets	1000 MT	No.	3500000
83	Godown	Galvanized Sheets	500 MT	No.	1750000
84	Godown	Medium	RCC _ 1000 MT	No.	7000000
85	Godown	Renovation/ Expansion		No.	500000
86	Graded Buffalo Farming		Graded Murrah Buffaloes(GMB)	1+1	202800
87	Graded Buffalo Farming		Mini dairy	3+2	591100
88	Graded Buffalo Farming		Mini Dairy (High Yield CB Cows)	5+5	1373500
89	Healthcare	Hospital		No.	20000000
90	Healthcare	Nursing Home		No.	10000000
91	High density plantation	Banana		Acre	118000
92	High density plantation	Guava	3 x 3	Acre	154300
93	High density plantation	Mango	4 x 3	Acre	191000
94	Implements	Tractor drawn/driven/mounted	Cultivator	No.	50000
95	Indigenous Poultry Farming		Backyard poultry	100	78000
96	Individuals/ Individual members of JLGs			No.	200000
97	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000



### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
98	Integrated Farming		Irrigated System	No.	980000
99	Integrated Farming		Wetland System	No.	1255000
100	KVIC Units			No.	500000
101	Lamb Fattening Unit	New Shed		20	120000
102	Leveller	Laser Guided		No.	470000
103	Loan to MFIs for on lending to for Agri. Purposes			No.	20000000
104	Loan to NBFCs (Other than MFIs) for on lending for Agri. Purposes			No.	50000000
105	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	3000000
106	Loans to Distressed Persons		PMJDY _ OD	No.	10000
107	Loans to Distressed Persons	To Repay Non-Institutional borrowings		No.	100000
108	Low-Cost Storage		Coconut pack house	No.	750000
109	Low-Cost Storage	Fruit/ Vegetable		No.	1500000
110	Manufacturing Sector	Term Loan	Medium	No.	22000000
111	Manufacturing Sector	Term Loan	Medium	No.	30000000
112	Manufacturing Sector	Term Loan	Micro	No.	100000
113	Manufacturing Sector	Term Loan	Micro	No.	400000
114	Manufacturing Sector	Term Loan	Micro	No.	800000
115	Manufacturing Sector	Term Loan	Small	No.	6000000
116	Manufacturing Sector	Term Loan	Small	No.	8500000
117	Manufacturing Sector	Working Capital	Medium	No.	13000000
118	Manufacturing Sector	Working Capital	Medium	No.	18000000
119	Manufacturing Sector	Working Capital	Medium	No.	25000000
120	Manufacturing Sector	Working Capital	Micro	No.	400000
121	Manufacturing Sector	Working Capital	Micro	No.	600000
122	Manufacturing Sector	Working Capital	Micro	No.	800000
123	Manufacturing Sector	Working Capital	Small	No.	14000000
124	Manufacturing Sector	Working Capital	Small	No.	4000000
125	Manufacturing Sector	Working Capital	Small	No.	7500000
126	Mariculture	Sea Cage Farming		No.	3560000
127	Market Yard	Collection Centre		No.	1500000
128	Market Yard	Drying Yard		No.	1000000
129	Meat & Poultry Processing			No.	3000000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
130	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/ Lemon Citrus : 6 x 6	Acre	92300
131	New Orchard	Tropical/ Sub Tropical Fruits	Cashew nut	Acre	72000
132	New Orchard	Tropical/ Sub Tropical Fruits	Sapota_8 x 8	Acre	62800
133	Nursery	Horticulture Nursery		No.	2500000
134	Nursery	Small Nursery		No.	1000000
135	Ornamental Fish Culture	Indigenous ornamental fish unit		No.	648400
136	Organic Inputs Manufacturing Unit		Medium	No.	4000000
137	Organic Inputs Manufacturing Unit		Small	No.	2000000
138	Other machinery	Other Machinery & Equipment	Agri Backhoe Loader	No.	420000
139	Other machinery	Other Machinery & Equipment	Automatic Seeding Machine	No.	350000
140	Other machinery	Other Machinery & Equipment	Chaff cutter	No.	100000
141	Other machinery	Other Machinery & Equipment	Chaff Cutter cum Pulveriser	No.	60000
142	Other machinery	Other Machinery & Equipment	Rotary Mulcher	No.	170000
143	Other machinery	Other Machinery & Equipment	Rotavator	No.	160000
144	Other Plantation Crops	Coconut	Coconut – East Coast Tall	Acre	66900
145	Other Plantation Crops	Coconut	Dwarf hybrid	Acre	77400
146	Other Plantation Crops	Oil Palm		Acre	108350
147	Paddy Transplanter	Power tiller Drawn		No.	460000
148	Pandals	Creeper Vegetable Cultivation		Acre	359700
149	Pig Rearing Unit	New Shed		3+1	497500
150	Plantation		Subabul 5 m * 5 m	ha	78000
151	Plantation	Casuarina	5 m * 5 m	ha	85000
152	Plantation	Eucalyptus	5 m * 5 m	ha	95000
153	Plantation	Teak	5 m * 5 m	ha	120000
154	Pledge Loans			No.	300000
155	Poly House	Tubular Structure		No.	3500000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
156	Pond construction	Pond Renovation & Desilting		ha	648900
157	Poultry Hatchery		Broiler	7500	12000000
158	Poultry Hatchery		Layer	7500	12000000
159	Poultry transportation vehicle			No.	1000000
160	Power Tiller		12 HP	No.	280000
161	Purchase/ Construction of a Dwelling Unit (Individual)	Metropolitan Centre		No.	3500000
162	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	1500000
163	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2000000
164	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
165	Reclamation of Problem Soils	Reclamation of Saline Soils		ha	50162
166	Refrigerated Tanker Van			No.	4000000
167	Repair of Dwelling Units	Other Centre		No.	600000
168	Retail Market outlet for Meat			No.	300000
169	Retail Poultry dressing/ products outlet			No.	300000
170	Rice Processing		Rice Mill _ Small Scale (500 Kg/ Hour) Automatic	No.	300000
171	Sanitation	Pay & Use Toilets		No.	100000
172	Seed Drill	Seed cum Fertilizer Drill		No.	150000
173	Service Sector	Term Loan	Medium	No.	18500000
174	Service Sector	Term Loan	Medium	No.	25000000
175	Service Sector	Term Loan	Micro	No.	400000
176	Service Sector	Term Loan	Micro	No.	600000
177	Service Sector	Term Loan	Small	No.	13500000
178	Service Sector	Term Loan	Small	No.	4000000
179	Service Sector	Term Loan	Small	No.	7500000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
180	Service Sector	Working Capital	Medium	No.	17500000
181	Service Sector	Working Capital	Medium	No.	22500000
182	Service Sector	Working Capital	Micro	No.	300000
183	Service Sector	Working Capital	Micro	No.	600000
184	Service Sector	Working Capital	Small	No.	3000000
185	Service Sector	Working Capital	Small	No.	6000000
186	Sheep	Rearing Unit	New Shed Nellore Breed	20+1	255000
187	Solar Energy		EV Charging Stations	No.	1200000
188	Solar Energy		Solar Dryer	No.	300000
189	Solar Energy	Roof Top Solar PV System with Battery	3 kW	No.	240000
190	Solar Energy	Roof Top Solar PV System without Battery	1 kW	No.	51100
191	Solar Energy	Roof Top Solar PV System without Battery	3 Kw	No.	137280
192	Solar Energy	Solar Pump Sets	5 HP	No.	550000
193	Solar Energy	Street Lighting System		No.	45000
194	Solar PV Pump Sets (DC)		5 HP	No.	613800
195	Startups		Other than Agri. & MSME	No.	2500000
196	Startups		Other than Agri. & MSME	No.	5000000
197	State Sponsored Organisation for SCs	Marketing of Output		No.	150000
198	State Sponsored Organisation for SCs	Purchase & Supply of Inputs		No.	200000
199	Tank Silt Application			ha	72130
200	Tissue Culture	Tissue Culture Plant Production and Sale	Medium scale	No.	5000000
201	Tissue Culture	Tissue Culture Plant Production and Sale	Small Scale	No.	3000000
202	Tractor	With Implements & Trailer	15 to 25 HP	No.	580000
203	Tractor	With Implements & Trailer	26 to 35 HP	No.	650000
204	Tractor	With Implements & Trailer	36 to 45 HP	No.	750000
205	Tractor	With Implements & Trailer	46 to 55 HP	No.	950000

### Annexure-IV

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

Sr.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
206	Tractor	With Implements & Trailer	56 to 60 HP	No.	1080000
207	Tube Well	Deep	Dia_175mm, Depth_150m	No.	433650
208	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000
209	Vegetable Processing	Dehydration of Vegetables	Electric	No.	500000
210	Vegetable Processing	Dehydration of Vegetables	Solar	No.	200000
211	Vegetable Processing	Sauce and Ketchup unit		No.	1000000
212	Veterinary Clinic			No.	2500000
213	ZBNF unit with Indigenous cattle			2	121200

### Annexure V

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

Sr. No.	Crop	Type	Unit	SoF (₹)
1	Areca Nut/ Supari		Acre	46000
2	Banana/ Kela	Irrigated	Acre	100000
3	Banana/ Kela	Tissue Culture	Acre	130000
4	Betelvine/ Paan/ Betel Leaf		Acre	85000
5	Bottle Gourd/ Lauki/ Ghiya/ Sorekai		Acre	40000
6	Brackish water	Others	Acre	370000
7	Brinjal/ Baingan		Acre	50000
8	Broiler Farming	Others_	Per Bird	130
9	Buffalo Farming	—	Per Animal	49000
10	Cashew/ Kaju	Irrigated	Acre	42000
11	Cassava/ Tapioca	Irrigated	Acre	22000
12	Chilli/ Mirch	Irrigated	Acre	125000
13	Cocoa/ Coco		Acre	35000
14	Coconut/ Nariyal	Irrigated	Acre	55000
15	Crossandra/ Kanakaambaram		Acre	36000
16	Custard Apple/ Seethaafalam		Acre	25000
17	Elephant Foot Yam/ Olua/ Jimikand/ Karunai		Acre	145000
18	Fish Culture	Others_ Others_	Acre	480000
19	Fish Culture in Pond	Polyculture (Composite Fish Culture)-Others	Acre	300000
20	Fish Culture in Pond	Monoculture _ Tilapia_	Acre	500000
21	Fish Culture in Pond	Monoculture _ Pangassius_	Acre	600000
22	French Beans/ Green Beans/ Fansi/ Common Beans		Acre	53000
23	Goat Farming	Rearing Unit _ Semi intensive_	20+1	46000
24	Guava/ Amrood	High Density	Acre	100000
25	Indigenous Cattle Farming	—	Per Animal	38000
26	Layer Farming	Others_	Per Bird	240
27	Lime	Irrigated	Acre	80000
28	Maize/ Makka	Unirrigated/ Rainfed	Acre	28000
29	Maize/ Makka	Irrigated	Acre	45000



### 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 (₹)
30	Mandarin/ Santra/Citrus/ Sweet Orange		Acre	65000
31	Mango/ Aam		Acre	50000
32	Marigold/ Gende Ka Phool/ Zendu		Acre	50000
33	Mud Crab Culture	—	Acre	245000
34	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	Acre	22000
35	Oil Palm/ Palm Oil		Acre	75000
36	Okra/ Bhindi/ Bhendi/ Ladies Finger	Hybrid/ HYV	Acre	45000
37	Other Vegetables		Acre	185000
38	Papaya/ Papita		Acre	110000
39	Pineapple/ Ananas		Acre	33000
40	Prawn Culture	Scampi	Acre	360000
41	Pulses		Acre	22000
42	Rice/ Chaval/ Dhan	Irrigated	Acre	46000
43	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed	Acre	49000
44	Sapota/ Chiku		Acre	40000
45	Sea Bass	—	Acre	500000
46	Shrimp Farming	L Vanamei _ Intensive_	Acre	1000000
47	Shrimp Farming	L Vanamei _ Semi intensive_	Acre	700000
48	Sugarcane/ Ganna	Irrigated	Acre	100000
49	Tobacco/ Thambaku	Virginia	Acre	100000
50	Tomato/ Tamatar	Protected Cultivation	Acre	115000
51	Tomato/ Tamatar	Hybrid/ HYV	Acre	75000
52	Turmeric/ Haldi	Irrigated	Acre	110000
53	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	Acre	22000
54	Watermelon/ Tarbuj		Acre	50000

### 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>	Tankula Anil Kanth
<b>Designation</b>	AGM, (DD) NABARD
<b>Address</b>	Flat No.203, Murali Harmony Apartments, near AK Plaza
	Road no.13, Santhi Nagar, Eluru
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



## NABFINS LIMITED | A Subsidiary of NABARD

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



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

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

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



**NAB FOUNDATION**

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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





NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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