



# जिले में नाबार्ड की पहलें

**Kurnool District – NABARD's Initiatives  
Towards Achieving Sustainable Development Goals**



**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**

**National Bank for Agriculture and Rural Development**

**आंध्र प्रदेश क्षेत्रीय कार्यालय**

**ANDHRA PRADESH REGIONAL OFFICE**



## विज़न

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक.

## VISION

Development Bank of the Nation for fostering rural prosperity.

## मिशन

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन.

## MISSION

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

## Foreword



NABARD is stepping into its 43rd year of service to the nation as a developmental financial institution committed to development of Rural India. Since inception on 12th July 1982, NABARD has evolved from a refinance agency to a Development Bank of the Nation for fostering rural prosperity. The initiatives over the years are broadly aligned towards inclusive growth and sustainable rural development.

Some of the innovations that NABARD pioneered like Self Help Groups (SHGs), Kisan Credit Card, Watershed approach, Tribal Development through Orchard development, Entrepreneurship Development and Skill initiatives, Farmer Producer Organizations (FPOs), etc., have proved to be very successful and have now been mainstreamed by various agencies including Banks and Government Departments. SHGs as women empowerment tool not only became very successful and an important business portfolio in rural branches, but also have come to be recognized as effective delivery channels for many government programmes. Keeping NABARD's mandate in view, various interventions have been undertaken in Kurnool district which include 02 Tribal Development Projects, 14 FPOs, Entrepreneurship Development Programs for mature SHGs, creating Rural Infrastructure through RIDF, furthering rural credit through refinance and financial inclusion activities.

An attempt has been made in the booklet to present in a nutshell NABARD's initiatives in the district to enable the stakeholders to have a glance at various developmental and promotional initiatives of NABARD in the district.

Development is a multi-stakeholder driven process and the credit should be shared by one and all who contributed to the performance directly or indirectly. I would like to take this opportunity to thank the district level officials of the District Administration (Govt. of Andhra Pradesh), RBI, SLBC, the Lead Bank, other bankers in the district, our NGO partners and all other stakeholders who have been instrumental in implementing various initiatives of NABARD in the district.

NABARD will not only sustain these achievements during the coming years but achieve greater heights to further contribute to the prosperity of rural Andhra Pradesh, with active support and cooperation of all stakeholders.



**Shri M. R. Gopal**

**Chief General Manager  
Andhra Pradesh Regional Office  
12 July 2024**



## About NABARD

National Bank for Agriculture and Rural Development (NABARD) plays a crucial role in the agricultural and rural development of India. With its presence in all districts across the country, NABARD implements various interventions to uplift rural communities and enhance agricultural productivity. Here's an overview of some of the interventions conducted by NABARD:

- ❖ **Credit Facilities:** NABARD provides refinance to Rural Financial Institutions (RFIs) for both investment credit (long-term loans) and production and marketing credit (short-term loans). These funds facilitate availability of finance to agriculture and allied sectors in rural areas and contribute to overall rural development.
- ❖ **Farmers' Training and Capacity Building:** NABARD conducts and through its various channel partners supports training and capacity building programmes for farmers on various topics. These programmes aim to address various issues relating to agriculture sector including introduction of modern farming techniques for increasing productivity and efficiency of agriculture; strengthening of Agri value chain; crop diversification; water conservation and organic farming practices etc. to make agriculture sustainable and viable.
- ❖ **Rural Infrastructure Development:** NABARD's initiatives through RIDF and NIDA are vital in augmenting and enhancing rural infrastructure thus benefiting farmers and rural communities by creation of physical and social infrastructure at ground level. The support is extended to State Governments and Govt bodies / Corporations for creation of rural infrastructure such as roads, bridges, irrigation systems, and storage facilities. This infrastructure development improves connectivity, facilitates market access, and enhances the overall socio-economic development of rural areas.
- ❖ **Promotion of Self-Help Groups (SHGs):** NABARD promotes the formation and capacity building of SHGs, particularly among women in rural areas. These SHGs empower women by providing them with access to credit, training, and livelihood opportunities, thereby promoting financial inclusion and women's empowerment.
- ❖ **Natural Resource Management:** NABARD supports initiatives aimed at sustainable management of natural resources such as land, water, and forests. It promotes watershed development projects, afforestation programmes, and initiatives for soil conservation to improve agricultural productivity and mitigate environmental degradation.
- ❖ **Microfinance and Financial Inclusion:** NABARD facilitates access to microfinance services in rural areas through its network of regional rural banks (RRBs) and cooperative banks. It promotes financial literacy and inclusion by encouraging the adoption of banking services among marginalized communities.
- ❖ **Entrepreneurship Development:** NABARD is working towards promotion of entrepreneurship among rural youth including women for strengthening of rural economy by promoting alternative livelihood options. NABARD supports various types of skills and entrepreneurship development programmes including i.e. Micro Enterprise Development Programme (MEDP), Livelihood Enterprise Development Programme (LEDP) and Skill Development Programme (SDP). These programmes empower rural youth and women with the skills necessary for better livelihood opportunities and self-employment.
- ❖ **Market Linkages and Value Addition:** NABARD facilitates market linkages for rural producers and enterprises to access larger markets and obtain better prices for their produce. It supports initiatives such as Rural Mart, Rural Haat, Graam Dukaan etc and various other marketing events such as craft fairs, melas etc facilitating marketing of



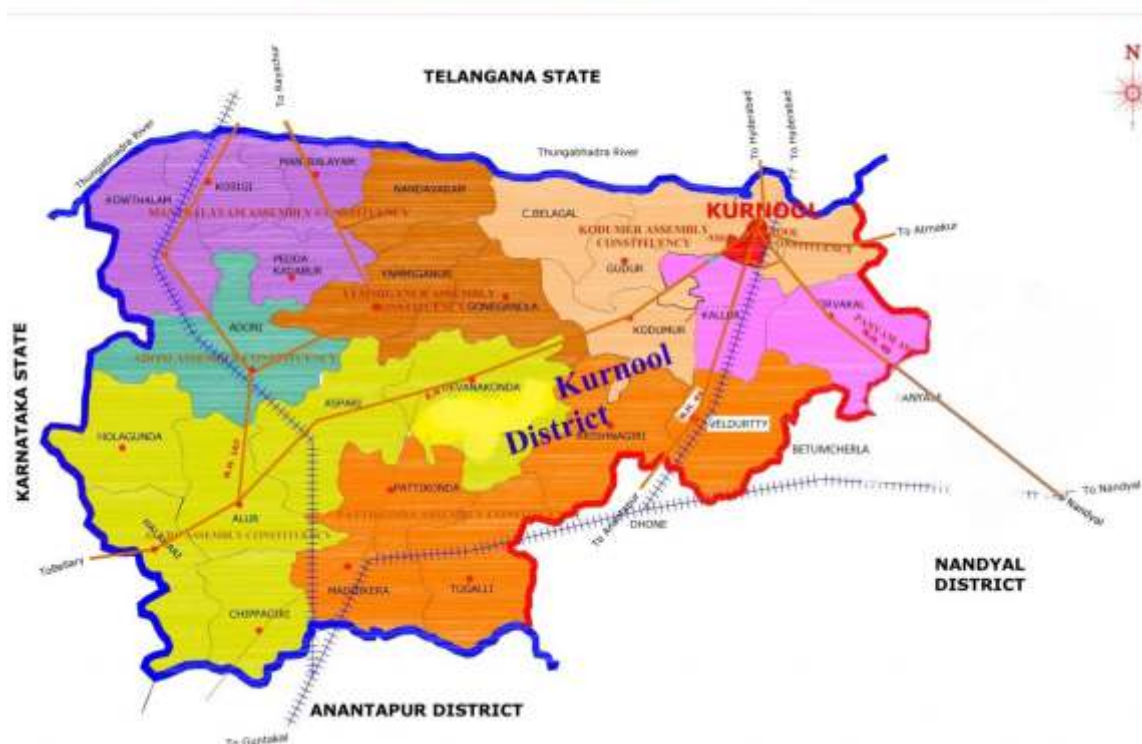
farm and off farm products from rural areas. NABARD also supports value addition, processing, and branding of agricultural products to enhance their competitiveness and profitability in domestic and international markets.

- ❖ **Climate Change:** Under its Climate Change agenda, NABARD addresses vulnerabilities and challenges arising in agriculture and rural economy due to climate change. As a National Implementing Entity (NIE) for the National Adaptation Fund for Climate Change (NAFCC) and a Direct Access Entity (DAE) of the Green Climate Fund (GCF), NABARD channels national, international, and private finances for adaptation and mitigation activities. NABARD's Climate Change Fund, sourced from its own profits, supports small, innovative climate projects and related knowledge dissemination and awareness activities. Additionally, NABARD focuses on capacity building and sensitizing stakeholders, including state governments and partner institutions, on climate finance and accessing resources from national and international funding mechanisms.

Through these interventions and initiatives, NABARD contributes significantly to the overall development and welfare of rural communities across India, driving sustainable agriculture, rural livelihoods and inclusive growth. NABARD, with its Corporate Office in Mumbai, operates through the Regional Offices situated in all the State capitals, supported by its network of District Development Managers (DDMs) in various districts.

## About Kurnool District

### KURNOOL DISTRICT MAP



Kurnool district is in the west-central part of Andhra Pradesh, with the administrative headquarters located at Kurnool. Administration wise, the district is divided into 3 revenue divisions i.e., Kurnool, Pattikonda and Adoni. The language spoken in the district is Telugu. Geographically, the district lies between the northern latitudes of 14°54' and 16°18' and eastern longitudes of 76°58' and 79°34'.

**Demography of the district:** According to the 2011 Census of India, Kurnool district had a total population of approximately 22.72 lakh, with around 15.08 lakh residing in rural areas and approximately 7.64 lakh in urban areas. The population density of Kurnool district is about 285 persons per square kilometre. The sex ratio (number of females per 1,000 males) was approximately 990. The literacy rate was around 49.48%, with male literacy at 57.96% and female literacy at 40.90%.

**Economy of the district:** Kurnool district has an economy primarily based on agriculture, with a focus on crops like Groundnut, Paddy, Sunflower, Cotton, Chili, Onion and Maize. The district also has significant mineral resources, including limestone, iron ore, gold, and granite, contributing to the mining sector's presence. The Kurnool Ultra Mega Solar Park (1000 MW) is one of the largest solar parks in the world, indicating the growing significance of renewable energy in the district's economy.

**Infrastructure in the district:** The district is well-connected by road and rail networks, facilitating transportation and trade. The Handri-Neeva Sujala Sravanthi project is a notable irrigation project aimed at providing water for agriculture and drinking purposes. Vijayawada - Hubli, Secunderabad - Bengaluru, Chennai - Mumbai Railway lines pass through the district. Uyyalawada Narasimha Reddy Airport is the domestic airport near Kurnool serving the district, which started operations in 2021.



**Banking in the district:** There are 29 commercial banks, 1 RRB, 1 DCCB and 5 Small Finance Banks/Payments Banks in the district, with a network of 275 bank branches, including 94 rural and 48 semi-urban branches and 133 urban branches as on 31st March 2024. Canara Bank is the lead bank in the district.

### **Banking Profile at a glance in Kurnool District as on 31.03.2024**

<b>Sr. No.</b>	<b>Financial institutions</b>	<b>Banks</b>	<b>Rural Branches</b>	<b>Semi Urban Branches</b>	<b>Urban Branches</b>	<b>Total branches</b>
<b>1</b>	<b>Commercial Banks</b>	29	60	32	105	197
	a) Public Sector Banks	11	50	29	63	142
	b) Private Sector Banks	18	10	3	42	55
<b>2</b>	<b>RRBs-APGB</b>	1	32	14	15	61
<b>3</b>	<b>KDCCB</b>	1	2	2	5	9
<b>4</b>	<b>SFBs/IPPB</b>	5	0	0	8	8
	<b>Total</b>	<b>36</b>	<b>94</b>	<b>48</b>	<b>133</b>	<b>275</b>

Besides the above banking network, there are **43** Primary Agricultural Cooperative Societies, **334** ATMs and **596** BC points functioning in the district.



## I. Farmer Producer Organizations (FPO)–Farmers’ welfare through collectivisation.

NABARD has been making various efforts in district to strengthen FPO movement in the district including formation of FPOs, their capacity building/handholding, credit facilitation, and market linkages which is creating positive ecosystem to realize the following SDGs:



The Farmer Producer Organization (FPO) functions as a structured entity, strategically positioned to facilitate access to credit and new technologies, establish market linkages, and to enable access to agricultural inputs more efficiently compared to individual farmers. By engaging with FPOs, farmers gain enhanced capabilities and access to specialized knowledge in areas such as crop planning, input procurement, financial assistance, post-harvest management, and value addition.

The overarching objective of the PRODUCE Fund (created by the Government of India in NABARD in 2014-15) is to foster the development, promotion, and sustenance of Farmer Producer Organizations (FPOs) by providing essential financial and non-financial assistance during their initial growth phase. Through this fund, support is extended to FPOs for activities like awareness campaigns, capacity building initiatives, technical guidance, professional management training, initial seed capital, working capital provision, and mentoring support over a span of 3-5 years.

Subsequently, the PRODUCE Fund was succeeded by the Producer Organisation Development Fund (PODF), which introduced enhancements to the assistance framework tailored to further strengthen FPOs.

Accordingly, the details of financial assistance sanctioned for the promotion of 14 FPOs are as follows:

(₹ Lakh)

Sr.No.	Producers Organisation Promotion Institute (POPI)	Name of the FPO	Commodities /Products	Sanctioned Amt.	Business Development Assistance (BDA)	Extended Grant Support
1	APARD (Awakening People’s Action for Rural Development)	Y. Khanapuram FPCL	Seed Production, Vegetables	11.44	5.00	5.16
2		Devanakonda FPCL	Chilli	11.44	5.00	5.16
3		Aspari FPCL	Cotton	11.44	5.00	5.16
4		Parla FPCL	Cotton and Bengalgram	11.44	5.00	5.16
5		K Markapuram FPCL	Redgram & Pulses	11.44	5.00	5.16
6		Timmagurudu Swamy FPCL	Bengalgram	11.44	5.00	
7		Orvakal & Gadivemula Horticulture FPCL	Mango, Guava, Sapota	11.44		
8	NYA (Nava Youth Association)	Pathikonda Vegetables FPCL	Vegetables, Chilli, Onion	11.44	5.00	5.16

Sr.No.	Producers Organisation Promotion Institute (POPI)	Name of the FPO	Commodities /Products	Sanctioned Amt.	Business Development Assistance (BDA)	Extended Grant Support
9		Maddikera Pulses FPCL	Pulses	11.44	5.00	
10	SRED (Society for Rural & Economic Development)	Kurnool FPCL	Dairy, Cattle feed	11.44	5.00	5.16
11	AARDIP (Adoni Area Rural Development Initiatives Programme)	Tungabhadra Vegetables FPCL	Vegetables	11.44		
12		Vandavagili FPCL	Millets	11.44		
13		Bhoosakthi FPCL	Groundnut	11.44		
14		Holagunda Livestock FPCL	Livestock	11.44		
	<b>Total</b>			<b>160.16</b>	<b>45.00</b>	<b>36.12</b>

Most of these FPOs are provided with Collection Centres, Solar cold rooms, Processing equipment etc., through convergence under Govt. subsidy schemes. All these FPOs possess input licenses enabling them to sell seeds, fertilizers, pesticides, and other agricultural inputs. Out of the 14 FPOs, NABARD provided a transport vehicle to one FPO, supported by a grant of ₹6.50 lakh under the GVN/Rural Mart (MV) Fund.

### Central Sector Scheme (CSS) – FPOs:

Under the CSS-FPOs scheme, an initiative of Government of India, 05 Farmer Producer Organizations (FPOs) have been established in the district, details of which are as under:

Sr. No.	Name of the Cluster Based Business Organisation (CBBO)	Name of the FPO	Commodities	Sanctioned Amt.	Equity Grant
1	Effort	Nandavaram Shrama Shakthi FPCL	Pulses, Onion	43.00	15.00
2		Tuggali Arunodaya FPCL	Millets, Pulses	43.00	15.00
3		Chippagiri Bhoomiputhra FPCL	Chilli, Pulses	43.00	15.00
4		Halaharvi Annadatha FPCL	Chilli, Pulses	43.00	15.00
5	NABCONS	Yemmiganur FPCL	Chilli, Onion	43.00	15.00
		<b>Total</b>		<b>215.00</b>	<b>75.00</b>

In line with the objective of fostering a conducive environment for the growth and sustainability of FPOs, NABARD has provided support to 19 Farmer Producer Companies in the district, with the grant assistance of Rs. 5.31 crore. These FPOs collectively boast a membership of nearly 17,500 farmers, predominantly consisting of small and marginal farmers, as well as tribals. These FPOs play a pivotal role in delivering services such as input supply, operating custom hiring centers, offering agricultural implements, and collectively marketing agricultural produce to ensure better income for farmers. NABARD also extends support to FPOs in establishing essential small-scale infrastructure such as godowns, collection centers, and facilities for grading and sorting. As on date, several FPOs in the district are actively engaged in producing ready-to-eat foods, facilitating collective marketing of agricultural produce, and advocating for sustainable agricultural practices.

**Y. Khanapuram FPCL:**



*DDM NABARD Visiting FPO*



*Delivering Quality Fertilizers to Farmers*



*Harvesting Carrots by FPO members*



*Farmer selling Red Chillies to FPO*

**Pattikonda FPCL:**



*From Farm to Market: Packing Onions and Tomatoes for Transport*

## II. Tribal Development (Maa Thota) Projects

With a view to providing sustainable livelihoods for the tribal households, NABARD instituted Tribal Development Fund. Tribal Development Programmes, popularly called as “**Maa Thota**” is pro-environment with the cultivation of predominantly long duration horticultural crops. The essential components of a Maa Thota project include:

- Horticulture Development to provide sustainable income.
- Soil & Moisture Conservation
- Water Resources Development
- Promotion of livelihood activities
- Women Empowerment
- Health Camps

Maa Thota Tribal Development Fund (TDF) Projects, benefitting a total of 1,196 tribal families, were effectively implemented in Orvakal and Gadivemula Mandals. Additionally, Tuggali Maa Thota TDF Project, supporting 500 tribal families, has been recently sanctioned. These TDF initiatives have significantly improved the economic well-being of tribal communities by offering sustainable livelihood opportunities through the cultivation of mangoes, guavas, and sapotas as primary plantations, supplemented by intercropping with vegetables and millets.

Farmers have scaled up fruit production and successfully marketed their yield through Farmer Producer Organizations (FPOs) established with the assistance of NABARD. Furthermore, skill development training programmes tailored to the needs of tribal women have been conducted, aimed at augmenting their income streams. In addition to these interventions, health camps, soil and moisture conservation initiatives, and financial literacy programmes have been conducted as integral components of the project, contributing to holistic community development. Impact of the programmes are noticed in the following aspects:

- Bore well water sharing among themselves in the blocks.
- Reduced Migration.  
Diversion from anti-social activities to orchard development.
- Per Acre Land value increased from ₹20,000/- to ₹20,00,000 /-.
- Tribal Families could send their children to corporate schools.
- These projects implementation in the district secured plantation of 86000 trees which has potential of reducing 2500 tonnes of CO<sub>2</sub> per year, apart from steady and sustainable income for farmers.

The details of financial assistance sanctioned towards TDF projects are as follows:

Sr.No.	Name of TDF Project	Total No. beneficiary families	Total Acres Covered	Grant (₹ Crore) Support
1	Orvakal & Gadivemula Maa Thota TDF Project Phase I	696	665	2.85
2	Orvakal & Gadivemula Maa Thota TDF Project Phase II	500	500	2.96
3	Tuggali Maa Thota TDF Project	500	432	3.34

### Orvakal & Gadivemula Maa Thota Project:



*DDM NABARD's Monitoring Visit to the project*



*Distribution of Bio Pesticides to the beneficiaries of TDF Project.*





*Mango Plantation*

**Tuggali Maa Thota TDF Project:**



*Land Preparation*

### III. Rural marketing- “Rural Haat and Rural Mart”

Rural marketing infrastructure serves as a crucial link between producers and markets, ensuring the availability of food where it is needed while facilitating direct linkage with buyers/customers, risk reduction, and income enhancement. Moreover, it can serve as a deterrent to out-migration. NABARD has been actively supporting the development of rural marketplaces, such as Haats, Marts, and exhibitions, with the aim of bolstering rural incomes and expanding marketing avenues. Rural Haats have been established at Billekallu and a new one at Maddikera is under progress. Additionally, NABARD has sanctioned 1 Rural Mart (Mobile Van) to Kurnool FPCL, furthering the infrastructure for rural marketing and trade.



*Billekallu Rural Haat : Farmers selling vegetables & DDM visiting the Rural Haat*



*Kurnool FPCL – Mobile Rural Mart*

*Transportation of Maize by FPCL*

These Rural Haat and Mart projects have been providing marketing facilities to the farmers as well as to transport their produce to nearby towns and cities. Accordingly, these projects are helping them in achieving the following SDGs.



## IV. Watershed Projects

NABARD's watershed projects are instrumental in promoting sustainable land and water resource management practices across various regions. These projects focus on implementing soil conservation measures, water harvesting techniques, afforestation, and community-based irrigation systems. By employing participatory approaches and leveraging local knowledge, NABARD ensures the active involvement of communities in project planning and execution. 20 Watershed projects spanning 22526 hectares, encompassing 47 villages and benefiting 6986 families, have been successfully executed in Kurnool district. These initiatives have significantly contributed to the replenishment of groundwater levels, expansion of cultivable land, alteration of cropping patterns, and augmentation of agricultural productivity.

Below are the specifics of the watershed projects implemented in the district.

### Completed Watershed Projects in the district

Sr. No.	Name of watershed	Area (ha)	No. of villages covered	No. of families covered	No. of man days created	Project Cost (₹ Crore)
1	Ponnakal	1350	3	317	74250	1.22
2	R.Khanapuram	1400	2	324	86675	1.39
3	Amadaguntla	1400	1	327	87750	1.42
4	Venkatagiri	1300	1	355	82500	1.32
5	Chillabanda	1400	2	334	66098	1.64
6	Yellarthi	1100	3	439	53850	0.97
7	Vandavagali	850	3	465	42750	0.77
8	Chinnayata	1150	3	268	54770	1.04
9	Suluvai	1272	3	538	50500	0.9
10	Kallapari	737	2	177	42666	0.64
11	Mulugundam	1462	2	554	86000	1.29
12	D.Kotakonda	950	3	365	70000	1.05
13	Dodagonda	825	3	191	58000	0.87
14	Bilekal	1306	2	227	82666	1.24
15	Upparlapalli	1490	3	508	82330	1.25
16	Middethanda	475	2	227	34650	0.52
17	Batathanda	630	2	314	57333	0.86
18	G.Erragudi	1254	3	644	92000	1.38
19	Y.C.Konda	1190	2	227	84000	1.26
20	Ch.Jonnagiri	985	2	185	78000	1.17
	<b>Total</b>	<b>22526</b>	<b>47</b>	<b>6986</b>	<b>1366788</b>	<b>22.2</b>
<b>Ongoing Watershed Projects</b>						
Sr. No.	Name of watershed	Area (ha)	No. of villages covered	No of families covered	No. of man days created as on date	Project Cost (₹ crore)
1	JM Thanda	600	1	238	2239	0.9
2	Madapuram (CBP)	100	1	285	725	0.16
	<b>Total</b>	<b>700</b>	<b>2</b>	<b>523</b>	<b>2964</b>	<b>1.06</b>





*Dugout Farm-pond*



*Farm-pond*



*Stone outlets*

*New Farm Bunding*

These Watershed projects are helping the ecosystem in many ways such as improving ground water, soil conservation, greenery, crops growth, availability of water to cattle, etc., and so helping in achieving following SDGs:



## V. Micro Enterprises Promotion

NABARD's Microenterprise Promotion initiatives aim to foster the development and growth of small-scale businesses and enterprises in rural and underserved areas. Through various financial and capacity-building interventions, NABARD seeks to empower individuals and groups to establish and expand their microenterprises. Graduating SHGs into Micro Enterprises has been one of the developmental priorities in the field of SHG-Bank Linkage Programme. With this vision, NABARD is conducting Micro Enterprise Development Programmes (MEDP) & Livelihood Enterprise Development programmes (LEDP) to impart skill training in the identified activities to select members of matured SHGs. MEDPs and LEDPs conducted in the district during last three years in various activities are given in the following table:

(₹ lakh)

FY	No. of LEDPs sanctioned	Trade	No. of Participants	No. of MEDPs sanctioned	Trade	No. of members trained	Total grant assistance sanctioned
2021-22	2	Training on Multi food products preparation; Apparel and School Uniform Designing.	180	2	Training on Pickles making; Country Chicken	60	15.42
2022-23	1	Training on making Nighties, Tops and Petty Coats	180	3	Jute Bags; School uniform making.	90	10.15
2023-24	0	-	00	2	Millet's cultivation & Value Addition; Hand Embroidery	60	3.00



*Progressing towards sustainable livelihoods...*

### Success Story of Women through Millet Cultivation, Value Addition.

Smt. S.K. Sudheshna Devi, a proactive member of the Sri Veerabhadra Swamy Self-Help Group, participated in a Microenterprise Development Program (MEDP) focused on Millets Cultivation, Processing, Value Addition, and Marketing in November 2023. Following the training, she secured a loan of ₹50,000/- from the State Bank of India, Pattikonda branch located in Kurnool District. She utilized the loan amount to establish a millet-processing unit and set up a retail outlet at her residence.

Smt. Sudheshna Devi has demonstrated proficiency in producing high-quality millet-based food products and has achieved a monthly income of ₹20,000/- through her entrepreneurial venture.



*Smt Sudhesna Devi selling millet products*

These livelihood activities play an important role in improving the standards of living for rural families and providing self-employment opportunities for women, rural youth, and others. Thus, they contribute to achieving the following SDGs:



## VI. Rural Infrastructure Development Fund (RIDF)

The Rural Infrastructure Development Fund (RIDF) by NABARD provides financial support for the development of rural infrastructure projects across various sectors such as agriculture, irrigation, rural connectivity, and renewable energy. Through RIDF, NABARD disburses low-cost loans to State Governments and other agencies for executing these projects, aiming to enhance rural livelihoods, improve agricultural productivity, and boost overall rural development. RIDF plays a crucial role in bridging the rural-urban divide and fostering inclusive growth in rural areas. The details of amount sanctioned to Kurnool district during the last three years are as under:

RIDF	2021-22	2022-23	2023-24
No. of projects	54	02	70
Purpose	Education	Health, Drinking Water	Education, Health, Rural Connectivity
RIDF Loan Sanctioned ( ₹ Crore)	103.30	255.02	506.98
RIDF Loan Released ( ₹ Crore)	65.67	72.35	114.88



*Government Schools in C. Belagal Mandal*



*Village Road near Tuggali*



*Medical College Building, Adoni*



*Nagaladinne Bridge across Thungabhadra River*



## VII. Annual Credit Plan (ACP) - Sector-wise Targets & Achievements

One of the important functions of NABARD is Credit Planning and monitoring to ensure optimum availability of credit to all sectors of rural economy. To this end, NABARD prepares PLPs (Potential Linked Credit Plan) for all districts which forms the basis of ACP (Annual Credit Plan) of districts which is finalized by LDMs and consequently monitored through various fora at District and state level. The status of target – achievement of ACP for Kurnool district is as follows:

(₹ Crore)

Sr.No.	Categories	ACP Target for 2023-24	Achievement as on 31.03.2024	% Achievement
1	AGRICULTURE			
A	Crop Loans			
	I) Kharif	2926.01	3312.89	113.22
	II) Rabi	2033.32	2252	110.75
	Total Crop Loans	4959.33	5564.89	112.21
B	Agriculture Term Loans	1482.93	1744.17	117.62
C	Agriculture Infrastructure	111.5	42.32	37.96
C	Ancillary Activities	238.34	520.28	218.29
I	Total Agriculture (A+B+C+D)	6792.1	7871.66	115.89
II	Micro, Small & Medium Enterprises	2082.59	2568.35	123.32
III	Export Credit	0	0	0
IV	Education	34.22	43.31	126.56
V	Housing	338.01	98.06	29.01
VI	Social Infrastructure	2.5	0.03	1.2
VII	Renewable Energy	0	11.58	0
VIII	Others	810.37	1040.11	128.35
1	Total Priority Sector (=I+II+III+IV+V+VI+VII+VIII)	10059.79	11633.1	115.64
2	Total Non-Priority Sector	2260.85	4304.79	190.41
3	<b>Total Credit (=1+2)</b>	<b>12320.64</b>	<b>15937.89</b>	<b>129.36</b>



### VIII. Sector/Sub-sector wise PLP projections for FY 2024-25

Broad sector and sub-sector wise credit projections for Kurnool district for the FY 2024-25 are as follows:

(₹ lakh)

Sr.No.	Particulars	PLP projections 2024-25
<b>I</b>	<b>Credit Potential For Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance, Marketing	561410.44
ii.	Water Resources	13858.95
iii	Farm Mechinisation	29106.82
iv	Plantation And Horticulture (Including Sericulture)	7913.38
vii	FORESTRY AND WASTE LAND DEVELOPMENT	271.36
viii	Animal Husbandry(Dairy)	32869.90
ix	Animal Husbandary – Poultry	1178.18
x	Animal Husbandary – SGP	14095.52
xi.	Fisheries	340.14
xii.	Farm Credit- Others - Bullock, Bullock Carts etc,	10069.04
xiii.	IFS	4160.80
	<b>Sub Total</b>	<b>675274.53</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction Of Storage Facilities (Warehouses, Market Yards, Godowns, Silos, Cold Storage Units/Cold Storage Chains)	5720.44
ii.	Land Development, Soil Conservation, Watershed Development	4160.80
iii	Others(Tissue Culture, Agri Bio-Technology, Seed Production, Bio Pesticides/Fertilizers, Vermin Composting)	9610.41
	<b>Sub Total</b>	<b>19491.65</b>
<b>C</b>	<b>Ancillary Activities</b>	
i	Food And Agro Processing	14883.82
ii	Others ( Loans To Cooperative Societies Of Farmers For Disposing Of Their Produce, Agri Clinics/Agri Business Centres, Loans To PACS/FSS/LAMPS, Loans To MFIs For On lending)	6049.50
	<b>Sub Total</b>	<b>20933.32</b>
	<b>Total Agriculture Credit (A+B+C)</b>	<b>715699.51</b>
<b>II</b>	<b>Micro, Small And Medium Enterprises</b>	
i	Manufacturing Sector - Term Loan	101343.75
ii	Manufacturing Sector - Working Capital *	36306.00
iii	Services Sector - Term Loan	59595.00
iv	MSME - services working capital	8847.00
	<b>Total MSME</b>	<b>206091.75</b>
i	Export Credit	450.00
ii	Education	14624.00
iii	Housing	183085.00
	<b>Total Export Credit, Education, Housing</b>	<b>198159.00</b>
<b>III</b>	<b>Credit potential for -</b>	
i	Renewable Energy	1231.89
ii	Others	33310.00
iii	Social Infrastructure (Public Investments, Social Infrastructure involving bank credit)	4800.75
	<b>Total Infrastructure and Renewable Energy</b>	<b>39342.64</b>
	<b>Total Priority Sector</b>	<b>1159292.90</b>

## ix. Functioning of Financial Literacy Centers (FLCs) in Kurnool District

NABARD supported many agencies for conducting Financial Literacy camps throughout Kurnool district to spread financial literacy among people and awareness on related issues like importance of financial planning, saving, insurance, pension and spread of digital technology for availing various financial services offered by RFI's and Banks.

<b>Cumulative Report from 01.04.2023 to 31.03.2024</b>			
<b>Sr.No.</b>	<b>Financial Literacy Campaigns/ Programs conducted by the Centre</b>	<b>Target achieved for the period 2023-24</b>	
		<b>No. of Camps</b>	<b>No. of Participants</b>
1	Farmers	162	9666
2	Self Help Groups	122	6519
3	Sr. Citizen	50	2634
4	Educational Institutions	111	7414
5	SME	73	2563
6	GOING DIGITAL	114	9080
	<b>Grand Total</b>	<b>632</b>	<b>37876</b>

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