



संभाव्यतायुक्त ऋण योजना 2022-23

Potential Linked Credit Plan 2022-23

शिवगंगा जिला

SIVAGANGA DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

तमिलनाडु क्षेत्रीय कार्यालय, चेन्नई

TAMILNADU REGIONAL OFFICE, CHENNAI



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

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 2022-23
POTENTIAL LINKED CREDIT PLAN 2022-23

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SIVAGANGA DISTRICT

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तमिल नाडु क्षेत्रीय कार्यालय, चेन्नई
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POTENTIAL LINKED CREDIT PLAN 2022-23

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DISTRICT : SIVAGANGA

जिला : शिवगंगा

STATE : TAMIL NADU

राज्य : तमिल नाडु



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संभाव्यता युक्त ऋण योजना

2022-23

POTENTIAL LINKED CREDIT PLAN

2022-23

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POTENTIAL LINKED CREDIT PLAN 2022-23

संभाव्यता युक्त ऋण योजना 2022-23

DISTRICT : SIVAGANGA

जिला : शिवगंगा

STATE : TAMILNADU

राज्य : तमिल नाडु



National Bank for Agriculture and Rural Development

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

Tamil Nadu Regional Office

तजमल नाडु क्षेत्रीय कायालय, चेन्नई

Chennai - 600 034



Foreword

The pandemic has disrupted the world in unimaginable ways and we continue to live in unusual times for the second successive year. In such constrained circumstances while the world as also Indian economic growth was on a negative trajectory, it is noteworthy to mention that, GSDP of the State continued to traverse in a positive trend and registered a growth of 2.02 per cent during FY '21. The reasons could be many including; timely action in controlling the pandemic, sustained policy initiatives and also investments for projects especially in the infrastructure sector. To ensure sustained growth, now is the time to reimagine and realign efforts, to accelerate and then maintain the growth momentum.

Agriculture continued to be the primary source of livelihood for more than half of the rural population of Tamil Nadu. The key to increasing income of farmers and thereby enhancing the quality of life for the rural population lies in adopting a farmer-centered approach. With this in view and for ensuring concerted focus on the investments in the agriculture sector, Government of Tamil Nadu has for the first time announced a separate Agriculture Budget for the year 2021-22. The investments proposed in the budget range from those in the farmers fields at the micro level to tackling climate change at the macro level. Specific investments proposed include agriculture productivity at the field to increase agricultural productivity, protect farmers with emphasis on new technologies, new methods of cultivation and modernizing agriculture with the active participation of Farmers' Producers Groups, Farmers' Welfare Associations and experts.

Bank credit is an important component for economic transformation and forms the backbone of development planning in the State. In continuing with the mandate of credit planning at the district and block level, NABARD has been preparing the district level Potential Linked Credit Plans (PLPs) since 1989 on an annual basis. The Plan maps the credit potential under existing as well as new activities by taking into account the long-term physical potential, availability of infrastructure support, marketing facilities and Government policies/programmes, assesses the critical gaps in physical and financial terms. The Potential Linked Plans have become a viable supporting document for preparation of District Credit Plan and Annual Credit Plan.

Ensuring that they are focused and implementable, the PLPs for the year 2022-23 have been prepared by NABARD in accordance with the priorities spelt out by the State and Central Governments. We expect the document will facilitate the Government in their planning process and the banks in preparing the Annual Credit Plans.

I am thankful to the District Collectors, Reserve Bank of India, Lead District Manager, Line Department Officials, Bankers, Non-Governmental Organizations and other Stake holders for providing valuable inputs, data and suggestions to our technical officers and District Development Managers in preparing this document.

T Venkatakrishna
Chief General Manager

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EXECUTIVE SUMMARY

Introduction

Sivaganga district depends on farming activity for sustenance and the process of industrialization has been at a slow pace. The cropped area constitutes only 24.26% of geographical area and about 35% of the geographical area is fallow. The district has 4960 tanks (24.24%), 2413 tube wells (11.80%) and 13089 open wells (63.96%). Sivaganga is classified as industrially backward.

Demography of the District: The district has a total population of 1339101 comprising of 668371 males and 670730 females as per the 2011 Census. The rural and urban population is 926256 (69%) and 412845 (31%) respectively. Of the total 338938 households in the district, 234513 are rural households (69.19%) and 104425 are urban households (30.81%). 137052 are BPL households, indicating that 40.43% of the population are living below poverty line.

Rainfall: This district is frequently hit by drought. The normal annual rainfall of the district is 874.30 mm. Hot and dry weather prevails for about 9 months in a year. During 2019-20 the district received 454mm of rainfall as against 302 mm (normal rainfall) in the South West Monsoon, 492mm of rainfall against 423.7mm (normal rainfall) in the North East Monsoon, 4.7mm of rainfall against 26.7 mm (normal rainfall) in the Winter Season and 127.9mm against 121.9 mm (normal rainfall) in the Summer Season, a total excess of 23.4% from the normal.

Banking Profile: There are 23 commercial banks with 205 branches; Tamil Nadu Grama Bank with 33 branches and Sivagangai DCCB at Head Office with 32 branches and 125 PACS operating in the district. The banks overall CD ratio is 88% as on 31.3.2021.

Sectoral trends in credit flow

An overview of flow of ground level credit for the past two years and the target for the year 2021-22, set out for the banks under the District Annual Credit Plan is as under

Particulars	2019-20		2020-21		(₹ lakh) 2021-22
	Target	Achievement	Target	Achievement	Target
CBs	539804.05	579392.16	667149.10	547758.78	715670.80
SCB	47145.17	98936.08	26830.98	97023.12	27557.09
SCARDB	1851.62	1578.26	1845.73	1696.73	1900.51
RRB	67913.02	36418.45	74199.95	28829.40	79291.97
Other Agencies	5751.80	6263.38	4141.47	11106.45	4542.63
Total	662465.66	722588.33	774167.23	686414.48	828963.00

Overall PLP projections: The PLP for the year 2022-23 for the district has been assessed at ₹9218.71 crore, for major activities taking into account the natural resources and infrastructure available. Crop production forms a major share of ₹4304.21 crore accounting for 46.69% of the potential for the Total Priority Sector potentials. The Loans for Farm Credit, Term Loans for agriculture constitute to 16.43% of the potential, at ₹1514.92 crore. The potential for Agriculture infrastructure and Agriculture- Ancillary activities is assessed at ₹796.46 crore making up 8.64%. The loans to MSE and Other Priority Sector constitute 7.43%, at ₹684.90 crore and 20.81%, at ₹1918.22 crore respectively.

II. Sector-wise comments on important sectors

Food Security: Paddy, sugarcane, groundnut and chillies cultivation would continue to be major agriculture activities. Mono cropping is an area of concern. Therefore, promotion of alternate / second crop for generating additional income and employment needs to be explored.

Farm Mechanization: Out of the term loans to agriculture and allied activities, 29.77% of credit is projected for farm mechanization as there is a need for financing for farm apart from tractors/tillers, combine harvesters etc. to overcome shortage of labour/increase productivity. Departments need to popularize the use of agricultural machinery.

Water Resources: This sector is an important area where credit could play a major role in improving the productivity. Out of the total area irrigated, wells and tanks irrigate 32.46% and 67.54% respectively. Investment in irrigation structures and water conservation devices are considered to be thrust areas. Accordingly, 9.86% of the credit under term loans to agriculture is projected for water resources sector. Energization of pump sets continues to be a bottleneck.

Land Development/Horticulture: In order to effectively address the issue of fallow lands occupying 35% of the total area, land development activities and horticulture activities are considered suitable for the district. With the recent announcement of Government of Tamil Nadu in the Agriculture Budget, aiming to convert 11.75 lakh hectares of fallow land to cultivable land over the next ten years, for the year 2022-23 the land development and horticulture sectors put together is estimated to take 20.11% of the term loans to agriculture.

Animal Husbandry: Crop cultivation is seasonal in nature and characterized by low cropping intensity, large number of small and marginal farmers, landless labourers and inadequate returns from land. In such a situation, animal husbandry is the most suitable subsidiary occupation. Dairy development, Poultry, Sheep, Goat and Piggery offer quick returns and stable prices throughout the year. Accordingly, AH sector is projected to take 38.83% of the total agriculture term loan. Calf rearing and mini dairy units with fodder cultivation as an integral part, goat & sheep rearing and poultry are potential activities.

III. Highlights of developments, initiatives, achievements

Forestry: Convergence between Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) and National Afforestation Programme (NAP) has been envisaged.

Other initiatives: For effective implementation of Financial Inclusion, Lead Bank has a Financial Literacy Centre (IOB- SNEHA) headed by a Financial Literacy Counsellor.

IV. Conclusion

There is need for a coordinated approach for enhancing capital formation in agriculture and allied sectors.

SAMIS reporting system continues to be in vogue for better monitoring and review of the GLC performance in District Level as well as Block Level Fora. In LBS II & III, sector wise achievement is only collected and analyzed. However, with the available LBR-2 submitted by few bank branches and LBS-II, LBR-2 is through SAMRUDDHI software. The system needs stabilization throughout the District/State.

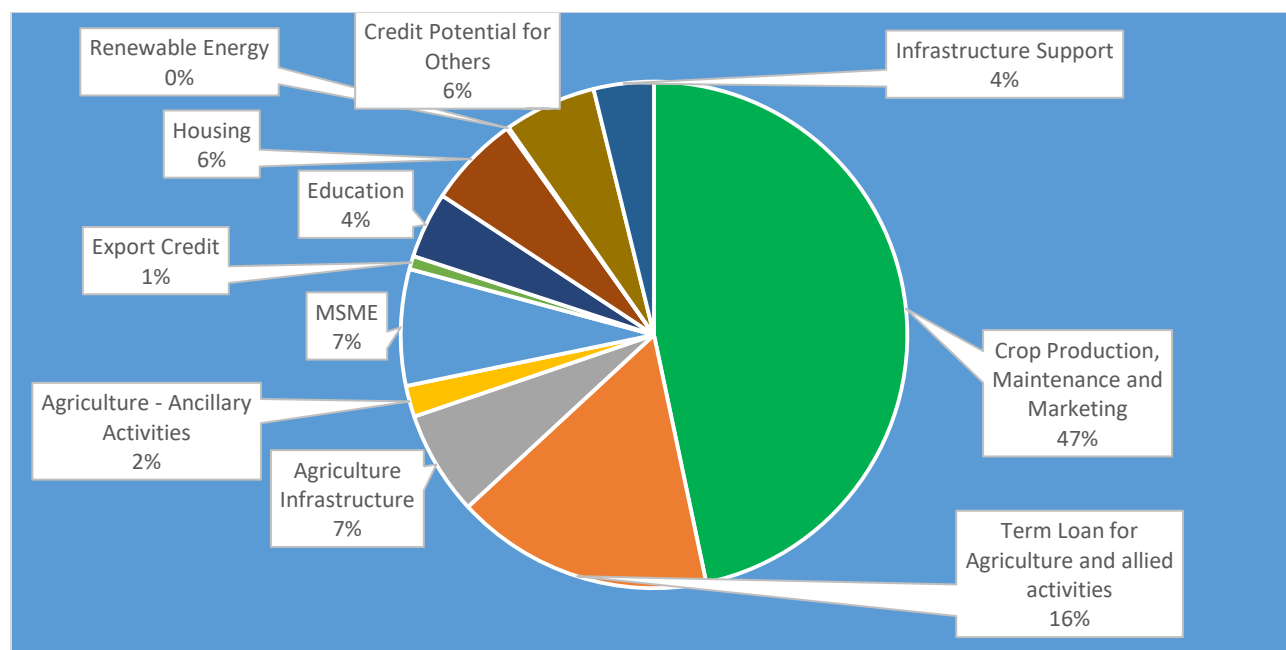
Broad Sector wise PLP projections - 2022-23

District: Sivagangai

State : Tamil Nadu

(₹ lakh)

Sl.No.	Sector	PLP projections 2022-23
A	Credit Potential for Agriculture	
I	Farm Credit	
i	Crop Production, Maintenance and Marketing	430421.34
ii	Term Loan for Agriculture and allied activities	151491.82
	Total - Farm Credit	581913.16
II	Agriculture Infrastructure	61309.6
III	Agriculture - Ancillary Activities	18336.04
	Total - Credit Potential for Agriculture	661558.79
B	Credit Potential for Micro, Small and Medium Enterprises (MSME)	68490.00
C	Credit Potential for Export Credit	7830.90
D	Credit Potential for Education	38880.00
E	Credit Potential for Housing	54270.00
F	Credit Potential for Renewable Energy	1183.09
G	Credit Potential for Others	54270.00
H	Infrastructure Support	35388.00
	Grand Total - Total Priority Sector	921870.79



Summary of Sector/Sub- sector wise PLP projections - 2022-23
District: Sivagangai
State: Tamil Nadu

		(₹ lakh)
Sl.No	Sub Sector	PLP projections 2022-23
A	Credit Potential for Agriculture	
I	Farm Credit	
i	Crop Production, Maintenance and Marketing	430421.34
ii	Water Resources	14943.50
iii	Farm Mechanisation	45092.14
iv	Plantation & Horticulture including Sericulture	21310.16
v	Forestry & Wasteland Development	9157.10
vi	Animal Husbandry - Dairy	42580.94
vii	Animal Husbandry - Poultry	5189.18
viii	Animal Husbandry - Sheep, Goat, Piggery etc.	11059.00
ix	Fisheries	366.49
x	Farm Credit - Others - Bullocks, Carts, two wheelers etc.	1480.00
xi	Integrated Farming System	313.31
	Total - Farm Credit	581913.16
II	Agriculture Infrastructure	
i	Construction of Storage and Marketing Infrastructure	47250.00
ii	Land Development, Soil Conservation and Watershed Development	5155.00
iii	Agriculture Infrastructure -Others	8904.60
	Total - Agriculture Infrastructure	61309.60
III	Agriculture - Ancillary Activities	
i	Food and Agro Processing Industries	10659.04
ii	Agri Ancillary Activities - Others	7677.00
	Total - Agriculture - Ancillary Activities	18336.04
	Total - Credit Potential for Agriculture	661558.80
B	Credit Potential for Micro, Small and Medium Enterprises (MSME)	
i	Term Loans	55305.00
ii	Working Capital	13185.00
	Total - Credit Potential for Micro, Small and Medium Enterprises (MSME)	68490.00
C	Credit Potential for Export Credit	7830.90
D	Credit Potential for Education	38880.00
E	Credit Potential for Housing	54270.00
F	Credit Potential for Renewable Energy	1183.09
G	Credit Potential for Others	54270.00
H	Social Infrastructure	35388.00
	Grand Total - Total Priority Sector	921870.79

BLOCK - MAP



District Profile (31-03-2021)									
District -	SIVAGANGAI			State -	Tamilnadu		Division		
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)		4189		Agro-climatic Zone		Sub-Zone 6 of Zone 11			
No. of Sub Divisions		2		Climate		Semi-arid with temperature ranging between 22 to 39 degrees Celsius			
No. of Blocks		12		Soil Type		Red, Black, Alluvial, Sandy lome and laterite.			
No. of Villages (Inhabited)		521							
No. of Village Panchayats		445							
3. LAND UTILISATION [Ha]				4. RAINFALL & GROUND WATER					
Total Area Reported		418900		Rainfall [in mm]	Normal	Actual [in mm]	2017-18		2019-20
Forest		16533			872.80 mm		874.76	664	1079
Permanent Pasture and Grazing Land		1367		Variation from Normal					
Land under Miscellaneous Tree Crops		7461		0.00%					
Cultivable Wasteland		17775		-24%					
Current Fallow		5653		Availability of Ground Water [Ham]		904.03		128.05	775.98
Other Fallow		141579		Net annual recharge					
Net Sown Area		101205		Net annual draft					
Total or Gross Cropped Area		101643		Balance					
Area Cultivated More than Once		439							
Land put to non-agricultural uses		122628							
Cropping Intensity [GCA/NSA]		100.43%							
6. WORKERS PROFILE				5. DISTRIBUTION OF LAND HOLDING					
Cultivators		141003		Classification of Holding	Holding		Area		
Of the above, Small/Marginal Farmers		86930			Nos.	% to Total	Ha.	% to Total	
Agricultural Labourers		199563		<= 1 Ha		162568	82.97	55820	44.45
Workers engaged in Household		14656		>1 to <=2 Ha		22724	11.60	31110	24.77
Other workers		264949		>2 Ha		10633	5.43	38641	30.77
Non workers		718930		Total		195925	100.00	125571	100.00
8. HOUSEHOLDS				7. DEMOGRAPHIC PROFILE					
Total Households		338938		Category	Total	Male	Female	Rural	Urban
Rural Households		234513		Population	1339101	668371	670730	926256	412845
BPL Households		137052		Scheduled Caste	231189	115318	115871	161692	69497
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				Scheduled Tribe	804	398	406	600	204
Villages Electrified		521		Literate	965782	529966	435816	NA	NA
Villages having Agriculture Power Supply		521		Children (0-6 age)	137235	70022	67213	NA	NA
Villages having Post Offices		258		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Villages having Banking Facilities		218		Having brick/stone/concrete		NA		Having electricity supply	
Villages having Primary Schools		NA		Having source of drinking water		NA		Having independent toilets	
Villages having Primary Health Centres		NA		Having access to banking services		NA		Having radio/TV sets	
Villages having Potable Water Supply		NA		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages connected with Paved Approach		521		Anganwadis		1587		Dispensaries	
13. IRRIGATION COVERAGE [Ha]				Primary Health Centres		48		Hospitals	
Total Area Available for Irrigation (NIA + Fallow+ CF)		75947		Primary Health Sub-Centres		275		TB & AIDS Care Home	
Irrigation Potential Created		NA		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Net Irrigated Area		70294		Fertilizer/Seed/Pesticide Outlets		257/20/120		Agriculture Pumpsets [Nos]	
Area irrigated by Canals / Channels		5		Total N/P/K Consumption [MT]		11831/3302/2086		Pumpsets Energised [Nos]	
Area irrigated by Wells		22818		Certified Seeds Supplied [qtl]		25000		Agro Service Centres [Nos]	
Area irrigated by Tanks		47471		Pesticides Consumed [Its]		35860		Soil Testing Centres [Nos]	
Area irrigated by Other Sources		0		Agriculture Tractors [Nos]		773		Plantation nurseries [Nos]	
Irrigation Potential Utilized (Gross Irrigated Area)		59115		Power Tillers [Nos]		144		Farmers' Clubs [Nos]	
15. AGRO-PROCESSING UNITS				Threshers/Cutters [Nos]		172		Krishi Vigyan Kendras [Nos]	
Type of Processing Activity		No of units	Cap.[MT]	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Food (Rice/Flour/Dal/Oil/Tea/Coffe)	40	NA		Rural/Urban Mandi/Haat [Nos]		12		Regulated Market [Nos]	
Sugarcane	1	NA		Length of Pucca Road [Km]		2008		TNCS Godown [Nos]	
Fruit (Pulp/Juice/Fruit drink)	NA	NA		Length of Railway Line [Km]		156.28		Godown Capacity [MT]	
Spices (Masala)	NA	NA		Number of Railway Stations		13		Cold Storage [Nos]	
Dry-fruit	NA	NA		Number of registered commercial motor vehicles		3063		Cold Store Capacity [MT]	
Cotton	14	NA		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Milk	1	NA		Crop	2019-20		2020-21		Avg.Yield
Meat	NA	NA			Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Animal feed	NA	NA		Coconut**	7349	624	7373	638	631
17. ANIMAL POPULATION (Livestock Census)				Chillies	5306	12501	5239	11757	12129
Category of animal	Total	Male	Female	Cashew	2600	494	3038	523	508.5
Cattle - Cross bred	105049	8551	96498	Mango	2442	31746	2351	29605	30675.5
Cattle - Indigenous	141574	29976	111598	Banana	1205	32535	1165	62377	47456
Buffaloes	885	114	771	Tamarind	447	7822	550	7624	7723
Sheep - Cross bred	5662	850	4812	Amla	335	7370	328	7134	7252
Sheep - Indigenous	171396	25710	145686	** - production in Lakh numbers					
Goat	339481	80338	259143	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Pig - Cross bred	658	98	560	Veterinary Hospitals/Dispensaries [Nos]		2		Animal Markets [Nos]	
Pig - Indigenous	187	28	159	Dispensaries		72		Milk Collection Centres [Nos]	
Horse/Donkey/Cam	22	15	7	Artificial Insemination Centers [Nos]		198		Fishermen Societies [Nos]	
Poultry - Cross bred	77991	22952	55039	Animal Breeding Farms [Nos]		1		Fish seed farms [Nos]	
Poultry-Indigenous (Backyard)	750238	247699	502539	Animal Husbandry Tng Centres [Nos]		1		Fish Markets [Nos]	
Sources (if not mentioned against the respective item):				Dairy Cooperative Societies [Nos]		291		Poultry hatcheries [Nos]	
				Improved Fodder Farms [Nos]		1		Slaughter houses [Nos]	
				19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
				Fish	Production [MT] (2017-18)	122.5	Per cap avail. [gm/day]	0.1	
				Egg	Production [Lakh Nos]	195	Per cap avail. [nos/p.a.]	14.56	
				Milk	Production [Lakh Its]	202.33	Per cap avail. [ml/day]	15.52	
				Meat	Production [MT]	2157	Per cap avail. [gm/day]	1.61	
				Item Nos. 1, 6, 7, 9 & 10 - Latest Census ; Item Nos. 2, 3, 5, 11, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dist. Groundwater Brochure 2008 & Dist Statistical Handbook 2017-18; Item No. 8 - BPL Survey ; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - Dept of Agri & Horti; Item No. 17 - AH Census 2012 & 2019 ; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.					

DISTRICT PROFILE

1. Introduction

Sivagangai District came into existence when the erstwhile Ramanathapuram district was trifurcated in March 1985. The district is bounded on the north and north-east by Tiruchirappalli and Pudukkottai districts, on the east and south by Ramanathapuram district and on the south-west and west by Virudhunagar and Madurai districts.

- The total geographical area of the district is 4233 Sq.Km, accounting for 3.1% of the geographical area of the state. The district lies between 9.43' N and 10.2' North latitude and between 77.47' and 78.49' East longitude.
- As per the Census 2011 the district is the 26th populated district in the state with a population of 1339101 comprising 668371 males and 670730 females.
- The district has 2 revenue divisions, 12 blocks, 12 Town panchayats, 445 village Panchayats and 521 Revenue villages with 281 bank branches (excluding PACS).
- The normal annual rainfall of the district is 872.80 mm. Hot and dry weather prevails for about 9 months in a year. During 2019-20 the district received 1078.6mm of rain.
- There are no major rivers in the district except vaigai bordering the Ilayangudi block. Bambar, Kottagudi, Tennar, Uppargundar and Sarugani are other seasonal rivers/streams flowing in the district.
- Soil of the district is predominantly black. Part of Sivagangai has red soil and laterite soil. Graphite and granite are the minerals available in the district.
- Of the total 338938 households in the district, 234513 are rural households (69.19%) and 104425 are urban households (30.81%). There are 137052 BPL households, indicating that 40.43% of the population are living below poverty line.
- The district per capita income during 2011-12 was ₹63996. The Gross District Domestic Product at constant price (2004-05 prices) during 2011-12 was ₹ 602986 lakh and the Net District Domestic Product at current prices for the year 2012-13 (Base year 2011-12) was ₹ 1036145 lakh.
- The literacy rate of the district stood at 79.85% in 2011. The male and female literacy rates are 87.92% and 71.85% respectively.

2. Major crops in the district

- The major crops grown in the district are paddy, groundnut, chillies and coconut. Sugarcane and cotton are the other major crops grown.
- Mango is the major fruit crop in the district. Cashew, tamarind, sapota and amla are the other horticultural crops.

3. Others

- The district is well connected by way of roads (2008km) and by railways (156.28km). In terms of health, the district has 1 Medical college, 39 Government hospitals, 48 PHCs and 275 health sub- centres. The total strength of beds in the district was 1512. The total number of doctors and nurses were 506 and 1245 respectively.
- There are 137 Pre-Primary schools, 843 Primary schools, 307 Middle schools, 92 High schools, 107 Hr. Secondary schools, 19 teacher training institutes and 1 Municipal High school. There are 2 Universities in the district, 1 Government Medical College, 24 colleges for General Education, 28 colleges for Professional Education, 16 schools for Professional Education and 12 schools for Special Education.

Banking Profile										
District	SIVAGANGAI	State -	Tamil Nadu			Lead Bank -		Indian Overseas Bank		
1. NETWORK & OUTREACH (As on 31/03/2021)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	23	205	104	77	24	NA	9662	409	303	99107
Tamil Nadu Grama Bank	1	33	24	8	1	NA	2223	86	62	20040
District Central Coop. Bank	1	32	19	4	9	NA	7474	NA	1	14410
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0	NA	NA	NA	10	3091
Primary Agr. Coop. Society	125	125	125	0	0	NA	727	NA	147	48238
Others/Pvt	3	6	1	5	0	NA	6289	4	4	1013
All Agencies	154	402	273	95	34		26375	499	527	185899
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	58388659	78599100	83877800	6.7	86.3
Tamil Nadu Grama Bank	NA	NA	NA	NA	NA	7988357	7229100	7638800	5.7	7.9
District Central Coop. Bank	NA	NA	NA	NA	NA	4079205	5319200	5266800	-1.0	5.4
Others	NA	NA	NA	NA	NA	14732120	372500	380900	2.3	0.4
All Agencies	NA	NA	NA	NA	NA	85188341	91519900	97164300	6.2	100.0
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)	31-Mar-19	31-Mar-20	31-Mar-21	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	65387001	72816400	68249500	-6.3	79.5
Tamil Nadu Grama Bank	NA	NA	NA	NA	NA	6090688	6338800	7377000	16.4	8.6
District Central Coop. Bank	NA	NA	NA	NA	NA	5537441	6988600	8569400	22.6	10.0
Others	NA	NA	NA	NA	NA	10620980	1215900	1612600	32.6	1.9
All Agencies	NA	NA	NA	NA	NA	87636110	87359700	85808500	-1.8	100.0
4. CD-RATIO			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)							
Agency	CD Ratio			Agency	During 2020-21					
	31-Mar-19	31-Mar-20	31-Mar-21		Deposit	Credit	Deposit	Credit		
Commercial Banks	112%	105%	81%	Commercial Banks	NA	NA	NA	NA		
Tamil Nadu Grama Bank	76%	88%	97%	Tamil Nadu Grama Bank	NA	NA	NA	NA		
District Central Coop. Bank	136%	131%	163%	District Central Coop. Bank	NA	NA	NA	NA		
Others	72%	74%	423%	Others	NA	NA	NA	NA		
All Agencies	103%	95%	88%	All Agencies						
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2021)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans
Commercial Banks	59504502	69.35	48235941	70.68	11039632	16.18	137367	0.20	238263	0.35
Tamil Nadu Grama Bank	7212941	8.41	6527495	88.48	657653	8.91	69637	0.94	2179	0.03
District Central Coop. Bank	4945734	5.76	4480027	52.28	1036646	12.10	2644	0.03	141069	2.02
Others	1415031	1.65	4185	0.26	1753657	108.75	1052	0.07	633	0.05
All Agencies	73078208	85.16	59247648	69.05	14487589	16.88	210700	0.25	382143	0.45
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Commercial Banks	50897578	61305924	120	53980405	57055576	106	63638282	55492582	87	104
Tamilnadu Grama Bank	6403778	3056619	48	6791302	3641845	54	3349383	3031192	91	64
District Central Coop. Bank	4447640	6631398	149	4714517	9893608	210	8772194	8310543	95	151
Others	717288	926515	129	760342	1667804	219	3987361	3269636	82	144
All Agencies	62466284	71920456	115	66246566	72258833	109	79747221	70103953	88	104
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2018-19			2019-20			2020-21			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Crop Loan	37004882	42046963	114	39246108	43812685	112	46363638	43581820	94	106
Term Loan (Agr)	3507254	3326629	95	3717706	3447508	93	8623092	7108765	82	90
Total Agri. Credit	40512136	45373592	112	42963814	47260193	110	54986730	50690585	92	105
Non-Farm Sector	6757940	8447425	125	7166913	7723106	108	5937398	5053385	85	106
Other Priority Sector	15196208	18099439	119	16115839	17275534	107	16492595	12897479	78	102
Total Priority Sector	62466284	71920456	115	66246566	72258833	109	77416723	68641449	89	104
9. RECOVERY POSITION										
Agency	2018-19			2019-20			2020-21			Average Rec. [%] in last 3 years
	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	
Commercial Banks	49811535	39849228	80	57283266	45826612	80	52414188	27954233	53	71
Tamil Nadu Grama Bank	6034868	5793473	96	6940098	6062494	87	6350190	3698121	58	81
District Central Coop. Bank	6145403	5285046	86	7067213	6077803	86	6466500	3707460	57	76
Others	9585239	8435011	88	11023025	9700263	88	10086068	5917160	59	78
All Agencies	71577046	59362758	83	82313602	67667172	82	75316946	41276975	55	73
Sources : Lead Bank & SLBC										

BANKING PROFILE

1. Lead Bank of the District:

Indian Overseas Bank is the Lead Bank in the district. The details of Bank and Branch Network, their performance parameters in terms of Deposits, Loans outstanding, CD Ratio, national goals, ACP achievements, recovery position, and credit for women are furnished in the Banking Profile Statement. It may be noted therefrom that:

- Average population per branch works out to 4765.
- The deposits and loan outstanding of all agencies have shown growth trend during the last 3 years. The share of CBs in total deposits and loans outstanding is 86.3% and 79.50% respectively.
- The banks overall CD ratio was 88% as on 31.03.2021. The CD ratio of DCCB is much higher. Due to low deposit base, it has led to its dependence on borrowings from higher financing agencies.
- Advances to priority sector were 85.16% of total outstanding as against the prescribed limit of 40%. Crop loans constitute 69.05% of total priority sector loans mainly on account of AJL, which is far above the prescribed level of 18%.
- The overall performance of all agencies under Term Lending to Agriculture and Allied sector was only 9.73% of the total Priority Sector Lending and 12% of the total Agriculture credit during 2020-21.
- The loans to weaker sections were 16.88% of the total loans and advances outstanding with the share of the commercial banks, DCCB and the TNGB being 16.18%, 12.10% and 8.91% respectively of their total outstanding. The loans to women, as a category was very less, at 0.45%. This needs to be addressed and more loans needs to be extended to women.
- The average recovery of all agencies put together was 55% as on 31.03.2021 which reduced by almost 33% on account of Covid 19.
- The Sivagangai DCCB has collected deposit of Rs. 526.68 Crore and has issued loans to the tune of Rs. 856.94 crore as on 31.03.2021. It has also made a profit of Rs. 5.39 crore.

2. Revamped Pradhan Mantri Fasal Bima Yojana (PMFBY 2.0)

The Pradhan Mantri Fasal Bima Yojana has been revamped and it has been decided to make the enrollment completely voluntary for all farmers from Kharif 2020. The insurance companies will have to make efforts to create real awareness among farmers about the benefits of crop risk coverage and it would thus become an informed choice for loanee farmers just as it already is for their non- loanee counterparts. GoTN has approved Oriental Insurance Company Limited for the financial year 2020-21.

3. Other schemes

The various schemes of PM viz., PMJDY, PMSBY, PMJJBY, APY have all been implemented in full swing by all participating banks. 100% targets have been achieved by banks so far.

4. FLC/RTC

The Financial Literacy related work is looked after by the Financial Literacy Counsellor, at the LDM's office. There is no RSETI in the district. In its place, however, there is now a Rural Training Centre, jointly sponsored by NABARD, Indian Bank & IOB operating in the district.

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPS)

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.

Objectives of PLP

The objectives of PLP are

- To enable the 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 channeling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritise resource requirement for the purpose.

Methodology

NABARD, in 1988-89, took initiative 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 the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously 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 activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments 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 total financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

S. No.	Sector	Methodology of estimation of credit potential
1	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 Farmer/Marginal Farmer and Other farmers based on the

		<p>total land occupied by small and marginal farmers on one hand and other farmers on the other.</p> <ul style="list-style-type: none"> • Make assumption to cover 100% of Small/Marginal Farmers and 20% to 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 • Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.
2	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 ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district • While fairly 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 to be 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 to be taken into account. • The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> • The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, 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; • Adjustment of tractor potential with land holdings • Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc
4	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 the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops; • Feasibility and possibility of shifting from food crops to plantation crops; • Estimation of replanting by taking into account approximate economic life of a few plantation crops

		<ul style="list-style-type: none"> • Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> • Collection of data on number of milch animals as per the latest census • Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 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; • 1/6th of the animals are 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.

Utility

Concerted and continuous efforts have been on to make PLPs user friendly keeping in view the stakeholders focus. The document has been useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	i. Provides inputs/information on Exploitable potential vis-a-vis credit available
		ii. Potential High Value Projects/Area Based schemes
		iii. Infrastructure support available which can form basis for their business/development plans.
2	Government Agencies/ Departments	i. Developmental infrastructure required to support credit flow for tapping the exploitable potential
		ii. Other support required to increase credit flow
		iii. Identification of sectors for Government sponsored programme
3	Individual/ Business entities	i. Private investment opportunities available in each sector
		ii. Commercial infrastructure
		iii. Information on various schemes of Govt. & Banks.

Limitations and constraints

Though concerted efforts are being made to estimate the potentials realistically, the following limitations and constraints are noticed in the exercise of PLP preparation:

- Non-Availability of accurate granular data on credit flow – Sector and sub-sector-wise;
- Non-availability of data required for estimation of potential in some sectors with the line Depts

CHAPTER 1

IMPORTANT POLICIES AND DEVELOPMENTS

1.1 Policy Initiatives - Government of India

The following 6 Pillars were highlighted in the first ever digital Budget 2021-22 presented by Hon'ble Union Minister of Finance & Corporate Affairs, GoI:

- ❖ Health and Wellbeing
- ❖ Physical & Financial Capital and Infrastructure
- ❖ Inclusive Development for Aspirational India
- ❖ Reinvigorating Human Capital
- ❖ Innovation and R&D
- ❖ Minimum Government and Maximum Governance

1.1.1 Following important announcements were made in the Union Budget 2021-22 for agriculture and farmers' welfare:

- i. The target for agricultural credit enhanced to Rs.16.5 lakh crore for higher credit availability to farmers and agriculture & allied sectors; Animal husbandry, dairy & fisheries to be the focus areas
- ii. Rural Infrastructure Development Fund to be enhanced to Rs.40,000 crore from Rs.30,000 crore.
- iii. Water conservation commitment stands enhanced as the Micro Irrigation Fund corpus has been increased to Rs.10,000 crore via NABARD.
- iv. SVAMITVA Scheme to be extended to all States/UTs and 1.80 lakh property owners in 1,241 villages have already been provided cards.
- v. 'Operation Green Scheme' to be extended to 22 perishable products, to boost value addition in agriculture & allied products.
- vi. 1,000 more mandis to be integrated with e-NAM to bring transparency and competitiveness.
- vii. APMCs to get access to the Agriculture Infrastructure Funds for augmenting infrastructure facilities
- viii. Setting up a multi-purpose seaweed park in Tamil Nadu proposed to help leverage country's vast ocean resources and R&D capabilities.

Proposals relating to Fisheries sector:

- i. Investments to develop marine and inland modern fishing harbours and fish landing centres.
- ii. 5 major fishing harbours in Kochi, Chennai, Visakhapatnam, Paradip and Petuaghat to be developed as hubs of economic activity.
- iii. Multipurpose Seaweed Park in Tamil Nadu to promote seaweed cultivation.

Tax Proposals on Agriculture Products:

- i. Custom duty on cotton increased to 10% and on raw silk and silk yarn from 10% to 15%.
- ii. Withdrawal of end-use based concession on denatured ethyl alcohol.
- iii. Agriculture Infrastructure and Development Cess (AIDC) on a small number of items.

Achievements and Milestones during the COVID-19 pandemic Pradhan Mantri Garib Kalyan Yojana (PMGKY):

- Valued at **Rs.2.76 lakh crore**
- Free food grain to **80 crore people**

- Free cooking gas for **8 crore families**
- Direct cash to over **40 crore farmers, women, elderly, the poor and the needy**

Aatma Nirbhar Bharat package (ANB 1.0):

- Estimated at **Rs.23 lakh crore** – more than **10% of GDP**
- PMGKY, three ANB packages (ANB 1.0, 2.0 and 3.0), and announcements made later were like **5 mini-budgets** in themselves
- **Rs.27.1 lakh crore** worth of financial impact of all three ANB packages including RBI's measures – amounting to **more than 13% of GDP**

Structural reforms:

- One Nation One Ration Card
- Agriculture and Labour Reforms
- Redefinition of MSMEs
- Commercialisation of the Mineral Sector
- Privatisation of Public Sector Undertakings
- Production Linked Incentive (PLI) Scheme
- 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100 plus countries against COVID-19 & 2 or more new vaccines expected soon.

1.1.2 Measures initiated by Govt. of India to mitigate farmers' distress during COVID-19

The worldwide outbreak of Covid-19 has posed a severe threat to human health and to the economy at large and disrupted agriculture supply chain. The various mitigating measures initiated to ensure a sustainable food system are described as under:

1. NABARD extended additional re-finance support of Rs.30,000 crore, in addition to Rs.90,000 already being provided, for meeting crop loan requirement of Rural Cooperative Banks and RRBs.
2. Rs.2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.
3. Rs.1 lakh crore under Agri Infrastructure Fund for creation of farm-gate infrastructure for farmers.
4. Rs.10,000 crore towards the scheme for Formalisation of Micro Food Enterprises (MFE) to be implemented over a period of five years from 2020-21 to 2024-25.
5. Rs.20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY). Rs.11,000 crore for activities in Marine, Inland fisheries and Aquaculture along with Rs.9000 crore for Infrastructure i.e. Fishing Harbours, Cold chain, Markets, etc.
6. To support private investment in Dairy Processing, value addition and cattle feed infrastructure, an Animal Husbandry Infrastructure Development Fund (AHIDF) of Rs.15,000 crore was set up.
7. 10,00,000 ha to be covered under Herbal cultivation in next two years with outlay of Rs.4,000 crore to lead to Rs.5,000 crore income generation for farmers.
8. "Operation Greens" run by Ministry of Food Processing Industries (MOFPI) will be extended from Tomatoes, Onion and Potatoes (TOP) to ALL fruit and vegetables. 50% subsidy on transportation from surplus to deficient markets and 50% subsidy on storage, including cold storages, to be provided. This will lead to better price realisation to farmers, reduced wastages and affordability of products for consumers.
9. Rs.65,000 crore to be provided to ensure increased supply of fertilizers to farmers to enable timely availability of fertilisers in the upcoming crop season.
10. The GoI, launched the Pradhan Mantri Garib Kalyan Yojana (PMGKY) for ensuring food security through public distribution system, direct benefit transfers to widows, pensioners and women.

11. Besides, the cash support, for better price realisation on farmers' produce during the ongoing pandemic, GoI has substantially increased the MSP vis-à-vis the cost of cultivation and enhanced the number of commodities to be procured through the state agencies.

1.1.3 “One-Product One-District Initiative” for better marketing and export in the Horticulture sector

The Hon'ble Union Finance Minister, in the budget for 2020-21 announced the 'One-Product One-District (ODOP) initiative 'for better marketing and export of horticulture crops' and to foster coordinated development for enhancement of income of farmers. The scheme was extended for the financial year 2021-22.

The focusing of one product in each district will help to transform local products through branding and marketing. The scheme envisages strengthening backward and forward linkages through provision of common facilities, incubation centers, training, research and development (R&D), branding and marketing. One District One Product (ODOP) initiative is operationally merged with 'Districts as Export Hub' initiative and is being implemented by Directorate General of Foreign Trade (DGFT), Department of Commerce, with Department for Promotion of Industry and Internal Trade (DPIIT) as a major stakeholder.

1.1.4 SVAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas)

SVAMITVA, a Central Sector scheme was launched by Hon'ble Prime Minister of India on National Panchayat Day i.e. 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology through Survey of India.

Objectives

The scheme envisages mapping the land parcels in rural inhabited area using Drone technology and Continuously Operating Reference Station (CORS). The survey will be done across the country in a phased manner over the period 2020 -2025. This would provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

A provision of Rs.200 crores has been made for the scheme in the budget 2021 and 16 States will be covered targeting 2.30 lakh villages. The Pilot phase of SVAMITVA had been approved with a Budget Outlay of Rs.79.65 crore. During the Pilot Phase, the scheme is being implemented in 9 States viz. Uttar Pradesh, Uttarakhand, Madhya Pradesh, Haryana, Maharashtra, Karnataka, Punjab, Rajasthan and Andhra Pradesh

(For details visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.2 Policy Initiatives – Reserve Bank of India

The following major initiatives have been taken by the RBI:

- Instructions were issued to all Commercial Banks, Regional Rural Banks, Small Finance Banks, Urban Cooperative Banks, State Cooperative Banks, DCCBs, NBFCs on COVID 19 Regulatory Package – Asset Classification and Provisioning to relax repayment pressure and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure continuity of viable businesses and households. The detailed instructions with regard to asset classification and provisioning were issued by RBI, vide circular dated 17 April 2020 and 23 May 2020, respectively.

- In the wake of the nationwide lockdown due to outbreak of COVID -19 pandemic and the resultant restrictions imposed on movement of people, many farmers were not able to travel to bank branches for payment of their short-term crop loan dues. Instructions were issued to all Public and Private Sector Scheduled Commercial Banks to extend the benefit of IS of 2% and PRI of 3% for short term crop loans upto Rs.3 lakh to farmers whose accounts had become due or shall become due between March 1, 2020 and May 31, 2020, vide circular dated 21 April 2020.
- The Reserve Bank had made recommendations on the required financial parameters with sector specific benchmark ranges for such parameters to be factored in the resolution plans and accordingly, set up an Expert Committee with Shri K. V. Kamath as the Chairperson. The Expert Committee submitted its recommendations to RBI on September 2020. Accordingly, all lending institutions shall mandatorily consider the key ratios while finalizing the resolution plans in respect of eligible borrowers vide circular dated 07 September 2020.
- RBI extended Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans for Agriculture including Animal Husbandry, Dairy and Fisheries for extended period up to 31 August 2020 on account of Covid-19, vide circular dated 4 June 2020.
- Master circular on Deendayal Antyodaya Yojana and National Rural Livelihoods Mission (DAY-NRLM) was suitably updated by incorporating the modifications, vide circular dated 18 September 2020.
- Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. The new criteria are classification of enterprises, composite criteria of investment and turnover for classification, Calculation of investment in plant and machinery or equipment and Calculation of turnover. This will come into effect from July 1, 2020, vide circular dated 02 July 2020.
- In view of the continued need to support the viable MSME entities on account of fallout of COVID-19 and to align these guidelines with the Resolution Framework for COVID-19 related Stress announced for other advances, RBI decided to extend the scheme i.e., existing loans to MSMEs classified as 'standard' to be restructured without a downgrade in the asset classification, vide circular dated 06 August 2020. (For details visit <https://www.nabard.org/plpguide.aspx?id=698&cid=698>)

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in the agriculture sector, NABARD provided refinance to the Cooperative Banks and RRBs out of Long-Term Rural Credit Fund, at a reasonable rate of interest. An amount of Rs.14,481.50 crore was allocated for the year 2020-21.

1.3.2 Short-Term Refinance

Short Term Cooperative Rural Credit - STCRC (Refinance) Fund was set up in NABARD in 2008-09 to provide Short Term refinance to Cooperatives for their crop loans. The allocation for the year 2020-21 was Rs. 44,644.50 crore. Short Term RRB (Refinance) Fund was set up in NABARD in 2012-13 to provide Short Term refinance to RRBs for their crop loans. The allocation for the year 2020-21 is Rs. 9,921 crore.

Initiatives taken during the year (2020-21)

- Disbursement of Rs.25500 crore was made under Special Liquidity Facility (SLF-1) to Cooperative Banks, RRBs and NBFCs (Rs.16800 crore to Cooperative Banks, Rs.6,700 crore to RRBs and Rs.2,000 crore to NBFCs) for unhindered flow of credit to banks and farmers in the wake of the lockdown due to COVID-19 pandemic.

- Additional SLF of Rs.1,567 crore was provided to NBFCs/ NBFC-MFIs with asset size less than Rs.500 crore.
- SLF to SCARDBs of Rs.783 crore was provided as front ended liquidity support from NABARD's own funds.
- Allocation of 25% of STRRB and LTRCF was made to aspirational and credit starved districts.
- Preliminary eligibility criteria for RRBs for availing refinance was revised and set on the basis of internal risk rating by NABARD

1.3.3 Special Refinance Schemes - To address the issue of reverse migration, give boost to the agriculture & rural sector and income generating activities and focus on health and hygiene, NABARD introduced following special refinance schemes at concessional rates to eligible financial institutions:

- PACs as Multi Service Centers (MSCs)** - NABARD introduced 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. The scheme intends to develop all the potential PACS as Multi Service Centres (MSCs) over a period of three years commencing from the year 2020-2021 by providing concessional refinance to StCBs at 3% to support PACS to create quality infrastructure (capital assets) and increase their business portfolio in tune with needs of members. Under this line of credit, NABARD has envisaged transformation of 35,000 PACS in three years commencing with the transformation of 5,000 PACS in FY21. During 2020-21, 3055 PACS were given in-principle sanction by NABARD with estimated Project cost of Rs.1,760.82 crore and estimated loan of Rs.1,568 crore.
- Scheme for beneficiaries of Watershed and Wadi project areas** - The objectives of the scheme are to promote sustainable economic activities, livelihood and employment opportunities for the beneficiaries in NABARD supported watershed and wadi project areas by encouraging banks to lend at concessional rate to these beneficiaries to address the issue of rural migration and to give boost to the agriculture and rural sector in the post COVID era. Refinance is available to all the eligible banks/FIs at 3% for maximum period of 5 years. The ultimate lending rate to be charged by banks/FIs under the scheme is revised as 06 months MCLR+1% or EBLR+2.5%, whichever is lower. NABARD has earmarked refinance amount of Rs.5,000 crore during 2020-21 to 2022-23. During FY 2020-21, refinance of Rs.126.80 crore has been disbursed under this product.
- Scheme for promoting Micro Food Processing Activities** - The objective of the scheme is to encourage banks to lend micro-food processing activities and create sustainable livelihood and employment opportunities for rural youth as well as reverse migrants due to COVID-19 pandemic in the rural areas. The scheme also envisages modernization and enhancing the competitiveness of the existing individual micro enterprises and ensure their transition to formal sector in rural areas. The refinance scheme will give fillip to the recently launched "PM Scheme for Formalisation of Micro Food Processing Enterprises (PM FME)" under Aatmanirbhar Bharat Abhiyan by MoFPI, GoI. Concessional refinance at 4% is available to eligible financial institutions viz., commercial banks, SFBs, StCBs, RRBs and NABARD Subsidiaries.
- Special refinance scheme on Water, Sanitation and Hygiene (WASH)** - A Model Refinance Scheme on WASH activities has been prepared keeping in view the need to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. WASH has been conceptualized by NABARD to enable banks to provide credit to entrepreneurs for building social infrastructure relating to drinking water facilities, sanitation facilities including construction/ refurbishment of household toilets and health care facilities.

- v. Extension of interest subvention benefits for extended period from March 2020 to 31 August 2020 and from March 2021 to June 2021
- vi. COVID-19 deferment of loan instalments for client borrowers of NABARD.
- vii. **KCC Saturation Drive to cover PM Kisan Samman Scheme beneficiaries who do not possess Kisan Credit Cards** - Department of Agriculture, Cooperation and Farmers' Welfare, Ministry of Agriculture and Farmers' Welfare, Govt. of India, has launched a campaign from 08.02.2020 to cover all PM Kisan Samman Scheme beneficiaries under Kisan Credit Cards. Adequate publicity and awareness campaigns were conducted to ensure maximum coverage. Phase-II of KCC Saturation- As a part of the Atmanirbhar Bharat Package, the Government has announced to cover 2.5 crore farmers under the Kisan Credit Card (KCC) scheme with a credit boost of Rs.2 lakh crore through a special saturation drive. Department of Animal Husbandry and Dairying, Govt. of India also decided to simultaneously launch a special drive to provide KCC to 1.5 crore dairy farmers belonging to milk unions and milk producing companies and 1 crore fish farmers. As a result of concerted and sustained efforts by Cooperative Banks and RRBs in this direction of providing access to concessional credit to the farmers, the progress during the year is as under:

Phase	No. of KCCs (Lakh)	Limits sanctioned (Rs. Crore)
I	12.58	8,499.86
II (As on 31.05.2021)	58.56	47,685.68

viii) **Government Sponsored Programmes with Bank Credit** - The Administrative approval conveying the continuation of the following subsidy schemes for 2020-21 (**till 30 June 2021**) have been received from the GoI:

- Agri Clinics and Agri Business Centers Scheme (ACABC).
- National Livestock Mission for Entrepreneurship Development & Employment Generation (EDEG), component of National Livestock Mission, Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging and Rearing of Male Buffalo Calves (SRMBC), Effective Animal Waste Management, Construction of Storage Facility for Feed and Fodder.
- **Revised AMI sub scheme of ISAM** - Communication from GoI regarding continuation of the scheme during 2021-22 is awaited

1.3.4 Rural Infrastructure Development Fund (RIDF)

The major policy changes and initiatives during 2020-21 were as under:

1. The corpus under RIDF was increased from Rs. 30,000 crore to Rs. 40,000 crore, as announced in Union Budget 2021-22.
2. Total sanctions of Rs. 34,830 crore and disbursements of Rs. 29,193 crore were made during the year to various State/UT Governments.
3. Normative Allocation parameters for state-wise sanctions, under RIDF, were fine-tuned to include rural poverty and per capita priority sector credit flow.
4. The phasing of projects sanctioned under RIDF XX and XXI was extended up to 30 September 2021 and reimbursement of expenditure was allowed upto 31 December 2021.
5. To ensure better quality control and supervision through specialised agencies, the expenses on account of Quality Control/PMC/Supervisory Charges/Third Party Monitoring are considered under RIDF up to a maximum of 2% of eligible project cost, wherever an external agency is engaged by the State Government.
6. A dedicated Web-portal and Mobile App for digitization of RIDF operations and real time monitoring of projects was launched.

7. A corporate film on completion of 25 years of RIDF was launched during the year.

Important Funds:

A. Micro Irrigation Fund (MIF)

- MIF with a corpus of Rs.5000 crore was operationalized in NABARD in 2019-20 with the Ministry of Agriculture and Farmers Welfare (MoA&FW), GoI being the Nodal Ministry. The fund was fully utilised and the GoI announced additional allocation of Rs.5,000 crore in the Union Budget for 2021-22.
- MIF facilitated State Govts' efforts in mobilizing additional resources and incentivizing its adoption beyond provisions of Pradhan Mantri Krishi Sinchayee Yojana - Per Drop More Crop.
- During 2020-21, loan amount of Rs.1128.60 crore was sanctioned and Rs.1827.47 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released under MIF was Rs. 3970.17 crore and Rs.1827.47 crore, respectively.

B. Long Term Irrigation Fund (LTIF)

- LTIF was operationalized in NABARD in 2016-17 for fast tracking completion of 99 identified Medium and Major Irrigation projects. Under LTIF, NABARD provides loan towards Central Share as well as State Share. During 2020-21, loan amount of Rs.2461.84 crore was sanctioned and Rs.7761.20 crore was released. As on 31 March 2021, the cumulative loan sanctioned and released stood at Rs.84326.60 crore and Rs.52479.71 crore, respectively.

C. Pradhan Mantri Awas Yojna - Grameen (PMAY-G)

- PMAY-G aims at providing a pucca house, with basic amenities, to all households / households living in kutcha and dilapidated house, by 2022. Under the scheme, NABARD has extended loan towards part funding of Central Share.
- Under PMAY-G, 2.95 crore houses (1 crore in Phase-I and 1.95 crore in Phase-II) are targeted to be constructed from 2016-17 to 2021-22.
- During 2020-21, loan amount of Rs. 20,000.00 crore was sanctioned and Rs.19999.80 crore was released towards part funding of Central share under PMAY-G. As on 31 March 2021, the cumulative loan sanctioned and released under PMAY-G stood at Rs.61,975.00 crore and Rs.48,819.03 crore, respectively.

D. Swachh Bharat Mission-Gramin (SBM-G)

- SBM-G was launched by Govt. of India on 2nd October 2014 with the goal to achieve universal sanitation coverage in rural areas. Under the scheme, NABARD extended loan during 2018-19 to 2019-20 towards part funding of Central Share.
- The cumulative sanction and disbursement as on 31 March 2020 under SBM-G stood at Rs. 15,000 crore and Rs. 12,298.20 crore, respectively.
- During 2018-19 and 2019-20, total 3.29 crore household toilets (2.23 crore in 2018-19 and 1.06 crore during 2019-20) were constructed (**Source – MoJS, GoI**).

E. Rural Infrastructure Assistance to State Governments (RIAS)

NABARD launched a new product "Rural Infrastructure Assistance to State Governments (RIAS)", with an initial corpus of Rs. 15000 crore. Under RIAS, NABARD will provide financial assistance to State Governments in Eastern Region, for creating infrastructure that supports rural livelihoods, hinging on 5-J approach – Jan (Human being), Jal (Water), Jameen (Land), Janwar (Livestock) & Jungle (Forest).

1.3.5 Initiatives on micro-Finance

- **Revision of grant support to JLGPIs:** To incentivise promotion of JLGs, the grant assistance to JLGPIs was enhanced from Rs.2,000/- to Rs.4,000/- per JLG.

- **MEDP/LEDP:** To strengthen NABARD's efforts at skilling SHG members, the grant assistance was enhanced for MEDPs to Rs. 1.00 lakh and for LEDPs to Rs. 8.80 lakh (Farm Sector) and to Rs. 7.15 lakh (Off Farm Sector).
- For 2020-21, the number of MEDPs has tripled and LEDPs doubled from previous year to augment supply for skills required for rural employment.
- **NABFINS as JLGPI:** NABFINS was sanctioned a pilot project as a JLGPI in five States of Assam, Chhattisgarh, Madhya Pradesh, Maharashtra and Jharkhand for a period of three years.
- **MY PAD MY RIGHT:** NABFOUNDATION, through LEDP channel, was sanctioned the Project 'My Pad My Right' for Rs.1.99 crore for sanitary pad making machine for producing/marketing the pads to provide livelihood opportunities to SHGs and improve menstrual hygiene of rural women. During 2020-21, an amount of Rs.1.59 crore has been utilized and machines have been installed in 33 districts.
- **EShakti:** As on 31 March 2021, the project was being implemented in 281 districts. The data pertaining to 12.33 lakh SHGs (140.91 lakh members in 1.67 lakh villages was on-boarded to EShakti portal). From 2021-22, the project will be implemented in 130 districts of 16 States/UTs for a focused approach to reduce the credit gap. EShakti portal was used for sending 40 lakh health advisory SMS to SHG members and during the pandemic, the SHGs were also engaged for making face masks, hand sanitizers, PPE kits, etc. for earning additional income.

1.3.6 Financial Inclusion

Availability of financial support for Standard Schemes under FIF: Financial support for the following activities was available from NABARD

Financial Literacy:

- Financial and Digital Literacy Camps, Financial Literacy Centres, Reimbursement of Examination fee of BC/BF, Mobile Demo Vans and Financial Literacy Centres (FLCs).
- Opening Kiosk Outlets in unbanked villages of North Eastern (NER) States.
- Setting up of Centre for Financial Literacy (CFL)

Banking Technology:

- Deployment of microATM and PoS/mPoS devices, for on-boarding to BHIM UPI Platform, for on-boarding to Public Financial Management System, Implementing Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation and On-boarding to Bharat Bill Payment System (BBPS).

Regulatory requirements:

- On-boarding to Central KYC Registry (CKYCR) and Support to obtain AUA/KUA membership of UIDAI.

Connectivity and Power Infrastructure:

- V-SATs deployment in SFDs, Mobile signal boosters' deployment in SFDs and Solar panel/UPS deployment in SFDs.

New initiatives taken during the year 2020-21:

- i. Green PIN facility at ATMs and/or microATMs for RuPay Kisan Card activation was launched under which one-time implementation and application development cost for enabling Green PIN facility is reimbursed.

- ii. Scaling up of the Centre for Financial Literacy (CFL) Project (a Pilot Project of Reserve Bank of India) to 200 CFLs which envisages one CFL per 3 blocks.
- iii. Support for on-boarding to Bharat Bill Payment System (BBPS) was launched to encourage banks to give rural customers benefits of online bill payments. One time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) will be reimbursed.
- iv. Support extended to RCBs, in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States through BCs for providing comprehensive financial services in unbanked villages with population less than 500.
- v. The support for components under connectivity and power infrastructure schemes viz. VSAT deployment, Mobile Signal Boosters deployed and solar power unit / UPS deployment has been extended to all districts.

1.3.7 Farm Sector Policy – Important Initiatives

I. Sustainable livelihood & NRM- Watershed and Tribal development Project

- i. 101 new watershed projects were sanctioned, covering an area of 1 lakh ha and an amount of Rs.90.42 crore was disbursed.
- ii. A separate web portal and mobile 'app' was developed for uploading data on watershed projects.
- iii. 103 KfW Soil projects viz. SEWOH II & III (One World, No Hunger) were under implementation in 5 States.
- iv. An in-house Remote Sensing Cell was established to strengthen the monitoring of watershed projects at NABARD, HO and 39 on-going WDF projects were hosted on the NABARD Bhuvan portal.
- v. Under Tribal Development Programme, 51 projects were sanctioned. Out of the financial target of Rs.108.00 crore, an amount of Rs.93.08 crore was disbursed.
- vi. 04 agri-allied (non-wadi based) TDF projects were sanctioned in Chhattisgarh (apiculture), Tamil Nadu (animal husbandry), Telangana (micro-enterprise development) and West Bengal (pig and goat rearing) under Tribal Development Fund.
- vii. The exercise of GIS mapping of wadi projects was taken up with the support of GIZ.

II. FPO Promotion

- i. An amount of Rs.4.06 crore has been utilised under PODF. Under PODF-ID, an amount of Rs.68.25 crore has been utilised during the year.
- i. Under Central Sector Scheme on Formation and Promotion of 10,000 FPOs, NABARD has sanctioned 655 FPOs as against the target of 600 FPOs and 257 CBBOs have been empanelled.
- ii. BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme on FPOs developed 5 basic training modules for FPOs and other stakeholders.
- iii. Steps have been initiated to set up a Credit Guarantee Fund of Rs.1000 crore with matching contributions from GoI and NABARD under NABSANRAKSHAN, a subsidiary of NABARD.

III. FSPF – Innovations & Technology Transfer

Under Farm Sector Promotion Fund (FSPF), an amount of Rs.17.67 crore was disbursed during 2020-21, as against the budget of Rs.22.00 crore. Developmental pilots for improving farmers' income and for augmenting capacity building, etc. under Beekeeping, Horticulture, Medicinal plants, Livestock, etc. were the major areas supported under FSPF during the year.

IV. Fostering Partnership

- i. NABARD entered into an MOU with APEDA for promotion of agri exports. The potential of FPOs will be leveraged for encouraging exports.

- ii. Grant assistance to MCCIA, Pune was sanctioned for establishing Agriculture Export Facilitation Centre (AEFC) which shall function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc.
- iii. NABARD entered into an MoU with ICAR to collaborate in facilitating action research and up-scaling of various technologies / innovative farming models developed by ICAR, including successful climate resilient sustainable farming models and integrated / high-tech farming practices in participatory mode, through adapting research on watershed platform.

V. Climate Action

- i. Under climate change initiatives, NABARD has released an amount of Rs.135.07 crore under the three funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).
- ii. Under Climate Change Fund (CCF), an amount of Rs.0.97 crore was disbursed, for activities like co-sponsorship towards World Sustainable Development Summit 2021, installation of Customized Automated Weather Stations in Nagaland, etc.
- iii. Developed a Web Portal and Mobile App, for digitization of all data/information pertaining to physical & financial progress, monitoring observations along with photos of pre & post development scenarios in Climate Change adaptation /mitigation projects.

VI. COVID-19 Initiatives

- i. Status notes on major agri-allied sectors were prepared viz. Horticulture, Fisheries, Animal Husbandry and Water Resources.
- ii. Out of box solutions were provided by FPOs promoted by NABARD to restore disrupted supply chain using digital technologies, adoption of farm to home delivery mechanism, ensuring timely supply of critical inputs to farmer members, extending helping hand to migrant labour and sanitary workers, etc.

1.3.8 Off Farm Sector Initiatives

1. Initiatives during COVID-19

- A mega project on "Rapid Reskilling and Quick Employment for 10,000 Reverse Migrants" was supported in Uttar Pradesh (Raebareli, Gorakhpur, Mirzapur, Maharajganj and Allahabad), Bihar (Muzaffarpur, Vaishali, Rohtas and Gaya) and Jharkhand (Hazaribagh).
 - NABARD collaborated with NSDC affiliated training institutes for capacity building of rural youth in new age skills like Mechatronics, Arc welding, Refrigeration, etc.
 - NABARD supported projects for training rural women in the manufacturing of face masks and PPE kits that were in much demand to adhere to the Covid-19 protocols.
 - NABARD partnered with CSR corporates like Ambuja Cement Foundation, Lupin Human Welfare and Research Foundation, 'TATA Strive' to provide capacity building of rural youth with skills and linking them with placement or self-employment.
 - NABARD supported online training programmes to build capacity, develop entrepreneurship as well as to connect the producers to the markets.
 - Revolving Fund Assistance of Rs.5 lakh each to 22 registered OFPOs for restarting their business activities impacted by COVID 19 was provided.
2. The rural mart scheme was revised to permit purchase of mobile vans by PACS and Producer Organisations to serve as mobile rural marts.
 3. Virtual B2B Exhibition was organised for OFPOs to provide opportunities to rural producers to bring their products closer to the users.
 4. Rural/Agri business Incubation Centres - As on date, NABARD has supported 7 Rural/Agri Business Incubation Centres with total financial support of Rs.63.29 crore. These 7 centres will provide direct and indirect benefit to about 22 lakh farmers.
 5. Catalytic Capital Fund (CCF) – To support start-ups in farm and non-farm sector in the stage of 'Valley of Death', NABARD sanctioned Rs.1.00 crore to MABIF, a NABARD

supported RBIC and Rs.5.00 crore to NABKisan Pvt Ltd, a NABARD subsidiary, during 2020-21.

6. Promotion of GI Products - NABARD extended support for enabling GI registration of 72 products, including Black Pottery (Nizamabad), Wall Hangings (Ghazipur), Soft Stone Jali Work (Varanasi), Gulabi Minakari (Banaras), Handmade Dari (Mirzapur), etc.
7. Launching of Sanitation Literacy Campaign - NABARD launched a campaign from 02 October 2020 to 26 January 2021 to create awareness on Water, Sanitation and Hygiene (WASH) to sustain attitudinal changes for adopting safe sanitation and hygiene practices covering about one lakh people in more than 2000 villages benefitted from this awareness campaign.

1.3.9 Agri- Market Infrastructure Fund (AMIF)

- A dedicated Agri Market Infrastructure Fund (AMIF) with a corpus of Rs.2,000 crore was established with NABARD to provide low cost funds to the State Governments for:
 - Upgradation of Rural Haats to Gramin Agriculture Markets (GrAMs)
 - Creation of electronic display mechanism and linking of GrAMs with Agriculture Produce Market Committees (APMC); and
 - Upgradation of 585 e-NAM enabled APMCs.
- MoA & FW GoI has issued the scheme guidelines to the State Governments

1.4 Policy Initiatives – State Government

Policy Initiatives of the Government of Tamil Nadu- Budget 2021-22

1. Agriculture and Allied activities

With a view to providing concerted focus to investments in Agriculture sector, the GoTN has announced for the first time a separate Agriculture Budget for 2021-22. The three long term visionary goals of the budget are:

- The government will convert 11.75 lakh hectares of fallow lands into farmland in the next 10 years to increase the area of cultivation from 60 to 75 per cent with augmenting water resources with ponds, farm ponds, percolation ponds, check dams and borewells.
- Double-cropped area to 20 lakh hectare from the present 10 lakh hectares in the next ten years by forming new water resources, developing micro-irrigation clusters and cultivating short duration millets, pulses, oilseeds, vegetables and greens, etc.
- Tamil Nadu will be brought within the first three positions in the country in agricultural productivity in crops like foodgrains and commercial crops such as coconut, cotton, sunflower and sugarcane by adoption of quality seeds and modern technologies.

With the above in view the agriculture budget was presented with an allocation of Rs.34,221 Crore for Agriculture and allied sectors which include Horticulture, Animal Husbandry, Fisheries, Revenue, Tamil Nadu Agriculture University, Agricultural engineering, Rural development and Panchayat Raj. The highlights of the same are as under:

- 'Kalaingar's Anaithu Grama Oruginaintha Velan Valarchi Thittam' in the span of next five years to ensure all the villages attain overall agricultural development and self-sufficiency. There are 12,524 village panchayats in the state. Each year, the scheme will be implemented in one-fifth of the village panchayats. The scheme is set to be implemented in 2,500 village panchayats in FY 22. The state government has allocated Rs 250 crore for the scheme.
- The government has allocated Rs 4508.23 crore to Tamil Nadu Electricity Board to provide free electricity for agriculture.
- Rs 573.24 crore has been allocated to Tamil Nadu Agricultural University.

- The government is planning to provide a kit of agricultural equipment to half lakh farmers, which includes shovels, weeders, iron pots, crowbars and sickles which are required to undertake daily farming activities. This scheme will be implemented at an outlay of Rs.15 crore.
- A separate wing for organic farming will be created under the Agriculture Department. Farmers who adopt organic farming method will be encouraged with provisions of subsidy. As inputs for organic farming are essential, arrangements will be made to make them available in Agricultural Extension Centres.
- The agriculture sector will prosper at a faster pace only when youngsters become job creators rather than job seekers. For this, capacity-building training will be imparted to students during the course of their graduation with the help of agri-business firms and alumni. The scheme will be implemented at a cost of Rs 2.68 crore.
- To motivate the educated youth to take up agriculture to next level in their native places, a scheme of 'Rural Youth Agricultural Skill Development Mission' will be rolled out. In the first phase, skill training will be given to 2500 youth in areas of grafting, layering, operating horticultural machineries, etc, with an estimated expense of Rs 5 crore.
- To protect the existing palmyra trees and to increase their number, the government will distribute 76 lakh palmyra nut seeds and one lakh palmyra seedlings to farmers with full subsidy in 30 districts. Rs 3 crore has been allocated for this scheme. Permission from the district collector will be made mandatory to cut palmyra trees under unavoidable circumstances. Also, measures will be taken to sell palm jaggery at PDS shops.
- An Integrated Farming System will be implemented to benefit the 13,300 farmer families at an expense of Rs. 59.85 crore that will be met with central and state government funds.
- A high level committee for agriculture will be constituted at state level under the chairmanship of Chief Secretary to review farming related schemes and to suggest solutions for the problems faced by farmers.
- Rs. 2,327 crore has been allocated for the crop insurance scheme during FY 22.
- Sugarcane farmers who have supplied the product to sugar mills will be paid the Transitional Production Incentive for the 2020-21 crushing season at Rs.42.50 per tonne. Rs.40 crore has been allocated for this. Further, the government has also decided to sanction Rs.150 per tonne of sugarcane as 'special incentive'. This will be transferred directly to the bank accounts of the farmers.
- The government will also take steps to improve the area and production of horticulture crops that can be grown in all types of soil. For promotion of fruit cultivation, Rs 29.12 crore has been allocated.
- To encourage production of fresh and residue-free vegetables at households for daily needs and to enable children to learn about plants, two lakh seed kits consisting of 12 types of vegetable seeds will be distributed at subsidised rates in rural areas. One lakh terrace garden kits with 6 types of vegetable seeds will also be distributed at subsidised rate in urban areas.
- Rs 95 crore has been allocated for various measures to enhance soil fertility. A new horticulture park will be set up at Vadalur at the expense of Rs 1 crore.
- 7,106 agricultural machinery and equipment will be distributed at subsidised rate to assist farmers. Solar-powered pump-sets up to a capacity of 10 horse power will be installed at 70 per cent subsidy.
- A facelift will be given to around 50 Uzhavar Santhais (farmer's markets) spending Rs 12.50 crore. As many as 10 new Uzhavar Santhais will be set up in town panchayats and other urban areas for which Rs 6 crore will be spent.
- Modern cold storages will be set up in Dindigul and Cuddalore districts.

- The government will set up an integrated rural agricultural market complex at Edapally village situated on the borders of Coonoor and Kotagiri at Rs 2 crore.
- To facilitate farmers to dry their produce to the desired moisture content and sell them at regulated markets, the government will construct 28 drying yards in 15 Districts at a cost of Rs. 3.5 crore.
- All markets, mandis, FPOs will be linked with the traders through e- Auctioning platform which will create a link between farmers and markets. For this purpose Rs.10 crore will be allocated.
- Food Processing Incubation Centres will be launched in five locations viz. Nagapattinam for fish-based products, Coimbatore for coconut, Trichy for banana, Erode for turmeric and Virudhunagar for millets to encourage entrepreneurs to start food processing business.

2. Water Resources and Irrigation:

- 1,000 check dams and barrages to be constructed over the next 10 years.
- Formulate schemes to restore the reservoir capacity of important dams including Mettur, Amaravathi, Vaigai and Pechiparai.
- Under the Repairs, Renovation and Restoration of water bodies component of the Prime Minister Krishi Sinchayi Yojana, 200 tanks will be taken up for upgradation in FY 22 at a cost of Rs.111 crore.
- Launching of a special scheme for standardisation of 50 minor irrigation tanks every year starting from 2021-22.
- Tamil Nadu Water Resource Information and Management System will be implemented at a cost of Rs.30 crore.
- The Extension, Renovation and Modernisation programme of the Grand Anaicut Canal System at a total cost of Rs.2,639 crore has been taken up with the assistance from the AIIB.

3. Environment, Forests and Climate Change

- Government to launch the 'Tamil Nadu Wetlands Mission' with the objective of ecological restoration of wetlands in Tamil Nadu. The mission will identify and map 100 wetlands in 5 years and restore the ecological balance with focus on livelihood options at a cost of Rs.150 crore. Eco restoration works on various rivers, canals and lakes are in progress.
- Government to protect the Pallikaranai marsh land, which plays a major role in absorbing flood waters and recharging ground water.
- A comprehensive scheme for restoration of degraded forests with community participation posed to NABARD. As against a total cost of Rs.2,029 crore project for financial assistance of Rs.497 Crore under RIDF has been submitted for FY22.
- The second phase of the Climate Change Adaptation Programme in the Cauvery Delta area will be taken up at a total cost of Rs.1,825 crore with the assistance from the Asian Development Bank.
- The Government will launch the Tamil Nadu Climate Change Mission to focus on climate change adaptation and mitigation activities with a total outlay of Rs.500 crores.

4. Rural Development

- Creation of sustainable livelihood opportunities and provision of basic infrastructure and services in rural areas is the main objective of the Rural Development programmes implemented by the Government.
- Household water connections will be enabled for all the 1.27 crore dwelling units in rural areas. The 83.92 lakh households which currently do not have household water supply connections will be provided access by March 2024. To achieve this objective, the Jal Jeevan Mission will be implemented at a total cost of Rs.2,000 crore during 2021-22.

- All the incomplete houses will be taken up and completed at the earliest. In 2021-22 a further 2,89,877 houses at a total cost of Rs.8,017 crore will be taken up for construction.
- In the Revised Budget for 2021-22 Rs.3,548 crore has been provided for the rural housing scheme. 8,03,924 houseless families in rural areas to be provided a house in the next 5 years.
- This Government will re-launch the Anna Marumalarchi Thittam with an outlay of Rs.1,200 crore during 2021-22.
- The Tamil Nadu State Rural Livelihood Mission will be revamped and implemented at a total cost of Rs.809.79 crore during 2021-22 to benefit one lakh Self Help Groups
- The Tamil Nadu Rural Transformation Project will be revitalised and implemented at a total outlay of Rs.212.69 crore during 2021-22.

5. Highways

- The Comprehensive Road Infrastructure Development Programme (CRIDP) is a flagship scheme to upgrade road infrastructure in the State. The budget provision for CRIDP was Rs.5,421.41 in 2021-22.
- The Government will launch the Chief Minister's Road Development Programme under which 2,200 KMs of State Highways that connect District Headquarters will be widened to 4 lane roads and 6,700 KMs of single and intermediate lane roads connecting taluk headquarters will be upgraded to double lane highways over the next 10 years.
- The overall provision for the Highways Department in the Revised Budget Estimates 2021-22 has been fixed at Rs.17,899 crore.

6. Education

- School Education is accorded the highest importance in the Budget, with an overall allocation of Rs.32,599 crore. The Government will appoint a High Level Committee of educationists and experts to formulate a distinct State Education Policy for Tamil Nadu
- High tech laboratories will be set up in 1,784 Government Middle Schools at a cost of Rs.114.18 crore and smart class rooms will be established in 865 Government High and Higher Secondary Schools at a cost of Rs.20.76 crore.
- A total sum of Rs.5,369 crore has been provided in the Budget 2021-22 for Higher Education.

7. Employment and Skill Training

- In order to fully reap Tamil Nadu's demographic dividend, the Government has made Skill Development one of its top most priorities. The Tamil Nadu Private Job Portal has been developed and launched which job seekers and private sector employers can access. As on date 1,12,194 job seekers and 3,360 employers have registered on this portal, and 18,147 job seekers have already secured placements. The monthly stipend for trainees in Government ITIs, has been enhanced from Rs.500 to Rs.750.
- Skill Development Centres will be established in 15 selected Government ITIs at a cost of Rs.60 crore to take up the Futuristic Employable Skill Training (FEST) initiative through the Tamil Nadu Skill Development Corporation

8. Industries

- The Chennai-Bengaluru Industrial Corridor (CBIC) will be developed on an area of 21,966 acres in Thiruvallur district. The Chennai Kanyakumari Industrial Corridor (CKIC) will be implemented in partnership with the Asian Development Bank as a second phase of the East Coast Economic Corridor.
- SIPCOT has so far been allotted 21,912 acres of land to 2,674 industrial units and also promoting establishment of industrial parks on the joint venture mode.
- A Land Bank of 45,000 acres will be created in the next 5 years, with focus on industrially backward districts.

- An International Furniture Park will be set up at a cost of Rs.1,000 crore on 1100 acres of land in Thoothukudi district, to attract investment of Rs.4,500 crore and enable employment of 3.5 lakh persons.
- Tamil Nadu has a huge potential in Fin Tech and a separate Fin Tech policy will be released shortly. A separate 'FinTech Cell' will be formed in guidance to facilitate the establishment of FinTech companies in Tamil Nadu
- The project of Defence component manufacturing park at Coimbatore over 500 acres at a cost of Rs.225 crore.

9. Micro, Small and Medium Enterprises

- The Tamil Nadu Business Facilitation Act, 2018 will be amended to enable new industrial units including MSMEs to establish and operate based on self certification without inspections and obtaining clearances under various State laws for the initial three years.
- The Government, based on advice received from the Economic Advisory Council to the Hon'ble Chief Minister, will launch an innovative scheme wherein MSMEs and their creditors, will be facilitated to reach agreement on restructuring their liabilities
- A committee chaired by Dr.N.Sundaradevan, I.A.S. (Retd) has been established to study the financial, infrastructural and other issues faced by MSMEs in Tamil Nadu and suggest measures to enable them to thrive.
- A digital data driven credit rating system for MSMEs will be established to enable FIs and new age fintech companies to lend more to MSMEs based on their business potential.
- TAICO Bank will be repurposed to enable lending to MSMEs.
- To ensure that MSMEs have faster channels for realization of their dues, all State Public Sector Undertakings, Statutory Boards, Municipal Corporations and apex co-operatives will be mandated to join the Trade Receivables and Discounting Platform (TReDs).
- Five mega clusters in Pharmaceutical, Petro Chemicals, Precision Manufacturing, Defence and Aerospace, and Smart Mobility sectors will be established at a cost of Rs.100 crore each. In addition, 5 more Common Facility Centres at a cost of Rs.55 crore will be established for photography, cardboard box printing, food products, rope making and printing sectors at Chengalpattu, Tiruppathur, Kanniyakumari, Dindigul and Villupuram.
- TANSIDCO will also establish land banks at five places over a total extent of 265 acres. The pricing policy of unsold plots in TANSIDCO Industrial Parks will be rationalized to ensure they are put to beneficial use early.

10. Handloom, Handicraft, Textiles and Khadi

- To provide a focus on the textile sector, a separate Directorate of Textiles will be created.
- The Handloom and Textiles Sector has a very large employment potential in Tamil Nadu. In the Budget Estimates for 2021-22, Rs.1,224.26 crore has been provided for the Handloom and Textile sector.

Source and Reference : Govt. of Tamil Nadu Budget 2021-22 and Govt. of Tamil Nadu Agriculture Budget 2021-22

(For detailed paper visit <https://www.nabard.org/plp-guide.aspx?id=698&cid=698>)

1.5 State Government Sponsored Programmes with Bank Credit

1. New Entrepreneur cum Enterprise Development Scheme (NEEDS)

The Government's flagship scheme, the 'New Entrepreneurship-cum-Enterprise Development Scheme' (NEEDS), is a unique programme for promoting first generation entrepreneurs. The scheme aims to provide training to young first generation entrepreneurs in conceiving, planning, initiating and launching a manufacturing or service enterprises successfully. On successful completion of the training programme, they will be assisted to get term loan from Banks / Tamil Nadu Industrial Investment Corporation Limited (TIIC) to setup manufacturing or service enterprises. After critically analysing the performance of the NEED Scheme and its productivity

it was proposed to extend the implementation of NEED Scheme for further five year period from 2017 -2022 for aspiring entrepreneurs.

The Entrepreneurship Development programme has the following Components:

- a. Basics of Entrepreneurship.
- b. Business Plan Preparation.
- c. Modules on Financial Management, Personnel Management etc.
- d. Taxation Rules.
- e. Laws relating to small Business.

The maximum project cost was increased from Rs.100 lakh to Rs.500 lakh in April 2018. However, the maximum cap on the capital subsidy was increased only from Rs.25 lakh to Rs.30 lakh in 2018. The scheme is continuing for the current Financial Year also

2. Unemployed Youth Employment Generation Programme (UYEGP)

The Government, with a view to create employment opportunities to the socially and economically backward strata of the society as envisaged in the Micro, Small and Medium Industries Policy, has formulated the Unemployed Youth Employment Generation Programme (UYEGP). The scheme is intended to mitigate the unemployment problems of socially and economically weaker sections of the society, particularly among the educated and unemployed to become self employed by setting up Manufacturing / Service / Business enterprises. To expand the benefits available under UYEGP, the existing project size limit of Rs.10 lakh will be enhanced to Rs.15 lakh and the eligible subsidy under the scheme will be enhanced from Rs.1.25 lakh to Rs.2.5 lakh. This will encourage thousands of budding entrepreneurs.

Objectives:

- a. To generate employment opportunities for the educated unemployed in their native places itself, by setting of self-employment ventures in Micro enterprises in Manufacturing Service and Business sectors.
- b. Preventing mass migration from rural areas to urban areas due to unemployment.
- c. To provide livelihood opportunities to the marginalized people in rural and urban areas.
- d. To facilitate provision of collateral free advances under Credit Guarantee Trust for Micro, Small Enterprises (CGTMSE) dovetailing under Unemployed Youth Employment Generation Programme.

3. Back-ended Interest Subsidy scheme under MSME

Back-ended interest subsidy at the rate of 5%, subject to a maximum of Rs.10.00 lakh for a period of 5 years is being provided to Micro, Small and Medium Manufacturing Enterprises for term loans up to Rs.1 crore obtained for Technology up-gradation / modernization and Credit Guarantee Fund Trust Scheme (CGFTS).

For detailed guidelines click [\(G.O.Ms.No.14, MSME \(B\) Dept., dt. 07.05.2008\)](#)

CHAPTER 2**CREDIT POTENTIAL FOR AGRICULTURE 2022-23**

The credit potential under priority sector covering Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector is prepared by NABARD every year. These estimations are based on the parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, etc. The changes in Government's priorities and policies, strengthening of rural infrastructure, market forces, cost escalation, etc., have been considered while estimating the credit potential for the year 2022-23. The same has been presented in this chapter.

2.1. FARM CREDIT

Farm credit includes crop loans, medium and long-term loans for agriculture and allied activities such as dairy, fishery, animal husbandry, poultry, etc. to individual as well as group of farmers directly engaged in agriculture. This also includes the credit potential for agricultural infrastructures like storage structures and ancillary activities like Food and Agro Processing.

2.1.1 Crop production, maintenance and marketing**2.1.1.1 Introduction**

Farming is the major occupation in the district of Sivagangai. The district falls under the Southern Agro climatic zone. The normal Gross Cropped Area and Net Sown Area for the district are 101643 ha and 101205 ha respectively. The Net sown area constituted about 24.15% of the total Geographical area, which is 418900 ha. Out of the Net sown area, 69.78% is irrigated and the remaining is under rain fed irrigation. The cropping intensity of the district is 100.43%. About 84.5% of land holdings are with small and marginal farmers and the average size of the holdings is 0.62 ha. Hence, the small and marginal farmers are the decisive factor in influencing the growth of farm sector in the district. Considering the trend in the growth of Gross Cropped Area and Net Sown Area, for the year 2022-23, it is estimated that there will not be any major change in the respective areas. Paddy is the major crop grown in the district occupying about 70% of the GCA while Coconut, Chillies, Groundnut and Sugarcane are sharing about 7.28%, 5.18%, 2.55% and 1.65% of the GCA respectively (G Return 2019-20). Agriculture Department is implementing various centre and state government schemes in the district to promote a diversified cropping pattern. The irrigated area of major crops over past four years are given as under

Sl. No.	Crop	2016-17	2017-18	2018-19	2019-20
1	Paddy	47095	52413	41678	50740
2	Chillies	2106	1830	2175	2377
3	Sugarcane	4259	3149	2164	1667
4	Coconut	6559	5901	7169	7372
5	Groundnut	1207	1009	743	1058
6	Others	5790	4126	5154	7415
	Total	67016	68428	59083	70629

(District Statistical Handbook 2019-20)

As Agriculture Technology Management Agency (ATMA), Tamil Nadu Irrigated Agriculture Modernization and Water Bodies Restoration & Management (IAMWARM), Tamil Nadu Mission on Sustainable Dry Land Development, Rainfed Area Development, Integrated Horticulture Development Scheme, National Mission on Micro Irrigation schemes are being implemented in the district, there exists potential for crop production financing by banks.

Under the Central Sector Scheme on the Formation and Promotion of 10000 FPOs, the District Level Monitoring Committee, headed by the District Collector approved Chillies and Coconut crops in the Ilayangudi and Thiruppuvanam blocks respectively for the formation of the FPOs. DHAN foundation has been identified as the CBBO. A FPO on the Animal Husbandry sector has also been recently sanctioned to ASSEFA NGO, Sivagangai.

The institutional credit flow to the crop production and marketing sector is given below.

(₹ lakh)

Year	2018-19	2019-20	2020-21	2021-22(Target)
Amount	323652.57	338634.45	374917.43	377482.07

2.1.1.2 Infrastructure & linkage support available, planned and gaps

Major facilities available in the district are given below

Sl.No	Particulars	Available
1	Net irrigated area	70294 ha
a	Surface water resources	47696 ha
b	Ground water resources	22933 ha
2	Seeds/Planting material outlets	Central nursery (Forest extension centre) at Arasanur and 2 State horticulture farms at Devakottai and Nemam supply quality planting materials
3	Fertilizers/ pesticides/other agriculture input outlets	PACS sell fertilizer in the district. Further private agencies also sell pesticides and other agri inputs
4	Storage/Warehousing facility (in '000 MTs)	There are 8 godowns of the TNCSC in the district with 30600 MT capacity. (TNCSC website) One Modern rice mill with 8100 MT capacity. There is one cold storage godown. There are also Chillies and Turmeric, raw material and finished goods godown with 500, 700, 500 and 700 MT capacity respectively. In addition, 125 PACS have godowns.
5a	Regulated markets	At Sivagangai, Thiruppuvanam, Manamadurai, Singampunari, Karaikudi, Devakottai and Ilayankudi
5b	Main commodities traded	Paddy, chillies, groundnut, coconut, cashew nut and cotton.
6	Producer organizations	There are 16 Farmer Producer Companies- 7 sanctioned by NABARD and 9, by the Agri Marketing Department in the district
7	Automatic weather stations	5 stations. Provide forecast 4 days in advance
8	Farmer's training centres	2. Run by the PNB and the TNGB mainly for imparting farming related training programs
9	Rural Training Centre	At Amaravathipudur. Run jointly by NABARD, Indian Bank and Indian Overseas Bank. Imparts skill training.
10	Extension services	Dry Land Agri Research Station located at Chettinad, KVK at Kundrakudi, Soil testing centre at Sivagangai to cater to the extension requirements

Source: District Statistical Handbook 2019-20

2.1.1.3 Assessment of Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 are as under

(₹ lakh)

Sl.No	Activity	Unit (No./Area)	Unit cost	PLP (2022-23)		
				Phy units	TFO	Bank loan
1	Paddy	ha	0.77	70372	54186.44	54186.44
2	Jowar (Cholam)	ha	0.22	485	106.70	106.70
3	Kudiraivali	ha	0.81	390	315.90	315.90
4	Ragi	ha	0.24	868	208.32	208.32
5	Maize	ha	0.41	29	11.89	11.89
6	Blackgram	ha	0.46	999	459.54	459.54
7	Horsegram	ha	0.46	132	60.72	60.72
8	Cowpea	ha	0.46	400	184.00	184.00
9	Redgram	ha	0.46	57	26.22	26.22
10	Cumbu	ha	0.25	37	9.25	9.25
11	Groundnut	ha	0.6	2589	1553.40	1553.40
12	Gingelly	ha	0.17	94	15.98	15.98
13	Banana	ha	1.25	1165	1456.25	1456.25
14	Chillies	ha	0.65	5239	3405.35	3405.35
15	Sugarcane	ha	1.96	1667	3630.35	3267.32
16	Cotton	ha	0.59	973	574.07	574.07
17	Vegetables	ha	0.42	751	315.42	315.42
	PH Maintenance					
18	Coconut	ha	0.64	7373	4718.72	4718.72
19	Mango	ha	0.54	2351	1269.54	1269.54
20	Sapota	ha	0.45	106	47.70	47.70
21	Acid lime	ha	0.45	113	50.85	50.85
22	Guava	ha	0.39	205	79.95	79.95
23	Cashewnut	ha	0.38	3038	1154.44	1154.44
	Add 10% for PH/ Consumption					7347.79
	Add 20% for Farm maintenance					14695.58
20	Pledge loan against NWR					2000.00
21	ST Agriculture (Others) etc.					332900.00
	Total Farm Credit			99433		430421.34

2.1.1.4 Critical intervention required for creating a definitive impact

- There is need to facilitate storage of farms' produce in ware-houses. This will enable the farmer to sell the produce at remunerative price, during off-season. In order to facilitate storage, facility of loans against negotiable warehouse receipts (NWR) is available under post- harvest loans for small and marginal farmers under KCC.
- Working capital requirements for purchase, stocking and distribution of chemical fertilizers and other inputs at PACS level needs to be brought in. PACS need to function as Multi Service Centres by making use of the Agriculture Infrastructure Fund. This would help in bridging the infrastructure gap in the sector.
- Establishment of Seed Quality Control and Seed Testing centre and provision of quality pesticides and fertilizers

- Measures for adequate coverage of Crop Insurance Scheme and for extensive training programmes and awareness camps by the DoA and the KVK.

2.1.1.5 Suggested action points

Banks

- New crops to be encouraged through farmer's groups/FPO. Technology-transfers to be facilitated for new crops/method of cultivation that ensures optimal use of water, soil up-keep etc.
- Banks may implement the KCC in letter and spirit and also issue RuPay KCC and increase disbursements. The Gap in KCC holders and PM KISAN beneficiaries – particularly in the villages in the vicinity and those having SB A/C with the bank may be included. KCC to AH and fisheries sector may also be promoted.
- Banks may encourage marketing credit on the basis of Negotiable Warehouse Receipts issued by public godowns. Under the revised RBI Priority sector guidelines, Produce (Marketing) Loan, farmers may be financed least of 75% of the produce value or ₹ 0.25 lakh.
- Banks may advocate the promotion of *farmers' producer organisations* among small and marginal farmers in villages, which would facilitate better recovery and improve banker-customer relationship. As per revised PSL guidelines, loans for FPOs upto ₹ 5 crore are treated as Priority Sector Lending.

Government Department

- The Pradhan Mantri Fasal Bima Yojana (PMFBY) and other social banking schemes may be popularised among the farmers to achieve 100% crop insurance coverage.
- Training in integrated pest management, Integrated disease management and integrated crop management techniques may be imparted to farmers on cluster basis, especially among those cultivating paddy, cotton, groundnut and pulses.
- Use of media and pamphlets in vernacular language for promoting /popularising PMFBY, KCC etc.

2.1.2 WATER RESOURCES

2.1.2.1 Introduction

The total cultivated land in the district constitutes about 24.26% of the total geographical area and has a cropping intensity of 100.43 %. There are no major rivers in the district except vaigai bordering the Ilayangudi block. Bambar, Kottagudi, Tennar, Uppargundar and Sarugani are other seasonal rivers/streams flowing in the district. The district depends on wells and tanks for water supply and rain fed tanks are the main source of irrigation. There are about 4960 tanks in this district. Next to tanks 15502 wells are used for irrigation. There are 67 check dams and 126 ooranies in the district with Net Groundwater availability of 985.89 MCM. (Source- District Statistical Handbook 2019-20 and TWAD Board website). Irrigation availability for all cultivable land within the next 10 years has been identified as a key objective under Vision 2023 prepared by the State Government. While major and medium irrigation projects are implemented with Government investments, most of the minor irrigation investments are implemented in the private sector with institutional support.

Water being the vital input, Government of Tamil Nadu has well recognized the importance of Micro Irrigation Scheme and is extending 100% subsidy to Small/Marginal farmers and 75% subsidy to other farmers in order to encourage more small farmers to install drip and sprinkler irrigation systems under the Pradhan Mantri Krishi Sinchayee Yojana. A new website namely "Micro Irrigation Management Information System" (MIMIS) URL:-

<http://tnhorticulture.tn.gov.in/horti/mimis/> has been developed during the year 2017-18 for this purpose.

District Ground Water data

As per the Dynamic Ground Water Resources of India data 2017, by the Jal Shakti Ministry, the District has been categorized under Safe Category (less than 70% exploitation). The block-wise data and the percentage of extraction is indicated below

Sl.No	Category	Block	Firka
1	Safe (<70% exploitation)	All blocks except Tirupattur	A.Thiruvudirpuram, Devakottai, Ilayangudi, Ilayathagudi, Kalayarkoil, Kallal, Kandadevi, Kannangudi, Karaikudi, Konthagai, Mallal, Manamdurai, Maravamangalam, Mathagupatti, Mithravayal, Muthanenthal, Natchiapuram, Nattarasankottai, Nerkuppai, Okkur, Pallathur, Periakottai, Puzhiyal, S S Kottai, Sakkottai, Salaigramam, Sarugani, Seikalathur, Silukkapatti, Singampunari, Sivagangai, Sooranam, Thamarakki, Thayamangalam, Thirukkostiyur, Thiruppachetty, Thiruppathur & Thiruppuvanam
2	Semi critical (>70-<90% exploitation)	Tirupattur	Varappur

Ground Level Credit Flow (GLC)

Agency-wise Ground Level Credit Flow under Water Resources during the past 3 years is as under
(₹ lakh)

Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	7431.47	638.98	650.42	8720.87
2019-20	5935.28	709.12	201.75	6846.15
2020-21	5398.70	1084.03	299.86	6782.59
2021-22 (Target)	16724.12	1019.05	7184.97	24928.14

2.1.2.2 Infrastructure & linkage support available, planned and gaps

- As the district is prone to frequent droughts, the Government may take up artificial recharge structures like percolation ponds, check dams, etc.

2.1.2.3 Assessment of Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and revisions in physical and financial projections are as under.

(₹ lakh)

Sl. No.	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy units	TFO	Bank loan
1	Dug Wells with pumpsets	Nos.	2.15	700	1505.00	1354.50
2	Bore well with Pumpsets	Nos.	2.20	750	1650.00	1485.00
3	Pumpsets	Nos.	1.10	900	990.00	990.00
4	PS Energisation	Nos.	0.90	500	450.00	450.00
5	Deepening of Wells	Nos.	0.80	1320	1056.00	1056.00

6	Drip Irrigation	Ha.	1.20	4320	5184.00	5184.00
7	Sprinkler Irrigation	Ha.	0.60	1640	984.00	984.00
8	Pipe Line	Ha.	0.40	6000	2400.00	2400.00
9	Farm pond	Nos.	1.30	800	1040.00	1040.00
Total					15259.00	14943.50

2.1.2.4 Critical intervention required for creating definitive impact

- There is an immediate need to propagate rainwater harvesting practices and creation of such structures besides preventing over exploitation of ground water in Sivagangai, Kallal, Kalayarkoil, Thiruppuvanam and Thirupathur Blocks.
- Emphasis on water resilient crops like early- maturing cereal crop varieties, heat tolerant varieties, drought- tolerant legumes instead of common crops (paddy)
- Promotion of water conservation technologies like zero tillage, microbial preparation, gels (eg. Zeba), mulching for retaining water in stress- sensitive crops

2.1.2.5 Suggested action points

Banks

- To extend credit for installation of pipeline systems and to provide timely credit so as to encourage water conservation measures undertaken by farmers

Government Department

- Water resources projects, though multi-disciplinary with multiple stakeholders, may be planned and implemented giving due consideration to optimum utilization, environment sustainability and holistic benefit to the people.
- Natural water bodies and drainage channels may be protected from encroachments and diversion for other purposes.
- Awareness needs to be created among the public on scarcity and economic value of water to arrest wastage and inefficient use by conducting Water Campaigns all over the district.

2.1.3 FARM MECHANISATION

2.1.3.1 Introduction

The productivity of farms depends greatly on the availability and judicious use of farm power by the farmers. Agricultural implements and machines enable them to employ the power prudently for production purposes. Agricultural machines increase productivity of land and labour by meeting timeliness of farm operations and increase productivity.

Farm mechanization has seen a rather slow progress over the years. The demand of important agricultural equipment like tractors, power tillers, combine harvesters, irrigation pump sets, diesel engines has shown an increasing trend. The average farm power availability in the state of Tamil Nadu is 2.907 kW/ha in 2016-17, which needs to be increased to achieve farm power availability of 4 kW/ha as envisaged under the GoI's Sub-Mission on Agricultural Mechanization (SMAM), to increase farm income. The other major objectives of the Mission are: (i) Increasing the reach of farm mechanization to small and marginal farmers and to the regions where availability of farm power is low; (ii) Promoting 'Custom Hiring Centres' to offset the adverse economies of scale arising due to small landholding and high cost of individual ownership; (iii) Creating hubs for hi-tech & high value farm equipment; (iv) Creating awareness among stakeholders through demonstration and capacity building activities and (v) Ensuring performance testing and certification at designated testing centres located all over the country.

The major challenges in farm mechanization are as follows:

- ❖ Small and scattered land holdings with average farm size in India is less than 2 hectares resulting in difficulty in operating larger farm machineries on such land holdings. Further, mechanizing small and non-contiguous group of small farms is against economies of scale.
- ❖ The farm equipment cost is capital intensive, making it a major investment for small and marginal farmers and the poor after-sale service is a concern due to inadequacy of proper maintenance in remote regions of rural areas.
- ❖ It is tractorisation and not mechanization, i.e., tractor penetration has increased from one per 150 hectares to one per 30 hectares. However, such an increase in penetration is not realized in other segments of farm equipment.
- ❖ The reluctance of banks in financing of farm equipment is observed to be an impediment to the increase in mechanization levels. |

Ground Level Credit Flow

Agency-wise Ground Level Credit Flow under Farm Mechanization during the past 3 years is as under

(₹ lakh)

Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	5562.75	367.24	320.66	6250.65
2019-20	5348.50	499.89	413.08	6261.47
2020-21	5499.43	1190.98	189.84	6880.25
2021-22 (Target)	34499.88	1122.27	7855.94	43478.09

2.1.3.2 Infrastructure & linkage support available, planned and gaps

The net sown area in the district is 101205 ha of which only 70629 ha is irrigated. Paddy, sugarcane, cotton, chillies, groundnut and pulses are the principal crops grown in the district. There are 34839 wooden and 9618 iron ploughs, 15152 electric power water pumps, 634 tractors and 108 sugarcane crushers in the district. (17th quinquennial Livestock Census). Agri-Engineering Department and private dealers provide tractors and combine harvesters on hire in public/private sector. The tractor manufacturers also provide good after-sales service at the district / block level. Agro service centers and repairing facilities are also available throughout the district. Tractor and power tiller are being used for highly diversified activities like hydraulic drilling, passenger transportation, goods transport, etc., there is a demand for their requirement for off-farm activities also.

2.1.3.3 Assessment of Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and revisions in physical and financial projections for the said year are as under.

(₹ lakh)

Sl. No.	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Tractors	Nos.	9.10	800	7280.00	6552.00
2	Power Tillers	Nos.	2.90	2523	7316.70	6585.03
3	Rotovators	Nos.	2.20	624	1372.80	1235.52
4	Paddy Transplanters	Nos.	3.15	523	1647.46	1482.71
5	Power Weeders	Nos.	1.50	650	1083.33	975.00

6	Power thresher	Nos.	2.20	650	1588.89	1430.00
7	Maize Husk-shellors	Nos	2.10	92	193.20	173.88
8	Sugarcane Harvesters	Nos	105.00	60	6300.00	5670.00
9	Solar Chilly Driers	Nos	7.00	100	700.00	630.00
10	Other Farm Equipment	Nos	2.00	10500	21000.00	18900.00
11	Combine Harvesters	Nos	27.00	60	1620.00	1458.00
	Total			16582	50102.38	45092.14

2.1.3.4 Critical intervention required for creating a definitive impact

- Though tractors and tillers are available on hire, during the peak season there is shortage of machinery. Further, other agricultural implements, like improved ploughing equipment, bund-formers, seed drill (tractor/bullock drawn), threshing & cleaning equipment needs to be popularized.
- Post-harvest equipment such as dryers, cleaners, graders, separators, etc. needs to be popularized among the farmers to get enhanced returns from selling quality produce.

2.1.3.5 Suggested action points

Banks

- Banks may increase financing for farm implements apart from tractors/ tillers, combine harvesters, etc. to overcome problems owing to shortage of labour and also to increase productivity.
- The banks may extend Credit facilities to agriculture graduates for setting up Agri Clinics/ Agri Business Centers so as to take up custom hiring of Farm equipments.
- Emphasis may be given to smaller and water saving machineries like zero till drill, happy seeder, seed cum fertilizer drill etc.

Government Department

- The diversification in use of tractors such as land levelling for better irrigation efficiency may be popularized.
- Government may develop an integrated education, training and extension programme, which would enable training of artisans/blacksmiths etc. for manufacturing agricultural implements & setting up self-employment ventures of servicing/repairing farm machinery.

2.1.4 PLANTATION & HORTICULTURE

2.1.4.1 Introduction

Horticulture sector that includes production, post-harvest management, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants contribute significantly to the economy of the country as well as State. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. Since the past decade, India has witnessed a huge demand for horticultural produce from domestic market due to increase in per capita income and shift in consumption pattern of the population and international markets as well. This phenomenon has provided a big opportunity to the farmers for fetching higher income through high value horticultural crops. Agro climatic conditions of Sivagangai district are conducive for development of various horticulture crops. Horticulture crops occupy 21% of area under cultivation in the district. Mango, guava and sapota are the predominant fruit crops of the district. Major vegetables grown in the

district are brinjal, ladies' finger and onion. Apart from this, plantation crops like coconut and banana are also grown in the district.

The predominant plantation and horticulture crops of the district are as follows.

Sl. No	Crop	2018-19			2019-20			2020-21		
		Area (Ha)	Production (MT)	Productivity (kg/ha)	Area (Ha)	Production (MT)	Productivity (kg/ha)	Area (Ha)	Production (MT)	Productivity (kg/ha)
1	Coconut	6925	581 lakh no's	8390 nos	7349	624 lakh no's	8491 nos	7332	638 lakh no's	8701 nos
2	Cashew	3257	618	190	2600	494	190	2807	523	186
3	Mango	2298	28725	12500	2442	31746	13000	2322	29605	12750
4	Tamarind	587	9979	17000	447	7822	17498.881	442	7624	17249
5	Amla	400	8600	2150	335	7370	22000	328	7134	21750
6	Guava	139	3224.8	23200	251	6024	24000	207	5885	28430
7	Lemon	71	1562	22000	104	2236	21500	134	2914	21746
8	Sapota	118	2655	22500	103	2369	23000	104	2366	22750
9	Papaya	68	1224	18000	85	1360	16000	91	1547	17000
10	Tube rose	12	156	13000	68	884	13000	58	754	13000
11	Jasmine	14	1750	125000	26	325	12500	32	395	12344

(Source: Department of Horticulture, Sivagangai)

2.1.4.2 Infrastructure & linkage support available, planned and gaps

The additional area for horticultural crops could be brought under from three sources, viz. cultivable waste, Current fallow and other fallow lands. Hence, availability of dry lands and scope for development of wastelands are favorable for development of plantation / horticulture in the district. The district has 3 private nurseries and State Horticulture Farms at Devakottai and Nemam as also Forest Department's 3 nurseries. These supply quality planting materials. But since adequate scientific storage godowns are not available in the district, farmers are hampered from realizing proper remunerative price for their produce like mango, guava etc. most of which are easily perishable. Though quality planting materials are provided, there is a gap in respect of scientific management of the Plantation / Horticulture crops. Marketing of medicinal plants is also not well developed. There is a lack of supply of inputs for hybrid variety of medicinal & aromatic crops and popularization of scientific techniques for growing these plants are essential.

State/central Government schemes

Integrated Horticulture Development Scheme (IHDS): This scheme aims at increasing the area and production of horticulture crops and is implemented in all the districts. Under this scheme, quality planting materials, high yielding / hybrid vegetable seeds and flower seeds are distributed to farmers at 50% subsidy.

National Agriculture Development Programme- Precision Farming- Seeds and fertilizers supplied at 50% subsidy

Rain fed Area Development Programme- Vegetable seeds, planting materials available at 50% subsidy

Mission for Integrated Development of Horticulture - Seeds and planting materials at 50-75% subsidy

National Mission on Micro Irrigation- Drip irrigation components at 75- 100% subsidy

TN IAMWARM- (externally aided scheme) seeds and planting materials at 50% subsidy

Ground Level Credit Flow (GLC)

Agency-wise Ground Level Credit Flow under Plantation & Horticulture during the past 3 years is as under

(₹ lakh)

Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	11851.34	1009.49	924.32	13785.15
2019-20	13401.97	1142.64	949.88	15494.49
2020-21	13083.28	2534.79	616.87	16234.94
2021-22 (Target)	15474.37	497.12	3469.31	19440.80

2.1.4.3 Assessment of Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and the revisions in physical and financial projections for the said year are given below

(₹ lakh)

Sl. No	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Mango	ha	1.90	2700	5130.00	4617.00
2	Acid Lime	ha	1.67	120	222.67	200.40
3	Sapota	ha	1.72	120	229.34	206.40
4	Guava	ha	0.99	300	297.00	297.00
5	Tamarind	ha	1.33	550	731.50	731.50
6	Cashew	ha	1.31	3151	4127.81	4127.81
7	Coconut	ha	1.93	6000	11580.00	10422.00
8	Papaya	ha	0.66	94	62.04	62.04
9	Jack fruit	ha	1.80	24	43.20	38.88
10	Pomegranate	ha	2.23	6	13.38	12.04
11	Tuberose	ha	1.50	80	120.00	120.00
12	Amla	ha	1.12	402	450.24	450.24
13	Jasmine	ha	0.71	35	24.85	24.85
Total				6942	23032.03	21310.16

2.1.4.4 Critical intervention required for creating a definitive impact

- Drip irrigation system for Horticulture crops needs to be encouraged. There is a need for creation of organized marketing set up for all perishable crops.
- Godowns/Cold storage units needs to be developed to enable better marketing and prevent post- harvest losses, especially for horticulture crops.

- The State Medicinal Plants Board may identify markets for the medicinal crops so that the activity can be taken up by the farmers, economically. Contract farming with reputed companies may boost the prospects of this sector.

2.1.4.5 Suggested action points

Banks

- Banks may credit link the beneficiaries of MIDH to promote horticulture in the district and encourage farmers in taking up precision farming.
- Banks may encourage SHG/ JLG members taking up flower and vegetable cultivation.

Government Department

- The Horticulture department needs to popularize the various horticulture schemes and should promote organic farming.
- Different schemes under the Mission for Integrated Development of Horticulture (MIDH) needs to be popularized amongst the farmers through awareness camps.
- Farmers needs to be exposed to new horticulture technologies through study tours, field demonstrations and exposure visits to successful FPOs.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

Forests are the most biologically diverse ecosystems on land. The principal aim of the National Forest Policy is protection, conservation and development of forests. The national goal is to have a minimum of one-third of the total land area of the country under forest or tree cover. As against this goal the forest cover in the district is given below. (All data in ha)

Total Geographical Area Reported#	Total Forest cover#	Non-Forest Area	Cultivable Wasteland*	% Of Forest cover to total area
418900	16533	402367	17775	3.95%

Source: *-District G Returns 2019-20 and #- FSI & Tamil Nadu Forest Department

In order to achieve the objective of one third forest area, afforestation and tree planting outside forest areas especially in degraded and denuded lands assumes importance. The available wasteland in the district could be used for this purpose.

Agroforestry is defined as a land use system which integrates trees and shrubs on farmlands and rural landscapes to enhance productivity, profitability, diversity and ecosystem sustainability. It is a dynamic, ecologically based, natural resource management system that, through integration of woody perennials on farms and in the agricultural landscape, diversifies and sustains production and builds social institutions.

In consonance with National Forest Policy, the Tamil Nadu Government fully recognizes the challenges and has formulated its State Forest Policy 2018 with specific emphasis on Nurturing a rich heritage and preserving ecology of distinct geographical characteristics of the State; Enhancing the forest and tree cover; and Enriching wildlife habitats on scientific principles, without sacrificing the livelihood needs of the local communities specially the tribal communities and the other forest dwellers.

2.1.5.2 Infrastructure & linkage support available, planned and gaps

- Melakkadu research station at an area of 34.60 ha has been established to increase availability of high-quality planting material of economically important tree species for

afforestation and reforestation of degraded forest and take up large scale tree cultivation in private lands

- Forestry Extension Centre under the control of State Forest Department has been established at *Arasanur* in the district.
- There is an urgent need to promote at least 2-3 centralized/decentralized nurseries through SHG members/SHG Federations/Farmers' Clubs to achieve the goal of National Forest Policy to bring 33% of land area under Forest cover to maintain the ecological balance.
- A recent survey by the National Board for Soil Survey and Land Use Planning of the Sivagangai block has critically noted that timely remedial measures by the farmers can alone save the lands from further deterioration.

2.1.5.3 Assessment of Potential for the financial year 2022-23

There has been no credit flow to this sector in 2018-19, 2019-20 and 2020-21. A GLC target of ₹707.85 lakh has been fixed for the year 2020-21. The potential available under this sector for the financial year 2022-23 are as under.

(₹ lakh)

Sl.No	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Farm/Agro forestry	ha	1.22	285	347.70	347.70
2	Wasteland Development	ha	1.25	7000	8750.00	8750.00
3	Others	ha	0.60	99	59.40	59.40
	Total			7384	9157.10	9157.10

2.1.5.4 Critical intervention required for creating a definitive impact

- Higher degree of coordination between forest-based industries, Universities/Research Institutes, and Forest Department, etc., and NABARD
- The forestry extension centers need to be revamped and geared up for training more and more farmers on technological aspects of nursery raising and plantations.
- Panchayat level institutions may be sensitized by DRDA to plan for large scale afforestation programme under MGNREGS.
- Under Bio-Fuel Programme, cultivation of *Jatropha* and other tree borne oil seeds are being encouraged by State government by providing subsidized seedlings @ Rs.1.50 per seedling.

2.1.5.5 Suggested action points

Government Department

- Commercially important tree species like *Casuarina*, *Subabul*, *Bamboo*, *Teak* and *Clonal Eucalyptus* plantations may be promoted on a large scale under agroforestry.
- Tamil Nadu Forest Plantation Corporation Limited (TAFCON) may come forward to promote some of the commercially important medicinal and aromatic plants and trees grown in the State.
- Farmers to be encouraged to use new species like *Nelarai*, *Maharuku*, *Elalaipalai*, *Vell Cambu*, *Parasu* etc for timber. In the city and town limits, tree species like *Betai*, *Senna*, *Malaivembu*, *Unjal maram*, *Karuvagai*, *Vellai athi* etc can be grown as these species are known to control pollution. Medicinal trees like *Kadakai*, *Porasu*, *Alandi*, *Alinjil*, *Mandari*, *Mayir Konrai*, *Panjadi*, *Pathimukham* etc can also be grown by the farmers in their fields.

- Co-ordination between forest-based industries, Universities/Research Institutes, NABARD, Forest Department, etc., is necessary in identification of species, formulation of model schemes, fixation of unit costs and providing necessary extension support to farmers.
- Scientific practices need to be transferred from lab to land, with time bound efforts from all concerned in the areas of extension.
- Availability of good quality planting material needs to be ensured by the Forest Department.

2.1.6 ANIMAL HUSBANDRY – DAIRY DEVELOPMENT

2.1.6.1 Introduction

Dairy Development occupies a key place in the economy of Sivagangai district, as small and marginal farmers depend on it for supplementary income. More than 70 per cent of rural people depend on animal husbandry activity for their daily income and livestock rearing is the way of life in rural areas in the State. This sector plays a vital role in providing subsidiary employment to rural folk and guaranteed household income to landless agricultural labourers, small and marginal farmers. It also contributes to minimize migration, empower women and protect the environment. This sector also provides the much-needed balanced nutritious animal protein in the form of milk and meat. Further, cattle are the main source for farm yard manure. As per the District Statistical Handbook 2019-20, there are 248034 cattle, of which 14085 are in lactation and 1107 buffaloes in the district. The milk production in the district during 2019-20 was 193.36 lakh MT. Pulikulam breed is indigenous to the district and there is demand for the breed.

Ground Level Credit Flow (GLC)

Agency-wise Ground Level Credit Flow under AH-Dairy Development during the past 3 years is under

(₹ lakh)				
Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	20314.81	1832.64	1714.11	23861.56
2019-20	18416.68	1349.36	1435.40	21201.44
2020-21	13689.20	3024.03	452.25	17165.48
2021-22 (Target)	23254.00	1511.57	2466.13	27231.70

2.1.6.2 Infrastructure & linkage support available, planned and gaps

- The Government of India approved the Animal Husbandry Infrastructure Development Fund (AHIDF) with a corpus of ₹15000 crore to promote investment by private players and MSMEs in dairy, meat processing and animal feed plants with a potential to create 35 lakh jobs.
- To usher in the second white revolution with a view to improve rural economy and to increase the crossbred cattle population in the State, the Government of Tamil Nadu introduced the “Free distribution of Milch Cows” Scheme with particular focus on empowering rural women with a shift in focus of the department towards “Production management approach”.
- Rashtriya Gokul Mission (RGM) has been launched in December 2014 with an outlay of Rs 2025 crore for development and conservation of indigenous breeds through selective breeding in the breeding tract and genetic upgradation of nondescript bovine population.

- As per the Dairy Development Policy Note 2020-21, in Sivagangai district there are 462 milk societies of which 417 are active and functioning and 45 are dormant societies.
- There is one dairy processing unit in the district with a capacity of 50000 LPD. With regard to chilling capacity, there is one chilling center with 10000 LPD and 13 BMCs with 51000 LPD capacity.
- Animal Disease Intelligence Unit is located at Sivagangai. This also serves the adjacent Ramanathapuram district.
- There is a District Livestock Farm at Chettinad in Sivagangai. The cattle breeds maintained at the farm are crossbred Jersey and Holstein, Friesian, Tharparkar and Sahiwal.
- The district has 2 veterinary hospitals, 78 dispensaries, 46 sub centres catering to the needs of the cattle in the district.
- The district has one Semen Bank. Financial support to set up veterinary hospital, dispensary, clinic and shed has been provided by NABARD under RIDF.
- KCC facility has been extended for working capital requirements for animal husbandry activities.

2.1.6.3 Assessment of Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 are as under

(₹ lakh)

Sl. No	Activity	Unit (No./ Area	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Cross bred Cows	1+1	1.47	14400	21168.00	21168.00
2	Murrah Buffaloes	1+1	1.58	4800	7584.00	7584.00
3	Calf-rearing (heifer)	10 No	5.28	1200	6336.00	5702.40
4	Fodder development	Ha	0.65	1320	858.00	858.00
5	Private Veterinary clinic	No	4.35	24	104.40	93.96
6	Dairy Parlour	No	3.60	24	86.40	77.76
	Total			21768	36136.80	35484.12
	KCC @ 20%				7227.36	7096.82
	Dairy Development- Total				43364.16	42580.94

2.1.6.4 Critical Intervention required for creating definitive impact

- Cultivation of perennial high yielding fodder grass varieties like Cumbu-Napier, Co3, Co4, Kolukkattai grass, Para grass and Guinea grass etc., are to be encouraged. Propagate and popularise technology of converting crop residues into urea enriched fodder (silage making)
- Department of Animal Husbandry may take up rejuvenating the grazing lands available in the district for fodder cultivation and construct shandies, one per block, with proper water facilities and places to tie the animals. Department may encourage community fodder cultivation of suitable varieties.
- Govt. may set up new /accessible milk routes and chilling plants at strategic points

2.1.6.5 Suggested action points

Banks

- Banks have to extend credit support to meet working capital requirements of dairy sector and claim interest subvention for the benefit of small and marginal farmers. Banks may encourage entrepreneurs to take up dairy farming as well as other diversified activities under the scheme.
- Banks may go in for tie-up arrangements with milk societies (government / private) for assured repayments. Bankers may try cluster financing approach and market tie-up for better recovery of loans.

Government Department

- Department may initiate steps to activate dormant and/ or revive defunct societies under dairy activity and propagate and popularize technology of converting crop residues into urea as enriched fodder (silage making).
- GoI has set up a Dairy Processing and Infrastructure Development Fund (DIDF) in National Bank for Agriculture and Rural Development (NABARD) with a corpus of Rs 8,004 crore to support modernisation of the dairy sector in the country. This initiative is expected to achieve an investment of Rs 10,000 crore in the dairy sector in three years, viz. 2017-18 to 2019-20. The funding period (2017-18 to 2019-20) of the scheme to be revised to 2018-19 to 2022-23 and the repayment period to be extended upto 2030-31 with spill over to first quarter of the FY 2031-32.

2.1.7 ANIMAL HUSBANDRY – POULTRY DEVELOPMENT

2.1.7.1 Introduction

Poultry farming can provide subsidiary income and gainful employment to farmers throughout the year. Among the various poultry rearing activities, Layer and Broiler farming are popular on commercial lines. The broiler farming is being taken up on contract farming, wherein the small farmers enter into contract arrangement with the larger poultry companies, who provide all the inputs and buy back the broiler birds. Focus by the Animal Husbandry Dept. in effective implementation of GOTN's subsidy linked Backyard Poultry scheme will further spur the growth of the sector. In Tamil Nadu, Sheep and Goats are reared by poor farmers, mostly in traditional systems as sheep and goat rearing requires low input and rearing them is easy. There exists a growing demand for mutton and chevon. Sivagangai district with its semi-arid climate is fairly suited for broiler farming. With low investment, contract farming helps in faster return due to shorter gestation period.

As per the 19th Livestock and Poultry Census 2019 the total poultry population of both cross-bred and indigenous birds in the district was 1011055. Poultry rearing has now been becoming a big industry by itself in the district. With a view to creating awareness about backyard poultry and rearing of Giriraja birds as a supplementary income generation activity, the scientists of District Livestock Farm at Chettinad provide information on cost and benefits of the activity and management of the birds.

Ground Level Credit Flow (GLC)

Agency-wise Ground Level Credit Flow under AH-Poultry Farming during the past 3 years is as under.

(₹ lakh)

Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	2483.08	202.78	102.07	2787.93
2019-20	5304.26	668.26	607.04	6579.56
2020-21	6268.10	1573.71	150.74	7992.55
2021-22 (Target)	3076.10	182.89	988.97	4247.96

2.1.7.2 Infrastructure & linkage support available, planned and gaps

- KCC facility has been extended for working capital requirements for animal husbandry activities. Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self-Help Groups including tenant farmers having owned/rented/leased sheds are eligible.
- As per the statistics department data for 2019-20 broiler units are available in only 6 blocks of the district, and layer unit in only 1 block. There is more scope for broiler units and layer units in the rest of the 6 blocks of the district.
- Layer units are still in the nascent stage in the district in comparison to the stages of development in districts like Namakkal and Salem. As per the 19th Livestock Census there are 257312 backyard poultry units in the district and 4906 poultry farm and hatcheries.
- Availability of quality chicks, feed, veterinary services etc. are still problems that need to be resolved. The district has 1 KVK at Kundrakkudi and 1 District Livestock Farm at Chettinad providing various technical services relating to this sector. Aseel is the poultry breed maintained at the farm.
- Lack of adequate infrastructure facilities like vet care and hatcheries is a major constraint for development of this vital industry.

2.1.7.3 Assessment of Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 are given below.

(₹ lakh)

Sl. No	Activity	Unit (No./ Area)	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank loan
1	Broiler farming	No (1000)	2.84	840	2385.60	2147.04
2	Layer farming & other birds	No (1000)	25.20	96	2419.20	2177.28
	Total			936	4804.80	4324.32
	KCC @ 20%				960.96	864.86
	Poultry development total				5765.76	5189.18

2.1.7.4 Critical Intervention required for creating definitive impact

- Department of Animal Husbandry may take up rejuvenating the grazing lands available in the district for fodder cultivation.
- Department of AH may educate the poultry farmers about the bio-security measures such as spacing between the sheds, system of housing, vaccination schedule, etc. to check cross contamination and prevent disease incidences.
- Maize is a major ingredient in poultry feed. However, the area under maize cultivation in the district is very low and is decreasing with every year. This needs to be addressed and the area under maize cultivation needs to be increased significantly to make available quality feed for the poultry sector in the district.

2.1.7.5 Suggested action points

Banks

- Banks may encourage contract farming for broiler activity and may finance units for capital investments like sheds and equipment after ascertaining the credibility and capability of the service providers also finance breeding/ rearing units of alternative

species of poultry (quail, duck, etc.) and diversified activities under poultry sector viz., breeding farms, hatcheries, specialized transportation vehicles, feed mixing units, etc.

- Banks may ensure a minimum spacing of 600 m between two units in view of epidemics like avian flu, besides bio-security measures.

Government Department

- Training may be provided to the beneficiaries on poultry activity to enable them to avail of financial assistance from banks for setting up broiler units under Government sponsored schemes.
- Department needs to educate the poultry farmers about the biosecurity measures such as spacing between the sheds, system of housing, vaccination schedule, etc. to check cross contamination and prevent incidence of diseases.
- Construction of cold storages to stock poultry meat and eggs could be encouraged to maintain the prices at reasonable levels.
- Construction of godown to stock feed ingredients could benefit the maize growers in getting remunerative price.
- Setting up of mini feed units by SHGs/JLGs for manufacturing and supplying feed to the small poultry units at reasonable prices may be explored.

2.1.8 ANIMAL HUSBANDRY – SHEEP, GOAT & PIGGERY DEVELOPMENT

2.1.8.1 Introduction

Sheep and Goat rearing is carried out as an important economic activity mainly by landless agricultural labourers. This activity is not only the primary source of livelihood to a majority of these landless labourers, but also the provider of supplementary income to small farmers/marginal farmers. It is, therefore, an important subsidiary activity, next only to dairying. Also, a separate Ministry of Animal Husbandry, Dairying and Fisheries has been created in the Government of India in 2019 to cater to the needs of these sectors. Sheep, goat and pig rearing provides gainful self-employment, improved nutrition and additional income to poor farmers. Agro-climatic conditions in the district are conducive for these activities. As per the 20th Livestock and Poultry Census 2019 there were 177058 Sheep, 339481 Goat and 845 Pigs in the district. Ramanathapuram White and Keezha Karaikal are the common breeds in the district.

Ground Level Credit Flow (GLC)

Agency-wise Ground Level Credit Flow under AH-Sheep, Goat & Piggery Farming during the past 3 years is as under

(₹ lakh)				
Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	5437.44	614.62	564.74	6616.80
2019-20	5418.34	580.00	695.74	6694.08
2020-21	4379.23	1209.64	256.10	5844.97
2021-22 (Target)	4258.55	583.57	1816.72	6658.84

2.1.8.2 Infrastructure & linkage support available, planned and gaps

- The Government of Tamil Nadu announced the implementation of 'Scheme for Free Distribution of Goats/Sheep' to the poorest of the poor in the State in order to improve their living standards. Each beneficiary is provided with 1 male and 3 female goats / sheep

which are around 6-8 months of age. Insurance of animals is done at Government cost at purchase spot itself.

- The Sub-Mission on Fodder and Feed Development: to address the problems of scarcity of animal feed resources, in order to give a push to the livestock sector making it a competitive enterprise for India, and also to harness its export potential. The major objective is to reduce the deficit to nil.
- The National Animal Disease Control Programme (NADCP) was launched in 2019 for eradicating the foot and mouth disease and brucellosis in livestock. It aims to control the diseases by 2025 and eradicate it by 2030.
- 65 small veterinary clinics have already been sanctioned and completed under RIDF in the district at a total loan assistance of Rs. 964.57 lakh. Under RIDF XXV one more veterinary dispensary has been sanctioned with a total loan assistance of Rs. 38.48 lakh.
- KCC facility has been extended for working capital requirements for animal husbandry activities. Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self-Help Groups including tenant farmers having owned/rented/leased sheds are eligible.
- The National Mission for Protein Supplements programme was also launched to take up activities to promote animal-based protein production through livestock development, Sheep/Goat rearing and Piggery.

2.1.8.3 Assessment of Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and the revisions in physical and financial projections for the said year are given below

(₹ lakh)

Sl. No	Activity	Unit size	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Sheep (rearing unit)	10+1	1.20	2700	3240.00	3240.00
2	Sheep (breeding unit)	100+5	12.71	11	139.81	125.83
3	Goat	10+1	1.20	2400	2880.00	2880.00
4	Piggery	20+4	11.00	300	3300.00	2970.00
	Total			5111	9559.81	9215.83
	KKC @ 20%				1911.96	1843.17
	SGP total				11471.77	11059.00

Under the Breeding Policy of State Govt., District Livestock Farms to produce and maintain quality rams and ewes for selling them to local farmers to improve progeny and breeding.

2.1.8.4 Critical Intervention required for creating definitive impact

- Quality breeds of animals like Kanniadu, Kodiadu, Molaiadu and Salem black breeds of goats need to be made available.
- More awareness to be created on Animal Husbandry Infrastructure Development Fund
- Formation of goat/sheep FPOs can be encouraged for collectivization and marketing of milk.
- Rearing of animals in Integrated Farming System (even in 2 ac of land) will enable the farmer to go for organic farming and use all the resources in the field to reduce the expenses and get better price for organic produce.
- Leasing out unallotted / waste lands to SHGs and/or JLGs for dairy, fodder development could also be explored.

2.1.8.5 Suggested action points

Banks

- Banks may finance sheep, goat and pig rearing/breeding units under GoI subsidy scheme through formation of JLGs
- Banks may also finance sheep breeding farms so as to improve supply of quality animals.

Government Department

- Undertake rejuvenation of grazing lands for fodder cultivation and build required stock as also strengthen permanent pasture lands
- Sensitization of farmers to ensure that animals are adequately covered under insurance and also to create awareness to claim insurance compensation in case of the death of goat/sheep
- Establish community feed and fodder banks with the help of SHGs/JLGs so as to enable the landless families and poor farmers to take up animal husbandry activities.
- Free periodical deworming of sheep and goats may be done in the district.

Area development scheme on Animal husbandry activities in Rainfed blocks of Sivagangai district is being implemented since 2018-19 in Sivagangai involving major Commercial bank branches, Sivagangai DCCB and TNGB in the rainfed blocks of Kannangudi, Manamadurai, Sakkottai & Sivagangai to facilitate flow of GLC and creation of livestock assets which can act as buffer in these rain fed blocks.

2.1.9 FISHERIES DEVELOPMENT

2.1.9.1 Introduction

Fisheries is an important sector, which is providing food security, nutritional security, livelihood support and contributing to exports. Considering the potential of the fisheries sector, Central Government has made announcement of a Rs.20,050/-crore scheme, Pradhan Mantri Matsya Sampada Yojana, to address critical infrastructure gaps for the fisheries sector. Tamil Nadu is located on the southeast coast of Indian Peninsula with a part of Coromandel Coast of Bay of Bengal and Indian Ocean & having second-longest coastline in the country. It is enriched with diverse, abundant and productive brackish, marine & inland fisheries resources, giving fisheries sector chance to play an important role in maintaining prosperous of the state. The total fish production of Tamil Nadu during year 2019-20 was 7.57 lakh tonnes, of which 5.83 lakh tonnes come from marine sources and 1.74 Lakh tonnes from inland sources. (Handbook of FS2020). Tamil Nadu ranks 4th in total fish production of the country and for marine fish production, it ranks 2nd. The State exported 0.129 Lakh MT of marine products and earned a foreign exchange of Rs. 5,591.49 Crore during 2018-19. State Fisheries Sector contributes 0.49% to the Gross State Domestic Product (GSDP).

Sivagangai district is not endowed with a coastal line and is bound by land on all sides, the activity is confined to inland fish farming in ponds, tanks, lakes and other suitable water bodies which covers mainly fresh water fish culture and fresh water prawn culture. Fishing is also undertaken in reservoirs and by taking village ponds on lease.

Development of fisheries enables provision of alternative nutritious food to the people. The sector offers good scope and opportunities for promotion through small farmers due to its low investment cost. The total inland fish production in the district was 425 tonnes in 2019-20, 178.99 tonnes during 2018-19, 122.5 tonnes in 2017-18 and 227 tonnes during 2016-17 (District Statistical Handbook 2019-20). The production of fish is not sufficient for consumption of the population and there is no export/import activity of fish in the district.

2.1.9.2 Infrastructure & linkage support available, planned and gaps

- The Tamil Nadu Fisheries Department is implementing online enrollment of beneficiaries through Common Service Centers (CSCs) for all the welfare schemes to ensure transparency, facilitate hassle free and timely disbursement of relief to the beneficiaries with biometric authentication.
- To achieve and utilize available fisheries resources in the sustainable manner Ministry of Agriculture, Govt. of India has set an outlay of Rs.3000 crore for doing Blue Revolution programme (Neel Kranti Mission) giving focus on production, productivity, upgrading technology and infrastructural development etc.
- The total Inland fresh water spread area is 75600 ha, out of which the culturable area is 18900 ha. Only 528 families for all the entire district are engaged in fisheries which is very low compared to the potential the sector holds.
- There are no freezing plants, ice plants, cold storage and walk in coolers available in the district. These need to be developed. There is also no fisheries training centre in the district.
- Establishing one, especially inland fisheries training centre would impart knowledge and latest techniques to the people and this would help in increasing the fish production in the district.
- Fish Farmers' Development Agency (FFDA) plays an important role in promotion of inland fisheries by selecting the beneficiaries, preparation of project report for submission to bank, providing training, administering the subsidy and providing necessary technical assistance. FFDA does not have an office in Sivaganga District.

2.1.9.3 Assessment of Credit Potential for the financial year 2022-23

There has been no credit flow to the sector in the years 2018-19, 2019-20 and 2020-21. Considering the importance of fish as an additional source of food, the ACP target for this sector for the year 2021-22 has been set at Rs. 327.60 lakh. The potentials available under this sector for the financial year 2022-23 and revisions in physical and financial projections for the said year are given below.

Sl No	Activity	Unit (No./ Area)	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Composite Fish Culture	Ha	8.93	38	339.35	305.41
2	Fresh Water Prawn Culture#	Ha	10.50	25	262.50	0.00
3	Ornamental Fish Breeding#	No	8.40	27	226.80	0.00
	Total			90	828.65	305.41
	Working capital @ 20%					61.08
	Fisheries Total					366.49

#-Prawn culture and ornamental fish breeding activities are covered under various Government Programmes and hence no projection is made for the year 2022-23.

2.1.9.4 Critical Intervention required for creating definitive impact

- Fisheries Department has to formulate and adopt regulatory measures for conservation and management of available fishery resources.
- Tanks need to be de-silted regularly, the embankments need to be strengthened which would then pave the way for intense fishing activities.

- Setting up of a branch of FFDA in the district and improvement in extension services by the department will bring about interest in the farmers for taking up fisheries activities.

2.1.9.5 Suggested action points

Banks

- Freshwater prawn culture does not need any licensing and it is an environment friendly venture, which also has good export market. Banks may extend required credit support to such units.
- Banks can also consider financing private investment for construction of farm ponds as an integrated water harvesting structure for irrigation and fish/prawn culture.
- The KCC shall be extended to Animal Husbandry & Fisheries sector also as per the approved scale of finance and farmers are eligible for 2% interest subvention for working capital loan upto Rs. 2 lakh for Animal Husbandry and Fisheries activities

Government Department

- Extension services by the fisheries department for the production and marketing of fish needs to be stepped up.
- Ornamental fishery is in more demand both within and outside the country and this demand needs to be tapped for additional income to the fishing community in the district. Banks may, thus, finance these ornamental fish seed farms.
- More number of SHGs on fishing and related activities needs to be formed and fishermen could be formed into JLGs for credit linkage.
- These SHG federations may be encouraged to attempt fish culture in panchayat tanks

2.1.10 FARM CREDIT- OTHERS– BULLOCKS, CARTS, TWO WHEELERS ETC

2.1.10.1 Introduction

In spite of large-scale application of tractors and electrical power in agriculture, animal power plays an important role in India. Bullocks continue to perform farm operations for small and marginal farmers and are popular for transporting the inputs to the farm as well as for taking the produce to the market place.

Draught animals, particularly bullocks, are still the predominant source of mobile power on about 60% of the cultivated area. They are very versatile and dependable source of power and are used in sun and rain under muddy and rough field conditions. They are born and reared in the village system and maintained on the feed and fodder available locally.

Two wheelers are used to carry fertilizer etc. by the farmers. Bullocks and two wheelers play a major role in agricultural operations and transporting of goods in respect of small and marginal farmers.

Ground Level Credit Flow (GLC)

Agency-wise Ground Level Credit Flow under Fisheries Farming during the past 3 years is as under.

(₹ lakh)

Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	27364.80	3046.85	1349.86	31761.51
2019-20	26169.06	5245.75	1667.34	33082.15
2019-20	12517.59	2423.57	655.04	15596.20
2020-21 (Target)	17834.37	235.00	2058.88	20128.25

2.1.10.2 Infrastructure & linkage support available, planned and gaps

- Small and marginal farmers, with an average land holding size of 0.87 Ha, in the district form 95 per cent and hold 74 per cent of the total area. This preponderance of smaller/marginal farm holdings in the district supports the need for investment for purchase of plough bullocks and bullock carts.
- The availability of quality bullocks is reducing in the district. This needs to be addressed immediately. Adequate veterinary clinics and services are available in the district to cater to the health of the animals.

2.1.10.3 Assessment of Credit Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and revisions in financial projections for the said year are as under.

Sl. No.	Activity	Unit size	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Bullocks	Pair	0.90	600	540.00	540.00
2	Bullock-Carts	1	0.80	500	400.00	400.00
3	Kisan Bikes	1	0.90	600	540.00	540.00
	Total			1700	1480.00	1480.00

The financial projection includes revision in Unit costs as also other economic considerations on account of inflation etc.

2.1.10.4 Critical Intervention required for creating definitive impact

- There is only one Agri Clinic and Agri-Business Centre in the District in Thiruppuvanam block. This number is very less compared to the huge potential available that could be tapped beneficially. District Administration and DIC may come out with special and attractive offers to encourage Agri-Graduates to set up ACABCs in the District.
- Kisan Bikes/Electric carts are not familiar to the Kisan/Farming Community. The District Administration may conduct special familiarization camps to introduce the bikes in the district.
- Farming Equipments Hiring Centres need to be opened in the district to help the farmers to hire the equipments/agricultural implements as and when they need, at cheaper rates.

2.1.10.5 Suggested action points

Banks

- Banks may continue to encourage entrepreneurs for manufacture of quality carts and bullock drawn implements.
- Banks to provide loans for purchase of two-wheeler for agricultural purposes to the eligible farmers as this is an emerging activity.
- Banks may provide loans for purchase of bullocks to increase the number of bullocks in the district.

Government Department

- Since most of the SC/ST beneficiaries are interested to avail loans under the sector, THADCO may conduct awareness camps at block level for the benefit of beneficiaries.

2.1.11 INTEGRATED FARMING SYSTEM

2.1.11.1 Introduction

India is a country of about 138 crore people. Agriculture is the primary source of income for about 58% of Indian population. More than 70 percent of India's population lives in rural areas where the main occupation is agriculture. Indian agriculture is characterized by small farm holdings. The average farm size is only 1.15 hectares. Around 85 percent of farmers have land holdings smaller than 2 ha and they cultivate nearly 55 percent of the arable land. This leads to increased demand for food and decline in per capita availability of land in India. There is hardly any scope for horizontal expansion of land for food production. Only vertical expansion is possible by integrating appropriate farming components requiring lesser space and time and ensuring periodic income to the farmer. One of the ways to make farming a viable proposition is to bring diversification in agriculture.

In Sivagangai block, almost all the farmers are following integrated farming system by default. All the farmers' households have presence of field crops, horticultural trees, live fencing, vegetables, goats and native chicken. Milch animals and farm ponds are also found in many of the farms. This is not the case in most of the other blocks. Only a handful of farmers are practicing IFS in the other blocks.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Infrastructure available for different sectors have been listed out in the previous chapters. All the departments are promoting integrated farming system by providing assistance/subsidy for different components. There is need to converge their efforts for promoting IFS models. The district's average size of landholding is 0.61 ha and rice is the major crop cultivated in around 70% of the net sown area. Hence, a 1-hectare model of rice-based IFS is proposed by considering the components that are suitable for the district.

Sl. No.	Component	Details	Area (in Ha.)	Amount (in Rs.)
I	Term Loan			
1	Agriculture	<u>Field crops-Cropping pattern:</u> (based on water availability) <ul style="list-style-type: none"> Paddy + Pulses/ Groundnut/Cotton/ Gingelly/ 	0.70	0.00
2	Horticulture & Agroforestry	<ul style="list-style-type: none"> <u>Tree crops:</u> Coconut/ Mango/ Guava/ Lime/ Tamarind/ Jack/ Banana/ Teak – 100 to 150 seedlings - <i>on the boundary of the field & on the bunds of farm pond</i> <u>Vegetables & Flowers:</u> Bhendi, Brinjal, Radish, Guards, & Jasmine/other flowers – <i>on the bunds of farm pond</i> <u>Live fencing:</u> Hill Mango (Kiluvai)/ Glyricidia (Seemai agathi)/ Indian ash tree (Odhiyan) - <i>on the boundary of the field</i> 	0.02 0.00 0.02	10000.00 2000.00 5000.00
3	Animal Husbandry	<ul style="list-style-type: none"> <u>Dairy:</u> 2 animals – <i>with 200 sq. ft. of shed</i> <u>Goatery:</u> 10+1 animals – <i>with 200 sq. ft. of shed</i> 	0.10	140000.00 50000.00

		<ul style="list-style-type: none"> Fodder cultivation: 8 cents for Cumbu Napier grass, 4 cents for Multicut sorghum, 3 cents for Perennial legume, 3 cents for annual legume & 2 cents for fodder maize – <i>20 cents of land</i> (based on TANUVAS 10 cent model) 		3000.00
		<ul style="list-style-type: none"> Dry fodder/feed storage: <i>200 sq. ft. of shed</i> 		10000.00
		<ul style="list-style-type: none"> Azolla cultivation – <i>1 cent of land</i> 		3000.00
		<ul style="list-style-type: none"> Poultry: 50 birds – <i>with 150 sq. ft. of shed over the farm pond</i> 		10000.00
		<ul style="list-style-type: none"> Ducks: 5 birds - <i>shed over the farm pond</i> 		2000.00
4	Fisheries	<ul style="list-style-type: none"> Farm Pond: Composite fish culture (stocking density of 1000 to 1500) - <i>22 cents of land</i> (pond size = 30m×30m×2m) 	0.10	100000.00
5	Water resources	<ul style="list-style-type: none"> Irrigation Pumpset Sprinkler system with underground pipeline connection 	0.01	170000.00
6	Other allied activities	<ul style="list-style-type: none"> Mushroom cultivation in sheds 	0.005	50000.00
		<ul style="list-style-type: none"> Bee Keeping – 20 boxes – <i>to be kept across the field</i> 	0.00	50000.00
7	Waste Management	<ul style="list-style-type: none"> Vermicompost unit in bags 	0.01	10000.00
		<ul style="list-style-type: none"> Biogas plant – <i>2 to 6 cum. model</i> 	0.005	60000.00
8	Misc.	Area for residential house, drying yard & other misc. activities	0.03	0.00
		Sub-Total (a) – Term Loan	1.00	675000.00
II	KCC			
1	Agriculture	Paddy	0.70	58800.00
2	Animal Husbandry	Dairy – 02 animals	--	30000.00
		Goat Rearing – 10+1 unit	--	22000.00
		Poultry – 50 birds	--	65000.00
3	Fisheries	Composite Fish Culture	--	49000.00
		30% of above for (i) Household Consumption & Post Harvest Expenses & (ii) Maintenance & Repairs of Farm Assets	--	67440.00
		Sub-Total (b) - KCC		292240.00
		Total (a+b)		967240.00
		Total (rounded off to nearest '000)		967000.00

* Solar energy system can also be integrated for household energy consumption and irrigation system.

2.1.11.3 Assessment of Credit Potential for the financial year 2022-23

(₹ lakh)

Sl. No.	Activity	Unit	Unit Cost	PLP Projection for 2022-23		
				Physical Units	TFO	Bank Loan
1	Rice based IFS model	Ha.	9.67	36	348.12	313.31
	Total				348.12	313.31

2.1.11.4 Critical Intervention required for creating definitive impact

- KVK and other resource institutions in the district should create demo IFS fields on one acre model and train the farmers on importance & merits of integrating the different components.
- Subsidies available with different departments should be converged and given to farmers adopting IFS so that more no. of farmers will start adopting the model.

2.1.11.5 Suggested Action Points

- IFS model should be promoted on mission mode by departments and institutions as this is the only model which can help in doubling farmers' income.
- State Bank of India has financed several IFS farmers in the district. Similarly other banks should come forward in financing the farmers for IFS.

2.1.11.6 Other Related Matters

- National Mission on Sustainable Agriculture (NMSA)- Under NMSA scheme, subsidy is available at 50% of input cost for crop based (fields crops/ plantation crops), livestock based and also fisheries based Integrated Farming Systems.

2.2 AGRICULTURE INFRASTRUCTURE

2.2.1 CONSTRUCTION OF STORAGE AND MARKETING INFRASTRUCTURE

2.2.1.1 Introduction

Indian economy is an agrarian economy with over 70% of the population engaged in activities related to agriculture. With good monsoons in a row, Indian food grain production is estimated to touch a record high of 303.34 million tonnes in 2020-21 (2nd Advance Estimates) which is nearly 5.84 MMT more than the previous year production of 297.50 MMT. Of the total production, food grain output is estimated to be 147.95 million tonne from the kharif (summer) season and 155.40 million tonne from the rabi season of this year. All these leads to increased requirement for higher storage capacity in India. The storage capacity available with Government agencies is primarily used for keeping central stock of food grains for the buffer stock, public distribution systems and other Government schemes, which consequently leaves only a marginal capacity for other players to store their produce.

The post-harvest losses and distress sale remain the major issues in the agricultural marketing system in the country. They occur mainly due to the perishable nature of agricultural produce coupled with lack of marketing infrastructure. In regard to the importance of post-harvest requirements, it may be quoted that "the Perishable Agricultural Commodities had in fact estimated the actual post-harvest losses at about 25 to 30 per cent of the produce mainly due to mishandling of the produce, improper storage facilities and means of distribution and seasonal over production". Agricultural produce, therefore, require scientific storage and handling facilities to minimize post-harvest loss and maintain nutritional quality for the consumer.

Warehousing: Warehouses are scientific storage structures especially constructed for the protection of the quantity and quality of stored products. Warehouses work under the respective Warehousing Acts passed by the Central or State Governments and any person may store notified commodities in a warehouse on agreeing to pay the specified charges.

Status of existing facilities in the district

Sl. No.	Facility	Nos.	Capacity in MT	Owned/Regulated by
1	Warehouse	8	30600	SWC
2	Warehouse	1	4750	Private
3	Rural godowns	172	18500	Cooperative
4	Cold storages	1	1500	Private
5	Regulated markets	7	7950	Dept of Agri Marketing
6	Farmer's market	4	-	-

Ground Level Credit Flow (GLC)

There was a credit flow of ₹679 lakh 2016-17, ₹135.230 lakh during 2017-18. There was no credit flow to this sector during the years 2018-19 and 2019-20. The ACP target for the year 2021-22 is fixed at ₹ 608.88 lakh.

2.2.1.2 Infrastructure & linkage support available, planned and gaps

- Negotiable warehouse receipt, which was launched in 2011, allows transfer of ownership of that commodity stored in a warehouse without having to deliver the physical commodity. These receipts are issued in negotiable form, making them eligible as collateral for loans. WDRA has set up a portal for online registration of warehouses.
- The Agricultural Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by Ministry of Agriculture and Farmers' Welfare, Government of India. The AMI sub scheme of ISAM is applicable for new credit linked projects, where term loan has been sanctioned by eligible financial institutions.
- Production of major food grains is 369886 MT in the district with paddy having the major share of 196207 MT. The production of horticultural crops in the district is to the extent of 159880 MT. The existing capacity of 63300 MT storage facilities available in the district is therefore inadequate. There is a gap in the infrastructure which can be set off through promotion of infrastructures in Sakottai and Kannangudi blocks where many rice mills are located/upcoming.
- Thirupathur Block could be developed as a hub serving Singampunari, S Pudur, Sakkottai, Kalayarkoil, Kallal and Sivagangai blocks for establishing cold storage chains.

2.2.1.3 Assessment of Credit Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and revisions in physical and financial projections for the said year are given below.

(₹ lakh)

Sl. No	Activity	Unit MT	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Storage Godowns	3000	215.00	120	25800.00	23220.00
2	Cold Storage	1000	205.00	60	12300.00	11070.00
3	Agri Infrastructure Marketing	Nos	155.00	60	9300.00	8370.00
4	Chilling Plant	2000l	30.00	60	1800.00	1620.00

5	Bulk milk cooling units	5000l	15.00	24	360.00	324.00
7	Poultry cold storage	Nos	22.00	60	1320.00	1188.00
8	Refrigerated transport vehicles	5MT	15.00	60	900.00	810.00
9	Others	Nos	30.00	24	720.00	648.00
Total				468	52500.00	47250.00

2.2.1.4 Critical Intervention required for creating definitive impact

- Storage facilities for different kinds of agricultural products have to be created in the production areas or nearby places particularly in the rural areas so that the farmers can transport their produce to these places immediately after harvest in the shortest possible time
- Setting up agro-processing units in the producing areas will reduce wastage of horticultural produce, increase value addition and also create off farm employment opportunities in the rural areas.

2.2.1.5 Suggested action points

Banks

- Banks may encourage private entrepreneurs for creating infrastructure like ripening chambers, rural godowns, drying yards, seed processing plants, milk chilling plants and other transport facilities.
- Banks may extend pledge loan facilities to farmers (especially SF/MF). Upgradation and dissemination of market intelligence will need special focus.

Government Department

- Department of Agri. marketing and Agri Business may play a pivotal role in dissemination of information on post-harvest technologies among farmers.
- Small Farmers Agri Business Consortium (SFAC) schemes may be popularized to cater to the needs of farmer entrepreneurs and promote public-private investments in agri-business.
- Post-harvest management technologies should be popularised among farmers.

2.2.2 LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction

Land development comprises all the activities undertaken by farmers to improve productivity of land, prevent soil erosion and to improve land quality. Efficient management of land resources is a pre requisite for increasing agricultural production. Inherent factors like conversion of fertile agricultural lands for non- agricultural purposes, erratic and uneven distribution of rainfall, dwindling ground water resources, indiscriminate use of fertilizers and pesticides and deterioration in soil health are posing serious challenges to agriculture. This has resulted in reduction in the gross cropped area and the net sown area. Further, poor adoption of crop management practices and generalized cropping system have led to decline in organic matter content and marginalization of land holdings inhibiting large scale adoption of mechanized technologies.

As per the district statistical data 2019-20, Sivagangai district has 147232 ha of fallow lands and 17775 ha of barren and cultivable wastelands which offer good potential for bringing some of this area under cultivation with proper treatment. Predominant types of soil found in the district are

red sandy and black soil. Vaigai is the major river flowing through the district from the Western Ghats. Rain fed areas in the district account for 37%. The sector will benefit from the 6 watershed projects being implemented by NABARD in the district in addition to projects taken up independently by TAWDEVA. Further, GoTN's emphasis on digging of farm ponds will bring large tract of fallow land into cultivation which will also spur demand for fertilizers and pesticides and the increased awareness among the farmers in this regard will also help in bringing large tracts of wastelands in to cultivation. Generally, soils of the district are low in Nitrogen and Potassium. Soil Testing Lab in Sivagangai is being used extensively for issue of 'Soil Health Cards' and NABARD is propagating the need for soil testing and soil health cards through Farmers Clubs.

Ground Level Credit Flow (GLC)

Agency-wise Ground Level Credit Flow under Land Development, Soil Conservation and Watershed Development during the past 3 years is as under

(₹ lakh)				
Year	Commercial Banks	Coop Banks	RRB	Total
2018-19	31244.69	3511.49	1542.70	36298.88
2019-20	29897.26	6005.35	1905.53	37808.14
2020-21	44505.55	8655.25	2330.64	55491.44
2021-22 (Target)	54471.15	974.62	4156.43	59602.20

2.2.2.2 Infrastructure & linkage support available, planned and gaps

- Organic inputs production is one of the activities supported under the Agriculture Infrastructure Fund.
- There are 2 soil testing labs in Sivagangai district. One is the Government's Soil testing laboratory and the other, Agri clinic cum mini soil testing laboratory, funded under the RKVY. Both are located in Sivagangai.
- The Department of Agriculture issues soil health cards to all the farmers who approach the department for soil testing. A nominal fee of ₹20 is charged for issuing the card.
- The agriculture department is also undertaking seed production and distribution activities. The department has been given a target of 550 for the current year.
- There are 6 watersheds in the district being implemented with the grant support from NABARD. Sustainable Development Plan and Climate proofing Activities have also been sanctioned in these watersheds.

2.2.2.3 Assessment of Credit Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and revisions in physical and financial projections for the said year are as under.

(₹ lakh)						
Sl. No	Activity	Unit (No./ Area)	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Land Reclamation*	Ha.	1.57	2500	3925.00	0.00
2	Farm Ponds	Nos.	1.68	1500	2800.00	2520.00
3	Loans for Watershed Devpt	Nos	1.57	1300	2041.00	2041.00

4	Percolation Tanks	Nos.	0.90	660	594.00	594.00
	Total			5960	9360.00	5155.00

** Covered under various Government schemes*

Since the land reclamation and development activities are covered under various Government programmes, no financial projection for 2022-23 has been made to activities under this sector. However, the Financial Projection in respect of new and other activities covers revision in unit costs as also other economic considerations on account of inflation etc.

2.2.2.4 Critical Intervention required for creating definitive impact

- Adoption of organic compost would take two to three years to achieve the optimum yield and hence would lead to loss of income for the farmers. To address this, farmers need to adopt integrated farming system to supplement their income.
- Commercial Production of Organic Inputs viz. Bio fertilizer, Vermi compost / vermi hatcheries & Compost from vegetable and fruits, etc., needs to be taken up by farmer aggregates like PACS, Producer Societies etc.
- Public and private initiatives need to be strengthened for addressing the area of land development in the district. Fallow lands may be utilized for horticulture and forest crop cultivation.

2.2.2.5 Suggested action points

Banks

- Banks may finance for organic cultivation of both field and horticultural crops. Banks may explore the possibilities of supporting contract farming arrangements under organic farming especially for exportable commodities. Banks may include certification cost and marketing cost in the scale of finance.
- Banks may finance for land reclamation and on farm activities as a composite loan, so as to bring more area under cultivation.
- Banks may formulate schemes for farmers who take up On Farm Development Works such as land leveling, bunding, field channels and drainage, etc., under well command and extend financial assistance.

Government Department

- Focus on organic farming to minimize dependence on chemical fertilizers. Sensitization programmes on organic farming and organic farming certification procedures may be conducted for farmers.
- Cluster based organic farming producer's groups may be formed in the potential areas of organic farming and may be linked with credit institutions and market channels.

2.2.3 AGRI INFRASTRUCTURE- OTHERS

2.2.3.1 Introduction

Plant tissue culture or micro-propagation technology has made invaluable contribution to agriculture by enabling the production of disease free, quality planting material of commercial plants and fruit trees, throughout the year. It is a technique for in vitro growth of plantlets from any part of the plant in a suitable nutrient medium under controlled aseptic conditions. Tissue culture plays an important role in Horticulture production. Horticulture mainly depends up on selection of desired types of plants and their multiplications. The main advantage of tissue culture technology lies in the production of high quality and uniform planting material that can be

multiplied on a year-round basis under disease-free conditions anywhere irrespective of the season and weather.

Agriculture Biotechnology: With more than a billion-plus mouths to feed, and counting, crop biotechnology has to be a natural winner in priority terms for a country like India, especially in the era of climate change, degradation of farmlands, increased soil salinity, due to drop in groundwater as well as pollution of surface water sources, more frequent droughts and so on. Advances in gene discovery and genomics have led to the identification of several novel genes that provide excellent opportunities for effectively tackling problems of biotic/abiotic stresses, for enhancement of crop productivity, and for improvement of their nutritional quality.

Seed production: Seed is the basic and most critical input for sustainable agriculture. It is estimated that the direct contribution of quality seed alone to the total production is about 15 – 20% depending upon the crop and it can be further raised up to 45% with efficient management of other inputs. The introduction of New Seed Development Policy (1988 – 1989) gave access to Indian farmers of the best of seed and planting material available anywhere on the world.

Bio fertilizers/Bio pesticides: Biofertilisers enhance the nutrient availability to crop plants (by process like fixing atmospheric nitrogen or dissolving insoluble phosphorous present in the soil); and also impart better health to plants and soil thereby enhancing crop yields in a moderate way. Biopesticides on the other hand on application through seed, foliar spray or as soil treatment increase their activity and prevent the growth of pathogenic fungi through their antagonistic activity or develop pathogenicity in target insect pests.

Vermicomposting: Chemical fertilizers have played a significant role in Indian Agriculture facilitating green revolution and making the country self-reliant in food production. However, it is not balanced plant nutrition and supply is limited to a few elements only. Further, it disturbs the soil health, leading to acidification, micro nutrient depletion, soil degradation, reduction in the activity of micro flora and micro fauna, poor crop health and lower crop yield and quality. In view of such emerging scenario, it is desirable to adopt sustainable and environment friendly approaches to sustain nutrient availability and ensure quality food production. Use of compost is one of such approaches for sustenance of soil fertility and soil life under all agricultural systems. With the increasing awareness of organic farming, use of compost is receiving much higher attention.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- The setting up of Tamil Nadu State Seed Development Agency (TANSEDA) at Devakottai and Sivagangai is a concrete step to ensure timely availability of certified and quality seeds to the farmers by coordinating all activities related to Seed.
- The agency will distribute the seeds through the existing Agriculture Extension centers, main and sub depots.
- Agriculture department is encouraging seed production activities and has been providing subsidy for seed production of certified paddy, hybrid paddy, pulses and millets.

2.2.3.3 Assessment of Credit Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 are as under

(₹ lakh)

Sr No	Activity	Unit	Unit cost	PLP 2022-23		
				Phy Units	TFO	Bank Loan
1	Tissue Culture-Banana (unit)	No	67.00	13	871.00	783.90
2	Seed Processing Unit	No	28.00	12	336.00	302.40
3	Vegetable Compost Unit	No	166.00	4	664.00	597.60

4	Bio-pesticides unit (TC 2000 cards p.a.)	No	67.00	10	670.00	603.00
5	Bio-Fertiliser Unit (150 tons p.a.)	No	176.00	3	528.00	475.20
6	Vermi compost (25 tonnes p.a.)	No	7.00	975	6825.00	6142.50
	Total			1022	9894.00	8904.60

2.2.3.4 Critical Intervention required for creating definitive impact

- Tissue culture laboratory needs to be established in the district to undertake research in the field for the production of disease free, quality planting material of commercial plants and fruit trees, throughout the year
- Infrastructure and laboratory facilities need to be created for the production of bio fertilizer and bio pesticide in the district.
- The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.
- Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken. Bankers should continue to finance liberally to these groups as it is helpful in creating infrastructure and demand in society for various articles and improve the social status.

2.2.3.5 Suggested action points

Banks

- Banks to extend financial support for setting up of bio-fertilizer and bio-pesticide production units and Vermi compost units through Credit Linked Subsidy available under KVIC/ GOI Schemes.
- Organic farming and export of organically grown fruits and vegetables are good business proposition and banks may reach out to these farmers for the credit requirements.
- Encourage SHGs/ JLGs taking up production of Vermi compost.

Government Department

- Popularize organic manure with a view to maintain ecological balance.
- Create awareness on the use of organic manures and bio-fertilizers by conducting Seminars/ Workshops extensively.

2.3.1 FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

Food and Agro Processing sector encompasses processing of raw materials from all agricultural crops including food grains, horticultural and plantation products, minor forest produce, livestock, fisheries etc. The sector has a vital role to play in linking agriculture with manufacturing which are two crucial sectors for growth of any agriculture-based country like India. This linkage between farm and industry is deemed as a pivot for doubling farmers' income by 2022 and thereby helping to mitigate farm distress. Food processing which primarily includes post-harvest management and value addition of produced commodities is crucial in ensuring food security by reducing wastage/spoilage of food items, creating gainful employment to local population, generating surplus for export, making available food items during off season etc.

A strong and dynamic food processing sector plays a vital role in reduction in the wastage of perishable agricultural produce, enhancing shelf life of food products, ensuring value addition to agricultural produce, diversification and commercialization of agriculture, generation of employment, enhancing income of farmers and creating surplus for the export of agro and

processed foods as the post-harvest wastage has been estimated to the tune of Rs.44000 crore per annum. As per the Central Institute of Post-Harvest Engineering and Technology (CIPHET) study 2018-19, the post-harvest losses are to the tune of 6% in cereals, 8% in pulses, 10% in oil seeds and 15% in fruits and vegetables in India.

Recent policies/schemes/interventions of the Government available

- Government of India had approved a Dairy Processing & Infrastructure Development Fund” (DIDF) with an outlay of Rs. 10881 crore during the period from 2017-18 to 2028-29. The fund has been set up with a corpus of Rs. 8084 crore with the NABARD.
- 100 per cent FDI permitted under automatic route (except for alcohol, beer & Sectors reserved for small scale industries) and repatriation of capital & profits permitted
- With the recent clearance of Foreign Direct Investment (FDI) in multi-brand food retail, the government is looking to double food processing levels to 20 per cent
- The scheme based on “Cluster” approach, which creates a well-defined agri/ horticultural processing zone with better support of infrastructure & well-established supply chain
- Investment-linked tax incentive of 100 per cent deduction of capital expenditure for setting up & operating cold chain facilities (for specified products) & for setting up & operating warehousing facilities (for storage of agricultural produce).

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- **Agriculture Infrastructure Fund for farmers-** The scheme envisages funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.) for development of financially viable Post Harvest Management infrastructure projects.
- **Scheme for Pradhan Mantri Formalisation of Micro Food Enterprises (PMMFE)-** The scheme, promoting the vision of Prime Minister ‘Vocal for Local with Global outreach’ is to be launched to help 2 lakh MFEs who need technical upgradation to attain FSSAI food standards, build brands and marketing. The identified food processing clusters in the State can be benefited under the scheme.
- **Animal Husbandry Infrastructure Development Fund-** The scheme aims to support private investment in Dairy Processing, value addition and cattle feed infrastructure. Under the scheme, Incentives are to be given for establishing plants for export of niche products.
- There is a sugar mill with 5000 TCD capacity, 60 rice mills with 1TPD capacity, 5 fruit processing centres with 300 MT capacity, 4 dairy processing centres with 80000 LPD capacity in the district.
- Spices Park, located in Kottagudi village of Sivagangai block has been designated as a Mega Food Park by the Government of Tamilnadu with a capacity of 256 MT
- A Krishi Vigyan Kendra is located at Kundrakudi under the Director of Extension Education, Tamilnadu Veterinary and Animal Sciences University offering training in multifarious disciplines like animal husbandry, fisheries, agriculture, horticulture, soil science and home science.

2.3.1.3 Assessment of Credit Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and the revisions in physical and financial projections are given below.

(₹ lakh)

Sl.No	Activity	Unit (No./ Area)	Unit cost	PLP (2022-23)		
				Phy Uni ts	TFO	Bank Loan
	Agro based					
1	Rice Mills/Modernization	No	73.50	31	2278.50	2050.65
2	Modern Rice/Flour Mills	No	7.60	37	281.20	253.08
3	Groundnut decortication/ Extraction units	No	24.00	80	1920.00	1728.00
4	Coconut Oil Mills	No	24.00	22	528.00	475.20
5	Fruit Processing	No	26.25	30	787.50	708.75
6	Cattle Feed Plant	No	7.40	40	296.00	266.40
	Allied based					
7	Milk Processing Unit	No	28.00	66	1848.00	1663.20
8	Fish Processing Unit	No	35.30	5	176.50	158.85
9	Bakery	No	2.20	191	420.20	378.18
10	Pickles	No	1.15	112	128.80	128.80
11	Masala Making	No	2.30	159	365.70	329.13
12	Chips Making	No	1.15	159	182.85	182.85
13	Others	No	1.18	173	204.14	204.14
	Total				9417.39	8527.23
	Working Capital 25% (Including for existing units)				2354.35	2131.81
	Total				11771.74	10659.04

2.3.1.4 Critical intervention required for creating a definitive impact

- Department of Plantation and Horticulture may popularize fruit processing activities among the entrepreneurs
- AAVIN may take efforts to promote milk- based processing activities in the district.
- Emerging technologies in food processing/food preservation like controlled atmosphere storages, ripening chambers, aseptic packaging, vacuum packaging, high pressure packaging and food safety and quality certification like FSSAI/HACCP/ISO22000/ISO14000 etc. needs to be made use of for better price realization.

2.3.1.5 Suggested action points

Banks

- Banks may encourage financing of various Agro & Food Processing activities under PMFME
- Banks may consider to avail NABARD's Special Refinance
- Banks may step up lending to the sector by availing coverage under CGTMSE

Government Department

- The food processing policy initiatives of the Central and State Governments and the latest emerging technologies in the sector needs to be familiarized among the farmers

2.3.2 AGRI ANCILLARY ACTIVITIES- OTHERS

2.3.2.1 Introduction

Agriculture ancillary activities provide the necessary vigor and the requisite linkages for the Agriculture sector to establish, strengthen and grow further. The ACABC Scheme 2010 of the Ministry of Agriculture, GoI, aims to supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-preneur, local needs and affordability of target group of farmers. It also aims to create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Back ended composite subsidy is available up to 44%, for SC/ST and women and 36% for all others, of total financial outlay for projects upto Rs. 1 crore under the scheme.

The apprehension of rising NPAs and the declining repayment culture due to the waiver of loans issued by banks come in the way of improving formal credit to certain segments of people. Hence, the gap could be effectively bridged by the registered Micro-Finance Institutions (MFI) in the district, especially for low income generating economic activities, including the traditional sector Agro Horticulture (AH) activities. The growing population and increased purchasing power at the hands of the people have fuelled growth in general. The ground level disbursements for individuals, SHGs/JLGs for meeting their consumption, business and other needs are showing an increasing trend. Still large section of petty traders engaged in sale of vegetables, fruits, fancy items, clothing material, daily use consumables, and people engaged in making snacks/roadside dhabas, eateries borrow from informal sources, commission agents operating in their area/market on daily/weekly/fortnightly interest rates. Linking this section of business community with banks is a challenge. This calls for innovative banking products, which would help them to come out of the clutches of such informal sources. Such people could be covered through GCC. Large section of them could be initially covered through OD facility of Rs.5000 per family under PMJDY accounts.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- About 103 Agriculture Science Graduates from the district have undergone training through MANAGE's Nodal Training Institute VAPS, Madurai, of which about 47 have set up their Agri Business units. The banks have so far sanctioned 7 projects and 4 projects are pending sanction.
- micro Finance Institutions (mFIs) are present throughout the district, especially in the rural areas. Their recovery is also very good in comparison to the other agencies. Banks may consider lending to farmers through these mFIs, which will bring down the interest burden on farmers, as compared to that of borrowing direct from the mFIs.

2.3.2.3 Assessment of credit potentials for the financial year 2022-23

The projections for the financial year 2022-23 for various other activities are as under

(₹ lakh)

Sl. No	Activity	Unit (No./ Area)	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	ACABC	No.	20.00	10	200.00	180.00
2	Loans to mFIs for onlending	No.	100.00	12	1200.00	1080.00
3	Credit requirement of FPCs	No.	25.00	10	250.00	225.00

4	PACS as MSCs	No.	20.00	24	480.00	432.00
5	Loans under PMJDY	No.	0.05	6000	300.00	300.00
6	Loans to State Sponsored organisations for SC/ST	No.	5.00	12	66.67	60.00
7	Loans to distressed farmers/landless farmers	No.	5.00	3600	6000.00	5400.00
	Total			9668	8496.67	7677.00

2.3.2.4 Critical intervention required for creating a definitive impact

- VAPS, Nodal Training Institute of MANAGE needs to provide handholding support to the trainees for setting up AC/ABC in liaison with banks in the district.
- Create awareness about the AC/ABC Scheme among the various stakeholder in the district. Cooperative Sector may through their viable PACS open ACABCs and work as Multi Service Cooperatives.

2.3.2.5 Suggested action points

Banks

- Stringent monitoring of the Priority Sector Lending (PSL) targets of banks with special focus on agri ancillary activities.
- Banks should finance only those MFIs that are registered with RBI and fulfil the conditions for on-lending, after taking due care to avoid duplicate financing
- There are 125 PACSs working in the cooperative sector of which 70% is nearly loss making and they need to be financially strengthened. Potentially viable PACS can be strengthened in the first phase.

Government Department

- Conduct of awareness programmes on the scheme by Govt. departments, bankers, etc.
- DIC may also explore the possibility of supporting a greater number of ACABCs by encouraging the fresh Agri-Graduates under NEEDS scheme.
- Experience sharing by successful Agri-preneur in Banker's fora will have a positive impact.
- Identifying good working mFIs in the district so as to lend to farmers through them.

Primary Agriculture Cooperative Societies (PACS) are grass root level Cooperative institutions primarily involved in meeting the credit requirement of the farmer members. There is a felt need to develop PACS as Multi Service Centres (MSCs) for meeting credit plus requirements of the members which will enable them to diversify their business and act as one stop shop and make them a self-sustainable entity. It has been decided to saturate all the potential PACS for conversion as MSC over a period of three years commencing from the year 2020-21 by providing special long term refinance facility through StcBs at 3%. Activities like upgradation of existing storage facility, construction of new scientific godowns, purchase of hi-tech agri-implements, drying yards, setting up of rural mart, shopping complex and weigh bridges can be undertaken under this scheme in the district.

CHAPTER- 3

3. CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES

3.1 Introduction

The Micro, Small and Medium Enterprises (MSME) sector is the engine of growth in India and contributes substantially to employment generation, scaling up of manufacturing capabilities, balanced regional development and socio-economic empowerment. It is the biggest employer after agriculture in the Country. As per the Annual Report (2018-19) of the Ministry of MSME, Government of India, the share of MSMEs in the Country's GDP is around 28.9%. MSMEs also contribute 48.1% of the total exports from India. Moreover, it is the MSME sector which can help to realize the target of the National Manufacturing Policy of raising the share of manufacturing sector in GDP from 16% at present to 25% by the end of 2022.

Considering the importance of off-farm sector, major initiatives and policy changes have been effected by RBI & Government of India. Under "Priority Sector Lending – Targets and Classification", a separate sub limit of 7.5% had been fixed for lending to micro enterprises covering bank loans to both manufacturing and service sectors. Further, all loans to units in KVI sector will be eligible for classification under the sub-target of 7.5 per cent prescribed for micro enterprises.

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 and the Central Government Gazette Notification S.O. 2119 (E) dated June 26, 2020, a new criterion for classifying the enterprises as Micro, Small and Medium enterprises has come into effect from July 1, 2020 as under:

Classification	Manufacturing Enterprises and Enterprises rendering services (in Rs. Crore)	
	Investment in Plant & Machinery or Equipment	Annual Turnover
Micro	Less than ₹ 1 crore	Less than ₹ 5 crore
Small	Less than ₹ 10 crore	Less than ₹ 50 crore
Medium	Less than ₹ 50 crore	Less than ₹ 250 crore

Schemes of Government of India viz., Pradhan Mantri MUDRA Yojana (PMMY), Stand Up India scheme, and Start Up India Scheme and various schemes of Government of Tamil Nadu are facilitating organized growth of MSME sector in the district.

As per the data available with Central Statistics Office (CSO), Ministry of Statistics & Programme Implementation, the contribution of MSME Sector in country's Gross Value Added (GVA) and Gross Domestic Product (GDP), at current prices for the last five years is as below

(₹. Crore)

Year	MSME GVA	Growth %	Total GVA	Share of MSME in GVA [%]	Total GDP	Share of MSME in GDP [%]
2014-15	3658196	-	11504279	31.80	12467959	29.34
2015-16	4059660	10.97	12574499	32.28	13771874	29.48
2016-17	4502129	10.90	13965200	32.24	15391669	29.25
2017-18	5086493	12.98	15513122	32.79	17098304	29.75
2018-19	5741765	12.88	17139962	33.50	18971237	30.27

Source: <https://msme.gov.in/sites/default/files/MSME-ANNUAL-REPORT%202020-21.pdf>

As per the National Sample Survey (NSS) 73rd round, conducted by the National Sample Survey Office, Ministry of Statistics & Programme Implementation, Government of India, during the

period 2015-16, Tamil Nadu has the third-largest number of MSMEs in the Country with a share of 8% and around five million enterprises. It also accounts for nearly 15.24% of India's micro-enterprises and has the highest number of non-farm units. Tamil Nadu enjoys a dominant position in the industrial sector as indicated by the Annual Survey of Industries (2017-18). Tamil Nadu has over 25 lakh persons engaged in the factory sector which is highest in the country. With 37,987 factories, the state accounts for the 4th highest number of factories in the country. It also ranks 3rd in the amount of invested capital and in terms of total industrial output in the industrial sector. The majority of MSMEs in Tamil Nadu are concentrated in sectors such as food and beverages, textiles and apparel, printing, metal fabrication, machinery and equipment, leather, rubber and plastics, chemicals, wood and furniture etc.

Recent policy initiatives

Sl. No.	Scheme Name
1	Prime Minister Employment Generation Programme(PMEGP)
2	Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)
3	Revamped Scheme Of Fund for Regeneration Of Traditional Industries (SFURTI)
4	Welfare Measures (Pradhan Mantri Suraksha Bima Yojana (PMSBY))
5	A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)
6	Credit Linked Capital Subsidy for Technology Upgradation
7	Marketing Assistance Scheme
8	Procurement and Marketing Support Scheme (P&MS)
9	Entrepreneurship Skill Development Programme (ESDP)
10	Assistance to Training Institutions (ATI)
11	Micro & Small Enterprises Cluster Development (MSE-CDP)
12	Revised guidelines (bilingual) of scheme SS&PR with effect from 15-10-2018. (Download English) & (Download Hindi)
13	National SC-ST-HUB (Download English) & (Download Hindi)

- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY)-** flagship outcome-based skill training scheme of the Ministry of Skill Development & Entrepreneurship (MSDE), with the objective to enable and mobilize a large number of Indian youths to take up outcome-based skill training and become employable and earn their livelihood. Government of India has announced various schemes which are available on <https://msme.gov.in/node/1764>.
- **NEEDS-** In accordance with the G.O Ms No 49 MSME Dept dated 29.10.2012, the educated youth will be given entrepreneur training, assisted to prepare their business plans and helped to tie up with financial institutions so as to set up new Manufacturing and Service ventures. The beneficiary must be a First-Generation Entrepreneur. The scheme details are as follows - Project cost above Rs.5.00 Lakhs and not exceeding Rs.5.00 Crore. Entrepreneur has to meet the cost of land, Rented/Leased Building, Technical Knowhow, Preliminary & Preoperative expenses.
- **MUDRA-** Pradhan Mantri Mudra Yojana was launched on April 18, 2015 for providing loans upto ₹10 lakh to the non- corporate, non- farm small/micro enterprises. Three products namely 'Shishu', 'Kishore' and 'Tarun' have been created to signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur and also to provide a reference point for the next phase of graduation/growth.
- **Standup India-** The scheme was launched on August 15, 2015 to promote entrepreneurship at grass root level for economic empowerment and job creation among

the Scheduled Caste, Scheduled Tribe and Women entrepreneurs with the objective to facilitate bank loans between ₹10 lakh to ₹100 lakh to atleast one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and atleast one Woman borrower per bank branch of all scheduled commercial banks for setting up a greenfield enterprise.

- Ministry of MSME has notified a simple one-page registration form 'Udyog Aadhaar Memorandum' (UAM) on 18th September 2015 after consultations with the states and stakeholders, on the basis of recommendations made by the Kamath Committee on Financial Architecture and observations.
- The Ministry of MSME, vide Gazette Notification No. 750(E) dated 29.07.2016 had notified the MSME Development (Furnishing of information Rules, 2016) under which all MSMEs are to furnish information relating to their enterprises online to the Central Government in the data bank maintained by it at www.msmedatabank.in.
- Vision Tamil Nadu 2023, inter alia, envisages industrial CAGR of 14 per cent in the next eight years so as to ensure that the contribution of the manufacturing sector to the GSDP is 22 per cent by 2023 and making Tamil Nadu as one of the top preferred investment destinations in Asia with special focus on manufacturing.

Ground Level Credit Flow (GLC)

(₹ lakh)				
Agency	2018-19	2019-20	2020-21	2021-22 (Target)
CBs	70576.13	60981.66	40326.01	49185.01
SCB	5763.37	5938.25	3809.85	1736.03
SCARDB	320.88	377.23	291.94	330.74
RRB	3590.15	3892.44	2122.42	7293.35
Others	4223.72	6041.48	3983.62	3095.87
Total	84474.25	77231.06	50533.84	61641.00

3.2 Infrastructure and linkage support available, planned and gaps

- There are 8100 MSME units in the district of which 7428 are registered, with a total investment of Rs. 35605 lakh. These units employ about 35643 people. Apart from this there are 17 large scale industries in the district with a total investment of Rs. 61229 lakh and employs about 4640 people.
- Sugar and coir are the major export items from the district. Singampunari has been identified as the coir cluster in the district. MSME related training programs are conducted at the Rural Training Centre, Amaravathipudur.

3.3 Assessment of Potential for the financial year 2022-23

The physical and the financial projections for the year 2022-23 are given as under.

(₹ lakh)						
Sl. No	Activity	Unit (No./Area)	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
A	Term Loans					
1	Micro Enterprises	Nos	10.00	2000	20000.00	18000.00
		Nos	25.00	300	7500.00	6750.00
		Nos	50.00	61	3050.00	2745.00
		Nos	100.00	24	2400.00	2160.00
2	Small Enterprises	Nos	500.00	33	16500.00	14850.00

3	Medium Enterprises	Nos	1000.00	12	12000.00	10800.00
B	Working Capital					
1	Micro Enterprises	Nos	10.00	1300	13000.00	11700.00
2	Small Enterprises	Nos	50.00	13	650.00	585.00
3	Medium Enterprises	Nos	100.00	10	1000.00	900.00
	Total MSME (A+B)				76100.00	68490.00

3.4 Critical intervention required for creating a definitive impact

- Banks may network with DIC, Coir Board, KVIC, SIPCOT, SIDCO, NGOs, Federations to provide financial support to potential units. Joint Liability Groups of weavers outside co-operative fold may be formed and financed by banks.
- KVIC / KVIB / DIC may popularize their schemes among the people and lending institutions with simplified procedures and conduct of block level awareness programmes.
- The DIC may take suitable steps to spread the industrial activities to the entire district and may prepare model project profiles for suitable industrial activities especially for the notified industrially backward blocks viz., S Pudur and Kannangudi and also consider promoting ACABCs.

3.5 Suggested action points

Banks

- With the change in definition of MSME, banks may reach out to those eligible borrowers to extend credit facilities.
- With the availability of data from several sources, including GSTN, Income Tax, Credit Bureaus, Fraud Registry, etc., it is now possible to do most of the due diligence online and appraise the MSME loan proposals expeditiously.
- Banks need to actively participate in bill discounting platforms such as TReDS to overcome the problems faced by borrowers due to delayed payments.
- Banks may leverage the credit guarantee schemes offered by CGTMSE and NCGTC to extend collateral free loans to eligible borrowers.
- Banks may have regular liaison with industrial association, training establishments to reach out to the potential new borrowers.
- Banks should collaborate with NBFCs to co-originate loans to achieve quick turnaround time.
- Banks may step up lending to MSME units including working capital assistance. They may also network with DIC, KVIC, NGOs, SHG federations and Traders associations to extend financial support to potential areas. They may also extend loan to trainees who had undergone EDP training at RTC and MEDP of NABARD supported NGOs.

Government Department

- Governments may actively provide necessary infrastructure in industrial clusters so that the units remain competitive.
- State Governments may popularise the single window clearance to enable next generation entrepreneurs to take up business activity.
- Government agencies like KVIC / KVIB / DIC may popularise their schemes among the people through town hall meeting and mass media campaigns.
- DIC may identify product-specific clusters for development of off farm sector.

CHAPTER- 4 CREDIT POTENTIAL FOR EXPORT, EDUCATION AND HOUSING

4.1. CREDIT POTENTIAL FOR EXPORT CREDIT

4.1.1 Introduction

India is the 20th largest exporter in the world in terms of the value of products exported. India's overall exports (Merchandise and Services combined) in April-June 2021 was USD 95.36 billion, an increase of 85.36% over USD 51.44 billion in Apr-June 2020 and an increase of 17.85% over USD 80.91 billion in Apr-June 2019. The overall merchandise imports in April-June 2021 was USD 126.14 billion, an increase of 107.99% over USD 60.65 billion in April- June 2020 and a decrease of 3.05% over USD 130.1 billion in Apr-June 2019. Exports in June 2021 was USD 32.46 billion, as compared to USD 22.03 billion in June 2020, exhibiting a positive growth of 47.34 per cent. Imports in June 2021 was USD 41.86 billion as compared to USD 21.32 billion in June 2020, exhibiting a growth of 96.33 per cent. India is thus a net importer in June 2021 with a trade deficit of USD 9.4 billion, widened by 1426.6% over trade surplus of USD 0.71 billion in June 2020 (India was net exporter in June 2020) and narrowed down by 41.26% over trade deficit of USD 16.0 billion in June 2019.

India's export basket has included diverse products and is gaining competitiveness in many new categories over time. For the past five years the following ten products have sustained in the basket- Mineral fuels, mineral oils and products of their distillation, Natural or cultured pearls, precious or semi-precious stones, precious metals, Machinery, mechanical appliances, nuclear reactors, boilers Vehicles other than railway or tramway rolling stock, and parts and accessories Organic chemicals Pharmaceutical products Electrical machinery and equipment Iron and steel, cotton Articles of apparel and clothing accessories, not knitted or crocheted. The top five products exported are mineral fuels and oils, natural or cultured pearls, machinery and mechanical appliances and vehicles and organic chemicals. The main export markets are USA, UAE, China, Hong Kong, Singapore, Netherlands, Germany, Mexico and Bangladesh. The major exports from Tamil Nadu are garments, textiles, automobiles, fruits, rice, vegetables, cotton, oil, turmeric, fireworks, handicrafts, rubber & rubber products, leather & leather products, horticultural products, spices, masala, silk & cotton sarees and marine products. Sugar and coir are the major export items from the district. Singampunari has been identified as the coir cluster in the district. Export of Mangoes is being done by a private agency in Kallal block.

As per the revised Priority Sector Guidelines of Reserve Bank of India, Export credit up to 32 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, will be eligible as part of priority sector for foreign banks with less than 20 branches. For other banks, the incremental export credit over corresponding date of the preceding year will be reckoned up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.

The major components of export credit relate to 'Pre-shipment/Packing Credit' and 'Post-shipment credit'. To reduce risk element in export business, the government has set up the Export Credit and Guarantee Corporation (ECGC), which provides export assistance in the form of insurance cover and guarantees.

The GLC flow to the sector during the last 2 years and the target for the current financial year are given below.

(₹ lakh)

Measure/Year	2019-20		2020-21		2021-22 (Target)	
	Nos	Fund flow	Nos	Fund flow	Nos	Fund flow
Target	411	4546.33	423	7159.68	626	7543.80
Achievement	441	4864.56	85	1360.34	-	-

4.1.2 Infrastructure and linkage support available, planned and gaps

- An agreement was signed between APEDA, GOI, Agriculture Department, GoTN for setting up an Agri Export Zone for Cashew at Cuddalore covering Cuddalore, Thanjavur, Perambalur, Pudukottai and Sivaganga Districts at a project cost of Rs 10.36 crores. Agricultural Marketing & Agri Business is the Nodal Agency. Cashew is one of the major crops of Sivagangai district.
- Spices Park, located in Kottagudi village of Sivagangai block has been designated as a Mega Food Park by the Government of Tamilnadu. This unit was started with an investment of Rs. 20 crore at 75 acres of land. The unit has started functioning recently

4.1.3 Assessment of Credit Potential for the financial year 2022-23

The credit potential for export credit assessed for the financial year 2022-23 is as under

(₹ lakh)

Sl. No	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Pre-Shipment Finance	No	150.00	22	3300.00	2970.00
2	Post-Shipment Finance	No	150.00	22	3300.00	2970.00
3	Other Finances*	No	95.50	22	2101.00	1890.90
	Total			66	8701.00	7830.90

** Includes Project, Consultancy, Guarantee and Capital Expenditure*

4.1.4 Critical intervention required for creating a definitive impact

- Settling the Pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Due precaution needs to be taken in case of the export of agricultural products as temporary restrictive measures, sometimes adopted by the importing countries in view of non-conformity to the phyto- sanitary standards/rules may impact export price realisation.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC
- Potential exporters to be given proper training with regard to grading, packaging and exporting

4.1.5 Suggested action points

Banks

- Banks may ensure adequate credit for pre shipment (packing credit and business loan) and post shipment (bill discounting and invoice factoring/drip capital).
- Exporters may be encouraged to avail export credit insurance facilities extended by ECGC.
- Banks may ensure that the exports after settling the Pre-Shipment Credit within the stipulated time after the dispatch of goods for converting them into Post-Shipment Credit.

Government Department

- The department may put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame.
- Issues related to availability of power supply and road connectivity need to be resolved
- Micro, Small and Medium Exporters should be properly oriented by MSME/ DIC with technical assistance from banks regarding proper filling up of forms.

4.2. CREDIT POTENTIAL FOR EDUCATION

4.2.1 Introduction

The essence of Human Resource Development is education, which plays a significant and remedial role in balancing the socio-economic framework of the country. Tamil Nadu is one of the most literate states in India. The state's literacy rate was 80.33% in 2011, which is above the national average. According to a study by ASSOCHAM, less than 3 percentage students, mostly belonging to middle income families in India avail of education loans, against 85 per cent in the UK, 77 per cent in the US and 70 per cent in Germany and France. A survey conducted by the Industry Body ASSOCHAM ranks Tamil Nadu top among Indian states with about 100% Gross Enrollment Ratio (GER) in primary and upper primary education. The literacy rate in the district grew to 79.85 percent, according to Census 2011, from 72.18 percent in 2001 and the scope of education has widened covering new courses in diversified areas.

India is presently witnessing a demographic transition wherein there is a large workforce and few dependents thus reducing the dependency ratio, which is likely to impact the global economy. By the year 2022, India will have about 63 per cent of its population in the working age group. Considering the importance of education and the need to strengthen the same for the economic development and the overall living standards, Reserve Bank of India (RBI), is involved in formulating progressive and proactive policy guidelines for lending to education by the banking system. As per the revised Priority Sector Guidelines of Reserve Bank of India, loans to individuals for educational purposes including vocational courses up to Rs.10 lakh, irrespective of the sanctioned amount, will be considered as eligible for Priority sector.

Ground Level Credit flow (GLC)

The details of ground level credit flow during the last three years are as under

₹ lakh				
Description	2018-19	2019-20	2020-21	2021-22 (Target)
Educational Loans issued	7869.41	8765.00	33295.86	38669.40

4.2.2 Infrastructure and linkage support available, planned and gaps

- **Vidya Lakshmi** is a first of its kind portal for students seeking Education Loan and has been developed under the guidance of Department of Financial Services (Ministry of Finance), Department of Higher Education (Ministry of Human Resource Development) and Indian Banks Association (IBA). The portal has been developed and being maintained by NSDL e-Governance Infrastructure Limited. Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal.
- There are 2 Universities, 22 colleges for General Education, 31 colleges for Professional Education and 19 schools for Professional Education in the district with a total student strength of 45482
- There is also the Sivagangai Medical College & Hospital, started in the year 2012-13. At present the hospital has 500 inpatient beds, 7 operation theatres and a 24-hour trauma care facility.

4.2.3 Assessment of credit potential for the financial year 2022-23

The credit potential for Education, assessed for the financial year 2022-23 is as under

₹ lakh						
Sl. No	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Engineering	No	10.00	2400	24000.00	21600.00
2	Medicine	No	80.00	240	19200.00	17280.00
	Total			2640	43200.00	38880.00

4.2.4 Critical intervention required for creating a definitive impact

- The rising number of defaults among educational loans is a serious concern for banks, and keeping track of students after the completion of their course has become a huge challenge. Besides, rescheduling EMIs in genuine cases will bring down the NPAs.
- There is a need to spread awareness on the Central Sector Interest Subsidy scheme for studies in India by students from the economically weaker sections with parental income of up to ₹4.50 lakh during the moratorium period through the colleges.
- There is a mismatch between the higher cost of education and the potential income levels of students after completion of education in some professional courses, which needs to be addressed.
- Colleges for Ayurveda, Dental studies, Homoeopathy, Pharmacy, Siddha and Occupation therapy are yet to be opened in the district. Such colleges need to be opened in the district.

4.2.5 Suggested action points

Banks

- There is a delay in settlement of interest subsidy claims by banks. The nodal bank has to take it up with the department concerned in Central govt.
- Banks may extend adequate credit to students on time and arrange financial literacy awareness programs in colleges through financial literacy centres to inculcate the habit of repayment among students.
- Education loans becoming NPA is a serious concern for the banks. Keeping track of students after they complete their course is a major challenge. Banks need to double up their efforts to address this issue
- Banks may consider rating the educational institutions based on their placement record, which would help in deciding the sanction of loans to students joining such institutions.

Government Department

- DIC/TAHDCO/KVIC could organize joint campaigns with banks concerned to popularize schemes like UYEGP, NEEDS among student community, who have availed educational loans so as to make them entrepreneurs as well as pave way for recovery of education loans.

4.3. CREDIT POTENTIAL FOR HOUSING

4.3.1 Introduction

Housing sector in India is one of the fastest growing economic development sectors. Census 2011 figures reveal that the housing stock has increased from 24.9 crore in 2001 to 33.1 crore in 2011, indicating a growth of 33 per cent. As per the estimated housing shortage for 2012-17, urban areas have about 95% shortage in economically weaker sections and lower income group categories, whereas rural areas have about 90% shortage in below poverty line category. The Twelfth Five Year Plan (2012-17), has estimated the total housing shortage in rural areas at 43.67 million units. Further, as per KPMG Report on 'Decoding Housing for All by 2022', the total shortage for rural housing is estimated at 6.4 – 6.5 core by 2022. India is likely to need an additional 25 million affordable housing units by 2030, to cater to the growing urban population, says a report by RICS and Knight Frank

Policy environment for Housing and Housing Finance

The goal of "Affordable Housing for All" is what we all must strive to achieve. For development of this sector, both government and private have a role to play. Government of India has envisioned Housing for All by 2022 when the Nation completes 75 years of independence. In order to achieve this objective, GoI has launched a comprehensive mission, "Housing for All by

2022” which seeks to address the housing requirement of urban poor including slum dwellers through promotion of affordable housing for weaker section through credit linked subsidy scheme. During 2014-15 GoI had allocated ₹8,000/- crore through National Housing Bank to support affordable rural housing in the countries.

Pradhan Mantri Awas Yojana (PMAY)

With a view to establish Housing for All by 2022, exclusive schemes for urban and rural areas were introduced by GoI viz., PMAY- Urban and PMAY – Gramin. Under PMAY – Gramin, financial assistance is provided for construction of pucca house to all houseless and households living in dilapidated houses. It is envisaged that one crore households would be provided assistance for construction of pucca house, under the project during the period from 2016-17 to 2019-20. The scheme would be implemented in rural areas throughout India except Delhi and Chandigarh. The cost of houses is shared between Centre and States in 75%:25% ratio.

State Scenario

GoTN’s “Vision-2023” aims at providing world class infrastructure and promotion of affordable housing for every citizen of Tamil Nadu. Towards this, the target is to build 2.5 million houses at a cost of ₹75,000 Cr in the next 11 years, including houses for Economically Weaker Sections. Further, the focus is provision of universal housing for all sections of society and make the State slum free. Under public sector, Tamil Nadu Housing Board (TNHB) and Tamil Nadu Slum Clearance Board (TNSCB) are the major agencies. Jawaharlal Nehru National Urban Renewal Mission and Basic Services for Urban Poor Scheme are implemented through TNSCB

The Status of Housing Development in the district

The district has three types of structures viz., Permanent (56%), Semi-Permanent (28%) and Temporary (16%) and most of the permanent structures have been built by own funds. According to the NSSO, about 27 per cent constructions had some amount financed from non-institutional agencies such as moneylenders, family and friends while only 9 per cent of new construction was financed by institutional channels such as Government schemes, banks and so on. The NHB has identified that 60% households are APL and 40% are BPL households in the district. But there are no slums in the district. According to the conservative estimates, there is a demand of at least 6 lakh houses in rural areas and 22 lakh houses in urban areas of the district bringing it to a total of 28 lakh. Priority will be given to the construction of homes in rural areas.

Ground Level Credit Flow (GLC)

The details of ground level credit flow during the last three years are as under

(₹ lakh)				
Description	2018-19	2019-20	2020-21	2021-22 (Target)
Housing loan	26276.23	29817.05	44251.00	54701.73

4.3.2 Infrastructure and linkage support available, planned and gaps

- Rising land cost, spiraling construction costs, and inadequate availability and reach of micro-finance measures are affecting the sector.
- Long gestation period of six to eight years of housing projects, accentuated by multiple approvals to be obtained from multiple authorities in a two to three-year time period needs to be simplified.
- 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.

4.3.3 Assessment of potential for the financial year 2022-23

The potentials available under this sector and financial projections for the financial year 2022-23 are given below.

(₹ lakh)

Sl No	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy. units	Fin. Outlay	Bank loan
1	Economically Weaker Sections	No	5.00	600	3000.00	2700.00
2	Low Income Group	No	19.50	600	11700.00	10530.00
3	Middle Income Group	No	26.00	600	15600.00	14040.00
4	Individual Houses	No	25.00	1200	30000.00	27000.00
	Total			3000	60300.00	54270.00

4.3.4 Critical intervention required for creating a definitive impact

- Lower provisioning requirement by RBI could push down the interest rates and boost demand for the construction sector, thereby ensuring job opportunities.
- More publicity needs to be given to the central and the state schemes on housing. This would create awareness among the public and they would approach the concerned agencies to avail of the schemes.

4.3.5 Suggested action points

Banks

- Banks may extend credit to beneficiaries of PMAY-G who are in need of credit for constructing house with more facilities.
- There is a huge demand for carrying out repair to houses, construction of toilets, house expansion, renovation and replacing thatched roof with concrete structure. Apart from HFCs, a few section 25 mFIs, NGOs have successfully demonstrated lending for this sector with good recovery at the ground level owing to less cumbersome procedures for availing credit. Banks could on lend through such entities.

Government Department

- Rural areas require clear title deeds for enabling prospective loanees to access bank finance. A system for security and documentation needs to be developed.
- There is also a need to popularize reverse mortgage loan among senior citizens.

CHAPTER 5

CREDIT POTENTIAL FOR INFRASTRUCTURE

5.1 INFRASTRUCTURE- PUBLIC INVESTMENTS

5.1.1 Introduction

Infrastructure is recognized as a crucial input for economic development. Infrastructure includes the basic facilities, services and installations needed for functioning of a community or society, such as water and power lines, transportation and communication systems and public institutions including schools and post offices. The World Bank treats power, water supply, sewerage, communication, roads & bridges, ports, airports, railways, housing, urban services, oil/gas production and mining sectors as infrastructure. The major components of rural infrastructure are electricity, road connectivity, drinking water supply, health, education and communication. The components pertaining to agricultural infrastructure are irrigation, soil and water conservation, seed farms, cattle breeding centers, diagnostic labs, quality control facility, input supply and logistics, health care, dry and wet storage units, market information and connectivity, etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

5.1.2.1 Rural infrastructure Development Fund (RIDF)

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD, during 1995-96, with the objective of providing low-cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources. The corpus has grown from Rs. 2000 crore in 1995-96 (Tranche I) to Rs. 29000 crore in 2020-21 (Tranche XXVI). The cumulative funding commitment, as on 31 March 2021 to State Governments/ UTs stood at Rs. 4.09 lakh crore (inclusive of Rs. 18500 crore under Bharat Nirman Programme). As many as 7.09 lakh projects have been sanctioned against which Rs. 3.24 lakh crore have been disbursed as of March 2021. The eligible activities are classified under three broad categories (1) Agri and Allied Sector (2) Social Sector and (3) Rural Connectivity.

Completed and ongoing projects under RIDF in Sivagangai District: The details of the completed and ongoing projects (as on 31 March 2021) sanctioned by NABARD to the Government of Tamil Nadu under RIDF in Sivagangai district are given below

(₹ lakh)				
Sl.No	Purpose	No of works	RIDF Loan sanctioned	RIDF Loan released
I	Completed Projects			
1	Animal Husbandry	7	216.16	216.16
2	Rural Bridges	71	6072.50	5811.22
3	Checkdams	43	1192.27	1189.66
4	Drinking water supply	96	503.78	449.09
5	Fisheries	1	204.25	196.66
6	Ground water recharge	1	75.34	75.34
7	Habitation	8	256.89	168.87
8	Health	5	28.45	24.33
9	Hostels	6	1083.15	479.29
10	Irrigation	53	5103.41	5014.35
11	Power	1	385.06	377.80
12	Rural Road	650	21981.04	19878.65

13	Rural Educational Institution	3	41.78	41.78
14	Rural Godown	82	1683.16	1683.08
15	Sanitary complex	1	10.20	10.20
16	Schools	84	3404.68	3161.90
17	Seed Farm	2	181.64	181.64
18	Veterinary	75	1266.78	1218.25
	Sub Total	1189	43690.54	40178.29
II	Ongoing Projects			
1	Animal Husbandry	4	138.23	75.14
2	Rural Bridge	12	5284.60	2587.36
3	Checkdams	3	976.25	915.64
4	Cold storage	4	47.50	9.50
5	Dairy	1	438.43	438.43
6	Fisheries	1	47.50	5.50
7	Medium Irrigation	1	1377.67	1018.50
8	Rural Education Institution	94	274.50	54.90
9	Rural Road	19	1434.99	901.48
10	Rural Godown	6	608.00	443.36
11	Schools	13	1419.18	1030.16
	Sub Total	158	12046.93	7479.97
	Grand Total	1347	55737.47	47658.26

The benefits envisaged in the projects are increase in agriculture production due to improved access for agricultural inputs and services, better price realization for agricultural produces due to improved market access, reduction in wastage, especially of perishable agricultural commodities during transport due to improved road conditions, generation of non-recurring and recurring employment in rural areas, savings on vehicle operating cost including fuel, wear and tear, adequate supply of drinking water, assured irrigation facilities to farmers, etc.

5.1.2.2 NABARD Infrastructure Development Assistance (NIDA)

NIDA is a new line of credit support for funding rural infrastructure projects. NIDA is designed to fund State owned institutions/ corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. The assistance under NIDA is available on flexible interest terms with longer repayment period up to 15 years.

During the year 2020-21, Rs.6529 crore has been sanctioned to State Government and its Corporation for projects like drinking water supply and irrigation. In Sivagangai district, Combined Drinking Water Supply Scheme to 2452 Rural Habitations, 8 Town Panchayats and bulk provision to 3 Municipalities project has been sanctioned with a term loan of Rs. 1537.59 crore. Rs. 210.50 crore has already been disbursed.

5.1.2.3 Dairy Processing and Infrastructure Development Fund (DIDF)

Government of India has instituted a Fund for establishment / modernization of existing dairy infrastructure in the country designated as “Dairy Infrastructure Development Fund” in NABARD with a corpus of Rs.8004 crore. The eligible end borrowers under the fund are Cooperative Milk Unions, State Cooperative Milk Federation, Milk Producer Companies, NDDB subsidiaries etc. Under DIDF, sanctions were accorded to 4 Milk Unions in Tamil Nadu during 2020-21

5.1.2.4 Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In the Union Budget 2018, the Hon'ble Finance Minister has announced to set aside a corpus of Rs. 10,000 crores for setting up of a Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for fisheries sector and an Animal Husbandry Infrastructure Development Fund (AHIDF) for financing infrastructure requirement of animal husbandry sector. The proposed Fisheries and Aquaculture Infrastructure Development Fund entails an estimated fund size of Rs 7522.48 Crore comprising of Rs 5266.40 crore to be raised by the Nodal Loaning Entities (NLEs), Rs 1316.60 crore beneficiaries' contribution and Rs 939.48 crore budgetary support from Government of India. Under this FIDF, an amount of Rs.348 Cr of Term Loan has been sanctioned for development of Fishing harbours in Cuddalore, Nagapattinam and Thiruvallur Districts. Against these sanctions, Rs.194 crore has been disbursed during 2020-21 for implementing these projects. Tamil Nadu is the only State to avail funds under FIDF.

5.1.2.5 Micro Irrigation Fund

Micro Irrigation Fund with a corpus of Rs.5000 crore has been operationalized in NABARD from 2019-20. Ministry of Agriculture and Farmers Welfare (MoA&FW), Government of India is the Nodal Ministry. The objective of the fund is to facilitate State Governments. Efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of PMKSY-PDMC. An amount of Rs.1357.93 crore has been sanctioned to Government of Tamil Nadu against which Rs.937.47 Crore has been disbursed till 31 march 2021.

5.1.2.6 Food Processing Fund (FPF)

Government of India has instituted a Fund with a corpus of Rs.2000 crore in NABARD for providing affordable credit for establishment of infrastructure in Designated Food Parks (DFPs) and also setting up of individual food processing units therein. The State Government, State Government owned entities, corporates, individuals etc. are eligible to avail loan under the fund with a term loan ranging from 95% (State Government and State Government owned entities backed by State Government Guarantee) to 75% (for other entities) of Total Financial Outlay.

During 2020-21, Rs.68 crore has been sanctioned for Establishing 8 Agro Processing Cluster in Tamil Nadu.

5.1.3 Critical intervention required for creating a definitive impact

- Rehabilitation of 4966 tanks which is the main source of irrigation for small and marginal farmers in the district. Around 84,000 Ha will be covered when all the tanks are full.
- Rain water harvesting and conserving the water bodies for increasing the storage capacity
- Utilizing solar energy in agriculture by providing subsidy to the farmers
- Strengthening and augmenting infrastructure facilities for marketing & Post harvest management of Agricultural produce.
- Encouraging Agri entrepreneurs for value addition and food processing.
- Establishment of Supply Chain activities for perishable Commodities to the farming community to reduce the post- harvest loss.

5.1.4 Suggested action points

Government Department

- Identifying critical projects in the agriculture sector in consultation with stakeholders and create a shelf of projects.
- Close monitoring so as to avoid delay in implementation of projects.
- Since maintenance continues to be a major issue especially for the new infrastructure created like roads, schools, veterinary infrastructure, etc., Maintenance Corpus can be created.

5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT

5.2.1 Introduction

Social infrastructure and economic infrastructure should go hand in hand so that the impact of synergy can be realized in full measure. These two are bound to create a mutually stimulating and reinforcing effect on each other. Social infrastructure can deliver major benefits-faster economic growth, improved productivity, poverty alleviation and environmental sustainability. Social sector comprising education, health and nutrition care, housing and water supply is very essential for social and economic development. Improvement in the quality of people as productive agents is a central objective of development policies.

Most of the social sector subjects fall within the purview of the State for which funding is provided through the Centrally-sponsored schemes. The Government plays a very significant role in the development of the social sector. The share of social sector in total expenditure in Tamil Nadu is higher than that of other southern States and as well as all-India. Tamil Nadu spends around Rs.869.6 billion towards social sector (RBI Bulletin on State Finances).

The single most important resource for the success of Vision 2023 would be the availability of trained, knowledgeable and skilled manpower in Tamil Nadu. The total investment envisaged in the Education and skill development sector is about Rs.19,000 Crore (Vision 2023). Without a body of sufficiently skilled and balanced workforce, no economy can hope to develop to its potential. The key infrastructure development in the Healthcare sector is in the area of providing universal access to healthcare for all citizens. The investment proposed in this sector is Rs.11,000 Crore (Vision 2023).

Given the importance of social infrastructure for development and its impact on ultimate credit absorption in rural and urban areas, bank financing for building infrastructure for certain activities viz., schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres are now considered as Priority Sector Lending. With increasing emphasis on creation of Smart Cities and PURA, banks have enormous scope for lending under health care, schools, and drinking water and sanitation facilities in these centres.

In Sivagangai District, there are 1746 schools including pre-primary, primary, middle, high, higher secondary, matriculation/CBSE and Municipal High schools. Awareness on health among the rural people is increasing. Under Swachh Bharath scheme, government is determined to provide toilet facilities to all the households in the district. With increasing emphasis on creation of 'smart cities and PURA, there is good scope for banks to cover their lending for health care, schools, drinking water and sanitation facilities in such centres.

5.2.2 Infrastructure and linkage support available, planned & gaps

There are 137 Pre-Primary schools, 843 Primary schools, 307 Middle schools, 92 High schools, 107 Hr. Secondary schools, 19 teacher training institutes and 1 Municipal High school. There are 2 Universities in the district, 1 Government Medical College, 24 colleges for General Education, 28 colleges for Professional Education, 16 schools for Professional Education and 12 schools for Special Education.

Tamil Nadu Vision 2023 aims at providing "a world class, secure, affordable and sustainable water supply, sanitation and sewerage system accessible to every citizen of Tamil Nadu" by the end of 2023 and the Twelfth Five Year Plan aims towards achieving the goals set by the Vision 2023 by ensuring drinking water security and source sustainability.

5.2.3 Assessment of Credit Potential for the financial year 2022-23

(₹ lakh)

Sl. No	Activity	Unit	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Schools/Class Rooms	No	340.00	48	16320.00	14688.00
2	Hospitals	No	200.00	17	3400.00	3060.00
3	Sanitation/Toilets	No	0.60	6000	3600.00	3600.00

4	Drinking Water	No	3.00	1200	3600.00	3240.00
5	Others	No	2.00	6000	12000.00	10800.00
	Total				38920.00	35388.00

5.2.4 Critical intervention required for creating a definitive impact

- Bank may utilize CGTMSE scheme where ever available.
- Where ever possible toilet constructions may be linked to PMAY.
- Availability of manpower for the created infrastructure is essential. This may require upgrading the skills of manpower and in case of hospitals – professionals.
- Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.
- Since drinking water and sanitation continue to be treated in separate silos, both the quality of drinking water and that of sanitation gets compromised.
- The Village Water and Sanitation Committees may be formed and their capacity building may be done.
- To make sure that skills match demand, special efforts are needed to ensure that employers and enterprises play an integral role in the conception and implementation of vocational training programmes, including managing Industrial Training Institutes (ITIs) and in the development of faculty.

5.2.5 Suggested action points

Banks

- There is ample scope for banks to increase lending to this sector so that the targets set by the Vision 2023 document are achieved. Banks may also finance to this sector to achieve their priority sector obligations
- Banks may also make use of the CGTMSE scheme, wherever available

Government department

- The power situation in the district needs to be improved
- Participation of beneficiaries needs to be increased, especially of women, in water supply schemes
- Village Water and Sanitation Committees needs to be formed and their capacity building needs to be improved.

5.3 RENEWABLE ENERGY

5.3.1 Introduction

Power infrastructure is a critical ingredient for accelerating a sustained growth of the economy. Power input is a pivot around which all economic activities revolve. It drives the Country's and the State's agricultural, industrial, commercial, social and overall economic growth. Availability of affordable, reliable and quality power is a basic requirement for the State. Power projects are capital-intensive by nature with a long gestation period. Adequate participation of private sector is being encouraged to augment power resources. For an industrialized State like Tamil Nadu, the demand for quality power increases exponentially and moves in tandem with the rate of economic and population growth. The Government of Tamil Nadu is according topmost priority for development of power infrastructure in the State. Strategic steps are being taken to provide quality and uninterrupted power supply for all the sectors in the State by adding to installed capacity, giving thrust to development of nonconventional energy sources, resorting to purchase of power from other sources, enhancing performance in the working of thermal power plants,

improving the efficiency of transmission and distribution networks and thus reducing losses in the system.

The present average power demand of Tamil Nadu is about 14,500 MW to 15,500 MW. However, the maximum demand met was 16,151 MW on 03.04.19. To meet this demand, Tamil Nadu operates the most diversified electricity generation portfolio in India, with an installed capacity of 31,894 MW which includes 50% of renewable energy, 28% from coal-based power plants including shares from central generating stations, 5% from nuclear power plants, 3% from gas power plants and 14% through Long term and Medium term Open Access and Captive Power Plants (CPP). Tamil Nadu is a pioneer in renewable energy, having an installed capacity of 15,779 MW of renewable energy, which constitutes around 50% of the State's total installed capacity. Also, the emerging trend towards electric vehicles, with charging infrastructure, as well as electrical storage infrastructure would further contribute to the growth of non-fossil fuel energy. The State has harnessed 11,717 million units of wind energy and 3,842 million units of solar energy during 2019-20 as on 31.01.2020. As of today, around 21% of the State's energy needs are being met from renewable energy sources.

The installed capacity in Tamil Nadu as on 01.02.2020 is given below.

Sl.No	Category	Capacity in MW
I	Conventional energy sources	
1	Thermal	4320.00
2	Gas	516.08
3	Central Generating Stations	6166.00
4	Power purchases	4126.50
5	Captive power projects	986.18
	Subtotal	16114.76
II	Renewable energy sources	
1	Hydro	2321.90
2	Wind	8506.72
3	Solar	3973.98
4	Biomass- Combustion	265.59
5	Co-generation	710.90
	Subtotal	15779.09
	Total	31893.85

Source- Energy Department policy note 2020-21, Govt of Tamil Nadu

It can be seen from the above table that the share of Renewable energy in the total installed capacity of the State is 49.47% and it is 38% in the country. Wind energy is already the single largest source of installed capacity in the State.

5.3.2 Infrastructure and linkage support available, planned and gaps

District has more Sunny Days say, for 8 to 9 months in a year and solar energy can be easily tapped for most of the blocks in the district. While there are no Wind Tunnels there is availability of waste and other energy generating biomass in plenty in the district. There is vast potential available in the district which is yet to be exploited.

Sl.No	Type of Energy	Potential in MW	Power generated in MW
1	Solar	500 MW	9.92 MW
2	Wind	Nil	Nil
3	Biomass	200 MW	37.95 MW

5.3.3 Assessment of Credit Potential for the financial year 2022-23

The potentials available under this sector for the financial year 2022-23 and revisions in physical and financial projections for the said year are given below.

(₹ lakh)

Sl. No	Activity	Unit (No./ Area)	Unit cost	PLP (2022-23)		
				Phy Units	TFO	Bank Loan
1	Bio gas (100 lpd)	2 CuM	0.40	600	240.00	240.00
2	Solar Water heaters	(1000 lpd)	4.30	7	30.10	27.09
3	Solar Home Lighting	40 watts	1.00	400	400.00	400.00
4	Solar Pumpset	5 HP	2.15	300	645.00	516.00
	Total			1307	1315.10	1183.09

5.3.4 Critical intervention required for creating a definitive impact

- The major constraint in tapping the enormous waste generated into potential available is the lack of awareness among the investors about availability of technology, raw material, subsidy available under various schemes, etc. Government / TEDA may conduct awareness camps at various places to attract investors.
- The district has 248034 cattle and 1107 buffalo population. This offers potential for setting up of bio-gas plants in rural areas in terms of space and dung, which are the pre-requisites for setting up the bio-gas plants.
- Awareness needs to be created about the harmful effects of the dirty power i.e. thermal power and the effect it has on the environment in the backdrop of the repeated failure of monsoon for the last 4 years in the district. The alternate means of power, renewable energy needs to be familiarized at the same time.

5.3.5 Suggested action points

Banks

- Banks may adopt *cluster approach* for financing setting up of renewable energy source plants to reduce cost of monitoring, provision of better support service and establish bankability of such ventures.
- Lending under JNNSM for items like SPV home lights and SPV water pumpsets for irrigation purposes is available for the banks to exploit.

Government Department

- The 'Capital Subsidy and Subsidized Interest Scheme' under the Jawaharlal Nehru National Solar Mission will popularize the use of solar power widely, especially in the rural areas and hilly regions of the district.
- DRDA and TEDA may conduct awareness camps in various parts of the district for popularizing solar energy devices like solar cooker, solar lantern, etc.
- There is a need to attract investors through appropriate incentives/subsidies to set up renewable source power generation/ biomass/ solid waste processing units in the district.
- Financing of bio-gas could be increased by encouraging SHGs who have availed credit for purchase of milch animals, to install bio-gas plants.

CHAPTER 6 INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

Inclusive development is one of the critical determinants of national growth and its importance increases manifold in a developing and vast country like India. The poor living in villages represent the country's vulnerability, arising out of their unequal access to financial literacy, products and services. NABARD has been working towards bringing the excluded population into the formal banking system by addressing both demand and supply side constraints through, among others, the Self Help Group - Bank Linkage Programme (SHG-BLP), Joint Liability Groups and other similar initiatives.

The SHG movement, which started as a link between the unbanked and the formal banking system to cater to the credit needs of the poor, now boasts of savings account balance of Rs.37,477.61 crore and credit outstanding of over Rs. 1,03,289.71 crore as on 31 March 2021. With more than 5000 channel partners and 102 Lakh groups touching nearly 12.41 crore rural households, it is probably the world's most widely participated grassroots oriented microfinance programme.

6.2 Status of SHG-BLP in Tamil Nadu

Tamil Nadu has been actively involved in the SHG Bank Linkage Programme, since its inception. The National Rural Livelihood Mission (NRLM), the poverty reduction programme of GoI, is being implemented as Tamil Nadu State Rural Livelihood Mission (TNSRLM) in all the blocks of Tamil Nadu. TNSRLM envisages creation of sustainable livelihoods of the rural poor living below the poverty line within a period of 5 to 7 years. The State and District level units of Tamil Nadu Corporation for Development of Women Limited (TNCDW) is the nodal agency for implementing the NRLM. Regular savings, maintenance of books and accounts, internal lending and credit support from banks are the major factors for spearheading the movement in the State. The State has 9.03 lakh SHGs with a savings of Rs. 2285.15 crore and loan outstanding of Rs. 9903.75 crore in respect of 4.43 lakh SHGs as on 31 March 2021

Agency wise position as on 31.03.2021

Agency	No. of SHGs savings linked	No. of SHGs having loan O/s	Gap between savings and credit linkage	% of credit linked SHGs
Commercial Banks	622866	307077	315789	49.30
RRBs	96594	34722	61872	35.95
Cooperative Banks	183642	100849	82793	54.92
Total	903102	442648	460454	49.01

(Source- *Status of Microfinance in India-2020-21*)

6.3 Status of SHG-BLP in the District

S.No	Particulars	Status as on 31.03.2021
1	No. of SHGs savings linked	9440
2	Total Amount of Savings (Rs. lakh)	5321.00
3	Loan O/s Number of SHGs	7745.00
4	Amount of loan o/s (Rs. lakh)	333.69
5	NPA accounts	23
6	NPA amount (Rs. Lakh)	11.00

NRLM in the district: National rural livelihood mission (NRLM) has taken up task of focusing on SHG linkage programme for uplifting of poorest among poor to improve their livelihood in order to lead a better life. To bring down the burden of paying more interest on MFI and private money lenders the SHG bank linkage target for 2021-22 has been fixed at Rs. 533 crores (including Covid- 19 relief loans to SHGs). There are also 16 Micro Finance Institutions operating in the district catering to the needs in all the blocks. Madura, L&T, Aseervatham and IDFC are the major mFIs in the district.

6.4 Issues related to Microfinance

- Absence of handholding support from Self Help Promoting Institutions (SHPIs).
- Multiple membership in more than one SHG resulting in high level of loans vitiating the recovery atmosphere.
- Irregular monitoring / supervision by banks.
- No proper credit appraisal or rating of SHGs before extending bank loan
- Inadequate training to bank staff and SHPIs.
- Widespread prevalence of middlemen / agents.

6.5 Road Map for the future

The SHG BLP is showing signs of slowing down and it is very important to identify the reasons and address it urgently. Voluntary savings among the members of the SHGs need to be promoted, linking them higher level financing institutions. SHGs also need to be federated as Business Correspondents of Financial Institutions while at the same time protecting the interests of the customers. The following needs to be done/addressed at the earliest to ensure the success of the SHG-BLP in the coming years.

- Revive SHGs which have become dormant due to inadequate support from all the stake holders.
- Training and capacity building of/for SHG members.
- Skill building of SHG members to take up micro entrepreneurship for sustainable growth
- Convergence with the NRLM as a tool for maximising benefits to the SHG members.
- SHGs to be motivated to move towards livelihoods and micro entrepreneurship for sustaining growth.
- Using the ICT tools for maintaining books in the most transparent manner.

6.6 Joint Liability Groups

Another offshoot of SHG-BLP, the Joint Liability Group (JLGs) Scheme of financing the mid-segment clients among the poor, leverages on social collateral offered by the members. It is a win-win situation for both financing Banks and JLGs - since the loan is extended for economic activity, JLG members are able to come out of debt trap and improve their economic and social status and Banks are able to improve their business portfolio with prompt repayment by JLG members. As on 31 March 2021, more than 134 lakh JLGs have been promoted and extended credit support of Rs.213165 crore. In Tamil Nadu, 13.71 lakh JLGs have been extended credit support to tune of Rs. 34429.29 crore. In addition to the financial support for creating awareness and capacity building of all stakeholders and incentives for the JLG Promoting Institutions, NABARD also extends 100% refinance support to banks on their lending to JLGs.

6.7 Livelihood Interventions for SHGs

NABARD has been supporting need based skill development programmes under Micro Enterprise Development Programme, which bridges skill deficits and promotes entrepreneurial talents of the members to set up micro enterprises for matured SHGs through appropriate resource NGOs and other support organisations. NABARD developed the sustainable livelihood strategy through the Livelihood and Entrepreneurship Development Programme (LEDP) to find ways to bridge the

skill, knowledge and resource gap and at the same time maximize on the existing strengths and facilitate market linkages. In the last 2 years MEDP programmes on AARI Embroidery work and Fashion design cutting & Cattle feed production were conducted. Other MEDP programmes conducted over the years are Beautician course, glass painting, fancy bag designing, fashion jewel designing, production & marketing of organic inputs/azolla/vermi composting among others. Three LEDP programmes on Banana leaf product making, Aari and embroidery works and Mulberry cultivation and silkworm rearing are also being implemented in the district.

6.8 E- Shakti Project- Pilots on Digitisation of SHGs

The Eshakti project was initiated by NABARD on a pilot basis for digitization of SHG records to bring transparency and accuracy in SHGs transactions. The project has a dedicated website eshakti.nabard.org. The social and financial data of SHGs and their members in the selected districts are digitized. Digitisation brings all the SHGs on to the technology platform and into the fold of Financial Inclusion, thereby helping them to access wider range of financial services.

EShakti in Tamil Nadu is being piloted by way of migration of SHG data from eMathi portal of TNCDW to EShakti portal of NABARD through an interface. EShakti has been implemented for the year 2021-22 in all 36 districts of Tamil Nadu and one district of Union Territory of Puducherry i.e. Pondicherry. Banks will be able to view the e-loan application of SHGs who have resolved to borrow loan from the concerned bank and can assess the potential for sanctioning the loan to SHGs based on plethora of MIS reports available through EShakti portal. EShakti ensures transparency and the progress is tracked on a real time basis.

6.9 Assessment of credit potential for the financial year 2022-23

(₹ lakh)

Sl.No	Activity	Unit cost	PLP (2022-23)	
			TFO	Bank loan
1	Loans to SHGs	3.00	43500.00	39150.00
2	Loans to JLGs	3.50	16800.00	15120.00
	Total		60300.00	54270.00

The details of scope for formation of new SHGs and potential for credit linkage as assessed by the TNSRLM in the district are indicated in the table below.

Sl. No	Name of the Block	Female population between 25 & 59 (50% of female population taken)	Total potential keeping average membership of 15 per group based on female population	Total Potential for promotion of SHGs as assessed by MT	No. of SHGs savings linked as on 31 Mar. 2021	Balance potential as on 31 March 2021 as assessed by MT (6)-(7)	No. of SHGs to be promoted and savings linked during 2021-22 by MT	Balance No. of SHGs to be promoted and savings linked during 2021-22 as per Population exercise (5)-(6)
1	Sivaganga	40072	2671	867	678	189	1281	1201
2	Kalayar koil	30170	2011	948	459	489	584	938
3	Manamadurai	25838	1723	834	462	372	704	647

4	Thiruppuvanam	29814	1988	898	358	540	699	749
5	Ilayankudi	28610	1907	777	354	423	511	973
6	Devakottai	30991	2066	859	641	218	850	998
7	Kannangudi	8022	535	228	176	52	160	323
8	Sakkottai	59597	3973	469	321	148	1120	2705
9	Kallal	22357	1490	571	425	146	506	838
10	Thiruppathur	28505	1900	662	414	248	441	1211
11	Singampunari	19636	1309	455	349	106	486	717
12	S.Pudur	11757	784	362	153	209	210	365
	District Total	335369	22357	7930	4790	3140	7552	11665

6.10 Critical interventions required to create a definitive impact

- Banks may lend to eligible SHGs and extend credit to SF/MF/landless under JLG mode
- Bankers should continue to finance liberally to these groups as it is helpful in creating infrastructure and demand in society for various articles and improve the social status.
- More awareness needs to be created about PMJDY scheme
- Public awareness about the PMJDY account usage and JLG need to be strengthened.
- TNSRLM may speed up the process of issuing ID cards so that multiple membership and multiple lending can be avoided.

6.11 Suggested action points

- The NGOs role is important in SHG-BL programme as the SHGs are to be guided for better management of the loan amount. However, to avoid any misappropriation, the banks should carefully select the NGOs with the rating chart provided by NABARD and also by offering eligible incentives to the NGOs.
- There is a need to educate and create mass level awareness among SHG members on prompt repayment of loans/ limits availed.

ANNEXURE I ACTIVITY-WISE / BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS - 2022-23																	
District : Sivagangai State : Tamil Nadu																	(Rs lakh)
Sr. No.	Activity	Unit Cost/SoF	Unit Size		Sivaganga	Kalayarkoil	Manamadurai	Ilaiyangudi	Devakottai	Kamangudi	Sakkottai	Kallal	Tirupattur	Singampunari	S. Pudur	Thiruvananthapuram	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2.1	AGRICULTURE - FARM CREDIT																
2.1.1	CROP PRODUCTION, MAINTENANCE & MARKETING																
	CEREALS																
1	Paddy	0.77	Ha	Phy BL	2474 1904.98	12433 9573.41	5165 3977.05	15259 11749.43	12881 9918.37	7140 5497.80	4249 3271.73	3506 2699.62	2513 1935.01	1624 1250.48	498 383.46	2630 2025.10	70372 54186.44
2	Cholam (Jowar)	0.22	Ha	Phy BL	74 16.28	32 7.04	5 1.10	77 16.94	5 1.10	0 0.00	5 1.10	20 4.40	1 0.22	76 16.72	173 38.06	17 3.74	485 106.70
3	Kudiraivali	0.81	Ha	Phy BL	9 7.29	23 18.63	85 68.85	140 113.40	7 5.67	1 0.81	6 4.86	53 42.93	42 34.02	13 10.53	3 2.43	8 6.48	390 315.90
4	Ragi	0.24	Ha	Phy BL	49 11.76	109 26.16	31 7.44	152 36.48	35 8.40	106 25.44	134 32.16	172 41.28	3 0.72	16 3.84	44 10.56	17 4.08	868 208.32
5	Maize	0.41	Ha	Phy BL	7 2.87	10 4.10	0 0.00	0 0.00	0 0.00	0 0.00	12 4.92	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	29 11.89
6	Black Gram	0.46	Ha	Phy BL	30 13.80	101 46.46	63 28.98	84 38.64	39 17.94	35 16.10	24 11.04	18 8.28	40 18.40	53 24.38	482 221.72	30 13.80	999 459.54
7	Horse Gram	0.46	Ha	Phy BL	6 2.76	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	2 0.92	123 56.58	1 0.46	132 60.72
8	Cowpea	0.46	Ha	Phy BL	64 29.44	4 1.84	0 0.00	6 2.76	0 0.00	0 0.00	3 1.38	11 5.06	78 35.88	75 34.50	149 68.54	10 4.60	400 184.00
9	Red Gram	0.46	Ha	Phy BL	0 0.00	0 0.00	1 0.46	0 0.00	1 0.46	1 0.46	1 0.46	0 0.00	14 6.44	5 2.30	17 7.82	17 7.82	57 26.22
10	Cumbu	0.25	Ha	Phy BL	20 5.00	1 0.25	4 1.00	0 0.00	1 0.25	2 0.50	1 0.25	0 0.00	0 0.00	4 1.00	0 0.00	4 1.00	37 9.25
11	Groundnut	0.60	Ha	Phy BL	245 147.00	362 217.20	22 13.20	137 82.20	21 12.60	16 9.60	27 16.20	70 42.00	374 224.40	764 458.40	418 250.80	133 79.80	2589 1553.40
12	Gingelly	0.17	Ha	Phy BL	8 1.36	6 1.02	5 0.85	33 5.61	2 0.34	6 1.02	15 2.55	6 1.02	1 0.17	3 0.51	0 0.00	9 1.53	94 15.98
13	Banana	1.25	Ha	Phy BL	205 256.25	65 81.25	176 220.00	106 132.50	79 98.75	11 13.75	64 80.00	20 25.00	39 48.75	41 51.25	4 5.00	355 443.75	1165 1456.25
14	Chillies	0.65	Ha	Phy BL	64 41.60	322 209.30	45 29.25	4435 2882.75	13 8.45	1 0.65	1 0.65	4 2.60	3 1.95	2 1.30	196 127.40	153 99.45	5239 3495.35
15	Sugarcane	1.96	Ha	Phy BL	301 589.96	237 464.52	302 591.92	20 39.20	209 409.64	62 121.52	104 203.84	35 68.60	55 107.80	9 17.64	13 25.48	320 627.20	1667 3267.32
16	Cotton	0.59	Ha	Phy BL	5 2.95	7 4.13	206 121.54	530 312.70	1 0.59	0 0.00	0 0.00	0 0.00	0 0.00	1 0.59	46 27.14	177 104.43	973 574.07
17	Vegetables	0.42	Ha	Phy BL	161 67.62	48 20.16	16 6.72	37 15.54	28 11.76	4 1.68	26 10.92	11 4.62	18 7.56	11 4.62	156 65.52	235 98.70	751 315.42
	PH MAINTENANCE																
18	Coconut	0.64	Ha	Phy BL	381 243.84	289 184.96	227 145.28	75 48.00	137 87.68	91 58.24	451 288.64	282 180.48	865 553.60	1535 982.40	987 631.68	2053 1313.92	7373 4718.72
19	Mango	0.54	Ha	Phy BL	194 104.76	584 315.36	36 19.44	36 19.44	91 49.14	9 4.86	80 43.20	193 104.22	220 118.80	198 106.92	654 353.16	56 30.24	2351 1269.54
20	Sapota	0.45	Ha	Phy BL	17 7.65	24 10.80	17 7.65	2 0.90	4 1.80	1 0.45	9 4.05	6 2.70	9 4.05	4 1.80	0 0.00	13 5.85	106 47.70
21	Acid Lime	0.45	Ha	Phy BL	23 10.35	18 8.10	4 1.80	5 2.25	4 1.80	0 0.00	4 1.80	13 5.85	9 4.05	7 3.15	17 7.65	9 4.05	113 50.85
22	Guava	0.39	Ha	Phy BL	46 17.94	47 18.33	7 2.73	5 1.95	17 6.63	2 0.78	11 4.29	23 8.97	20 7.80	9 3.51	6 2.34	12 4.68	205 79.95
23	Cashewnut	0.38	Ha	Phy BL	26 9.88	146 55.48	75 28.50	39 14.82	54 20.52	0 0.00	1785 678.30	842 319.96	39 14.82	4 1.52	28 10.64	0 0.00	3038 1154.44
	sub total			BL	3495.34	11268.50	5273.76	15515.51	10661.89	5753.66	4662.34	3567.59	3124.44	2978.28	2295.98	4880.68	73477.97
	Add: 10% for consumption				349.53	1126.85	527.38	1551.55	1066.19	575.37	466.23	356.76	312.44	297.83	229.60	488.07	7347.79
	Add: 20% for Maintenance				699.07	2253.70	1054.75	3103.10	2132.38	1150.73	932.47	713.52	624.89	595.66	459.20	976.14	14695.58
	ST Agriculture (Others) etc.			BL	42500.00	23000.00	20500.00	18000.00	34500.00	4600.00	78000.00	22000.00	41500.00	16100.00	11500.00	20700.00	332900.00
	Pledge loan against NWR			BL	260.00	190.00	120.00	110.00	150.00	20.00	500.00	130.00	220.00	120.00	50.00	130.00	2000.00
	Farm Credit- Total			BL	47303.94	37839.95	27475.89	38280.16	48510.46	12099.76	84561.04	26767.87	45781.77	20091.76	14534.77	27174.88	430421.34
				GCA	4409.00	14868.00	6492.00	21178.00	13629.00	7488.00	7012.00	5285.00	4343.00	4456.00	4014.00	6259.00	99433.00

District : Sivagangai State : Tamil Nadu																		(Rs lakh)
Sr. No.	Activity	Unit Cost/SoF	Unit Size		Sivaganga	Kalayarkoil	Manamadurai	Ilaiyangudi	Devakottai	Kannangudi	Sakkottai	Kallal	Tirupattur	Singampunari	S. Pudur	Thirupuvanam	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
2.1	AGRICULTURE - FARM CREDIT																	
	AGRI TERM LOANS																	
2.1.2	WATER RESOURCES																	
1	Dugwells with PS	2.15	No.	Phy	30	109	40	148	104	55	49	35	25	30	30	45	700	
				BL	58.05	210.92	77.40	286.38	201.24	106.43	94.82	67.73	48.38	58.05	58.05	87.08	1354.50	
2	Bore Well with Pump Sets	2.20	No.	Phy	32	117	45	158	111	59	52	39	27	32	30	48	750	
				BL	63.36	231.66	89.10	312.84	219.78	116.82	102.96	77.22	53.46	63.36	59.40	95.04	1485.00	
3	Pumpsets (SIP)	1.10	No.	Phy	40	140	50	190	135	70	60	50	30	40	35	60	900	
				BL	44.00	154.00	55.00	209.00	148.50	77.00	66.00	55.00	33.00	44.00	38.50	66.00	990.00	
4	Energisation of PS	0.90	No.	Phy	20	80	30	105	75	40	35	25	20	20	20	30	500	
				BL	18.00	72.00	27.00	94.50	67.50	36.00	31.50	22.50	18.00	18.00	18.00	27.00	450.00	
5	Deepening of Wells	0.80	No.	Phy	56	205	79	278	195	104	92	68	48	56	54	85	1320	
				BL	44.80	164.00	63.20	222.40	156.00	83.20	73.60	54.40	38.40	44.80	43.20	68.00	1056.00	
6	Drip Irrigation	1.20	Ha	Phy	185	670	260	910	640	340	300	220	160	185	170	280	4320	
				BL	222.00	804.00	312.00	1092.00	768.00	408.00	360.00	264.00	192.00	222.00	204.00	336.00	5184.00	
7	Sprinkler Irrigation	0.60	Ha	Phy	70	255	100	345	240	130	115	85	60	70	65	105	1640	
				BL	42.00	153.00	60.00	207.00	144.00	78.00	69.00	51.00	36.00	42.00	39.00	63.00	984.00	
8	Farm Ponds	1.30	Ha	Phy	35	125	50	170	120	60	55	40	30	35	30	50	800	
				BL	45.50	162.50	65.00	221.00	156.00	78.00	71.50	52.00	39.00	45.50	39.00	65.00	1040.00	
9	Pipeline	0.40	Ha	Phy	500	500	500	500	500	500	500	500	500	500	500	500	6000	
				BL	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	2400.00	
	Total			BL	737.71	2152.08	948.70	2845.12	2061.02	1183.45	1069.38	843.85	658.24	737.71	699.15	1007.12	14943.50	
2.1.3	FARM MECHANISATION																	
1	Tractors	9.10	No.(45 H.P.)	Phy.	23	147	52	176	167	90	48	37	16	9	4	31	800	
				BL	188.37	1203.93	425.88	1441.44	1367.73	737.10	393.12	303.03	131.04	73.71	32.76	253.89	6552.00	
2	Power tillers	2.90	No.(10 H.P.)	Phy.	170	180	360	180	192	204	170	192	170	170	175	360	2523	
				BL	443.70	469.80	939.60	469.80	501.12	532.44	443.70	501.12	443.70	443.70	456.75	939.60	6585.03	
3	Rotavator	2.20	No.	Phy.	46	45	88	46	45	46	45	45	46	46	46	80	624	
				BL	91.08	89.10	174.24	91.08	89.10	91.08	89.10	89.10	91.08	91.08	91.08	158.40	1235.52	
4	Paddy transplanter	3.15	No.	Phy.	26	44	50	44	44	44	44	44	44	44	45	50	523	
				BL	73.71	124.74	141.75	124.74	124.74	124.74	124.74	124.74	124.74	124.74	127.58	141.75	1482.71	
5	Power weeders	1.50	No.	Phy.	54	54	54	54	54	54	54	54	56	54	54	54	650	
				BL	81.00	81.00	81.00	81.00	81.00	81.00	81.00	81.00	84.00	81.00	81.00	81.00	975.00	
6	Power thresher	2.20	No.	Phy.	54	54	54	54	54	54	54	54	56	54	54	54	650	
				BL	118.80	118.80	118.80	118.80	118.80	118.80	118.80	118.80	123.20	118.80	118.80	118.80	1430.00	
7	Maize husker -sheller	2.10	No.	Phy.	10	10	10	0	10	0	0	10	11	10	10	11	92	
				BL	18.90	18.90	18.90	0.00	18.90	0.00	0.00	18.90	20.79	18.90	18.90	20.79	173.88	
8	Sugarcane harvester	105.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	5	5	60	
				BL	472.50	472.50	472.50	472.50	472.50	472.50	472.50	472.50	472.50	472.50	472.50	472.50	5670.00	
9	Solar chilly drier	7.00	No.	Phy.	0	15	10	15	0	0	0	10	0	25	25	0	100	
				BL	0.00	94.50	63.00	94.50	0.00	0.00	0.00	63.00	0.00	157.50	157.50	0.00	630.00	
10	Other Farm Equipments	2.00	No	Phy	900	900	900	900	900	660	900	900	900	900	900	840	10500	
				BL	1620.00	1620.00	1620.00	1620.00	1620.00	1188.00	1620.00	1620.00	1620.00	1620.00	1620.00	1512.00	18900.00	
11	Combined Harvesters	27.00	No	Phy.	5	5	5	5	5	5	5	5	5	5	5	5	60	
				BL	121.50	121.50	121.50	121.50	121.50	121.50	121.50	121.50	121.50	121.50	121.50	121.50	1458.00	
	Total			BL	3110.76	4295.97	4058.37	4516.56	4396.59	3348.36	3345.66	3394.89	3109.35	3204.63	3179.57	3701.43	45092.14	
2.1.4	PLANTATION /HORTICULTURE																	
1	Mango	1.90	ha.	Phy.	203	667	32	47	124	12	92	203	270	225	760	65	2700	
				BL	347.13	1140.57	54.72	80.37	212.04	20.52	157.32	347.13	461.70	384.75	1299.60	111.15	4617.00	
2	Acid Lime	1.67	ha.	Phy.	15	34	5	5	0	0	5	4	12	4	23	13	120	
				BL	25.05	56.78	8.35	8.35	0.00	0.00	8.35	6.68	20.04	6.68	38.41	21.71	200.40	
3	Sapota	1.72	ha.	Phy.	15	34	5	5	0	0	5	4	12	4	23	13	120	
				BL	25.80	58.48	8.60	8.60	0.00	0.00	8.60	6.88	20.64	6.88	39.56	22.36	206.40	
4	Guava	0.99	ha.	Phy.	62	73	18	8	13	3	18	32	33	13	8	19	390	
				BL	61.38	72.27	17.82	7.92	12.87	2.97	17.82	31.68	32.67	12.87	7.92	18.81	297.00	
5	Tamarind	1.33	ha.	Phy.	0	0	0	0	2	0	22	184	34	50	250	8	550	
				BL	0.00	0.00	0.00	0.00	2.66	0.00	29.26	244.72	45.22	66.50	332.50	10.64	731.50	

PLP 2022-23
Sivagangai District

District : Sivagangai State : Tamil Nadu																		(Rs lakh)
Sr. No.	Activity	Unit Cost/SoF	Unit Size		Sivaganga	Kalayarkoil	Manamadurai	Ilayangudi	Devakottai	Kannangudi	Sakkottai	Kallal	Tirupattur	Singampunari	S. Pudur	Thirupuvanam	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
2.1	AGRICULTURE - FARM CREDIT																	
	AGRI TERM LOANS																	
6	Cashew	1.31	ha.	Phy. BL	24 31.44	148 193.88	77 100.87	14 18.34	69 90.39	18 23.58	1733 2270.23	947 1240.57	52 68.12	3 3.93	28 36.68	38 49.78	3151 4127.81	
7	Coconut	1.93	ha.	Phy. BL	330 573.21	220 382.14	180 312.66	65 112.91	100 173.70	70 121.59	310 538.47	230 399.51	690 1198.53	1275 2214.68	815 1415.66	1715 2978.96	6000 10422.00	
8	Papaya	0.66	ha.	Phy. BL	72 47.52	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	7 4.62	0 0.00	0 0.00	0 0.00	15 9.90	0 0.00	94 62.04	
9	Jack fruit	1.80	ha.	Phy. BL	1 1.62	6 9.72	0 0.00	0 0.00	0 0.00	0 0.00	3 4.86	3 4.86	1 1.62	1 1.62	8 12.96	1 1.62	24 38.88	
10	Pomegranate	2.23	ha.	Phy. BL	0 0.00	0 0.00	1 2.01	0 0.00	0 0.00	0 0.00	0 0.00	4 8.03	0 0.00	0 0.00	0 0.00	1 2.01	6 12.04	
11	Tuberoses	1.50	ha.	Phy. BL	7 10.50	50 75.00	6 9.00	0 0.00	0 0.00	0 0.00	0 0.00	0 0.00	6 9.00	0 0.00	0 0.00	11 16.50	80 120.00	
12	Amla	1.12	ha.	Phy. BL	7 7.84	206 230.72	11 12.32	3 3.36	2 2.24	2 2.24	6 6.72	49 54.88	5 5.60	3 3.36	0 0.00	108 120.96	402 450.24	
13	Jasmine	0.71	ha	Phy BL	0 0.00	0 0.00	2 1.42	4 2.84	0 0.00	7 4.97	0 0.00	2 1.42	4 2.84	4 2.84	0 0.00	12 8.52	35 24.85	
	Total				BL	1131.49	2219.56	527.77	242.69	493.90	175.87	3046.25	2346.36	1865.98	2704.11	3193.19	21310.16	
2.1.5	FORESTRY AND WASTELAND DEVELOPMENT																	
1	Farm / Agro Forestry	1.22	ha.	Phy. BL	40 48.80	30 36.60	20 24.40	20 24.40	30 36.60	5 6.10	40 48.80	20 24.40	30 36.60	20 24.40	10 12.20	20 24.40	285 347.70	
2	Waste land Development	1.25	ha.	Phy. BL	800 1000.00	650 812.50	380 475.00	380 475.00	500 625.00	210 262.50	1700 2125.00	500 625.00	750 937.50	380 475.00	250 312.50	500 625.00	7000 8750.00	
3	Others	0.60	ha.	Phy. BL	14 8.40	10 6.00	5 3.00	5 3.00	10 6.00	0 0.00	25 15.00	5 3.00	10 6.00	5 3.00	5 3.00	5 3.00	99 59.40	
	Total				BL	1057.20	855.10	502.40	502.40	667.60	268.60	2188.80	652.40	980.10	502.40	327.70	9157.10	
2.1.6	ANIMAL HUSBANDRY - DAIRY DEVELOPMENT																	
1	Cross-bred Cows	1.47	1+1 Nos	Phy. BL	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	1200 1764.00	14400 21168.00	
2	Murrah Buffaloes	1.58	1+1	Phy. BL	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	400 632.00	4800 7584.00	
3	Calf Rearing (heifer)	5.28	10 No.	Phy. BL	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	100 475.20	1200 5702.40	
4	Fodder Development	0.65	ha.	Phy. BL	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	110 71.50	1320 858.00	
5	Private Veterinary Clinic (stationery)	4.35	1 No.	Phy. BL	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	2 7.83	24 93.96	
6	Dairy parlour	3.60	1 No.	Phy. BL	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	2 6.48	24 77.76	
	Total				BL	2957.01	2957.01	2957.01	2957.01	2957.01	2957.01	2957.01	2957.01	2957.01	2957.01	2957.01	35484.12	
	KCC @ 20%					591.40	591.40	591.40	591.40	591.40	591.40	591.40	591.40	591.40	591.40	591.40	7096.82	
	Dairy Development total				BL	3548.41	3548.41	3548.41	3548.41	3548.41	3548.41	3548.41	3548.41	3548.41	3548.41	3548.41	42580.94	
2.1.7	ANIMAL HUSBANDRY - POULTRY DEVELOPMENT																	
1	Broiler (Contract Farming)	2.84	1000 birds	Phy. BL	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	70 178.92	840 2147.04	
2	Layers and other birds	25.20	5000 birds	Phy. BL	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	8 181.44	96 2177.28	
	Total				BL	360.36	360.36	360.36	360.36	360.36	360.36	360.36	360.36	360.36	360.36	360.36	4324.32	
	KCC @ 20%					72.07	72.07	72.07	72.07	72.07	72.07	72.07	72.07	72.07	72.07	72.07	864.86	
	Poultry Development total				BL	432.43	432.43	432.43	432.43	432.43	432.43	432.43	432.43	432.43	432.43	432.43	5189.18	
2.1.8	ANIMAL HUSBANDRY - SHEEP/GOAT/PIGGERY																	
1	Sheep (rearing unit)	1.20	10+1	Phy. BL	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	225 270.00	2700 3240.00	
2	Sheep (breeding unit)	12.71	100+5	Phy. BL	1 11.44	1 11.44	1 11.44	2 22.88	1 11.44	0 0.00	1 11.44	0 0.00	1 11.44	1 11.44	1 11.44	1 11.44	11 125.83	
3	Goat	1.20	10+1	Phy. BL	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	200 240.00	2400 2880.00	

District : Sivagangai State : Tamil Nadu																	(Rs Lakh)
Sr. No.	Activity	Unit Cost/SoF	Unit Size		Sivaganga	Kalayarkoil	Manamadurai	Ilaiyanguudi	Devakottai	Kannangudi	Sakkottai	Kallal	Tirupattur	Singampunari	S. Pudur	Thirupuvanam	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
2.1	AGRICULTURE - FARM CREDIT																
	AGRI TERM LOANS																
4	Piggery	11.00	20+4	Phy. BL	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	25 247.50	300 2970.00
	Total				768.94	768.94	768.94	780.38	768.94	757.50	768.94	757.50	768.94	768.94	768.94	768.94	9215.83
	KCC @ 20%				153.79	153.79	153.79	156.08	153.79	151.50	153.79	151.50	153.79	153.79	153.79	153.79	1843.17
	Sheep/Goat/Piggery total			BL	922.73	922.73	922.73	936.45	922.73	909.00	922.73	909.00	922.73	922.73	922.73	922.73	11059.00
2.1.9	FISHERIES																
1	Composite Fish Culture	8.93	ha.	Phy. BL	3 24.11	3 24.11	3 24.11	3 24.11	3 24.11	3 24.11	3 24.11	3 24.11	3 24.11	3 24.11	3 24.11	5 40.19	38 305.41
2	Fresh water Prawn Culture	10.50	ha.	Phy. BL	0 0.00	5 0.00	5 0.00	0 0.00	0 0.00	0 0.00	0 0.00	5 0.00	3 0.00	5 0.00	0 0.00	2 0.00	25 0.00
3	Ornamental fish culture (Medium unit)	8.40	No	Phy. BL	3 0.00	3 0.00	3 0.00	0 0.00	0 0.00	3 0.00	3 0.00	3 0.00	0 0.00	0 0.00	0 0.00	9 0.00	27 0.00
	Total			BL	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	40.19	305.41
	Working Capital @ 20%				4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	8.04	61.08
	Fisheries total			BL	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	48.22	366.49
2.1.10	FARM CREDIT- OTHERS- BULLOCKS, CARTS, TWO WHEELERS ETC.																
1	Plough Bullocks	0.90	Pair	Phy. BL	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	600 540.00
2	Bullock (Tyre) carts	0.80	1 No.	Phy. BL	33 26.40	34 27.20	50 40.00	50 40.00	35 28.00	50 40.00	34 27.20	34 27.20	50 40.00	30 24.00	50 40.00	50 40.00	500 400.00
3	Kisan Bikes/Two wheelers	0.90	1 No.	Phy. BL	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	50 45.00	600 540.00
	Total			BL	116.40	117.20	130.00	130.00	118.00	130.00	117.20	117.20	130.00	114.00	130.00	130.00	1480.00
2.1.11	INTEGRATED FARMING SYSTEM																
1	Rice based IFS model	9.67	Ha	Phy. BL	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	3 26.11	36 313.31
	Total			BL	26.11	26.11	26.11	26.11	26.11	26.11	26.11	26.11	26.11	26.11	26.11	26.11	313.31
2.2	AGRICULTURE INFRASTRUCTURE																
2.2.1	STORAGE FACILITIES/GODOWNS/MARKET YARDS																
1	Godown	215.00	3000 MT	Phy. BL	3 580.50	22 4257.00	8 1548.00	26 5031.00	25 4837.50	13 2515.50	7 1354.50	6 1161.00	2 387.00	2 387.00	0 0.00	6 1161.00	120 23220.00
2	Cold Storage	205.00	1000 MT	Phy. BL	1 184.50	12 2214.00	4 738.00	13 2398.50	13 2398.50	6 1107.00	3 553.50	3 553.50	1 184.50	1 184.50	0 0.00	3 553.50	60 11070.00
3	Agri Marketing Infrastructure	155.00	Nos	Phy. BL	1 139.50	12 1674.00	4 558.00	13 1813.50	13 1813.50	6 837.00	3 418.50	3 418.50	1 139.50	1 139.50	0 0.00	3 418.50	60 8370.00
4	Chilling plants	30.00	2000 litres	Phy. BL	1 27.00	12 324.00	4 108.00	13 351.00	13 351.00	6 162.00	3 81.00	3 81.00	1 27.00	1 27.00	0 0.00	3 81.00	60 1620.00
5	Bulk Milk Cooling units	15.00	5000 litres	Phy. BL	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	2 27.00	24 324.00
6	Poultry Cold Storage	22.00	No	Phy. BL	1 19.80	12 237.60	4 79.20	13 257.40	13 257.40	6 118.80	3 59.40	3 59.40	1 19.80	1 19.80	0 0.00	3 59.40	60 1188.00
7	Refrigerated Transport Vehicles	15.00	5MT	Phy. BL	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	5 67.50	60 810.00
8	Others	30.00	No	Phy. BL	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	2 54.00	24 648.00
	Total			BL	1099.80	8855.10	3179.70	9999.90	9806.40	4888.80	2615.40	2421.90	906.30	906.30	148.50	2421.90	47250.00
2.2.2	LAND DEVELOPMENT																
1	Land reclamation	1.57	ha	Phy. BL	230 0.00	210 0.00	225 0.00	720 0.00	220 0.00	220 0.00	205 0.00	0 0.00	250 0.00	0 0.00	0 0.00	220 0.00	2500 0.00
2	Farm Ponds	1.68	No.	Phy BL	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	125 210.00	1500 2520.00
3	Loans for watershed development	1.57	No.	Phy BL	400 628.00	50 78.50	50 78.50	50 78.50	50 78.50	50 78.50	50 78.50	50 78.50	400 628.00	50 78.50	50 78.50	50 78.50	1300 2041.00
4	Percolation tanks	0.90	No.	Phy BL	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	55 49.50	660 594.00
	Total			BL	887.50	338.00	338.00	338.00	338.00	338.00	338.00	338.00	887.50	338.00	338.00	338.00	5155.00

District : Sivagangai State : Tamil Nadu																		(Rs lakh)
Sr. No.	Activity	Unit Cost/SoF	Unit Size		Sivaganga	Kalayarkoil	Manamadurai	Ilayangudi	Devakottai	Kannangudi	Sakkottai	Kallal	Tirupattur	Singampunari	S. Pudur	Thirupuvanam	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
2.1	AGRICULTURE - FARM CREDIT																	
2.2.3	AGRI- INFRASTRUCTURE -OTHERS																	
1	Tissue Culture- Banana	67.00	No.	Phy.	2	1	1	1	1	1	1	1	1	1	1	1	13	
				BL	120.60	60.30	60.30	60.30	60.30	60.30	60.30	60.30	60.30	60.30	60.30	60.30	783.90	
2	Seed Processing Units	28.00	No.	Phy.	1	1	1	1	1	1	1	1	1	1	1	1	12	
				BL	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	302.40	
3	Vegetable Compost Unit	166.00	No.	Phy.	1	1	0	0	0	0	0	1	0	0	0	1	4	
				BL	149.40	149.40	0.00	0.00	0.00	0.00	0.00	149.40	0.00	0.00	0.00	149.40	597.60	
4	Bio- Pesticides (TC 2000 cards pa)	67.00	No.	Phy.	1	1	1	1	1	0	1	0	1	1	1	1	10	
				BL	60.30	60.30	60.30	60.30	60.30	0.00	60.30	0.00	60.30	60.30	60.30	60.30	603.00	
5	Bio-Fertilizer Unit (150 tons per annum)	176.00	No.	Phy.	1	0	1	0	0	0	1	0	0	0	0	0	3	
				BL	158.40	0.00	158.40	0.00	0.00	0.00	158.40	0.00	0.00	0.00	0.00	0.00	475.20	
6	Vermi Composting (25 tons p.a)	7.00	No.	Phy	81	81	81	81	80	81	81	81	81	81	85	81	975	
				BL	510.30	510.30	510.30	510.30	504.00	510.30	510.30	510.30	510.30	510.30	535.50	510.30	6142.50	
	Total			BL	1024.20	805.50	814.50	656.10	649.80	595.80	814.50	745.20	656.10	656.10	681.30	805.50	8904.60	
2.3	ANCILLIARY ACTIVITIES																	
2.3.1	FOOD AND AGRO PROCESSING																	
(I)	AGRO BASED																	
1	Rice Mills modernisation	73.50	No.	Phy	3	2	2	3	2	2	5	2	3	2	2	3	31	
				BL	198.45	132.30	132.30	198.45	132.30	132.30	330.75	132.30	198.45	132.30	132.30	198.45	2050.65	
2	Flour Mills	7.60	No.	Phy	2	2	3	4	4	3	5	2	3	3	3	3	37	
				BL	13.68	13.68	20.52	27.36	27.36	20.52	34.20	13.68	20.52	20.52	20.52	20.52	253.08	
3	Groundnut decortication/extraction units	24.00	No.	Phy	5	10	5	7	8	5	9	8	5	9	5	4	80	
				BL	108.00	216.00	108.00	151.20	172.80	108.00	194.40	172.80	108.00	194.40	108.00	86.40	1728.00	
4	Coconut oil	24.00	No.	Phy	1	2	1	1	1	1	3	2	3	3	2	2	22	
				BL	21.60	43.20	21.60	21.60	21.60	21.60	64.80	43.20	64.80	64.80	43.20	43.20	475.20	
5	Fruit processing	26.25	No.	Phy	3	1	1	1	4	1	3	2	3	2	2	7	30	
				BL	70.88	23.63	23.63	23.63	94.50	23.63	70.88	47.25	70.88	47.25	47.25	165.38	708.75	
6	Cattle Feed Manufacturing, etc.	7.40	No.	Phy	5	3	5	4	3	0	3	3	5	4	5	0	40	
				BL	33.30	19.98	33.30	26.64	19.98	0.00	19.98	19.98	33.30	26.64	33.30	0.00	266.40	
(II)	ALLIED SECTOR BASED																	
7	Milk Processing	28.00	No.	Phy	6	9	4	8	6	4	5	4	5	5	5	5	66	
				BL	151.20	226.80	100.80	201.60	151.20	100.80	126.00	100.80	126.00	126.00	126.00	126.00	1663.20	
8	Fish Processing	35.30	No.	Phy	0	0	1	2	2	0	0	0	0	0	0	0	5	
				BL	0.00	0.00	31.77	63.54	63.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	158.85	
9	Bakery	2.20	No.	Phy	18	20	13	20	20	13	13	12	15	15	15	17	191	
				BL	35.64	39.60	25.74	39.60	39.60	25.74	25.74	23.76	29.70	29.70	29.70	33.66	378.18	
10	Pickles	1.15	No.	Phy	9	11	9	12	10	9	9	9	9	9	10	6	112	
				BL	10.35	12.65	10.35	13.80	11.50	10.35	10.35	10.35	10.35	10.35	11.50	6.90	128.80	
11	Masala making	2.30	No.	Phy	13	12	12	18	18	12	12	12	13	12	13	12	159	
				BL	26.91	24.84	24.84	37.26	37.26	24.84	24.84	24.84	26.91	24.84	26.91	24.84	329.13	
12	Chips Items making	1.15	No.	Phy	13	14	13	14	14	14	11	14	13	13	13	13	159	
				BL	14.95	16.10	14.95	16.10	16.10	16.10	12.65	16.10	14.95	14.95	14.95	14.95	182.85	
13	Other Agro based	1.18	No.	Phy	14	17	13	17	17	13	13	13	13	13	15	15	173	
				BL	16.52	20.06	15.34	20.06	20.06	15.34	15.34	15.34	15.34	15.34	17.70	17.70	204.14	
	Total			BL	701.48	788.84	563.14	840.84	807.80	499.22	929.93	620.40	719.20	707.09	611.33	738.00	8527.23	
	Working Capital (25%)				175.37	197.21	140.78	210.21	201.95	124.80	232.48	155.10	179.80	176.77	152.83	184.50	2131.81	
	Food & Agro Processing total			BL	876.84	986.04	703.92	1051.04	1009.75	624.02	1162.41	775.50	898.99	883.86	764.16	922.49	10659.04	
2.3.2	AGRI-ANCILLIARY - OTHERS																	
1	Agri Clinic/Agri Business Centre	20.00	No.	Phy	1	1	1	1	1	0	1	0	1	1	1	1	10	
				BL	18.00	18.00	18.00	18.00	18.00	0.00	18.00	0.00	18.00	18.00	18.00	18.00	180.00	
2	Loans to mFIs for on lending	100.00	No.	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12	
				BL	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	1080.00	
3	Credit requirement of FPCs	25.00	No.	Phy	1	1	0	2	0	0	0	0	1	1	3	1	10	
				BL	22.50	22.50	0.00	45.00	0.00	0.00	0.00	0.00	22.50	22.50	67.50	22.50	225.00	
4	PACS as MSC	20.00	No.	Phy	2	2	2	2	2	2	2	2	2	2	2	2	24	
				BL	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	432.00	

District : Sivagangai State : Tamil Nadu																		(Rs lakh)
Sr. No.	Activity	Unit Cost/SoF	Unit Size		Sivaganga	Kalayarkoil	Manamadurai	Ilaiyangudi	Devakottai	Kannangudi	Sakkottai	Kallal	Tirupattur	Singampunari	S. Pudur	Thirupuvanam	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
5	Loans under PMJDY	0.05	No.	Phy. BL	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	500 25.00	6000 300.00
6	Loans to State Sponsored organisations for SC/ST	5.00	No.	Phy. BL	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	1 5.00	12 60.00
7	Loans to distressed farmers/landless farmers	1.50	No.	Phy. BL	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	300 450.00	3600 5400.00
Total				BL	646.50	646.50	624.00	669.00	624.00	606.00	624.00	606.00	646.50	646.50	691.50	646.50	7677.00	
3	MSME																	
A	TERM LOANS																	
1	Micro Enterprises	10.00	No.	Phy BL	153 1377.00	153 1377.00	190 1710.00	286 2574.00	150 1350.00	114 1026.00	154 1386.00	114 1026.00	190 1710.00	190 1710.00	153 1377.00	153 1377.00	2000 18000.00	
		25.00	No.	Phy BL	24 540.00	24 540.00	29 652.50	43 967.50	23 517.50	17 382.50	23 517.50	17 382.50	28 630.00	28 630.00	22 495.00	22 495.00	300 6750.00	
		50.00	No.	Phy BL	5 225.00	5 225.00	6 270.00	8 360.00	5 225.00	3 135.00	4 180.00	3 135.00	6 270.00	6 270.00	5 225.00	5 225.00	61 2745.00	
		100.00	No.	Phy BL	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	2 180.00	24 2160.00
2	Small Enterprises	500.00	No.	Phy BL	10 4500.00	1 450.00	6 2700.00	4 1800.00	1 450.00	1 450.00	1 450.00	6 2700.00	2 900.00	1 450.00	0 0.00	0 0.00	33 14850.00	
3	Medium Enterprises	1000.00	No.	Phy BL	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	1 900.00	12 10800.00	
B	WORKING CAPITAL																	
1	Micro Enterprises	10.00	No.	Phy BL	100 900.00	100 900.00	123 1107.00	185 1665.00	97 873.00	74 666.00	100 900.00	74 666.00	124 1116.00	123 1107.00	100 900.00	100 900.00	1300 11700.00	
2	Small Enterprises	50.00	No.	Phy BL	1 45.00	1 45.00	1 45.00	2 90.00	1 45.00	1 45.00	1 45.00	1 45.00	1 45.00	1 45.00	1 45.00	1 45.00	13 585.00	
3	Medium Enterprises	100.00	No.	Phy BL	1 90.00	1 90.00	1 90.00	1 90.00	1 90.00	1 90.00	1 90.00	1 90.00	1 90.00	0 0.00	0 0.00	1 90.00	10 900.00	
MSME Total (TL + WC) (A+B)					8757.00	4707.00	7654.50	8626.50	4630.50	3874.50	4648.50	6124.50	5841.00	5292.00	4122.00	4212.00	68490.00	
4.1	EXPORT CREDIT																	
1	Pre-shipment finance	150.00	No.	Phy BL	0 0.00	5 675.00	0 0.00	5 675.00	0 0.00	0 0.00	0 0.00	5 675.00	2 270.00	2 270.00	3 405.00	0 0.00	22 2970.00	
2	Post-shipment finance	150.00	No.	Phy BL	0 0.00	5 675.00	0 0.00	5 675.00	0 0.00	0 0.00	0 0.00	5 675.00	2 270.00	2 270.00	3 405.00	0 0.00	22 2970.00	
3	Other finances for Project, Consultancy, Guarantee and Capital Expenditure	95.50	No.	Phy BL	0 0.00	5 429.75	0 0.00	5 429.75	0 0.00	0 0.00	0 0.00	5 429.75	2 171.90	2 171.90	3 257.85	0 0.00	22 1890.90	
Total				BL	0.00	1779.75	0.00	1779.75	0.00	0.00	0.00	1779.75	711.90	711.90	1067.85	0.00	7830.90	
4.2	EDUCATIONAL LOANS																	
1	Engineering	10.00	No.	Phy BL	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	200 1800.00	2400 21600.00	
1	Medicine	80.00	No.	Phy BL	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	20 1440.00	240 17280.00	
Total				BL	3240.00	3240.00	3240.00	3240.00	3240.00	3240.00	3240.00	3240.00	3240.00	3240.00	3240.00	3240.00	38880.00	
4.3	HOUSING LOANS																	
1	Economically Weaker Sections (EWS)	5.00	No.	Phy BL	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	50 225.00	600 2700.00	
2	Low Income Group (LIG)	19.50	No.	Phy BL	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	50 877.50	600 10530.00	
3	Middle Income Group (MIG)	26.00	No.	Phy BL	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	50 1170.00	600 14040.00	
4	Individual Houses	25.00	No.	Phy BL	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	100 2250.00	1200 27000.00	
Total				BL	4522.50	4522.50	4522.50	4522.50	4522.50	4522.50	4522.50	4522.50	4522.50	4522.50	4522.50	4522.50	54270.00	
5	RENEWABLE SOURCE OF ENERGY & WASTE MANAGEMENT																	
1	Bio gas plant (2 cu.m.)	0.40	No.	Phy BL	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	50 20.00	600 240.00	

District : Sivagangai State : Tamil Nadu																		(Rs lakh)
Sr. No.	Activity	Unit Cost/SoF	Unit Size		Sivaganga	Kalayarkoil	Manamadurai	Ilayangudi	Devakottai	Kannangudi	Sakkottai	Kallal	Tirupattur	Singampunari	S. Pudur	Thirupuvanam	Total	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
2	Solar Water Heater (non domestic)	4.30	No.	Phy.	1	1	1	0	1	0	1	0	1	1	0	0	7	
				BL.	3.87	3.87	3.87	0.00	3.87	0.00	3.87	0.00	3.87	3.87	0.00	0.00	27.09	
3	Solar Home lighting	1.00	No.	Phy.	40	30	30	35	35	35	35	35	35	30	30	30	400	
				BL.	40.00	30.00	30.00	35.00	35.00	35.00	35.00	35.00	35.00	30.00	30.00	30.00	400.00	
4	Solar pumpsets	2.15	No.	Phy.	25	25	25	25	25	25	25	25	25	25	25	25	300	
				BL.	43.00	43.00	43.00	43.00	43.00	43.00	43.00	43.00	43.00	43.00	43.00	43.00	516.00	
	Total			BL	106.87	96.87	96.87	98.00	101.87	98.00	101.87	98.00	101.87	96.87	93.00	93.00	1183.09	
6	CREDIT POTENTIAL FOR OTHERS																	
1	Loans to SHGs (Matured and New)	3.00	No.	Phy.	1500	1000	1000	1000	1500	1000	1500	1000	1500	1000	1000	1500	14500	
				BL	4050.00	2700.00	2700.00	2700.00	4050.00	2700.00	4050.00	2700.00	4050.00	2700.00	2700.00	4050.00	39150.00	
2	Loans to JLGs	3.50	No.	Phy.	400	400	400	400	400	400	400	400	400	400	400	400	4800	
				BL.	1260.00	1260.00	1260.00	1260.00	1260.00	1260.00	1260.00	1260.00	1260.00	1260.00	1260.00	1260.00	15120.00	
	Total			BL	5310.00	3960.00	3960.00	3960.00	5310.00	3960.00	5310.00	3960.00	5310.00	3960.00	3960.00	5310.00	54270.00	
5	INFRASTRUCTURE SUPPORT																	
5.1	SOCIAL INFRASTRUCTURE																	
1	Schools/Classrooms	340.00	No.	Phy	4	4	4	4	4	4	4	4	4	4	4	4	48	
				BL	1224.00	1224.00	1224.00	1224.00	1224.00	1224.00	1224.00	1224.00	1224.00	1224.00	1224.00	1224.00	14688.00	
2	Hospital	200.00	No.	Phy	2	2	1	1	1	1	2	1	2	1	1	2	17	
				BL	360.00	360.00	180.00	180.00	180.00	180.00	360.00	180.00	360.00	180.00	180.00	360.00	3060.00	
3	Rural Sanitation/Toilets	0.60	No.	Phy	500	500	500	500	500	500	500	500	500	500	500	500	6000	
				BL	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	3600.00	
4	Drinking Water	3.00	No.	Phy	100	100	100	100	100	100	100	100	100	100	100	100	1200	
				BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	3240.00	
5	Others	2.00	No.	Phy	170	1105	395	1320	1250	675	360	280	120	65	30	230	6000	
				BL	306.00	1989.00	711.00	2376.00	2250.00	1215.00	648.00	504.00	216.00	117.00	54.00	414.00	10800.00	
	Total			BL	2154.00	2154.00	1974.00	1974.00	1974.00	1974.00	2154.00	1974.00	2154.00	1974.00	1974.00	2154.00	35388.00	
	TOTAL PRIORITY SECTOR			BL	86351.75	83839.25	65020.14	87714.48	92723.42	46182.95	124128.53	64963.21	82671.13	54851.67	47936.22	64983.05	921870.79	

ANNEXURE II

AN OVERVIEW OF GROUND LEVEL CREDIT FLOW - AGENCY WISE & SECTOR WISE

District : SIVAGANGAI								
State : Tamil Nadu								(₹. lakh)
Sl.	Particulars	2018-19		2019-20		2020-21		2021-22
No.		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loans	370048.82	420469.63	392461.08	438126.85	512919.07	475902.85	545059.55
	Coommercial Banks	321210.41	360982.05	340691.58	344274.75	447641.37	380438.36	475485.15
	District Central Coop Bank	7246.32	41921.83	7681.43	72090.48	9590.38	74203.77	10736.29
	PCARDB	687.89	662.89	729.19	680.66	838.62	829.76	861.46
	TNGB	40904.20	16902.86	43358.88	21080.96	54848.70	20430.96	57976.65
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Terms Loans (MT & LT)- allied	35072.54	33266.29	37177.06	34475.08	36948.23	31003.00	39782.83
	Coommercial Banks	28840.62	28096.50	30570.98	28891.72	29599.46	24072.51	31697.58
	District Central Coop Bank	1661.82	2650.04	1761.64	2597.62	2209.18	5807.38	2319.61
	PCARDB	280.86	138.83	297.74	247.56	342.42	264.02	359.50
	TNGB	4289.24	2380.92	4546.70	2738.18	4797.17	859.09	5406.14
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	Total Agri. Credit (1+2)	405121.36	453735.92	429638.14	472601.93	549867.30	506905.85	584842.38
	Coommercial Banks	350051.03	389078.55	371262.56	373166.47	477240.83	404510.87	507182.73
	District Central Coop Bank	8908.14	44571.87	9443.07	74688.10	11799.56	80011.15	13055.90
	PCARDB	968.75	801.72	1026.93	928.22	1181.04	1093.78	1220.96
	TNGB	45193.44	19283.78	47905.58	23819.14	59645.87	21290.05	63382.79
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	MSME	67579.40	84474.25	71669.13	77231.06	59373.98	50533.84	61641.00
	Coommercial Banks	51045.24	70576.13	51568.24	60981.66	46548.93	40326.01	49185.01
	District Central Coop Bank	1264.03	5763.37	1339.85	5938.25	1669.17	3809.85	1736.03
	PCARDB	450.99	320.88	478.04	377.23	318.04	291.94	330.74
	TNGB	12683.37	3590.15	13476.82	3892.44	7860.99	2122.42	7293.35
	Others	2135.77	4223.72	4806.18	6041.48	2976.85	3983.62	3095.87
5	Other Priority Sector	151962.08	180994.39	161158.39	172755.34	164925.95	128974.79	182479.62
	Coommercial Banks	110866.37	156969.25	116973.25	145244.03	143359.34	102921.90	159303.06
	District Central Coop Bank	34304.23	15978.74	36362.25	18309.73	13362.25	13202.12	12765.16
	PCARDB	326.97	132.24	346.65	272.81	346.65	311.01	348.81
	TNGB	6160.97	7692.26	6530.62	8706.87	6693.09	5416.93	8615.83
	Others	303.54	221.90	945.62	221.90	1164.62	7122.83	1446.76
6	Grand Total (1+2+3)	624662.84	719204.56	662465.66	722588.33	774167.23	686414.48	828963.00
	Coommercial Banks	511962.64	616623.93	539804.05	579392.16	667149.10	547758.78	715670.80
	District Central Coop Bank	44476.40	66313.98	47145.17	98936.08	26830.98	97023.12	27557.09
	PCARDB	1746.71	1254.84	1851.62	1578.26	1845.73	1696.73	1900.51
	TNGB	64037.78	30566.19	67913.02	36418.45	74199.95	28829.40	79291.97
	Others	2439.31	4445.62	5751.80	6263.38	4141.47	11106.45	4542.63
	TOTAL OF ALL AGENCIES	624662.84	719204.56	662465.66	722588.33	774167.23	686414.48	828963.00

ANNEXURE III																	
SUB-SECTOR WISE AGENCY WISE CREDIT FLOW UNDER AGRICULTURE AND ALLIED ACTIVITIES																	
District : SIVAGANGAI																	
State : Tamil Nadu																	
													(₹. Lakh)				
Sr.No.	Particulars/Activities	2018-19				2019-20				2020-21				2021-22 Target			
		CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total	CBs	Coops.	RRBs	Total
I	Short Term Credit for Production, Marketing and Food Security	278189.89	33347.78	12114.9	323652.57	264203.34	58487.73	15943.38	338634.45	300263.57	58315.15	16338.71	374917.43	336481.26	7749.69	33251.12	377482.07
II	Agricultural Term Credit for Food Security																
a	Minor Irrigation	7431.47	638.98	650.42	8720.87	5935.28	709.12	201.75	6846.15	5398.70	1084.03	299.86	6782.59	16724.12	1019.05	7184.97	24928.14
b	Land Development	31244.69	3511.49	1542.70	36298.88	29897.26	6005.35	1905.53	37808.14	44505.55	8655.25	2330.64	55491.44	54471.15	974.62	4156.43	59602.20
c	Farm Mechanisation	5562.75	367.24	320.66	6250.65	5348.50	499.89	413.08	6261.47	5499.43	1190.98	189.84	6880.25	34499.88	1122.27	7855.94	43478.09
d	Plantation & Horticulture	11851.34	1009.49	924.32	13785.15	13401.97	1142.64	949.88	15494.49	13083.28	2534.79	616.87	16234.94	15474.37	497.12	3469.31	19440.80
e	Forestry / Waste Land Dev.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	503.21	204.64	0.00	707.85
f	Dairy Development	20314.81	1832.64	1714.11	23861.56	18416.68	1349.36	1435.40	21201.44	13689.20	3024.03	452.25	17165.48	23254.00	1511.57	2466.13	27231.70
g	Poultry Farming	2483.08	202.78	102.07	2787.93	5304.26	668.26	607.04	6579.56	6268.10	1573.71	150.74	7992.55	3076.10	182.89	988.97	4247.96
h	Sheep / Goat / Piggery	5437.44	614.62	564.74	6616.80	5418.34	580.00	695.74	6694.08	4379.23	1209.64	256.10	5844.97	4258.55	583.57	1816.72	6658.84
i	Fisheries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	245.02	0.00	82.58	327.60
j	Storage Godown & Market Yards	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	360.70	196.44	51.74	608.88
k	Bio-gas/RSE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
l	Sericulture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m	Other activities	27364.80	3046.85	1349.86	31761.51	26169.06	5245.75	1667.34	33082.15	12517.59	2423.57	655.04	15596.20	17834.37	235.00	2058.88	20128.25
	Sub Total II	111690.38	11224.09	7168.88	130083.35	109891.35	16200.37	7875.76	133967.48	105341.08	21696.00	4951.34	131988.42	170701.47	6527.17	30131.67	207360.31
	Of which under IRDP/SGSY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (I+II)	389880.27	44571.87	19283.78	453735.92	374094.69	74688.10	23819.14	472601.93	405604.65	80011.15	21290.05	506905.85	507182.73	14276.86	63382.79	584842.38

Annexure IV			
UNIT COST			
Indicative Unit Cost for major activities as fixed by NABARD for 2021-22			
Nature of investment	Unit Cost (₹)	Nature of investment	Unit Cost (₹)
Minor Irrigation		2. Amla	97000
1. Dug well (3 m x 18m)	160600	3. Cashewnut	110700
2. Bore well (alluvium formation)- 8"x300"	75000	4. Coconut- Tall variety	155300
3. Pumpsets		5. Coconut plantation- T & D Hybrid	142450
Submersible (3 / 5 / 7.5 HP)	60000 / 70000 / 73000	6. Curry leaf	53800
Centrifugal		7. Jasmine	166571
Diesel Pumpsets (5/7.5 HP)	35000/ 38000	8. Rose	183000
Electrical Pumpsets (2/ 3 / 5/ 7.5 HP)	28700/33000 / 42500/44000	9. Guava	85000
Petrol start kerosene run pumpset (2 / 3.5 HP)	16000/20000	10. Sapota	141800
4. Sprinkler (HDPE 63mm & 75mm- cost per Ha)	31900/38500	11. Lime	142200
5. Underground pipeline (PVC pipes) per ha		12. Mango	156900
75 / 90 / 100 mm dia	@ 180/ 230 / 240 per mt	13. Oilpalm	176100
6. Drip Irrigation		14. Mushroom	63740
Mango/Chiku/Tamarind (8m & above)	25850	15. Sericulture- DFL- 300 per cropx 2 crops	397500
Coconut (4m to < 8m)	37300	Farm Forestry	
Guava/Lemon/Orange/Mosambi/Cashew (4m to < 8m)	37300	1. Casuarinas (per ha)	112000
Papaya, Arecanut/Drumstick/Custard apple/Pomegranate (2m to 4m)	64250	2. Teak (per ha)	150700
Grape (2m to 4m)	64250	3. Eucalyptus- clonal	105000
Banana (2m to 4m)	64250	4. Bamboo	90000
Sugarcane (1 ha)	93950	Animal Husbandry	
Cotton, Ginger, Vegetable, Rose (<1.2m)	110500	1. Cross Breed Cow (1+1)	120000
7. Underground pipeline for distribution system (75/90/100 mm)	180/230/240 per meter	2. Graded Murrah Buffalo (1+1)	130000
8. Solar pumping system (with DC/ AC pumpsets)	190/ 80 per wp	3. Mini Dairy (5+5)	700000
Land Development		4. Calf rearing (Heifer calves) 10/20	435000/970000
1. Graded bunding-0.75sqm CSx210m length-158 CuM (Labour/Machinery)	14330/7272	5. Vermi compost with milch animal (1)	25200
2. Land levelling, shaping (labour/machinery)	28500/25200	6. Calf rearing (Buffalo male calves) 10/50	250000/1200000
3. Farm bunding-0.75SqM c/s200m/Ha-150CuM (Light/Medium/Heavy soil) labour cost	13650/14330/15050	7. Bulk milk cooling unit- 5000 litres	2000000
4. Field drainage for wetland- 2.52 SqM c/s65m/Ha-164CuM	29570	8. Goat/Sheep- Rearing unit- 10+1	60000
5. Farm pond with berm of 2m/in soft murrum/in plain areas (30x30x2m/5x5x1.5m)	163800/196560/5160	9. Goat/Sheep- Breeding unit- 100+5	1000000
6. Fencing (barbed per running metre)	180	10. Pig breeding farms (20+4)	800000
Farm Mechanisation		11. Pig rearing and fattening units (3+1)	100000
1. Small tractor (18-25 HP)	250000- 550000	Poultry development	
2. Tractor (25-30 HP)	400000-500000	12. Broiler farming (1000/5000)	224000/1120000
3. Tractor (30-45 HP)	550000- 700000	13. Layer farming (5000)	2000000
4. Tractor (>45 HP)	577000- 1118000	Fisheries development	Units (Ha)
5. Tractor drawn land leveller	20000- 25000	1. Composite fish culture	600000
6. Paddy harrow/puddler	20000- 30000	2. FW prawn culture	750000
7. Seed cum fertilizer drill with planter attachment	65000- 75000	3. Fish seed rearing unit	982400
8.Axial flow paddy thresher	150000- 200000	4. Ornamental fish culture (Backyard hatchery/ Medium scale unit)	100000/ 800000
9. Groundnut thresher	260000	Renewable energy & Waste management	
10. Power operated sugarcane sett cutting machine	30000	1. Biogas (2/3/4/4 Cum)- KVIC model	25000/35000/ 40000/60000
11. Sugarcane cutter planter	100000	2. Solar pumpset- DSWHS 100 LPD	30000
12. Sugarcane harvester	8500000- 9500000	3. Solar pumpset- NDSWHS 1000 LPD	250000
Plantation & Horticulture	Amount (per ha.)	Other activities	
Nature of Investment	Unit Cost (₹)	1. Pair of bullocks	70000
1. Arecanut	196400	2. Bullock cart	60000

The above unit costs are only indicative. Banks may like to fix the loan amount as per the prevailing conditions

Annexure VA						
Indicative Sclae of Finance for major crops fixed by DLTC for 2021-22						
Amount in ₹ per acre						
Sl.No	Crop	Unit	Scale of finance			Amount
			Cash	Pesticide	Seeds	
1	Paddy (Irrigated / HYV)	Acre	20350.00	1300.00	1200.00	22850.00
2	Paddy (Rainfed)	Acre	12250.00	1500.00	1300.00	15050.00
3	Cholam (Rainfed)	Acre	4450.00	250.00	300.00	5000.00
4	Ragi (Irrigated)	Acre	6050.00	300.00	400.00	6750.00
5	Cumbu (Irrigated)	Acre	6050.00	600.00	400.00	7050.00
6	Pulses (Irrigated)	Acre	11445.00	1100.00	1950.00	14495.00
7	Pulses (Rainfed)	Acre	9565.00	800.00	1000.00	11365.00
8	Groundnut (Irrigated)	Acre	13800.00	1000.00	4600.00	19400.00
9	Groundnut (Rainfed)	Acre	11000.00	800.00	3500.00	15300.00
10	Gingelly (Rainfed)	Acre	3500.00	800.00	600.00	4900.00
11	Cotton (Irrigated)	Acre	9375.00	2000.00	1650.00	13025.00
12	Cotton (Rainfed)	Acre	11550.00	1250.00	1000.00	13800.00
13	Cashew	Acre	9600.00	1600.00	0.00	11200.00
14	Coconut (Maintenance)	Acre	16500.00	1300.00	0.00	17800.00
15	Mango (Maintenance)	Acre	11775.00	3350.00	0.00	15125.00
16	Green chillies (Irrigated)	Acre	17700.00	1800.00	2150.00	21650.00
17	Chillies (Irrigated)	Acre	16000.00	2000.00	2000.00	20000.00
18	Banana (Irrigated)	Acre	24000.00	5500.00	6400.00	35900.00
19	Brinjal	Acre	7725.00	1200.00	1400.00	10325.00
20	Coriander (rainfed)	Acre	3200.00	1050.00	1050.00	5300.00
21	Coriander (irrigated)	Acre	4000.00	1500.00	1200.00	6700.00
22	Onion (small)	Acre	14400.00	3300.00	6050.00	23750.00
23	Sugarcane - Plant	Acre	27000.00	2000.00	12000.00	41000.00
24	Sugarcane Ratoon	Acre	26000.00	2000.00	3000.00	31000.00
25	Maize (Irrigated)	Acre	9750.00	700.00	1350.00	11800.00
26	Maize (Rainfed)	Acre	9750.00	500.00	1900.00	12150.00
27	Tomato (Hybrid)	Acre	7300.00	2200.00	1650.00	11150.00
28	Tomato (ordinary)	Acre	5900.00	2000.00	2000.00	9900.00
29	Lady's finger	Acre	7000.00	1700.00	1815.00	10515.00
30	Jasmine	Acre	12500.00	3000.00	5900.00	21400.00
31	Tube rose	Acre	14200.00	3100.00	33400.00	50700.00
32	Gherkin	Acre	11250.00	1650.00	2200.00	15100.00
33	Watermelon	Acre	9900.00	3000.00	8550.00	21450.00

Annexure V (B)- Scale of Finance - Working capital for Animal husbandry and fisheries

Sl.No	Activities	Working capital per animal	Working capital per unit
Dairy			
1	Working capital - Small Dairy	14000.00	28000.00
2	Working capital - Medium Dairy	17500.00	87500.00
Sheep and Goat rearing			
1	Working capital - Goat rearing unit (10+1)	1800.00	18000.00
2	Working capital - Breeding unit (100+5)	2000.00	200000.00



NABVENTURES Limited

Wholly owned subsidiary of NABARD

Investment Focus

- › Sector Focus – Food/foodtech, Agritech, Agri/rural fintech and Rural enablers (Edutech, Health-tech, Ecommerce, etc.).
- › Stage- Pre-Series A (INR 5-20 crore) and Series A (INR 20-50 crore).
- › Pre-Series A deals have strong focus on Agtech, Healthtech & Edutech.
- › Sector of interest in Series A include consumer food brands, financial services, rural asset, light tech businesses.
- › The fund takes significant minority / minority positions.

Registered Office: NABARD, 2nd Floor A Wing,
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✉ e-mail : nabventure@nabard.org

☎ Phone: 91-22-26539357



NABSAMRUDDHI FINANCE Limited

A Subsidiary of NABARD

"The objective of NABSAMRUDDHI is to provide credit facilities to individuals and legal entities in the off farm sector, microfinance, MSME and for the promotion, expansion, commercialization and modernization of agriculture and allied activities."

Corporate Office:

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Ph: 022- 26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

› **MSME**

› **Microfinance**

› **Small Business**

› **Transportation**

› **Housing**

› **Education**

› **Livelihoods**

› **Agriculture**

Registered Office:

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1-1-61, RTC 'X' Road, P.B. No. 1863
Hyderabad- 500020, Telangana
Ph: 040- 23241155

🌐 Website: www.nabsamruddhi.in



NABFOUNDATION

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The young 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, 2nd Floor, B Wing, BKC, Bandra East, Mumbai-400051

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☎ Phone:(+91)-22-2653 9404/9054/9204



NABKISAN Finance Limited

A subsidiary of NABARD

- › Largest lender in FPO space.
- › Present in 20+ States.
- › 700+ FPOs credit linked.
- › Collateral free lending at affordable rates.
- › Need Based Grant support.
- › Financing FPOs through.
 - Working Capital ■ Term loan
 - Pledge Financing (eNWR)
- › Term lending for Corporates/ NBFCs/ MFIs.
- › Soft loans for Agri Startups.

Corporate Office

C/o NABARD, Mumbai

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☎ Phone:022- 26539620/26539415

🌐 Website- www.nabkisan.org

Registered Office

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☎ Phone:044- 28270138/28304658

🌐 Web-portal- krishimanch.nabkisan.org



NABARD Consultancy Services Private Limited [NABCONS]

Wholly owned subsidiary of NABARD

ISO-9000:2015 & ISO-27001:2013

OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India
Presence with
offices in 31
States/UTs

AREAS OF OPERATION

- › Agriculture & Allied Activities
- › Off-farm Sector
- › Horticulture
- › Forestry
- › Corporate Social Responsibility
- › Watershed Development
- › Irrigation & Water Resources
- › Socio-economic Development
- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

Registered Office

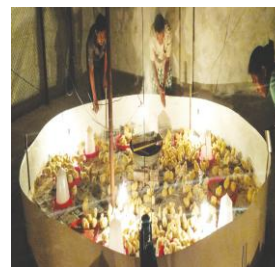
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🌐 Website:www.nabcons.com



NABFINS Limited

A Subsidiary of NABARD

- › A Non Deposit taking Systemically Important NBFC – MFI with a vision to become a model MFI in the country.
- › 63% of shares held by NABARD, with other shareholders being Government of Karnataka and Public Sector Banks.
- › Mission - To be a trusted client centric financial institution advancing hassle free services to the low income households and the unorganised sector.
- › The company has a range of financial products and services including financing of SHGs in partnership with NGOs and JLGs directly through its branches.
- › Operating across in 16 States of India and touching lives of more than 5.50 lakh households with a commitment towards their socio-economic empowerment and furthering the cause for financial inclusion.

Registered Office: #3072, 14th Cross, K R Road, Banashankari 2nd stage, Bengaluru - 560 070, Karnataka, India

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☎ Phone: 080 2697 0500

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Trustee Private Limited

Corporate Office

NABARD C-24,
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Mumbai-400051

Ph:022-26539410/26537039

- › Established to manage various credit guarantee funds of Government of India, State Government etc.
- › NABSanrakshan and multiple credit guarantee funds under its management housed in separate Trusts.
- › The Eligible Lending Institutions will extend formal credit to the borrowers and

e-mail:ho@nabsanrakshan.org

NABSanrakshan through various schemes of the Trusts will provide credit guarantee against a nominal fee.

- › NABSanrakshan manages Credit Guarantee Fund under Animal Husbandry Infrastructure Development Fund (AHIDF).