



NABARD's Footprints: Empowering Telangana's Aspirational Districts



Vision Mission

Foreword

It gives me great pleasure to reflect on NABARD's transformative role in Telangana's journey towards sustainable growth and rural empowerment. Over the past decade, NABARD has been at the forefront of driving rural development, improving agricultural productivity, and uplifting communities across the state.

The aspirational districts of Bhadradri Kothagudem, Jayashankar Bhupalpally, and Kumuram Bheem Asifabad stand as prime examples of our efforts to bridge development gaps. These districts, home to remote tribal populations, have benefited from NABARD's infrastructure projects, financial inclusion programs, and capacity-building initiatives.

In Bhadradri Kothagudem, NABARD has focused on improving irrigation, rural roads, and supporting Farmer Producer Organizations (FPOs). In Jayashankar Bhupalpally, our work in financial inclusion, SHGs, and entrepreneurship has empowered tribal communities. Kumuram Bheem Asifabad has seen success in skill development and creating alternative livelihoods, such as handicrafts and food processing.

As we look to the future, NABARD remains committed to these districts, working towards inclusive development and sustainable growth. The stories in this book are a testament to the power of collaboration and the positive change that can be achieved through dedicated efforts. With continued focus, we are confident that these districts will continue to thrive as key contributors to Telangana's overall development.

B Uday Bhaskar
Chief General Manager



मुमप्र का संदेश

मुख्य महा प्रबंधक

NABARD presence in Aspirational Districts in Telangana: Catalyzing Growth



1. Kumuram Bheem Asifabad
– Managed by the Adilabad
Cluster Office

2. Jayashankar Bhupalpally –
Managed by the Warangal Cluster
Office

3. Bhadradri Kothagudem –
Managed by the Khammam
District Office



DDM, NABARD with beneficiaries of Tiryaini Maa Thota Project
in Kumuram Bheem Asifabad District

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Kumuram Bheem Asifabad

Kumuram Bheem Asifabad District, carved from the erstwhile Adilabad District, is bordered by Adilabad, Mancherial, and Nirmal districts, along with Maharashtra. Comprising 15 mandals and two revenue divisions, Asifabad and Kaghaznagar, the district is home to a predominantly tribal population, with its headquarters in Asifabad. The district is known for its rich industrial landscape, with key players like Singareni Collieries, Sirpur Paper Mills, and various spinning and ginning mills. Historically significant, it is home to archaeological sites such as the Gangapur Cave and fossils from the pre-historic era, with tourist attractions like the Kumuram Bheem project and Movvad village adding to its appeal.

District at a Glance..

- ❖ 4878.00 sq.km Geographical Area
- ❖ 2 Sub Divisions
- ❖ 15 Blocks
- ❖ 434 revenue villages
- ❖ 335 Gram Panchayats
- ❖ Population-515800



- ❖ Northern Telangana Agro Climatic Zone
- ❖ Climate- Tropical
- ❖ Soil Type- Black Cotton soil Red soil and sandy soil
- ❖ Net Irrigated Area -12000 Ha
- ❖ Gross Irrigated Area-35000 Ha

Banking Profile

**Lead Bank:
State Bank of
India**

11 Banks

56 Branches

**102 Banking
Correspondents**

01 RRB

01 DCCBs

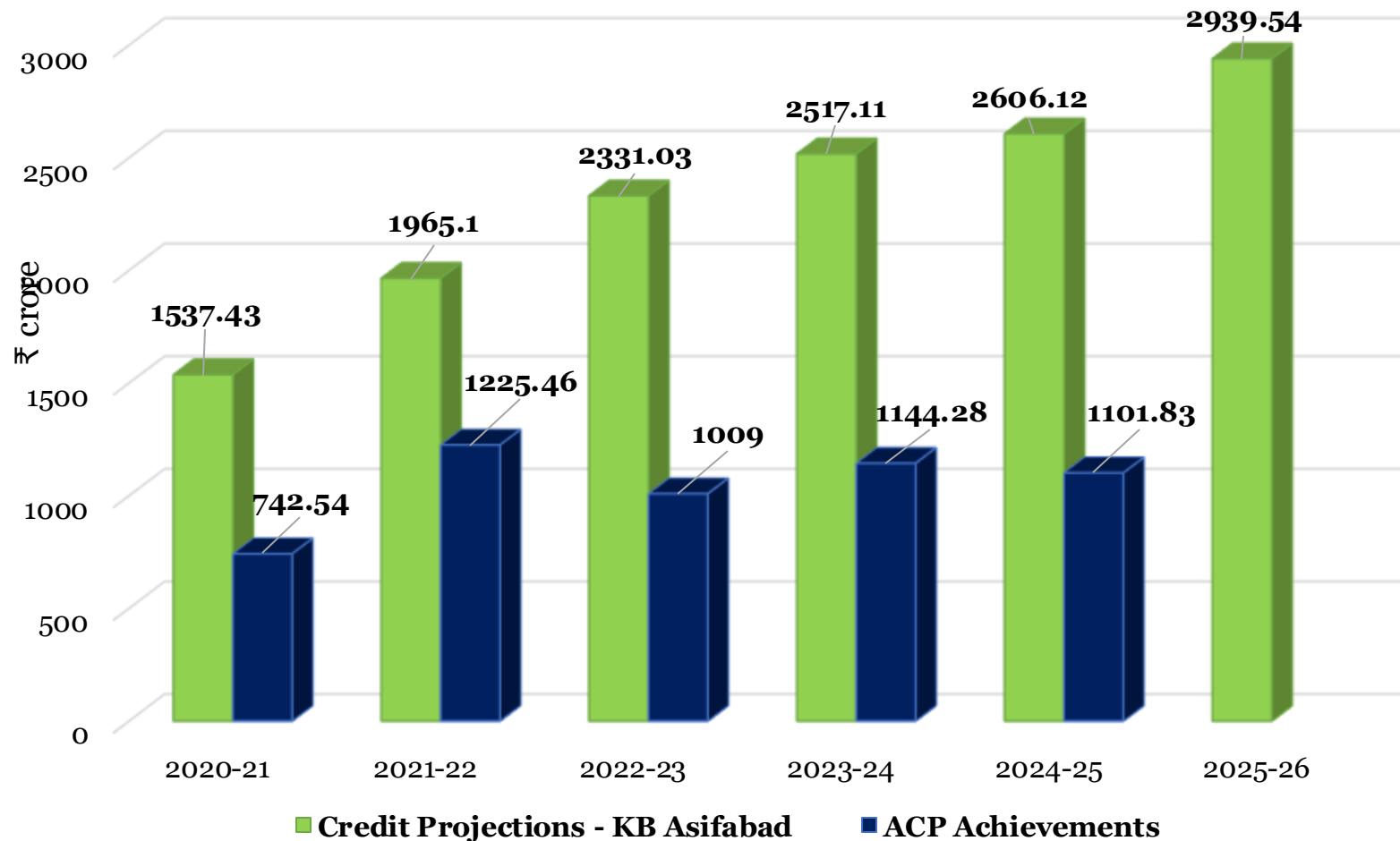
12 PACS



Launch of Potential Linked Credit Plan

- ❖ *Potential Linked Credit Plan (PLP) estimates district-wise credit potential for Priority Sector*
- ❖ *State Focus Paper is Culmination of credit potentials estimated at the district level*
- ❖ *Referral document for various stakeholders to coordinate their activities in realizing the developmental potential of the state*

PRIORITY SECTOR CREDIT PROJECTIONS AND ANNUAL CREDIT PLAN ACHIEVEMENTS



FY 2020-2026

Special Refinance Scheme for Aspirational Districts



- Special Refinance Scheme to boost economic activities and employment in aspirational and low PSL districts

- Corpus- ₹1000 crore for 2024-26.
- ₹500 crore will be allocated annually, providing Rs. 2 crore per district for 112 aspirational and 196 low PSL districts

- Interest rate at 100 bps lower than the prevailing refinance rate.
- Refinance will cover 95% of the loan outstanding for eligible loans with a residual maturity of over 18 months in the StCB books.



Special Refinance Scheme for transforming PACS as MSC



NABARD's Special Refinance Scheme supports PACS transformation into Multi-Service Centres, boosting rural infrastructure in Telangana. It has aided 286 PACS with 514 projects, including storage, agri-outlets, processing, transport, and custom hiring. With ₹210.34 crore sanctioned, ₹167.98 crore disbursed, and 2.93 lakh MT storage added, the initiative enhances farm mechanization and rural development.

2 PACS supported in Kumaram Bheem Asifabad with refinance amount of ₹84.02 lakh for construction of Godowns, Farmers Agri Outlets, Weigh bridge



Transforming Rural Infrastructure...

A journey of infrastructure projects supported by NABARD under Rural Infrastructure Fund in Kumuram Bheem Asifabad since 2014-15 (RIDF Tranche XX-XXIX)



Agriculture & Allied Sector

Plantation & Horticulture- 3 projects – RIDF Loan ₹5.60 Cr, Potential-2800 acres



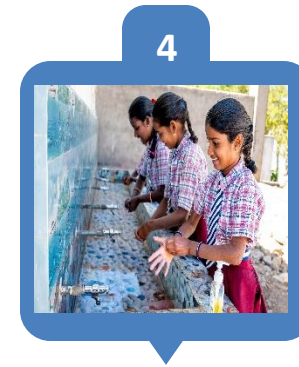
Irrigation

Minor Irrigation 28 projects – RIDF Loan ₹54.76 Cr, Potential- 6527 Ha



Rural Connectivity

Bridges-6 projects – RIDF Loan ₹6.12 Cr, Potential-245 Meter bridge



Social

1. Health Infrastructure-1 project – RIDF Loan ₹4.25 Cr, Potential-172204 population
2. Education Infrastructure-11 projects – RIDF Loan ₹41.75 Cr, Potential- 382 number of schools/colleges covered
3. Drinking water supply- 6 projects- RIDF loan ₹2.64 Cr, Potential- 6 habitations covered



Sustainability and Climate Action...

NABARD's major flagship programmes like participatory watershed development, climate proofing projects, JIVA project and integrated tribal development projects. These programmes focus simultaneously on climate action, sustainable livelihoods along with addressing many SDGs.



Watershed

Total -6 projects
Project Cost- ₹1025.03 lakh
Amount Disbursed- ₹651.03 lakh
Benefits- 7000 Ha treated
2320 Households benefitted
35 Villages
02 Mandals (Asifabad 05 & Narnoor 01)



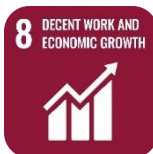
Climate Proofing Projects

Total -3 projects
Project Cost- ₹150.00 lakh
Amount Disbursed- ₹103.61 lakh
Benefits- 670 Ha treated
350 Households benefitted



Farm Sector Innovations

Phyigital Facilitation for
Enhancing Profitability of
Farming Community” on the
concept of Mobile Agri Support
Services (MASS)
Project Cost- ₹21.05 lakh
Benefits- 200 farmers



Kumrambheem Asifabad Climate Proofing project Impact

Water Conservation & Irrigation Efficiency



Soil Health and Productivity Enhancement



Kumrambheem Asifabad Climate Proofing Impact

Sustainable Agriculture Practices



Harnessing Renewable Energy - Solar





**Water Conservation & Irrigation
Efficiency: Rinaguda CPP**

Maa Thota-Integrated Tribal Development Programme....Empowering Tribals

Integrated Tribal Development Programme by NABARD focuses on the socio-economic development of tribal communities through support in agriculture, infrastructure, income generation, and education, ensuring sustainable growth.

- ❖ Total No. of projects-2
- ❖ Project Cost- ₹511.64 lakh
- ❖ Impact-956 beneficiaries



Success Story: Maa Thota Project

Sustainable Livelihood Development



Problem

- Limited income after the rainy season forced families to migrate for work



Solution

- NABARD provided financial assistance for Sustainable Livelihood opportunities such as Tent House (15*15mtr) Flour and Masala Mills Ladies Emporium Multi-Purpose Rice Mill Cloth Centre Vegetable Sellers Kirana Shops Home Paintings etc



Impact

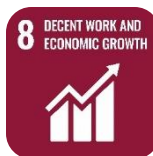
- project created sustainable livelihood assets for 415 tribal families, offering long-term income and improved economic well-being.
- ₹36.16 lakhs in beneficiary contributions, reflecting strong commitment and ownership, ensuring sustainability.
- At the start of the project, 69 families were migrating for work, but after its implementation, they no longer need to migrate for their livelihood.
- The project improved livelihood opportunities and quality of life, allowing families to stay in their communities without migrating.

Producer Organizations: Harnessing the Power of Collectivization.....

NABARD has been promoting and handholding community driven institutions both in Farm sector (Farmer Producer Organizations (FPOs) and Off-farm sector (Off Farm Producer Organizations) enabling them to leverage the economies of scale and get better bargaining power



- ❖ Total No. of FPOs- 7
- ❖ Membership- 3335
- ❖ Paid up Capital- ₹54.33 lakh
- ❖ NABARD Grant Support for FPO promotion & formation- ₹81.14 lakh
- ❖ Business Development Assistance- ₹ 15 lakh
- ❖ Business Activity- Input Business
- ❖ Revenue from operations- ₹ 526 lakh
- ❖ Convergence with TRICOR
- ❖ All FPOs have registered on ONDC



Success Story -BBWS FPCL, Kumaram Bheem Asifabad District.....



- FPO started with 150 farmers, now has 555 farmers
- Share capital of the FPO has progressively increased over the years with existing members contributing additional share capital
- The FPO is procuring and marketing Cotton, Redgram and paddy
- The FPO is selling quality inputs to the farmers and providing custom hiring services

Name of FPO
BBWS FPCL

Year of Incorporation
2017

Membership 555

Share Capital
₹15.79 Lakh

Business Activities: Input business, Custom Hiring, Cotton Marketing, Sorting, Grading of pulses

Turnover (2021-22) ₹149 lakh

Credit linkage
:₹80 Lakh-
NABKISAN, ₹18 Lakh- SBI & ₹ 25 Lakh- Samunnati

Market tie-ups

Retailer, Local Mandi, eNAM

Contd..



Background before FPO formation

Farmers faced challenges with low-quality seeds, spurious inputs, labor shortages, and unremunerative prices from private ginners

Activities:

Input service centre, Custom Hiring Centre and Procurement and aggregation of Cotton, Pulses and Paddy

Impact:

Farmers now receive quality seeds and fertilizers, saving ₹2000 on inputs, while FPOs provide farm equipment, easing labor shortages.

The produce is being procured and aggregated for better market options and remunerative prices. Farmers earn ₹300 more per sale through FPOs, which ensure better market access. The FPO has recorded a ₹1.38 lakh profit.



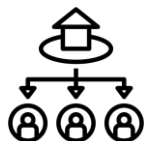
Tirupati, CEO, BBWS FPCL
“I am the CEO of BBWS Farmer Producer Company Limited. The FPO has helped in reducing the dependence of farmers on informal sources for provision of quality inputs and farm implements on time. Farmers are able to fetch remunerative prices for cotton, millet and paddy crops. The farmers’ income has increased by approximately ₹20,000. The FPO is earning around ₹4.00 lakh per annum from the CHC. In the future, we intend to establish a cotton ginning mill and rice mill.”

Connecting Producer Organisations and Markets.....

Marketing Support to BBWS Farmer Producer Company Ltd., Kumram Bheem Asifabad district for Mobile Van



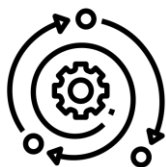
Mobile Van for
Marketing
intervention
Sanctioned on
August 2023



More than **550**
farmers benefitted



Increase in income
of FPO by ₹ **1.00**
lakh /year



Reduction in transportation
cost for agri inputs and
marketing of perishable
produce



Direct employment
generation for **2**
rural youth



Skilling and Enterprise Development..

Building Capacities for Sustainable Success

NABARD has been promoting skill building and entrepreneurship through demand and outcome based skilling programmes leading to wage / self employment in rural India. It has also strengthened micro-enterprises in the off-farm sector to enhance opportunities in terms of income and employment for rural youth and SHG women.



Micro Enterprise Development Programme

To address the skill gap and production inefficiencies among SHG members for sustainable livelihood

1. Total Projects: 7
2. Total No. of beneficiaries :210



Livelihood and Enterprise Development Programme

For promotion of enterprises by SHG women in contiguous clusters

1. Total Projects: 3
2. Total No. of beneficiaries :300



Mobile ATMs - Taking Banking to the Customers



Problem

In Komaram Bhim Asifabad District, a significant problem existed due to the low percentage of households availing banking services, as many interior villages lack access to essential financial services such as remittance and withdrawal facilities.



Solution

Through the van, the bank expanded services to previously uncovered areas, effectively encouraging the tribal and backward populations to use banking services. NABARD's sample study found the vans cover 12 villages per month, serving 29 customers



Impact

NABARD funded two Mobile vans for ₹30 lakhs under FIF to cover interior villages in Asifabad. One was provided through Adilabad DCCB and other through TGB.

Equipped with mini and micro-ATMs and financial literacy materials, these vans promoted digital transactions in rural areas.





**First Listing under Social Stock Exchange for Tribal Development Project in Telangana:
Babjipet Sustainable Livelihood Development Project**



First Listing under Social Stock Exchange for Tribal Development Project in Telangana

- ₹30.00 lakh subscribed by NABARD
- Beneficiaries - 100 tribal families from K Asifabad district
- Co-subscribers - Zerodha and 03 individual investors.
- Implementing Agency - Eklavya Foundation

Insights & Experiences from NABARD's District Development Manager – Kumuram Bheem Asifabad District

As NABARD's District Development Manager (DDM), my experience in handling the Aspirational District (Kumuram Bheem Asifabad district) has been deeply focused on driving sustainable development and financial inclusion. I have actively facilitated TDF projects in Tiryani and Sirpur (U) blocks, enhancing agricultural practices and livelihoods. Through Watershed and Climate Proofing initiatives, I have worked towards improving water conservation and soil productivity. Additionally, I have overseen infrastructure projects under RIDF, including Mission Bhagiratha, to ensure better access to potable water. Promoting four FPOs, I have supported tribal communities and SHG women with training, value addition, and market linkages. My collaborative efforts with government agencies, financial institutions, and community organizations have contributed to the district's overall socio-economic growth. As we continue to build on these initiatives, my commitment remains steadfast in ensuring long-term development, self-reliance, and prosperity for the district's communities.

Veerabhadru K
DDM Kumuram Bheem Asifabad District



DDM, NABARD with beneficiaries of Maa Thota Project in Bhadradi Kothagudam District

2

Bhadradi Kothagudem

Formed from erstwhile Khammam, Bhadradi Kothagudem shares borders with Bhoopalapalle, Mahabubabad, Khammam, Andhra Pradesh, and Chhattisgarh. With 23 mandals and two revenue divisions (Kothagudem & Bhadrachalam), its headquarters is in Kothagudem. The district is home to Bhadrachalam, a major pilgrimage town on the Godavari River, renowned for its Sri Rama Temple with self-manifested idols. It houses key industries like Singareni Collieries (SCCL), Kothagudem Thermal Power Station (TSGENCO), and ITC-PSPD. With the largest forest cover in Telangana, it produces teak, bamboo, eucalyptus, and medicinal plants. Educational institutions include KUCE, Telangana's first mining college, and Government Polytechnic Kothagudem. Major attractions include Kinnerasani Dam & Wildlife Sanctuary, a scenic biodiversity hotspot, and Parnashala, a mythological site linked to the Ramayana.

District at a Glance..

- ❖ 7483.00 sq.km Geographical Area
- ❖ 2 Sub Divisions
- ❖ 23 Blocks
- ❖ 377 revenue villages
- ❖ 481 Gram Panchayats
- ❖ Population-1069000



- ❖ SAZ43 - Cental Telangana Climatic Zone
- ❖ Climate- Semi Arid to Arid
- ❖ Soil Type- Red Sandy looms & Black soils
- ❖ Net Irrigated Area - 12000 Ha
- ❖ Gross Irrigated Area-35000 Ha

Banking Profile

**Lead Bank:
State Bank of
India**

23 Banks

177 Branches

**2024 Banking
Correspondents**

01 RRB

01 DCCBs

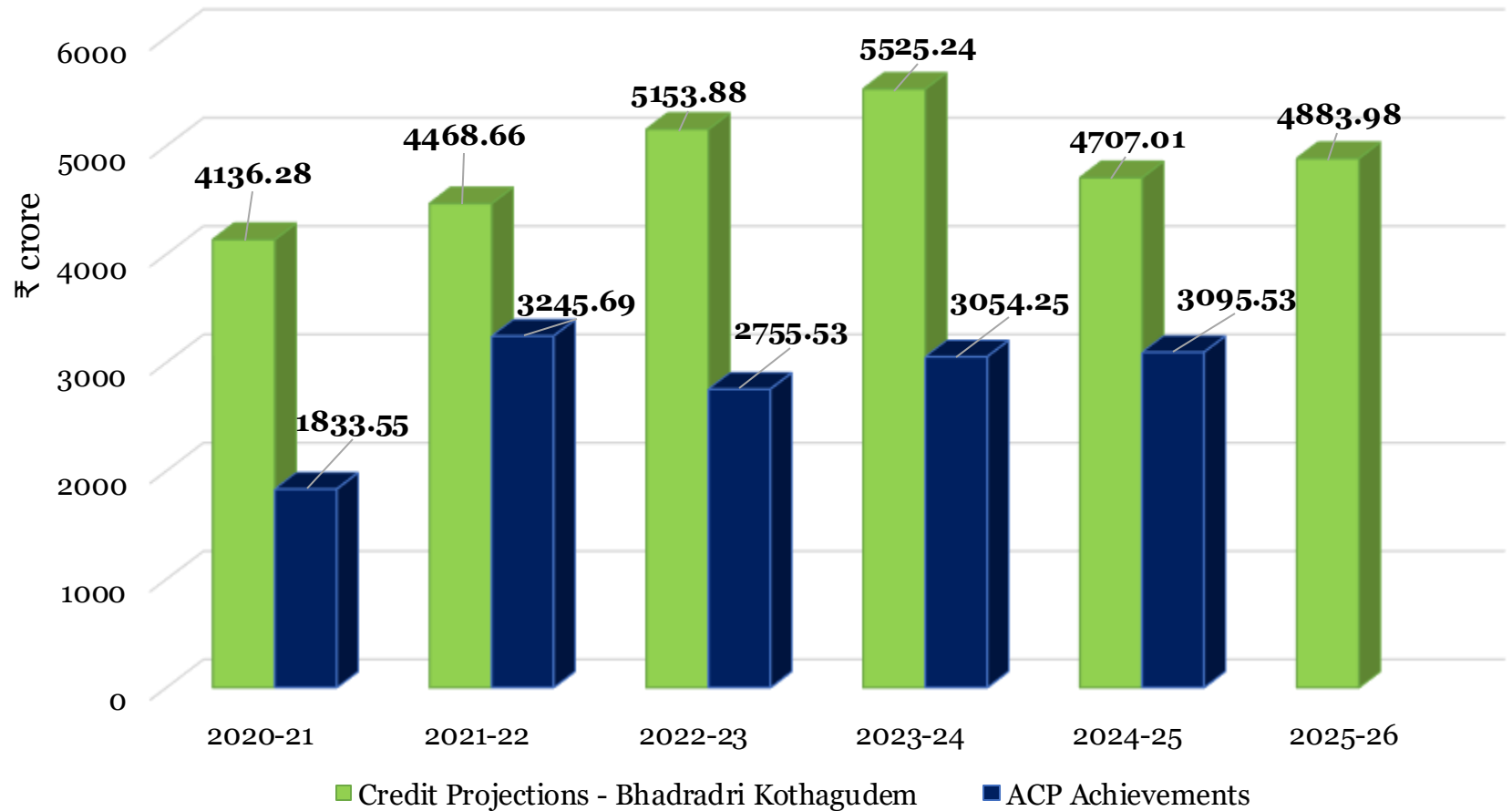
21 PACS



Launch of the first Potential Linked Plan

- ❖ *Potential Linked Credit Plan (PLP) estimates district-wise credit potential for Priority Sector*
- ❖ *State Focus Paper is Culmination of credit potentials estimated at the district level*
- ❖ *Referral document for various stakeholders to coordinate their activities in realizing the developmental potential of the state*

PRIORITY SECTOR CREDIT PROJECTIONS AND ANNUAL CREDIT PLAN ACHIEVEMENTS



FY 2020-2026



Special Refinance Scheme for Aspirational Districts



- Special Refinance Scheme to boost economic activities and employment in aspirational and low PSL districts

- Corpus- ₹1000 crore for 2024-26.
- ₹500 crore will be allocated annually, providing Rs. 2 crore per district for 112 aspirational and 196 low PSL districts

- Interest rate at 100 bps lower than the prevailing refinance rate.
- Refinance will cover 95% of the loan outstanding for eligible loans with a residual maturity of over 18 months in the StCB books.



Success Story -under PACS AS MSC

Satyanarayanapuram PACS



PACS Satyanarayanapuram, established on 26th June 1974 in Cherla mandal, Badradri Kothagudem district, serves 32 villages and 12 gram panchayats. It provides financial and non-financial services, including fertilizer sales, paddy procurement, and seeds/pesticides. The society has 1,680 members, with 1,160 borrowing members. It has partnerships with MARKFED, IFFCO, and KRIBHCO. A godown for fertilizer and seed delivery was set up in 2016. The society's president is Sri. Mandapati Achtyutha Srinivasa Raju, and the CEO is Sri. Doddi Ramachandra Prabhu



PACS Satyanarayanapuram, guided by DCCB and BDO officers, has diversified its services to include 2-wheeler loans, small business loans, gold loans, and personal loans. The society received an MSC loan of Rs. 26.55 Lakhs from NABARD to meet the increasing demand for credit. Despite competition from rice millers, it procured 86,000 quintals of paddy last year, earning a commission of Rs. 26.87 Lakhs.

The society owns assets like office buildings, godowns, and a petrol bunk. The petrol bunk, which reopened as a retail outlet in February 2024, has a net profit of Rs. 22,07,271.82 after expenses. With proactive leadership, committed staff, and support from DCCB and NABARD, PACS Satyanarayanapuram has become a strong competitor to local banks and a trusted service provider to its members.

Transforming Rural Infrastructure...

A journey of infrastructure projects supported by NABARD under Rural Infrastructure Fund in Bhadradi Kothagudam since 2014-15 (RIDF Tranche XX-XXIX)



Agriculture & Allied Sector

Plantation & Horticulture- 3 projects – RIDF Loan ₹68.95 Cr, Potential-34500 acres



Irrigation

Minor Irrigation 92 projects – RIDF Loan ₹134.37 Cr, Potential-8643 Ha command area



Rural Connectivity

Bridges-16 projects – RIDF Loan ₹31.14 Cr, Potential-898 meters bridge and 3km road



Social

1. Anganwadi-3 projects – RIDF Loan ₹3.06 Cr, Potential-360 population/Households
2. Rural Drinking Water Supply-75 projects – RIDF Loan ₹8.07 Cr, Potential-75 Habitations
3. Education Infrastructure-18 projects – RIDF Loan ₹66.94 Cr, Potential-725 number of schools/colleges covered



Sustainability and Climate Action...

NABARD's major flagship programmes like participatory watershed development, climate proofing projects, JIVA project and integrated tribal development projects. These programmes focus simultaneously on climate action, sustainable livelihoods along with addressing many SDGs.



Watershed

Total -15 projects
Project Cost- ₹2032.34 lakh
Amount Disbursed- ₹1632.93 lakh
Benefits- 16900 Ha treated
7850 Households benefitted
05 Mandals (Dummugudem 04,
Chandrugonda 03, Ashwaraopet 03,
Ashwapuram 03, S... 02)



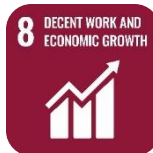
Climate Proofing Projects

Total -4 projects
Project Cost- ₹200.00 lakh
Amount Disbursed- ₹147.78 lakh
Benefits- 500 Ha treated
540 Households benefitted



Farm Sector Innovations

Phyigital Facilitation for
Enhancing Profitability of
Farming Community” on the
concept of Mobile Agri Support
Services (MASS)
Project Cost- ₹21.05 lakh
Benefits- 200 farmers



Bhadradri Kothagudem Climate Proofing Impact

Water Conservation & Irrigation Efficiency



Soil Health and Productivity Enhancement



Bhadradri Kothagudem Climate Proofing Impact

Sustainable Agriculture Practices



Harnessing Renewable Energy - Solar





Climate proofing project

Success Story: Climate Proofing Project- Sub Surface Dyke (SSD)

Climate Proofing Project

Village: Jaggarum Kommugudem Amredha Korsavarigudem



Problem

- Lack of infrastructure for pandal creation
- Lack of awareness about vegetable cultivation
- Poor water use efficiency in the field.
- Lack of soil and water conservation



Solution

- Grant assistance of ₹50.00 lakh for climate proofing interventions.
- Pandals for vegetable cultivation
- Drip and sprinkler irrigation for water use efficiency
- Soil and moisture conservation works
- Green manure cultivation

osure



Impact

- Promotion of vegetable cultivation and crop diversification
- Per acre income of farmers increased to ₹50000 due to vegetable cultivation
- Soil and moisture conservation works increased ground water table and provided critical irrigation
- Activities like mulching deep ploughing and green manure improved soil fertility and agricultural yield



359
Households



800 acres
Area



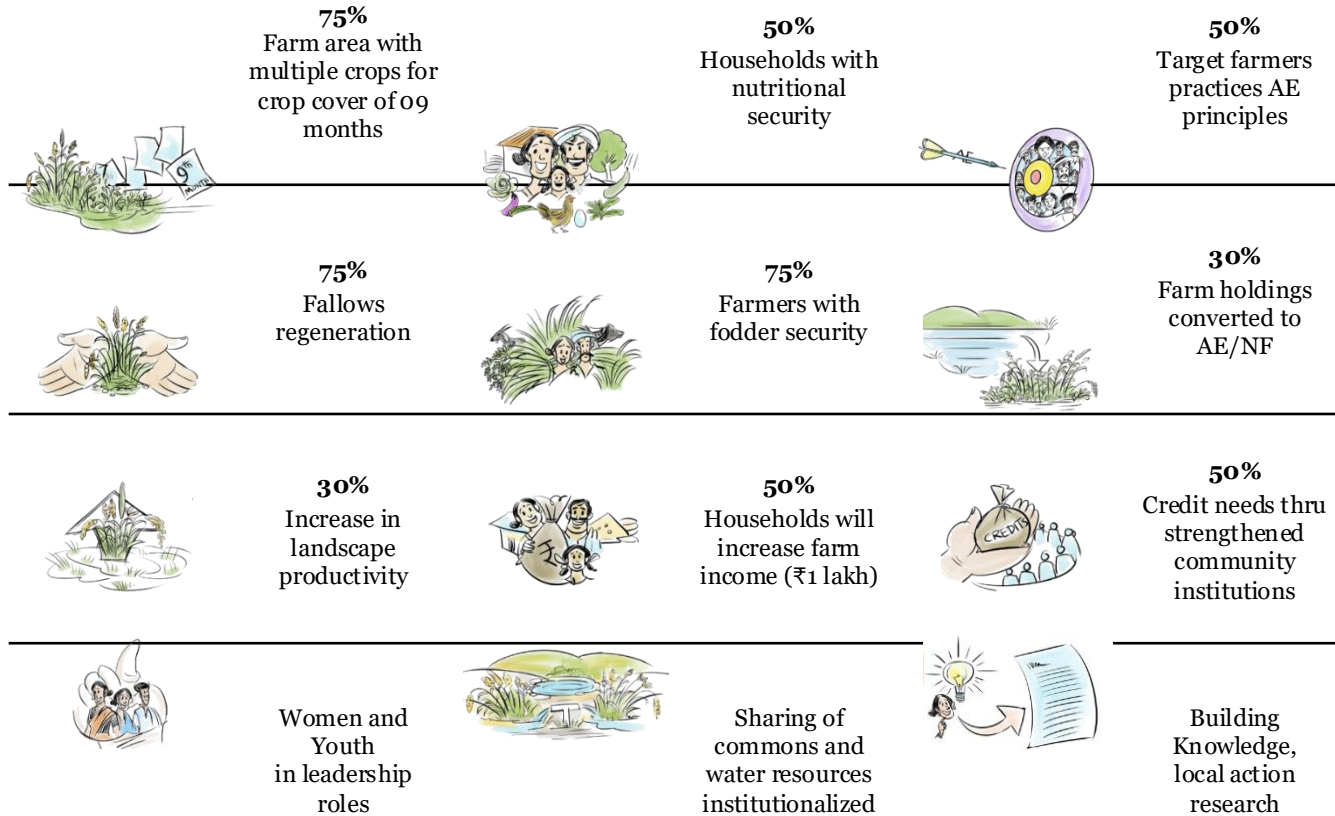
₹1.20 Crore
Grant

JIVA Natural farming

An agro-ecological transformational approach leveraging the pre-existing social and natural capital in watershed and wadi projects while adopting “natural farming” as its key approach.



What We are Trying to ACHIEVE under JIVA





Mallaigudem Watershed – JIVA
WASSAN PFA

BIO-INPUT RESOURCE CENTRE : Growing Dreams, Harvesting



Problem

- Intensive Usage of fertilizers and pesticides
- High Input cost and declining returns for farmers
- Degrading soil quality and fertility



Solution

- Bio Resource Center (BRC) established in enterprise mode
- One -Stop -Shop for locally made bio-concoctions at affordable rates

Mallaigudem Watershed – JIVA



Impact

- Making available Jeevamrutham – 10,000 liter per month
- Preventing over-fertilization and enhanced soil fertility
- Resulting in lesser input costs for farmers
- Turnover of ₹ 1.05 lakh from BRC. Will increase substantially after upgradation.



Mallaigudem Watershed – JIVA
WASSAN PFA

Harvesting Healthy Future for Futures of NATION

- Fodder crops played the trick



Problem

- Insufficient availability of green fodder in the local area
- Low milk yields and reduced fat content



Solution

- Established interconnectedness between soil, crops, animals and humans.
- Siva Kanth and Manisha, a young couple, are cultivating Super Napier variety which allows for the first cutting after 60 days and subsequent cuttings every 30 to 35 days.

Mallaigudem Watershed – JIVA



Impact

- Round the year availability of fodder
- 02 Liters of milk yield increased for 03 buffaloes resulting in increase in monthly income by ₹3000/-
- Additional income from sale of fodder slips
- Ensured Nutritional Security for family

Maa Thota-Integrated Tribal Development Programme....Empowering Tribals

Integrated Tribal Development Programme by NABARD focuses on the socio-economic development of tribal communities through support in agriculture, infrastructure, income generation, and education, ensuring sustainable growth.

- ❖ Total No. of projects-2
- ❖ Project Cost- ₹548.45 lakh
- ❖ Impact- 1000 Beneficiaries



Success Story : Natures Keepers: Sustainable Development in Tribal Lands



Problem

- Low income from cotton of around ₹25000 per acre
- Low level of awareness about orchard based plantation crops



Solution

- Cashew orchards of 1 acre each to 450 families
- 50 livelihood enterprise units to landless families
- Capacity building about plantation crops
- Community based institutions to develop social capital
- Total project grant assistance of ₹ 3.25 cr. for 6 years

Village:Kampagudem Moguralaguppa



Impact

- Landless families are earning an income of ₹10000 to ₹12000 per month
- Crop diversification from cotton to cashew nut by 450 farmers
- Development of water resources for critical irrigation needs of the community

Producer Organizations: Harnessing the Power of Collectivization.....

NABARD has been promoting and handholding community driven institutions both in Farm sector (Farmer Producer Organizations) and Off-farm sector (Off Farm Producer Organizations) enabling them to leverage the economies of scale and get better bargaining power



Farmers Producer Organizations

- ❖ Total No. of FPOs- 8
- ❖ Membership- 4002
- ❖ Paid up Capital- ₹42.59 lakh
- ❖ NABARD Grant Support for FPO promotion & formation- ₹88.284 lakh
- ❖ Business Development Assistance- ₹ 26.73 lakh
- ❖ Business Activity- Input Business
- ❖ Revenue from operations- ₹ 94.24 lakh
- ❖ 2FPOs have registered on ONDC



Empowering local producers: Market outlets for SHGs, artisans, and farmers..

Success Story Rural Mart sanctioned to Mallaigudem MACS, Bhadradri Kothagudem



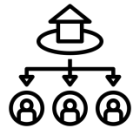
Sanctioned
on January
2023



Bhadradri
Kothagudem



PIA- Mallaigudem
Watershed MACS
Ltd.



More than 200
direct
beneficiaries



Turnover of
₹1.5 lakh
/month



Direct employment
generation for 2
rural SHG women



Skilling and Enterprise Development..

Building Capacities for Sustainable Success

NABARD has been promoting skill building and entrepreneurship through demand and outcome based skilling programmes leading to wage / self employment in rural India. It has also strengthened micro-enterprises in the off-farm sector to enhance opportunities in terms of income and employment for rural youth and SHG women.



Micro Enterprise Development Programme

To address the skill gap and production inefficiencies among SHG members for sustainable livelihood

1. Total Projects: 1
2. Total No. of beneficiaries :30

Livelihood and Enterprise Development Programme

For promotion of enterprises by SHG women in contiguous clusters

1. Total Projects: 1
2. Total No. of beneficiaries :90



Insights & Experiences from NABARD's District Development Manager – Bhadradri Kothagudem district

As NABARD's District Development Manager (DDM), my experience in handling the Aspirational District (Bhadradri Kothagudem district) has been deeply focused on driving sustainable agricultural development and financial inclusion. I have actively facilitated TDF projects in Yellendu, Tekulapally and Mulkalpally blocks, enhancing agricultural practices and livelihoods. Through Watershed and Climate Proofing initiatives, I have worked towards improving water conservation and soil productivity. Additionally, I have overseen infrastructure projects under RIDF, including Mission Bhagiratha, to ensure better access to potable water. Promotion of Natural Farming practices in Aswaraopeta Block was heralded as a definitive step towards climate resilient agriculture. My collaborative efforts with government agencies, financial institutions, and community organizations have contributed to the district's overall socio-economic growth. As the Government of India's targeted focus through Aspirational Blocks Program intensifies, I look forward to serve the people of Bhadradri Kothagudem through NABARD's interventions.

L.Sujith Kumar
DDM-Bhadradri Kothagudem District



DDM, NABARD with beneficiaries of Maa Thota Project in Mahamutharam Mandal of Jayashankar Bhupalapally District

3

Jayashankar Bhupalapally

Jayashankar Bhupalapally district in Telangana is known for its agriculture, with crops like paddy, chilli, cotton, and turmeric. Irrigation is mainly provided by the Devadula Lift Irrigation and ancient tanks built by the Kakatiya rulers. Key industries include Singareni Collieries and Kakatiya Thermal Power Plant. The district is also rich in cultural and historical sites, such as the Kaleshwaram Temple, the Mukteshwara Swamy Temple, Nainpaka Temple, and Kota Gullu Ganapeshwara Swamy Temple. Additionally, prehistoric rock art and cave paintings can be found at Pandavula Gutta. The Kaleshwaram Lift Irrigation Project (KLIP) is the world's largest multi-stage lift irrigation project. Major tourist attractions include the Kaleshwaram Temple, Pandavul Gutta, and various barrages like Medigadda and Annaram. The district is well-connected by road, with NH 353C passing through it.

District at a Glance..

- ❖ 2293 sq.km Geographical Area
- ❖ 1 Sub Divisions
- ❖ 11 Blocks
- ❖ 223 revenue villages
- ❖ 241 Gram Panchayats
- ❖ Population-416000



- ❖ Central Telangana Agro Climatic Zone
- ❖ Climate- Hot semi arid with seasonal rainfall
- ❖ Soil Type- Red soil , Black soil, Sandy loam
- ❖ Net Irrigated Area -48810Ha
- ❖ Gross Irrigated Area-63970 Ha

Banking Profile

**Lead Bank:
State Bank of
India**

33 Banks

49 Branches

**845 Banking
Correspondents**

01 RRB

01 DCCBs

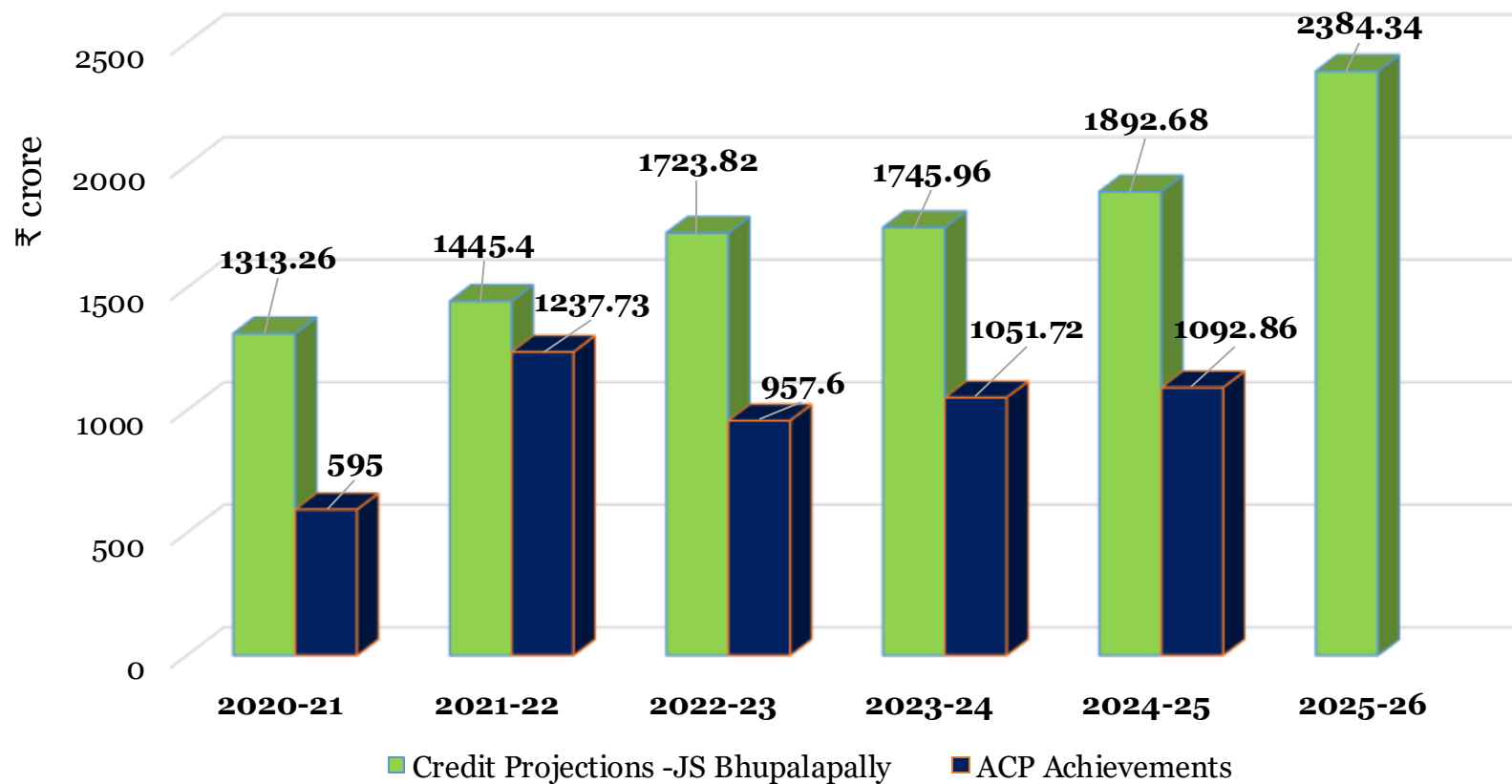
10PACS



Launch of the Potential Linked Plan 2024-25

- ❖ *Potential Linked Credit Plan (PLP) estimates district-wise credit potential for Priority Sector*
- ❖ *State Focus Paper is Culmination of credit potentials estimated at the district level*
- ❖ *Referral document for various stakeholders to coordinate their activities in realizing the developmental potential of the state*

PRIORITY SECTOR CREDIT PROJECTIONS AND ANNUAL CREDIT PLAN ACHIEVEMENTS



FY 2020-2026



Special Refinance Scheme for Aspirational Districts



- Special Refinance Scheme to boost economic activities and employment in aspirational and low PSL districts

- Corpus- ₹1000 crore for 2024-26.
- ₹500 crore will be allocated annually, providing Rs. 2 crore per district for 112 aspirational and 196 low PSL districts

- Interest rate at 100 bps lower than the prevailing refinance rate.
- Refinance will cover 95% of the loan outstanding for eligible loans with a residual maturity of over 18 months in the StCB books.



Transforming Rural Infrastructure...

A journey of infrastructure projects supported by NABARD under Rural Infrastructure Fund in Jayashankar Bhupalpally since 2014-15 (RIDF Tranche XX-XXIX)



Agriculture & Allied Sector

Plantation & Horticulture- 3 projects – RIDF Loan ₹19.98 Cr, Potential-10000 acres



Irrigation

Minor Irrigation 69 projects – RIDF Loan ₹81.73 Cr, Potential-5441 Ha command area covered



Rural Connectivity

Bridges-14 projects – RIDF Loan ₹34.05 Cr, Potential-813 meters bridge and 12.2 km road



Social

1. Anganwadi-4 projects – RIDF Loan ₹4.08 Cr, Potential-480 population/households
2. Rural Drinking Water Supply-18 projects – RIDF Loan ₹195.68 Cr, Potential-688 Habitations
3. Education Infrastructure-17 projects – RIDF Loan ₹39.59 Cr, Potential-333 schools/colleges covered



Sustainability and Climate Action...

NABARD's major flagship programmes like participatory watershed development, climate proofing projects, JIVA project and integrated tribal development projects. These programmes focus simultaneously on climate action, sustainable livelihoods along with addressing many SDGs.



Watershed

Total -3 projects
Project Cost- ₹512.93lakh
Amount Disbursed- ₹509.84 lakh
Benefits- 5200 Ha treated
1620 Households benefitted
07 Villages
01 Mandal (Kataram 03)



Climate Proofing Projects

Total -02 projects
Project Cost- ₹100.00 lakh
Amount Disbursed- ₹97.45lakh
Benefits- 580 Ha treated
470 Households benefitted



Farm Sector Innovations

Phygitel Facilitation for
Enhancing Profitability of
Farming Community” on the
concept of Mobile Agri Support
Services (MASS)
Project Cost- ₹21.05 lakh
Benefits- 200 farmers



Jayashankar Bhupalpally Climate Proofing Interventions

Water Conservation & Irrigation Efficiency



Soil Health and Productivity Enhancement

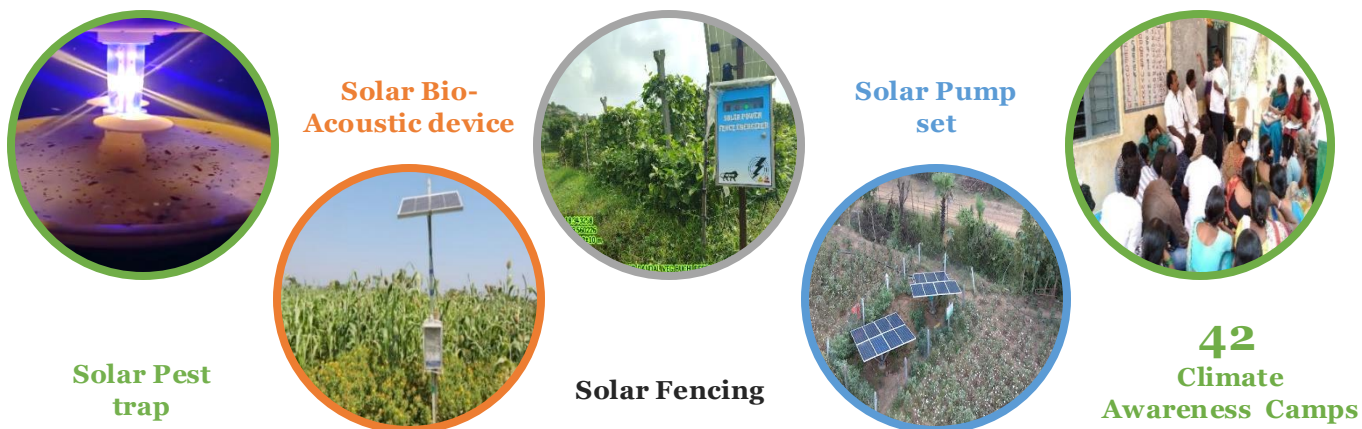


Jayashankar Bhupalpally Climate Proofing Interventions

Sustainable Agriculture Practices



Harnessing Renewable Energy - Solar



Maa Thota: Integrated Tribal Development Programme....Empowering Tribals

Integrated Tribal Development Programme by NABARD focuses on the socio-economic development of tribal communities through support in agriculture, infrastructure, income generation, and education, ensuring sustainable growth.

- ❖ Total Projects- 1
- ❖ Project Cost- ₹548.45 lakh
- ❖ Impact- 500 Beneficiaries



Producer Organizations: Harnessing the Power of Collectivization.....

NABARD has been promoting and handholding community driven institutions both in Farm sector (Farmer Producer Organizations) and Off-farm sector (Off Farm Producer Organizations) enabling them to leverage the economies of scale and get better bargaining power



Farmers Producer Organizations

- ❖ Total No. of FPOs- 7
- ❖ Membership- 3335
- ❖ Paid up Capital- ₹54.33 lakh
- ❖ NABARD Grant Support for FPO promotion & formation- ₹81.14 lakh
- ❖ Business Development Assistance- ₹ 15 lakh
- ❖ Business Activity- Input Business
- ❖ Revenue from operations- ₹ 526 lakh
- ❖ Convergence with TRICOR
- ❖ All FPOs have registered on ONDC



Providing sustainable livelihood to Tussar Silk Weavers in Jayashankar Bhupalapally district



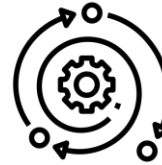
37 Tussar Weavers and their Families benefitted



Mahadevpur Village,
Jayshankar
Bhupalapally



Convergence with
District Administration for
10 sheds, 20 lakh
thrift subsidy, ₹15.45
lakh Cocoons subsidy and
received Pehchan Cards



Sales of Sarees Increased
by 30% and Weavers
getting additional Premium
upto ₹7,000 per saree



Skill Development on
Imparting Natural
Colours



Credit Linkages for
Working Capital



₹22.34 lakh Turnover
during 2023-24



Skilling and Enterprise Development..

Building Capacities for Sustainable Success

NABARD has been promoting skill building and entrepreneurship through demand and outcome based skilling programmes leading to wage / self employment in rural India. It has also strengthened micro-enterprises in the off-farm sector to enhance opportunities in terms of income and employment for rural youth and SHG women.



Micro Enterprise Development Programme

To address the skill gap and production inefficiencies among SHG members for sustainable livelihood

1. Total Projects: 3
2. Total No. of beneficiaries :90

Livelihood and Enterprise Development Programme

For promotion of enterprises by SHG women in contiguous clusters

1. Total Projects: 2
2. Total No. of beneficiaries :180



Insights & Experiences from NABARD's District Development Manager – Jayashankar Bhupalapally District

As NABARD's District Development Manager (DDM) for Jayashankar Bhupalapally, our efforts have been dedicated to accelerating development in this Aspirational District, focusing on sustainable livelihoods, financial inclusion, and climate resilience while empowering communities through traditional and modern livelihood initiatives.

Reviving the traditional Tussar silk cluster in Mahadevpur, we have empowered artisans socially and economically. In Mahamutharam, a designated Aspirational Block, Tribal Development Fund (TDF) projects have strengthened tribals in good agricultural practices and diversified livelihoods. Our Watershed and Climate Proofing initiatives in Dhanwada, Deverampally, and Bayyaram have enhanced water conservation, soil productivity, and long-term agricultural sustainability.

Entrepreneurship development programs, particularly for women-led Self-Help Groups (SHGs), have boosted household incomes. Capacity-building efforts have equipped farmers with knowledge on oil palm cultivation, chilli pest management, and improved paddy varieties. Financial inclusion campaigns have expanded access to essential banking and credit services, driving economic empowerment across communities.

Under the Rural Infrastructure Development Fund (RIDF), we have facilitated critical infrastructure projects, improving schools, potable drinking water, irrigation, and agricultural facilities. Additionally, we have promoted two Farmer Producer Organizations (FPOs), ensuring better access to agro-inputs, value addition, procurement, and market linkages for tribal communities.

Through collaborative efforts with government agencies, financial institutions, and community organizations, we continue to drive inclusive growth and socio-economic transformation in the district. Our commitment remains unwavering in building a resilient, self-reliant, and prosperous future for Jayashankar Bhupalapally.

V Chaitanya Ravi Thanga
DDM-Jayashankar Bhupalapally