



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



वाई एस आर जिला
YSR 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 : वाई एस आर

District : YSR

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

आंध्र प्रदेश क्षेत्रीय कार्यालय
Andhra Pradesh Regional Office

Foreword

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

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

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

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

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

M R Gopal
Chief General Manager
12 October 2024

PLP document prepared by:

Vijaya Vihari Bhimavarapu

District Development Manager

NABARD

YSR

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

□ स्वीकरण: सार्वजनिक रूप से उपलब्ध स्रोतों से प्राप्त सूचना तथा विभिन्न हितधारकों के साथ हुई चर्चा के आधार पर दस्तावेज़ तैयार किया गया है। सामग्री तैयार करते समय वास्तविक आधार पर ऋण संभाव्यता का अनुमान लगाने के लिए हर संभव प्रयास किए गए हैं। □स 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.

Index

Sr. No.	Particulars	Page No.
1	Foreword	2
2	Executive Summary	5
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)	9
Part A		
4	District Map	12
5	Broad Sector wise PLP projection for the year 2025-26	13
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26	14
7	District profile	15
8	Banking Profile	27
Part B		
Chapter 1	Important Policies and Developments	31
Chapter 2	Credit Potential for Agriculture	
2.1	Farm Credit	
2.1.1	Crop Production, Maintenance & Marketing	44
2.1.2	Water Resources	44
2.1.3	Farm Mechanization	45
2.1.4	Plantation & Horticulture, including Sericulture	46
2.1.5	Forestry & Waste Land Development	47
2.1.6	Animal Husbandry – Dairy	47
2.1.7	Animal Husbandry – Poultry	48
2.1.8	Animal Husbandry - Sheep, Goat, Piggery	48
2.1.9	Fisheries	49
2.1.10	Farm Credit – Others	49
2.1.11	Sustainable Agricultural Practices	50
2.2	Agriculture Infrastructure	
2.2.1	Construction of Storage and Marketing Infrastructure	51
2.2.2	Land Development, Soil Conservation and Watershed Development	52
2.2.3	Agri. Infrastructure – Others	52
2.3	Agriculture - Ancillary Activities	
2.3.1	Food & Agro Processing	53
2.3.2	Agri Ancillary Activities – Others	54

Index

Sr. No.	Particulars	Page No.
Chapter 3	Credit potential for MSMEs	55
Chapter 4	Credit Potential for Export Credit, Education & Housing	56
Chapter 5	Credit Potential for Infrastructure	
5.1	Infrastructure - Public Investments	58
5.2	Social Infrastructure involving Bank Credit	58
5.3	Renewable Energy	59
Chapter 6	Informal Credit Delivery System	62
Chapter 7	Critical Interventions Required for Creating a Definitive Impact	63
Chapter 8	Status and prospects of Cooperatives	72
Chapter 9	NABARD's Projects and Interventions in the District	75
	Success Stories	79
Appendix 1a	Climate Action - Scenario at Global & National Level	81
Appendix 1b	Climate Change Scenario - At the State Level	84
Appendix 1c	Climate Change Scenario - At the District Level	87
Appendix 2	Potential for Geographical Indication (GI) in the district	88
Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	89
Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	97
Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied Activities	98
Annexure 4	Unit costs for major activities fixed by NABARD	99
Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	104
	Abbreviations	106
	Name and address of DDM	111

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 is part of the Rayalaseema region of the State, which is a rain shadow region. The district is bounded by Nandyal and Prakasam Districts in the North, Ananthapuramu District in the West, Annamayya and Sri Satya Sai Districts in the South and SPSR Nellore District in the East.
ii.	Type of soil	The district is endowed mainly with red and black soils, with the fertility ranging from poor to fertile.
iii.	Primary occupation	YSR district is largely an agrarian economy with a good potential for horticulture development. The economy of the district is mainly agriculture based and about 60% of the population is engaged in agriculture and allied activities for their livelihood.
iv.	Land holding structure	The average landholding of SF/MF farmers is 0.81 ha but the average holding of other farmers is 3.28 ha.

3. Sectoral trends in credit flow

i.	Achievement of ACP in the previous year	As against the ACP target of ₹14923 crore, an amount of ₹19364 crore had been disbursed by the banks during the year 2023-24, achieving 129% of the target.
ii.	CD Ratio	165%
iii.	Investment credit in Agriculture	Agriculture Term Loans formed 36% of the total credit flow to agriculture during 2023-24.
iv.	Credit flow to MSMEs	₹2715 crore was disbursed to MSME sector, which constituted 19% of the total credit flow to Priority Sector during the year 2023-24.

4. Sector/Sub-sector wise PLP projections

i.	Projection for the year	₹16,029.34 crore has been projected as potential for priority sector lending for the year 2025-26.
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ii.	Projection for agriculture and its components	₹10,220.37 crore has been projected as potential for lending towards Agriculture and Allied sectors for the year 2025-26.
iii.	Projection for MSMEs	₹3,382.40 crore has been projected as potential for lending towards MSME sector for the year 2025-26.
iv.	Projection for other purposes	₹2,426.57 crore has been projected as potential for lending towards other priority sector for the year 2025-26.

5. Developmental Initiatives

- The district has been covered under the Aspirational District Programme (ADP) of the Government of India. It stood first on the overall performance under Delta Rankings for the month of June 2022.
- Two mandals of the district, viz., Chintakommadinne and Jammalamadugu, have been identified for the Aspirational Block Programme (ABP) of the Government of India.
- The district administration has been implementing the flagship programmes of the Government of India and State Government, which include Centrally Sponsored Schemes, Central Sector Schemes, and State Government schemes.
- RKVY and MIDH schemes are being utilized by the Agriculture and Horticulture departments to provide various subsidy schemes to farmers.
- The district, being a semi-arid region, is seeing active encouragement from the district administration for the judicious utilization of water resources. This is being facilitated through the provision of subsidies for drip and sprinkler irrigation, which has resulted in an increase in the area under dryland horticulture.
- Rythu Seva Kendras (RSKs) are functioning as one-stop shops for all farmers, providing them with a variety of services that contribute to their growth and development.
- The Andhra Pradesh Community Natural Farming (APCNF), as the nodal agency for natural farming, is playing a pivotal role in promoting sustainable agricultural practices. It is offering guidance and support to farmers in adopting these practices across the district.
- The district is home to over 60 Farmers Producers Organizations (FPOs), which have been promoted by various agencies such as NABARD, SFAC, NCDC, the Horticulture Department, SERP, and self-promoted FPOs. These organizations are offering a range of services to farmers, including the provision of inputs at reasonable prices, custom hiring of farm equipment, aggregation and marketing of produce, and processing. These efforts are proving effective in enhancing the incomes of farmers.
- NABARD has sanctioned 17 godowns and 16 drying yards in the district under the PACS as MSC scheme, thereby increasing the district's storage capacity by 18,000 MT. In addition to this, Farmers Community Centres/Commercial Complexes have been supported under the same scheme for 03 PACS.
- NABARD has also extended grant assistance to Mydukuru FSCS for the procurement of a Mobile Rural Mart, further enhancing the availability of essential goods and services to rural farmers.

- The MSME sector is being actively encouraged in the district, with a particular focus on Women, SC/ST entrepreneurs. Various interventions such as Stand-Up India, Mudra, and Industrial Development Policies are being implemented to support and nurture these entrepreneurs.
- There are 06 Skill Training Institutes in the district, which are providing training to rural youth in various trades, preparing them for both self-employment and wage employment opportunities.
- SERP and MEPMA, the handholding agencies for rural and urban SHGs respectively, are nurturing these Self-Help Groups (SHGs) and facilitating their credit linkages, contributing to their financial empowerment.
- Through its flagship programs such as FPOs, Watersheds, Farm Sector Development Projects, Skill Development Programmes, MEDPs, LEDPs, and the promotion of Joint Liability Groups (JLGs), NABARD has been making significant contributions to the development of the district.

6. Thrust Areas

- Developing and financing agri-value chains, especially for horticulture crops in the district such as Banana, Sweet Orange, and KP Onion.
- Millets: Besides being less water-intensive and best suited for arid/semi-arid regions, millets are vital for ensuring nutritional security. YSR district has huge potential for area expansion under millets, as the district has a semi-arid climate.
- There is a need for expansion under millets in the district, especially in areas where water-intensive crops like Paddy are cultivated through borewells. Further, processing and value addition would ensure nutritional security and expansion of the MSME sector in the district.
- Sustainable Agriculture: Practicing sustainable agriculture models such as IFS (Integrated Farming System), natural farming, etc., would ensure income throughout the year and act as a risk mitigation measure for farmers, especially small and marginal farmers.
- Kisan Drones: The use of drones in agriculture is proving to be a game-changer, as this would reduce drudgery, operational costs, manpower, increase efficacy and productivity, and have a positive impact on the health of farmers and agricultural laborers.
- Financing FPOs: Ensuring credit flow to FPOs for forward and backward linkages would enable them to graduate into sustainable business entities.
- Agriculture Infrastructure: Post-harvest management is critical for ensuring better incomes for farmers. Banks are yet to fully saturate the potential available for financing agriculture infrastructure, keeping in mind various facilities like the Agriculture Infrastructure Fund (AIF) launched by the Government of India.
- Micro Food Processing: Food processing would help in the standardization of products, better price realization for farmers, and establishment of value chains. Keeping this in view, the Government of India has launched the PM FME scheme to encourage entrepreneurs, especially SHGs, to establish food processing units.
- Sericulture: Post-Covid-19 pandemic, there has been an exponential increase in the cost of silk due to various reasons. There is a need to increase silk production in the district, which would help stabilize prices.

7. Major Constraints and Suggested Action Points

- Due to the lack of an established value chain, there are huge price fluctuations at the farm gate, especially for perishable crops like fruits and vegetables, leading to a loss of investment for farmers.
- 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.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

The methodology consists of:

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise use utility

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

i. Bankers

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

ii. Government Agencies/Departments

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

iii. Individual/Business entities

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

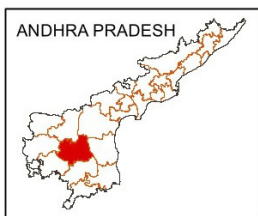
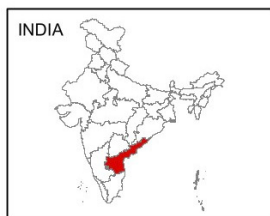
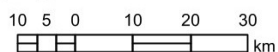
6. Limitations and Constraints

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

District Map



Block Map - Y.S.R.



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	919270.29
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	524749.56
2	Term Loan for agriculture and allied activities	394520.73
B	Agriculture Infrastructure	37381.37
C	Ancillary activities	65385.50
I	Credit Potential for Agriculture A+B+C)	1022037.16
II	Micro, Small and Medium Enterprises	338240.50
III	Export Credit	2550.00
IV	Education	20538.00
V	Housing	132412.50
VI	Social Infrastructure	8344.00
VII	Renewable energy	59472.00
VIII	Others	19340.00
	Total Priority Sector	1602934.16

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	478232.56
2	Water Resources	44079.89
3	Farm Mechanisation	12944.74
4	Plantation & Horticulture with Sericulture	28532.00
5	Forestry & Waste Land Development	3363.20
6	Animal Husbandry – Dairy	91662.37
7	Animal Husbandry – Poultry	13582.84
8	Animal Husbandry - Sheep, Goat, Piggery	17018.01
9	Fisheries	1524.28
10	Farm Credit- Others	228330.40
	Sub total	919270.29
B	Agriculture Infrastructure	
1	Construction of storage	23077.50
2	Land development, Soil conservation, Wasteland Development	8582.39
3	Agriculture Infrastructure – Others	5721.48
	Sub total	37381.37
C	Ancillary activities	
1	Food & Agro. Processing	24883.00
2	Ancillary activities – Others	40502.50
	Sub Total	65385.50
	Credit Potential for Agriculture (A+B+C)	1022037.16
II	Micro, Small and Medium Enterprises	338240.50
III	Export Credit	2550.00
IV	Education	20538.00
V	Housing	132412.50
VI	Social Infrastructure	8344.00
VII	Renewable energy	59472.00
VIII	Others	19340.00
	Total Priority Sector	1602934.16

District Profile I

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Details
i.	Total Geographical Area (sq.km)	11228
ii.	No. of Sub-Divisions	4
iii.	No. of Blocks	36
iv.	No. of revenue villages	726
v.	No. of Gram Panchayats	557

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Details
i.	State	Andhra Pradesh
ii.	District	Y.S.R.
iii.	Agro-climatic Zone 1	PAZ10 - Southern Plateau and Hills Region
iv.	Climate	Dry Drought Prone
v.	Soil Type	Black soil and Red Ferruginous soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos
i.	Total Geographical Area	1122760
ii.	Forest Land	403690
iii.	Area not available for cultivation	266663
iv.	Barren and Unculturable land	129042
v.	Permanent Pasture and Grazing Land	4430
vi.	Land under Miscellaneous Tree Crops	3792
vii.	Cultivable Wasteland	30599
viii.	Current Fallow	94372

Sr. No.	Particulars	Nos
ix.	Other Fallow	50206

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
i.	Safe	34
ii.	Critical	0
iii.	Semi Critical	1
iv.	Over Exploited	1
v.	Saline	0
vi.	Not Assessed	0
	Total	36

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
i.	<= 1 ha	189804	56	93884	23
ii.	>1 to <=2 ha	95797	28	137635	34
iii.	>2 to <=4 ha	44697	13	116776	29
iv.	>4 to <=10 ha	8029	2	43175	11
v.	>10 ha	474	0	14836	4
	Total	338801	100	406306	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
i.	Cultivators	338.80
ii.	Of the above, Small/ Marginal Farmers	285.60
iii.	Agricultural Labourers	387.14
iv.	Workers engaged in Household Industries	44.76
v.	Other workers	338.80

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
i.	Population	2060.65	1037.87	1022.79	1251.36	809.29
ii.	Scheduled Caste	337.86	168.12	169.74	NA	NA
iii.	Scheduled Tribe	40.99	20.87	20.13	NA	NA
iv.	Literate	1249.59	722.10	527.48	NA	NA

8. Households [In '000]

Sr. No.	Particulars	Nos.
i.	Total Households	506.45
ii.	Rural Households	230.00
iii.	BPL Households	NA

9. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
i.	Villages Electrified	654
ii.	Villages having Agriculture Power Supply	NA
iii.	Villages having Post Offices	NA
iv.	Villages having Banking Facilities	NA
v.	Villages having Primary Schools	585
vi.	Villages having Primary Health Centres	208
vii.	Villages having Potable Water Supply	464
viii.	Villages connected with Paved Approach Roads	NA

Sources:

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

District Profile 2

Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
i.	Anganwadis	2389
ii.	Primary Health Centres	51
iii.	Primary Health Sub-Centres	NA
iv.	Dispensaries	10
v.	Hospitals	42
vi.	Hospital Beds	1819

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

Sr. No.	Particulars	Nos.
i.	Registered FPOs	62
ii.	Agro Service Centres	432
iii.	Soil Testing Centres	5
iv.	Approved nurseries	110
v.	Krishi Vigyan Kendras	2

12. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
i.	Area Available for Irrigation (NIA + Fallow)	413.59
ii.	Irrigation Potential Created	114.41
iii.	Net Irrigated Area (Total area irrigated at least once)	106.44
iv.	Area irrigated by Canals/ Channels	15.40
v.	Area irrigated by Wells	90.79
vi.	Area irrigated by Tanks	1.41
vii.	Area irrigated by Other Sources	1.70
viii.	Irrigation Potential Utilized (Gross Irrigated Area)	114.41

13. Infrastructure for storage transport and Marketing

Sr. No.	Particulars	Nos.
i.	Pucca Road [km]	2803
ii.	Railway Line [km]	195

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

Sr. No.	Category of animal	Total	Male	Female
i.	Cattle - Indigenous	49707	24795	24912
ii.	Buffaloes	370447	32656	337791
iii.	Sheep - Indigenous	948211	214407	733804
iv.	Goat	352538	106229	246309
v.	Pig - Indigenous	5030	2396	2634

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

Sr. No.	Particulars	Nos.
i.	Veterinary Hospitals	135
ii.	Veterinary Dispensaries	112
iii.	Disease Diagnostic Centres	1
iv.	Artificial Insemination Centers	247
v.	Animal feed manufacturing units	1
vi.	Dairy Cooperative Societies	65
vii.	Milk Collection Centres	425
viii.	Fishermen Societies	23
ix.	Animal Husbandry Training Centres	1
x.	Animal Markets	3
xi.	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
i.	Fish	5392.00	MT	7	gm/day
ii.	Egg	1596.309	Lakh Nos.	77	nos/p.a.
iii.	Milk	490773.00	MT	652	gm/day
iv.	Meat	33057.00	MT	43.94	gm/day

Sources:

Table Name	Source(s) and reference year of data
10. Infrastructure Relating To Health & Sanitation [Nos.]	District Handbook of Statistics 2020-21
11. Infrastructure & Support Services For Agriculture[Nos.]	District Handbook of Statistics 2020-21 and Agriculture Department
12. Irrigation Coverage ['000 Ha]	District Handbook of Statistics 2020-21
13. Infrastructure For Storage, Transport & Marketing	District Handbook of Statistics 2020-21
14. Animal Population as per Census [Nos.]	Animal Census 2019
15. Infrastructure for Development of Allied Activities [Nos.]	District Handbook of Statistics 2020-21 and information from Line Departments
16. Milk, Fish, Egg Production & Per Capita Availability	Animal Husbandry Department, GoAP

District Profile 3

Key Insights into Agriculture and Allied Sectors

CROP PRODUCTION, MAINTENANCE AND MARKETING - AGRICULTURE

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Share of GDP agri to district (%)	NA	34.64	NA
ii.	Rainfall - Normal (mm)	NA	684	684
iii.	Rainfall - Actual (mm)	NA	759	495
iv.	Cropping Pattern	Bengalgram Blackgram Cotton Paddy Jowar Bajra Maize	Bengalgram Blackgram Cotton Paddy Jowar Bajra Maize	Bengalgram Blackgram Cotton Paddy Jowar Bajra Maize

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	GLC flow (Rs. lakh)	NA	648184.32	717192.76

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Gross Cropped Area (lakh ha)	NA	2.92	NA
ii.	Net sown area (lakh ha)	NA	2.71	NA
iii.	Cropping intensity (%)	NA	107.74	NA

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC coverage (No.)	NA	506237	409462
ii.	GLC through KCC (Rs. lakh)	NA	594851.21	658365.52

Sources:

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

WATER RESOURCES

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Net Irrigation Potential ('000 ha)	NA	NA	NA
ii.	Net Irrigated Area ('000 ha)	NA	123	117
iii.	Gross Irrigated Area ('000 ha)	NA	131	122

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

Sr. No.	Mandal Name	31-03-2023	31-03-2024
i.	Vemula	Semi-Critical	NA
ii.	Pulivendula	Over-Exploited	NA
iii.	Atlur, B.Kodur, Badvel, Brahmamgarimatham, Chakrayapet, Chapadu, Chennur, Chintakomma Dinne, Duvvur, Gopavaram, Jammalamadugu, Kadapa, Kalasapadu, Kamalapuram, Khajipet, Kondapuram, Lingala, Muddanur, Mydukur, Mylavaram, Peddamudium, Pendlimarri, Porumamilla, Proddatur, Yerraguntla, Rajupalem, Sidhout, Simhadripuram, Sri Avadutha Kasinayana, Thondur, Vallur, Veerapanayani Palle, Vempalle, Vontimitta (Total 34 mandals)	Safe	NA

Sources

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

District Profile 4

Key Insights into Livestock, Fisheries and Land Development

FISHERIES

Table 1: KCC Data

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	KCC for working capital (No.)	NA	658	165
ii.	KCC for working capital (₹ lakh)	NA	234.29	194.83

LAND DEVELOPMENT, SOIL CONSERVATION & WATERSHED DEVELOPMENT

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Watershed Projects (No.)	NA	19	19

Sources:

Table Name	Source(s) and reference year of data
Table 1: KCC Data	SLBC Portal
Table 2: Land Development, Soil Conservation & Watershed Management	NABARD AP RO

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 (Rs. lakh)	NA	271460.77	190899.92
ii.	Loans under Stand Up India Scheme (₹ lakh)	NA	2519.86	4749.28

Table 2: MSME units – Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Micro Units (No.)	NA	NA	47231
ii.	Small Units (No.)	NA	NA	1066
iii.	Medium Units (No.)	NA	NA	59
iv.	Udyog Aadhar Registrations (No.)	NA	NA	48356

Table 3: Traditional activities:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Handloom Clusters (No.)	NA	NA	Madhavaram Saree

Table 4: DIC Interventions:

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: MSME units – Cumulative	https://dashboard.msme.gov.in/udyam_dist_wise.aspx?stid=28
Table 3: Traditional Activities	-
Table 4: DIC Interventions	DIC, YSR Kadapa district

Public Infrastructure Investments

Particulars	31/03/2022	31/03/2023	31/03/2024
Amt of RIDF assistance (₹ lakh)*	NA	15368.78	15738.73

***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)	NA	77526.88	105635.18

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	NA	15.26	4.12
ii.	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)	NA	7.00	8.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	No. of SHGs credit linked (including repeat finance)	NA	9219	10894
ii.	Bank loan disbursed (₹ lakh)	NA	77526.88	105635.18

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Promotional Interventions	NABARD
Table 3: Status of SHGs	SLBC portal

STATUS AND PROSPECTS OF COOPERATIVES

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2024
i.	AH Sector - Milk/ Fisheries/ Poultry (No.)	215
ii.	Consumer Stores (No.)	6
iii.	Housing Societies (No.)	38
iv.	Weavers (No.)	114
v.	Marketing Societies (No.)	8
vi.	Labour Societies (No.)	112
vii.	Industrial Societies (No.)	-
viii.	Sugar Societies (No.)	1
ix.	Agro Processing Societies (No.)	-
x.	Others (No.)	95
	Total (No.)	589

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
i.	Primary Agriculture Credit Societies (No.)	NA	NA	51

Sources:

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs	SHGs/ JLGs	BCs/ BFs	Villages	Households	
Commercial Banks	26	189	37	45	107	-	-	282	63	2677	
Regional Rural Bank	1	81	44	21	16	-	-	143	36	6547	
District Central Coop. Bank	1	16	3	6	7	-	-	0	224	31625	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	-	-	0	0	0	
Primary Agr. Coop. Society	51	51	51	0	0	-	-	0	13	9922	
Others	4	5	0	0	5	-	-	0	0	101200	
All Agencies	83	342	135	72	135	0	0	425	336	151971	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	-	-	-	-	-	1084657.00	1208389.68	11.4	-	11.4	73.2
Regional Rural Bank	-	-	-	-	-	361803.00	402014.01	11.1	-	11.1	24.3
Cooperative Banks	-	-	-	-	-	32417.00	38285.25	18.1	-	18.1	2.3
Others	-	-	-	-	-	2202.00	2753.10	25.0	-	25.0	0.2
All Agencies	-	-	-	-	-	1481079.00	1651442.04	11.5	-	11.5	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	-	600724	808827	34.6	70.4	-	1742942.32	2153288.72
Regional Rural Bank	-	220886	227624	3.1	19.8	-	323270.28	364988.67
Cooperative Banks	-	28855	111851	287.6	9.7	-	153215.31	189837.92
Others	-	15514	276	-98.2	0.0	-	578547	15918.37
All Agencies	-	865979	1148578	32.6	99.9	-	2225213.38	2724033.68
								22.4
								100.0

4. CD Ratio

Agency	CD Ratio %		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	-	160.7	178.2
Regional Rural Bank	-	89.3	90.8
Cooperative Banks	-	472.6	495.9
Others	-	262.7	578.2
All Agencies	-	150.2	164.9

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	316480	1066078	347857	63715
Regional Rural Bank	165151	528478	198954	49708
Cooperative Banks	66554	0	0	0
Others	0	0	572	0
All Agencies	548185	1594556	547383	113423

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 [Rs. lakh]	% of Total Loans		Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	1298634.81	72.10		930310.95	70.14	828600.84	75.90	0.0	0.0	533502.26	73.97
Regional Rural Bank	334633.32	18.50		269389.80	20.32	226444.59	20.73	0.0	0.0	171282.77	23.80
Cooperative Banks	167068.26	9.30		126480.96	9.54	36847.05	3.37	0.0	0.0	16156.05	2.23
Others	2012.31	0.10		16.26	0.00001	0.00	0.00	0.0	0.0	293.65	0.0004
All Agencies	1802348.70	100		1326197.97	100	1091892.48	100	0.00	0.0	721234.73	100

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Ach'ment [%]	
Commercial Banks	NA	NA	0.0	843452.84	1206101.83	143.0	1147034.69	1440852.36	125.6	125.6	125.6	125.6	89.5
Regional Rural Bank	NA	NA	0.0	154111.07	286007.93	185.6	246800.28	319487.24	129.5	129.5	129.5	129.5	105.0
Cooperative Banks	NA	NA	0.0	68100.28	92038.72	135.2	79819.87	166450.85	208.5	208.5	208.5	208.5	114.6
Others	NA	NA	0.0	2612.36	5259.90	201.3	18724.74	9607.54	51.3	51.3	51.3	51.3	84.2
All Agencies	NA	NA	0.0	1068276.55	1589408.38	148.8	1492379.58	1936397.99	129.8	129.8	129.8	129.8	139.3

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 [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	NA	NA	NA	454184.45	648184.32	142.7	667607.00	717192.76	107.4	83.4
Term Loan (Agri.)	NA	NA	NA	159808.02	282727.51	176.9	288867.00	413402.04	143.1	106.7
Total Agri. Credit	NA	NA	NA	613992.47	930911.83	151.6	956474.00	1130594.80	118.2	134.9
MSME	NA	NA	NA	137002.90	191751.03	140.0	204419.00	271460.77	132.8	90.9
Other Priority Sectors	NA	NA	NA	56896.99	58839.18	103.4	103680.00	65068.02	62.8	55.4
Total Priority Sector	NA	NA	NA	807892.36	1181502.04	146.2	1264573.00	1467123.59	116.0	131.1

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	NA	NA	NA	1742942.30	42840.00	2.5	2153288.72	41841.81	1.9	1.5
Regional Rural Bank	NA	NA	NA	323270.28	4748.42	1.5	364988.67	4974.69	1.4	1.0
Cooperative Banks	NA	NA	NA	153215.31	3325.67	2.2	189837.92	5236.88	2.8	1.7
Others	NA	NA	NA	5785.47	21.00	0.4	15918.37	26.79	0.2	0.2
All Agencies	NA	NA	NA	2225213.36	50935.09	6.6	2724033.68	52080.17	6.3	4.4

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

Source(s)

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

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

- Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from the cooperative sector.
- To provide facilities at par with FPOs for existing PACS
- Establishment of National Cooperative Database

Digital Agriculture Mission

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

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

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

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

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

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

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

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

- Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- **Mudra Loans:** The limit enhanced to 20 lakhs from the current 10 lakh under the Tarun category.
- Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for the purchase of machinery and equipment without collateral or third-party guarantee.
- Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

- Phase IV of PMGSY will be launched to provide all-weather connectivity to 25,000 rural habitations.
- Assistance for flood management and related projects in Assam, Bihar, Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- **Taxonomy for Climate Finance:** Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation-related investments.
- **Skilling the workforce to create employment opportunities:** For raising the participation of women in the workforce, the budget aims to organize women-specific skilling programmes and promote market access for women SHG enterprises. 1,000 Industrial Training Institutes are likely to be upgraded for this purpose.
- **MSME Units for Food Irradiation Quality & Safety Testing:** Financial support for setting up 50 multi-product food irradiation units in the MSME sector will be provided. Setting up 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- **Water Supply and Sanitation:** In partnership with the State Governments and Multilateral Development Banks, the Government will promote water supply, sewage treatment, and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage the use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights Related to Agriculture & Farm Sector

Priorities Identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

4. Policy Initiatives - NABARD

- **Refinance Support:** NABARD provides Short Term refinance to Cooperatives, RRBs, and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in the agriculture sector, NABARD provides refinance to the Commercial banks, cooperative banks, and RRBs.
- **Schematic Refinance for Water Sanitation and Hygiene (WASH):** To provide clean water, sanitation, and hygienic conditions to rural and semi-urban areas and thereby to protect human health during the outbreak of infectious disease, NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- **Special Refinance Scheme (SRS) on PACS as MSCs:** NABARD introduced the Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
- **Credit-linked Subsidy Schemes of GoI**
 - **New Agriculture Marketing Infrastructure sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM):** GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading Gramin Haats as GrAMs through strengthening of infrastructure.
 - **Agri Clinics and Agri Business Centres (ACABC):** The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by the Ministry of Agriculture, GoI. A composite subsidy of 44% of the project cost for women, SC/ST, and all categories of candidates from Northeast and Hill states and 36% of the project cost for all other beneficiaries is provided under the scheme.

- **Interest Subvention Schemes of GoI**

- NABARD implements the crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakhs at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- NRLM Interest Subvention: NABARD also implements the interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- GoI introduced the Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increasing the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD), Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

- **Rural Infrastructure Development Fund (RIDF)**

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

- **Micro Credit Intervention**

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

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

- **Financial Inclusion**

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

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

- **Farm Sector Development**

- **Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:** A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab, Haryana, Rajasthan, Uttar Pradesh, and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand-side management of water at the micro-watershed/village level.
- **Expansion of JIVA:** Based on the success of the pilot phase, JIVA is being expanded to 25 new projects in central, eastern, and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/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.

5. Policy Initiatives - State Govt. (including cooperatives)

- 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.

Policy Initiatives - State Govt.

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. In addition, debt of ₹24,499 crore will be repaid by the state. 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.
- **Skill Development:** 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. 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 Pilustondi 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.
- **Soil Testing:** 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.
- **Drone services:** 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.
- **Irrigation:** ₹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.

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.

4. 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 geographical area of YSR district is 11.23 lakh ha, out of which the cultivable area is 4.14 lakh ha. Agriculture is predominantly rainfed and plays an important role in the economy of the district. Approximately 60% of the district population depends on agriculture for their livelihood. Red Ferruginous and Black Soils are the major types of soils in the district. Black Clay is the most superior soil in the district, which occupies 23.7% area in the district. The total irrigated area was 1.14 lakh ha during 2019-20 which constitutes 46.9% of net sown area. Total Cropped Area is 2.88 lakh hectares and Net Area Sown is 2.69 lakh hectares and area sown more than once is 9,343 hectares during the year 2020-21. Paddy is the major irrigated crop falling under KC Canal command area and bore wells, whereas groundnut, sunflower, Bengal gram, cotton and jowar are the major crops under rainfed conditions. Seed production of millets such as Bajra and Jowar in Porumamilla division and maize in Duvvur mandal is one of the major activities in the district. There had been change in cropping pattern in the district during 2023-24 viz., there had been considerable increase in the area of Jowar and Blackgram and decrease in the areas of Paddy, Bengalgram and Cotton. Deficit rainfall, fluctuations in farmgate price of Cotton and encouraging farmgate price of Blackgram may be the reasons for such change. The actual rainfall in the district during 2023-24 had been 495.1 mm.

2.1.1.2 Infrastructure and linkage support available, planned and gaps:

Infrastructure includes One Soil Conservation unit, one mobile soil testing laboratory, and one Farmers' Training Centre and 2 Soil Testing Laboratories (one each at Kadapa, and Proddutur areas), besides mini labs for soil testing at Mandal level at 2 mini labs per mandal, 07 Agri Testing Labs supported under RIDF XXV, Latest Near Infrared (NIR) technology equipment installed in the AMC at Kadapa to identify the curcumin content in turmeric commodity, one Fertiliser unit manufacturing Super phosphates and Complex fertilizer (17:17:17) and one pesticide unit manufacturing lindane, parathion, malathion etc. at R.S.Kondapuram, good network of seed dealers, fertiliser dealers and pesticide dealers, two KVKs located at Utukuru and Onipenta and one DAATT Centre provide various demonstrations and trainings to farmers, 10 APMC yards, Agriculture Research Station and Polytechnic college, 123 warehouses, 04 cold storages, 04 WDRA registered warehouses, 432 Rythu Seva Kendras (farmers' One Stop Shops). Untapped cultivable land of around 2 lakh hectares. CCRC cards being issued to tenant farmers to avail formal credit.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District:

The important rivers that flow through the district are Penna and its tributaries viz., Chitravati, Papagni, Kundu, Cheyyeru, Sagileru, etc. The K C Canal is the major source of surface water irrigation in the district. The geographical area of district is 11.23 lakh ha, of which the Gross Cropped Area of the district during 2020-21 was 2.88 lakh ha. The gross irrigated area in 2020-21 was 1.17 lakh ha. The percentage of gross irrigated area to gross cropped area is 41%.

The major irrigated area is under tube wells followed by canals. Development of irrigation through Micro Irrigation (MI) sources is essential to bring in more areas under irrigation. Disintegrated data on credit flow to the sector had not been captured in district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps:

The Major Source of Irrigation in the district is under K.C. Cannal. There is a Major Irrigation Project on Penna at Mylavaram and 4 Medium Irrigation Projects Viz., Lower Sagileru Project, Upper Sagileru Project, Brahmam Sagar Project and Pulivendula Branch Canal are providing water to crops in the District. The total irrigation potential contemplated under major irrigation projects viz., Galeru-Nagari Phase I & II, Gandikota Lift Irrigation System, Gandikota-CBR Lift System, CBR Right Canal and Telugu Ganga project in the district. As per the latest estimates from the Ground Water Department (2022), out of 36 mandals in the district, 34 are classified under safe category, 2 semi-critical and there are no critical and over exploited mandals. There are around 86,120 borewells in the district and an area of 0.94 ha had been irrigated by tube wells and dug wells in the district. With an objective to encourage farmers to adopt micro irrigation, Govt. of Andhra Pradesh is providing subsidy for purchase and installation of micro irrigation units (drip and sprinkler). 90% subsidy (ceiling of Rs.2.50 lakh) is provided to the farmers holding less than 5 acres of land and 70% (ceiling of Rs.3.46 lakh) to those holding 5-10 acres of land. Under “Mission on Amrit Sarovar”, 85 lakes have been rejuvenated in the district under the project by DWMA through MNREGS in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District:

The main objective of farm mechanization is to increase the efficiency and timeliness of farm operations, reduction in cost of cultivation, improvement in the quality of produce for better marketability, efficient utilization of inputs, etc. Although, there has been considerable progress in mechanisation in agriculture, its spread has, however, been most uneven. The Farm Power Availability (FPA) of the erstwhile undivided YSR district was 2.677 kW/ha at the end of 2017-18, which is more than the State average of 2.135 kW/ha, which needs to be increased to 4.00 kW/ha by 2030. The need and demand for mechanization is emerging due to unavailability of affordable labour in time. Mini tractors, Power Tillers, Multi Crop Threshers, Paddy Transplanters, cultivators, Power Sprayers, Power weeders, Groundnut decorticators, Custom Hiring Centres and diggers are some of the major mechanization activities for extending finance. Disintegrated data on credit flow to the sector had not been captured in district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps:

Out of the total land holdings area of 4.32 lakh ha, nearly 57% of land is held by small and marginal farmers which offer scope for power tillers. With good rains expected and various interventions of Government to create additional irrigation potential, gross cropped area of the district is expected to increase, which in turn creates potential for mechanisation of farm operations. The GoAP had proposed to establish Custom Hiring Centres in Hub and Spoke Model, with Custom Hiring Centres (CHC) at RSKs and hi-tech equipment at Hubs. Schemes of Department of Agriculture, GoI, like SMAM, AIF, RKVY, etc. had been dovetailed for availing the benefit. GoAP is extending a subsidy of 40% for setting up CHCs and CHHs in convergence with CSS schemes SMAM and RKVY. The scheme is being implemented by GoAP

in convergence with the Kadapa DCCB Ltd. The details of CHCs are displayed in the RSKs for the benefit of farmers. The tractor supply and repair facilities exist in the district due to presence of good network of dealers at Kadapa and Proddutur. The credit flow is not in commensuration with the available potential under the key sector. It is reported that a large number of farmers are purchasing machinery from Non-Banking Financial Institutions (NBFCs). GoAP has introduced Andhra Pradesh Drone Policy 4.0 (2024-29), which would boost use of drones in agriculture.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District:

The district has 0.617 lakh hectares under horticulture cultivation, forming approximately one fifth of the gross cropped area, with a production of 14.91 lakh MTs of horticulture crops. The major crops in the district are Sweet Orange, Banana, Mango, Turmeric, Acid Lime, Papaya, Vegetables, Flowers, etc. Among fruit crops, Sweet Orange(20MT/ha) is having the highest area under cultivation and production, which is predominant in Simhadripuram, Lingala, Thodur and Kondapuram blocks. Banana(70MT/ha) is the second largest crop in terms of area under cultivation and production. It is predominantly grown in Pulivendula, Lingala, Vempalli and Vemula blocks. Under ODOP scheme of Government of India, Banana has been identified for the erstwhile YSR district for support. Onion, Turmeric, Mango, Papaya and Acid Lime are other major crops besides sweet orange and Banana. Krishnapuram Onion (KP Onion), Mydukur Turmeric and Tekuripeta Turmeric are the unique horticulture products of the district. KP Onion and G9 variety of banana are horticulture products which are exported from the district to other countries. The district is a non-traditional area for Sericulture sector. Sericulture is being practiced predominantly in Pulivendula block and scattered over in other mandals. During 2023-24, 506.60 MT of cocoon production and 69.69 MT of raw silk production. Cumulative area under Mulberry as on 31.03.2024 was 2011 acres.

2.1.4.2 Infrastructure and linkage support available, planned and gaps:

One Krishi Vignana Kendra (Horticulture) at Onipenta and one College of Food Science and Technology at Pulivendula are operating in the district. College of Food Science and Technology is One College of Horticulture is being established at Pulivendula. There are no Department of Biotechnology recognised tissue culture units in the district. Indian Institute of Plantation and Management (IIPM) has established the Food Processing Incubation cum Skill Development Centre (FPISDC) with the financial support of Ministry of MSME. Keeping in view the location advantage and extent of horticulture coverage, a Mega Secondary Banana Processing Unit has been established at Pulivendula, as the crop is identified under ODOP. There are four technical service centres (Pulivendula, Kamalapuram, Kadapa and Badvel), one non-farm technical service centre (Kadapa), two Govt. Seed Farms (Onipenta and Utukuru), one grainage (presently closed) and one Silk Exchange (Proddutur). Twisting units with various spindle capacity from 40 to 1600 both dupion and filature are available under private sector. The weavers procure twisted silk yarn and dyed yarn from twisters and Proddutur is the largest dupion silk market in Andhra Pradesh. One Non-farm Technical Service centre in Utukuru renders the services to the silk twisters and weavers.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District:

The forests of the district are of a dry deciduous type. The only distinction of the forest in the district is its most important species *Pterocarpus santalinus* or red sanders. Minor forest products such as bamboo, Beedi leaves and other non-timber-based forest produce are available in the district in few pockets. Out of the district's total geographical area of 11.23 lakh ha, an area of 4.04 lakh ha is covered by forest, which is 36% of the total area. Thus, a good scope is available for increasing the forest cover in conventional forest area (legally defined as forest by government) especially for enrichment plantations by State Governments to increase the crown density where funds can be accessed from products like Rural Infrastructure Development Fund (RIDF) with NABARD in addition to their budgetary allocations and State Compensatory Afforestation Fund Management and Planning Authority (CAMPA). However, there also exists a tremendous potential for increasing the tree cover outside the conventional forest area i.e., on private lands. India has been removed from the list of RST by the CITES, which enables India to promote private plantation and export of red sanders. This will help the farmers in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps:

The district has 1.29 lakh ha of uncultivable/barren lands, which could be developed into through credit. The forest waste land can be developed only by Forest Department. Bamboo plantation is taken up by Forest Department in a limited way. There is a tremendous demand from industrial segment and farmers may be encouraged to take up the activity as they can get guidance from growth centre located at Porumamilla in the district. One FPO has been promoted in the district exclusively for wild honey collectors by TRIFED under CSS Scheme. CIFOR has started its operations in the district during 2023-24. The social forestry wing of the forest department, Govt. of Andhra Pradesh is the extension and promotion agency for social and farm forestry in the district. The Forest Department has been producing and supplying nursery plant material at nominal prices.

2.1.6 AH - Dairy

2.1.6.1 Status of the Sector in the District:

Animal Husbandry is one of the major contributors in the GDP of the State. As per the 20th Livestock Census, there are 0.45 lakh cattle and 3.99 lakh buffaloes in YSR Kadapa district. The breedable female cattle and buffalo population is around 45% of total animal population in the erstwhile undivided YSR district. It is one of the promising sectors which provide gainful employment and income generating activity to many SF/MF/ALs, etc., in drought prone districts like YSR. The milk production in the district during the year 2022-23 (up to December 2022) was estimated at 3.337 lakh MT, of which buffaloes contribute around 92.0% of total milk production. The milk production during 2023-24 had been 490.773 thousand MT. The per capita availability of milk in the district is estimated to be 652 g/day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps:

There are 17 Area Veterinary Hospitals, 79 Veterinary Dispensaries and 78 Rural Livestock Units (RLUs) functioning in the district besides one super speciality veterinary hospital, one animal disease diagnostic centre and one VPC. Veterinary College is located at Proddatur with a capacity of 30 seats per year. Besides, the Andhra Pradesh Centre for Advanced Research on

Livestock (APCARL) also exists in Pulivendula. The institutions are sufficient, considering institution per 5000 cattle unit. There are 346 AI centres including 247 from department and 99 Gopal Mitra centres to provide breeding facilities. The department is also utilising the existing RSKs as AI centres. Based on the norm of one AI centre for every 1000 breedable animals, the existing numbers of centres are meeting the requirement. There are three shandies (One Cattle market at Muddanur and 2 small shandies at Pulivendula, and Mydukuru) and two slaughterhouses at Kadapa and Pulivendula. The area under permanent pastures and other grazing land is 4430 ha. Perennial Fodder Development is being done under MGNREGS. Besides Private Dairies, the district has BMCUs and Government Dairy (Vijaya Dairy), which are procuring milk in the district. 13 mobile veterinary clinics are operational in the district to provide first aid as well as other treatment to animals at the doorstep of the farmer. The Department is undertaking vaccination and deworming activities as per the health calendar.

2.1.7 AH – Poultry

2.1.7.1 Status of the Sector in the District:

As per the 20th Livestock Census, poultry population in the district is 10.95 lakh. The total number of eggs produced in the district during 2022-23 (upto December 2022) was 5.10 crore. The egg production during the year 2023-24 was 1596.309 lakh eggs. The per capita availability works out to 77 eggs per annum is very low compared to the ICMR's recommended consumption of 180 eggs per person per annum. Although there is a lot of scope for layer farming, it has not gained ground in the district. Poultry accounts for 30% of meat production in the district. Keeping in view the climatic conditions, there is a good potential for establishment of layer units in the blocks in and around Pulivendula region.

2.1.7.2 Infrastructure and linkage support available, planned and gaps:

The district is having one backyard poultry hatchery unit for supply of chicks i.e., State Poultry Farm and Hatchery Unit at Utukur, Kadapa. Kadakanath Poultry Unit has been inaugurated at State Poultry Farm and Hatchery Unit, Utukur in order to promote desi chicken production through Indigenous poultry farming. There is a demand for layer units in the district and the same may be promoted in Pulivendula and Jammalamadugu blocks which has suitable climate. There is a lot of demand for broiler meat in the district. The Department along with poultry hatcheries may identify entrepreneurs to start broiler farms under contract farming. Maize is the major ingredient in poultry feed. Hence, its cultivation may be encouraged in the district in collaboration with Department of Agriculture by linking the product with the poultry feed units. As broiler rearing is taken up in few pockets, there is scope for financing chicken meat outlets in towns. With Proactive Government Poultry policy and support from banks there is a scope for growth in the sector in the district in coming years.

2.1.8 AH – SGP

2.1.8.1 Status of the Sector in the District:

As per the 20th Livestock Census, the sheep, goat and pig population in the district are 9.84 lakh, 3.63 lakh and 0.03 lakh respectively. Good quality Nellore Brown breed sheep (Jodipi Breed) are available in the district. Piggery as a farm activity is not popular in the district. The estimated meat production in the district during 2022-23 (upto December 2022, Source: Socio-Economic Survey 2022-23) was 22,340 MT. Since the activity is a livelihood to major

community in the district and provides assured source of income during the years of drought, there is a huge potential for sheep rearing.

2.1.8.2 Infrastructure and linkage support available, planned and gaps:

There are two registered slaughterhouses at Kadapa and Pulivendula and two regular shandies for marketing of sheep/ goat at Mydukuru and Pulivendula. Mydukur Sheep Market is one of the largest Sheep Markets in the State. There are 126 registered Primary Sheep Growers' Cooperative Societies in the district. Strengthening of these societies will have an impact on the community. Water troughs have been provided by the Department for animals in different places in the district. There are no sheep breeding farms in the district. NABARD has promoted one FPO exclusively on sheep. SERP also promoted an exclusive FPO with MF/SF in the district for promotion of small ruminants.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District:

Though there are rivers and good network of reservoirs and irrigation tanks in the district, the number of active fishermen is less due to low yields and seasonal nature of operations. There are 23 fishermen cooperative societies and fisher women societies in the district. During the year 2022-23 (up to December 2022), 3960 MT of Inland fish was produced in the district. There is scope for increasing fish production from inland water bodies particularly reservoirs and tanks.

2.1.9.2 Infrastructure and linkage support available, planned and gaps:

The major river Penna and its tributaries viz., Chitravathi, Papagni, Kunderu, Sagileru, etc., flowing in the district are seasonal in nature. Hence, the fishing activity is mostly seasonal in these water bodies. The Minor irrigation tanks are under the control of Dept. of Fisheries for leasing the fishery rights. There is one large reservoir i.e., Mylavaram (3,600 ha) and 3 medium reservoirs (520 ha) in the district besides the backwaters of Somasila reservoir (20,000 ha). There are three government fish seed rearing farms with a capacity of 25 lakh fingerlings in the district, spread over 26.72 Ha. The fish seed farm constructed at Mylavaram Reservoir is with financial assistance from RIDF. There are 156 tanks and 06 reservoirs under the disposal of the Fisheries Department for leasing out to fish farming. There are no infrastructure facilities for training and technical guidance to the fish farmers/fishermen in the district. The training needs are met by the Fisheries Training Institute located at Kurnool. The fish seed are obtained from Ananthapur, Nandyal, Kadiyam and Badampudi hatcheries. One fish Seed Breeding Centre is coming up in Brahmamgarimatham with the financial support of World Bank to the tune of ₹2.70 crore. The Centre aims to produce more than 2 crore fish fingerlings every year, as against 70 lakh fingerlings currently being produced in the district. The department is implementing various non-marketing and marketing schemes under PMMSY.

2.1.10 Farm Credit – Others including Two Wheelers for farmers

2.1.10.1 Status of the Sector in the District:

Small and Marginal farmers are still dependent on animal power for their agricultural operations. The details of land holdings as per Agriculture Census are indicated in the District Profile. It can be observed from the data that 2.31 lakh ha (out of a total of 4.06 lakh ha)

belongs to 2.86 lakh small and marginal farmers (out of 3.39 lakh farmers). Many of the small and marginal farmers are using bullocks and carts for ploughing for self/hiring and transport of produce from fields to markets.

2.1.10.2 Infrastructure and linkage support available, planned and gaps:

The AH Department through their field level institutions is providing the requisite health cover to the animals. Trained carpenters are available in the district for manufacturing quality carts. Tyres and rims are supplied through dealers for tyre carts. Ongole breed bullocks are in demand in the district. These are purchased from neighbouring districts of Prakasam and Guntur. 2.86 lakh MF/SF are depending upon the agriculture and there is a growing demand for two wheelers (Kisan Bikes) from farmers for their day-to-day farming operations. Declining wood resources, lack of awareness about the tyre carts among the farmers are major constraints.

2.1.11 Sustainable Agriculture Practices

2.1.11.1 Status of the Sector in the District:

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

- i. Organic Farming
- ii. Minimum/Zero Tillage
- iii. Natural Farming
- iv. Integrated Farming Systems (IFS)
- v. Multilayer farming
- vi. Agro Forestry
- vii. Technology Adoption for efficient use of resources
- viii. Climate Resilient Agriculture

Sustainable agriculture practices act as risk mitigation tools for the farmers, especially risks arising out of Climate Change."

2.1.11.2 Infrastructure and linkage support available, planned and gaps:

GoAP has been promoting Community based Natural Farming through RySS, focusing on sustainable agriculture, soil health, water holding capacity of soil and climate resilience. In the district, the natural farming/organic farming is being practiced in 91 clusters. GoAP is developing "Indo-German Global Centre for Agro-ecology Centre" at Pulivendula with assistance from KfW. The centre is expected to carry out research and demonstrate various practices of natural farming. INDGAP Certification: APSOPCA becomes the first certification body in the country to be approved by QCI. Through GAP certification, the Andhra Pradesh government provides the facility to export the crop yield of farmers with quality standards at a premium price, not only domestically but also to more than 100 countries in the world. The

State Government under the tripartite MoU with the FAO and ICAR has been implementing a technical cooperation programme titled “Strengthening Capacities of the Government of Andhra Pradesh to assist the farmers to adopt sustainable Agri-food systems” through which the Field level officers and Farmers have been trained on Good Agricultural Practices and sustainable agri-food systems practices. A comprehensive product needs to be designed for financing Sustainable Agriculture Practices, especially Climate Finance, for channelizing credit flow to the sector.

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 major crops grown in the district are Bengal gram, Paddy, Jowar, Red gram, Cotton, etc. Storage facilities play a pivotal role in marketing of the agriculture produce. The district market surplus of the food grains, oil seeds, pulses, etc. is to the tune of 3.5 to 4.0 lakh MT and all these commodities can be stored/ preserved in the godowns when the prices are low. The private godown network is concentrated in Proddutur, Duvvur, Jammalamadugu and Peddamudium blocks of the districts, which are being used by the farmers for storing Bengal gram, paddy and millets. The district is a major producer of various horticulture crops like Banana, Sweet orange, Acid lime and Papaya besides Turmeric, Tomato and Onion. Onion is cultivated in about 5000 ha with an average annual production of about 1 lakh MT. Agri-Value Chain Financing: More than 20% of the Gross Cropped Area is under horticulture, especially Banana, Sweet Orange and Onion. Banana is the major crop raised in Pulivendula division of the district and the produce is exported to National as well as international markets. There is a need to strengthen and stabilise the Banana value chain in the district to stabilise the farm gate prices and enable banks to finance the sector.

2.2.1.2 Infrastructure and linkage support available, planned and gaps:

There are 123 godowns with a capacity of 6.76 lakh MT capacity and 4 cold storages with a capacity of 0.29 lakh MT including the storage space of Central/ State Warehousing Corporations and APMCs. The Central and State Warehousing Corporations provides storage facilities at Kadapa and Proddutur where the FCI and Civil Supplies Corporations are utilising space. The district is having 10 APMC yards in the district (Kadapa, Simhadripuram, Prddutur, Badvel, Jammalamadugu, Pulivendula, Mydukur, Kamalapuram, Siddhavatam and Yerraguntla), of which Kadapa is selected for implementation of e-NAM. Regularisation of Sweet Orange trade at AMC, Pulivendula is under process. The Government has established one Rythu Bazar in Kadapa, Yerraguntla and Proddutur so as to provide remunerative price to both farmers and consumers. Three more Rythu Bazars at Pulivendula, Badvel and Vempalli are under construction. NABARD has sanctioned WIF Loan APSWC for construction of 02 Rural Godowns at Kadapa (Rural) and Badvel with a total capacity of 13000 MT were constructed. Agriculture Marketing Department is undertaking construction of 12 godowns with a capacity of 17600 MT in Pulivendula and Badvel constituencies. Under PACS as MSC Special Refinance Scheme of NABARD, refinance has been sanctioned to 20 PACS for construction of godowns and drying yards in the district. The scheme is being implemented in convergence with the RSKs of GoAP and AIF of GoI.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District:

The district is endowed with rich red and black soils. The geographical area of the district is 11.23 lakh ha, of which the fallow and cultivable waste land is 2.00 lakh ha. Land development comprises all the activities undertaken by the farmers to improve productivity of land, to prevent erosion and to improve land quality. Salt-affected soils are common in arid and semi-arid regions due to low rainfall and high evaporation. District, being a semi-arid region, is highly vulnerable to conversion of soils alkaline/saline nature, leading to desertification. The erstwhile YSR district had 2223 hectares of land affected by salinity/alkalinity as on 2015-16 (Wasteland Report 2018 published by Andhra Pradesh Space Applications Centre). Hence, there is scope for land reclamation in the district. GoAP/GoI have implemented various watershed development projects in the district. In the district, watershed projects covering an area of 0.29 lakh ha, soil restoration programme in 07 completed projects with financial assistance NABARD have been implemented. Based on the treatable area, still there is a large area available for treatment through watershed implementation. There are 400 minor irrigation tanks in the district with a storage capacity of 9346.46 mcft, with a registered ayacut of 33,309 ha. Red soils being porous, possess low water holding capacity and therefore application of tank silt improves the productivity of such soils.

2.2.2.2 Infrastructure and linkage support available, planned and gaps:

Three soil testing laboratories including one mobile lab are available in the district. The support available under various schemes/programmes of GoI intended for developing the sector are National Food Security Mission (NFSM), The National Project on Management of Soil Health and Fertility and National Mission on Sustainable Agriculture. Soil and water conservation programmes to improve soil feasibility, capacity building in judicious use of ground water and water conservation, drought mitigation in Rayalaseema districts and to uplift the livelihoods to tribals in coastal districts. Besides Urea, DAP and Potash, the Govt. is also supplying micronutrients such as Zinc, Boron and Gypsum to farmers in the district. The Government of Andhra Pradesh has availed RIDF financial assistance for establishment of Integrated Agri. Labs at Mandal and State level under RIDF-XXV. 07 Agriculture labs have been established at each Assembly Constituency and one district level lab has been set up at Kadapa.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District:

Land productivity enhancement through use of organic manures, bio fertilizers, compost etc., go a long way in sustaining the production and productivity levels of crops. Further, good quality seed and plant propagules plays a crucial role in realizing the productivity of various crops. The availability of quality inputs – seed material, bio-fertilizers, and bio-pesticides - is critical for enhancing the productivity of crops, which also calls for increasing the flow of credit for bankable activities identified under Agri infrastructure – others viz., Plant tissue culture and Agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, vermicomposting, and e-NAM.

2.2.3.2 Infrastructure and linkage support available, planned and gaps:

The GoAP is providing a subsidy to banana tissue culture through the Department of Horticulture @ 40% of the cost of plant material to all farmers up to one ha under area expansion scheme. There is a good potential for establishment of tissue culture infrastructure through bank credit in the district. Inadequate availability of quality seeds, planting material and germplasm are presently the major constraints limiting productivity. Supply of quality seeds is, therefore, essential for increasing productivity of crops and total agricultural production. The Seed Village Programme ensures supply of quality certified seed of notified varieties to the farmers in time at affordable prices besides ensuring quick multiplication of new seed varieties in a shorter time. Further, a few seed companies are promoting crops exclusively for seed purpose in blocks such as Porumamilla, Kalasapadu, SAKN, etc. in the district. Therefore, there is a good potential for establishment of seed processing units. There is availability of abundant raw material for composting.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District:

The major fruit crops grown in the district include banana, citrus, papaya and vegetables like tomato, chillies, etc., which have good potential for secondary processing and value addition. Lack of adequate agro-processing facilities leads to post-harvest losses, (estimated at 25 to 30%) and uncertainty of income realisation. Besides horticulture crops, the processing and value addition in dairy and meat is negligible. The district offers potential for the development of Agro and Horticulture-based industries like processing of fruits viz. tomato paste, honey-dipped banana, banana chips/powder/paste, processing of cotton seed oil, cotton yarn, etc. There is also potential for meat processing units considering quality sheep/goat breeds available in the district.

2.3.1.2 Infrastructure and linkage support available, planned and gaps:

Availability of raw material for food processing in the district especially fruit crops with production of 22.86 lakh MT, vegetables with production of 3.90 lakh MT, pulses with 0.95 lakh MT and oilseeds with about 0.25 lakh MT (Source: Horticulture Department). A Secondary Food Processing Unit has been set up in the Pulivendula block for banana, which is also ODOP identified for the district. APFPS has been designated as the State Nodal Agency for the implementation of PMFME scheme in the State.

GoAP is in the process of finalising the policies for Food Processing Sector. The district is also home to various educational and research institutions such KVKs of Agriculture and Horticulture Universities, College of Food Technology at Pulivendula, and College of Veterinary Science at Proddutur. Availability of land bank of around 7000 acres for the establishment of industries in the Mega Industrial Hub at Koppa and incentives available for setting up units in the hub. Low-capacity utilisation due to lack of availability of raw materials throughout the year. Crop varieties are tailored for table purposes and when used for processing the product recoveries tend to be low. Lack of storage infrastructure and cold chain marketing facility for both fresh and processed commodities.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District:

Although there are RSKs, there is still potential for establishment of ACABCs in the district, which helps in penetration of extension services to the grassroots and provides employment to youth. Primary Agricultural Credit Societies (PACS) and Farmers' Service Societies (FSS) are an integral part of the cooperative credit structure. PACS undertake activities under credit and non-credit business. The non-credit business undertaken by the PACS in the district is very limited. As per the revised Priority Sector Lending guidelines, Loans to individuals and their SHGs/JLGs, distressed persons to pre-pay non-institutional lenders (other than farmers), Pradhan Mantri Jan Dhan Yojana (PMJDY) and State sponsored programmes like SC/ST/BC/ Minority corporation loans etc., are included by Reserve Bank of India. In order to boost the flow of bank credit to FPOs, the RBI has included lending to FPO by commercial banks and Regional Rural Banks under Priority Sector. The credit potential in the sector has not been fully harnessed by the banks.

2.3.2.2 Infrastructure and linkage support available, planned and gaps:

There is a Veterinary College at Proddutur, Food Processing College at Pulivendula and University Agricultural Polytechnic College in Kadapa besides a few private polytechnic colleges in the district. For guiding agripreneurs, line department officials and KVKs at Kadapa and Onipenta are available. There is no Nodal Training Institution (NTI) in the district for training agripreneurs by MANAGE. There are 51 PACS, of which 4 societies are working as Farmers Service Cooperative Centres ceded with State Bank of India. There is potential for increase the PACS in the district to cater to the needs of more villages and population. Besides FPOs promoted by NABARD, there are also good working FPOs promoted under APRIGP promoted by SERP, APDMP project and Department of Horticulture under RKVY. SHGs are being promoted and handheld by in rural and urban areas promoted by SERP and MEPMA respectively in the district, of which more than 50% of groups are in Grade "A" requiring credit for establishment of units for improving their livelihoods.

Chapter 3

Credit potentials for MSMEs

3.1 Status of the Sector in the District:

Out of the total population of 20.61 lakh the total workforce is 7.93 lakh, and the unemployment rate is at 5.7. The district has 45116 Udyam registered enterprises of which 44011 1047 and 58 are Micro Small and Medium enterprises respectively. The district is rich in Mineral value. GoI has approved the development of Kopparthi Mega Industrial Hub with an outlay of Rs.2137 crore which would give a fillip to the MSME sector in the district. The Major Minerals in the District are Barytes Limestone and Asbestos. Apart from Major Minerals Minor minerals are Napa Slabs Road Metal Building Stone Marble Mosaic Chips and Rehmati are also in the district. High forest coverage and variety of agricultural produce offers immense scope for agro-based industries. These resources make the district ideal for establishing mineral based industries and MSMEs. Stone crushers Mineral Pulverising units Barium Compounds Cement Units Fly Ash Brick Units and Stone Polishing units are some of the potential MSME units in the district.

3.2 Infrastructure and linkage support available, planned and gaps:

The existing clusters of the district are Barium Units at Kadapa Napa Stone (Kadapa Stone) units at Yerraguntla Fly Ash Brick units at Proddutur Powerlooms at Jammalamadugu Handlooms at Vontimitta Brassware at Onipenta and Jewellery making at Proddutur. There are 22 Industrial Parks/Estates established by APIIC Ltd. One Textile Park at Mylavaram Weavers cluster at Moragudi and Apparel Park at Proddutur. GoAP is developing 31 MSME parks across the State with various facilities. MSME parks at Kopparthy and Palugurallapalli have been identified with a land bank of 60.38 acres and 98.95 acres respectively. GoI has approved development of Kopparthi Industrial Smart City with an investment of ₹2137 crore, with an objective to develop an area of 2596 acres and create around 54,000 jobs. This Industrial hub is a part of the larger Visakhapatnam-Chennai Industrial Corridor (VCIC). Grounding of major industries such as M/s Aditya Birla Garments Ltd. Pulivendula and M/s Century Panels Limited Gopavaram would help in boasting ancillary units under MSME in the district. There are 06 Skill Training Institutes in the district which include RSETI Kadapa; National Academy of Construction Pulivendula; Government ITIs at Kadapa Vemula and Chakrayapeta and Government Polytechnic College at Jammalamadugu. There is one incubation centre at Yogi Vemana University Kadapa. There are 45 PWCS in the YSR district and most of the societies are not active.

Chapter 4

Credit potentials for Export Credit, Education and Housing

4.1 Export Credit

4.1.1 Status of the Sector in the District:

District is landlocked with one domestic airport and not having any seaport. However, there are various products in the district such as Barium Chloride, Barium Nitrate, Barium Carbonate, Sodium Sulphide flakes, Ordinary Portland Cement, 650 KVA transformers, para-boiled rice and banana which are being exported through ports situated outside the district.

4.1.2 Infrastructure and linkage support available, planned and gaps:

The district is rich in mineral deposits especially Barium products, Limestone, Lead Asbestos, Uranium, and Iron Ore. Owing to availability of limestone deposits, slab polishing cluster at Yerraguntla is one of the oldest clusters. Mining companies operating from the State and neighbouring State Tamil Nadu export minerals from the district. The district is richly endowed with horticultural crops especially Banana, Sweet Orange, turmeric, and onion. However turmeric and onion especially KP Onion are procured by the traders for export purposes due to its high percentage of curcumin in turmeric and flavonoids in KP Onion. Both the commodities are exported to Malaysia, Singapore, Japan, Dubai, and other Gulf countries. A.P emerged as biggest exporter of Banana and was awarded by ICAR- NRC Banana, Tiruchirapalli, Tamil Nadu for export promotion. 94571 MT of Banana have been exported during 2020-21. Pulivendula block in the district is the major contributor for banana exports in the State. The banana produced in the block is of premium quality owing to better soil health farming practices and irrigation through drip system. The district is also famous for its silk sarees from Madhavaram and Dupion Silk. The dupion silk is being exported to Gulf Countries and the major market is in Proddutur.

4.2 Education

4.2.1 Status of the Sector in the District:

Education and literacy levels are vital indicators of development in any society. The quality of education determines the quality of human capital and a lot more effort needs to be made to improve the spread of education through enrolment and by improving the quality of education in both Government and Private Schools. Education loans are considered to be one of the best performing assets for the banks. With the inclusion of such credit under Priority Sector Lending norms by RBI it will not only encourage the banks to lend in the education sector but also fulfil their PSL obligations. According to NITI Aayog's Multi-Dimensional Poverty Index Report of 2021 less than 2 of the population in Andhra Pradesh is deprived of school education. As per RBI guidelines loans to individuals for educational purposes including vocational courses upto ₹20 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.

4.2.2 Infrastructure and linkage support available, planned and gaps:

There are 2895 schools with student strength of 3.16 lakh 160 Junior Colleges with 0.187 lakh students 51 Graduate level colleges and 107 Professional Colleges in the district. New market-oriented courses introduced to re-orient UG education for industry requirement and to help

students to find immediate employment after graduation. The new market-oriented courses have inbuilt features like online learning project work hands-on experience internship and teaching by industrial experts. They prepare students in the latest domain knowledge and skills in the work areas. The enrolment in higher education i.e. intermediate and above is around 0.50 lakh students who are the potential candidates for bank credit. Welfare Schemes being implemented by GoAP for Education Sector include Thalliki Vandanam, Sarvepalli Radhakrishnan Vidya Mitra, Dokka Seethamma Madhyana Badi Bhojanam, Mana Badi-Mana Bhavishyathu, Balika Raksha and Abdul Kalam Prathibha Puraskaram. A 9-point program to overhaul the quality of infrastructure available in existing govt. schools (Primary Upper-Primary Secondary and Junior Colleges). The Government has initiated several schemes for bringing out both quantitative and qualitative improvement in the education system in Andhra Pradesh. 34 schools have been identified in the district for coverage under PM SHRI Scheme of Government of India.

4.3 Housing

4.3.1 Status of the Sector in the District:

As per Census 2011 out of the total 7.06 lakh Households 4.78 lakh and 2.28 lakh households are in rural and urban areas respectively. As per 2011 census the GoI has estimated the housing shortage to be around 10.00 lakh in urban areas and 30.85 lakh in rural areas in newly formed Andhra Pradesh. GoAP has initiated various schemes under PMAY and proposed construction of houses to the Economically Weaker Sections in the State by 2029.

4.3.2 Infrastructure and linkage support available, planned and gaps:

30.20 lakh house pattas with an extent of 1.50 cents in rural areas were distributed free of cost to women beneficiaries. The government has decided to construct 30.20 lakh houses in 3 Phases out of which Government has decided to construct 15.60 lakh houses in Phase I, 3.03 lakh in Phase II (this includes 1.79 lakh houses PMAY Gramin). Government is ensuring supply of quality housing materials from manufacturers to all beneficiaries for less than market price through reverse tendering. Also, they are providing Infrastructure facilities viz. Roads Water supply and Electrification in layouts. Under Rural Housing Interest Subsidy Scheme (RHISS) under the scheme Interest subsidy would be available to every rural household who is not covered under the Pradhan Mantri Awas Yojana (Grameen) PMAY(G). The scheme would enable people in rural areas to construct new houses or add to their existing pucca houses to improve their dwelling units. The beneficiary who takes a loan under the scheme would be provided interest subsidy for loan amount up to ₹2.00 lakh. The scheme is expected to improve housing stock in the rural areas as well as create employment opportunities in rural housing sector.

Chapter 5

Credit potentials for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Sector in the District:

As on 31 March 2024 ₹26170 crore was sanctioned to Government of Andhra Pradesh for 34431 different infrastructure projects such as roads and bridges irrigation drinking water supply education animal husbandry water harvesting etc. The Govt. of AP had availed an amount of ₹19554 crore for implementing the projects sanctioned under various tranches. During 2014-15, APSWC was sanctioned a term loan of ₹228.00 crore for construction of 45 new warehouses with a capacity of 4 lakh MT in 13 districts of Andhra Pradesh under Warehouse Infrastructure Fund. Two Warehouses with a capacity of 8000 MT at Kadapa and 5000 MT at Badvel with a total cost of ₹1380 lakh are assisted with 95 WIF assistance. 233 rural road projects have been sanctioned to APRDC under NIDA during 2020-21 with an amount of ₹1158.53 crore of which an amount of ₹22.88 crore pertains to YSR district in respect of 08 road projects. NABARD has disbursed an amount of ₹65.48 crore to erstwhile YSR Kadapa district under Micro Irrigation Fund to bring 21215 ha under micro irrigation.

5.1.2 Infrastructure and linkage support available, planned and gaps:

The Major Source of Irrigation in the district is under K.C. Canal. There is a Major Irrigation Project on Penna at Mylavaram and 6 Medium Irrigation projects Viz. Lower Sagileru Project Upper Sagileru Project Brahman Sagar Project and Pulivendula Branch Canal are providing water to crops in the district. The district has 864.02 KM of State Highway and 35825.28 KM of National Highway. All the 36 Mandal Head Quarters are served by pucca roads with bus facilities and the A.P. State Highway Project links Kadapa to Renigunta and Tirupati which is now being taken up for development by NHAI. The existing infrastructure in the district is given in relevant chapters.

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

Social Infrastructure projects had a direct impact on the standard of living of the people in the district. Infrastructure development in Schools Anganwadis Colleges PHCs Medical Colleges etc. has helped in increase of Student Enrolment and improved general health of the public.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District:

Infrastructure is the basic requirement of economic development. The developed countries have made a lot of progress due to tremendous growth of social and economic infrastructure. The key engines for India's growth are social and physical infrastructure which require continued investments to accelerate growth prospects. Social infrastructure covers those basic activities and services viz. education health service sanitation and water supply etc. Bank loans up to a limit of ₹5 crore per borrower for building social infrastructure for activities namely schools health care facilities drinking water facilities and sanitation facilities (including loans for construction/ refurbishment of toilets and improvement in water facilities in the household) in Tier II to Tier VI centres are eligible for classification under priority sector. Disintegrated data on credit flow to the district is not available.

5.2.2 Infrastructure and linkage support available, planned and gaps:

To achieve 100% rural sanitation, State Government has taken up construction of Individual Household Latrines (IHHLs), toilets in Schools and Anganwadis. The Govt. school infrastructure is being uplifted through the GoAP's flagship schemes. However, most of the private schools are running either in rented buildings or in houses converted to schools. Therefore, there is a need to develop suitable infrastructure in schools owned by private management with all amenities which required financial assistance from banking. There are 4 medical colleges one district one hospital for special treatment and 51 Primary Health Centres 10 dispensaries with ESI diagnostic centres etc. available in the district besides a huge network of health infrastructure created by the Government. One Medical College with hospital is being established at Pulivendula with financial assistance from RIDF. Many Private Hospitals, Nursing Homes and Clinics have come up with latest equipment technology and are running successfully. Keeping in view the raising population growing awareness on health etc. there is a good potential for the development of infrastructure under the sector at mandal and block level where there is a requirement of credit from the banks and the same is projected. There are no problematic villages in the district i.e. villages without drinking water facility fluoride villages etc. The Government is planning to provide purified drinking water in all Government Educational Institutions/Welfare Hostels by establishing 50/100/150/200/250 LPH RO plants. Although the local bodies/ government are providing water there is a great demand for purified water in the district and it is an area for bank finance for establishment of RO plants by entrepreneurs and school managements.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District:

As on 31 March 2024, the installed capacity of the Wind Energy Solar and Bio-gas projects in the district are 460.7 MW 289 MW and 7 MW respectively. The Wind Power Projects are in Jammalamadugu, Badvel and Pulivendula divisions. PM Surya Ghar Muft Bijili Yojana is being implemented in the district by the AP State Power Distribution Company Ltd.

5.3.2 Infrastructure and linkage support available, planned and gaps:

GoAP has notified the Andhra Pradesh Integrated Clean Energy Policy 2024 for large scale promotion of Renewable Energy, Pumped Storage Power, and Green Hydrogen. There is a huge potential available for generating solar power using unutilized space on rooftops and wastelands around buildings. The rooftop solar systems from 1 kWp up to 500 kWp or in combination can be set up on the roofs. The district has immense potential for mega solar power plants due to availability of abundant sunlight throughout the year which can be established in the wastelands. There is a demand for solar pump sets also due to day-long sunlight in the district as only 342 submersible solar pump sets have been installed in the district.

RIDF

Ongoing tranches

Sr. No.	Ongoing tranches	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
1	XXV	44	8533.60	7138.02
2	XXVI	148	8738.00	6946.53
3	XXVII	37	61817.66	45876.65
4	XXVIII	02	51051.56	15368.78
5	XXIX	25	20109.61	15368.78
6	XXX	00	0.00	0.00

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

Sr. No.	Particulars	No. of projects	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Closed Tranches	24	1537.00	128781.46
B	Ongoing tranches	6	256.00	90698.76
C	Total (A + B)	30	1793.00	219480.22

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

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay (Rs. Lakh)	RIDF Loan (Rs. Lakh)
A	Irrigation/ Agriculture	7	567.00	446.53
B	Rural roads & bridges	21	10854.00	8143.40
C	Social Sector	228	138829.50	82478.78
	Total (A + B + C)	256	150250.50	91068.71

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely Benefit	Unit	Value
A	Irrigation	-	Irrigation potential	Ha	-
B	Rural roads	17	Bridge Length	Km	126
C	Bridges	4	Road length	m	1247

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Anganwadi	72	children	No.	1800
2	Agri and Allied	07	farmers	No.	112000
3	Drinking Water	02	population	No.	163717
4	Education	143	students	No.	150279
5	Health	11	population	No.	2484000

Chapter 6

Informal Credit Delivery System

6.1.1 Status of the Sector in the District:

The SHG movement took a firm root in the State with the implementation of World Bank assisted poverty reduction project Velugu in the year 2000. Further to fast pace the programme an independent support institution called Society for Elimination of Rural Poverty (SERP) was established. In the YSR district there are 27458 rural SHGs and 14371 Urban SHGs. During 2023-24, an amount of ₹1316.68 crore has been disbursed to 15449 Rural SHGs and ₹1013.58 crore to 7402 Urban SHGs. The average credit per SHG is around ₹8.5 lakh and ₹13.7 lakh for rural and urban SHGs respectively as against the State average of ₹8.8 lakh. The recovery position of SHG loan in the district is more than 99.

6.1.2 Infrastructure and linkage support available, planned and gaps:

Society for Elimination of Rural Poverty (SERP) is promoting nurturing and handholding the rural SHGs in the State with the support of NRLM. The SHGs have been federated in the State from village level to the district level namely Village Organisation Mandala Samakhya and Jilla Samakhya. Besides credit facility from banks the SHGs also have the option of availing credit facility from the Mandal Samakhya and Streenidhi Mahila Bank. Stree Nidhi credit cooperative Federation Ltd. was promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhyas to provide Livelihood Finance to SHG women. Stree Nidhi is a flagship programme of the Government of AP. Stree Nidhi provides timely and affordable credit to the poor SHG women as a part of the overall strategy of SERP for poverty alleviation. The Government of Andhra Pradesh with a view to encourage better repayment culture and to reduce interest burden on the rural and urban poor on SHG bank loans decided to provide interest subvention covering the entire interest charged on the loans outstanding upto ₹3 lakh. The JLG mode of financing serves as collateral substitute for loans provided to tenant farmers oral lessees sharecroppers marginal/small farmers etc. It enables the banks to reach farmers through group approach adopt cluster approach facilitate peer education and credit discipline. Considering that more than 80% of the farmers are marginal and small in the district there is a good potential for financing of JLGs in the district. Andhra Pradesh being a pioneer state in SHG-BLP had initiated this process of digitisation in the year 2007 itself. Over the years SERP's database has been refined and is currently being used by different stakeholders like SLBC State Government and bankers.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

S. No.	Sector	Critical interventions required for creating definitive impact
1.	Farm Credit	<ul style="list-style-type: none"> Extending KCC loans to farmers undertaking cultivation in Government Wasteland (DKT lands) and tenant farmers through JLG mode. Research should be done for evolving short duration crops and climate resilient varieties. The Automatic Weather Stations are to be established for actual recordings of all the weather parameters to benefit all the villages under WBCIS. Seed Village programme has to be popularised so as to motivate the farmers to go for seed production of major crops grown and preservation of best quality seeds. PGS/ICS Certification for farmers practicing organic/natural farming may be undertaken by RySS/APCNF in a big way, which would ensure better price realisation. There is a need for creation of an NPOP accredited agency for undertaking third party certification of organic farming, to enable exports through APEDA. Banks may extend timely credit to FPOs/FPCs for better income realisation for farmers. The scheme for Agri clinics/ Agribusiness Centres (ACABCs), launched to provide gainful employment to agriculture graduates and ensure private sector participation in extension activities, may be encouraged. Quickening the process of issue/renewal of CCRC cards to tenant farmers and banks to saturate all the CCRC card holders with credit support. Setting up of crop specific value chain and banks to channelize credit to value chain financing.
2.	Water Resources	<ul style="list-style-type: none"> 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. Adoption of solar pump sets as well as replacement of inefficient old pump sets. Intensive rainwater harvesting measures and efficient use of water is suggested for over exploited and critical i.e., water stressed mandals.

S. No.	Sector	Critical interventions required for creating definitive impact
		<ul style="list-style-type: none"> There is huge potential for micro-irrigation in the district as more than 25% of the total cropped area is under horticulture. A banking plan may be drawn for the district for coverage of all potential farmers, in coordination with the department and banks. Desilting of minor irrigation tanks and maintenance of supply channels to be taken up, as the district has good network of minor irrigation tanks. 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 & M works. 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.
3.	Farm Mechanisation	<ul style="list-style-type: none"> The large number of small land holdings is the main constraint for farm mechanization in the district. Catering to the farm machinery services through Custom Hiring Centres at RSKs, PACS and FPOs would meet the demand at peak seasons. Lack of awareness about latest technology /machinery and its usage among farmers Demonstrations and training may be arranged to farmers on latest available machinery and its uses. Authorized dealers are to be identified for all the major companies supplying various popular agricultural implements under the scheme. More number of service centres required 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. As horticulture is gaining significance in the district, special thrust on horticulture mechanisation in the form of special purpose tractors, planters/seed drills, intercultural equipment and post hole diggers, post-harvest equipment, etc., is required. Use of drones would help in optimal use of fertilisers/pesticides, reduction in labour cost, reduction in drudgery and reduction in health hazard to farmer, thereby improves productivity.

S. No.	Sector	Critical interventions required for creating definitive impact
4.	Plantation and Horticulture including Sericulture	<ul style="list-style-type: none"> • Agri-Value chains may be developed, by integrating FPOs and banks may be encouraged to finance these Value Chains. • Integrated post-harvest management infrastructure including cold chain infrastructure and processing units are required for establishing value chain. Awareness among the farmers required for post-harvest handling. • There is also a need for promoting ripening chambers in the district, as banana is one of the major crops in the district. • 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. • Mechanization of horticulture production system is critical for overcoming the shortage of labour in rural areas and to rationalize the cost of production. Small tractors with boom sprayers, rotovators, and power saws may be promoted by Government. • Promotion of Producer Organizations and empowering them to take up technology transfer to their members through setting up of production/distribution/demonstration facilities for ultra-high density orcharding, organic inputs/biocontrol/soil testing facilities and linking them to Technology providers on a PPP mode. • ODOP Banana: Department to sensitise farmers on best practices for production of export quality. Establishing logistics and postproduction infrastructure at FPOs for better price realisation and integration with value chain. Establishment of ancillary processing units in addition to the mega secondary processing unit coming up in the district. • Processing and storage facilities for cocoons and post-harvest handling losses and processing of cocoons (reeling and twisting facilities). • The department of Sericulture may explore the scope for reviving the grainage to ensure availability of quality Disease Free Layings (DFL). • Establishment of good market facility for cocoons and silk will have a definitive impact in sericulture activity.
5.	Forestry and Wasteland Development	<ul style="list-style-type: none"> • The district is famous for red sander species which has huge demand in the global market. Farmers are keen on raising valuable species, but apprehensive that when they attain the harvestable size, forest department may not permit felling and transportation. Forest department may supply good seedlings to farmers and label the species at 5-year interval

S. No.	Sector	Critical interventions required for creating definitive impact
		<p>to track the growing stock in private lands and provide the transit permit for felling and sale legally, so that the pressure on natural sources could be reduced.</p> <ul style="list-style-type: none"> • Forest department has huge stocks of red sanders collected through rides, a controlled quantity of which can be sold to skilled handicrafts artisans located at Kodur (Annamayya District), so that value addition to the tune of 10-15 times can be added and exported. • 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. • There is a huge potential for collection and marketing of minor forest produce especially wild honey. Infrastructure such as beehive boxes can be provided to wild honey collectors through bank credit, which can be placed at the foothills of the forest laded hills.
6.	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • 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. • Availability of good quality calves/animals is a big problem in the district. Therefore, promotion of calf rearing scheme by Government is very much required besides promotion of fodder cultivation. • The Govt. may strengthen the Animal Husbandry Department with adequate manpower for better reach of their services to the AH farmers. • 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. • Increasing number of milk collection centres.
7.	Animal Husbandry – Poultry	<ul style="list-style-type: none"> • Self Help Groups may be encouraged to take up Broiler Farming under contract farming with hatcheries as well as to take up marketing of broiler meat in their areas. • A breeding farm and hatchery for supply of chicks for rearing Backyard birds will help the farmers to take up this activity on a large scale. • Revival of Chick production unit at District Livestock Development Association (DLDA).

S. No.	Sector	Critical interventions required for creating definitive impact
8.	Animal Husbandry – Sheep, Goat, Piggery, etc.	<ul style="list-style-type: none"> Promoting silages on cluster basis through farmers so as to overcome the shortage of fodder/feed.
9.	Fisheries	<ul style="list-style-type: none"> There is no organised fish marketing in the district. Hence Promotion of Domestic Marketing on large scale is required. Credit support for Domestic market promotion through retail outlets, modern fish markets and kiosks. Fisheries Department may conduct exposure programmes for branch managers to create awareness on fisheries activities. Fish landing centres at reservoirs to reduce post-harvest losses. The VFAs who are providing Extension and other technical services at RSKs needs to be regularly trained for enhancing the capacities. Promotion of Cage Cultivation in Mylavaram Reservoir. Promotion of Inland pisciculture in Somasila Backwaters. Promotion of Recirculating Aquaculture (RAS), biofloc and ornamental fisheries.
10.	Construction of storage and Marketing Infrastructure (warehouses / godowns, market yards, silos, cold storage units, cold chains	<ul style="list-style-type: none"> Around 20% of the gross cropped area is under horticulture. The fruits produced in the district are sold in the field itself. Therefore, construction of at least 2 to 3 cold storages with latest technology will help the farmers to fetch good price. Though there are more than 100 rural godowns in the district, only few godowns are registered with WDRA. Private warehouses are required to be encouraged to get accredited and registered with WDRA. Institutions like WDRA/NeML to create awareness among the banks and godown owners for extending Produce Loans to the farmers.
11.	Land Development, Soil Conservation and Watershed Development	<ul style="list-style-type: none"> Development of demonstrable models of bankable investments in soil and water conservation are critical for promoting credit linkage, in the areas of soil and water conservation viz., farm ponds, land levelling, etc. Organic input production is low capital based, whose popularity hinges on local production and distribution through FPOs, PACS, as it is not attractive for distribution through dealer networks.
12.	Agriculture Infrastructure – Others	<ul style="list-style-type: none"> The Department of Agriculture, Horticulture, Sericulture and NREDCAP should promote vermin and NADEP compost units in a big way by conducting awareness campaigns on the benefits of organic farming.

S. No.	Sector	Critical interventions required for creating definitive impact
		<ul style="list-style-type: none"> Department of Horticulture may conduct an awareness meeting with prospective entrepreneurs and banks on tissue culture infrastructure for proactive financing. Departments may arrange for buy-back facility for compost produced by entrepreneurs. SHGs/VSSs/RMGs may be encouraged for taking up establishment of bio fertilizers/ pesticides/compost units on group mode by availing bank credit. Creation of awareness among the farmers about good quality seeds & plant materials of high yielding crop varieties have to be done through awareness camps and field demonstrations.
13.	Food and Agro Processing	<ul style="list-style-type: none"> Capacity Building of micro-entrepreneurs especially SHGs through greater participation of Skill Development Centres, RSETI and NGOs with support from line departments. Marketing is the major problem, especially for unregistered units as they lack standards and standardization in product. A mother unit supplying material, technology and brand name for identical activities in a cluster needs to be explored. For such units, there is a need to address the issues like capacity utilization, availability of quality raw materials throughout the year, cold chain and marketing linkages. Pesticide content in the raw material is also an important factor keeping in view the export potential.
14.	Agri Ancillary Activities – Others	<ul style="list-style-type: none"> The Government institutions like MANAGE may address the lukewarm response to the ACABC Scheme by taking lead in identifying potential agri-preneurs in collaboration with State Governments and other related agencies and guiding them in setting up own unit. The Government should encourage FPOs with interest subvention and working capital based on the grading and business. There is a need to sensitize banks, including RRBs and Cooperative Banks, as there are potential FPOs for absorbing credit for their short term and long-term credit needs. Branch managers/staff are required to be apprised of the FPO concept and the modalities of their financing. Strengthening of equity base and membership of FPOs are of paramount importance, which would enable these entities to leverage the benefits offered by the Equity Grant and Credit Guarantee Schemes of SFAC and NABSANRAKSHAN. Banks may cooperate in extending financial assistance to ACABCs and FPOs promoted in the district.

S. No.	Sector	Critical interventions required for creating definitive impact
15.	MSME	<ul style="list-style-type: none"> Establishment of one Industrial Park each at Jammalamadugu and Pulivendula. Attracting private investment in food processing sector especially for Banana, Sweet Orange, and Turmeric. Establishing artisan parks by reforming existing Shilparamams with production-cum-sales outlets, sales huts etc. Government may launch information-cum-sales based portal for weavers, showcasing district specific products. The portal may also capture details of individual weavers along with the product. Technology driven e-commerce, to help small town communities and micro business clusters based on traditional skills. Tourism sector is having huge potential in the district, which is untapped and can create employment. Tourism department may popularise heritage and adventure tourism and impart capacity building in hospitality sector. Lack of dynamism/strategy in banks in utilization of CGTMSE scheme and extension of credit facilities to Industries. Consorted efforts required for credit flow under Stand-Up India Scheme.
16.	Exports	<ul style="list-style-type: none"> The Government of Andhra Pradesh has proposed to set up Steel Plant in the district to utilise the available mineral resources. State Govt. has tied up with Export Firms for export of banana from Pulivendula region of the district, to provide additional income to the farmers. Stable export policy to meet the demand of the international market on a continuous basis and to sustain the units in the district. Tie-up with export firms is required for effective fruit care and export of fresh fruits, to provide additional income to the farmers. For export of agricultural products, factors such as domestic as well as international demand and supply situation, price competitiveness, quality concerns, sanitary and phyto-sanitary requirements and relevant rules & regulations of the importing countries need to be duly taken into consideration. Temporary restrictive measures sometimes adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit. Opening of forex branches in the district will have an impact on Export Companies.

S. No.	Sector	Critical interventions required for creating definitive impact
		<ul style="list-style-type: none"> • Incentives to be offered to farmers for obtaining Organic Certification for the produce. • 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, KP Onion, Banana, turmeric, brass articles, etc. are exported from the district.
17.	Education Loans	<ul style="list-style-type: none"> • Banks may also implement Central Scheme to provide Interest Subsidy (CSIS) which is applicable to all eligible students who pursue technical and professional education studies in India. As per IBA guidelines, banks should not insist for surety/collateral security for educational loans up to ₹7.50 lakh. • Professional Colleges and Vocational Institutes may create help desk for arranging funds for aspirant students who want to pursue the courses. Institutes/colleges offering professional courses may guide the students for availing educational loans from banks. • Banks may conduct awareness camps in educational institutes offering professional courses regarding educational loans for the benefit of students & parents. Banks to improve the loan sanctions in tie up mode with reputed colleges/educational institutions. The Financing Institutes to view the education loans as business prospective, as credit guarantee scheme is available to obviate the default rate.
18.	Housing	<ul style="list-style-type: none"> • There is a need to address the issue of inadequate assistance for purchase of house-sites as well as streamline homestead plot provision through collaborative working of various departments. • Geo tagging of houses constructed under government schemes facilitating reduction in delays and preventing misuse of funds.
19.	Social Infrastructure	<ul style="list-style-type: none"> • Young Doctors may be encouraged for setting up of Nursing Homes/Clinics with latest equipment by extending concessions in taxes. • The Government may encourage entrepreneurs who can establish RO plants in mandal headquarters under various subsidy schemes so as to create quality infrastructure at village level. • Areas requiring safe drinking water (RO plants) through private participation need to be financed by banks. To start with the interested SHGs/VOs may be financed for RO plants.

S. No.	Sector	Critical interventions required for creating definitive impact
		<ul style="list-style-type: none"> Bankers may proactively take up financing of these activities to achieve their priority sector obligations. Banks may utilise CGTMSE/PMEGP scheme wherever applicable/ available.
20.	Renewable Energy	<ul style="list-style-type: none"> PM Surya Ghar-Muft Bijili Yojana to be popularised considering abundant sunlight available throughout the year in the district. Bankers may be encouraged to finance the activity. The line department has an important role to play in facilitating grounding of more units by organising workshops for bankers and other government departments. State Government should encourage establishment of PV cell manufacturing units by extending tax concessions. There is a huge demand from village panchayats and farmers for solar street lighting and solar fending. A suitable additional subsidy may be introduced by State Government for these activities. Electric Vehicle Charging Stations may be established in through Public/Private Investment to encourage use of electric vehicles.
21.	Informal Credit Delivery System	<ul style="list-style-type: none"> Encouraging cashless transactions among the SHG groups thereby improving digital transactions. Need to revisit loan appraisal and follow-up strategies to ensure productive end use of credit of SHGs. 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. Free flow of data among stakeholders for quick identification of problems/gaps and timely interventions through coordinated efforts. Continued focus on insistence on 'SHG Pancha-Sutras'. A body and field cadre on lines of SERP can help the bankers in formation and promotion of JLGs which in turn will boost the confidence in the JLG lending models. However, it is suggested that instead of having a rigid structure a flexible structure may be adopted. State Government in association with NABARD may come up with a scheme to identify train and support lead agencies in the district on the lines of CBBOs for FPOs.

Chapter 8

Status and Prospects of Cooperatives

1. Background

- A cooperative is 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’.
- A cooperative is governed by seven major principles, 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 cooperation; and principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and capitalize on new market opportunities. As such, they improve income opportunities, reduce costs, and manage risks of the members.

2. Formation of Ministry of Cooperation (MoC) by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide 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 and enable the development of Multi-State Co-operatives (MSCS). In the words of the Hon’ble Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism.”

3. Latest Initiatives by the Ministry of Cooperation (MoC), GoI

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

- The MoC has, in consultation, coordination, and partnership with state governments, NABARD, national level federations, training establishments at state and national levels, and other stakeholders, is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at the computerization of 63,000 functional PACS leading to an increase in efficiency, profitability, transparency, and accountability in the working of PACS.
- Co-operative Education - Setting up of the World’s largest Cooperative University: This aims at the introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping and strengthening the existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.

- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting a new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

4. Status/ Recent Developments/ Latest Initiatives by State Government in Strengthening the Outreach and Activities of Cooperatives

- The cooperative sector in Andhra Pradesh comprises a total of 17,803 cooperatives covering about 14,904 Non-Credit Cooperative Societies (like Milk/ Fishery/ Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 2,047 Rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly 95.97 lakh members spread across more than 17,000 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 and 09 state level federations operating in the state.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 2,037 functional PACS leading to an 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: 1,224 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 the 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, 1,743 PACS have applied for membership to Bharatiya Beej Sahakari Samiti out of which 924 PACS have received membership.

5. Status of Cooperatives in the District

- There are 627 Cooperative Societies in the district of which there are 51 PACS/ FSS, 65 Dairy Cooperatives, 23 Fisheries Cooperatives, and 114 Handloom Weavers Cooperative Societies. Labour Cooperatives (111), Sheep Cooperatives (126), and BC Welfare Cooperatives (69) are the other major sectors where there are a considerable number of Cooperatives. The other sectors include Employees Credit Cooperative Societies (07), Urban Cooperative (01), Primary Housing Cooperative Society (38), Primary Marketing Cooperative Society (08), Sugar Cooperative (01), Joint Forest Cooperative Society (06), Consumer Cooperative (06).

- The computerization of all 51 PACS in the district is currently underway. Out of the 51 PACS, 40 have been onboarded as Common Service Centres. Three PACS in the district have applied for the installation of petrol pump outlets. Additionally, five PACS have been identified to operate Pradhan Mantri Bharatiya Jan Aushadhi Kendras (PMBJAK), of which four have already commenced sales.
- Under Special Refinance Scheme for the transformation of PACS as MSCs, construction of 27 Multipurpose Godowns have been taken up for construction by the PACS, out of which 10 godowns have been completed.
- Mydukur FSCS has been identified for implementation of the World's Largest Grain Storage Plan in Cooperatives.

6. Potential for Formation of Cooperatives

There is fair potential for cooperative activity in the agriculture credit sector as elucidated in the chapter on 2.3.2. The distribution is uniform, and all blocks are covered by some society or the other. There is potential for the creation of cooperative societies in the food processing sector in the district as dryland horticulture is predominant in the district. This can have an immense multiplayer effect in giving a fillip to economic activities in these areas.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1.	Climate Change	IoT Driven Climate Resilient Agriculture resulting in Traceability with focus on Banana Crop	Vempalli Vemula and Vontimitta Mandals	Support for deployment of IoT devices AWS onboarding capacity building of FPO farmers	-	500	Data driven smart agriculture resulting in traceability resulting in better market opportunities.
2.	Awareness Creation	Demonstration on Drone Spraying vs. Traditional Spraying for plant protection in Paddy and Cotton	Vempalli and Vemula mandals	Support for capacity building of FPO farmers and drone demonstration cost	-	1000	Demonstration of advantages of drone spraying over traditional spraying. Extensive usage of drone by the FPOs.
3.	Collectivisation	08 FPO formed under CSS Scheme	Porumamilla SAKN B Kodur Kalasapadu Muddanur Duvvur Vontimitta Chapadu Mandals	Support for formation and nurturing of FPOs	-	6000	Seed Production, Organic Farming, Certification, Input sale, Output marketing and collective bargaining power. Doubling of Farmers Income.

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
4.	Collectivisation	08 FPOs formed under NABARDs PODF scheme	Vempalli Vemula Proddutur Mydukur Pulivendula Thondur Atlur Mandals	Support for formation and nurturing of FPOs	-	6000	Seed Production, Organic Farming, Certification, Input sale, Output marketing and collective bargaining power. Doubling of Farmers Income.
5.	Banking Technology	Deployment of UPS by APGB	Across 10 districts of the State	Procurement of UPS for various branches	-	552	Uninterrupted power supply at branches
6.	Banking Technology	Deployment of UPS Kadapa DCCB Ltd.	Erstwhile YSR Kadapa district	Procurement of UPS for various branches	-	24	Uninterrupted power supply at branches
7.	Financial Inclusion	Street Plays and Financial Digital Literacy Camps by APGB	Across 10 districts of the State	Conduct of Financial Literacy camps at villages	-	-	Helping the public understand about the banking channels, cyber crimes, family budgeting and Social Security Schemes.
8.	Financial Inclusion	Street Plays and Financial Digital Literacy Camps by Kadapa DCCB	Erstwhile YSR Kadapa district	Conduct of Financial Literacy camps at villages	-	-	Helping the public understand about the banking channels, cyber crimes, family budgeting and Social Security Schemes.

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
9.	Promotional Activity	Watersheds	15 projects across various mandals	Support for creating various Watershed structures capacity building livelihood activities.	-	7000	Treated an area of 0.15 lakh hectares bringing the area under cultivation.
10.	Skill Training	Repair and setting of Loom for Handloom Weavers	Madhavaram of Vontimitta Madnal and Appanapalle of Khajipet Mandal	Support for training the weavers on setting/repair of looms	-	60	Reduced dependency of weavers on skilled manpower from outside, thereby saving time and money for weavers.
11.	Financial Inclusion	Mobile Demonstration Van by APGB	Entire District	Support for procurement of Mobile Demonstration Van	-		Creating awareness among the citizens on usage of banking channels.
12.	Financial Inclusion	03 Mobile Demonstration Vans by Kadapa DCCB	Erstwhile YSR Kadapa district	Support for procurement of Mobile Demonstration Van	-	-	Creating awareness among the citizens on usage of banking channels.
13.	Financial Inclusion	Handheld Projectors by APGB	Entire District	Support for procurement of handheld projects	-	-	Helping in purveying financial literacy during customer meets FI campaigns.

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
14.	Financial Inclusion	Handheld Projectors by Kadapa DCCB Ltd.	Erstwhile YSR Kadapa district	Support for procurement of handheld projects	-	-	Helping in purveying financial literacy during customer meets FI campaigns.
15.	Banking Technology	Deployment of PoS Machines by Kadapa DCCB Ltd.	Erstwhile YSR Kadapa district	Support for procurement of PoS Machines	-	100	Helped the bank in providing digital banking technology to its MSME customers.
16.	Banking Technology	Deployment of Micro ATMs by APGB	Entire District	Support for procurement of Micro ATMs	-	81	Helping the BCs and Branches in performing transactions.
17.	Promotional Activity	Rural Mart by Mydukur PACS	Mydukur Mandal	Support for Procuring Mobile Rural Mart by the PACS	-	2000	Helping the PACS to deliver the fertilisers, pesticides and purified water at the doorstep of the farmers.
18.	Promotional Activity	04 Exhibitions for SHGs and rural artisans	Kadapa	Support for organising Exhibition every year in Kadapa	-	200	Helped the SHGs rural artisans and FPOs to directly sell their products to the customers.
19.	Promotional Activity	Rural Haat	Mylavaram Mandal	Support for Construction of Rural Haat	-	100	Direct sale of produce by the farmers to the customers.
20.	Promotional Activity	LEDPs and MEDPs	Various Mandals of the District	Support for Training on various activities - Food Processing Maggam Work Natural Farming Sheep Rearing etc.	-	-	Livelihood to SHG women.

Success Stories

Success Story 1:

Banking Technology - Deployment of Point-of-Sale Machines (PoS)

- 1. Scheme:** Grant Support for Procurement of PoS Machines under FIF Fund
- 2. Project Implementing Agency:** The Kadapa District Cooperative Central Bank Ltd.
- 3. Duration of the Project:** 3 months
- 4. Beneficiary:**
 - No. of beneficiaries : 100
 - Community : MSME sector
 - State : Andhra Pradesh
 - District : Y.S.R.
 - Block : -
 - Village : -

5. Support Provided

Grant support was provided for the procurement of PoS Machines. The bank procured 100 PoS machines with the financial support of NABARD under the FIF to serve its customers with a Current Account in the bank.

6. Pre-implementation Status

The bank had not been able to capture the MSME business as it could not provide all the services offered by Commercial Banks and RRBs. Due to this, the bank was unable to capture the retail business, especially that of small businesses.

7. Challenges Faced

Being a Cooperative Bank with a limited area of operation and resources, the bank was not able to retain its existing Current Account customers, nor was it able to attract new business customers.

8. Impact

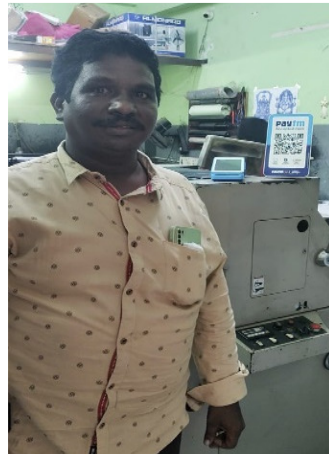
The deployment of PoS machines has had a significant impact:

- It boosted customer confidence and helped attract new customers, building confidence and faith in the bank.
- The impact on the community was multi-faceted. Current account holders experienced streamlined transactions, reduced dependence on traditional banking methods, and increased financial accessibility.

- NABARD's FIF played a pivotal role in ensuring that the beneficiaries not only received the technology but were also equipped with the knowledge to utilize it effectively through financial literacy initiatives.



BENIFICARY-01



BENIFICARY-02

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

The district is prone to drought conditions with a vulnerability index of 0.71 (close to 1), indicating high vulnerability to drought. The district is experiencing drought conditions with deficit rainfall and extended dry spells once every two years. In the last five years, the district has experienced drought conditions in 2019 and 2023. There has been a drastic decrease in the Southwest monsoon in the district.

Key Interventions Proposed:

- Extension works for change of cropping timings and patterns, efficiency of water use, weather advisories to farmers, information on market prices, etc.
- Intensive research work on stable agriculture in the context of climate change.
- Establishment of field centres, data banks, and germplasm banks.
- Standardization of fuel-efficient irrigation pump sets.
- Retrofitting existing pump sets for higher energy efficiency.
- Promotion of Integrated Farming System models (IFS) for risk mitigation.
- Promotion of micro irrigation for both agriculture and horticulture crops with active involvement of departments, which help reduce water and electricity consumption, besides efficient use of water and fertilizers.
- Construction of covered rainwater harvesting structures for drinking water.
- Construction of farm ponds for groundwater recharge.
- Weather advisory services by establishing more Automatic Weather Stations.
- Construction of groundwater recharge structures.
- Promotion of local breeds of cattle that are high yielders.
- Recycling of water used for washing or cooking.
- Diversification of cropping patterns as per rising temperatures so that farmers' income is not adversely affected, especially promotion of dryland horticulture and millets.
- Construction of improved cattle sheds that minimize the impact of climate change.
- Efficient management of existing tanks and reservoirs, besides the completion of ongoing irrigation projects.

State Government

- Promotion of dryland horticulture and water conservation structures through MNREGS.
- Implementation of various major, medium, and minor irrigation projects.
- Promotion of micro irrigation through a dedicated department, i.e., AP Micro Irrigation Project.

NABARD

NABARD has treated an area of approximately 0.30 lakh hectares through Integrated Watershed Development Projects and implemented a Soil Restoration Programme in seven completed watersheds. A project on "IoT Driven Climate Resilient Agriculture resulting in Traceability with a focus on the Banana Value Chain" has also been initiated.

Appendix 2

Potential for Geographical Indication (GI) in the district

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity. NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.

YSR district has several unique products which have potential for GI tag registration. The following products may be considered for GI registration:

- Krishnapuram Onion is a unique due to its properties and pungency and is raised for exporting to Southeast Asian Countries.
- Brass Products manufactured at Onipenta are used in temples and various traditional ceremonies across the country.
- Mydukur and Tekuripeta varieties of Turmeric have unique characteristics and the varieties are named after the places where these varieties are raised.
- Kadapa (Napa) Stone is a natural resource available at Yerraguntla mandal and is widely used for flooring and construction.
- Banana raised at Pulivendula block is gaining prominence in the National and International markets for its premier quality and long shelf life.
- Madhavaram Handloom Sarees from Madhavaram cluster and Dupion Handloom silk cloth from Proddutur/ Khajipet Cluster are also potential products for GI.

GI registration for KP Onion, Madhavaram Handloom Sarees and Dupion Handloom has been initiated with the assistance of NABARD.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badvel	Jammalanu dugu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
I. Agriculture													
A. Farm Credit													
A.1 Crop Production, Maintenance, Marketing													
1	Banana/ Kela_Tissue Culture	100	Acre	Phy 130000 BL 3952.00	3040.00	5.00	980.00	435.00	105.00	1300.00	21930.00	800.00	29655.00
2	Betelvine /Paan/ Betel Leaf	100	Acre	Phy 85000 BL 3952.00	10.00	5.00	150.00	15.00	5.00	135.00	100.00	5.00	425.00
3	Brinjal/ Baingan_Hybrid /HYV	100	Acre	Phy 65000 BL 338.00	8.50	4.25	127.50	12.75	4.25	114.75	85.00	4.25	361.25
4	Castor/ Aeranda/ Randee/	100	Acre	Phy 20000 BL 150.00	150.00	110.00	135.00	210.00	1180.00	5.00	1920.00	5.00	3715.00
5	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated	100	Acre	Phy 34000 BL 1135.00	30.00	22.00	27.00	42.00	236.00	1.00	384.00	1.00	743.00
6	Chilli/ Mirch_Irrigated	100	Acre	Phy 125000 BL 2335.00	1135.00	1194.00	1570.00	59700.00	8975.00	3840.00	52585.00	5.00	296530.00
7	Chrysanthemum/ Gulandadee/ Sevanthige/ Samandipoo	100	Acre	Phy 55000 BL 115.00	63.25	5.00	2275.00	15.00	5.00	25.00	600.00	185.00	3225.00
8	Cotton/ Kapaas_Irrigated	100	Acre	Phy 50000 BL 1525.00	45.00	5.00	60.00	50.00	60.00	15.00	225.00	35.00	495.00
9	Cowpea/ Alasandali/ Lebia/ Chavali/ Barabathi/ Black-Byed Pea/ Karamani	100	Acre	Phy 17000 BL 7.65	50.00	325.00	150.00	120.00	450.00	520.00	850.00	5.00	2470.00
10	Foxtail Millet/ Korralu/ Thenai/ Navane	100	Acre	Phy 19000 BL 85.00	9.50	61.75	28.50	22.80	85.50	98.80	16.150	0.95	469.30
11	Groundnut/ Moongfali_Irrigated	100	Acre	Phy 38000 BL 32.30	300.00	114.00	782.80	1854.40	353.40	2760.00	13350.00	350.00	24715.00
12	Guava/ Anurood_High Density	100	Acre	Phy 100000 BL 570.00	20.00	20.00	90.00	50.00	50.00	40.00	110.00	70.00	1000.00
13	Horse Gram/ Kulthinhah/ Hurali/ Kollu	100	Acre	Phy 17000 BL 42.50	250.00	5.00	60.00	110.00	130.00	50.00	1875.00	5.00	2485.00
14	Lime_Irrigated	100	Acre	Phy 80000 BL 200.00	250.00	250.00	1130.00	185.00	220.00	185.00	2290.00	430.00	4940.00
15	Maize/ Makka_Unirrigated/ Rainfed	100	Acre	Phy 28000 BL 924.00	3300.00	975.00	100.00	50.00	490.00	970.00	290.00	20.00	6195.00
16	Mandarin/ Santra/ Citrus/ Sweet Orange	100	Acre	Phy 65000 BL 633.75	975.00	575.00	2075.00	7275.00	10770.00	475.00	45785.00	1270.00	62000.00
17	Mango/ Aam	100	Acre	Phy 50000 BL 1025.00	85.00	85.00	1490.00	250.00	585.00	290.00	5730.00	2900.00	12355.00
18	Mungbean/ Mung/ Moong/ Green Gram_Irrigated	100	Acre	Phy 22000 BL 179.30	815.00	140.00	250.00	1360.00	160.00	145.00	2865.00	1450.00	6177.50
19	Onion/ Piyaz/ Kanda	100	Acre	Phy 60000 BL 360.00	600.00	130.00	1035.00	2700.00	1040.00	4690.00	3360.00	35.00	13590.00
20	Papaya/ Papita	100	Acre	Phy 110000 BL 345.00	345.00	45.00	180.00	100.00	160.00	450.00	830.00	360.00	2470.00
21	Pearl Millet/ Bajra/ Cumbu_Irrigated	100	Acre	Phy 22000 BL 4160.00	379.50	49.50	198.00	110.00	176.00	495.00	913.00	396.00	2717.00
22	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram_Irrigated	100	Acre	Phy 24000 BL 194.40	810.00	5225.00	100.00	1530.00	2125.00	1270.00	6230.00	5.00	17295.00
23	Pomegranate/ Anar_Irrigated	100	Acre	Phy 100000 BL 395.00	395.00	15.00	15.00	35.00	55.00	25.00	145.00	65.00	750.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badvel	Jammalam dugu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
24	Rice/Chawal/Dhan_Unirrigated/Rainfed	100	Acre	49000	Phy 20230.00 9912.70	6625.00 3246.25	20000.00 9800.00	4850.00 2376.50	1170.00 573.30	15600.00 7644.00	4700.00 2303.00	5900.00 2891.00	79075.00 38746.75
25	Safflower / Kusum_Irrigated	100	Acre	13000	Phy 5.00 0.65	520.00 67.60	15.00 1.95	985.00 128.05	935.00 131.30	1010.00 131.30	1420.00 184.60	5.00 0.65	4945.00 642.85
26	Sapota/Chiku	100	Acre	40000	Phy 15.00 6.00	5.00 2.00	15.00 6.00	30.00 12.00	495.00 198.00	15.00 6.00	135.00 54.00	35.00 14.00	745.00 298.00
27	Sesame/Til/Seasamum/Gingelly Irrigated	100	Acre	14000	Phy 90.30 410.00	2090.00 292.60	2170.00 303.80	7420.00 1038.80	2425.00 339.50	2100.00 294.00	6800.00 952.00	1060.00 148.40	24710.00 3459.40
28	Sorghum/Jowar_Irrigated	100	Acre	23000	Phy 94.30 410.00	5350.00 2280.00	2280.00 524.40	790.00 181.70	3430.00 786.60	11750.00 2702.50	7660.00 1761.80	470.00 108.10	32130.00 7389.90
29	Soybean/Soyabean_Irrigated	100	Acre	35000	Phy 230.00 0.75	5.00 34.50	15.00 34.50	90.00 13.50	350.00 55.50	10.00 1.50	780.00 117.00	5.00 0.75	1485.00 222.75
30	Sugarcane/Gamma_Irrigated	100	Acre	100000	Phy 70.00 475.00	55.00 10.00	55.00 180.00	55.00 20.00	55.00 600.00	55.00 95.00	55.00 955.00	55.00 135.00	125.00 2470.00
31	Sunflower/Surajmukhi_Irrigated	100	Acre	26000	Phy 123.50	2.60	46.80	5.20	156.00	24.70	248.30	35.10	642.20
32	Tomato/Tamatar_Protected Cultivation	100	Acre	115000	Phy 600.00 690.00	75.00 86.25	280.00 322.00	150.00 172.50	200.00 230.00	2220.00 2553.00	6330.00 7279.50	30.00 34.50	9885.00 11367.75
33	Turmeric/Haldi_Irrigated	100	Acre	110000	Phy 160.00 176.00	130.00 143.00	500.00 550.00	5.00 5.50	5.00 5.50	1100.00 1210.00	5.00 5.50	565.00 621.50	2470.00 2717.00
34	Urdbean/Uddid/Biri/Black Gram/Mash/Mash Kadal_Irrigated	100	Acre	22000	Phy 2500.00 550.00	4130.00 908.60	16000.00 3520.00	19520.00 4294.40	1700.00 374.00	33450.00 7359.00	9120.00 2006.40	60.00 13.20	86480.00 19025.60
	Post-harvest/HH Consumption (10%)					26291.20	34878.05	43478.05	21586.15	45870.05	126950.45	8823.00	367871.20
	Repairs & maintenance of farm assets (20%)					5258.24	6975.61	8695.61	4317.23	9174.01	25390.09	1764.60	73574.24
	Sub-Total					34178.58	77992.52	56521.46	28062.00	59631.06	165035.58	11469.90	478332.56

A.2 Water Resources													
1	Artificial Recharge Structure-For Bore Well	85	No.	52700	Phy 670.00	150.00	90.00	80.00	50.00	270.00	440.00	250.00	2000.00
2	Bore Well-New-Well Depth-100m, Dia-180mm	85	No.	76650	Phy 610.00	140.00	400.00	165.00	200.00	430.00	780.00	275.00	895.92
3	Drip Irrigation-New-16mm, 1.8 m x 0.6 m	85	ha	91500	Phy 397.43	91.21	260.61	107.50	130.31	280.16	508.19	179.17	1954.58
4	Electric Pump Sets-Submersible - 10 HP	85	No.	101400	Phy 1734.38	268.32	1983.26	2193.26	3515.43	727.20	19171.54	1524.39	40010.00
5	Sprinkler Irrigation -Micro-75 mm 1 to 2	85	ha	36260	Phy 1220.00	275.00	800.00	320.00	400.00	860.00	1575.00	550.00	3117.78
6	Sprinkler Irrigation -Rain Gun-90 mm	85	ha	73034	Phy 1051.52	237.02	689.52	275.81	344.76	741.23	1357.49	474.05	6000.00
	Sub-Total					3548.53	750.26	3445.93	3577.55	4188.63	23793.12	2366.74	44079.89

A.3 Farm Mechanisation													
1	Combine harvester-Self propelled belt type	80	No.	2900000	Phy 3.00	3.00	5.00	3.00	2.00	6.00	3.00	2.00	27.00
2	Drones-For Spraying	80	No.	950000	Phy 69.60	69.60	116.00	69.60	46.40	139.20	60.60	46.40	626.40
3	Other machinery-Other Machinery & Equipments-Chaff cutter	80	No.	100000	Phy 152.00	114.00	190.00	114.00	15.00	25.00	25.00	10.00	150.00
4	Other machinery-Other Machinery & Equipments-Turmeric cooking machine	80	No.	525000	Phy 315.00	225.00	243.00	153.00	117.00	198.00	387.00	162.00	1800.00
	Sub-Total					4.20	4.20	21.00	42.00	42.00	21.00	21.00	92.40

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badvel	Jammalamudu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
5	Others-Groundnut Stripper-Machine operated		85	110000	5.00	35.00	90.00	210.00	40.00	120.00	580.00	15.00	1075.00
					4.68	14.03	84.15	196.35	37.40	112.20	542.30	14.03	1005.14
6	Paddy Transplanter-Powertiller Drawn		80	460000	15.00	20.00	15.00	5.00	5.00	5.00	5.00	15.00	85.00
					55.20	73.60	55.20	18.40	18.40	18.40	18.40	55.20	312.80
7	Power Tiller-12 HP		80	280000	25.00	50.00	40.00	50.00	15.00	50.00	65.00	5.00	300.00
					56.00	112.00	80.60	112.00	33.60	112.00	145.60	11.30	672.00
8	Thresher-Multicrop Power Threshers-30 to 45 HP		80	320000	5.00	5.00	40.00	100.00	20.00	55.00	270.00	5.00	500.00
					12.80	12.80	102.40	256.00	51.20	140.80	691.20	12.80	1280.00
9	Tractor-With Implements & Trailer-15 to 25 HP		80	580000	25.00	60.00	45.00	55.00	20.00	65.00	75.00	5.00	350.00
					116.00	278.40	208.80	245.20	92.80	301.60	348.00	23.20	1024.00
10	Tractor-With Implements & Trailer-56 to 60 HP		80	1080000	45.00	90.00	70.00	90.00	25.00	100.00	120.00	10.00	550.00
					388.80	777.60	604.80	777.60	216.00	864.00	1036.80	86.40	4752.00
Sub Total					1111.28	1636.23	1666.35	1921.55	703.40	2078.60	3351.50	475.83	12044.74

A.4 Plantation & Horticulture													
1	Bee Keeping-Boxes		90	2000	25000.00								
					PLY		5000.00			5000.00		25000.00	60000.00
2	Bee Keeping-Indian Bee Colony-Apis Cerana 25+25		90	151900	450.00		90.00			90.00		450.00	1080.00
					PLY		100.00			100.00		500.00	1200.00
3	Horticulture-Chrysanthemum		80	135000	683.55		136.71			136.71		683.55	1640.52
					PLY		875.00	5.00		10.00	230.00	75.00	1240.00
					BL		945.00	5.40		10.80	248.40	81.00	1339.20
4	High density plantation-Banana		80	118000	1140.00	5.00	370.00	165.00	435.00	490.00	820.00	300.00	11125.00
					BL		4.72	349.28	155.76	410.64	775.68	283.20	10302.00
5	High density plantation-Mango-5 x 5		80	147800	100.00	10.00	150.00	25.00	30.00	30.00	575.00	300.00	1250.00
					PLY		118.24	11.82	70.94	35.47	679.88	354.72	1477.99
6	High density plantation-Pomegranate-3.6 x 3.6		80	106000	655.00	20.00	25.00	60.00	90.00	45.00	235.00	100.00	1230.00
					BL		555.44	21.20	50.88	38.16	199.28	84.80	1043.04
7	New Orchard - Tropical/Sub Tropical Fruits-Acid Lime/Lemon-Citrus: 6 x 6		80	92300	300.00	280.00	1240.00	585.00	775.00	210.00	4740.00	500.00	8630.00
					PLY		206.75	915.52	431.96	572.26	355.06	369.20	6372.39
8	Nursery -Horticulture Nursery		90	2500000	25.00	25.00	25.00	10.00	10.00	25.00	25.00	5.00	150.00
					BL		562.50	225.00	225.00	562.50	562.50	112.50	3375.00
9	Sericulture-Mulberry Plantation-1000 Sq Ft		80	1500000	10.00	5.00	10.00	5.00	5.00	10.00	45.00	10.00	100.00
					BL		120.00	60.00	60.00	120.00	540.00	120.00	1200.00
10	Sericulture-Reeling Unit-Multi end reeling Unit- 10		80	1674800	1.00	3.00	2.00	1.00	1.00	10.00	1.00	2.00	20.00
					BL		13.40	40.20	26.80	133.98	13.40	26.80	267.98
11	Sericulture-Reeling Unit-Twisting Unit		80	974400	5.00	10.00	5.00	1.00	1.00	5.00	1.00	3.00	30.00
					BL		38.98	77.95	38.98	38.98	7.80	23.39	233.88
Sub Total					3888.39	980.90	3383.45	979.76	1415.16	1784.22	13510.96	2589.16	28532.00

A.5 Working Capital - Bee Keeping													
Nil													

A.6 Forestry													
2	Plantation-Bamboo-5 m *5 m		80	92000	200.00	50.00	75.00	25.00	25.00	150.00	50.00	100.00	675.00
					BL		55.20	18.40	18.40	110.40	36.80	73.60	496.80
3	Plantation-Casuarina-5 m *5 m		80	85000	500.00	30.00	50.00	30.00	25.00	100.00	65.00	50.00	850.00
					BL		340.00	20.40	17.00	68.00	44.20	34.00	578.00
4	Plantation-Eucalyptus-5 m *5 m		80	95000	300.00	50.00	100.00	50.00	50.00	50.00	100.00	50.00	750.00
					BL		228.00	38.00	38.00	38.00	76.00	38.00	570.00
1	Plantation-Subabul 5 m*5 m		80	78000	250.00	50.00	50.00	30.00	30.00	100.00	50.00	40.00	600.00
					BL		156.00	31.20	18.72	62.40	31.20	24.96	374.40
5	Plantation-Teak-5 m *5 m		80	120000	450.00	100.00	200.00	150.00	50.00	250.00	100.00	100.00	1400.00
					BL		432.00	144.00	48.00	240.00	96.00	96.00	1344.00
Sub Total					5197.59	222.40	388.40	239.52	140.12	518.80	284.20	266.56	3363.20

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badvel	Jammalamadugu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
A.7 Animal Husbandry - Dairy													
1	Breed Multiplication Farm	85	200	40100000	Phy 340.85	1.00	5.00	1.00	1.00	5.00	5.00	1.00	20.00
2	Buffalo Farming--Female calf rearing	90	1+1	101600	Phy 250.00	340.85	1704.25	340.85	340.85	1704.25	1704.25	340.85	6817.00
3	Crossbred Cattle Farming--Cross Bred (CD)Cows	90	1+1	165600	Phy 5575.00	228.60	571.50	228.60	571.50	571.50	457.20	57.61	2286.92
4	Dairy Cow and Heifer rearing--Female calf rearing	90	2	87600	Phy 50.00	63.00	125.00	50.00	25.00	125.00	125.00	63.00	626.00
5	Dairy Marketing Outlet/ Parlour	90	No.	400000	Phy 36.00	36.00	90.00	36.00	18.00	90.00	36.00	18.00	360.00
6	Fodder Cultivation-1 Acre	90	Acre	36000	Phy 754.92	268.92	518.40	268.92	171.72	518.40	356.40	327.24	3240.00
7	Graded Buffalo Farming--Graded Murrab Buffaloes(GMB)	90	1+1	202800	Phy 136.89	273.78	410.67	109.51	109.51	82.21	89.59	593.19	3285.35
8	Graded Buffalo Farming--Mini dairy	90	3+2	591100	Phy 425.59	212.80	425.59	186.20	133.00	531.99	531.99	212.80	2659.96
Sub Total													
						10271.25	4277.12	3715.96	2743.21	11242.68	7958.64	5221.03	54912.37
A.8 Working Capital - AH - Dairy/Drought animal													
1	Buffalo Farming	100	Per Animal	49000	Phy 8535.80	6220.00	19000.00	5340.00	3970.00	14300.00	8250.00	7600.00	75000.00
Sub Total													
						8535.80	3047.80	2616.60	1945.30	7007.00	4042.50	3724.00	36750.00
A.9 Animal Husbandry - Poultry													
1	Commercial Layer Farming--Manual/Automated	80	10000	68000000	Phy 544.00	10.00	20.00	10.00	2.00	25.00	20.00	2.00	94.00
2	Indigenous Poultry Farming--Backyard poultry	90	100	78000	Phy 30.53	10.53	14.04	10.53	7.02	10.53	15.00	10.00	5113.60
3	Indigenous Poultry Farming--Dual purpose-Independent Farming-Deep litter-All-in All out system	80	100	45000	Phy 720.00	360.00	1080.00	360.00	180.00	720.00	900.00	360.00	1200.00
4	Poultry Hatchery--Broiler	80	7500	120000000	Phy 192.00	2.00	2.00	2.00	0.00	2.00	2.00	0.00	1152.00
5	Poultry Hatchery--Layer	90	7500	120000000	Phy 216.00	2.00	2.00	2.00	0.00	2.00	2.00	0.00	12.00
6	Retail Poultry dressing/products outlet	90	No.	300000	Phy 27.00	10.00	25.00	10.00	5.00	25.00	10.00	5.00	100.00
Sub Total													
						1709.53	1077.53	2657.54	309.32	2566.03	2440.55	489.32	12595.84
A.10 Working Capital - AH - Poultry													
1	Broiler Farming_ Others	100	Per Bird	430	Phy 78.00	30000.00	90000.00	30000.00	15000.00	60000.00	75000.00	30000.00	390000.00
2	Layer Farming_ Others	100	Per Bird	240	Phy 72.00	10000.00	40000.00	10000.00	10000.00	40000.00	20000.00	40000.00	200000.00
Sub Total													
						150.00	63.00	213.00	43.50	174.00	145.50	135.00	987.00
A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit-New Shed-Osmanbadi Breed	90	20+1	227000	Phy 408.60	200.00	125.00	50.00	70.00	100.00	175.00	200.00	1000.00
2	Retail Market outlet for Meat	90	No.	300000	Phy 27.00	27.00	27.00	27.00	13.50	67.50	27.00	13.50	270.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badvel	Jammalam dugu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
3	Sheep - Rearing Unit-New Shed-Nellore Breed	90	20+1	255000	Phy 1606.50	330.00	918.00	300.00	688.50	300.00	520.00	150.00	3000.00
					BL	757.35	918.00	688.50	688.50	688.50	1193.40	344.25	6885.00
	Sub Total					2042.10	1039.73	1148.94	817.65	845.01	1577.93	766.35	9198.01

A.12 Working Capital - AH - Others/SR

1	Goat Farming - Rearing Unit - Semi-intensive	100	20+1	46000	Phy 1734.20	1980.00	2070.00	1450.00	1570.00	1660.00	2970.00	1530.00	17000.00
					BL	910.80	952.20	667.00	722.20	763.60	1366.20	703.80	7820.00
	Sub Total					1734.20	952.20	667.00	722.20	763.60	1366.20	703.80	7820.00

A.13 Fisheries

1	Composite Fish Culture-Composite Fish Culture	80	ha	307750	Phy 17.83	7.00	4.00	8.00	2.00	6.00	2.00	4.00	35.00
					BL	9.85	1.00	1.00	4.92	14.77	4.92	9.85	86.16
2	Fish Culture --RAS Medium	80	No.	2877500	Phy	23.02	23.02	23.02	23.02	23.02	23.02	23.02	138.12
					BL	10.00	10.00	10.00	10.00	10.00	10.00	10.00	100.00
3	Fish marketing-Fish Sale Unit	85	No.	400000	Phy	34.00	34.00	34.00	34.00	34.00	34.00	34.00	340.00
					BL	74.25	66.87	110.72	38.92	105.79	61.94	43.85	564.28
	Sub Total												

A.14 Working Capital - Fisheries

1	Fish Culture - Others_Others	100	Acre	480000	Phy 144.00	30.00	50.00	40.00	20.00	30.00	0.00	30.00	200.00
					BL	240.00	240.00	192.00	96.00	144.00	0.00	144.00	960.00
	Sub Total					144.00	240.00	192.00	96.00	144.00	0.00	144.00	960.00

A.15 FarmCredit

1	Animal Driven Cartis-Conventional Bullock Cart-1Pair	90	No.	50000	Phy 22.50	50.00	70.00	80.00	30.00	80.00	80.00	30.00	450.00
					BL	31.50	36.00	36.00	13.50	36.00	36.00	13.50	202.50
2	Animal Driven Cartis-Conventional Bullock Cart-Plough Bullocks-Hallikar	90	No.	80000	Phy	36.00	36.00	57.50	40.00	70.00	50.00	30.00	420.00
					BL	2.00	3.00	3.00	28.80	50.40	23.02	21.60	302.40
3	Finance to FPOs/FPCs	90	No.	3000000	Phy	54.00	81.00	54.00	54.00	162.00	135.00	54.00	675.00
					BL	40.00	60.00	40.00	20.00	100.00	100.00	40.00	500.00
4	Integrated Farming--Rainfed cropping	85	No.	610000	Phy	207.40	311.10	207.40	103.70	518.50	518.50	207.40	2592.50
					BL	15.00	25.00	25.00	15.00	35.00	30.00	15.00	185.00
5	Organic Inputs Manufacturing Unit--Medium	85	No.	4000000	Phy	510.00	850.00	850.00	510.00	1190.00	1020.00	510.00	6290.00
					BL	4000.00	25000.00	6000.00	2500.00	25000.00	12000.00	500.00	80000.00
6	Pledge Loans	90	No.	300000	Phy	10800.00	67500.00	16200.00	6750.00	67500.00	32400.00	1350.00	216000.00
					BL	500.00	300.00	650.00	100.00	650.00	550.00	150.00	3150.00
7	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	90	No.	80000	Phy	360.00	216.00	468.00	72.00	468.00	396.00	108.00	2268.00
					BL	11989.90	69025.60	17900.00	7532.00	69924.90	34541.50	2204.50	228330.40
	Sub Total					84575.40	161330.76	92713.47	48688.77	159310.11	258110.12	30660.04	919270.29
	Total Farm Credit (sum of A.1 to A.15)												

B. Agriculture Infrastructure

B.1 Storage Facilities

1	Cold Storage-For Horticulture Produce-5000 MT - PEB	75	No.	5000000	Phy 5.00	750.00	3750.00	10.00	2.00	10.00	5.00	1.00	30.00
					BL	15.00	15.00	10.00	750.00	3750.00	1875.00	375.00	11250.00
3	Godown-Medium -RCC - 1000 MT	75	No.	7000000	Phy	262.50	787.50	525.00	262.50	1050.00	525.00	262.50	4462.50
					BL	20.00	30.00	10.00	10.00	40.00	20.00	5.00	155.00
2	Godown--RCC - 500 MT	75	No.	4000000	Phy	600.00	900.00	300.00	300.00	1200.00	600.00	150.00	4650.00
					BL	1.00	10.00	5.00	10.00	10.00	1.00	27.00	27.00
4	Godown-Renovation/Expansion	75	No.	500000	Phy	37.50	187.50	10.00	20.00	37.50	3.75	101.25	125.00
					BL	10.00	10.00	25.00	25.00	15.00	10.00	10.00	125.00
5	Low Cost Storage-Fruit/ Vegetable	85	No.	1500000	Phy	127.50	127.50	127.50	255.00	318.75	318.75	127.50	1593.75
					BL								

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badvel	Jammulana dugu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
6	Market Yard-Drying Yard	85	No.	1000000	Phy	20.00	20.00	5.00	5.00	35.00	10.00	5.00	120.00
					BL	170.00	170.00	42.50	42.50	297.50	85.00	42.50	1020.00
	Sub Total					1163.75	2772.50	995.00	1610.00	6653.75	3407.50	957.50	23077.50

B.2 Land Development

1	Farm Ponds/ Water Harvesting Structures-Dugout Pond -10m x 10m x 10m	80	No.	20700	Phy	150.00	350.00	50.00	50.00	100.00	550.00	100.00	1500.00
					BL	24.84	57.96	8.28	8.28	16.56	91.08	16.56	248.40
2	Farm Ponds/ Water Harvesting Structures-Dugout Pond -14m x 14m x 14m	80	No.	90100	Phy	50.00	40.00	50.00	10.00	100.00	250.00	10.00	610.00
					BL	36.04	28.83	36.04	7.21	72.08	180.20	7.21	439.69
3	Fencing-Comment Poles with Barbed Wire	80	m.	400	Phy	17500.00	7775.00	9725.00	19500.00	11670.00	21390.00	9725.00	89460.00
					BL	56.00	24.88	31.12	6.24	37.34	68.45	31.12	286.27
4	On Farm development (OFD) Works - Field Channels-Acre	80	m.	41300	Phy	550.00	125.00	125.00	125.00	125.00	550.00	125.00	2275.00
					BL	181.72	41.30	41.30	41.30	41.30	181.72	41.30	751.66
5	Reclamation of Problem Soils- Reclamation of Saline Soils	80	ha	50162	Phy	170.00	125.00	50.00	50.00	125.00	170.00	25.00	765.00
					BL	68.22	20.06	20.06	20.06	50.16	68.22	10.03	306.97
6	Tank Silt Application	80	ha	72130	Phy	1250.00	375.00	800.00	375.00	3800.00	3000.00	250.00	11350.00
					BL	721.30	216.39	865.56	216.39	2192.75	1731.12	144.26	6549.40
	Sub Total					1088.12	356.30	598.43	299.48	2410.19	2320.79	250.48	8582.39

B.3 Agriculture Infrastructure - Others

1	Compost/ Vermi Compost-Compost - NADEP Compost-10' x 6' x 3'	80	No.	20300	Phy	1500.00	800.00	1000.00	500.00	1000.00	1500.00	800.00	8300.00
					BL	243.60	120.92	194.58	81.20	162.40	243.60	120.92	1347.92
2	Compost/ Vermi Compost-Vermi Compost-2 TPA	80	No.	33800	Phy	20.00	20.00	20.00	10.00	30.00	30.00	10.00	140.00
					BL	5.41	2.70	5.41	2.70	8.11	8.11	2.70	37.84
3	Compost/ Vermi Compost-Vermi Compost-20 TPA	80	No.	376100	Phy	50.00	100.00	100.00	50.00	150.00	100.00	50.00	650.00
					BL	150.44	300.88	300.88	150.44	451.32	300.88	150.44	1955.72
4	Tissue Culture-Tissue Culture Plant Production and Sale-Medium scale	85	No.	5000000	Phy	0.00	0.00	0.00	0.00	5.00	30.00	1.00	56.00
					BL	0.00	0.00	0.00	0.00	212.50	1275.00	42.50	2380.00
	Sub Total					399.45	433.50	465.98	234.34	834.33	1827.59	325.56	5721.48
	Total (B.1+B.2+B.3)					2651.32	3562.30	7976.83	2143.82	9898.27	7555.88	1533.54	37381.37

C. Ancillary Activities

C.1 Food & Agro Processing													
1	Dairy Processing Unit-Integrated Processing-20000 lit per day	75	No.	15000000	Phy	5.00	2.00	7.00	5.00	2.00	15.00	2.00	43.00
					BL	562.50	225.00	787.50	562.50	225.00	1687.50	225.00	4837.50
2	Fruit Processing-Ripening-Ripening Chamber Medium	75	No.	3000000	Phy	25.00	25.00	100.00	50.00	100.00	100.00	25.00	475.00
					BL	562.50	562.50	2250.00	1125.00	562.50	2250.00	562.50	10687.50
3	Fruit Processing-Sorting, grading & Packing-Integrated Pack House	75	No.	5000000	Phy	15.00	10.00	10.00	5.00	10.00	30.00	5.00	115.00
					BL	562.50	375.00	375.00	187.50	1125.00	1125.00	187.50	4312.50
4	Meat & Poultry Processing	75	No.	3000000	Phy	5.00	10.00	10.00	5.00	10.00	5.00	1.00	51.00
					BL	112.50	225.00	225.00	112.50	225.00	112.50	22.50	1147.50
5	Oil Extraction-Groundnut Oil-Small Scale	85	No.	2500000	Phy	1.00	1.00	10.00	20.00	5.00	52.00	1.00	100.00
					BL	21.25	21.25	121.50	425.00	106.25	1105.00	21.25	2125.00
6	Rice Processing --Rice Mill - Small Scale (500 Kg /hour)-Automatic	85	No.	3000000	Phy	150.00	50.00	150.00	100.00	120.00	35.00	45.00	600.00
					BL	382.50	127.50	382.50	102.00	25.50	306.00	89.25	1530.00
7	Vegetable Processing-Dehydration of Vegetables-Solar	90	No.	2000000	Phy	15.00	10.00	25.00	20.00	30.00	25.00	5.00	135.00
					BL	27.00	18.00	45.00	36.00	54.00	45.00	9.00	243.00
	Sub Total					2230.75	1554.25	4277.50	2550.50	1415.75	5860.00	1142.50	24883.00
C.2 Ancillary Activities													
1	Agri Clinic & Agri Business Centers-- Large operations	85	No.	3000000	Phy	5.00	20.00	10.00	15.00	5.00	20.00	10.00	90.00
					BL	127.50	510.00	255.00	382.50	127.50	510.00	255.00	2295.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Phy	Badvel	Jammalamudugu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
2	Custom Service Units/Custom Hiring Centers	85	No.	2000000	Phy	75.00	38.00	65.00	50.00	30.00	85.00	85.00	32.00	460.00
					BL	1275.00	646.00	1105.00	850.00	510.00	1445.00	1445.00	544.00	7820.00
3	Loan to MFIs for Onlending to for Agri. Purposes	85	No.	200000000	Phy	5.00	5.00	10.00	5.00	5.00	10.00	5.00	5.00	50.00
					BL	850.00	850.00	1700.00	850.00	850.00	1700.00	850.00	850.00	8500.00
4	Loan to NBFCs (Other than MFIs) for Onlending for Agri. Purposes	85	No.	500000000	Phy	5.00	5.00	10.00	5.00	5.00	10.00	5.00	5.00	50.00
					BL	2125.00	2125.00	4250.00	2125.00	2125.00	4250.00	2125.00	2125.00	21250.00
5	Loan to PACS / RSI / LAMPS-Purchase of Produce	85	No.	30000000	Phy	5.00	3.00	3.00	3.00	2.00	4.00	4.00	1.00	25.00
					BL	1275.00	76.50	76.50	76.50	51.00	102.00	102.00	25.50	637.50
	Sub-Total					4505.00	4207.50	7386.50	4284.00	3663.50	8007.00	4777.00	3672.00	40502.50
	Total (C.1+C.2)					6735.75	5761.75	11664.00	6834.50	5079.25	13867.00	10628.75	4814.50	65385.50
	Total (A+B+C)					93962.47	170654.81	112354.30	96669.92	55911.84	183075.38	276294.75	37008.08	1022037.16

II. Micro, Small and Medium Enterprises (MSME)

1	Manufacturing Sector - Term Loan-Medium	85	No.	240000000	Phy	5.00	10.00	10.00	20.00	1.00	15.00	5.00	1.00	67.00
					BL	1275.00	2550.00	2550.00	5100.00	255.00	3825.00	1275.00	255.00	17085.00
2	Manufacturing Sector - Term Loan-Micro	85	No.	6400000	Phy	1600.00	800.00	4000.00	1000.00	300.00	4200.00	3200.00	300.00	13400.00
					BL	10850.00	5440.00	27200.00	6800.00	2040.00	28560.00	21760.00	2040.00	104720.00
3	Manufacturing Sector - Term Loan-Small	85	No.	100000000	Phy	3.00	25.00	20.00	25.00	2.00	30.00	10.00	2.00	117.00
					BL	318.75	2656.25	2125.00	2656.25	212.50	3187.50	1062.50	212.50	12431.25
4	Manufacturing Sector - Working Capital-Medium	85	No.	175000000	Phy	1.00	5.00	5.00	8.00	1.00	1.00	1.00	1.00	23.00
					BL	212.50	1062.50	1062.50	1700.00	212.50	212.50	212.50	212.50	887.50
5	Manufacturing Sector - Working Capital-Micro	85	No.	6400000	Phy	3000.00	2000.00	5500.00	1500.00	1000.00	5500.00	4500.00	1500.00	24500.00
					BL	20400.00	13600.00	37400.00	10200.00	6800.00	37400.00	30600.00	10200.00	166600.00
6	Manufacturing Sector - Working Capital-Small	85	No.	84000000	Phy	2.00	5.00	7.00	5.00	1.00	5.00	5.00	1.00	31.00
					BL	238.00	595.00	833.00	595.00	119.00	595.00	595.00	119.00	3689.00
7	Service Sector - Term Loan-Micro	85	No.	4800000	Phy	400.00	300.00	1000.00	200.00	150.00	800.00	400.00	40.00	3290.00
					BL	2040.00	1530.00	5100.00	1020.00	765.00	4080.00	2040.00	204.00	16779.00
8	Service Sector - Term Loan-Small	85	No.	108000000	Phy	10.00	20.00	15.00	20.00	5.00	15.00	10.00	10.00	105.00
					BL	1147.50	2295.00	1721.25	2295.00	573.75	1721.25	1147.50	1147.50	12048.75
	Total MSME					36511.75	29728.75	77991.75	30366.25	10977.75	79581.25	58692.50	14390.50	338240.50

III. Export Credit

1	Export Credit - Pre Shipment Export Credit	85	No.	30000000	Phy	0.00	0.00	5.00	5.00	0.00	0.00	0.00	0.00	10.00
					BL	0.00	0.00	1275.00	1275.00	0.00	0.00	0.00	0.00	2550.00
	Total Export Credit					0.00	0.00	1275.00	1275.00	0.00	0.00	0.00	0.00	2550.00

IV. Education

1	Education Loans-Graduation & Post Graduation	85	No.	800000	Phy	30.00	25.00	250.00	10.00	10.00	150.00	100.00	10.00	585.00
					BL	204.00	170.00	1700.00	68.00	68.00	1020.00	680.00	68.00	3978.00
2	Education Loans-Overseas Education	90	No.	2000000	Phy	5.00	5.00	35.00	5.00	5.00	20.00	15.00	5.00	95.00
					BL	90.00	90.00	630.00	90.00	90.00	360.00	270.00	90.00	1710.00
3	Education Loans-Professional Courses	90	No.	2000000	Phy	50.00	50.00	300.00	25.00	25.00	200.00	150.00	25.00	825.00
					BL	900.00	900.00	5400.00	450.00	450.00	3600.00	2700.00	450.00	14850.00
	Total Education					1194.00	1160.00	7730.00	608.00	608.00	4980.00	3650.00	608.00	20538.00

V. Housing

1	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	1500000	Phy	700.00	350.00	500.00	750.00	300.00	600.00	500.00	150.00	3850.00
					BL	9450.00	4725.00	6750.00	10125.00	4050.00	8100.00	6750.00	2025.00	51975.00
2	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2000000	Phy	300.00	200.00	500.00	300.00	200.00	400.00	400.00	100.00	2400.00
					BL	5400.00	3600.00	9000.00	5400.00	3600.00	7200.00	7200.00	1800.00	43200.00

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badvel	Jammalamudu	Kadapa	Kamalapuram	Muddanur	Proddatur	Pulivendla	Sidhout	District Total
3	Purchase/Construction of a Dwelling Unit (Individual)-Other Centre	90	No.	2500000	Phy 75.00 1687.50	Phy 150.00 3375.00	250.00 5625.00	100.00 2250.00	300.00 6750.00	150.00 3375.00	150.00 3375.00	100.00	1275.00 19687.50
4	Repair of Dwelling Units-Other Centre	90	No.	6000000	Phy 1620.00	Phy 250.00 1350.00	1000.00 5400.00	400.00 2160.00	150.00 810.00	600.00 3240.00	500.00 2700.00	50.00 270.00	3250.00 17550.00
	Total Housing				18157.50	13050.00	26775.00	19935.00	8460.00	21915.00	20025.00	4095.00	132412.50

VI. Social Infrastructure

1	Education-Colleges	80	No.	10000000	Phy 4.00	320.00	7.00	4.00	3.00	7.00	7.00	2.00	38.00
2	Drinking Water-RO Plant	80	No.	20000000	Phy 5.00	80.00	20.00	5.00	5.00	10.00	5.00	5.00	60.00
3	Healthcare-Hospital	80	No.	20000000	Phy 2.00	320.00	8.00	2.00	8.00	16.00	8.00	8.00	96.00
4	Education-Hostels	80	No.	40000000	Phy 1.00	320.00	8.00	1.00	3.00	6.00	3.00	1.00	12.00
5	Education-Schools	80	No.	50000000	Phy 1.00	320.00	8.00	1.00	3.00	6.00	3.00	1.00	15.00
	Total Social Infrastructure				792.00	792.00	2040.00	832.00	686.00	1664.00	1104.00	440.00	8344.00

VII. Renewable Energy

1	Solar Energy-EV Charging Stations	80	No.	12000000	Phy 10.00	96.00	50.00	10.00	10.00	50.00	50.00	10.00	200.00
2	Solar Energy-Roof Top Solar PV System without Battery-5 kW	80	No.	3245000	Phy 5392.00	2000.00	1500.00	2500.00	1500.00	480.00	480.00	96.00	1920.00
3	Solar Energy-Solar Pump Sets-5 HP	80	No.	5500000	Phy 220.00	50.00	100.00	100.00	20.00	200.00	100.00	20.00	690.00
	Total Renewable Energy				5508.00	4430.00	13900.00	7026.00	4078.00	14340.00	7410.00	2780.00	59472.00

VIII. Others

1	Individuals/ Individual members of JLGs	100	No.	2000000	Phy 400.00	800.00	800.00	400.00	200.00	1000.00	800.00	400.00	5000.00
2	Individuals/ Individual members of SHGs-3rd Dose of Credit	100	No.	2000000	Phy 300.00	600.00	600.00	300.00	100.00	600.00	300.00	150.00	10000.00
3	Loans to Distressed Persons-PMJDY - OD	100	No.	1000000	Phy 50.00	50.00	50.00	50.00	50.00	150.00	120.00	10.00	5200.00
4	Loans to Distressed Persons-To Repay Non Institutional borrowings	100	No.	1000000	Phy 250.00	250.00	250.00	250.00	150.00	450.00	750.00	100.00	3500.00
	Total Others				1700.00	2550.00	4350.00	1900.00	760.00	3800.00	3070.00	1210.00	19340.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)				157825.72	222365.56	246416.05	158612.17	81475.59	309355.63	370246.25	60531.58	1602934.16

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	0.00	0.00	317223.16	475407.78	468612.00	569432.97	473849.67
RCBs	0.00	0.00	55253.30	60942.59	45624.00	34515.43	60982.50
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	81536.18	111833.95	153195.00	113244.36	164680.05
Others	0.00	0.00	171.81	0.00	176.00	0.00	783.00
Sub total (A)	0.00	0.00	454184.45	648184.32	667607.00	717192.76	700295.22

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	0.00	123895.09	181755.14	208925.00	234277.30	310999.05
RCBs	0.00	0.00	9082.58	6616.01	19740.00	60485.26	36001.72
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	26829.37	94119.74	60126.00	118620.10	65964.28
Others	0.00	0.00	0.98	236.62	76.00	19.38	462.25
Sub total (B)	0.00	0.00	159808.02	282727.51	288867.00	413402.04	413427.30

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	0.00	441118.25	657162.92	677537.00	803710.27	784848.72
RCBs	0.00	0.00	64335.88	67558.60	65364.00	95000.69	96984.22
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	108365.55	205953.69	213321.00	231864.46	230644.33
Others	0.00	0.00	172.79	236.62	252.00	19.38	1245.25
Sub total (C = A+B)	0.00	0.00	613992.47	930911.83	956474.00	1130594.80	1113722.52

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	0.00	117560.99	167496.53	164347.00	217268.19	212820.15
RCBs	0.00	0.00	140.54	13.95	48.00	32586.66	34760.78
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	17051.02	22813.52	24576.00	19898.02	20097.83
Others	0.00	0.00	2250.35	1427.03	15448.00	1707.90	6759.28
Sub total (D)	0.00	0.00	137002.90	191751.03	204419.00	271460.77	274438.04

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	0.00	45420.69	13550.85	87467.00	16277.08	38280.24
RCBs	0.00	0.00	1074.26	9987.21	8581.00	11370.60	11704.46
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	10383.61	32326.74	5282.00	37420.34	34953.34
Others	0.00	0.00	18.41	2974.38	2350.00	0.00	5048.23
Sub total (E)	0.00	0.00	56896.97	58839.18	103680.00	65068.02	89986.27

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	0.00	604099.93	838210.30	929351.00	1037255.54	1035949.11
RCBs	0.00	0.00	65550.68	77559.76	73993.00	138957.95	143449.46
SCARDBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	135800.18	261093.95	243179.00	289182.82	285695.50
Others	0.00	0.00	2441.55	4638.03	18050.00	1727.28	13052.76
Grand Total	0.00	0.00	807892.34	1181502.04	1264573.00	1467123.59	1478146.83

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

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

ANNEXURE III

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

Table 1 : Crop Loan

Table 1 : Crop Loan															(Rs. lakh)
Particulars	2022-23					2023-24					2024-25 (Target)				
	CBs	RCBs	RRBs	Others	Total	CBs	RCBs	RRBs	Others	Total	CBs	RCBs	RRBs	Others	Total
Crop Loan	475407.78	60942.59	11833.95	0.00	648184.32	569432.97	34515.43	113244.36	0.00	717192.76	473849.67	60982.50	164680.05	783.00	700295.22

(Rs. lakh)

Table 2 : Term Loan

Particulars	Year-3					Year-2					Year-1 (Target)				
	CBs	RCBs	RRBs	Others	Total	CBs	RCBs	RRBs	Others	Total	CBs	RCBs	RRBs	Others	Total
Farm Mechanization	8762.75	0.00	104.72	0.00	8867.47	851.11	158.09	217.46	0.00	1226.66					0.00
AH -Dairy Development	35181.70	0.00	5430.83	0.00	40612.53	69632.61	1784.43	5480.51	0.00	76897.55					0.00
AH -Poultry Development	1551.13	0.00	0.00	0.00	1551.13	699.40	0.00	0.00	0.00	699.40					0.00
Fisheries Development	302.30	0.00	0.00	0.00	302.30	111.76	0.00	0.00	0.00	111.76					0.00
Storage Godown & Marketing Facilities	104.30	0.00	0.00	0.00	104.30	413.49	0.00	0.00	0.00	413.49					0.00
Others	135852.96	6616.01	88584.19	236.62	231289.78	162568.93	58542.74	112922.13	19.38	334053.18	310999.05	36001.72	65964.28	462.25	413427.30
Sub total	181755.14	6616.01	94119.74	236.62	282727.51	234277.30	60485.26	118620.10	19.38	413402.04	310999.05	36001.72	65964.28	462.25	413427.30
Grand Total (I+II)	657162.92	67558.60	205953.69	236.62	930911.83	803710.27	95000.69	231864.46	19.38	1130594.80	784848.72	96984.22	230644.33	1245.25	1113722.52

RCBs include SCBs, DCCBs and PACS (if any)

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centres	-	-	No.	3000000
2	Animal Driven Carts	Conventional Bullock Cart	-	No.	50000
3	Animal Driven Carts	Conventional Bullock Cart	Plough Bullocks	No.	80000
4	Artificial Recharge Structure	For Bore Well	-	No.	52700
5	Bee Keeping	Boxes	-	No.	2000
6	Bee Keeping	Indian Bee Colony	-	No.	151900
7	Bore Well	New	Well Depth	No.	76650
8	Breed Multiplication Farm	-	-	200	40100000
9	Buffalo Farming	-	-	1+1	101600
10	Cold Storage	For Horticulture Produce	5000 MT	No.	50000000
11	Combine harvester	Self-propelled belt Type	-	No.	2900000
12	Commercial Layer Farming	-	-	10000	6800000
13	Composite Fish Culture	Composite Fish Culture	-	ha	307750
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	20300
15	Compost/ Vermi Compost	Vermi Compost	-	No.	33800
16	Compost/ Vermi Compost	Vermi Compost	-	No.	376100
17	Crossbred Cattle Farming	-	-	1+1	165600
18	Custom Service Units/ Custom Hiring Centres	-	-	No.	2000000
19	Dairy Cow and Heifer rearing	-	-	2	87600
20	Dairy Marketing Outlet/ Parlour	-	-	No.	400000
21	Dairy Processing Unit	Integrated Processing	-	No.	15000000
22	Drinking Water	RO Plant	-	No.	2000000
23	Drip Irrigation	New	-	ha	91500
24	Drones	For Spraying	-	No.	950000
25	Education	Colleges	-	No.	10000000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
26	Education	Hostels	-	No.	4000000
27	Education	Schools	-	No.	5000000
28	Education Loans	Graduation & Post Graduation		No.	800000
29	Education Loans	Overseas Education		No.	2000000
30	Education Loans	Professional Courses		No.	2000000
31	Electric Pump Sets		Submersible	No.	101400
32	Export Credit	Pre-Shipment Export Credit	-	No.	30000000
33	Farm Ponds/ Water Harvesting Structures	Dugout Pond	-	No.	20700
34	Farm Ponds/ Water Harvesting Structures	Dugout Pond	-	No.	90100
35	Fencing	Cement Poles with Barbed Wire	-	m.	400
36	Finance to FPOs/FPCs	-	-	No.	3000000
37	Fish Culture	-	-	No.	2877500
38	Fish marketing	Fish Sale Unit	-	No.	400000
39	Floriculture		-	Acre	135000
40	Fodder Cultivation	1 Acre	-	Acre	36000
41	Fruit Processing	Ripening	-	No.	3000000
42	Fruit Processing	Sorting, grading & Packing	-	No.	5000000
43	Goat	Rearing Unit	New Shed	20+1	227000
44	Godown		RCC	No.	4000000
45	Godown	Medium	RCC	No.	7000000
46	Godown	Renovation/ Expansion	-	No.	500000
47	Graded Buffalo Farming	-	-	1+1	202800
48	Graded Buffalo Farming	-	-	3+2	591100
49	Healthcare	Hospital	-	No.	20000000
50	Healthcare	Nursing Home	-	No.	10000000
51	High density plantation	Banana	-	Acre	118000
52	High density plantation	Mango	-	Acre	147800
53	High density plantation	Pomegranate	-	Acre	106000
54	Indigenous Poultry Farming	-	-	100	78000
55	Indigenous Poultry Farming	Dual purpose	Independent Farming	100	45000
56	Individuals/ Individual members of JLGs			No.	200000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
57	Individuals/ Individual members of SHGs	3rd Dose of Credit		No.	200000
58	Integrated Farming			No.	610000
59	Loan to MFIs for on lending to for Agri. Purposes			No.	20000000
60	Loan to NBFCs (Other than MFIs) for On lending for Agri. Purposes	-	-	No.	50000000
61	Loan to PACS/ FSS/ LAMPS	Purchase of Produce	-	No.	3000000
62	Loans to Distressed Persons	-	PMJDY	No.	10000
63	Loans to Distressed Persons	To repay non-institutional borrowings	-	No.	100000
64	Low-Cost Storage	Fruit/ Vegetable	-	No.	1500000
65	Manufacturing Sector	Term Loan	Medium	No.	30000000
66	Manufacturing Sector	Term Loan	Micro	No.	800000
67	Manufacturing Sector	Term Loan	Small	No.	12500000
68	Manufacturing Sector	Working Capital	Medium	No.	25000000
69	Manufacturing Sector	Working Capital	Micro	No.	800000
70	Manufacturing Sector	Working Capital	Small	No.	14000000
71	Market Yard	Drying Yard	-	No.	1000000
72	Meat & Poultry Processing	-	-	No.	3000000
73	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	Acre	92300
74	Nursery	Horticulture Nursery	-	No.	2500000
75	Oil Extraction	Groundnut Oil	-	No.	2500000
76	On Farm development (OFD) Works	Field Channels	-	m.	41300
77	Organic Inputs Manufacturing Unit	-	-	No.	4000000
78	Other machinery	Other Machinery & Equipment	-	No.	100000
79	Other machinery	Other Machinery & Equipment	-	No.	525000
80	Others	Groundnut Stripper	-	No.	110000
81	Paddy Transplanter	Power tiller Drawn	-	No.	460000
82	Plantation	-	-	ha	78000

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
83	Plantation	Bamboo	-	ha	92000
84	Plantation	Casuarina	-	ha	85000
85	Plantation	Eucalyptus	-	ha	95000
86	Plantation	Teak	-	ha	120000
87	Pledge Loans	-	-	No.	300000
88	Poultry Hatchery	-	-	7500	12000000
89	Poultry Hatchery	-	-	7500	12000000
90	Power Tiller	-	-	No.	280000
91	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	-	No.	1500000
92	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	-	No.	2000000
93	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre	-	No.	2500000
94	Reclamation of Problem Soils	Reclamation of Saline Soils	-	ha	50162
95	Repair of Dwelling Units	Other Centre	-	No.	600000
96	Retail Market outlet for Meat	-	-	No.	300000
97	Retail Poultry dressing/products outlet	-	-	No.	300000
98	Rice Processing	-	Rice Mill	No.	300000
99	Sericulture	Mulberry Plantation	-	Acre	1500000
100	Sericulture	Reeling Unit	-	No.	974400
101	Sericulture	Reeling Unit	Multi end reeling Unit	No.	1674800
102	Service Sector	Term Loan	Micro	No.	600000
103	Service Sector	Term Loan	Small	No.	13500000
104	Sheep	Rearing Unit	New Shed	20+1	255000
105	Solar Energy	-	-	No.	1200000
106	Solar Energy	Roof Top Solar PV System without Battery	-	No.	324500
107	Solar Energy	Solar Pump Sets	-	No.	550000
108	Sprinkler Irrigation	Micro	-	ha	36260
109	Sprinkler Irrigation	Rain Gun	-	ha	73034
110	Tank Silt Application	-	-	ha	72130

Annexure-IV

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

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
111	Thresher	Multicrop Power Threshers	-	No.	320000
112	Tissue Culture	Tissue Culture Plant Production and Sale	-	No.	5000000
113	Tractor	With Implements & Trailer	-	No.	1080000
114	Tractor	With Implements & Trailer	-	No.	580000
115	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors	-	No.	80000
116	Vegetable Processing	Dehydration of Vegetables	-	No.	200000

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	Banana/ Kela	Tissue Culture	-	130000
2	Betelvine/ Paan/ Betel Leaf		-	85000
3	Brinjal/ Baingan	Hybrid/ HYV	-	65000
4	Broiler Farming	Others	-	130
5	Buffalo Farming		-	49000
6	Castor/ Aeranda/ Randee/ Ricinus	Irrigated	-	20000
7	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram	Irrigated	-	34000
8	Chilli/ Mirch	Irrigated	-	125000
9	Chrysanthemum/ Guladaudee/Sevanthige/ Samandipoo		-	55000
10	Cotton/ Kapaas	Irrigated	-	50000
11	Cowpea/ Alasandalu/ Lebia/ Chavali/ Barbatti/ Black	Eyed Pea/ Karamani	-	17000
12	Fish Culture	Others	-	480000
13	Foxtail Millet/ Korralu/ Thenai/ Navane		-	19000
14	Goat Farming	Rearing Unit Semi intensive	-	46000
15	Groundnut/ Moongfali	Irrigated	-	38000
16	Guava/ Amrood	High Density	-	100000
17	Horse Gram/Kulthimah/ Hurali/ Kollu	-	-	17000
18	Layer Farming	Others	-	240
19	Lime	Irrigated	-	80000
20	Maize/ Makka	Unirrigated/ Rainfed	-	28000
21	Mandarin/Santra/Citrus/ Sweet Orange	-	-	65000
22	Mango/ Aam	-	-	50000
23	Mungbean/ Mung/ Moong/ Green Gram	Irrigated	-	22000
24	Onion/ Piyaz/ Kanda	-	-	60000
25	Papaya/ Papita	-	-	110000
26	Pearl Millet/ Bajra/ Cumbu	Irrigated	-	22000
27	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	Irrigated	-	24000
28	Pomegranate/ Anar	Irrigated	-	100000

Annexure V

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

Sr. No.	Crop	Type	Unit	SoF (₹)
29	Rice/ Chaval/ Dhan	Unirrigated/ Rainfed	-	49000
30	Safflower/ Kusum	Irrigated	-	13000
31	Sapota/ Chiku	-	-	40000
32	Sesame/ Til/ Seasmum/ Gingelly	Irrigated	-	14000
33	Sorghum/ Jowar	Irrigated	-	23000
34	Soybean/ Soyabean	Irrigated	-	15000
35	Sugarcane/ Ganna	Irrigated	-	100000
36	Sunflower/ Surajmukhi	Irrigated	-	26000
37	Tomato/ Tamatar	Protected Cultivation	-	115000
38	Turmeric/ Haldi	Irrigated	-	110000
39	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai	Irrigated	-	22000

List of Abbreviations

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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
DBT	Direct Benefit Transfer	ICAR	Indian Council for Agricultural Research
DCC	District Consultative Committee	ICT	Information and Communication Technology
DCCB	District Central Cooperative Bank	IoT	Internet of Things
DCP	District Credit Plan	ITDA	Integrated Tribal Development Agency
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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
GoI	Government of India	MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
GSDP	Gross State Domestic Product	MoFPI	Ministry of Food Processing Industries
HYV	High Yielding Variety	MPCS	Milk Producers Co-operative Society
IAY	Indira Awas Yojana	MPEDA	Marine Products Export Development Authority
ICAR	Indian Council for Agricultural Research	MUDRA	Micro Units Development & Refinance Agency Ltd.
ICT	Information and Communication Technology	NABARD	National Bank for Agriculture and Rural Development
IoT	Internet of Things	NBFC	Non-Banking Financial Company
ITDA	Integrated Tribal Development Agency	NFSM	National Food Security Mission
JLG	Joint Liability Group	NGO	Non-Governmental Organisation
JNNSM	Jawaharlal Nehru National Solar Mission	NHM	National Horticulture Mission
KCC	Kisan Credit Card	NLM	National Livelihood Mission
KSK	Krishi Sahayak Kendra	NMFP	National Mission on Food Processing
KVI	Khadi and Village Industries	NPBD	National Project on Bio-Gas Development
KVK	Krishi Vigyan Kendra	NRLM	National Rural Livelihood Mission
LAC	Livestock Aid Centre	NWDPR	National Watershed Development Project for Rainfed Areas
LAMPS	Large Area Multipurpose Society	PAIS	Personal Accident Insurance Scheme
LDM	Lead District Manager	PACS	Primary Agricultural Cooperative Society
LI	Lift Irrigation	PHC	Primary Health Centre

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
MEDP	Micro Enterprises Development Programme	PKVY	Paramparagat Krishi Vikas Yojana
MF	Marginal Farmer	PLP	Potential Linked Credit Plan
MI	Micro Irrigation	PMEGP	Prime Minister's Employment Generation Programme
MIDH	Mission for Integrated Development of Horticulture	PMJDY	Pradhan Mantri Jan Dhan Yojana
MNRE	Ministry of New and Renewable Energy	PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme	PMSBY	Pradhan Mantri Suraksha Bima Yojana
MoFPI	Ministry of Food Processing Industries	PMFBY	Pradhan Mantri Fasal Bima Yojana
MPCS	Milk Producers Co-operative Society	PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
MPEDA	Marine Products Export Development Authority	PWCS	Primary Weavers Cooperative Society
MUDRA	Micro Units Development & Refinance Agency Ltd.	RBI	Reserve Bank of India
NABARD	National Bank for Agriculture and Rural Development	RIDF	Rural Infrastructure Development Fund
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

List of Abbreviations

Abbreviation	Full Form	Abbreviation	Full Form
NPBD	National Project on Bio-Gas Development	SAP	Service Area Plan
NRLM	National Rural Livelihood Mission	SAO	Seasonal Agricultural Operations
NWDPRA	National Watershed Development Project for Rainfed Areas	SBM	Swachha Bharat Mission
PAIS	Personal Accident Insurance Scheme	SCC	Swarojgar Credit Card
PACS	Primary Agricultural Cooperative Society	SCS	Service Cooperative Society
PHC	Primary Health Centre	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Promoting Institution
PLP	Potential Linked Credit Plan	SLBC	State Level Bankers' Committee
PMEGP	Prime Minister's Employment Generation Programme	STCCS	Short Term Co-operative Credit Structure
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMPB	State Medicinal Plant Board
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	TBO	Tree Borne Oil-seeds
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TFO	Total Financial Outlay
PMFBY	Pradhan Mantri Fasal Bima Yojana	WDRA	Warehousing Development and Regulatory Authority
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PWCS	Primary Weavers Cooperative Society	WSHG	Women Self Help Group

Name & Address of DDM

Name of the DDM	Vijaya Vihari Bhimavarapu
Designation	DDM NABARD
Address 1	Flat No.401 Venkatadri Residency Opposite PF Office
Address 2	Yerramukkapalli Kadapa
Pincode	516004
Post Office	Yerramukkapalli Kadapa
District	YSR
State	Andhra Pradesh
Telephone No.	-
Mobile No.	8978761908
Email ID	kadapa@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
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Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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**

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