CHAPTER-IV

Profile of Chittoor District
4.1. INTRODUCTION

This chapter makes an attempt to provide the profile of Chittoor district and banking structure in the district. It has two parts. The first part presents a brief account of Chittoor district in which the study area is located. It helps to understand the environment, geographical, agricultural, industrial, and socio-economic conditions of the district. The second part of this chapter deals with the branch network in the district. Chittoor is one of the 23 districts and the eighth largest in Andhra Pradesh. Till recently its economy was predominantly agricultural and its industrial economy was rather low. However, the fruits and economic benefits of the successive Five Year Plans have gradually percolated down to the district and many people, hitherto dependent on agriculture have felt the need to change over to industrialisation. In recent years, the district has been managing to make significant progress industrially. The district has a good network of road, rail, air transport and communication facilities.

Chittoor district has other attractions. It has a number of ancient temples those of the abode of Sri Venkateswara at Tirumala, the benevolent eye of Srikalahastiswara at Srikalahasti, and the magnificent power of Sri Vinayaka at Kanipakam which draw a large number of pilgrims throughout the year. Horsley Hills is a well-known summer resort. Tirupati in recent decades has become a leading seat of learning with a number of universities and institutions of higher learning like Sri Venkateswara University, Sri Padmavathi Mahila University, Rashtriya Sanskrit Vidyapeetha and the Sri Venkateswara Veterinary University. Chittoor district is a commercial conglomerate. The Puttur and Nagari belt is known for its traditional handloom and textile industry.

4.2 PROFILE OF CHITTOOR DISTRICT

The profile of Chittoor district is analysed in this section.

4.2.1 Boundaries and Topography

Chittoor district, a part of Rayalaseema region of Andhra Pradesh state, celebrating its centenary year of its formation, lies in the extreme south of the state approximately between 12°.37" - 14°.8" of the north latitudes and 78°.33" - 79°.55" of the eastern longitudes. It is bound on the north by Anantapur and Kadapa districts, on
the east by Nellore and Tiruvalur district of Tamilnud, on the south by vellore and Dharmapuri districts of Tamilnadu and on the west by Kolar district of Karnataka State. The district covers an area of 15,152 square kilometers.

4.2.2 Administrative Setup

The district is divided into 3 revenue divisions viz. Chittoor, Tirupathi and Madanapalli and these 3 revenue divisions are further divided into 66 mandals for administrative convenience.

4.2.3 Population

Among the Rayalaseema districts, Chittoor is the smallest in area but has the highest density of population. Its population, according to the 2001 census, is 37,45,875 of which 29,34,845 (78.35 per cent) is rural and 8,11,030 (21.65 per cent) is urban. The density of population of the district is estimated at 246 per sq. km.¹

4.2.4 Literacy

Over the decades, the district has made considerable progress in literacy. As per the 1961 census, 4 lakh (20.9 per cent) people of the district’s total population were literate. This percentage increased to 25.3 per cent by 1971 as per the 1971 census. According to the 2001 census, the proportion of literates in the district stood at 21.77 lakh (66.77 per cent), whereas in the state it was 399.34 lakh (60.47 per cent).² Enumeration of population as part of 2011 census has commenced in the district. Similarly, the issue of ‘Aadhar’ cards is also under progress in the district.

4.2.5. Soils

The major portion of the district is covered by red soils with portions of alluvial soil in the erstwhile Chittoor and Bangarapalem mandals. According to an assessment made on the basis of the village records, 57 per cent of the soils of the district is red loamy, 34 per cent red sandy and in the remaining parts of the districts (9 per cent) are covered by black clay, red clay, black loamy, calcareous area and black sandy. Patches of lateral soils are also found in Satyavedu and Puttur Taluks.
4.2.6. Temperature

Winter weather in the district commences from the end of November. December and January are the coldest months when the mean maximum temperature will be around 26 Degrees Celsius and the mean minimum temperature around 15.2 degrees. The period between March and June is summer. May is the hottest month with the mean daily maximum temperature rising to about 40 degrees.

4.2.7. Climate

The climate of the district is generally dry and healthy. The 31 upland mandals, which are in Madanapalli division are comparatively cooler than the eastern mandals except Chittoor mandal where the climate is moderate.

4.2.8. Rainfall

The district receives rainfall during both the South-West and North-East monsoon periods. While the normal rainfall of the district during the South-West monsoons is 438.0 MMs, during the North-East monsoons it is 396.0 MMs. The rainfall received during winter and summer is negligible, as it being 12.0 MMs. and 88.0 MMs respectively. The annual normal rainfall of the district is 934.0 MMs. The rainfall received from the South-West monsoons is more copious than the rainfall from North-East monsoons in the Western mandals and the Central part of the District, whereas the rainfall received from North-East monsoons is comparatively copious in the Eastern mandals of the district.

4.2.9. Rivers

The rivers flowing in the district are non-perennial. They remain dry for a major part of the year. Of these rivers, the river Ponnai which is a tributary of the Palar, rises in the erstwhile Chittoor taluk, and flows towards the South and joins the Palar in TamilNadu. The Swarnamukhi, another important river, which rises in the Eastern Ghats in the erstwhile Chandragiri taluk, has its course throughout the mandals of the taluk and part of the erstwhile Srikalahasti taluk, and ultimately it flows into Nellore district. Other rivers of the district are the Kusasthali, the Bheema, the Bahuda, the Pincha, the Kalyani, the Araniyar and the Pedderu which flow in different mandals of the district. Besides the above rivers, there are a number of small rivulets and hill streams in the district.
4.2.10. Irrigation

There are 8 medium Irrigation Projects in the district. They are Swarnamukhi, Araniyar, Mallimadugu, Kalangi, Bahuda, Siddalagandi project, Krishnapuram Reservoir and Pedderu project. The total registered ayacut under the eight projects is 1527 hectares. There are 7512 minor irrigation tanks with a total ayacut of 54336.14 hectares. The district occupies a pride of place in the state in the of irrigation wells which are 1, 16,239 in number.

4.2.11. Transport and Communications

Chittoor district has a well-developed and well-integrated transport and communication system served by a fairly dense network of roads and railways. It has an airport located at Tirupati operating regular services to important cities. It has a good road and rail network linking principal commercial, administrative, industrial and pilgrim centers, both within and outside the state. The district and mandal headquarters are well connected by roads with the adjoining districts and States.

4.2.12. Roads

The district has an intricate network of roads with more than 11,564 kms in length, crossing various villages and towns of the district. National highways which pass through the district account for 352 kms, while State highways account for 255 kms in the district. District roads, major and minor, account for 2407 kms. The recently taken over Panchayath roads under the control of Roads and Buildings Department account for 1498 kms, and Panchayath roads as such account for 7052 kms in the district. A fleet of buses provides transport services to all growth centers in the nook and corner of the district. The district has got a vehicle population of 1.98 lakhs including 7405 goods vehicles on road. The district is within reach of Chennai (formerly Madras) and Bangalore as it borders Tamil Nadu and Karnataka states respectively. These two metropolises are good sources of raw materials and market for the district.

4.2.13. Railways

The district has 280.82 kms of railway track, of which 157.78 kms are broad gauge, while the rest of 123.04 kms are metre gauge, Tirupati, Renigunta, Kuppam
and Pakala are important broad gauge links. Super fast express trains, passenger trains and goods trains run through the district connecting Bombay, Chennai, Bangalore, Calcutta, Delhi, Hyderabad etc., providing vital transport network for industrial raw materials and finished products. Since Tirupati is the abode of Lord Venkateswara, there are direct transport facilities from Tirupati and Renigunta to far off Delhi, Bombay, Calcutta, and near about Chennai, and other important places.

4.2.14. Air

Tirupati is on the Air map of India and three are weekly flights are to Hyderabad, Vijayawada, Chennai and Bangalore. It also caters to the travelling needs of business executives.

4.2.15. Postal and Telephones

The district offers a well-spread and effective postal system with 5 Head Post Offices, 127 Sub-Post Offices besides a host of rural branch post offices together accounting for 740 offices. It has about 187 Telephone Exchanges and 212 Telegraph Offices including combined offices providing hotline services to business. There is a host of courier services to transmit business information speedily.

4.2.16. Minerals

The district is not rich in mineral wealth. Steatite is the only mineral mined in the erstwhile Puttur and Gangadhara Nellore block areas of the district. However, the occurrence of gold, iron and Red moulding sand are also noticed in certain parts of the district. In Bisnatham area of the erstwhile Kuppam taluk, auriferous veins are 22 percent wide and carry an average gold content of 5.190 wt. of gold per tonne. Iron ore occurs in intimate association with hematite in the erstwhile Vayalpad, Srikalahasti and Puttur Taluks.

4.2.17. Forests

While 4.51 lakh hectares are under forests, which constitute 30.09 per cent of the total area, the forest wealth is not very rich, but provides scope for certain strategic units. Beedi leaves and firewood are the major forest products, while bamboo and Rosewood are found extensively in Chandragiri Mandal. Good quality timber is available in Puttur and Madanapalle Mandalas. A precious variety of Red
concentrate and for oil extraction from kernel. Tomato is cultivated in 16,838 hectares and about one lakh tons are produced per annum. Large quantities of the fruit are exported to far off places in the country everyday during the season. But there is no industry based on the use of tomato. Bajra is cultivated in an area of 15,45 hectares in the district. Red gram, horse gram, sunflower and coconut crops are grown respectively.

4.2.22. Sericulture

Cool and favorable climate conditions especially in the western mandals of the district have facilitated the large scale development of sericulture in the district. Mulberry is grown to the extent of 38.911 acres in the district yielding 66.72 lakh kgs of reeling cocoons per annum. Consequently, a number of silk reeling and twisting units have been coming up in the district, financed by Andhra Pradesh State Financial Corporation (APSFC).

4.2.23. Livestock

The district is rich in cattle population with 8.28 lakh animals. Buffaloes account for 1.39 lakh animals. Sheep and goats account for 9.58, and 2.49 lakh animals respectively. This offers scope for tanning industry and its down-stream products including foot-wear. A number of well organised milk producing co-operatives exist in the district, providing great scope for increase in cattle population and setting up dairy product units in the private sector.

4.2.24. Poultry

Many organized poultry farms have come up in the district and the estimated bird population is about 71.30 lakhs. Everyday lakhs of eggs are sent to other areas and outside the state too and the district is racing to reach the top in poultry production in the State.

4.2.25. Human Resource

Human resources are in abundance in the district. Universities, Engineering Colleges and Polytechnics have been turning out many qualified engineers, scientists and professional persons. Trained and valuable labour force is also available at a lower cost. The industrial workers are hard working, committed and peace-loving people.
4.3. BANKING PROFILE IN THE DISTRICT

Various initiatives taken by banks / Govt. the last few years have resulted in expansion of coverage of services by formal banking agencies in the district. Against the total house hold of 8.49 lakh, the number of bank accounts in the district is estimated at 8.44 lakh thus covering 98.4 per cent of population by banks. Some of the leading banks in the district are opening new branches, which will improve the coverage of house holds. The banking profile in chittoor district is presented in Table 4.1.

Table 4.1: Banks and Branch Network in Chittoor District

<table>
<thead>
<tr>
<th>Sector</th>
<th>No. of Banks</th>
<th>Urban Branches</th>
<th>Rural Branches</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Sector Banks</td>
<td>22</td>
<td>79</td>
<td>103</td>
<td>182</td>
</tr>
<tr>
<td>Private Sector Banks</td>
<td>11</td>
<td>18</td>
<td>10</td>
<td>28</td>
</tr>
<tr>
<td>Regional Rural Banks</td>
<td>1</td>
<td>9</td>
<td>69</td>
<td>78</td>
</tr>
<tr>
<td>District Cooperative Central Bank</td>
<td>1</td>
<td>6</td>
<td>18</td>
<td>24</td>
</tr>
<tr>
<td>Primary Agriculture Cooperative Societies</td>
<td></td>
<td></td>
<td>76</td>
<td>76</td>
</tr>
<tr>
<td>Andhra Pradesh State Finance Corporation</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>36</td>
<td>113</td>
<td>276</td>
<td>389</td>
</tr>
</tbody>
</table>

Source: Chittoor District annual credit plan 2011-12.

From the Table 4.1, it is clear that the public sector banks are dominant group in the district. They have 182 branches out of 389. Out of 27 Public Sector Banks (PSBs) 22 banks have bank branches in the district. Among these, Andhra Bank, Indian Bank and State Bank of India have more number of branches compared with other PSBs. Indian Bank is the ‘Lead Bank’ of chittoor district. Each branch serving around 12,083 population in the district. There is further scope for opening new branches in the district. SBI has made by a start to open new branches in the district and other public sector banks are also exploring the possibilities.
4.3.1. Housing Schemes

The Government of India (GOI) has been according considerable importance to the housing sector, both in urban and rural areas, while formulating its Five Year Plans/National Housing and Habitat Policy documents. The housing sector is one of the prime engines of economic growth, as it satisfies the social needs, generates employment and stimulates economy with its spill-over effects. Housing in rural areas both for agriculturists and non-agriculturists combine the business as well as dwelling needs and thereby leads to overall rural development. With a view to supplementing the efforts of Government of India and State Governments, NHB and Banking sector is augmenting the resources for the rural housing segment. The Government of Andhra Pradesh is implementing the Indiramma Housing Scheme in a large way (2.52 lakh dwelling units in the district) and the bankers are providing bridge loans to an extent of 20,000 per dwelling to bridge the gap. With a view to providing a healthy habitat to the rural poor people through an integrated concept of dwelling place with sanitation, waste water disposal and rain water harvesting etc., a new loan product envisaging partnership with NGO, SHG/ members or other individuals has been developed. To increase the dwelling units for urban poor, a housing program in the name of 'Rajeev Griha kalpa' is under implementation in Chittoor, Tirupati and Sri kalahasti municipalities.
REFERENCES


