



வளம் சார்ந்த மாநில அறிக்கை 2023 - 24

स्टेट फोकस पेपर 2023 - 24

State Focus Paper 2023 - 24

தமிழ்நாடு  
तमिल नाडु  
Tamil Nadu

தேசிய வேளாண்மை மற்றும் ஊரக மேம்பாட்டு வங்கி

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

தமிழ்நாடு மண்டல அலுவலகம், சென்னை

तमिल नाडु क्षेत्रीय कार्यालय, चेन्नई

TAMIL NADU REGIONAL OFFICE, CHENNAI



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## ध्येय

सहभागिता,सं धारणीयताऔर समानता पर आधारित वित्तीयऔर गै र-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागतविकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीणविकास 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

स्टेट फोकस पेपर 2023-24  
**State Focus Paper 2023-24**

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राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
**NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT**

तमिल नाडु क्षेत्रीय कार्यालय, चेन्नई  
**TAMIL NADU REGIONAL OFFICE, CHENNAI**



## FOREWORD



Agriculture continues to be the backbone of Indian Economy and the primary source of livelihood for majority in rural areas. The key to increasing farmers' income in a sustainable manner would be in adopting farmer-centric approach with focus on agriculture and farmers welfare.

Agriculture continuously presents various scenarios, opportunities, challenges and to name a few; encouraging production, encouraging demand, changing food preferences, focus on increasing productivity, focus on increasing farmers income, strengthening supply chain management, agriculture marketing opportunities, climate change issues, increasing food subsidies, value addition and scope for agro processing, agriculture lending, strengthening Farmer Producer Organisations etc. and several initiatives, policies and schemes are being implemented both by GoI and State Governments to address various issues and challenges and opportunities are being utilised.

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), with the objective of mapping the potential under Priority Sector with institutional credit support. The projections in PLPs for 2023-24 together with issues needed to be addressed in the agriculture and allied sectors, are aggregated and presented in the State Focus Paper (SFP). The document quantifies the potential both in physical and financial terms and assesses the quantum of bank credit required to actualize the potential. Apart from credit projections, the document presents an analytical assessment of the infrastructure and support services required for harnessing credit potential. It also suggests the critical infrastructure requirements by identifying the gaps which impede growth in each sector.

It gives me great pleasure to present the State Focus Paper for 2023-24 which outlays a total credit potential of **₹4,93,048 crore** for Priority Sector activities as defined by the Reserve Bank of India. Total credit potential estimate for agriculture is ₹2,18,375 crore, MSME ₹1,68,366 crore and other priority sectors is ₹1,06,307 crore. The projections made under these sectors would provide sufficient lead to the bankers for channelizing credit so as to increase the ground level credit flow in general and agriculture term lending in particular.

We are grateful to the State Government, Officials of the various line departments, Regional Director RBI, Convenor SLBC, Bankers, District Collectors, LDMS, NGOs and other stakeholders for their inputs, suggestions and for extending wholehearted support to NABARD in bringing out this document. We hope that the document will be useful to all the stake holders and promote collective efforts of bringing prosperity to the State in a sustainable manner.

**T. Venkatakrishna**  
**Chief General Manager**





### प्राक्कथन



कृषि भारतीय अर्थव्यवस्था का मुख्य स्रोत रहा है तथा ग्रामीण क्षेत्रों में अधिकतर लोगो की आजीविका का प्राथमिक स्रोत है। कृषि और किसान कल्याण पर ध्यान देते हुए, किसान-केंद्रित दृष्टिकोण अपनाते हुए ही, किसानों की आय स्थायी रूप से बढ़ाई जा सकती है।

कृषि लगातार विभिन्न परिदृश्यों, अवसरों, चुनौतियों जैसे उत्पादन को बढ़ावा देना, मांग को बढ़ावा देना, खाद्य प्राथमिकताओं में बदलाव, उत्पादकता बढ़ाने पर ध्यान देना, किसानों की आय बढ़ाने पर ध्यान देना, आपूर्ति श्रृंखला प्रबंधन को सुदृढ़ करना, कृषि विपणन के अवसर, जलवायु परिवर्तन के मुद्दे, खाद्य सस्मिडी में वृद्धि, मूल्य संवर्धन और कृषि प्रसंस्करण की गुंजाइश, कृषि ऋण, किसान उत्पादक संगठनों को मजबूत करना आदि तथा विभिन्न मुद्दों, चुनौतियों और अवसरों का समाधान करने के लिए भारत सरकार और राज्य सरकारों द्वारा कई पहलों, नीतियों और योजनाओं को लागू किया जा रहा है।

जिला और ब्लॉक स्तर पर ऋण योजना के अधिदेश को जारी रखने में, संस्थागत ऋण सहायता के साथ प्राथमिकता क्षेत्र में संभावित ऋण आकलन करने के उद्देश्य से, नाबार्ड जिला स्तर पर पोर्टेनियल लिंक्ड क्रेडिट प्लान (पीएलपी) तैयार करता है। 2023-24 के दौरान पीएलपी में दर्शाए गए सम्भावित कृषि और संबद्ध क्षेत्रों में ध्यान दिए जाने वाले मुद्दों को संकलित कर, स्टेट फोकस पेपर (एसएफपी) में प्रस्तुत किया जाता है। दस्तावेज़ भौतिक और वित्तीय दोनों दृष्टियों से क्षमता की मात्रा निर्धारित करता है। क्रेडिट अनुमानों के अलावा, दस्तावेज़ क्रेडिट क्षमता का उपयोग करने के लिए आवश्यक बुनियादी ढांचे और समर्थन सेवाओं का एक विश्लेषणात्मक मूल्यांकन प्रस्तुत करता है। यह प्रत्येक क्षेत्र में विकास को बाधित करने वाले अंतराल की पहचान कर महत्वपूर्ण अवसरचना आवश्यकताओं का भी सुझाव देता है।

मुझे 2023-24 के लिए स्टेट फोकस पेपर प्रस्तुत करते हुए बहुत खुशी हो रही है, जिसमें भारतीय रिजर्व बैंक द्वारा परिभाषित प्राथमिकता-प्राप्त क्षेत्र की गतिविधियों के लिए ₹4,93,048 करोड़ की कुल ऋण क्षमता का परिव्यय है। कृषि के लिए कुल ऋण संभावित अनुमान ₹ 2,18,375 करोड़, एमएसएमई ₹1,68,366 करोड़ और अन्य प्राथमिकता वाले क्षेत्र ₹ 1,06,307 करोड़ हैं, इन क्षेत्रों के तहत किए गए अनुमानों से बैंकों को ऋण को चैनलाइज करने के लिए पर्याप्त लीड मिलेगी ताकि सामान्य रूप से आधार स्तर पर ऋण प्रवाह और विशेष रूप से कृषि सावधि ऋण में वृद्धि हो सके।

हम राज्य सरकार, विभिन्न संबंधित विभागों के अधिकारियों, क्षेत्रीय निदेशक आरबीआई, संयोजक एसएलबीसी, बैंकों, जिला कलेक्टरों, एलडीएम, गैर सरकारी संगठनों और अन्य हितधारकों के उनके आदानों, सुझावों और इस दस्तावेज़ को लाने में नाबार्ड को पूरे दिल से समर्थन देने के लिए आभारी हैं। हम आशा करते हैं कि दस्तावेज़ सभी हितधारकों के लिए उपयोगी होगा और राज्य में स्थायी रूप से समृद्धि लाने के सामूहिक प्रयासों को बढ़ावा देगा।

**टी. वेंकटाकृष्णा**  
मुख्य महाप्रबंधक

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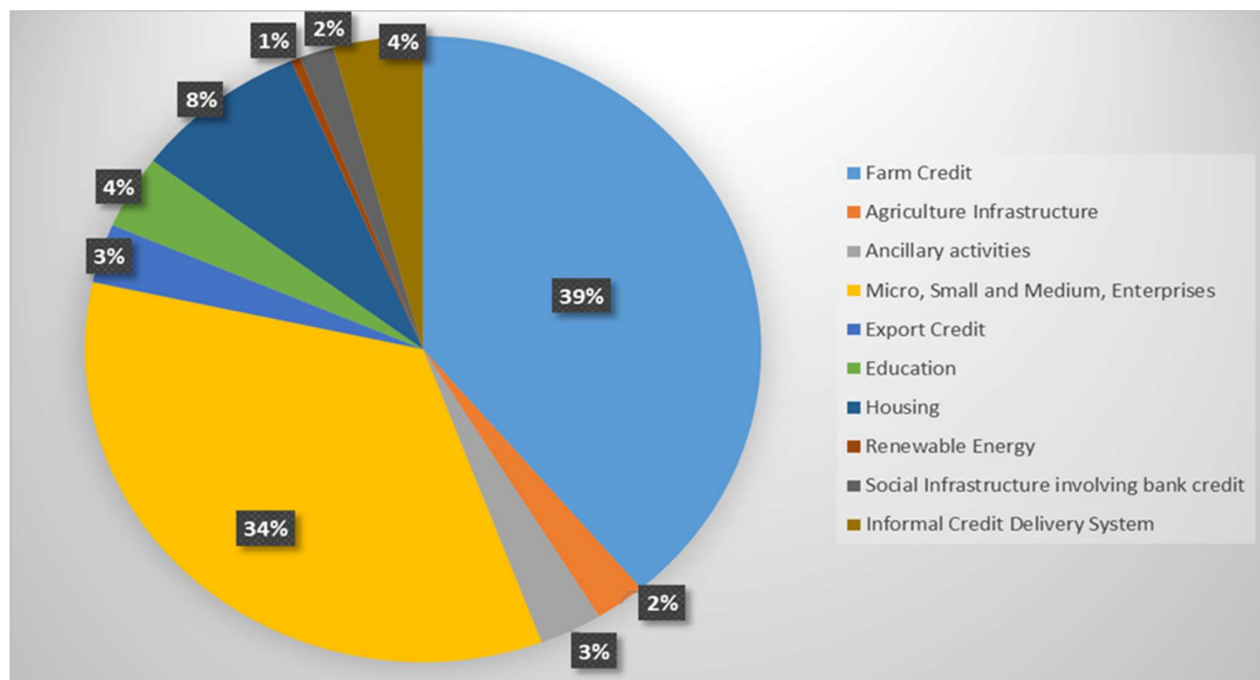
## BROAD SECTOR WISE PROJECTIONS – 2023-24

STATE: TAMILNADU

(₹ Crore)

S.No	Particulars	PLP Projections for 2023-24
1	Farm Credit	191550.00
2	Agriculture Infrastructure	12002.39
3	Ancillary Activities	14822.78
4	MSME	168366.44
5	Export Credit	15014.59
6	Education	18698.18
7	Housing	41104.36
8	Renewable Sources of Energy and Waste Management	2325.99
9	Social Infrastructure with Bank Credit	8043.04
10	Informal Credit Delivery System - SHG, JLG etc	21119.80
	<b>Total</b>	<b>493047.57</b>

## Broad Sector wise Projections - 2023-24



## SECTOR WISE CREDIT PROJECTION FOR 2023-24

STATE: TAMIL NADU

(₹ Crore)

S No	Particulars	PLP Projections for 2023-24
<b>A</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>138793.85</b>
1	Water Resources	5880.99
2	Farm Mechanisation	9271.31
3	Plantation & Horticulture	7971.90
4	Forestry & Waste Land Development	1597.16
5	AH - Dairy Development	13348.08
6	AH - Poultry Development	5113.88
7	Sheep/Goat/Piggery	4082.46
8	Fisheries	4493.14
9	Other Activities	660.19
10	Integrated Farming	337.04
<b>B</b>	<b>SUB TOTAL (1 TO 10)</b>	<b>52756.15</b>
<b>C</b>	<b>FARM CREDIT (A + B)</b>	<b>191550.00</b>
11	Construction of Storage and Marketing Infrastructure	6181.71
12	Land Development, Soil Conservation and Watershed Development	4309.72
13	Others	1510.96
<b>D</b>	<b>AGRICULTURE INFRASTRUCTURE TOTAL (11 to 13)</b>	<b>12002.39</b>
14	Food & Agro Processing	9776.18
15	Others	5046.60
<b>E</b>	<b>ANCILLIARY ACTIVITIES TOTAL (14 to 15)</b>	<b>14822.78</b>
<b>F</b>	<b>AGRICULTURE - TOTAL (C+ D+E)</b>	<b>218375.17</b>
16	MSME Working Capital	53245.29
17	MSME Investment Credit	115121.15
<b>G</b>	<b>MSME Total (16 to 17)</b>	<b>168366.44</b>
<b>H</b>	<b>Export Credit</b>	<b>15014.59</b>
<b>I</b>	<b>Education</b>	<b>18698.18</b>
<b>J</b>	<b>Housing</b>	<b>41104.36</b>
<b>K</b>	<b>Renewable Energy</b>	<b>2325.99</b>
<b>L</b>	<b>Social Infrastructure with Bank Credit</b>	<b>8043.04</b>
<b>M</b>	<b>Informal Credit Delivery System - SHG, JLG etc.</b>	<b>21119.80</b>
<b>N</b>	<b>Total (H to M)</b>	<b>106305.96</b>
<b>O</b>	<b>Grand Total (F+G+N)</b>	<b>493047.57</b>

## Executive Summary

NABARD as a development financial institution, is associated in the credit planning process with the preparation of district wise potential based credit plans on an annual basis. The potential linked credit plans are thereafter consolidated to ascertain the potential at the State level which is discussed in detail in the State Focus Paper. The basic objective of assessing the credit potential is through an analysis of sector specific physical potential, infrastructure support, government priorities through various schemes, forward and backward linkages, local skill and natural resources and credit absorption capacity of the sector.

The credit plan is also fine-tuned by factoring in the priorities and the important programmes of the State Government, Government of India and the Reserve Bank of India. This document serves as a useful reference to provide pointed focus on the development of priority sectors of the State with institutional credit support.

At the State level, the 'State Focus Paper' (SFP) is prepared which presents an aggregation of the district level Potential Linked Credit Plans (PLPs).

***The State Focus Paper 2023-24 indicates an exploitable credit potential of ₹4,93,048 crore***

## State Profile

The total geographical area of Tamil Nadu is 130.33 lakh hectare which constitutes 4 percent of the National geographical area and falls in Semi and Dry sub humid climate. Tamil Nadu has 6 percent of the Nation's population (2011 Census). According to the 10th Agriculture Census, 2015-16, the number of operational land holders in the State are 79.38 lakh, operating culturable land of 59.71 lakh Ha. 93% of total land holdings are Marginal and Small farmers, operating 62 % of the total cultivable land. The average size of the land holding in the State is 0.75 hectare which is less than the average size of land holding of the country at 1.08 hectare.

## Economy

The Gross State Domestic Product (GSDP) of Tamil Nadu in 2022-23 (at current prices) is projected at ₹24.85 lakh crore, registering a growth of 14% over 2021-22. Tamil Nadu's GSDP (at constant prices) registered a growth of 1.4% in 2020-21. In comparison, national GDP registered a negative growth of 6.6% in 2020-21. The State introduced the "Industrial Policy 2021", aiming to achieve an annual growth rate of 15% in the manufacturing sector while attracting investments worth ₹10 lakh crore and creating employment opportunities for 20 lakh people by 2025. As per the 73rd National Sample Survey 2015-2016, there are about 49.48 lakh MSMEs in Tamil Nadu (7.8% of the country's MSMEs). Tamil Nadu contribute 9.25 % of India's exports (third largest exporter of goods) - majorly automobile and auto parts, textiles, leather products and electronic goods.

As per the analysis of the "Regional Growth Pattern in Tamil Nadu", a study by the State Planning Commission, districts with high GDDP (Gross District Domestic Product) are located in the north and northwest and those with lower- middle GDDP are located predominantly in the cauvery delta and south Tamil Nadu.

## Banking Scenario

The banking network in the State as on 30 June 2022 was 11445, comprising of branches of Public Sector Banks- 6166, Private Sector Banks-4041, Regional Rural Banks-645, Small Finance Banks-593. Indian Overseas Bank, with a branch network of 1,103 branches is the Convener of State Level Bankers

Committee (SLBC), a consultative body to discuss issues and suggest measures / solutions for effective banking. SLBC is assisted by 38 Lead District Managers functioning at the district level. Besides, 23 District Central Co-operative Banks, 4451 Primary Agriculture Co-operative Societies (PACS), 112 Multi-Purpose Co-operative Societies (MPCS), 1354 Weavers Co-operative Societies (WCS), 166 Marketing Co-operative Societies/ Federation (MCS), 1716 Employees Co-operative Credit Societies (ECCS) and Business Correspondents are also engaged in disbursement of credit for agricultural activities and other activities. The Primary Urban Co-operative Banks, Non-banking financial companies and Small Finance Banks also cater to the credit needs and infrastructure development, thus aiding in boosting the State's economy.

### **Performance under Annual Credit Plan 2021-22**

As against the target of ₹3,64,156 crore for priority sector advances under the Annual Credit Plan 2021-22 for the State, the disbursements stood at ₹3,97,776 crore, registering an achievement of 109%. As on 31 March 2022, the CD ratio of Commercial Banks was 109% as against 106% in the previous year. The CD Ratio of RRBs increased from 106% as on 31 March 2021 to 118% as on 31 March 2022 and that of Co-operative banks also increased from 103% to 113% as on 31 March 2022.

As on 31 March 2022, the Gross NPAs in respect of Commercial Banks, RRBs, Small Finance Banks and Foreign Banks under Priority Sector advances has reduced marginally from 7% to 1.16% of overall Priority Sector lending. Of the total NPAs, commercial banks constituted 93.58%, RRBs 1.35% and Small Finance Banks, 3.32%. The NPAs under agriculture loans to total outstanding loans increased from 4.5% in the previous year to 6%.

As regards the Gross NPAs of Co-operative Banks, it has increased from 0.02% as on 31 March 2021 to 5.56% as on 31 March 2022. The share of the Co-operative banks in the total NPAs is 1.75%. The NPAs under agriculture loans to total outstanding loans decreased from 5% in the previous year to 1.65%.

### **Agriculture**

Agriculture is the livelihood for around 45% of the rural population in Tamil Nadu. The production of Paddy and other Agricultural Crops has recorded 118.01 lakh MT during the year 2021-22, as per Third Advance Estimate (as on 07.04.2022) which is 9% more than the last year production of 108.24 lakh MT, which is a remarkable achievement. A variety of food grains such as paddy, millets, pulses, oilseeds, and cash crops like cotton and sugarcane are prominently cultivated in different parts of Tamil Nadu.

### **Challenges in Agriculture**

Challenges faced in agriculture are decrease in cropped area due to conversion of agricultural lands for housing and industries, depletion in soil nutrition, declining water resources due to over-exploitation; reluctance among youngsters to take up farming, deprivation of remunerative price for agricultural produce, enhanced cost of cultivation, post-harvest losses, etc.

### **Initiatives by State Government**

For the second successive year, an exclusive Agriculture Budget 2022-23 for the State of Tamil Nadu was presented keeping in line the Government's priority for the Agriculture sector. Focus of the Agriculture Budget 2022-23 is on crop diversification, flood protection, water conservation and farmer welfare Schemes. Agriculture Budget for 2022-23 increased the allocation for agriculture and



allied sectors to **₹33,007 crore**, slightly higher than the ₹32,776 crore in the revised estimate for 2021-22.

### **Co-operative Sector**

Co-operative enterprises help their members to collectively solve shared socio-economic problems. They strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. The Co-operative Credit Structure in the State consists of Short Term and Long Term. The Short Term is a three-tier structure, with the Tamil Nadu State Apex Co-operative Bank Ltd at the apex level with 47 branches, 23 District Central Co-operative Banks (DCCBs) at district level with 953 branches, and 4451 PACS. TNStCB and all the 23 DCCBs are on CBS platform.

The Long-Term Structure Co-operative Credit structure consists of Tamil Nadu State Co-operative Agricultural and Rural Development Bank (TNSCARD) and 26 Primary Co-operative Agricultural and Rural Development Bank (PCARD). Co-operative Banks have 953 branches of (both DCCBs and SCARD) consisting of 305 branches in Rural, 259 branches in Semi-urban, 258 branches in Urban, 131 branches in Metro areas.

### **Developmental Activities facilitated/ channelled through NABARD**

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

Rural infrastructure investments help raising the socio-economic status of the rural people through increased income levels and quality of life. In rural areas, major infrastructure gaps identified are in irrigation, roads and bridges, power supply, education, skilling etc. NABARD has been partnering with GoTN for filling these gaps by extending support for creation of infrastructure in Agriculture, Social and Rural Connectivity Sectors.

NABARD's partnership with the GoTN for creation of rural infrastructure so far extends over 44247 projects involving an investment of over ₹29763 crore. Of this, an amount of ₹25,154 crore has been disbursed as on date. Investments under RIDF, in turn, have helped improving the credit absorption capacity, increased access to markets, enhanced incomes and better quality of life in rural Tamil Nadu. Currently, assistance from RIDF is available for supporting 39 eligible activities grouped under three distinct heads viz. Agriculture and related sectors, Social Sectors and Rural Connectivity.

### **Financial Inclusion**

#### **Support under Financial Inclusion Fund (FIF) of NABARD**

NABARD has been extending financial grant assistance to Banks for almost a decade and a half for putting in place the required financial inclusion infrastructure in banks, as well as for providing much needed financial literacy. In spite of the best efforts put in by all the stakeholders, there exist disparities in terms of financial exclusion and inadequacy of technology adoption. Therefore, a differentiated strategy has been adopted from the year 2019-20 for extending support under FIF, to provide more thrust on backward districts and technologically weak banks, in order to deepen the efforts of financial inclusion for the benefit of hitherto excluded population.

The Rural Co-operative Banks (RCBs) and RRB in the State are being guided by NABARD in on-boarding to technology solutions at various stages including regulatory clearance and coordination with NPCI, CERSAI, UIDAI, etc., for smooth implementation of latest banking technologies. All the RCBs and the RRB in the State on-boarded onto Public Finance Management System (PFMS) portal



of GoI, which enables the customers of these banks to get DBT from the Union Government, assistance for which has been provided under FIF.

### **Financial Literacy**

With a view to catering to the demand side of the FI initiative, there is a need for spreading financial and digital literacy among the rural population. There are 62 Financial Literacy Centres (FLCs) set up by four Lead Banks in the districts (Indian Overseas Bank-14, Indian Bank -11, Canara Bank -7 and State Bank of India -2 and TNGB-28).

Further, with grant assistance from NABARD, the DCCBs and the Regional Rural Banks in the State have deployed 8 mobile vans, fitted with ATMs for demonstration purpose, which would help in furthering of financial literacy among the masses. In order to achieve a meaningful and comprehensive Financial Inclusion and to ensure financial security to the poor and the vulnerable, especially in Special Focus Districts in the State, NABARD has sanctioned assistance of ₹575 lakh to various Banks including Small Finance Banks and Payment Banks towards conduct of around 12,000 Financial & Digital Literacy Awareness Programmes across the State during 2021-22.

### **Watershed Development initiatives**

NABARD has been partnering with Tamil Nadu Watershed Development Agency (TAWDEVA), GoTN for implementation of watershed projects. There are 198 watershed projects sanctioned in 28 districts covering 1.99 lakh ha in the State with a cumulative sanction of ₹176 crore. Out of these 198 projects, 141 are implemented in partnership with the GoTN, 40 under full grant by NABARD and 17 projects under CSR partnership mode. So far 1.29 lakh ha has been treated with a grant assistance of ₹121 crore. Climate Proofing activities are being implemented in 30 completed Watershed projects in 09 districts with grant assistance of ₹15 crore.

### **Tribal Development**

NABARD has sanctioned 26 Tribal Development Fund (TDF) Projects with grant assistance support of ₹58 crore, to various Project Implementing Agencies (PIAs) covering beneficiaries from 13272 families. Of the 26 projects, 12 projects are completed, 05 closed/ Not taken off and 09 projects are ongoing. Under these TDF projects, various activities like ensuring plantation in one or half acre wadi area, Water resources Development & Soil Conservation activities, Livelihood activities for landless families, Capacity building/awareness programs/training programs etc., Community health and women development are undertaken.

### **Farmers Producers Organization**

Tamil Nadu is having conducive ecosystem for formation and nurturing of FPOs. There are around 900 FPOs in the State, of which 456 have been promoted by NABARD and around 250 with the support of SFAC through TN State Government and the remaining by various other agencies apart from few self-promoted FPOs. Initiatives of NABARD include grant support to FPOs, with a grant of ₹64 crore, capacity building, market facilitation, establishment of NABKISAN for financing FPOs, establishment of three incubation centres for providing business services for FPOs (Tamil Nadu) and supporting GoI in policy formulation for promotion of 10,000 FPOs.

**Off Farm Producers Organisations (OFPOs)**

Aggregating producers into Clusters / OFPOs is one of the best mechanisms to improve access of small producers to investment, technology and market. NABARD has been promoting the formation and nurturing of Off Farm Producer Organizations since 2016-17.

During 2021-22, an amount of ₹143 lakh was sanctioned for formation and nurturing of 2 major OFPOs viz., a Silk Handloom Weavers OFPO in Tiruvanamalai district and a Weavers OFPO in Aruppukottai in Virudhunagar district. With this, the total number of OFPOs promoted by NABARD in Tamil Nadu is 4, aggregating over 1500 producers. An amount of ₹13.71 lakh has been released to ongoing OFPOs viz., Green Fem OFPO, Madurai and Kanjamalai Textiles Weaver PCL, Salem and as reimbursement towards submission of DPR, DSR and BDP to READS and WOMAN NGOs.

**Skill Development**

With the growing unemployment amongst rural youth and asymmetrical development of skill-based employment opportunities concentrated in Metros, Urban and semi urban areas, there is a wide gap between the demand for skilled job and rural youth to be imparted skilling, reskilling and up- skilling through capacity building/training. NABARD addresses the issue under one roof in the website styled 'NABSKILL', wherein the eligible trainer submits the proposals based on the skilling need of the district, expected higher settlement rate with focus on sustainable income post training.

**Marketing initiatives**

Rural Mart is a prominent place on a highway, religious place, place of tourist importance, thoroughfare where a number of people pass through, near bus stands, railway stations, airport, commercial centers etc. Under the scheme from 2016 onwards, grant assistance of ₹167.02 lakh has been extended to more than 40 Rural Marts and Mobile Rural Marts.

A haat or bazaar is an open-air market that serves as a trading venue for local people in rural areas. They are periodic markets which normally works on a weekly cycle. Under NABARD's 'Rural Haat' scheme, 22 Rural Haats have been sanctioned as on date with a grant assistance of ₹156 lakh.

NABARD has been organizing as well as sponsoring artisans to participate in exhibition conducted across the State and Pan India, Exhibitions, Buyer Seller Meet and Start-up Immersion Program for Agri-Start-ups. These provide effective forward linkage to the rural masses for their produce with assured income and employment as also to boost their earning capacity.

**Madurai Business Incubation Forum (MABIF)**

Madurai Agri Business Incubation Forum (MABIF) was set up in 2017 at ACRI, TNAU, to enable agri-enterprises and encourage the formation and development of innovative start-ups. MABIF has so far incubated total 624 incubatees, comprising of 170 start-ups, 25 individual farmers and 429 FPOs. MABIF has facilitated registration for 38 Plant varieties, 80 trademarks, 18 Patents and 10 Geographical Indicators.

**Micro Credit****Bank Linkage Programme**

Tamil Nadu is one of the front runner States in India in SHG-Bank Linkage Programme. Bankers, along with proactive support from NGOs and Tamil Nadu Corporation for Development of Women (TNCDW) had provided adequate credit to the SHGs in ensuring the success of SHG - BLP.

During 2021-22, 4.09 lakh SHGs have been credit linked with a bank loan of ₹21393 crores in Tamil Nadu. The average loan per SHG stood at ₹1.91 lakh (source: TNCDW- 2021-22)

### **EShakti – Digitisation of SHG Data**

E Shakti in Tamil Nadu is being implemented in association with Tamil Nadu State Rural Livelihood Mission (TNSRLM). The digitized data of TNSRLM SHGs in their eMathi portal is being migrated to E Shakti through an interface. The loan request raised by TNSRLM from their eMathi portal is also migrated to EShakti portal and loan application along with automatic grading of SHGs is generated in the EShakti portal. Banks can access these loan applications for sanctioning, increasing the confidence and ease of the Banker in lending to SHGs. EShakti has been implemented for the year 2021-22 in all districts of Tamil Nadu. As on date, profile data in respect of 2.20 lakh SHGs have been migrated from eMathi portal to EShakti portal.

### **Micro Enterprise Development Programme (MEDP)**

NABARD, through MEDP and other programmes has been supporting livelihood promotion of SHG members. As on date 124 MEDP projects amounting to ₹118 lakh has been sanctioned in various districts.

### **Livelihood and Enterprise Development Programme (LEDP)**

With a view to create sustainable livelihoods among SHG members and to create maximum impact of skill upgradation with handholding and credit linkage, the Livelihood and Enterprise Development Programme (LEDP) has been launched in December 2015. In Tamil Nadu, 110 LEDPs have been sanctioned with a grant support of ₹597 lakh and is being implemented in various districts.

### **Joint Liability Groups**

As part of the financial inclusion of the poorest of the poor, NABARD had extended the concept of SHG - BLP to a new mode -Joint Liability Groups (JLGs) initially for augmenting flow of credit to landless tenant farmers cultivating land for crop loan purposes and subsequently to micro entrepreneurs/artisans. Tamil Nadu is one of the front runner States in JLG nurturing and promotion. 20,43,476 JLGs were extended bank loan to the tune of ₹41,828 crore as on 31 March 2022. (Source: Status of Microfinance in India 2021-22)

NABARD has signed MoUs with various scheduled Banks for formation and credit linking of JLGs through BC model by engaging the BCs for formation of JLGs.

### **Credit Potential Estimates for 2023-24**

#### **Crop Production, Maintenance and Marketing**

The credit potential has been estimated on the basis of area under cultivation, additional area that can be brought under cultivation and realistic Scales of Finance.

Major food crops grown in the State are paddy, jowar, ragi, bajra, maize, pulses and oil seeds like groundnuts, sesame, and sunflower. Few other crops that are cultivated extensively are cotton, sugarcane, tea, coffee, and coconut. Paddy is the leading crop and is grown in all the seasons i.e., Kuruvali, Samba and Kodai. Tamil Nadu has gained commendable status in the horticultural sector with bananas and mangoes. Major reasons for increased credit flow under crop loans is growing awareness among farmers of various schemes and facilities available/introduced by GoTN/GoI, Interest subvention scheme of GoI. Interest incentive scheme of GoTN for Co-operative banks whereby crop loan at an interest rate of 0% is also an important reason for increased bank credit.

Adoption of smart technologies including climate smart agriculture for increasing the efficiency of water, nutrients and energy, micro-irrigation and other water saving irrigation technologies, site-specific nutrient management, conservation of agriculture etc., reducing the cost of cultivation through soil health revitalization, focus on rainfed areas through various tools such as watershed development, contingency crop planning, weather forecast, crop insurance etc., creation of robust agriculture infrastructure reforms in extension, adoption of e-NAM platform for trading of agriculture commodities in all the regulated and co-operative markets, efficient markets with a dynamic supply chain are indispensable for the development of the agricultural sector.

***The Credit Projections for 2023-24 under Crop Loan has been estimated at ₹138794 crore.***

***Water Resources:*** Tamil Nadu constitutes 4 percent of India's geographical area and is inhabited by six percent of India's population, but has only 3 percent of water resources. More than 95 percent of the surface water and 80 percent of the ground water have already been put in use. The per capita availability of water resources is 750 cubic meters when compared to the national average of 2,200 cubic meters. Agriculture is the largest consumer of water in the State using 75 per cent of the State's water resources. The State is entirely dependent on rains for recharging its water resources. Monsoon failures lead to acute water scarcity and severe drought and hence taking appropriate measures to arrest the alarmingly decreasing levels of ground water viz. usage of micro irrigation systems, drip to be encouraged.

***The Credit Projections for 2023-24 under water resources has been estimated at ₹5881 crore.***

***Farm Mechanization:*** Farm Mechanization is one of the technological inputs that is required to improve the process which can transform the subsistence farming to commercial farming. It has the potential to expand production, improve timeliness of operations, better utilization of irrigation potential and infrastructure, compensate for labour shortages, and alleviate drudgery in agricultural operations. Thus, farm mechanization brings about significant improvement in agricultural productivity, which underscores the strong need for mechanization of agricultural operations. Post-harvest machinery also helps in value addition and conservation of produce and by-products from qualitative and quantitative damages.

***The Credit Projections for 2023-24 under Farm Mechanization has been estimated at ₹9271 crore.***

***Plantation and Horticulture:*** Tamil Nadu is one of the leading horticulture States in India. Growing plantation and horticulture crops is an ideal option to improve livelihood security, enhance employment, attain food & nutritional security and increase income through value addition. Tamil Nadu enjoys a unique position in the plantation and horticulture sector on account of its location and its varied agro climatic factors. Rapid growth of demand for horticulture commodities and products have resulted in shift or diversification from traditional food crops to horticulture crops like Banana, Coconut, Mango, Vegetables, Medicinal / Herbal / Aromatic plants etc. Further, the sector is a growth engine for economic development. Central and State government schemes viz. National Horticultural Mission (NHM) under Mission for Integrated Development of Horticulture (MIDH), National Mission on Sustainable Agriculture (NMSA) and PMKSY are under implementation.

***The Credit Projections for 2023-24 under Plantation and Horticulture has been estimated at ₹7972 crore***

**Forestry and Wasteland Development:** Tamil Nadu has 21.57 lakh ha of recorded forest area, accounting for 16.65 % of the geographical area of the State. The State has constituted Biodiversity Board to manage the key biodiversity resources in the State. The State also has Wetland Authority to guide, monitor and regulate the management of wetlands.

***The Credit Projections for 2023-24 for Forestry and Wasteland Development has been assessed at ₹1597 crore.***

**Animal Husbandry – Dairy:** Animal husbandry is a source of regular income and subsidiary employment to nearly 70% of the rural population. Animals provide nutrient rich food products, draught power, dung as organic manure and domestic fuel, hides & skin, and are a regular source of cash income for rural households. Dairy Development is an important sector which plays a vital role in providing subsidiary income to rural people. The various initiatives of the State Government, like community fodder development, strengthening the Animal Husbandry infrastructure, providing veterinary services, establishment of new semen bank, veterinary center will ensure better quality of the animals and the produce.

***The Credit Projections for 2023-24 under Animal Husbandry - Dairy has been assessed at ₹13348 crore.***

**Animal Husbandry – Poultry:** TANUVAS has developed an indigenous hatching and rearing unit for country chicken with low cost and low mortality rate. Veterinary University Training and Research Centre affiliated to TANUVAS provides skill training on poultry feed preparation, marketing of country chicken, custom hatching of desi chicken eggs, turkey eggs etc.

***The Credit Projections for 2023-24 under Animal Husbandry - Poultry has been assessed at ₹5114 crore.***

**Animal Husbandry - Sheep, Goat, Piggery:** Goat is known as ‘Poor man’s cow’ in India and is very important component of dry land farming. With very low investments, goat, sheep and pig rearing can be made into a profitable venture for small and marginal farmers and landless agricultural labourers as it is a source of livelihood and also provides supplementary income.

***The Credit Projections for 2023-24 under Animal Husbandry - Sheep, Goat, Piggery has been assessed at ₹4082 crore***

**Fisheries:** Fisheries is an important economic activity that contributes for significant growth in nutritional security, employment generation and foreign exchange earnings. Fisheries sector encompasses fish production from fresh water, marine and brackish water sources. Aquaculture and Mari culture are emerging as a prominent activity for enhancing Fish, Shrimp, Mussels, Seaweed production and income generation in the State. Integration of fish culture with agriculture has proved to be an option for augmenting the unit productivity from aquaculture systems.

***The Credit Projections for 2023-24 under Fisheries sector has been assessed at ₹ 4493 crore.***

**Integrated farming system (IFS):** Integrated Farming System (IFS) increases farm income by integration of allied activities and reducing costs through input recycling from by-products of allied enterprises. The State has a higher potential to promote IFS by implementing Fisheries+Piggery, Farming Fisheries, Piggery Fisheries+ Poultry Piggery etc.

***The Credit Projections for 2023-24 under Other Activities-IFS sector has been assessed at ₹337 crore.***

***Bullocks, Bullock-carts etc:*** Despite the giant strides made in mechanization of farm operations using power driven vehicles, the demand for Bullocks, Bullock-carts, continues to exist owing to the presence of a large number of small and marginal farmers. They depend on bullock for farm draught power, tyre carts and other conventional carts for transportation and other agricultural operations. Bullock cart driven implements would help the small farmers reduce the drudgery without increasing the cost due to fuel or electricity. Agricultural Engineering Department may promote innovation of implements for the benefit of small farmers.

***The Credit Projections for 2023-24 under Other Activities sector- Bullocks, Bullock-carts has been assessed at ₹660 crore.***

***Food and Agro Processing sector:*** Food and Agro-Processing sector encompasses processing of raw materials (food / feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. The Indian food processing industry plays an important role in preservation of food, creation of gainful employment and increased revenue through exports.

***The Credit Projections for 2023-24 under Food and Agro Processing sector has been estimated at ₹9776 crore.***

***Storage and Marketing Infrastructure:*** Storage is an important marketing function which involves post-harvest holding of the agri-produce. The total state-owned storage capacity is held through three public sector agencies viz. Food Corporation of India (FCI), Central Warehousing Corporation (CWC) and State Warehousing Corporations (SWC). 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. Further, markets provide an intermediate link between producers and consumers. Efficiently functioning markets add to welfare of producers as well as consumers. The storage and marketing infrastructure requirements are to be addressed on a priority basis.

***The Credit Projections for 2023-24 under this sector has been assessed at ₹ 6182 crore.***

***Land Development, Soil conservation:*** Efficient management of land resources is a pre requisite for increasing agricultural production especially as the average size of the land holding in the State is 0.75 hectare, i.e., less than the national average size of land holding (1.08 Hectare). Land Development encompasses activities like land leveling, on-farm development, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds check-dams, nala-bund, etc. These improve productivity of land to prevent soil erosion, improve land quality, improve productivity by retaining the soil and water component.

***The Credit Projections for 2023-24 under this sector has been estimated at ₹4310 crore.***

***MSME :*** Tamil Nadu accounts for the largest number of (15.07 Percentage) Micro, Small and Medium Enterprises (MSMEs) in the country with 6.89 lakhs registered MSMEs, producing over 8,000 varieties of product for a total investment of more than ₹32,008 crores, for both domestic and international markets. Tamil Nadu is a leader in Auto parts and components, Readymade Garments and Leather and leather goods. They provide a strong and reliable vendor base to large industries in



the State. 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. Manufacturing MSMEs are largely concentrated in Chennai, Coimbatore, Erode, Kanchipuram, Krishnagiri, Madurai, Salem, Tiruppur, Virudhunagar and Vellore Districts. Service MSMEs are concentrated in Chennai, Coimbatore, Dindigul, Kanchipuram, Namakkal, Salem, Thoothukudi, Thiruvallur, Trichy and Vellore districts.

The GoTN has announced many schemes/subsidy schemes for MSME sector such as subsidy schemes for micro manufacturing enterprises, industrially Backward Blocks and Agro Based Enterprises, Special Capital Subsidy for Thrust Sector Enterprises, Generator Subsidy, back-ended Interest Subsidy.

***The Credit Projections for 2023-24 under MSME has been estimated at ₹168366 crore.***

**Export Credit:** 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. As per Major Industries Policy Note 2021-22, Tamil Nadu contributes to 3rd largest exporting State with ₹ 1.93 lakh crore, accounting for 8.97% of Indian exports in 2020-21. The State has continued to be a major FDI investment destination and has attracted \$34.5 billion between April 2000 – March 2021. It has sustained its position amongst the top 5 FDI attracting States during this period.

***The Credit Projections for 2023-24 under Export Credit has been estimated at ₹15015 crore.***

**Education sector:** 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 80.09% in 2021, which is above the national average of 77.7%.

***The Credit Projections for 2023-24 under Education sector has been estimated at ₹18698 crore.***

**Housing:** Tamil Nadu Housing Board (TNHB), Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO) and Tamil Nadu Slum Clearance Board (TNSCB) are the major agencies working towards affordable housing for every citizen including houses for economically weaker sections and provision of universal housing for all sections of society and makes the state, slum free. Jawaharlal Nehru National Urban Renewal Mission and Basic Services for Urban Poor Scheme are implemented through TNSCB. The agencies such as Tamil Nadu Police Housing Corporation (TNPHC) and Public Works Department (PWD) are providing housing for their own employees.

***The Credit Projections for 2023-24 under Housing sector has been estimated at ₹41104 crore***

**Social Infrastructure:** Social infrastructure comprising education, health and nutrition care, housing and water supply are important for economic development as they go hand in hand to ensure 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. 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 ₹869.6 billion towards social sector (RBI Bulletin on State Finances). Education, Skills, Healthcare, Sanitation, drinking water etc are sectors that the government is paying attention

***The Credit Projection for the Social Infrastructure involving bank credit for the year 2023-24 has been assessed at ₹8043 crore***

**Renewable Energy:** The per capita consumption of electricity is high in Tamil Nadu at 1065 kWh, as compared to the National average of 734 kWh. Tamil Nadu is the only state where one-third of the installed power comes from renewable sources. The present installed capacity of 17,868.37 MW mostly consists of Coal (35%), Hydro (12%) and Renewable Energy (42%). The Government of Tamil Nadu is committed to mitigate the climate change effects by bringing out policies conducive to promote renewable energy generation in the state. The state has potential to harness various forms of renewable energy sources, viz., Wind, Solar, Biomass, Biogas, Small Hydro, etc. Municipal and industrial wastes could also be useful sources of energy while ensuring safe disposal.

***The Credit Projections for 2023-24 under Renewable Energy has been estimated at ₹ 2326 crore.***

**Informal Credit Delivery System:** Tamil Nadu is the pioneer in implementation of SHG Bank Linkage Programme, a massive micro credit programme piloted by NABARD in 1992. The key objective of the Micro Credit Innovations by NABARD has been to facilitate sustained access to financial services for the unreached segments of the population viz. the poor in rural hinterlands, through various products and delivery channels in a cost effective and sustainable manner. The State has 11.45lakh SHGs with a savings of ₹3261.51 crore and loan outstanding of ₹11949.99 crore in respect of 4.89lakh SHGs as on 31 March 2022.

***The Credit Projections for 2023-24 under this sector has been estimated at ₹21120 crore.***



Map of the State



State Profile									
State - Tamil Nadu									
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE						
Total Geographical Area (Sq.km) - RBI booklet	130058		Agro-climatic Zone	Seven					
No. of Districts -RBI booklet	38		Climate	Temperate and mainly tropical					
No. of Taluks -RBI booklet	310		Soil Type	Red loam, laterite, black, sandy coastal alluvium and red sandy soil					
No. of Revenue Villages - RBI booklet	17680								
No. of Panchayats(Town/District/Village) -PN DoRD&PR	12525		4. RAINFALL & GROUND WATER (Actual)						
3. LAND UTILISATION [ha]			Rainfall [in mm]	Normal	Actual	2015-16	2016-17	2019-2020	
Total Area Reported	13033116			978	985.8	1139	598	986	
Forest Land	2156574			Variation from Normal		(+ ) 168	(- ) 360	(- ) 7.9	
Area Not Available for Cultivation	2202091		Availability of Ground Water [Ham]		Net annual recharge		Net annual draft		Balance
Permanent Pasture and Grazing Land	107673				-		-		-
Land under Miscellaneous Tree Crops	221477		5. DISTRIBUTION OF LAND HOLDING [in '000] (2019-20)						
Culturable Waste	321968		Classification of Holding	Holding		Area			
Current Fallow	920379			Nos.	% to Total	ha.	% to Total		
Other Fallow	1906243		<= 1 ha	6224		78.41	2169	36.33	
Net Sown Area	4738297		>1 to <=2 ha	1119		14.10	1555	26.05	
Total or Gross Cropped Area	5942134		>2 to <=4 ha	452		5.69	1215	20.35	
Area Cultivated More than Once	1203837		>4 to <=10 ha	128		1.61	714	11.96	
Cropping Intensity [GCA/NSA] (%)	127.35		>10 ha	15		0.19	317	5.31	
			Total	7938		100.00	5970	100.00	
6. WORKERS PROFILE [in '000]			7. DEMOGRAPHIC PROFILE [in '000] (2011 Census)						
Cultivators	4248		Category	Total	Male	Female	Rural	Urban	
Small/Marginal Workers	4942		Population	72147	36138	36009	37230	34917	
Agricultural Labourers	9606		Scheduled Caste	14437	7204	7233	9475	4963	
Workers engaged in Household Industries	1364		Scheduled Tribe	794	401	393	660	134	
Workers engaged in Allied Agro-activities	NA		Literate / Literacy rate %	51837	28040	23797	73.54%	87.04%	
Other workers	15733		BPL	NA	NA	NA	NA	NA	
8. HOUSEHOLDS [in '000]			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households	18500		Having brick/stone/concrete houses	NA			Having electricity supply	NA	
Rural Households	NA		Having source of drinking water	NA			Having independent toilets	NA	
BPL Households	NA		Having access to banking services	NA			Having radio/TV sets	NA	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified	15979		Anganwadis	NA			Dispensaries	242	
Villages having Agriculture Power Supply	NA		Primary Health Centres	2127			Hospitals	377	
Villages having Post Offices	NA		Primary Health Sub-Centres	8713			Hospital Beds	97405	
Villages having Banking Facilities	NA		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	NA		Fertiliser/Seed/Pesticide Outlets [Nos]	12697			Agriculture Pumpsets[Nos]	NA	
Villages having Primary Health Centres	NA		Total N/P/K Consumption [LMT]	5.16			Pumpsets Energised [Nos]	NA	
Villages having Potable Water Supply	NA		Certified Seeds Supplied [MT]	25933			Agro Service Centres [Nos]	NA	
Villages connected with Paved Approach Roads	NA		Pesticides Consumed [MT]/[KL]	3055/494600			Soil Testing Centres [Nos]	46	
13. IRRIGATION COVERAGE [Ha]			Agriculture Tractors [Nos]	NA			Plantation nurseries [Nos]	NA	
Total Area Available for Irrigation (NIA + Fallow)	5499025		Power Tillers [Nos]	NA			Farmers' Clubs [Nos]-Active	NA	
Irrigation Potential Created	NA		Threshers/Cutters [Nos]	NA			Krishi Vigyan Kendras[Nos]	14	
Net Irrigated Area(Total area irrigated at least once) (ha)	2672403		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	647983		Rural/Urban Mandi/Haat [Nos]	NA			Wholesale Market [Nos]	NA	
Area irrigated by Wells & Borewells	1669321		Length of Pucca Road [Km]	190027			Godown [Nos]	7990	
Area irrigated by Tanks	351484		Length of Railway Route [Km]	5150			Godown Capacity[MT]	1090700	
Area irrigated by Other Sources	NA		Public Transport Vehicle [Nos]	22646			Cold Storage [Nos]	163	
Irrigation Potential Utilized (Gross Irrigated Area)	3410316		Goods Transport Vehicle [Nos]	NA			Cold Store Capacity [MT]	295671	
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of units	Cap.[MT]	Crop	2018-19		2019-20		Productivity [kg/ha]	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	NA	NA		Area (lakh ha)	Prod. (lakh MT)	Area (lakh ha)	Prod. (lakh MT)		
Sugarcane (Gur/Khandsari/Sugar)	NA	NA	Paddy	17.22	64.54	19.07	72.65	3809.00	
Fruit (Pulp/Juice/Fruit drink)	NA	NA	Milletes	9.12	33.81	9.61	36.31	11.00	
Spices (Masala Powders/Pastes)	NA	NA	Pulses	8.26	5.67	8.23	6.05	735.00	
Dry-fruit (Cashew/Almond/Raisins)	NA	NA	Cotton (lakh bales)	1.33	2.69	1.69	4.18	4184.18	
Cotton (Ginning/Spinning/Weaving)	NA	NA	Sugarcane (MT)	1.65	162.07	1.31	141.19	108	
Milk (Chilling/Cooling/Processing)	35	14.75	Oil seeds	3.93	200200	8.52	9.09	2313.00	
Meat (Chicken/Mutton/Pork/Dry fish)	NA	NA	Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India),						
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
17. ANIMAL POPULATION AS PER CENSUS [in lakh Nos]			Veterinary Hospitals/Dispensaries [Nos]	143/ 2701		Animal Markets [Nos]	NA		
Species	2007	2012	Disease Diagnostic Centres [Nos]	22		Milk Collection Centres [Nos]	530		
Cattle (cross breed & native breed)	111.88	88.14	Artificial Insemination Centres [Nos]	3479		Fishermen Societies [Nos]	1431		
Buffalo	20.09	7.81	Exotic Cattle Breeding Farms [Nos]	1		Inland Fish seed Centre [Nos]	285		
Sheep	79.90	47.87	Animal Husbandry Tng Centres [Nos]	NA		Fish Markets [Nos]	495		
Goat	92.74	81.43	Dairy Cooperative Societies [Nos]	11839		Poultry hatcheries [Nos]	4		
Pigs	2.84	1.84	Improved Fodder Farms [Nos]	NA		Slaughter houses [Nos]	111		
Others-Horses, Ponies and Donkeys	0.11	0.14	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY						
Total Livestock	307.58	227.23	Fish(2019-20)	Production [Lakh Tones]	7.57	Per cap avail. [Kg./p.a]	9.83		
Rabbits	0.13	0.52	Egg(2019-20)	Production [Lakh Nos]	200200	Per cap avail. [nos.p.a.]	265		
Backyard Poultry	294.78	139.19	Milk(2019-20)	Production [LMT]	87.60	Per cap avail. [gm/day]	316		
Farm Poultry	1017.76	1034.29	Meat(2019-20)	Production [MT]	0.66	Per cap avail. [gm/day]	NA		
Total Poultry	1312.54	1173.49							
Source to be mentioned :			Statistical Hand book of Tamilnadu 2019/ 2021 & Agriculture Policy of Tamil Nadu 2022-23						
Sources (if not mentioned against the respective item):			Item Nos. 7,9 & 10 - Census 2011; Item Nos. 1,2,3,4,5,6,11,12,13,14,16 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 8 - MoHA,GOI; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.;Item No. 17 - AH Cpnstns -Item Nos. 18&19 - Dir. of Animal Hns./Dir. of Eco. & Stat.						

## Chapter I

### State Profile

#### 1.1. Introduction

Tamil Nadu is the tenth largest State in the country with a geographical area of 1, 30,058 sq.km. The state shares about 4% of the country's total geographical area with a coastline of 1076 km. It is located in the Indian Peninsula between Bay of Bengal in the east, the Indian Ocean in the south and sharing borders with the Union Territory of Puducherry and Southern Indian States of Andhra Pradesh and Karnataka on the north and Kerala on the west. The State has 38 districts, 87 Revenue Divisions, 310 Taluks and 17680 Revenue Villages. There are 34 major rivers in Tamil Nadu, which are grouped into 17 major river basins and 127 sub basins. Major crops sown in the State are paddy, jowar, ragi, bajra, maize, and pulses. Horticulture crops such as mango, banana, tomato, cucurbits and other crops such as cotton, sugarcane, tea, coffee and coconut are a few commercial crops extensively cultivated in the State. Paddy is the leading crop and is grown in all 3 seasons viz. *Kuruvai* (Apr-Jul), *Samba* (Aug-Nov) and *Kodai* (Dec-Mar). Tamil Nadu has also gained a commendable status in cash and oil seeds crops e.g., groundnuts, sesame, sunflower, etc. Wells and Canal/channels are the main source of irrigation in the State.

**1.2 Agro-climatic zones** (7) – Based on rainfall, soil characteristics, cropping pattern and irrigation potential, the State has seven distinct agro climatic zones, viz., North Eastern, North Western, Western, Cauvery Delta, Southern, High Rainfall and Hilly Zone. All the districts under Cauvery Delta were declared as Protected Special Agricultural Zone by GOTN. There are 4 Seasons in the State viz. Southwest Monsoon (June to September), North-east monsoon (October to December), winter (January to February) and Hot-Weather (March to May).

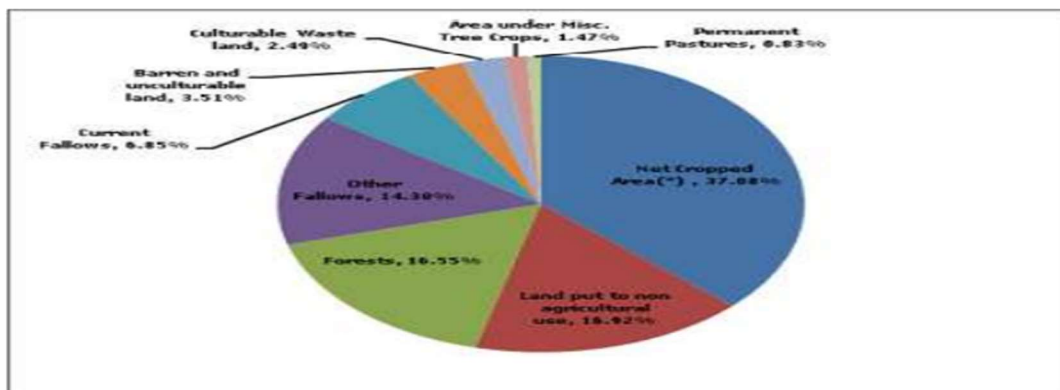
**1.3 Rainfall:** The State's average annual rainfall is around 960 mm which is less than the National average of 1,200 mm. The quantum of rainfall received during Winter (January-February), Summer (March - May), South-West Monsoon (June–September) and North-East Monsoon (October-December) is 3%, 14%, 36% and 47%, respectively. This influences the cropping pattern and has an impact on area, production and productivity. Total surface water potential of the State is 880.91 TMC ft., which includes 268.70 TMC ft. realised from the neighbouring States through Inter-State Agreements. (Source: Policy Note on water resource dept. 2022-23)

**1.4 Population:** Tamil Nadu is the sixth most populated state in the country with a population density of 555 persons per sq. km. against the national average of 382 (as per census of 2011). The total population is 7.21 crore out of which the male population is 3.61 cr and female population is 3.60 cr. The rural population is 3.72 crore forming 51.60% of the total population and the urban population is 3.49 crore forming 48.40% of the total population. The state's literacy rate was 80.09% in 2021, which is above the national average of 77.7% with male literacy at 82.04% and female literacy at 64.55%. (Source: <https://www.tn.gov.in/deptst/tamilnaduatag lance.htm>)

**1.5 Pattern of Land Holding:** Tamil Nadu has 79.38 lakh land holders cultivating an area of 59.71 lakh Ha (According to 10th Agricultural Census of Government of India). 93% of total land holdings are Marginal and Small farmers, operating 62 % of the total cultivable land. Remaining seven percent of land holdings are medium and large farmers operating 38% of the total cultivable land. Although the average land area of India is 1.08 ha, the average land area of Tamil Nadu is only 0.75 ha. (Source: Policy note 2022-23 Agriculture and Farmers Welfare Department)

(source: <https://www.tn.gov.in/tamilnadustate>)

### Land use pattern of Tamil Nadu 2020-21



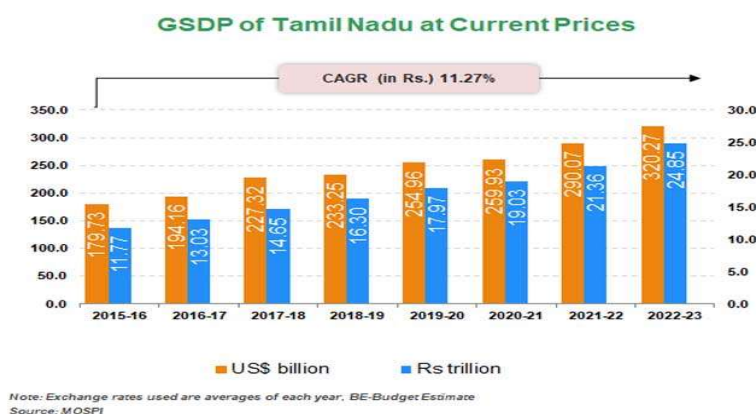
**Total Geographical Area – 130.33 lakh Ha**

**Cropping Intensity (%) – 127.35 (Gross cropped Area/Net cropped Area\*100)**

**Source:** Department of Economics and Statistics, Government of Tamil Nadu.

**1.6 Net area irrigated and sources of irrigation:** Tamil Nadu is one of the most water starved States with only 3% of the nation's water resources, putting high stress on irrigation and making it vulnerable to seasonal fluctuations, resulting uncertainty in agriculture production. The total net irrigated area in the State as on 2020 was 26.72 lakh ha. There is an increase in gross irrigated area to total gross cropped area from 46% during 1970-71 to 59% in 2019-20. Of the net irrigated area, 62.51% i.e., 16.69 lakh ha is irrigated through wells and bore wells. (Source: <https://www.tn.gov.in/deptst/tamilnaduatag glance.htm>)

**1.7 Economy:** The Gross State Domestic Product (GSDP) of Tamil Nadu in 2022-23 (at current prices) is projected at ₹ 24.85 lakh crore, registering a growth of 14% over 2021-22.



In 2020-21, at current prices, agriculture, manufacturing, and services sectors contributed to 13%, 33%, and 54%, respectively, of the state economy. The primary sector grew at a CAGR of 10.54% in 2020-21. The secondary sector increased at a CAGR of 9.41% in this period, driven by the utility and manufacturing sectors. The tertiary sector increased at a CAGR of 11.61% between 2011-12 and 2020-21, driven by trade, air transport, railways, hotels, real estate, finance, communications and other services. Tamil Nadu's GSDP (at constant prices) registered a growth of 1.4% in 2020-21. In comparison, national GDP registered a negative growth of 6.6% in 2020-21. (Source: <https://www.tn.gov.in/deptst/tamilnaduatag glance.htm>)



The state introduced the 'Industrial Policy 2021, aiming to achieve an annual growth rate of 15% in the manufacturing sector while attracting investments worth ₹10 lakh crore and creating employment opportunities for 20 lakh people by 2025. As per the 73rd National Sample Survey 2015-2016, there are about 49.48 lakh MSMEs in Tamil Nadu (7.8% of the country's MSMEs). More than 99% of these MSMEs in the State are micro enterprises, 0.42% are small scale enterprises and only 0.003% are medium enterprises. In addition to this, over 51.25% of all MSMEs are located in rural areas. It is also estimated that the MSMEs in Tamil Nadu produce over 6,000 different products for both domestic and international markets. Investment in the sector is to the tune of ₹ 2.73 lakh crore (as on 31.03.2019) covering manufacturing facilities for automobiles, railway coaches, battle-tanks, tractors, motorbikes, heavy vehicles, electronics, machinery making and machine parts, fire crackers, offset printing, ships etc. Tamil Nadu contribute 9.25 % of India's exports (third largest exporter of goods) - majorly automobile and auto parts, textiles, leather products and electronic goods.

**1.8 Agriculture production:** Agriculture is the livelihood for around 45% of the rural people in Tamil Nadu. The production of Paddy and other Agricultural Crops has recorded 118.01 lakh mt during the year 2021-22, as per Third Advance Estimate (as on 07.04.2022) which is nine percent more than the last year production of 108.24 lakh mt. It is a remarkable achievement continuing the trend in the last six years. A variety of food grains such as paddy, millets, pulses, oilseeds, and cash crops like cotton and sugarcane are prominently cultivated in different parts of Tamil Nadu.

*(Source: Policy note 2022-23 Agriculture and Farmers Welfare Department)*

**1.9 Horticulture:** In Tamil Nadu, horticulture crops are grown in an area of 15.82 lakh ha with a total production of 230.07 lakh mt. An increase of 11.15% under production has been registered in fruits, vegetables, plantation, medicinal, aromatic and flower crops as compared to previous year production.

Area cultivated under fruit crops during 2021-22 was 3.23 lakh ha, which constitutes about 20.44% of the total horticulture crop area and contribute 29.39% of the total horticulture production in Tamil Nadu. Various types of fruits are being cultivated in Tamil Nadu, among which mango and banana are cultivated in a larger area of 2.48 lakh ha, a share of about 76.75% of the total area under cultivation of fruits. Other fruit crops like guava, lime and lemon, amla, sapota, jack fruit, orange, grapes, etc., contribute around 23.25% of area under cultivation of fruits.

Vegetable crops contribute to 23.58% in area to produce 41.37% of the total horticulture production in the State. Major vegetable crops like tapioca, onion, tomato, brinjal, bhendi, moringa, leafy vegetables, beans, carrot, bitter gourd and lablab contribute around 59% of the total area covered under vegetable crops in Tamil Nadu.

The climatic conditions prevailing in Tamil Nadu is favourable for growing flowers like jasmine (mullai, pitchi and kakada), tuberose (sambangi), crossandra, chrysanthemum, rose, marigold, nerium, etc. Flower crops contribute 2.9% in area and 2.6% in production of the total horticulture crops in Tamil Nadu. Jasminum sp. (gundu malligai, mullai, kakada and pitchi) shares 40% of the total flower area cultivated followed by tube rose (sambangi), which shares 15.35% of the area cultivated.

The major spices and condiment crops grown in Tamil Nadu are red chillies, turmeric, tamarind, coriander seeds, black pepper, cardamom, clove, betel vine, ginger, garlic etc., Out of the total cultivated area under horticulture crops in Tamil Nadu, spice crops share 7.64% in area and 1.67% in production.

Plantation crops contribute to major area under the total horticulture crops cultivated in Tamil Nadu. The share of plantation crops accounts 44.46% in area and 24.22% in production. The area under plantation crops is mainly covered by coconut (63.21%) with 63.07% in production followed by cashewnut, organized plantation crops (tea, coffee, rubber and cardamom), arecanut and cocoa.

Cultivation of medicinal and aromatic crops is being encouraged and it is grown in an area of one percent out of the total area and contribute one percent of production out of the total horticulture crops production in Tamil Nadu. (Source: Policy note 2022-23 Agriculture and Farmers Welfare Department)

**1.10 Animal Husbandry:** Animal Husbandry is an emerging and important sector, leveraging the rural economy. A majority of farmers including the small, marginal farmers and landless labourers depend on animal husbandry for their livelihood, supplementary employment and sustainable source of income. Besides, this sector provides a continuous flow of essential food products like milk, meat, eggs, draught power and manure besides raw materials like wool and hide for industries.

Tamil Nadu has 9.52 million cattle, 0.52 million buffaloes, 4.50 million sheep, 9.89 million goats, 0.07 million pigs and 120.78 million poultry sharing considerable proportion to national livestock wealth. The State ranks 1st in respect of poultry, 4<sup>th</sup> in sheep, 7<sup>th</sup> in goats, 13<sup>th</sup> in cattle and 14<sup>th</sup> in buffalo population in the country. The cattle population in Tamil Nadu rose to 95.19 lakh from 88.14 lakh between 19th and 20th Livestock census periods. The population of goats has increased to 98.89 lakh from 81.43 lakh during this period. The concerted efforts of the state government have contributed to this laudable growth. Tamil Nadu ranked 11th in milk production in 2019-20 with 8.76 million tonnes with a share in national production of 4.41% and per capita availability of 316 grams per day. Milk production in Tamil Nadu has increased by 4.75% over the previous year.

Among the states, Tamil Nadu ranks second in egg production, with a share of 17.5% of the total eggs produced in the country. During 2019-20, Tamil Nadu produced 20.02 billion eggs with a per capita availability of 265 eggs per annum. Tamil Nadu produced 0.66 million tonnes of meat in 2019-20 with the share of 7.72% in total meat production and ranks sixth in the nation. (Source: Policy Note 2022-23 Animal Husbandry, Dairying, Fisheries and Fishermen Welfare Department)

**1.11 Fisheries:** Tamil Nadu is enriched with diverse, abundant and productive brackish, marine and inland fisheries resources, providing the fisheries sector an important role in maintaining prosperity of the state. The state has 14 coastal districts with an Exclusive Economic Zone of 1.9 lakh sq.km and continental shelf of 41,412 sq.km. The state has 608 fishing villages and fisheries sector supports livelihood of more than 10.48 lakh fisher folk. The fishery resources of the inshore waters of 1,016 km of the east coast and 60 km of the west coast are at the threshold of maximum exploitation, whereas the offshore and deep-sea resources are yet to be exploited to its optimum levels.

Tamil Nadu possess 3.83 lakh ha of effective inland water resources comprising reservoirs, major irrigation tanks, minor irrigation tanks, short seasonal tanks, ponds, rivers, and backwaters. An estimated brackish water area of 56,000 ha is under capture fisheries and an area of 6115.68 ha is under coastal aquaculture production, mainly of shrimp aquaculture.

The total fish production of the country was 14.16 million mt in 2019–20. Tamil Nadu ranks second in total marine fish production of the country. The total fish production of Tamil Nadu during 2019-20 was 7.57 lakh MT. India being one of the leading exporters of seafood in the world, the State contributes significantly to the total exports. Tamil Nadu exported 1.10 lakh MT of marine products and earned a foreign exchange of ₹5,565.46 crore during 2020-21, while the total seafood export of the country stands at 11.49 lakh mt valued at ₹43,717.26 crore. (Source: Policy Note 2022-23 Animal Husbandry, Dairying, Fisheries and Fishermen Welfare Department)

**1.12 Industry Sector:** Tamil Nadu is now an economic and industrial powerhouse. Tamil Nadu is the second largest state economy in India and accounts for 9.47% of India's Gross

Domestic Product (GDP) in Financial Year 2020-21. Tamil Nadu's economy rebounded sharply in Financial Year 2021-22, with the GSDP increasing from ₹19.02 lakh crore to ₹21.79 lakh crore at current prices.

Tamil Nadu has consistently retained its leading position as a highly industrialised state, as affirmed by the Annual Survey of Industries (ASI) report. The latest ASI report published for the year 2018-19 highlights that Tamil Nadu ranked first in the number of factories (38,131) and number of people employed in factories (25.82 lakh workers). The state was ranked third across parameters such as Gross Output (₹9.33 lakh crore), Gross Value Added (₹1.81 lakh crore) and Capital Invested (₹4.27 lakh crore). Tamil Nadu is a manufacturing hub in the country due to its significant presence in sectors such as automobiles and auto-components (including Electric Vehicles), textiles & wearing apparel, leather, chemicals (including rubber & plastic), electronics, machinery, and fabricated metal products.

Tamil Nadu also serves as a strong export hub of the country. The state, with ₹1.90 lakh crore of exports in the period April to December 2021, registered 43% growth as compared to the corresponding period from April to December 2020. Tamil Nadu accounted for 8.40% of India's exports. The State is home for multiple large firms such as Hyundai, Peugeot, BMW, Daimler, Caterpillar, Ashok Leyland, TVS, Renault-Nissan, Foxconn, Delta, DELL, HP, Salcomp, CEAT, Samsung, Michelin, MRF, Grundfos, Vestas, Nordex, Hitachi and L&T. In recent times, Tamil Nadu has attracted new entrants such as OLA Electric, TATA Electronics, First Solar and Pegatron to name a few, who have set up their manufacturing units in the state.

Additionally, the state is attracting more MNCs and is home to more than 80 of the Global Fortune 500 companies, a 33.33% increase from 2019. At the same time, companies based in Tamil Nadu have also expanded their investments in the state. This indicates the confidence reposed by investors in Tamil Nadu as a global investment destination. *(Source: Policy Note 2022-23 Industries Department)*

**1.13 Renewable Energy:** Tamil Nadu is in the forefront of India's renewable energy (RE) transformation and stands first in the country in respect of Renewable Energy with an installed capacity of 17,225.11 MW. The Renewable Energy capacity have been increased by 849.52 MW during the year 2021-22 (68.45%) compared to the increase of only 504.3 MW during the year 2020-2021. Tamil Nadu stands fourth in India in solar energy with an installed capacity of 5,303.50 MW. The total Solar power generated during 2021-22 is 7,137.30 million units) MU which is 16.72% higher than 2020-21. The Maximum solar power harnessed was 3,633 MW and the maximum energy generated was 27.2 MU. Tamil Nadu has the highest installed wind capacity of 8,615.22 MW accounting for 25 per cent of the nation's wind power capacity. The capacity addition achieved during this year is 49.32 MW. *(Source: Policy Note 2022-23 Energy Department)*

**1.14 Service Sector:** The state economy is predominantly service sector based with 53% of Gross State Domestic Product (GSDP) contributed by this sector. Chennai is the largest software exporter in India next to Bangalore. India's largest IT Park is housed near Chennai. GoTN has promoted numerous industrial parks like Rubber Park, Apparel Park, Floriculture Park and Agro Export Zones. It is also a hub for e-publishing in the state. Transport, real estate, banking & insurance also continue to be major contributors under service sector. The sector has been recording impressive growth over the years.

**1.15 Infrastructure:** Tamil Nadu has a well-established transportation system that connects all parts of the State. The state has an extensive road network which covers about 2076 km per 1000 sq.km area which is higher than the national average road network coverage of 1890 km per 1000 sq.km area. The State has a well-developed rail network which connects the state with all the major cities of the country. Tamil Nadu has 4 international airports at Chennai, Coimbatore, Madurai and Tiruchirapalli and two domestic airports at Tuticorin and Salem.

Tamil Nadu with a long coastline has 3 major ports at Chennai, Ennore and Tuticorin and 17 minor ports besides a number of fishing harbours/landing centres.

(Source: Policy Note 2022-23 Highways and Minor Ports Department, <https://www.tn.gov.in/deptst/tamilnaduataglace.htm>)

**1.16 Social Sector:** Tamil Nadu has achieved universal access to schooling at all levels. In the recently published school education quality index (PGI), the state has secured second place in the country. In all input related indices like access, equity, infrastructure, governance, the state has fared well as one of the top states in the country. However, it has secured only 23<sup>rd</sup> place among 37 states and union territories in the domain of learning outcomes.

Tamil Nadu has consistently performed well in National Institutional Ranking Framework (NIRF), having 19 institutions in the overall category, 19 institutions in the university category with Anna University emerging at the top among Tamil Nadu State Universities, 33 institutions in the Arts and Science category are within the top 100 ranks, 36 technical institutions are within top 200 ranks.

Tamil Nadu has a high number of engineering colleges. Technical training institutions and universities providing high standards of education. The State also has Tamil Nadu Agriculture University (TNAU), Tamil Nadu Veterinary and Animal Sciences University (TANUVAS) and Tamil Nadu Dr J Jayalalitha Fishery University (TNFU) which cater to the knowledge dissemination on agriculture, animal husbandry and fishery sectors, respectively. Good hospitals providing excellent medical facilities attract a large number of patients from other parts of the country and world especially for the specialised cancer, dental and optical treatment. With advanced medical care available in Chennai, Vellore, Coimbatore and Madurai, Tamil Nadu has become a favoured destination of medical tourism.

(Source: Policy Note 2022-23 Higher Education Department & School Education Departments)

**1.17 Culture & Tourism:** Tamil Nadu has some of the most remarkable temple architecture in the country and a living tradition of music, dance, folk arts and fine arts. Tamil Nadu is renowned for its temple towns and heritage sites, monuments, forts, hill stations, waterfalls, national parks, beaches, local cuisine, natural environment and wildlife. Tamil Nadu has five UNESCO declared World Heritage sites, viz. Shore Temple, Five Rathas and Arjuna's Penance in Mamallapuram, Brahadeeswarar Temple in Thanjavur, Iravatheeswarar Temple in Darasuram, Brahadeeswarar Temple in Gangaikonda Cholapuram and Nilgiri Mountain Railways. International Airports, major ports, railway lines and road ways connect the state with the rest of the country and other parts of the world. The above historical monuments have made Tamil Nadu, the most preferable tourist destination in the country.

In 2020, Tamil Nadu emerged the top state for domestic tourist visits, accounting for 23% of the total domestic tourist visits. The total domestic tourist footfall increased from 333 million in 2015 to 495 million in 2019, a Compound Annual Growth Rate of 10%. Tamil Nadu is one of the leading states in India for international tourism occupying the second spot for foreign tourist visits in 2020, accounting for 17.1% of the total foreign tourist visits to India. Total international tourist footfall increased from 5 million in 2015 to 7 million in 2019 at a Compound Annual Growth Rate of 10%. The different stakeholders in the area of tourism are working actively with the Tourism Department in promoting tourism in Tamil Nadu.

(Source: Policy Note 2022-23 Tourism, Culture and Religious Endowments Department)



Banking Profile										
State - Tamil Nadu										
NETWORK & OUTREACH (As on 31 March 2022)										
Agency	No. of Banks/Soc	No. of Branches				CD RATIO				
		Total	Rural	Semi-urban	Urban & Metro	Agency	31-Mar-20	31-Mar-21	31-Mar-22	
Commercial Banks/SFB/Private Sector	38	10207	1852	4119	4236	Commercial Banks	110	106	109	
Regional Rural Banks	1	644	338	270	36	Regional Rural Banks	99	106	119	
Cooperative Banks including SCARDB	23	928	266	253	409	Cooperative Banks	127	103	114	
All Agencies	62	11779	2456	4642	4681	All agencies	110	106	109	
DEPOSITS OUTSTANDING					LOANS & ADVANCES OUTSTANDING					
Agency	Amount of Deposit [Rs. crore]					Amount of Loan [Rs. crore]				
	31 Mar 20	31 Mar 21	31 Mar 22	Growth(%)	Share(%)	31 Mar 20	31 Mar 21	31 Mar 22	Growth(%)	Share(%)
Commercial Banks	840660	955104	1038298	9	94	927982	1008704	1134444	12	94
Regional Rural Banks	12463	14659	17093	17	2	11749	15728	17617	12	1
Cooperative Banks	41363	28421	45622	3	4	52608	29364	51872	77	4
All Agencies	894487	998184	1101013	10	100	992340	1053796	1203933	14	100
PERFORMANCE TO FULFILL THE NATIONAL GOALS (As on 31 March 2022)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women (o/s)	
	Amount [Rs. Cr]	% of Total Loans	Amount [Rs. Cr]	% of Total Loans	Amount [Rs. Cr]	% of Total Loans	Amount [Rs. Cr]	% of Total Loans	Amount [Rs. Cr]	% of Total Loans
Commercial Banks	361801	91	211126	88	NA	NA	NA	NA	128629	96
Regional Rural Banks	13218	3	12387	5	NA	NA	NA	NA	2368	2
Cooperative Banks	8270	2	10889	5	NA	NA	NA	NA	1926	1
Others	14487	4	4476	2	NA	NA	NA	NA	778	NA
All Agencies	397776	100	238878	100	NA	NA	NA	NA	133700	100
AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. Cr]	Ach'ment [Rs. Cr]	Ach'ment [%]	Target [Rs. Cr]	Ach'ment [Rs. Cr]	Ach'ment [%]	Target [Rs. Cr]	Ach'ment [Rs. Cr]	Ach'ment [%]	
Commercial Banks	200247	213902	107	272966	290345	106	332557	361801	109	107
Regional Rural Banks	9457	8909	94	9350	9563	102	14478	13218	91	96
Cooperative Banks	15574	15652	101	16126	17644	109	14732	14486	98	103
SCARDB	3091	2780	90	130	2993	2302	2222	0.6425	0	797
Others	3146	250	8	2189	167	8	167	8270	4952	1656
All Agencies	231515	241493	104	300761	320712	107	364156	397776	109	107
SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2019-20			2020-21			2021-22			Average Ach[%] in last 3 years
	Target [Rs. Cr]	Ach'ment [Rs. Cr]	Ach'ment [%]	Target [Rs. Cr]	Ach'ment [Rs. Cr]	Ach'ment [%]	Target [Rs. Cr]	Ach'ment [Rs. Cr]	Ach'ment [%]	
Crop Loan	95942	101745	106	128355	98545	77	72869	149293	205	129
Term Loan (Agri.)	28349	29119	103	19692	28963	147	81752	89585	110	120
Total Agri. Credit	124291	130864	105	148047	125508	85	154665	238878	154	115
Non-Farm Sector	8999	7222	80	84587	20814	25	11993	140463	1171	425
Other Priority Sector	98225	103407	105	68127	174390	256	197498	18435	9	124
Total Priority Sector	231515	241493	104	300761	320712	107	364156	397776	109	107

Source : SLBC and GLC data from banks / The above compilation is based on GLC data sourced from LDMs. The Minor variation in GLC data as indicated in the table above is on account of inconsistency in data furnished to NABARD vis a vis SLBC.

## Chapter II

### Banking / Financial Sector Profile

#### 2.1. Introduction

The banking network in the state has 11445 branches as on 30 June 2022, comprised of 6166 branches of Public Sector Banks, 4041 of Private Sector Banks, 645 of Regional Rural Bank and 593 of, Small Finance Banks. Indian Overseas Bank, with a branch network of 1,103 branches is the Convener of State Level Bankers Committee (SLBC), a consultative body to discuss issues and suggest measures / solutions for effective banking. SLBC is assisted by 38 Lead District Managers functioning at the district level. (Source: SLBC).

Besides, 23 District Central Co-operative Banks, 4451 Primary Agriculture Co-operative Societies (PACS), 112 Multi-Purpose Co-operative Societies (MPCS), 1354 Weavers Co-operative Societies (WCS), 166 Marketing Co-operative Societies/ Federation (MCS), 1716 Employees Co-operative Credit Societies (ECCS) and Business Correspondents are also engaged in disbursement of credit for agricultural activities and other activities.

#### 2.2. Performance against Priority Sector Lending Goals

**Table 2.1: Performance under priority sector lending**

The Banks have surpassed targets set by RBI under Priority Sector Lending guidelines.

The performance for the last four years is as under:

Item	National Norm	Achievement (%)				
		March 2019	March 2020	March 2021	March 2022	June 2022
<b>Advances to Priority Sector</b>	40	50	50	48	49.51	48
<b>Advances to Agriculture</b>	18	22	22	24	24.41	24
<b>Advances to Weaker Sections</b>	10	17	17	15	17.22	12
<b>Advances to Women</b>	5	17	NA	NA	NA	NA
<b>DRI Advances to Total Advances of previous year</b>	1	NA	NA	0.02	NA	0.02

(Source: SLBC)

#### 2.3. Performance under the Annual Credit Plan (ACP) – 2021-22

The target fixed under ACP for the FY'22 was ₹ 364156 crore as against which disbursement was ₹ 397776 crore registering an achievement of 109%. The sector wise performance of ACP for the last two years and for the current year up to 30 June 2022 is as under:

**Table 2.2: Sector- wise performance under Annual Credit Plan****(₹ Crore)**

Sector	2020-21 (as on 31 March 2021)			2021-22 (as on 31 March 2022)			2022-23 (as on 30 June 2022)		
	Tar.	Ach.	% Ach.	Tar.	Ach.	% Ach.	Tar.	Ach.	% Ach.
Agriculture & Allied	148047	125508	85	165185	238878	645	208978	277712	132
MSME	84587	140901	167	117224	140463	476	126702	140462	110
Education	11919	7971	67	14109	1047	63	4731	13086	276
Housing	27266	21951	81	34133	7256	122	13659	44575	326
Export Credit	8855	5651	64	10527	1283	91	3327	779	23
Renewable Energy	1967	1206	61	1885	236	214	629	391	62
Social Infrastructure	1597	718	45	1807	282	44	1614	1430	88
Others	16521	16806	102	19286	8330	286	20613	5040	24
<b>Total Priority Sector</b>	<b>300761</b>	<b>320712</b>	<b>107</b>	<b>364156</b>	<b>397776</b>	<b>490</b>	<b>385914</b>	<b>483475</b>	<b>125</b>

(Source: SLBC)

Tar. – Target

Ach. - Achievement

**2.4. Credit Deposit Ratio**

The CD ratio of the Banks in Tamil Nadu continues to be above 100% i.e., 110% on March 2020, 106% on March 2021 and 109% as March 2022 and 110% as on 30 June 2022. The CD ratio is above the RBI prescribed norm of 60%. (Source: SLBC)

**2.5. Outreach of Banking Sector – Health of Rural Financial Institutions****2.5.1. Commercial Banks**

As on 30 June 2022, there are 11445 branches of Commercial Bank –Public Sector Branches (2124 Semi Urban, 1863 Rural & 2179 urban); Private sector Branches (1604 Semi Urban, 802 Rural & 1635 Urban); Regional Rural Bank (270 semi-urban, 339 rural and 36 urban branches; Small Finance Bank Branches (290 Semi Urban, 110 Rural & 193 Urban) are operating in the state. The important performance parameters of these banks are furnished as under.

**Table 2.3: Performance of Commercial Banks****(₹ crore)**

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23 (June 2022)	Growth %
No. of Branches	10817	11061	11066	11719	11445	-274
CD Ratio (%)	113	110	106	109.45	109.99	-
Deposits	771740	840660	955104	1038298	1052533	101
Advances	873725	927982	1008704	1134444	1157696	102
Priority Sector Advances	390976	424314	488262	562359	573500	101
Agri Advances	174404	190087	242010	276997	277712	100

(Source: SLBC)

Bank deposits posted an incremental growth of 10.88% during 2021-22 as compared to the previous year. Advances registered a year-on-year growth of 11.24%, priority sector advances by 11.51% and agricultural advances by 11.44%.

### 2.5.2. Regional Rural Bank

Tamil Nadu Grama Bank, the only RRB in the State had a network of 645 branches as on 30 June 2022 (338 rural, 270 semi-urban and 36 urban branches). Major performance parameters are as under:

**Table 2.4: Performance of RRB**

(₹ crore)

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23 (As on June 2022)	Growth %
No. of Branches	630	632	640	644	645	+1
CD Ratio (%)	100	99	106	118	110.06	-
Deposits	11257	12463	14659	17093	17365	10.13
Advances	11310	11749	15728	17617	19112	11.20
Priority Sector Advances	10953	11792	15041	17113	18638	11.37
Agri Advances	9685	10326	12450	15402	16427	10.66

(Source: SLBC)

During the year 2021-22, 4 branches were opened by the RRB. It registered an incremental growth of 10.13%, 11.20%, 11.37% and 10.66% under deposits, advances, PSL advances and Agri advances, respectively.

### Co-operative Credit Structure

The Co-operative Credit Structure in the State consists of Short Term and Long Term. The Short Term structure has three-tiers, with the Tamil Nadu State Co-operative Bank Ltd (TNStCB) at the apex level with 47 branches, 23 District Central Co-operative Banks (DCCBs) at district level with 953 branches, and 4451 PACS. TNStCB and all the 23 DCCBs are on CBS platform.

The Long-Term Co-operative Credit structure consists of Tamil Nadu State Co-operative Agricultural and Rural Development Bank (TNSCARDDB) and 26 Primary Co-operative Agricultural and Rural Development Bank (PCARDB). Co-operative Banks have 953 branches of (both DCCBs and SCARDB) consisting of 305 branches in Rural, 259 branches in Semi-urban, 258 branches in Urban, 131 branches in Metro areas.

The status of Co-operative banks as on 31 March, 2022 in Tamil Nadu is as below. (Source: SLBC)

**Table 2.5: Performance of Co-operative Banks**

(₹ crore)

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23 (as on 30 June 2022)
No. of Branches	921	931	953	928	933
CD Ratio (%)	96	127	103	113	112
Deposits	37119	41363	28421	45621	46736
Advances	35467	52608	29364	51871	52306
Agri Advances	8983	10646	3378	10888	11775
Priority Sector Advances	14936	17248	12101	14486	20078

(Source: SLBC)

The CD ratio of Co-operative banks has increased from 103% as on 31 March 2021 to 113% as on 31 March 2022. As on 30 June 2022, the CD ratio stood at 112%. As on 30 June 2022, Deposits, Advances, Agricultural advances and priority sector advances have shown a positive growth.

**2.6. Non-Performing Assets (NPAs):** As on 31 March 2022, the NPAs under Priority Sector advances increased from ₹25886 crore to ₹ 46105 crore in absolute terms. The NPAs has gone up in percentage terms under agriculture loans, export credit and the NPAs under major loans in respect of Commercial Banks, Co-operative Banks and RRBs. The NPAs as on 30 June 2022 stood at ₹36781 crore

**Table 2.6: Sector- wise Non-Performing Assets in respect of Commercial Banks, RRB and Foreign Banks** (₹ crore)

Sr. No	Particulars	As on							
		31 March 2020		31 March 2021		31 March 2022		30 June 2022	
		Amount	% of NPA	Amount	% of NPA	Amount	% of NPA	Amount	% of NPA
1	Housing Loan	1279	3	1135	3	1457	2	1140	5.78
2	Education Loan	3471	22	3600	24	3920	8	4324	11
3	Agriculture Loan	8947	5	9240	4	14332	6	10931	143
4	MSME	16461	10	17542	10	24424	1.73	18850	2.72
5	Export credit	120	4	62	2	101	0.78	39	1.16
6	Renewable energy	0.63	0.23	3	0.82	14	0.59	14	2.64
7	Social Infrastructure	6.47	2	8	2	898	2	886	2
8	Other priority sector loan	366	11	152	4	958	1.15	597	1.35
9	Overall priority sector lending	30653	7	25886	7	46105	1.16	36781	2.41

(Source: SLBC)

**Table 2.7: Sector- wise Non-Performing Assets in respect of Co-operative Banks** (₹ Crore)

Sr. No	Particulars	As on					
		31 March 2020		31 March 2021		31 March 2022	
		Amount	% of NPA	Amount	% of NPA	Amount	% of NPA
1	Agriculture loans	363	3	181	5	239	1.65
2	MSME	0.00	0.00	16	85	2.28	0.02
3	Educational loans	1	99	1	1	0.94	0.01
4	Housing loans	36	8	57	13	92.67	0.64
5	Others	262	5	406	5	470.16	3.25
6	Overall Priority Sector	663	4	661	0.02	805.02	5.56

(Source: SLBC)

As on 31 March 2022, the NPAs under agriculture loans stood at 1.65% to total loans outstanding.

## 2.7. Financial Literacy and Credit Counselling Centers (FLCCCs)

The 66 FLCCCs functioning in the state provide financial literacy and credit counselling to the public. The thrust of FLCCCs during the FY 2021-22 was to popularise digital and cashless transactions. NABARD had supported 4156 FLCC in Tamil Nadu, 2560 by the RRB and 1596 by 101 DCCBs. The FLCCCs have been conducting Financial Literacy programmes on a regular basis.

## 2.8. Rural Self-Employment Training Institutes (RSETIs)

RSETI, train and hand hold trained persons for employment/self-employment. In Tamil Nadu 4 banks, i.e., Indian Overseas Bank, Indian Bank, Canara Bank and State Bank of India have been assigned the Lead Bank responsibility. They have opened RSETIs in the Lead districts allotted to them. Further a RUDSETI has been set up in Madurai. The 32 RSETIs and 1 RUDSETI are conducting training programmes in the state.

## 2.9 Social Security Schemes:

The important Social security schemes being implemented are:

**2.9.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)**, a National Mission on Financial Inclusion, was launched in August 2014 with a view to increase banking penetration and promoting financial inclusion by covering all households with at least one bank account. In the state, 122.07 lakh PMJDY accounts were opened as on 30.06.2022, of which 62.72 lakh in rural areas and 59.35 lakh in urban areas. Besides, 111 lakh accounts have an aggregate balance of ₹ 3418 crore. Further, 74.93% of PMJDY accounts have been issued Rupay Cards and 74.70% accounts are Aadhaar seeded. Banks are making efforts to take up financial literacy activities in rural areas, bring down the number of zero balance accounts and increase utilization/ activation of RuPay Cards.

**2.9.2 Pradhan Mantri Suraksha Bima Yojana (PMSBY)** envisages Personal Accident Insurance (PAI) cover of ₹2 lakh for a premium of ₹12 per annum. In the state, 129.15 lakh accounts were opened as on 30.06.2022.

**2.9.3 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** provides Life insurance cover of ₹2 lakh for a premium of ₹330 per annum. In the state, 48.66 lakh accounts were opened as on 30 June 2022.

**2.9.4 Atal Pension Yojana (APY)** a pension scheme for workers in the unorganised sector under which the subscribers would receive a guaranteed fixed monthly pension ranging from ₹1000 to ₹5000, at the age of 60 years, depending on their contributions and age of joining. The minimum age of joining APY is 18 years and maximum age is 40 years as on 31.03.2022, cumulative subscriber for the state stood at 28.82 lakh. Further to boost membership, 'APY Citizens choice-2020 campaign' was launched by PFRDA.

**2.10 Progress on CBS in cooperatives** all the 24 Rural Co-operative Banks (1 TNStCB and 23 DCCBs) have implemented Core Banking Solution, with branches and head offices of all the 24 RCBs under the platform. (Source: SLBC)

## Chapter III

### NABARD's perception on the development perspectives of the State

#### 3.1 Introduction

The total geographical area of Tamil Nadu at 130.33 lakh ha, constitutes 4 percent of the national geographical area and falls in semi and dry sub humid climate. According to the 10th Agriculture Census, 2015-16, the number of operational land holders in the state is 79.38 lakh and operating cultivable land of 59.73 lakh ha. The small (2 ha) and marginal (1 ha) land holders account for 92% of the total land holdings operating only 62% of the total cultivable land. The average size of the land holding in the state is 0.75 ha which is less than the average size of land holding of the country at 1.08 ha. The barren and uncultivable land area which was around 7.05 lakh ha in 70's has come down to 4.58 lakh ha in 2019-20. The area under cultivable waste which was 4.17 lakh ha in 70's, also came down to 3.22 lakh ha in 2019-20. (Source: Policy note 2021-22)

Tamil Nadu with 6 per cent of the country's population is endowed with only 2.5 per cent of the country's water resources. The per capita availability of water in the state stood at 900 cubic meters as against the national average of 2200 cubic meters. The total water potential of the state including groundwater is 46,540 million cubic meter (MCM) of which surface water potential of the State is 24,864 MCM, (source: [http://tnenvis.nic.in/Database/TN-ENVIS\\_791.aspx](http://tnenvis.nic.in/Database/TN-ENVIS_791.aspx)). The status of availability of ground water is of great concern as the same is in safe condition in only 409 firkas (36 per cent) of the state. The percentage of gross irrigated area- to gross cropped area, has increased from 46 percent during 1970-71 to 59 percent in 2019-20. Focus is towards creating water harvesting structures and efficient water utilization through promotion of Micro Irrigation and water conservation technologies.

The state is a significant contributor to the Indian economy after Maharashtra and ranks third in total number of MSME units in India. MSMEs have a strong presence in engineering, automobile production, auto components manufacturing, agro based, food processing and biotechnology sector.

Placing development objectives at the centre stage, pursuing policies that promote inclusive economic development, formulating schemes and programmes for employment generation, poverty reduction and social welfare, announcement of the first agriculture budget have been some of the principal factors that have ignited the development process in the state to a great extent.

#### 3.2 Capital Formation in Agriculture

**To provide focus and higher priority for agriculture and farmers welfare, the State Government for the first time announced a separate budget for agriculture in 2021-22.** For the second consecutive year, Government of Tamil Nadu announced exclusive agriculture budget for 2022-23 after extensive consultations with farmers, farmers' associations, academicians, NABARD and other financial institutions, exporters, traders, etc. Agriculture Budget for 2022-23 increased the allocation for agriculture and allied sectors to **₹33,007 crore**, slightly higher than the ₹32,776 crore in the revised estimate for 2021-22.



**Table 3.1: Investment in Agriculture****(₹ crore)**

Sl. No	Particulars	Amount
1	Total State Budget	33,007
2	Revenue Expenditure (Agri. & Allied Sectors and irrigation)	27,403
3	Capital Expenditure (Agri. & Allied Sectors and irrigation)	5604
4	Share (%) of Capital Expenditure in Total Agriculture Budget	17%
5	Share (%) of Revenue Expenditure on Total State Budget for Agriculture	83%

Share of capital expenditure in total agriculture allocation more than doubled when compared to allocations of 2021-22. Sustained growth in the agriculture sector largely depends on capital formation in agriculture and this initiative of the government shall boost the investments in agriculture and have a catalytic effect on private investments.

NABARD has been extending long-term refinance support to banks and NBFCs/MFIs against their lending for capital asset creation activities under farm and non-farm sectors. To give a boost to long-term investment credit in agriculture, the GoI has set up a 'Long-Term Rural Credit Fund' with NABARD, to provide refinance support exclusively to Co-operative Banks and RRBs. In Tamil Nadu, long term refinance of ₹ 9952.45 crore was disbursed to commercial banks, TNGB, TNStCB and NBFCs during 2021-22.

### 3.3 Agriculture Production and Productivity

**Table 3.2: Production of major crops in Tamil Nadu**

Crops	Production (lakh MT)				
	2017-18	2018-19	2019-20	2020-21	2021-22
Rice	66.38	61.32	72.65	68.82	80.25
Millets	35.19	37.07	36.31	34.70	33.09
Pulses	5.56	5.51	6.06	4.72	4.67
Total Food Grains	107.13	103.90	115.02	108.24	118.01

(Source: Policy Note 2022-23, Agriculture Department, GoTN)

Policy reforms brought by GoTN in improving land resources (soil and nutrients) conservation, judicious utilisation of water resources for crop intensification, integrated resource management, agriculture infrastructure management, new & renewable energy resources to increase farm efficiency, invigorating agricultural extension machinery, human resource management and distress mitigation led to a technological transformation in agriculture, which enabled the state to remain on high growth trajectory.

GoTN has made impressive strides in agriculture sector and achieved a two-fold increase in food grain production since the launch of Second Green Revolution in 2011-12. The technological breakthrough in increasing the productivity and the cultivable area has removed the impasse in agriculture production and paved way for the state to surpass 100 lakh MT of food grain production. For the year 2022-23, Department of Agriculture has set a target of 126 MT for production of food grains as against achievement of 118.01 MT during 2021-22. The productivity of food grains and major crops over the last 4 years, is indicated in table 3.3:



**Table 3.3: Productivity of major crops**

Crops	Productivity (Kg/ha)			
	2018-19	2019-20	2020-21	2021-22
Paddy	3748	3891	4000	3973
Pulses	687	744	842	833
Cotton (bales)	343	522	430	430
Sugarcane (MT/ha)	98	114	120	125
Oil seeds	2313	2462	2522	2603

(Source: Policy Note 2022-23, Agriculture Department, GoTN)

Productivity has decreased in respect of paddy and pulses and increased for sugarcane and oilseeds. The comparative position of productivity in the State vis-a-vis that at the National level is furnished below:

**Table 3.4: Productivity status of major crops (Year - 2017-18)**

S No	Crop	State (Kg / Ha)	All India Average (Kg/Ha)	Position of TN at National level
1	Bajra	2613	1154	1
2	Maize	6549	2509	1
3	Ragi	2875	1424	1
4	Rice	3918	2404	2
5	Coarse Cereals	3759	1596	2
6	Groundnut	2509	1486	2
7	Sugarcane	102998	71095	2
8	Small Millets	1101	610	2
9	Tea	23	22	2
10	Jowar	1558	780	3
<b>Summary</b>				
1	Oilseeds	2230	968	1
2	Food grains	2090	2056	3

(Source: Statistical Year Book India 2018, Ministry of Statistics and Programme Implementation, GoI)

The average yield of all the above crops in Tamil Nadu is higher than the all-India average. The State ranked first for bajra, maize and ragi and second for rice, coarse cereals, small millets, groundnut, sugarcane and tea.

### **3.4 Financing SF/MF, Oral Lessees/Tenant Farmers/Share croppers etc.**

According to the 2015-16 Agricultural census, marginal farmers (area less than 1 ha) constitute 78% who operate 35% of the total area. Small farmers (1 to 2 ha) had a share of 14% and operated 26% of the total area. Average size of landholding in the state is 0.75 ha against the national average of 1.08 ha.

The state has promulgated Tamil Nadu Agricultural Lands Record of Tenancy Rights Act, 1969, which facilitates leasing out land in the state, but the cultivating tenants cannot be evicted except on application to Revenue Divisional Officer and on violation of conditions prescribed in the Act. But the proportion of operated area leased-in has been reported to be

on decline from 27% (8<sup>th</sup> round of NSSO) to 6.0% (59<sup>th</sup> round), which is almost equivalent to all India average of 6.6%.

With a view to augment flow of credit to landless and tenant farmers, Joint Liability Groups (JLGs) model was conceived and promoted by NABARD. Tamil Nadu is one of the front runner states in JLG nurturing and promotion. JLGs are also being encouraged to federate themselves as Farmer Producer Organizations (FPOs) to reap the economies of scale in procurement of inputs and marketing of their produce/finished products.

### **3.5 KCC, RuPay, Crop Insurance, Land Records, Digitalisation and Creation of charge**

#### **3.5.1 Kisan Credit Card Scheme**

KCC is an important instrument for dovetailing agriculture credit covering short term credit. Stakeholders need to implement KCC in the right spirit to benefit the farmers. The scheme has now been extended to include farmers engaged in fisheries and animal husbandry activities. NABARD obtains real time KCC data from Cooperatives and RRBs on the ENSURE portal to monitor the progress under KCC saturation. The data on KCC is closely monitored by Government of India.

**Table 3.5: KCC Cards issued in saturation phase II (as on 31 October 2022)**

<b>Banks</b>	<b>Crop loan</b>	<b>Crop Loans with AH or Fisheries</b>	<b>Only AH</b>	<b>Only Fisheries</b>	<b>Total</b>
<b>TNStCB</b>	539454	25203	76129	1854	642640
<b>TNGB</b>	22214	0	13236	637	36087
<b>Total</b>	<b>561668</b>	<b>25203</b>	<b>89365</b>	<b>2491</b>	<b>678727</b>

Further, number of live and operative KCCs under Co-operative and RRB are 18,61,373 as on 31 October 2022.

#### **3.5.2 Interest Subvention Scheme**

GoI introduced KCC facility in 2019-20 for the working capital requirements of fisheries and animal husbandry farmers coupled with interest subvention (IS). This facility has been further extended. This is in addition to existing interest subvention scheme for crop loans. Banks need to ensure that the benefit of ISS flows to the farmers involved in AH/fisheries activities. The GoI has also extended 3% IS incentive on prompt repayment.

#### **3.5.3 Crop Insurance**

Tamil Nadu is one of the leading states in India in implementing Pradhan Mantri Fasal Bima Yojana (PMFBY) from *kharif*, 2016. In this scheme, compensation claim is settled to farmers enrolling against risks like failed sowing, prevented sowing/planting, yield loss in standing crop, mid-season adversities, post-harvest losses and localized calamities. The agricultural crops are notified season-wise, village-wise, and *firka*-wise.

During 2021-22, about 26.06 lakh farmers have been enrolled and an area of about 40.63 lakh acres has been covered under PMFBY. The Government of Tamil Nadu has released a premium subsidy amount of ₹1,950 crore for 2020-2021 and ₹2,324 crore has been allocated as Crop Insurance Premium Subsidy for 2021-2022. It has also facilitated the release of

₹2,082 crore as compensation amount to 9.65 lakh farmers for 2020-21. A sum of ₹2,339 crore is allocated for the year 2022-23 under this scheme.

### 3.5.4 Digitalization of land records

Land Reforms were envisaged as an important instrument of change directed at removing institutional and motivational obstacles standing in the way of modernization of agriculture and creation of more egalitarian social structure. The computerization of land records (CLR) programme in Tamil Nadu was named as “TAMIL NILAM” (Tamil Nadu Info system on Land Administration and Management). As all land sales are now being recorded in the system in the Sub Registrars’ Office, easing the issue and obtaining of encumbrance certificate is ensured. Banks are in a position to verify land records (patta/chitta extract) online. The Revenue Department has started a massive exercise of correcting errors in digitized land records. The status of digitization in Tamil Nadu as on 11 November 2022 is as under:

**Table 3.6: Status of digitization**

Particulars	Numbers
Total ROR(Record of Rights of land)	2,75,95,731
Total Villages	16,796
Computerisation of Land Records (CLR) Completed (No.)	16,750
CLR Completed (%)	99.72%
ROR Linkage with Aadhaar in villages (Completed %)	99.40%

(Source: <http://dilrmp.gov.in>)

### 3.5.5. Limit of Collateral Free Loans

Keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, it was decided by RBI to raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh to enhance coverage of small and marginal farmers in the formal credit system. Accordingly, banks were advised to waive margin requirements for agricultural loans up to ₹1.6 lakh.

### 3.5.6. Strengthening of the Long-Term Co-operative structure- TNSCARDDB

Apart from Government interventions private sector participation, especially farmers/individuals is crucial for capital formation in agriculture. The TNSCARDDB’s mandate is to extend long term loans to its members for investment in agriculture. However due to the weakness of the structure it is presently extending only short term gold loans. To boost capital investment in agriculture this organization has to be strengthened with support from various stakeholders like fresh capital infusion from State Govt. and NABARD’s concessional refinance may also be availed to dispense credit for long term capital assets.

## 3.6 Agriculture and Allied Activities - Prospects & Performance

### 3.6.1 Agriculture

Food grain production in the state surpassed 100 lakh Metric Tonnes for the seventh time in a row. A variety of food grains such as paddy, millets, pulses, oilseeds, and cash crops like cotton and sugarcane are predominantly cultivated in different parts of Tamil Nadu. The state holds first rank in production of maize, bajra, ragi, flowers, oilseed, 2nd rank in production of rice, coarse cereals, sugarcane, coconut and 3rd rank in production of Jowar. (Source: APR)

However, like in other parts of the country, agriculture in Tamil Nadu is also perceived to be increasingly unviable. Tamil Nadu is a water starved state with only 2.5% of the nation's water resources, hence high stress on water availability for irrigation and making it vulnerable to seasonal fluctuations and uncertainty in agriculture production. The average annual rainfall of the state is around 937.5 mm which is 28% less than the national average of 1,200 mm. Details of rainfall received during the past nine years is indicated in table no. 3.7 The irrigation scenario in the state during the current year is however encouraging, owing to copious rainfall in the neighboring states and consequent release of water from Cauvery, Parambikulam Aliyar Project (PAP), etc.

Some major challenges faced by agriculture in the state are:

- Predominance of marginal landholdings with per capita average landholding of 0.75 ha
- conversion of cultivable lands for purposes other than agriculture
- unpredictable rainfall with higher intensity, frequent drought like conditions,
- shortage of agricultural labour,
- marketing of agricultural products.

Creation of adequate infrastructure for post-harvest and agro-processing activities, giving boost to agri. value chain especially for small and marginal farmers, more opportunities for alternate sources of income in non-farm activities, strengthening of extension services, collectivization of small and marginal farmers to form FIGs, JLGs, FPOs, etc., ease of access to credit are some of the suggested strategies. Government of Tamil Nadu through its exclusive agriculture budget has been addressing the above issues through various innovative schemes.

**Table 3.7 Rainfall in Tamil Nadu** **(in mm)**

Year	South-West Monsoon		North-East Monsoon		Annual Actual
	Normal	Actual	Normal	Actual	
2011-12	321.2	300.5	441.2	540.8	937.1
2012-13	321.2	245.9	440.4	370.5	743.1
2013-14	321.2	325.4	441.0	294.3	790.6
2014-15	321.2	305.5	441.0	430.3	987.9
2015-16	330.9	295.7	470.7	695.8	1118.0
2016-17	330.8	265.8	468.0	174.0	598.1
2017-18	331.0	421.1	468.0	429.3	1017.2
2018-19	293.2	330.8	351.8	468.0	960.0
2019-20	345.4	417.7	477.6	478.4	985.8

(Source: Department of Economics and Statistics, GoTN)

The agricultural production depends on the timely onset of South-West and North-East monsoons and spatial & temporal distribution of such rainfall across the months. The amount and distribution of rainfall also influences the cropping pattern and production.

### Initiatives of the State Government

GoTN presented exclusive Agriculture Budget with a total outlay of ₹ 33,007.48 crore covering Agriculture, Horticulture, Agricultural Engineering, Agri marketing Tamil Nadu Agricultural University, Dept. of Sugar, Seed Certification, Organic Certification, Animal Husbandry, Fisheries, Cooperatives, Rural Development, Forestry, Water Resources, Dairy, etc. The

budget is expected to trigger robust growth in agricultural sector of the state. Details of the budget are presented in Chapter VI.

### **Initiatives of NABARD**

Apart from the normal refinance available for agriculture and off farm activities, NABARD has introduced Special Refinance Schemes at concessional rates for Transformation of Primary Agricultural Co-operative Credit Societies as Multi Service Centres (PACS as MSC), Sanitation and Hygiene (WASH) Activities.

#### **Special Refinance Scheme for Transformation of PACS as MSC**

NABARD's concessional refinance to promote PACS as Multi service Centres (MSC) would facilitate establishment of custom hiring centers, warehouses, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centres, supply chain services including e-marketing platforms, marketing facilities etc. at village level. This will also create additional income avenues for PACS. Refinance assistance is extended to the Co-operative Banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. As on date, 485 PACs has been sanctioned an amount of ₹ 57.04 crore under the PACS as MSC scheme. Against this, TNStCB have availed refinance to an extent of ₹ 20.67 crore from NABARD at the rate of 3% which is passed on to PACS at 4%. This scheme when dovetailed with Govt. of India's Agriculture Infrastructure Fund (AIF), PACS can avail further interest subvention of 3% thereby reducing ultimate interest rate at PACS level to just 1%.

#### **Schematic Refinance for Water Sanitation and Hygiene (WASH) Activities**

The Sustainable Development Goals (SDGs) aim to provide clean water and sanitation for all. Access to safe water, sanitation and hygienic conditions is essential to protect human health during infectious disease outbreaks, especially in the times of on-going COVID-19 pandemic. NABARD has launched a special refinance facility named 'WASH' to eligible FI for financing WASH activities like construction of toilets, construction of overhead tanks, setting up of biogas plant, rainwater harvesting structure etc. The financing of WASH activities is a "Thrust" area and will be eligible for 95% of eligible loan as refinance at a concessional rate.

### **3.6.2 Irrigation**

Water availability is a key as also a limiting factor influencing the production and productivity in agriculture sector. Tamil Nadu state has limited water resources and the rainfall in the state is seasonal. In Tamil Nadu, 95% of the surface water and 80% of the ground water have already been put into use. Among the sources of irrigation wells, borewells, account for 63 per cent followed by canals for 24 per cent and tanks for 13 per cent of total net area irrigated of 26.26 lakhs ha. There are about 81 reservoirs, 41,120 tanks and 18.71 lakh wells (including tube/bore wells) in the state. The total surface water potential of the state has been estimated as 885 Tmcft including 249 Tmcft of water received from the neighboring states as per the Inter-State Agreements. The total storage capacity of 89 dams under the Water Resources Department is 238.58 Tmcft.

As per the Ground Water Potential Assessment, out of 1166 firkas, 435 firkas have been categorized as over exploited, 63 as critical, 225 firkas as semi-critical, 34 firkas as saline and 409 firkas as safe. Schemes should not be formulated in the over-exploited and critical firkas, notified as 'A' category firkas. Schemes may be formulated only in safe and semi-critical firkas, notified as 'B' category firkas. State has 34 rivers, which have been grouped into 17 major river basins and 127 Sub-basins. The climate of the state ranges from dry sub-humid to semi-arid.

Since the state is entirely dependent on rainfall for recharging its water resources, monsoon failures lead to acute water scarcity and severe drought like situations. Taking appropriate measures to arrest the alarmingly decreasing levels of ground water such as evolving an agricultural system which economizes water usage and maximizes value from water is the need of the hour.

### **Initiatives of State Government**

- Identification of small and marginal farmers who possess irrigation facilities, installation of micro irrigation structures in an area of 1,50,000 ha with an outlay of ₹983 crore and promote drip irrigation in cluster approach to cover increased area under cultivation and enhance production with judicious use of water
- Maintenance of 1700 water harvesting structures by way of desilting and deepening to be taken up to increase their storage capacity with an outlay of ₹5 crore
- Effectively utilize the solar power available in abundance in the state for agricultural purpose by converting it to electric power, provision of Off-Grid-Stand-alone Solar Powered Pumping System, installation of 5,000 solar pump sets up to a capacity of 10 horse power with 70 percent subsidy with an outlay of ₹115 crore
- Creation of farm ponds with priority in rain fed area with an outlay of ₹5 crore. GoTN to give 100 percent subsidy assistance to farmers up to a maximum of ₹1 Lakh for creation of 500 farm ponds.
- Subsidy assistance of ₹10,000/- will be extended for purchasing new electric motor pump sets or for replacing the old inefficient electric motor pump sets with new electric pump sets to 1,000 farmers who own less than three acres of land with an outlay of ₹1 crore with State Government fund.
- Remote Sensing in Agriculture Research will be taken up in remote sensing on crop area mapping, yield estimation, soils and land resources mapping and impact assessment of agricultural disasters through digitisation/mapping of 17,514 irrigation tanks, extent of their water spread and monitoring through satellite data.

### **Initiatives of NABARD**

Micro Irrigation Scheme under implementation since 2007-08 has been brought under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) “Per Drop More Crop” (PDMC) component, a flagship scheme of Government of India. Tamil Nadu is the only state extending 100% subsidy to small and marginal farmers and 75% subsidy to other farmers. This encourages more small and marginal farmers to install drip and sprinkler irrigation systems. In order to reduce the financial burden of farmers, 12% GST levied on MI components is absorbed by the State Government. In addition to the Implementing Departments viz., Horticulture, Agriculture and Agricultural Engineering, Department of Sugar has also been roped in to bring more area under micro irrigation in sugarcane.

In the Union Budget 2017-18, Hon’ble Finance Minister with a view to provide impetus to micro irrigation, announced setting up of a dedicated Micro Irrigation Fund (MIF) to be instituted with NABARD with an initial corpus of ₹5000 crore over a period of 5 years (2017-18 to 2021-22) for facilitating States to mobilize additional resources for expanding coverage of micro irrigation

The main objective of the fund is to facilitate states in mobilizing resources for expanding coverage of micro irrigation by taking up special and innovative projects and also for incentivizing micro irrigation beyond the provisions available under PMKSY-PDMC to encourage farmers to install micro irrigation systems. During the year 2019-20, an amount of ₹ 1357.93 crore has been sanctioned to Government of Tamil Nadu under the fund. An area of about 4.76 lakh ha is expected



to be benefitted on completion of the project. Against the sanction of ₹ 1357.93 crore, ₹ 1119.41 crore has been disbursed in the state. GoI has since announced another round of funding under MIF-2 which is expected to be grounded during the current year.

### 3.6.3 Horticulture and Plantation Crops

Tamil Nadu has had a creditable performance in horticulture production as the farmers are relatively more receptive to changing technologies and market forces. With seven agro-climatic conditions and varied soil types, Tamil Nadu is suited for production of fruits, vegetables, spices, plantation crops, flowers, medicinal and aromatic plants. Vegetables are mostly grown by small and marginal farmers thereby augmenting their income. This sector enables the growing population at large to enjoy a diverse and balanced diet for healthy living. With increasing population, horticultural production has to increase in a sustainable manner to meet the nutritional food requirement of growing population and also to meet the raw material needs of horticulture crops-based industries.

Tamil Nadu is one of the leading horticulture states in India, contributing 6% to the national horticulture production with 5.4% horticultural crops area. As per the advance estimates for the year 2019-2020, the state has 14.60 lakh ha under horticulture crops, producing 191.43 lakh MT. Tamil Nadu is the leading producer of loose flowers contributing 21% to nation's production. Off-season production of mango and round the year production of grapes is unique to the state.

#### National Level Ranking of Tamil Nadu in Horticulture Crops

Tamil Nadu stands first with respect to area, production and productivity of tapioca crop. Also, Tamil Nadu takes the fifth position in area and production with respect to turmeric and coconut.

Besides being the leading cultivator and producer of spices, Tamil Nadu takes the second position in area and production of tamarind. Tamil Nadu also retains second position in terms of production of loose flower. Above all these, Tamil Nadu is elevated at top, in terms of productivity of amla, sapota, cabbage and beans. Tamil Nadu ranks fourth in the area and production of banana.

**Table 3.8: Area, Production and Productivity of Horticulture crops**

**(Area: Lakh/ha, Production: Lakh/MT, Productivity: MT/ha)**

Name	2020-21			2021-22 (3 <sup>rd</sup> Advance Estimate)		
	Area	Production	Productivity	Area	Production	Productivity
Fruit	3.27	56.76	17.36	3.23	67.61	20.90
Vegetables	3.82	86.94	22.76	3.73	95.18	25.50
Spices	1.08	3.42	3.17	1.20	3.83	3.17
Plantation	6.86	56.04	8.17	7.03	55.73	7.92
Medicinal	0.16	2.19	13.73	0.15	1.66	13.25
Flower	0.41	5.33	13.02	0.45	6.02	13.25
<b>Total</b>	<b>15.60</b>	<b>219.28</b>	<b>78.21</b>	<b>15.82</b>	<b>230.06</b>	<b>14.53</b>

(Source: Department of Horticulture and Plantation Crops, GoTN)

The strategy of Department of Horticulture and Plantation Crops is to encourage use of quality certified varieties/ hybrid seeds and quality planting material in area expansion of horticulture crops, promotion of high value horticultural crops under protected cultivation, high density planting, increased water use efficiency through adoption of micro irrigation, pollination

support through bee keeping for enhancing the production, canopy management and senile orchards rejuvenation, improved horticulture farming practices in rain fed areas, farm mechanization, improved post-harvest management techniques and strengthening of infrastructure facilities of state horticulture farms for production of quality pedigree planting materials and vegetable seeds. Adoption of Integrated Nutrient Management (INM) and Integrated Pest and Disease Management (IPDM) technologies are given priority through various schemes, besides crop diversification to fetch better return and value addition to horticultural produce to improve the economic status of the farming community. The state's focus is also on reduced usage of pesticides particularly in greens and vegetables.

### **Initiatives of the State Government**

The State Government in the maiden agriculture budget for the year, 2021-22 has announced the major measures for encouraging remunerative horticulture crops, boosting farmers' income, catering to changing nutritional requirements and development of the sector, as follows:

- Farmers will be encouraged to go for crop diversification by cultivating high value, short duration crops like vegetables, fruits, flowers, spice crops as an alternative to low value crops, after harvesting field crops. This scheme will be implemented in an area of 20,000 acres at an outlay of ₹16 crore
- Additional area to be brought under fruit crops will be 20,000 ac during 2022-23. Required planting material will be produced and supplied by State Horticulture farms at an outlay of ₹20.21 crore
- Precision farming will be promoted to increase the productivity in horticultural crops by using new technologies, as it reduces the labour cost and increase the yield. This will be implemented in 8300 acre at a cost of ₹5 crore.
- Farmers will be encouraged to adopt high yielding technology such as green house, shade net and mulching for the cultivation of capsicum, tomato, cucumber, cut-flowers at an outlay of ₹25.15 crore
- 37 honey bee clusters will be formed to promote beekeeping at a financial outlay of ₹8.58 crore by the Union and State Government fund.
- Focus on cultivation of ginger, turmeric and garlic will be given at a cost of ₹4 crore
- Promotion of off-season tomato cultivation to regulate price fluctuations will be done. Farmers will be encouraged to increase the cultivation during the off-season period i.e., May, June, October, November and December in an area of 5,000 acres by providing incentive or inputs at the rate of ₹8,000/- per acre with a total outlay of ₹4 crore.
- State Government will establish "Wholesale Vegetable Market Complex" in Theni, Coimbatore and Kanyakumari Districts during 2022-23, through Public Private Partnership (PPP) mode, to facilitate the traders of Tamil Nadu and Kerala State Horticulture Corporations in purchasing the fruits and vegetables directly from Tamil Nadu farmers
- Use of drones for precise application of agricultural inputs in farmers field will be done during the year. 60 drones will be procured and will be placed in TNAU colleges & KVKs and adequate training will be imparted on the usage of drones to agriculture entrepreneurs.
- 3 Mega Food Parks will be established in Theni, Tindivanam (Villupuram) and Manaparai (Trichy) during year to benefit the farmers around the Food parks.
- Turmeric Research Centre in Bhavanisagar of Erode district in an area of about 100 acres.

### 3.6.4 Sericulture

India is the only country in the world to produce all the four known varieties of silk, viz., *Mulberry*, *Eri*, *Tasar* and *Muga*, with total raw silk production of 33,770 mt during 2020-2021. Tamil Nadu is the leading state in bivoltine silk production. Sericulture is extensively practiced in Krishnagiri, Dharmapuri, Salem, Erode, Tiruppur, Vellore, Namakkal, Dindigul, Tirunelveli and Theni districts. The sector is a major employment generator. The handloom silk sarees including Kancheepuram silk sarees are famous for their enchanting craftsmanship. Venpattu dhoties produced in Salem are very unique and have got authorization to use geo-index number. The state produces nearly 2372 mt against the estimated demand of 3,000 mt. Some quantity of raw silk is procured from the neighbouring Karnataka and also imported from China.

### 3.6.5 Agriculture Marketing & Agriculture Business

#### Market Committees and Regulated Markets:

In Tamil Nadu, 26 Market Committees have been established under which 282 Regulated Markets are functioning as per the provisions of Tamil Nadu Agricultural Produce Marketing (Regulation) Act 1987. For trading of agricultural produce, regulated markets act as a common platform between farmers and traders. No fee is collected from farmers for the services rendered. One per cent of the sale value of the produce is collected as market fee from traders. Besides, license fee is also collected from traders and weigh men. During 2020-21, about 16.53 lakh MT of agricultural produce were sold by farmers and ₹84.75 cr was collected as revenue.

To protect farmers from distress sale during a glut, pledge loan facility is extended to a maximum of ₹3 lakh. During 2020-21, about 1880 farmers availed pledge loans to the tune of ₹ 35.64 cr. In order to provide regular and timely information on prices of agricultural commodities prevailing in regulated markets, under “Marketing Research and Information Network (MRIN)” scheme, 184 regulated markets were linked to a central portal (<http://agmarknet.nic.in>) and computers were provided to regulated markets for collection and dissemination of price and market-related information.

#### e-National Agriculture Market (e-NAM):

GoI launched the electronic ‘National Agriculture Market’ (e-NAM) in 2016 and created a common e-platform to integrate regulated markets at the national level. This would extend the market beyond the immediate physical location of the regulated markets for selling farmers' produce, traders to access large national market and the bulk buyers, processors, exporters to have direct participation in local markets.

To implement e-NAM in the state, amendments have been brought to the existing Tamil Nadu Agricultural Marketing (Regulation) Act 1987 to enable and provide for e-Trading, Single Point Levy of Market Fee and Unified Single License. In Tamil Nadu, 63 regulated markets are being integrated to e-NAM and is in the 3rd Phase of implementation since October 2017. In these 63 e-NAM markets, so far 58.68 Lakh quintals of agricultural produce valued at ₹ 926.95 cr were transacted through e-NAM platform and e-payment through e-NAM portal to a tune of ₹ 535.85 cr has been made to 196408 farmers.

Introducing e-trading in regulated markets will bring transparency, speed up the trading process, provide easy access of markets to traders and better price to farmers,

reduction of marketing cost and increase efficiency in operation of sale procedures, etc. One of the components for reforms in the regulated market system is to introduce a specific regulation for contract farming to provide effective legal framework for regulating the contracts and to sort out issues likely to arise on account of contracts by parties.

### Initiatives of the State Government

- Identification of 50 *Uzhavar Sandhais* and giving facelift by providing with basic amenities like drinking water, toilets, renovation of shops, repair of floors, repair of roofs and pavement facilities so as to make them vibrant with an outlay of ₹12.50 crore from State Government funds.
- Composting units at a cost of ₹2.75 crore will be provided to 25 *Uzhavar Sandhais*.
- 10 Small scale *Uzhavar Santhais* will be established in 53 Town Panchayats and other urban areas of Cuddalore, Dindigul, Erode, Karur, Pudukkottai, Tirunelveli, Tiruchirappalli, Thanjavur, Vellore and Kallakurichi districts with an outlay of ₹6 crore.
- 50 *Uzhavar Sandhais* and 50 regulated markets will be provided with digital boards at a cost of ₹2.30 crore
- Provide storage and transaction facilities for agricultural produce in village and town panchayat areas near 10 regulated markets with high arrivals one each in Erode, Tiruvannamalai, Tiruvarur, Vellore, Villupuram, Thanjavur, Cuddalore, Nagapattinam, and Kallakurichi district at a total outlay of ₹10 crore
- Establish Modern Cold Storages in two locations viz., Oddanchattiram and Panruti at a total cost of ₹10 crore with State Government fund
- 'Integrated Rural Agricultural Market Complex' will be set up at a cost of ₹2 crore at Edappally village in the Nilgiris, with necessary infrastructure and other services for supply chain management to enable integrated marketing of vegetables and fruits produced by farmers.
- Construct 28 drying yards in regulated markets in Cuddalore, Villupuram, Salem, Namakkal, Krishnagiri, Erode, Trichy, Thanjavur, Pudukkottai, Madurai, Ramanathapuram, Theni, Dindigul, Tiruppur and Kanniyakumari districts at a cost of ₹3.5 crore to facilitate drying of produce to the desired moisture content by farmers.
- Create infrastructure facilities such as storage godown, transaction shed, office building with meeting hall and electronic weigh bridge for Thalavadi regulated market in Erode District at a cost of ₹5 crore.
- Geographical Indication Tag for traditional unique produces such as Kolli hills-pepper, Panrutti-jackfruit and Ponni rice and ensuring remunerative price.
- National E-repository Ltd. (NERL) in association with Govt of Tamil Nadu has started a pilot project for financing against eNWR (electronic Negotiable Warehouse Receipt) in the state. Under the project, for the first time in the country, two DCCBs, Namakkal and Erode, as Repository Participants of NERL will finance pledge loans to farmers against eNWRs issued to them for storing their produce in WDRA registered warehouses of participating PACS. Through the system farmers can avail pledge loans at 7% (and at 4% on prompt repayment) under interest subvention scheme of GOI. eNWR ensures liquidity and fetches better price for farmers in a transparent and secure manner.

## Recent Initiatives of NABARD

Integrated Farmers Market Complexes (IFMC) will be established in 5 locations in Tiruvannamalai, Dharmapuri, Madurai, Trichy and Tirunelveli districts on a pilot basis at a total cost of ₹50 crores with funding from the NABARD. These complexes will serve as common platforms including input shops, service centers and sales outlets, and will benefit both farmers and consumers.

### 3.6.6 Food and Agro-processing

Tamil Nadu has about 24,000 food processing firms registered as Small and Micro Enterprises (SMEs) and has about 1100 medium and large units forming 6% of total registered units. The state is a leading player in the food processing sector, contributing over 8 per cent to the country's total food processing output.

Government of Tamil Nadu has taken several policy initiatives to promote food processing industry in the state. The Tamil Nadu Food Processing Policy is in line with the draft Model Food Processing Policy developed by Ministry of Food Processing Industries, GoI. To promote the sector, the State Government has evolved strategies by promoting collective farming, enactment of law on contract farming, commodity-based cluster development, infrastructure development, providing incentives, convergence with other schemes, improving ease of doing business, supply chain management of fruits and vegetables and promotion of food parks.

GoTN is implementing 'Supply Chain Management of Fruits, Vegetables and other Perishables' with financial assistance of ₹ 482.36 cr from NABARD. The project aims to reduce post-harvest losses with appropriate systems to connect farmers with major market centers, processors and consumers, to convert surplus production into value added products, to provide uninterrupted supply of quality fruits and vegetables to the consumers, etc. This will result in improving the supply chain of fruits and vegetables and also in increasing income of farmers. The project is being implemented in 10 districts viz., Krishnagiri, Dharmapuri, Coimbatore, Nilgiris, Ramanathapuram, Thoothukudi, Tirunelveli, Tiruchirapalli, Dindigul and Theni. GoTN is also establishing of a Mega Food Park in an area of 50 acres at Gangaikondan, Tirunelveli district at a cost of ₹ 77 crore with funding from NABARD.

The Government took policy decision to permit tapping of *neera* from coconut and issued Tamil Nadu *Neera* Rules 2017. This provides opportunity for Coconut Producer Companies to produce *neera*. The Department of Agricultural Marketing and Agri. Business at district level has been entrusted with the task of forwarding eligible applications from Coconut Producer Companies to get license from district Collectors for tapping *neera*. During the year 2020-21, license has been issued to 13 Coconut Producer Companies for tapping *neera*. All the Coconut Farmer Producer Companies which have got license are tapping and marketing *neera* and its value-added products.

The recent amendments to agricultural marketing related acts and other announcements made by the Government of India in terms of Agriculture Infrastructure Fund (AIF), PM Scheme for Formalisation of Micro Food Processing Enterprises (PMFME), Animal Husbandry Infrastructure Development Fund (AHIDH) and Bee Keeping Initiatives are focusing on development of post-harvest infrastructure facilitating food processing and value addition. This will give the much needed boost for the development of the sector in the state...



### Recent initiatives of the State Government

- Pepper Processing Centre along with a Solar drying yard and transaction shed to be established at Karavalli in Kolli hills at a cost of ₹ 50 lakh with the Tamil Nadu State Agricultural Marketing Board fund.
- Agricultural Export Facilitation Centre will be established to provide information on exports, market opportunities, quality certification, its requirements etc., to farmers and exporters in an integrated manner. Infrastructure will be developed at a cost of ₹ 1 crore in the building already being constructed at Guindy, Chennai.
- Creation of separate organization for Food Processing to take up various tasks inclusive of imparting training on food processing technologies, linking farmers and Farmers Producer Organisations with food processing Industries etc.
- Food Processing Incubation Centres in five locations; 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.
- Establishment of a Mega Food Park in an area of 50 acres at Gangaikondan, Tirunelveli district at a cost of ₹77.02 crore. Agro Processing Clusters at a cost of ₹191.88 crore are proposed to be established in 7 locations viz. Cuddalore, Theni, Dindigul, Krishnagiri, Tiruvannamalai, Salem and Madurai districts during 2021-22.
- Establishment of Food Parks in Tiruvarur, Dharmapuri, Ariyalur, Perambalur, Karur, Nagapattinam, Ramanathapuram and Tenkasi districts.
- Setting up of Food Park at Manapparai Tiruchirappalli by SIPCOT with a total financial outlay of ₹141.78 crore and at Theni by SIPCOT with a total financial outlay of ₹152.20 crore.

### Recent initiatives of NABARD

The State produces approximately 110 lakh MT of food grains, which calls for creation of storage and marketing infrastructure. NABARD has been supporting creation of Storage and Marketing Infrastructure under RIDF, NABARD Infrastructure Development Assistance (NIDA) and Warehouse Infrastructure Fund (WIF). As on date, an amount of ₹2521 crore was sanctioned under WIF for construction of warehouses and related infrastructure with a total storage capacity of 7.65 lakh MT. Under RIDF a total of 2065 projects have been sanctioned with financial assistance of ₹868 crore for construction of rural markets and godowns.

#### 3.6.7 Animal Husbandry

##### Animal Husbandry – Dairy:

The share of livestock in Tamil Nadu's a Gross State Value Added (GSVA) has increased from 3.78 per cent in 2011-12 to 5.43 per cent in 2020-21, while its contribution to the state's agriculture and allied activities has increased from 29.86 per cent to 42.79 percent. The cattle population in Tamil Nadu rose to 95.19 lakh from 88.14 lakh between 19th and 20th Livestock census periods. Tamil Nadu ranked 11th in milk production in 2019-20 with 8.76 million tonnes with a share of 4.41% and per capita availability of 316 grams per day. Milk production in Tamil Nadu has increased by 4.75% over the previous year. The state is endowed with native breeds of cattle such as Kangayam (Tiruppur, Erode, Coimbatore and Karur districts), Umbalachery (Thanjavur, Tiruvarur, Nagapattinam and Cuddalore districts), Alambadi (Dharmapuri, Erode and Salem districts), Pulikulam (Sivagangai, Madurai, Dindigul and Theni districts), Bargur (Erode district), Toda buffaloes (The Nilgiris district). Apart from



these native cattle breeds, high milk yielding cross bred of Jersey (in plains) and Holstein Friesian (in hills) are being reared extensively by farmers.

### **Animal Husbandry – Poultry:**

Poultry sector in India can be broadly divided into two sub-sectors – one with a highly organized commercial sector with about 80% of the total market share and the other being unorganized with about 20% of the total market share. The unorganized sector also referred to as backyard poultry plays a key role in supplementary income generation and family nutrition to the poorest of the poor. Poultry farming has undergone a transformation from being mere backyard avocation to the present vibrant and dynamic commercial enterprise in Tamil Nadu. Poultry rearing is a commercial activity prominent in the districts of Namakkal, Salem, Erode and Coimbatore. In fact the Namakkal belt continues to be the egg basket of the State contributing around 65% of the total egg production. The State ranks 1st in respect of poultry with 120.78 million poultry. Among the States, Tamil Nadu ranks second in egg production, with a share of 17.5% of the total eggs produced in the country. During 2019-20, Tamil Nadu produced 20.02 billion eggs with a per capita availability of 265 eggs per annum.

### **Animal Husbandry – Sheep, Goat and Piggery:**

Tamil Nadu has 4.50 million sheep, 9.89 million goats and 0.07 million pigs. The State ranks 4th in sheep and 7th in goat population in the country. The population of goats has increased to 98.89 lakh from 81.43 lakh during this period. Tamil Nadu produced 0.66 million tonnes of meat in 2019-20 with the share of 7.72% in total meat production and ranks sixth in the nation. The State possesses the native breeds of sheep such as Mecheri (Salem and Erode districts), Ramnad White (Thoothukudi and Ramanathapuram districts), Madras Red (Chennai, Kancheepuram and Tiruvallur districts), Kilakaraisal (Ramanathapuram, Virudhunagar, Madurai and Dindigul districts), Vembur (Thoothukudi district), Tiruchi Black (Perambalur, Ariyalur, Tiruchirappalli and Villupuram districts), Coimbatore (Coimbatore and Tiruppur districts) and Nilgiri (The Nilgiris district). Native goat breeds of Tamil Nadu are Kanni Adu (Virudhunagar, Thoothukudi and Tirunelveli districts), Kodi Adu (Thoothukudi and Tirunelveli districts) and Salem Black (Salem, Dharmapuri and Krishnagiri districts). Tamil Nadu has 245 lakh of various major species of animal heads, besides 1207.80 lakh poultry (2019 census).

**Table 3.9: Livestock and Poultry Population**  
**As per the 20<sup>th</sup> Livestock Census in State**

<b>Species</b>	<b>Population (In lakh Nos.)</b>
Cattle	95.19
Buffalo	5.19
Sheep	45.00
Goat	98.88
Pigs	0.67
Others(Horses, Ponies, Mules, Donkeys and Camel)	0.07
<b>Total Livestock</b>	<b>245.00</b>
Fowls and other birds (Farm)	995.16
Fowls and other birds (backyard poultry)	212.64
<b>Total Poultry</b>	<b>1,207.80</b>

**Schemes implemented by the state department of AH:** Specialized Veterinary Health Care and Awareness Camp, Awareness creation on balanced feeding, Fodder Demonstration Programme in Farmers Field, Commercial fodder production, Rejuvenation of Meikkal / Grazing land on Scientific lines, Promoting alternate fodder (Azolla), Promoting alternate fodder production techniques (Hydroponics), Establishment of Model Silvipastoral system, Establishment of Silage Making units, Conservation by minimizing wastage, Promotion of Farm Mechanization, Fodder Development in Departmental Farms, Free distribution of Sheep / Goat scheme, Innovative Poultry Productivity project for Low Input Technology birds and broilers and entrepreneurship Development through Native Chicken Rearing.

Major challenges of animal husbandry sector are breed improvement while preserving diverse genetic resources, shortage of feed and fodder, effective control of animal diseases and dissemination of technology, skills and quality services to farmers for improving productivity, which need to be addressed on priority basis. Further, improving the access of small livestock holders to efficient markets is necessary for fast tracking growth of the livestock sector.

Government of Tamil Nadu is addressing all the challenges of this sector through the following policy initiatives such as Investing for better lives through livestock, Feed and fodder supply, Expanding commercial and backyard poultry production systems, Improving animal health care delivery system, Improving animal breeding infrastructure, Investing in Human Resources development and R&D for sustainability and Maintaining ecology, environment and wildlife.

#### **Schemes implemented by GOI under National Livestock Mission:**

- (i) Establishment of entrepreneurs for breed development of rural poultry. One time 50% capital subsidy of the total project cost will be provided with maximum subsidy up to ₹ 25 lakh for each unit.
- (ii) Establishment of entrepreneur for breed development in small ruminant sector (sheep and goat farming): 50% capital subsidy up to ₹50 lakh in two instalments. Subsidy will be the capital subsidy and provided in two equal instalments.
- (iii) Promotion of Piggery Entrepreneur - The Central Government will provide 50% up to ₹ 30 lakh capital subsidy towards the capital cost of the project.
- (iv) Entrepreneurship activities in feed and fodder - 50% of the total project cost with subsidy up to ₹50 lakh will be provided to the beneficiaries through State Implementing Agencies in two equal instalments as per scheme guidelines.

#### **Schemes are implemented by GOI under Animal Husbandry Infrastructure Development Fund (AHIDF)**

The Animal Husbandry Infrastructure Development Fund (AHIDF) has been approved for incentivizing investments in (i) Dairy Processing and value addition infrastructure (ii) Meat processing and value addition infrastructure and (iii) Animal feed plant. An interest subvention of 3% is available for all eligible entities.

#### **Role of NABARD in AH sector in Tamil Nadu**

NABARD is supporting the development of AH in the state through various interventions.

#### **Infrastructure Creation**

1. NABARD has so far sanctioned an amount of ₹947 crore for 964 projects and released ₹656 crore under Rural Infrastructure Development Fund (RIDF) for construction of Veterinary dispensaries, milk processing units and for establishment of Advanced Institute for Integrated Research on Livestock and Animal Sciences.

2. Apart from RIDF, NABARD has sanctioned ₹303 crore under Dairy Processing Infrastructure Development Fund (DIDF) to National Dairy Development Board (NDDB) for on-lending to Salem, Thanjavur, Tiruchirapalli and other Milk Co-operative Unions of TCMPF in Tamil Nadu. Under DIDF we have also sanctioned ₹246 crore to National Co-operative Development Corporation for on-lending to Theni, Thoothukudi and other Milk Co-operative Unions of TCMPF in Tamil Nadu.

### Promotional Interventions

1. NABARD supports the farmers in backyard poultry, scientific goat rearing, Dairy farming, value added dairy products, etc. Under Micro Enterprise Development Programme and Livelihood Enterprise Development Programme an amount of ₹34.43 lakh was sanctioned during 2021-22 for AH activities such as value addition in indigenous *Bargur* cows, vermicomposting, *agarbathis* and *viboothi*; dairy production and dairy by-products making; value addition of milk products, HDPE silage making, production of Azolla, vermicomposting, Fodder crop and adoption of ethno veterinary practices for first aid; Sheep and Goat Disease Control and Breeding Management
2. Currently, under Farm Sector Promotion Fund NABARD is supporting AH projects with grant amount of ₹38.19 lakh. They are, improving the Kangayam cattle for VUTRC, Tirupur, Value Chain Integration in Goat farming through Returnee migrant workers for Nagapattinam district KVK Nagapattinam, Improving the livelihood of backyard desi fowl farmers in Thalavadi Block, VUTRC, Erode, 'Developing a Mobile Application on Scientific Balanced Feeding Technique (SBFT) and Assessing its Impact on Rural Dairy Farmers in Tiruvannamalai district' for VUTRC Tiruvannamalai, Augmentation of Livestock Productivity by Enrichment of Crop Residues in Eastern Cauvery Delta Region' for VUTRC Nagapattinam.
3. Capacity building of farmers for taking up of various activities in AH such as Dairy cattle rearing, fodder development, scientific sheep and goat rearing, Japanese Quail, poultry rearing, etc. In 2021-22, an amount of ₹7.34 lakh was sanctioned.
4. NABARD is also promoting 60 AH based Farmer Producer Organizations (FPOs).
5. NABARD sponsors conducting AH based scientific seminars by Tamil Nadu Veterinary and Animal Sciences University (TANUVAS).
6. NABARD prepares Unit Cost for various components under investment activities every year to enable banks to finance for the sector.

### Consultancy Services

NABCONS, the wholly owned subsidiary of NABARD has prepared DPR for establishment of Advanced Institute for Integrated Research on Livestock and Animal Sciences (AIIRLIVAS) in Salem district for creating State of art infrastructure for research in Animal husbandry. NABCONS has prepared DPRs in various AH activities such as Dairy farm, dairy processing, setting up of feed plant, slaughter house, etc. NABCONS also monitored the implementation of various GOI schemes in AH for Breeding, Health, fodder development, etc.

### 3.6.8 Fisheries

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 prosperity of the state.

The total fish production of Tamil Nadu during 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 in the country and it ranks 2<sup>nd</sup> for marine fish production. The state exported 1.10 lakh tons of marine products and earned a foreign exchange of ₹5565.46 crore during 2020-21. State Fisheries Sector contributes 0.49% to the Gross State Domestic Product (GSDP). (Handbook of FS2020 & TN Policy Note 2022-23).

### **Marine Fisheries:**

Tamil Nadu has a coastal length of 1,076 km spread across 14 coastal districts and 41,412 sq.km of continental shelf area with an Exclusive Economic Zone (EEZ) of 1.9 lakh sq. Km. This supports the livelihood of 10.48 lakh marine fishers living in 608 Fishing villages. There are 5924 mechanized and 43982 traditional fishing crafts actively engaged in fishing. Further, promotion of mari culture enables the fisher folk to switch over from the concept of only capturing the marine resources to diversification into stocking and harvesting. (Handbook of FS2020 & TN Policy Note 2022-23).

### **Inland Fisheries:**

Tamil Nadu possesses 3.85 lakh ha effective inland water resources comprising reservoirs, major irrigation tanks, minor irrigation tanks, short seasonal tanks, ponds, rivers, backwaters and other water bodies. The inland fisheries sector supports the livelihood of 2.36 lakh inland fishers of the State. (TN Policy Note 2021-22)

### **Recent initiatives of the State Government:**

- State initiated construction/renovation /extension of various fishing harbours, fish landing center, development of forward & backward linkages, cold chain facilities & expert infrastructure, auction hall at different locations.
- Tamil Nadu has huge unexploited deep sea & brackish water resources. There is good potential for exploitation of oil sardine, other sardines, carangids, ribbonfish, Indian mackerel, silver bellies, Penaeid prawns and cephalopods in deep sea. More emphasis has been given for deep Sea fishing.
- There is need to make full utilization of available brackish water & inland resources following proper aquaculture practices such as Mariculture of bivalves, seaweeds, and cage culture of fishes. Considering tremendous scope for open sea cage culture & its further expansion in Tamil Nadu, so far 210 cages at a cost of ₹897 lakh have been distributed to coastal fisher folk for undertaking open sea cage culture, which is self-employment activity. The state has established a marine finfish rearing center for rearing finfish seeds to cater the needs at Mandapam, Ramanathapuram district.
- Under shrimp aquaculture activity, 1956 number of farms accounting for 3836.77 ha area are registered with Coastal Aquaculture Authority (CAA). As many as 68 shrimp hatcheries in the state cater to the seed requirement of Tamil Nadu state as well as other neighbouring states.
- As per Union Budget 2021-22 announcement for developing Multipurpose Seaweed Park (Approx. ₹ 150 crore) in Tamil Nadu, action has been initiated. This will provide large scale employment and additional incomes. 16262 numbers of seaweed rafts & monolines have been distributed to coastal fisherwomen for undertaking seaweed culture.

## Recent initiatives of NABARD

**FIDF:** Under FIDF 28 activities have been sanctioned in 14 districts with an amount of ₹ 799 crore against which ₹ 450 crore has been released.

**RIDF:** Support has been provided by NABARD during 2019-20 towards the construction of Fish Landing Centers, Fishing harbours and flood protection in various districts such as Cuddalore, Kancheepuram, Kanyakumari, Nagapattinam, Ramanathapuram and Thiruvallur for an amount of ₹ 127 crore.

**Seaweed Model:** NABARD has been model bankable scheme and Banking plan for Seaweed farming. The Total cost of project: ₹ 168.96 crore, Subsidy by GoTN: ₹ 101.38 crore and the Bank loan: ₹ 67.58 crore

## 3.7 Climate Change – Adaption and Mitigation

Tamil Nadu has high dependence on natural resources and faces the threat of climate change and its impact. Available evidence shows that there is high probability of increase in the frequency and intensity of climate related natural hazards and hence increase in potential threat due to climate change related natural disasters. Observations indicate that along with the rise in temperature, the total annual rainfall is decreasing in the state, both during the South West and North East monsoons. The projections made conclude that there is likely to be a decrease in rainfall in 2070 by about 1% to 9% with reference to the baseline rainfall (1970-2000). The maximum temperature is also likely to increase by about 3.1°C.

The major climate change drivers that could adversely impact agriculture in Tamil Nadu are (i) Continuous increase in ambient temperature, (ii) Increase in frequency and intensity of droughts (iii) Increase in intensity of cyclones and floods and (iv) Increase in heavy precipitation events.

Agriculture in Tamil Nadu is affected by frequent cyclones in costal districts, areas falling in leeward side of the South West monsoon (except the Nilgiris, Salem, Dharmapuri, Krishnagiri and Kanyakumari districts), frequent failure of North East monsoon and occurrence of flood. This reduces net cultivable area leading to yield loss in agricultural and horticultural crops, dairy, poultry, meat production and fisheries. Frequent epidemic of pest and diseases also increase cost of cultivation with a greater number of irrigation and climate sensitive inputs. The kharif crops experience heightened risk of floods and drought, rabi crops will experience enhanced evapo-transpiration needing large and more frequent irrigation. The climatic changes influence reproductive cycles of crops affecting the productivity, deterioration in soil health, inadequate water availability and depletion of ground water, increased soil erosion, increase in fallow lands, increased demand for ground water, reduced natural recharge. Direct effects on animal husbandry would be incidence of diseases, high infertility, low conception, long calving intervals and low feed intake rate. The indirect effects would be protein and mineral deficiency leading to infertility and other metabolic diseases.

NABARD is the accredited National Implementing Entity (NIE) of Adaptation Fund (since 12 July 2012), Direct Access Entity (DAE) of GCF (since 09 July 2015) and NIE of NAFCC (since 15 July 2015). NABARD is facilitating implementation of 35 projects with an outlay of ₹248 million cumulatively in various States. A brief account of the projects along with the status of implementation in the state for these funding mechanisms are given below:



## **Adaptation Fund**

NABARD has been accredited by the Adaptation Fund Board of UNFCCC as the only National Implementing Entity (NIE) for India. With a view to generate feasible projects, NABARD undertook various steps such as conducting National Interface, series of State level workshops, capacity building of its own staff and partner institutions, partnership with national and international agencies, etc. As a result, it generated many feasible projects on climate change adaptation at all India level. Pan-India, six projects with an outlay of US\$ 9.8 m posed to AFB have been sanctioned and are under implementation.

Climate proofing of nine watersheds sanctioned with a grant support of ₹3.78 crore from Adaptation Fund is under implementation in the districts of Dindigul, Madurai and Krishnagiri. So far ₹3.31 crore has been released to these projects and all the projects are nearing completion.

## **Green Climate Fund**

The Green Climate Fund (GCF) has been established under United Nations Framework Convention on Climate Change (UNFCCC) to make a significant and ambitious contribution to the global efforts towards attaining the goals set by the international community to combat climate change. NABARD has been accredited as the first National Implementing Entity (NIE) under Green Climate Fund (GCF) in India in the 10th Board meeting of GCF held during July 2015. As of now, two projects, viz. (i) Ground water recharge and Solar Micro Irrigation to ensure food security and enhance resilience in vulnerable tribal areas of Odisha (US\$ 34 million) and (ii) Roof top solar project to Tata CleanTech (US\$ 100 million) have been sanctioned.

GoTN has prioritized as many as 13 projects with an outlay of ₹6021.03 crore, of which concept note of 1 project worth ₹ 147 crore has been approved by GoI and concept notes of 7 projects worth ₹3786.13 crore have been submitted to GOI (MoEF&CC) and endorsement to GCF.

## **National Adaptation Fund for Climate Change (NAFCC)**

This fund was established by GoI to help the States in implementing climate adaptation projects in line with the National and State Action Plan on Climate change. The fund will be utilised to support the States to meet the incremental / full cost of adaptation activities. Under this arrangement, NABARD facilitates identification of project ideas/concepts from State Action Plan for Climate Change (SAPCC), project formulation, appraisal, sanction, disbursement of funds, monitoring & evaluation and capacity building of stakeholders. In all, 30 projects with an outlay of ₹ 847 cr. has been sanctioned throughout the country. In Tamil Nadu under NAFCC, projects with a total outlay of ₹ 65.3 crore have been sanctioned and released an amount of ₹ 47.54 crore. Notable projects sanctioned and released are:

'Management and rehabilitation of coastal habitats and biodiversity for Climate Change Adaptation and Sustainable Livelihood' in Gulf of Mannar, Tamil Nadu, India has been sanctioned under NAFCC for an amount of ₹ 24.74 crore and an amount of ₹ 23.12 crore has been released.

Climate Proofing of Rainfed watersheds in Salem and Virudhunagar districts of Tamil Nadu' was sanctioned under NAFCC with a total project outlay of ₹23.80 crore and an amount of ₹11.52 crore has been disbursed for implementation of these projects.

Integrated surface water management for climate change adaptation' in U. T. of Puducherry, has been sanctioned under NAFCC for an amount of ₹ 16.76 crore and an amount of ₹ 12.90 crore has been released.

## **NABARD Climate Change Fund**

In order to mitigate the adverse impacts of Climate Change and promote climate resilient development, a Climate Change Fund of ₹ 5 crore was created by NABARD, which has subsequently been augmented to ₹ 20 crore. The Fund is utilized to promote projects/activities that facilitate sensitization and capacity building of stakeholders on Climate Change related



aspects; promote, demonstrate and propagate innovative Climate Change adaptation / mitigation interventions in pilot scale. promote, demonstrate and propagate Climate-resilient livelihoods; promote, demonstrate and propagate equitable and sustainable agriculture and rural development and create an enabling framework relating to climate change by facilitating mobilization of grant based resources.

### Initiatives by State Govt.

- 'Tamil Nadu Wetlands Mission' would be launched for ecological restoration of wetlands in Tamil Nadu. The mission will identify, map and restore 100 wetlands in 5 years with focus on livelihood options at a cost of ₹ 150 crore.
- 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 is under consideration of NABARD under RIDF in FY22.
- The Tamil Nadu government has set up the first ever Special Purpose Vehicle (SPV) – Tamil Nadu Green Climate Company – to professionally manage three critical natural conservation missions – Tamil Nadu Climate Change, Tamil Nadu Green and Tamil Nadu Wetlands.

### 3.8 Farmers Producers Organization -Status of FPO in Tamil Nadu State

Tamil Nadu is having conducive ecosystem for formation and nurturing of FPOs. There are around 900 FPOs in the state, of which 456 have been promoted by NABARD and around 250 with the support of SFAC through TN State Government and the remaining by various other agencies apart from few self-promoted FPOs. Initiatives of NABARD include grant supported FPOs with a grant of ₹64.30 crore, capacity building, market facilitation, establishment of NABKISAN for financing FPOs, establishment of three incubation centres for providing business services for to FPOs (Tamil Nadu) and supporting GOI in policy formulation for promotion of 10,000 FPOs.

### Promotional Interventions

NABARD has supported promotion of 55 specialized AH and Fisheries based Farmer Producer Organizations (FPOs).

**Table 3.10 Farmers Producers Organization -Status of FPO in Tamil Nadu State**

Name of the Fund	No of FPOs	Sanctioned (₹ Lakh)	Major Activities	
PRODUCE	170	1540.20	<ul style="list-style-type: none"> <li>• Minor millets</li> <li>• Pulses</li> <li>• Groundnut</li> <li>• Paddy</li> <li>• Maize</li> <li>• Fruits</li> <li>• Vegetables</li> <li>• Coconut</li> <li>• Marine fisheries etc...</li> </ul>	<ul style="list-style-type: none"> <li>• Value Addition</li> <li>• Flowers</li> <li>• Pepper</li> <li>• Spices</li> <li>• Dairy</li> <li>• Palm jaggery</li> <li>• Palm leaf Products</li> <li>• Betel vine</li> </ul>
PODF-ID	102	1126.08		
PODF-ID (AH/Fisheries)	55	489.50		
CSS (I tranche)	39	975.00		
CSS-CBBO (II tranche)	42	1050.00		
CSS-CBBO (III tranche)	48	1200.00		
Total	456	6380.78		

## Tamil Nadu Government Initiatives on FPOs

The State Government has formulated the following three schemes to assist the FPCs:

- a) Mezzanine Capital Assistance (MCA) to enhance the quantum of credit,
- b) Credit Guarantee Scheme (CGS) to access credit
- c) Revolving Fund Support (RFS) to avail concessional credit.

These Schemes are jointly implemented by the Department of Agricultural Marketing and Agri Business, Government of Tamil Nadu and NABKISAN Finance Ltd (Subsidiary of NABARD).

## Important initiatives of the Govt. of India

- a. Centrally sponsored scheme for promotion of 10,000 new FPOs over 5 years has been operationalized. Cluster Based Business Organizations (CBBOs) were identified for facilitating formation of FPOs.
- b. Under the Scheme, around 279 FPOs were sanctioned in Tamil Nadu. NABARD-129 FPOs, TNSFAC-50 FPOs, NCDC-26 FPOs, SFAC-47 FPOs and NAFED- 27 FPOs.
- c. Equity Grant Assistance of ₹5.19 crores benefitting 34748 farmers covering 95 FPOs in the State.
- d. Grant assistance of ₹ 25 lakhs per FPO is extended to CBBOs for promotion and nurturing of FPOs and ₹ 18 lakhs per FPO towards Management cost, capacity building and training.
- e. Credit Guarantee Fund of ₹ 1,000 crore, for providing credit guarantee cover (CGC) to all eligible Lending Institutions, was created. Eligible lending institutions can avail Credit Guarantee cover, ranging from 75% to 85% of the quantum of loan, with a maximum ceiling of ₹ 1.50 crore per FPO.

## NABKISAN Finance Limited – Frontrunner in financing of FPOs

### Sanctions under TN FPC schemes

- 231 FPCs were sanctioned assistance under TNGMCAS (Tamil Nadu Government Mezzanine Capital Assistance Scheme) scheme amounting to ₹ 19.96 crore. Out of 231 FPCs, 95 FPCs are NABARD promoted.
- 98 FPCs have been sanctioned assistance of ₹ 12.06 crore under TRFFPC (Tamil Nadu Government Revolving Fund Scheme for FPCs), out of which 57 are NABARD promoted.
- 34 FPCs sanctioned assistance under TCGFPC scheme amounting to ₹ 5.08 crore, out of which 19 are NABARD promoted.

### Credit linkage in Tamil Nadu

- 199 FPOs have been credit linked so far with various financial institutions viz. NABKISAN, SBI, BoI, Canara Bank, Indian Bank, Union Bank of India, Central Bank of India and TNGB

## Critical issues & challenges in building sustainable FPOs

- Inadequate technical skills and lack of awareness about the business model of FPO and regulatory compliances
- Non-availability of experienced, trained and professionally qualified CEOs
- Inadequate availability of affordable credit facility matching with life cycle needs of FPO Poor market connect between FPOs and consumers/ agri-industry, market players, large retailers, processors, etc. on account of inadequate agri-logistics in rural areas.

## Way Forward

Complete value chain may be developed for major commodities with FPOs as back-end enabler for production, aggregation, value addition and marketing of produce

- Government may establish FPO Incubation Centres in each cluster with technical support of the Agricultural Universities/ ICAR Institutions.
- Digital linking of FPOs with buyers, sellers and transport agencies for real time and online marketing of farm produce for better price realization may be encouraged. Ministry of Corporate Affairs (MCA) may consider incorporating suitable relaxation in the Companies Act for improved compliances by the FPOs.
- Interest subvention facility on working capital & term loan requirement for FPOs may be considered.
- FPOs may be allotted land for creation of storage and other facilities for aggregation and value addition.
- Single window licensing for FPOs may be adopted by the states.
- Banks may develop/ innovate loan products to meet the credit needs of FPOs; SLBC may consider incorporating FPO financing as a separate sub-target and the progress may be monitored.
- Digital Mobile Applications for complete accounting software, compliance and ROC filing has to be supported.

## 3.9 Off Farm Sector

### 1. My District My Project

In order to provide more flexibility in designing and implementing projects to cater to the specific requirements of the area/ State, a new policy to support off-farm sector development projects in DPR mode was introduced on a pilot basis under “My District My Project” scheme for the year 2021-22. 04 projects were sanctioned in the districts of Cuddalore, Erode, Trichy and Madurai involving a total grant support of ₹ 96.235 lakhs, against which an amount of ₹28.747 lakhs was disbursed during 2021-22. The activities supported include Tunnel Solar dryer project in Cuddalore, Sustainable Eco-tourism in Madurai and Erode, Bio-degradable sanitary napkins using banana fibre in Tiruchirappalli. The projects will provide livelihood opportunities to 300 fisher women, 250 tribal community members, 25 SHG women and additional income to around 1000 small & marginal banana farmers.

### 2. Skill Development

With growing unemployment amongst rural youth New job-oriented programmes such as Field technician – Computing & Peripherals, Sewing Machine operator – knitting, Medical Lab Technician, Home health Aide etc. were sanctioned. Besides skill training programmes with assured market linkages such as Lantana Camera value added products, Coconut shell products, Minor millet food processing, Banana food products etc were also conducted.

89 Skill development programmes for providing training to 1105 rural youth for 1349 days were supported with total financial sanction of ₹ 127.86 lakh during 2021-22. The 20 agencies supported included RSETIs, RUDSETI, NGOs and CSR partners. An amount of ₹19.81 lakh was sanctioned and ₹ 73.65 lakh was disbursed to Rural Training Centre for conduct of skill development training programmes including administrative cost, during the financial year 2021-22.

### 3. Off Farm Producers Organization (OFPO)

Aggregating producers into Clusters / OFPOs is one of the best mechanisms to improve access of small producers to investment, technology and market. NABARD has been promoting the formation and nurturing of Off Farm Producer Organisations since 2016-17.

During 2021-22, an amount of ₹ 143 lakhs was sanctioned for formation and nurturing of 2 major OFPOs viz., a Silk Handloom Weavers OFPO in Tiruvannamalai district and a Weavers OFPO in Aruppukottai in Virudhunagar district. With this, the total number of OFPOs promoted by NABARD in Tamil Nadu is 4 aggregating over 1500 producers. An amount of ₹13.71 lakh has been released to ongoing OFPOs viz., Green Fem OFPO, Madurai and Kanjamalai Textiles Weaver PCL, Salem and as reimbursement towards submission of DPR, DSR and BDP to READS and WOMAN NGOs.

### 4. Rural Mart/Mobile Van

A Rural mart is a retail marketing outlet for direct selling of products of FPOs, OFPOs, SHGs, Rural Artisans, and Weavers etc. without the involvement of middlemen, which helps better realisation of prices. A grant assistance support of ₹ 38.52 lakh has been sanctioned for establishment of a Rural Mart in Pudukkottai district and 7 Rural Mobile vans (in lieu of physical Rural Mart) to FPOs in Salem, Ramanathapuram (2), Krishnagiri, Erode, Tiruchirappalli and Thoothukudi districts. The amount released for the Rural Mart during 2021-22 was ₹ 19.71 lakh. An amount of ₹ 2.02 lakh was released towards assistance for 2 Rural Marts in TDF areas in Namakkal and Tirunelveli districts.

### 5. Rural Haats

A Haat or Bazaar is an open air, periodic market that serves as a trading venue for local people in rural areas. Rural Haat Scheme provides for grant assistance for creation / upgradation of basic infrastructure in Rural Haats in all rural areas. A grant assistance of ₹44.34 lakh has been sanctioned for establishment of 3 Rural Haats viz., 01 each in Tirupur, Karur and Virudhunagar districts. An amount of ₹ 19.39 lakh was released during the year.

### 6. Exhibitions & Melas

FPOs and OFPOs from various districts of Tamil Nadu participated in Exhibitions organized by different ROs / agencies across India viz., Deccan Haat in Hyderabad, Crafts Mela in Vijayawada, Grameena Habba in Bangalore, Surajkund Mela in Faridabad, Shilpotsav in Kolkata, National level Exhibition in Raipur. An amount of ₹ 1.80 lakh was reimbursed to the participating weavers / artisans / FPOs for participation in the various exhibitions.

### 7. Rural Agri Business Incubation:

Madurai Agri Business Incubation Forum (MABIF) was set up in 2017 at ACRI, TNAU, to enable agri-enterprises and encourage the formation and development of innovative start-ups. MABIF has so far incubated total 624 incubates, comprising of 170 start-ups, 25 individual farmers and 429 FPOs. MABIF has facilitated registration for 38 Plant varieties, 80 trademarks, 18 Patents and 10 Geographical Indicators.

### 8. Regional Advisory committee

Regional Advisory Committee meeting on Off Farm Sector for Tamil Nadu was held on 28 March 2022 on the topic “Problems and Prospects of Textile sector in Tamil Nadu – Role of OFPOs” NABARD’s initiatives, schemes being implemented by the state government was

discussed. The meeting was attended by officials from Co-optex, HEPC, MSME-DI, Dept. of Textiles, leading Bankers, and NGOs etc.

### **3.10 Micro Credit**

#### **SHG – Bank Linkage Programme**

The SHG movement in its 30<sup>th</sup> year, has emerged as a powerful intervention to cover the small and marginalized sections, now boasts of savings account balance of ₹47240.48 crore and credit outstanding of over ₹151051.30 crore as on 31 March 2022. With more than 5000 channel partners and 11.9 million groups touching nearly 14.2 crore rural households, it is probably the world's most widely participated grassroots oriented microfinance programme. With nearly 90 per cent of these being all women groups, there have been numerous success stories of the poor SHG members showing exemplary entrepreneurial qualities to come out of the vicious circle of poverty and indebtedness with the help of SHGs. This incredible success story of SHG-BLP has busted the age old perception that poor are “not bankable”. Even internationally, Indian experience of SHG-BLP has been recognised as the largest and most successful micro credit initiative in the world.

Tamil Nadu is one of the front runner States in India in SHG-Bank Linkage Programme. Bankers along with proactive support from NGOs and Tamil Nadu Corporation for Development of Women (TNCDW) had provided adequate credit to the SHGs in ensuring the success of SHG - BLP.

During 2021-22, 4.09 lakh SHGs have been credit linked with a bank loan of ₹ 21393 crores in Tamil Nadu. The average loan per SHG stood at ₹1.91 lakh (source: TNCDW- 2021-22)

#### **Concerns**

Despite occupying the No.1 position as far as promotion of SHGs and being the forerunner in SHG-BLP, the sector is having high NPAs which stood at 14.67 % as on 31 March 2022, against the All-India NPA of 3.80%. (Source: Status of Microfinance in India 2021-22).

NABARD's initiative in revisiting the programme and bringing forth need based training /capacity building programmes for bankers and SHG members with the involvement of TNCDW is expected to address this issue and give a boost to the sector.

#### **SHG – BLP - NRLM**

The National Rural Livelihood Mission (NRLM), a programme of GoI, is implemented in Tamil Nadu as TNSRLM by TNCDW. TNSRLM envisages creation of sustainable livelihoods of the rural poor living below the poverty line within a period of 5 to 7 years in all the rural districts of Tamil Nadu. Under the programme SHG federations are formed at the village and panchayat level to strengthen and lead the SHGs by providing various financial and other services. These PLFs are restructured and registered under Tamil Nadu Societies Registration Act, 1975. The PLFs provide a common platform for the SHGs for their economic empowerment and act as custodians of SHGs. PLFs are availing bulk loan ranging from 10 lakhs to 3 crores from banks for on lending to SHG members, to fill the gap in financing made by the Banks. As on 31.03.2022, 414 PLFs have availed loan to the tune of ₹ 132.48 crore from various banks with repeat doses. (Source: TNCDW)

#### **EShakti Project**

The EShakti project was initiated by NABARD for digitization of SHG records to bring transparency and accuracy in SHGs transactions. E Shakti is a digital platform that provides reliable and up-to-date financial and non-financial data of SHGs and their members on a real time basis which can be accessed by bankers and other stakeholders like government agencies. The project has a dedicated website [www.eshakti.nabard.org](http://www.eshakti.nabard.org).

EShakti in Tamil Nadu is being implemented in association with Tamil Nadu State Rural Livelihood Mission (TNSRLM). The digitized data of TNSRLM SHGs in their eMathi portal is



being migrated to E Shakti through an interface. The loan request raised by TNSRLM from their eMathi portal is also migrated to EShakti portal and loan application along with automatic grading of SHGs is generated in the EShakti portal. Banks can access these loan applications for sanctioning increasing the confidence and ease of the Banker in lending to SHGs. EShakti has been implemented for the year 2021-22 in all districts of Tamil Nadu. As on date, profile data in respect of 2.20 lakh SHGs have been migrated from eMathi portal to EShakti portal out of the total 2.77 lakh SHGs in Tamil Nadu.

**Micro Enterprise Development Programme (MEDP):** NABARD has been supporting need based skill development programmes under Micro Enterprise Development Programme (MEDP), which bridges skill deficits by providing training in Farm/Off- farm/service sector and promotes entrepreneurial talents of the members to set up micro enterprises for matured SHGs through appropriate resource NGOs and other support organizations. During the years 2018-19 to 2022-23, ₹ 93.87 lakhs have been sanctioned in respect of 124 MEDPs projects such as training on Mushroom cultivation, Dairy farming, Aari embroidery, Door mat and floor mat, Basic Computer training, Beautician, Food processing, Value added millet products etc. in various districts of Tamil Nadu.

**Livelihood and Enterprise Development Programme (LEDP):** NABARD supports the Livelihood Enterprise Development programme encompassing the complete value chain and offers end to end solutions to SHG members through intensive training viz. Skill building, refresher training, backward forward linkages, handholding and escort support to bridge the gaps in skill, knowledge, and resource gap and facilitate market linkages. In Tamil Nadu (as on 31.10.2022) 110 LEDPs such as have been sanctioned for ₹597.34 lakhs and is being implemented in various districts. The activities includes mushroom cultivation, Ethno Veterinary Care providers, Value addition in Indigenous Bargur cows, Vermicomposting, Agarbathis and Viboothi, Value Addition of milk products, HDPE Silage making, Production of Azolla, Vermicomposting, Fodder crop, Sea shell craft, Coconut shell handicrafts, Value Addition to Moringa and Amla, Palmyra products, Fish value added products etc.

**Joint Liability Groups:** As part of the financial inclusion of the poorest of the poor, NABARD had extended the concept of SHG - BLP to a new mode -Joint Liability Groups (JLGs) initially for augmenting flow of credit to landless tenant farmers cultivating land for crop loan purposes and subsequently to micro entrepreneurs/artisans. Tamil Nadu is one of the front runner States in JLG nurturing and promotion. As at the end of 31 March 2022, 2043476 JLGs were extended bank loan to the tune of ₹41828.34 crore. (Source: Status of Microfinance in India 2021-22)

NABARD has signed MoUs with various scheduled Banks for formation and credit linking of JLGs through BC model by engaging the BCs for formation of JLGs.

NABARD supports promotion of JLGs through grant assistance under JLG Incentive Scheme to Joint Liability Promoting Institutions (JLGPIs), viz. Banks, Farmers' Clubs, NGOs, etc. Under the Scheme, as on 31.03.2022, NABARD has cumulatively sanctioned an amount of ₹ 41828.34 crore for formation and credit linkage of 2043476 JLGs in the State to Regional Rural Banks, DCCBs, Commercial Banks and NGOs. Besides grant support, NABARD also provides capacity building for all stakeholders, 100 per cent refinance support for loans sanctioned and released by banks to JLGs. JLGs are also being encouraged to federate themselves as Farmer Producer Organisations to reap the economies of scale in procurement of inputs and marketing of their produce/finished products.

#### **MY PAD - MY RIGHT (MPMR) - Pan India LEDP TO NABFOUNDATION**

Under this project, in collaboration with NABFOUNDATION, a subsidiary of NABARD LEDP channel is used to provide livelihood opportunities to SHGs through sanitary pad making machine with the required training skills for producing and marketing the pads. Apart from generating livelihood for the concerned SHGs, project aims to improve the menstrual hygiene accessibility for women in rural India.



In Tamil Nadu, Punnagai SHG of TNSRLM in Krishnagiri District has been extended the support under the project. The machine has already been installed and the unit is fully functional.

The Phase II of the project MPMR is being launched in all the aspirational districts of the country. In Tamil Nadu, the project will be launched in both the aspirational districts in Ramanathapuram by WOMAN WELFARE TRUST NGO and in Virudhunagar by Ambigai SHG.

### 3.11 Financial Inclusion

**Financial Inclusion Support under Financial Inclusion Fund (FIF) of NABARD:** NABARD has been extending financial grant assistance to Banks for almost a decade and a half for putting in place the required financial inclusion infrastructure in banks, as well as for providing much needed financial literacy. In spite of the best efforts put in by all the stakeholders, there exist disparities in terms of financial exclusion and in-adequacy of technology adoption. Therefore, a differentiated strategy has been adopted from the year 2019-20 for extending support under FIF, to provide more thrust on backward districts and technologically weak banks, in order to deepen the efforts of financial inclusion for the benefit of hitherto excluded population.

The Rural Co-operative Banks (RCBs) and RRB in the State are guided by NABARD for on-boarding to technology solutions at various stages including regulatory clearances. All the RCBs and the RRB in the State have been extended grant assistance for on-boarding to Public Finance Management System (PFMS) portal of GoI, which enables the customers of these banks to get DBT from the Union Government.

RRBs and Co-operative Banks have been supported under FIF for issue of EMV chip based Rupay Kisan Cards (RKCCs) to farmers.

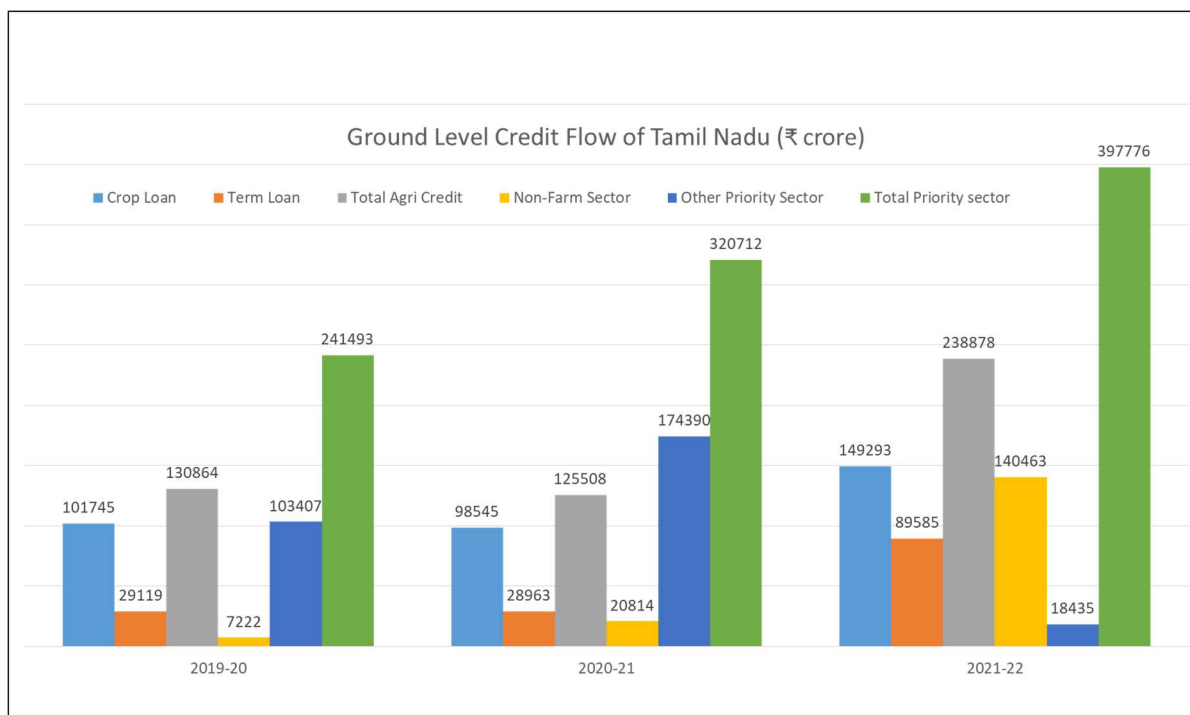
To expand digital payment infrastructure in rural areas, NABARD is extending financial support to all banks (Scheduled Commercial Banks / Small Finance Banks / Payment Banks / RRBs / Cooperatives) for deployment of PoS/m-PoS devices in tier 3 to 6 centers. All Banks are being encouraged to deploy micro-ATMs in Schools / colleges/ milk societies / fixed BC points / Branches / PACSs and other non-credit societies. Banks have availed grant support to the extent of ₹6.22 lakh and ₹130.05 lakh from NABARD for deployment of PoS devices and micro-ATMs in the State during 2021-22.

**Financial Literacy:** With a view to catering to the demand side of the FI initiative, there is a need for spreading financial and digital literacy among the rural population. There are 62 Financial Literacy Centres (FLCs) set up by four Lead Banks in the districts (Indian Overseas Bank-14, Indian Bank -11, Canara Bank -7 and State Bank of India –2 and TNGB-28).

Further, with grant assistance from NABARD, the DCCBs and the Regional Rural Bank in the State have deployed 8 mobile vans, fitted with ATMs for demonstration purpose, which would help in furthering of financial literacy among the masses. In order to achieve a meaningful and comprehensive Financial Inclusion and to ensure financial security to the poor and the vulnerable, especially in Special Focus Districts in the State, NABARD has sanctioned assistance of ₹575 lakh to various Banks including Small Finance Banks and Payment Banks towards conduct of around 12,000 Financial & Digital Literacy Awareness Programmes across the State during 2021-22.

### Past trends in credit flow

The trend in Ground Level Credit Flow in Priority sector during the past three year are given below.



During the last 3 years (2019-20 to 2021-22), the overall GLC and the Priority Sector Credit Flow has grown by around 60%. During 2021-22, Agriculture & Allied Sector constituted around 60 %, Non-Farm Sector 35% and others 5% of the total Priority Sector GLC. Of the total Agricultural loans disbursed in 2021-22, around 37% has been disbursed towards Crop Loans and 23% towards Agri allied activities.

### **Doubling of farmer's income**

The achievement of the goal 'Doubling Farmer's income' calls for increased investments in agricultural infrastructure especially in irrigation to ensure that every field receives adequate water for farming, improving management and water use efficiency, augmenting scientific storage capacity including cold chain and market access, promotion of food processing and risk mitigation systems through crop insurance and provision for quality inputs at reduced rates.

Income of farmers is essentially linked to the size of their holdings and the major components of their income include: Income from wages, cultivation /farming, livestock and non-farm activities. Strategies to be adopted in this regard include:

- Adoption of high value crops, multi cropping and diversification.
- Promotion of integrated farming models (mix of farming, livestock, fisheries and non-farm activities depending on feasibility) especially amongst small and marginal farmers.
- Prevention of post-harvest losses through scientific storage, grading, processing, cold-chain and packing.
- Risk mitigation through crop insurance
- Improved extension and advisory services.
- Skilling rural population in demand driven activities / trades like repair/electrician, plumbing, construction etc.
- Encourage group farming through Joint Liability Group (JLG) mode (effective especially in case of share croppers/tenant farmers etc.).

- Promote and nurture FPOs/FPCs in a professional manner as a business entity
- Educate farmers about Minimum Support Price (MSP) & procurement agencies so as to help avoid loss of income to middlemen.

### 3.12 Integrated Farming System

Integrated Farming System (IFS) is a judicious combination of two or more components of agriculture & allied sector activities using cardinal principles of minimum competition and maximum complementary with advanced agronomic management tools aiming for sustainable and environment friendly improvement of farm income, family nutrition and ecosystem services. The main advantage is increasing farm income by integration of allied activities and reducing costs through input recycling from by-products of allied enterprises.

Recent initiatives of NABARD

NABARD has sanctioned grant assistance to the tune of ₹21.96 lakh on Climate Resilient Integrated Wet Land Farming System (IFS) to Minimize Risk in Farming and to accelerate the Farmers' Income of Cuddalore district through the Krishi Vigyan Kendra (KVK), Vridhachalam I the interventions required for creating a definitive impact are:

- KVK and other resource institutions in the district to create demo IFS fields and train the farmers on importance & merits of integrating the different components.
- Subsidies available with different departments to be converged and given to farmers adopting IFS so that a greater number of farmers will start adopting the model.
- IFS model should be promoted on mission mode by departments and institutions as it helps in doubling farmers' income.

### 3.13 Agro Forestry

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 the following principles:

- Nurturing a rich heritage and preserving ecology of distinct geographical characteristics of the State;
- Enhancing the forest and tree cover;
- Enriching wildlife habitats on scientific principles, without sacrificing the livelihood needs of the local communities specially the tribal communities and the other forest dwellers

#### **"Sub-mission on Agro forestry (SMAF)" under National Mission for Sustainable Agriculture (NMSA)**

The Tamil Nadu Forest Department is the Nodal department to implement the Agro forestry scheme in Tamil Nadu for the projects under the mission (<http://agricoop.nic.in/sites/default/files/GUD2482016.pdf>)

- To encourage and expand tree plantation
- To Create rural livelihoods, especially for the small farmer
- To ensure availability of quality planting material
- To popularize various Agroforestry practices/models suitable to agro ecological regions and land use conditions.
- To create database, information and knowledge support in the area of agroforestry.
- To provide extension and capacity building support to agroforestry sector.

**Interventions under the Mission are: -**

- Nursery Development for quality planting material (NDQPM)
- Peripheral and Boundary Plantation (PBP)
- Low Density Plantation on Farm Lands (LDPFL)
- High Density Block Plantation (HDBP)
- Demonstration of Agroforestry Models
- Capacity Building & Trainings

The department has established 3 corporations viz., Tamil Nadu Forest Plantation Corporation Limited (TAFORN), Tamil Nadu Tea Plantation Corporation Limited (TANTEA) and Arasu Rubber Corporation Limited (ARC) to raise, maintain and harvest eucalyptus trees for pulpwood and production of cashew nuts, tea & rubber.

Restructured Bamboo Mission is being implemented to increase the area under bamboo plantations and to promote the entire value chain of bamboo from raising seedlings to value added products making. About 19% of the recorded forest area is under bamboo trees.

Forest College and Research Institute (FC&RI) a constituent college of Tamil Nadu Agricultural University (TNAU) has set up Mettupalayam Agroforestry Business Incubation Forum (MAFBIF) with funding support from Entrepreneurship Development & Innovation Institute, Govt. of Tamil Nadu (EDII TN), to promote entrepreneurship in the fields of timber and non-timber forest products, post-harvest technology, food processing, agro waste management & IT/AI tools for agroforestry by providing guidance on technology, its validation, licensing and commercialization.

Paper industries such as Tamil Nadu Newsprint and Papers Limited (TNPL), Seshasayee Paper and Boards Limited, etc. are having contract farming practices wherein they supply seedlings to farmers and also offer consultancy for raising eucalyptus and casuarina plantations. The wood is bought back by them at fixed price.

**3.14 Watershed Development initiatives**

NABARD's participatory watershed development programme is being implemented in rain fed/dryland areas with major objectives of conservation of soil and water resources, enhancement of farm production, productivity and farmers' income and improvement in overall socio-economic status of farmers, women and landless labourers. The programme is implemented with 'Ridge to Valley approach' by treating each and every piece of land for in-situ soil and water conservation through a process of participatory net planning involving watershed community. Ensuring community partnership /ownership through Shramdaan, capacity building, formation of Village Watershed Committees for planning, implementation, monitoring and supervision of the project measures, creation of maintenance fund, etc. with the VWCs, etc. are some of the key principles followed in implementation of the programme.

Over the years, the programme has evolved keeping in view the changing ecosystem and requirements at the grass root level and a number of new approaches are being adopted for ensuring holistic and sustainable development of watershed communities. Some of the new initiatives include Sustainable Development Plans in completed watersheds to address sustainable development by emphasizing on initiatives like technology transfer, credit intensification, promotion of Farmers' Producer Organizations (FPOs), etc.

NABARD has been partnering with the GoTN for implementation of watershed projects. The state nodal department for implementation of watershed projects is Tamil Nadu Watershed

Development Agency (TAWDEVA). There are 198 watershed projects sanctioned in 28 districts covering 1.99 lakh ha in the state with a cumulative sanction of ₹175.54 crore. Out of these 198 projects, 141 are implemented in partnership with the GoTN, 40 under full grant by NABARD and 17 projects under CSR partnership mode. So far 1.29 lakh ha. has been treated with a grant assistance of ₹121.21 crore. Climate Proofing activities are being implemented in 30 completed Watershed projects in 09 districts with grant assistance of ₹14.8 crore.

**Table 3.11: Status of Watershed Projects in Tamil Nadu**

No. of PFAs	Districts covered	Projects Sanctioned	On-going Projects	Completed Projects	Closed projects	Area covered (lakh ha.)	Area treated (Lakh ha.)
84	28	198	54	100	44	1.99	1.29

Under CSR, RO has entered into MoU with 7 corporates and is currently implementing 11 watershed projects. The corporates with whom we have entered into CSR are Hand in Hand Inclusive Development Services, JSW Steel Works Ltd, Dalmia Bharat Group, TVS Motor Group, Rotary Club of Madras Coromandel, Bannari Amman Sugars Ltd. and Titan Company Ltd. As, Tamil Nadu is a water stressed State, where more than 95% of the surface water and 80% of the ground water have already been utilised, watershed and spring shed development in hilly terrain would help in rejuvenation of natural resources especially soil and water.

### 3.15 Tribal Development

The tribal communities are dependent mainly on agriculture, forests and livestock for livelihood. But, the dwindling forest resources, accentuated by primitive agriculture practices like shifting cultivation, mono-cropping, etc., have jeopardized the agriculture and livestock productivity and led to shrinking water resources and reduced fuel & fodder supply. This has largely affected family income leading to rampant migration to urban areas leaving their productive assets idle. In many parts of the country, the tribal communities reside in inaccessible areas and are still devoid of common infrastructure facilities such as roads and communication, health and education and safe drinking water, which do not allow them to absorb technological and financial facilities, being provided by the government.

The model of tribal development conceived by NABARD encompasses Natural Resource Management in rain-fed tribal areas, microfinance initiatives and women upliftment through people participation.

NABARD has sanctioned 26 Tribal Development Fund (TDF) Projects to various Project Implementing Agencies (PIAs). Under these TDF projects various activities like ensuring plantation in 1.0 to 0.5 acre wadi area, Water resources Development & Soil Conservation activities, Livelihood activities for landless families, Capacity building/awareness programs/training programs etc., Community health and women development are undertaken.

**Table 3.12: Status of TDF projects in Tamil Nadu**

No. of PIAs	No. of Districts covered	No. of TDF Projects Sanctioned	No. of on-going TDF Projects	No. of families		
				With land-holding	Land less	Total
16	15	26	9	10550	2622	13272

### 3.16 Agriculture Infrastructure Fund- PACS as MSC

Identifying potential PACS as Multi Service Centres (MSC) for creating Agri. infrastructure at farm gate involving PACS. Availing assistance under our “**Special Refinance Scheme for Transformation of PACS as MSC**” and also financial support under Agri Infrastructure Fund (AIF) of GoI, whereby refinance at 3% will be provided to StCB/for lending to PACS at not more than 4%. An interest subvention of 3% will be available under the Agri. Infrastructure Fund of GoI. In a period of 3 years starting from FY 2020-21 all PACS to be transformed to MSC.

Hon'ble Union Finance Minister had announced ₹ 1 lakh crore Agri. Infrastructure Fund for farm-gate infrastructure for farmers. Impetus for development of farm gate and aggregation point, affordable and financially viable Post Harvest Management infrastructure. Accordingly, DAC&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to postharvest management Infrastructure and community farming assets through incentives and financial support.

#### Features of AIF

- Interest Subvention Cost of 3% per annum up to ₹2.00 Crore for a maximum period of 7 years.
- Credit Guarantee Cost for a loan up to ₹2.00 Crore
- Administrative Cost for PMU for the services of knowledge partners for identification of potential clusters and preparation of viable DPR.

#### Eligible Beneficiaries

- Primary Agricultural Co-operative Credit Societies,
- Marketing Co-operative Societies,
- Farmer Producer Organizations,
- Self Help Groups,
- Farmers,
- Joint Liability Groups,
- Agri-entrepreneurs, Start-ups,
- Central/ State agency or Local Body sponsored PPP projects.

#### Total Target given for Tamil Nadu: ₹ 5,990 Crore (2020-21 to 2023-24)

- Target for 2020-21 ₹1000 Crore
- Target for 2021-22 ₹1000 Crore

#### Recent Initiative of NABARD

As on date 116 proposals have been sanctioned by NABARD under AIF amounting to ₹15.70 crore. Under this assistance PACS would be setting up infrastructure which would enable them to function as Multiservice Societies.

### 3.17 Rural Infrastructure and linkage support

Lack of connectivity is a basic factor in continuation of poverty. Thus, rural roads have become one of the entry points of sustainable development in villages. The physical access in terms of



road connectivity continues to be the key to provide income generating opportunities, access to health, education and socio-economic services and also to increase agricultural outputs.

### **Rural Infrastructure Development Fund (RIDF):**

The GoI has instituted the Rural Infrastructure Development Fund (RIDF) under NABARD for financing rural infrastructure projects implemented by the State Governments. Among other things NABARD supports improvement of rural roads with an aim to establish farm to market connectivity. GoTN utilizes this fund to strengthen damaged village panchayat and panchayat union roads and also for upgrading the non-BT roads to BT standard. In the last 10 years, 19,069 Km length of Village Panchayat and Panchayat Union roads and 317 bridges were taken for construction at a cost of ₹ 3,718.65 crores under this scheme. In addition to the rural connectivity projects assistance is also provided to the following major sectors:

**Drinking water supply:** To ensure adequate water supply to all the rural habitations and town panchayats. As on date, under RIDF (from tranche XVII to tranche XXVI) 42 projects related to rural drinking water were sanctioned with loan assistance of ₹4154 crore.

**Irrigation:** RIDF assistance in the State has helped in bringing more than 4.52 lakh ha of land under irrigation. As on date, a cumulative amount of ₹ 4125.63 crore has been sanctioned to the GoTN under RIDF.

**Storage & Marketing:** A total storage capacity of 7.65 lakh MT has been created with an amount of ₹2521 crore sanctioned under Warehouse Infrastructure Fund. 1840 projects have been sanctioned with financial assistance of ₹782 crore for construction of Rural markets and godowns.

The details of NABARD's financial assistance for Infrastructure development in the state is discussed in detail in Chapter V.

## **3.18 Skill India Scheme related to agriculture and non-agriculture**

### **Skill Development**

The objective of the National Policy on Skill Development and Entrepreneurship, 2015 is to meet the challenge of skilling with speed and standard (quality). It aims to provide an umbrella framework to all skilled activities being carried out within the country, to align them to common standards and link the skilling with demand centres. The objective of this skill certification and reward scheme is to enable and mobilize a large number of Indian youths to take up outcome-based skill training and become employable and earn their livelihood.

Under Skill India Mission, Skill Development Ministry is implementing Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 2016-20 to impart Short Term Training (STT) and Recognition of Prior Learning (RPL) on pan-India basis including State of Tamil Nadu covering all districts

The Make in India Programme is designed to facilitate investment, foster innovation, protect intellectual property and build best-in-class manufacturing infrastructure. The Skill India Programme complements the Make in India Programme of the Government of India.

In the State of Tamil Nadu, under PMKVY (2016-20), as on 17.03.2020, 2.25 lakh and 1.79 lakh candidates have been trained and certified, respectively, under Short Term Training (STT) courses. Out of these certified candidates, 1.15 lakh candidates have been provided with placement. Also, 2.51 lakh candidates have been oriented under Recognition of Prior Learning

(RPL) component of the scheme. In the State of Tamil Nadu, PMKVY (2016-20) is being implemented by National Skill Development Corporation and State Skill Development Mission through empaneled training.

### 3.19 NABARD's Initiatives during COVID-19

- In the wake of the COVID-19 pandemic, RBI had made available a special liquidity facility (SLF) of ₹ 15,000 crore to NABARD during the FY22 for providing front ended liquidity support to RRBs, Co-operative Banks and MFIs with a view to ensure unhindered flow of credit from banks to farmers to carry out agricultural operations smoothly. Under this head, Tamil Nadu Regional Office of NABARD had disbursed ₹1330 crore to StCB/ RRB in the state.
- To tackle the COVID-19 Pandemic situation NABARD provided ₹5 lakh as Revolving Fund Assistance to Green Fem OFPO, Madurai.
- Intensive training programmes on Garment making, Hand embroidery, Zardosi Works, Rice and Pulses based value addition, Modern dress making, Fashion designing were conducted at district level for which a total amount of ₹ 65 lakh was released towards the same.

### 3.20 State Specific/Sector Specific Issues

#### 3.20.1 Share of Agriculture to GDP

Primary sector accounts for a share of 12.16% in the GDP (2017-18 at current prices). Out of this, Agriculture accounts for 5.38% of GDP, which is low and is a matter of great concern as more than 40% of the population is dependent on this sector. In fact, the contribution from livestock (5.14%) is almost equivalent to agriculture in the State. The reasons attributed to this downward movement include failure of monsoon, non-release of Cauvery water, poor storage position in all major reservoirs, severe drought etc., resulting in lesser area under major crops besides causing damage to the standing crops.

#### 3.20.2 Decline in the number and area of operational holdings

As per the agricultural census 2015-16, the total number and area of operational holdings have shown a declining trend (for all social groups) when compared to the position during 2010-11. The status in this regard is furnished below:

**Table 3.13: Number and area of operational holdings**

*(Number in '000 Area in '000 ha)*

2010-11		2015-16		% Variation	
Number	Area	Number	Area	Number	Area
8118	6488	7938	5971	-2.21	-4.97

The declining trend in the number and area of operational holdings may be attributed to increasing urbanization / migration and conversion of agricultural land for other purposes.

#### 3.20.3 Cropping System

The crop production in the state is largely dependent on rainfall in the rain fed tracts and irrigation from the neighboring states in the irrigated tracts. This necessitates a closer look at various cropping systems being practiced in the state in terms of water productivity and economic productivity rather than just from the angle of land productivity alone

### 3.20.4 Crop Production:

- Managing soil health and nutrient content through a soil test based integrated nutrient management.
- Introduction of crop varieties tolerant to high temperature and water stress.
- Undertake crop diversification for up-scaling livelihoods of the farming communities.
- Promoting green fodder cultivation as one of the multiple crops to bridge fodder gap and avail fodder during drought.
- Encourage development of Integrated Farming Systems especially for Small and Marginal farmers to augment their incomes.
- Use of energy efficient agriculture pump sets/ use of solar pump sets.
- Generation of renewable energy through solar, biomass and wastes.
- Build capacity to address climate change by supporting innovation and research to address the impact of climate change on forest & biodiversity and ecosystem service.

### 3.20.5 Credit availability

- Leverage on the various schemes in the agriculture sector for stepping up their agriculture term-credit portfolio.
- Financing for oral lessees / tenant farmers
- Innovative products for financing agriculture including various value chains.

### 3.20.6 Risk Mitigation

- Ensure coverage of all KCC holders under PMFBY for the respective notified crops.
- Banks may ensure to sanction crop loan before the start of cultivation of any crop, collection and remittance of premium before the due date(s) so as to ensure that farmers are adequately compensated owing to localized calamities, post- harvest losses, etc.

### 3.20.7 Water availability

In Tamil Nadu, out of the total geographical area of 130 lakh ha, the net sown area is 47.38 lakh ha and net irrigated area is 26.26 lakh ha. More than 95% of the surface water potential and 80% of ground water potential have been exploited. The water use efficiency of canal irrigation is 34% only. Out of 1166 *firkas*, 435 *firkas* have been categorized as over exploited, 63 as critical, 225 *firkas* as Semi-Critical, 34 *firkas* as Saline and 409 *firkas* as Safe. The above facts, bring to the fore, a need to embark on water conservation/management projects and enhancement of water use efficiency.

### 3.20.8 Agrarian issues

The challenges pertaining to agrarian distress need to be addressed by all stakeholders by adoption of multipronged strategies including imparting financial literacy to farmers where by basics of financial management & prudence are inculcated, providing prompt extension and advisory services, building capacity within the farmers so as to enable them to adopt appropriate crops and technologies, ensuring availability of inputs & credit at reasonable rates, preventing distress sales by providing proper scientific storage infrastructure and market access, regulating penetration of micro finance institutions and money lenders, etc. Empowerment of farmers can also be brought about by organizing them into groups i.e., SHGs, JLGs and FPOs which, apart from providing mutual support, enables groups to access credit from formal sources.

### 3.20.9 Marketing of Agriculture Produce

Proper marketing of agricultural produce is essential to promote sustainable agriculture by seeking to maximize benefits from the resources deployed for production and optimize market operations to increase income of farmers. e-NAM is envisaged as a pan-India electronic trading portal, like a “virtual” market but it has a physical market at the back end. While one time registration of farmers / sellers, lot details at the entry gate, weighment, quality assaying, auctions / trade transactions, payment by buyers to sellers and other agencies involved in the chain of transaction will take place online on e-NAM, actual material flow will happen physically through the market. Entire arrivals of agricultural commodities selected for trading on e-NAM will be traded on-line only. GoTN has started modernization of agriculture markets and bring them under e-NAM. The pace of implementation needs to be speeded up and coverage may be extended to all the regulated and Co-operative markets in the state.

### 3.20.10 Agro-processing Facilities

The state contributes to about 3% of India’s food grain produce. Tamil Nadu is the leading producer of maize, bajra, ragi, oil seeds, tamarind, tapioca, dairy, poultry and egg products. However, processing facilities for these primary produces are very limited in the state. This, coupled with perishability of the produce, creates a dent in the farmer’s income from agriculture. In Tamil Nadu presently only 4.6% of total agricultural production is processed and nearly 35% of fruits and vegetables are lost in storage and transport due to lack of adequate cold chain and processing facilities. Major issues faced are:

- Augmentation of agricultural productivity needs a concurrent development of post-harvest support mechanism including normal and cold storage facilities, packaging facilities, agro processing industries, crop sterilization and sanitation facilities and an effective marketing reach to global markets.
- Expedite establishment of Food Parks in 7 districts in first phase and further 8 districts in 2<sup>nd</sup> phase. Financial assistance available under SAMPADA scheme of MoFPI and NABARD’s Food Processing Fund may be made use for setting up of these Food Parks.
- Lack of awareness on the schemes of Ministry of Food Processing Industries, APEDA, NHB etc., related to food processing among prospective entrepreneurs.
- Inadequate availability of working capital for food processing units
- Lack of strategic planning by mapping production clusters for tying with processing clusters after thorough study on the supply chain aspects.
- Lack of robust data base on the processing units, demand and supply of commodities, marketable surplus etc.
- Inadequate skill sets and lack of awareness on emerging technologies, food safety, quality management etc.

### 3.20.11 Animal Husbandry

- Sheep population decreased by 5.98% and pig population has decreased by 63.71% in the 2019 livestock census in comparison to the census of 2012. The state government may study and initiate necessary intervention to address reduction in population of these species.
- Absence of specialized Meat Development Agency for promoting scientific rearing of small ruminants, hygienic meat production and sale.

- Convergence of State Government schemes in the districts identified for livestock products under One District One product scheme of GoI viz. Dindigul and Perambalur districts for animal feed, Tirupur for poultry feed, Namakkal for poultry feed and poultry products and Vellore for dairy products

### 3.20.12 Fisheries

**Decline in catch:** The maximum fisheries related activities are taking place in the Territorial water limits of the state. Advancement in the fishing gears and increasing number of vessels also leads to the over exploitation of the fisheries resources. Overall result is reduction in quantity of the *fishes* captured having non-targeted and small sized fisheries resources.

**Equipment and technology constraints:** Government has schemes to do mechanization of the crafts/vessels. But still maximum fishermen are not having well equipped vessel providing them chance to do deep sea fishing activity. Also, non-proper use of GPS, weather forecasting system etc. leads to the wastage of time and fuel during the fishing activity.

**Lack of marketing linkages:** The government's clear policy and transparent procedures will need to continue to be applied for avoiding intermediaries like wholesalers, retailers, etc. In order to ensure direct development impact in rural areas, the domestic market needs to be further developed to provide a basis for growth in rural entrepreneurship.

**Lack of availability of trained staff and crew:** Continued development of local fishing and processing capacity represents a considerable opportunity for local employment but is constrained by the lack of availability of trained local personnel, both in terms of seagoing personnel and onshore staff, especially in processing. This is being partially addressed by existing training.

### 3.20.13 Micro Credit

- High level of NPAs at 9.33% as on 31 March 2021 (source: Status of Microfinance in India 2020-21).
- NABARD's initiative in revisiting the programme and bringing forth need based training /capacity building programmes for bankers and SHG members with the involvement of TNCDW is expected to address this issue and give a boost to the sector.

### 3.20.14 Road Map Ahead

Keeping in view the above constraints in Agriculture, following broad road map is suggested:

#### Agriculture and Allied Activities

- Achieve Food and nutritional security of rural farm families through sustainable agriculture, area intensification with focus on pulses, oilseeds, fruits and vegetables.
- Yield and input use efficiency needs to be increased through agronomic revolution by adoption of affordable new technologies that are locally available.
- Adoption of smart technologies including climate smart agriculture for increasing the efficiency of water, nutrients and energy, micro-irrigation and other water-saving irrigation technologies, site-specific nutrient management, conservation agriculture etc., to reduce the vulnerability of small and marginal farmers
- Reduce cost of cultivation through soil health revitalization, balanced fertilizer application and judicious use of irrigation water thus leading to increase in the income of farmers

- Transformation of agriculture in a multi-faceted manner across various agricultural sub sectors through system of Integrated Farming Systems.
- Focus on rain fed areas through various tools such as watershed development, contingency crop planning, weather forecast, crop insurance, etc.
- Create robust agriculture infrastructure besides strengthening service support systems to promote intensification and diversification of agriculture.
- Foster knowledge-sharing platforms and equip the farmers with a suite of technology options and mechanisms to gain fair access to new profitable markets.
- Reforms in extension services are needed to ensure smooth transfer of agriculture technology and information to the farming communities.
- Adoption of e-NAM platform for trading of agriculture commodities in all the regulated and co-operative markets.
- Efficient markets with a dynamic supply chain are indispensable for the development of the agricultural sector. Promotion of modern terminal markets for fruits, vegetable and other perishables in the important urban centres with hub and spoke model wherein terminal markets are linked to a number of collection centres located in key production centres to allow easy access to farmers for marketing of their produce.

### **Augment water availability**

Climate change has emerged as important challenge for agriculture and rural livelihood sectors and particularly for the water resources sector. Some of the activities that can mitigate the effects of climate change /help in adaptation to climate change, are as follows:

- As ground water position is bleak in the state, schemes may be formulated in safe and semi-critical firkas, notified as 'B' category firkas.
- Linking river Cauvery with other rivers in the state may be explored so that, excess water from Cauvery could be diverted to other rivers for filling the irrigation tanks.
- Steps to increase water use efficiency in irrigation commands through water management, warabandi, on-farm development etc. Installation of water saving devices like drip and sprinkler systems which may require awareness creation through leaflets and proper modes.
- Construction of rainwater harvesting structures for strengthening sources of water for improving ground water as also for harnessing excess rain water during rainy seasons, which will ultimately pave way for improved water availability both for irrigation and drinking purposes.
- Renovation (desilting/strengthening) of canals and other rivers may be taken up by availing financial assistance under RIDF of NABARD. Particularly, irrigation systems in the delta districts may be taken up for modernization to increase the efficiency and also to ensure the irrigation supply in tail end regions. Converge planned programme for de-silting of at least 1 MI tank in each Panchayat.
- Take up GA canal works in Thanjavur district with the support from GoI
- Pursue with the GoI for inclusion of Athikadavu – Avinashi Scheme and inter-linking of Thamiraparani-Karumeniyar – Nambiyar rivers under LTIF.
- Integrated river basin development project may be thought of especially in Noyyal and Bavani rivers for posing to external agencies like GCF, World Bank etc.



- Restoration of the encroached water bodies i.e., tanks, ponds, drainage channels etc., and Prevent the encroachments and diversion of water bodies (like rivers, lakes, tanks, ponds, etc.) and drainage channels (irrigated area as well as urban area drainage).
- Prioritize and implement renovation of 10,000 village ponds, 6000 MI tanks, under Kudimaramathu project on the lines of Mission Kakatiya of Telangana.
- Micro level groundwater survey may be conducted (by identifying the potential villages within the block) in all the over-exploited & critical blocks in the districts to restore the bank financing for ground water development in such blocks
- Steps should be taken to prevent mixing of industrial waste from the dyeing industry into rivers, to make it suitable for agriculture purpose.
- Quality of distribution can be improved through encouraging social audit, public participation in irrigation management, promotion of conservation technologies like drip and sprinkler irrigation systems, desilting/repair of canals and tanks, rejuvenation of traditional tanks etc.
- Embark upon a comprehensive study on water productivity of crops and come out with a water productivity atlas for the state.
- Automation of canal commands especially in PAP project may be taken up with focus on micro-irrigation.
- As announced in budget speech 2021-22, the functioning of the Water Resources Department would be modernised and updated through the use of modern technology including UAV based survey, deploying differential global positioning system (DGPS) and GIS based computer system. The Tamil Nadu Water Resource Information and Management System (TNWRIS) will be implemented at a total cost of ₹ 30 crore and same may be implemented.

### **Water Conservation:**

The strategies for effective management and conservation of water resources are as follows:

- Harvesting, collection and improved storage of water.
- Efficient utilization and demand side management.
- Recycling of waste water for productive use.
- Enhance artificial recharge activities in over exploited ground water areas (critical blocks) through recharge structures such as percolation tanks, check dams, recharge wells, recharge shafts/pits etc.
- Priority to development of watersheds and spring sheds in the State in a holistic manner considering the importance of watershed/ spring shed development in management of natural resources for sustainable livelihoods.

### **Animal Husbandry**

- Conservation of native and indigenous animal genetic resources of Tamil Nadu.
- Establishment of animal and poultry waste management centres.
- Introduction of new products of dairy and other animal products.
- Adoption of state of art technologies for milk and meat processing and export especially to Middle East, SAARC countries and South East Asia.
- Ensure supply of quality livestock from the State Breeding Farms.

## **Fisheries**

- Infrastructure development and credit are the key to provide the much-desired boost to the fisheries sector as well. In order to achieve and utilize available fisheries resources in the sustainable manner, the supply and marketing chain is required to be strengthened with development of ice plants, storage facilities and processing centres.
- Focus may be given for provision of fish seed to the farmers by development of the hatcheries in the areas where dependency for fish seed is from farther areas.
- Banks are required to issue KCC to fish farmers without hesitation. Aquaculture units, including hatcheries require fresh working capital/crop loan to meet operational expenditure.
- Economic package needs to be developed specifically for the fishing community keeping in view the fishing season.

## **Agro Processing**

The constraints can be addressed by taking the following measures

- Thrust/Focus on primary processing and grading to continue for enhancing the income of farmers
- The concept of Rural Business Hubs to be revived, wherein agro industries can tie up with farmers for production of raw material through technology transfer and input supply.
- Conducting awareness programmes on the support schemes for food processing
- Provide timely and adequate working capital to food processing units as the commodities are seasonal
- Conduct periodical studies on the potential production and processing clusters to understand the supply chain constraints and initiate suitable remedial measures through policy initiatives and support measures.
- Maintain a systematic database on the processing units and their requirements
- Sectoral Skill Councils for Food Processing and Agriculture need to work in unison for improving the skill sets of budding entrepreneurs and those engaged in food processing industries on the aspects related to technology, food safety and quality management systems.
- Convergence of various development schemes of agriculture, horticulture, agriculture engineering departments of the state for focused promotion of food processing sector.
- Availing of funds under food processing fund maintained by NABARD.

## **Climate change adaptation/mitigation**

- Dissemination and demonstration of organic farming and traditional paddy cultivation systems through adoption of disease/ flood / drought resistant varieties
- Dissemination of intercropping and multi-tier cropping systems to ensure sustainability of agricultural operations and doubling of farming operations
- Identification and adoption of appropriate technologies or cultivation methods or farm protection methods to reduce the impact of heavy winds/ gales, etc.
- Adoption of appropriate soil & water conservation methods.

**Housing**

Tamil Nadu aims at promotion of affordable housing for every citizen of Tamil Nadu. Further, the focus is provision of universal housing for all sections of society and makes the state slum free. Towards this, the self-set target is to build 2.5 million houses at a cost of ₹75,000 crore in the next 11 years, including houses for economically weaker sections. Under public sector, Tamil Nadu Housing Board (TNHB) and Tamil Nadu Slum Clearance Board (TNSCB) are the major agencies. The TNSCB implements schemes such as Jawaharlal Nehru National Urban Renewal Mission and Basic Services for Urban Poor Scheme. The agencies such as Tamil Nadu Police Housing Corporation (TNPHC) and Public Works Department (PWD) are providing housing for their own employees. Ministry of Rural Development and Panchayat Raj, GoTN is responsible for implementation of Chief Minister's Solar Powered Green Housing Scheme (CMSPGHS or Pasumai Veedugal Thittam) wherein three lakh houses are to be constructed over a period of five years in Tamil Nadu. The Rural Development & Panchayat Raj Department will take up the construction of houses @ ₹ 1.80 lakh and Tamil Nadu Energy Development Agency (TEDA) will execute the solar lighting component @ ₹30000/-. All the people living below poverty line in rural areas will be eligible for Solar Powered Green Houses.

## Chapter IV

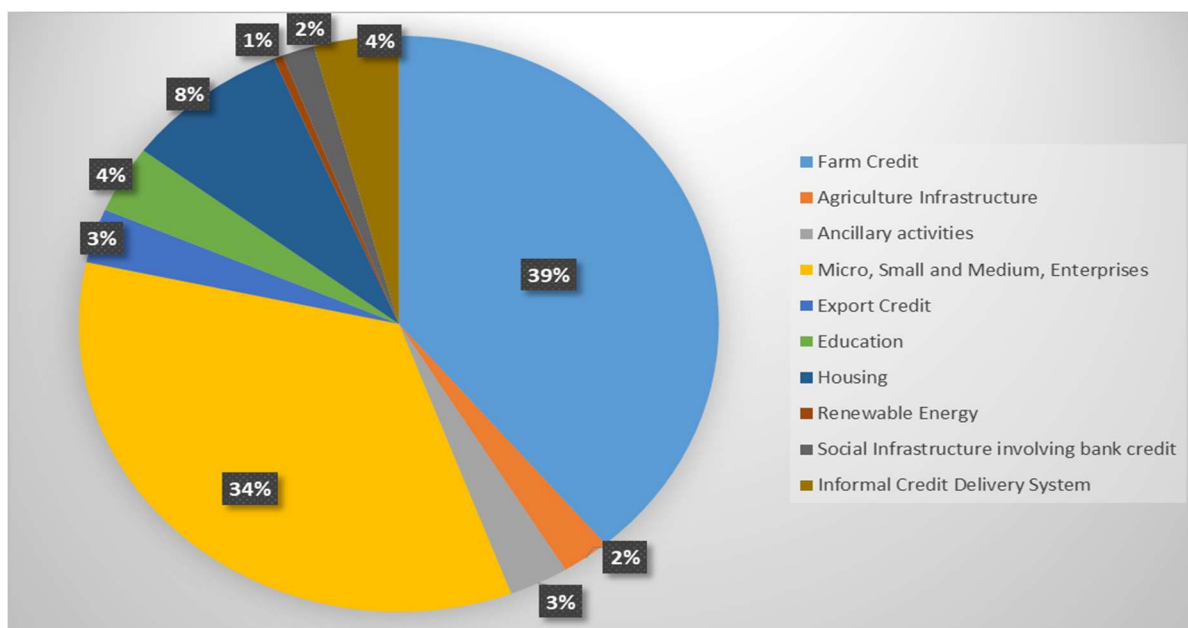
## Potential Credit Outlay

The Potential Credit Outlay for priority sector for the state as a whole for FY 2023-24 has been estimated at **₹493048 crore** as against a potential of **₹413882 crore** for FY 2022-23 registering an increase of 19.13%. The broad sector wise projections of the year 2023-24 vis-à-vis 2022-23 as per the revised priority sector guidelines are furnished in table 4.1:

Table 4.1: Sector wise Potentials 2023-24

(₹ crore)

Sl. No	Particulars	PLP Projections 2022-23	PLP Projections 2023-24
<b>A</b>	<b>Farm Credit</b>		
i	Crop production, Maintenance & Marketing	114875.04	138793.85
ii	Term Loan for agriculture and allied activities	44789.67	52756.15
	Sub Total (i + ii)	159664.71	191550.00
<b>B</b>	<b>Agriculture Infrastructure</b>	<b>10778.01</b>	<b>12002.39</b>
<b>C</b>	<b>Ancillary activities</b>	<b>12982.24</b>	<b>14822.78</b>
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>183424.98</b>	<b>218375.17</b>
<b>II</b>	<b>Micro, Small and Medium, Enterprises</b>	<b>131664.42</b>	<b>168366.44</b>
<b>III</b>	<b>Export Credit</b>	<b>14503.12</b>	<b>15014.59</b>
<b>IV</b>	<b>Education</b>	<b>17180.34</b>	<b>18698.18</b>
<b>V</b>	<b>Housing</b>	<b>39703.46</b>	<b>41104.36</b>
<b>VI</b>	<b>Renewable Energy</b>	<b>2328.06</b>	<b>2325.99</b>
<b>VII</b>	<b>Social Infrastructure involving bank credit</b>	<b>5907.17</b>	<b>8043.04</b>
<b>VIII</b>	<b>Informal Credit Delivery System</b>	<b>19169.97</b>	<b>21119.80</b>
<b>Total Priority Sector (I to VIII)</b>		<b>413881.54</b>	<b>493047.57</b>



## Ground Level Credit (GLC) Flow under Priority Sector

The total priority sector lending during the year 2021-22 stood at ₹ 3,97,776 crore as against the target of ₹ 3,64,156 crore. Lending to Priority Sector was higher than the revised RBI norms for PSL lending. (Table no 2.1 in banking profile). Details indicated in Chapter II.

**Table 4.2: Agency wise Ground Level Credit for last 3 years and target for 2022-23**

The percentage share of SCBs, StCBs, RRB, SCARDB and Others in the achievement of year 2021-22 is 90.95 %, 3.64%, 3.32%, 0.00% and 2.08% respectively. The emerging trend in priority sector lending of different agencies is furnished as under:

Agency	2019-20		2020-21		2021-22		(₹ crore)
	Target	Ach.	Target	Ach.	Target	Ach.	Target
Comm. Banks	2000247	213902	272966	290345	332557	361801	353293
StCB/CCBs	15574	15652	16126	17644	14732	14486	11051
RRBs	9457	8909	9350	9563	14478	13218	13399
SCARDB	3091	2780	130	2993	2222	0	178
Others	3146	250	2189	167	167	8271	7992
<b>Total</b>	<b>231515</b>	<b>241493</b>	<b>300761</b>	<b>320712</b>	<b>364156</b>	<b>397776</b>	<b>385914</b>

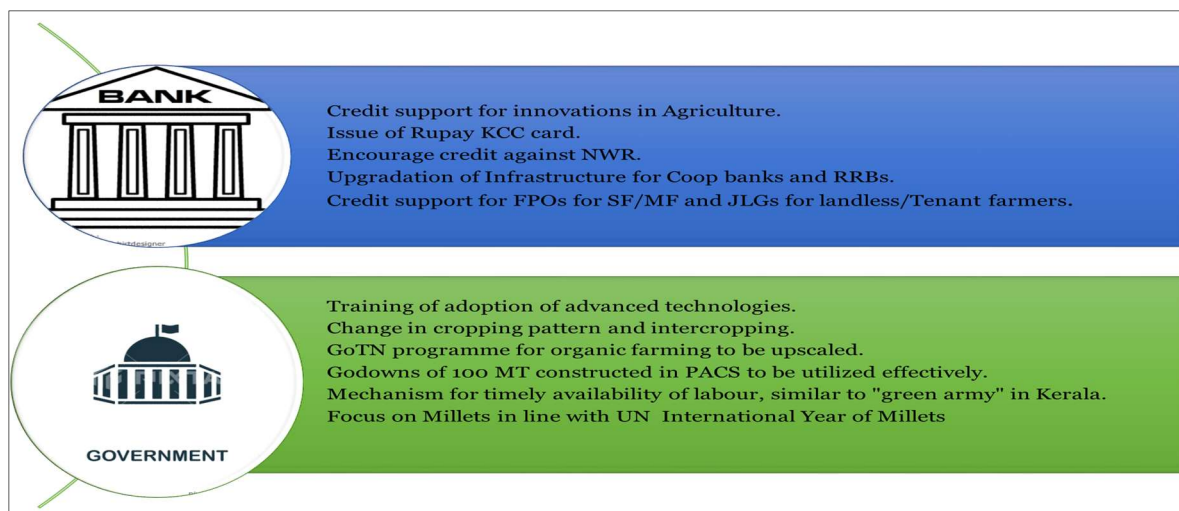
### 4.1 Farm Credit

#### 4.1.1 Crop Production, Maintenance and Marketing

Major food crops grown in the State are rice, jowar, ragi, bajra, maize, pulses and oil seeds like groundnuts, sesame, and sunflower. Few other crops that are cultivated extensively are cotton, sugarcane, tea, coffee, and coconut. Paddy is the leading crop and is grown in all the seasons i.e., Kuruvali, Samba and Kodai. Tamil Nadu has gained commendable status in the horticultural sector with bananas and mangoes. Major reasons for increased credit flow under crop loans is growing awareness among farmers of various schemes and facilities available/introduced by GoTN/GoI, Interest subvention scheme of GoI. Interest incentive scheme of GoTN for Co-operative banks whereby crop loan at an interest rate of 0% is also an important reason for increased bank credit.

**The Credit Projections for 2023-24 under Crop Loan has been estimated at ₹ 138793 crore.**

#### Suggested action points

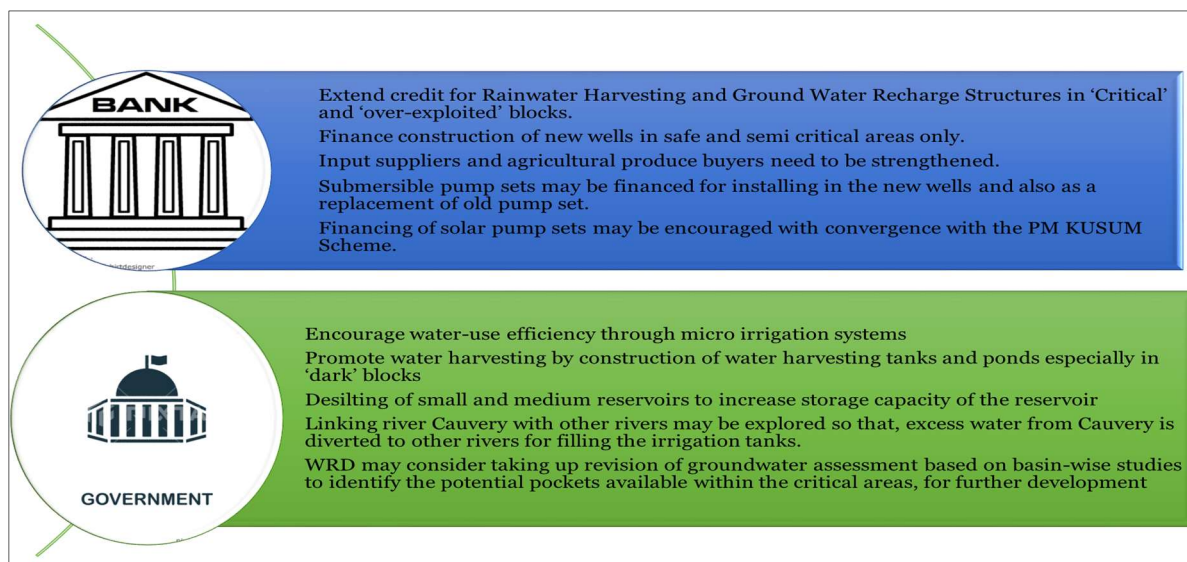


#### 4.1.2 Water Resources

Tamil Nadu constitutes 4 percent of India's geographical area and is inhabited by six percent of India's population, but has only 3 percent of water resources. More than 95 percent of the surface water and 80 percent of the ground water have already been put in use. The per capita availability of water resources is 750 cubic meters when compared to the national average of 2,200 cubic meters. Agriculture is the largest consumer of water in the State using 75 per cent of the state's water resources. The state is entirely dependent on rains for recharging its water resources. Monsoon failures lead to acute water scarcity and severe drought and hence taking appropriate measures to arrest the alarmingly decreasing levels of ground water viz. usage of micro irrigation systems, drip to be encouraged.

***The Credit Projections for 2023-24 under water resources has been estimated at ₹ 5881 crore.***

#### Suggested Action Points



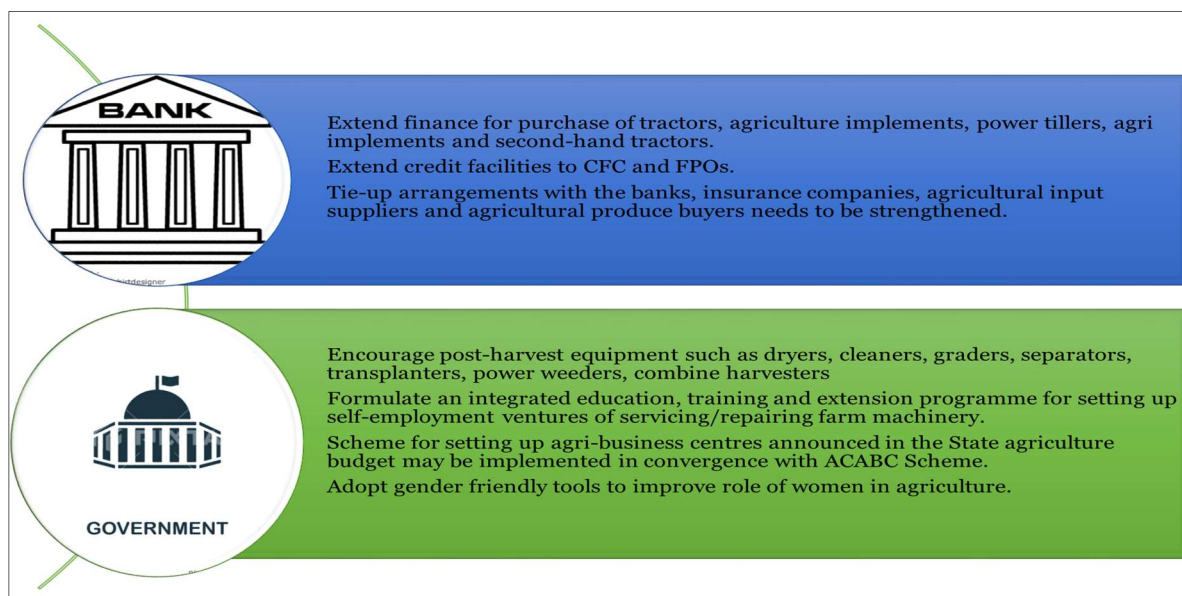
#### 4.1.3 Farm Mechanisation

Farm Mechanization is one of the technological inputs that is required to improve the process which can transform the subsistence farming to commercial farming. It has the potential to expand production, improve timeliness of operations, better utilization of irrigation potential and infrastructure, compensate for labour shortages, and alleviate drudgery in agricultural operations. Thus, farm mechanization brings about significant improvement in agricultural productivity, which underscores the strong need for mechanization of agricultural operations. Post-harvest machinery also helps in value addition and conservation of produce and by-products from qualitative and quantitative damages. Keeping this in view, an ambitious target of increasing the availability of farm power from 2.02 kW per ha (2016-17) to 4.0 kW per ha by the end of 2030 has been set for the country. The average farm power availability in the state of Tamil Nadu is 1.50 kW/ha, which is mainly restricted tillage operations. This needs to be increased to at least 2 kW/ha as envisaged under the GoI's Sub-Mission on Agricultural Mechanization (SMAM), to increase farm income.

***The Credit Projections for 2023-24 under Farm Mechanization has been estimated at ₹ 9271 crore.***



## Suggested Action Points



### 4.1.4 Plantation and Horticulture

Growing plantation and horticulture crops is an ideal option to improve livelihood security, enhance employment, attain food & nutritional security and increase income through value addition. Tamil Nadu enjoys a unique position in the plantation and horticulture sector on account of its location and its varied agro climatic factors. Rapid growth of demand for horticulture commodities and products have resulted in shift or diversification from traditional food crops to horticulture crops like banana, coconut, mango, vegetables, medicinal / herbal / aromatic plants etc. Further, the sector is a growth engine for economic development. Central and State government schemes viz. National Horticultural Mission (NHM) under Mission for Integrated Development of Horticulture (MIDH), National Mission on Sustainable Agriculture (NMSA) and PMKSY are under implementation.

***The Credit Projections for 2023-24 under Plantation and Horticulture has been estimated at ₹ 7972 crore***

## Suggested Action Points



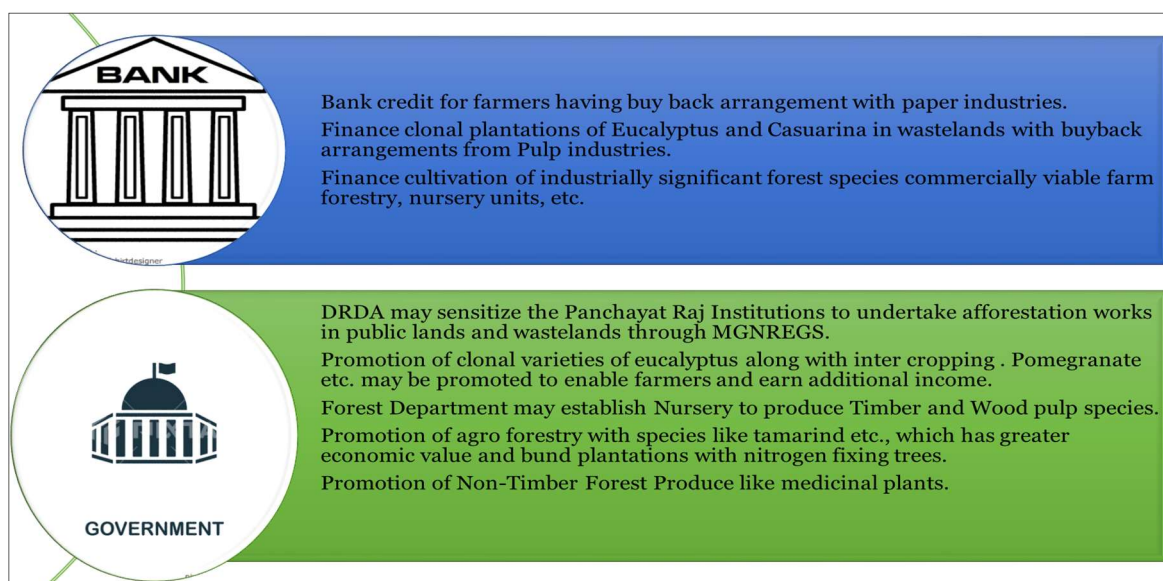
#### 4.1.5 Forestry and Wasteland Development

India forest policy 1988 aimed at protection, conservation and development of forests. In order to achieve the national goal of increasing tree cover, afforestation and planting trees outside forest areas especially in degraded and denuded lands assumes importance. Social forestry and agroforestry are also advocated to address the present challenges of food, nutrition, energy, employment and environmental security.

In consonance with National Forest Policy, Tamil Nadu Government has formulated its State Forest Policy 2018 with specific emphasis on the following; (1) Nurturing a rich heritage and preserving ecology of distinct geographical characteristics of the State, (2) Enhancing the forest and tree cover, (3) Enriching wildlife habitats on scientific principles, without sacrificing the livelihood needs of the local communities specially the tribal communities and other forest dwellers. Tamil Nadu has 21.57 lakh ha of recorded forest area, accounting for 16.65 % of the geographical area of the State. The State has constituted Biodiversity Board to manage the key biodiversity resources in the State. The State also has Wetland Authority to guide, monitor and regulate the management of wetlands.

***The Credit Projections for 2023-24 for Forestry and Wasteland Development has been assessed at ₹ 1597 crore.***

#### Suggested Action Points



#### 4.1.6 Animal Husbandry – Dairy

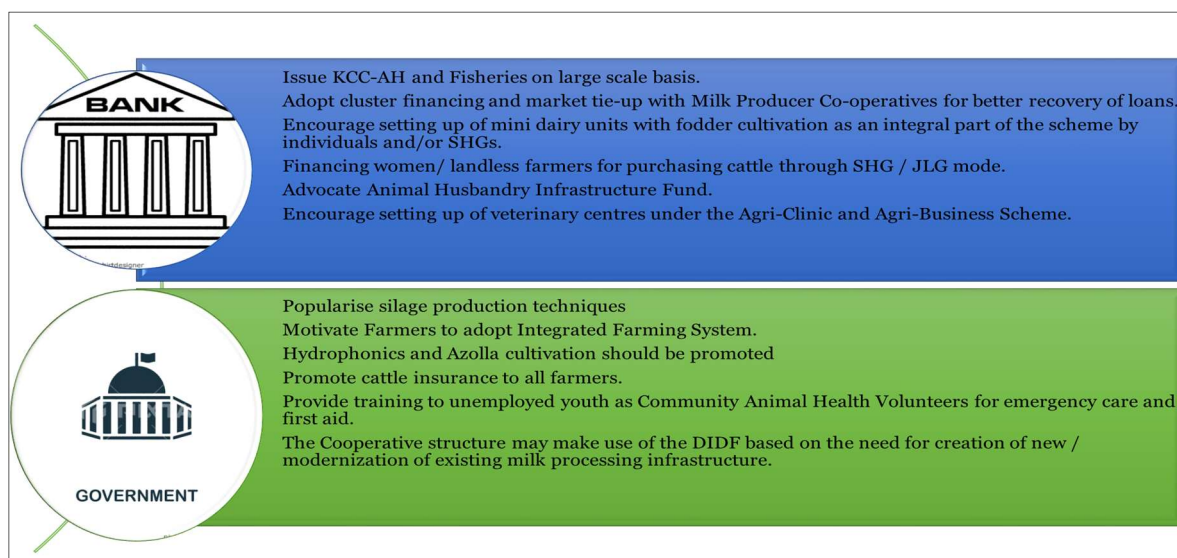
Animal husbandry is a source of regular income and subsidiary employment to nearly 70% of the rural population. Animals provide nutrient rich food products, draught power, dung as organic manure and domestic fuel, hides & skin, and are a regular source of cash income for rural households. Dairy Development is an important sector which plays a vital role in providing subsidiary income to rural people. The various initiatives of the State Government, like community fodder development, strengthening the AH infrastructure, providing veterinary services, establishment of new semen bank, veterinary center will ensure better quality of the animals and the produce. As per 20th Livestock census the cattle population of the State vis-a-vis All India is given in next page

**Table 4.3: Livestock details**

Species	Population in India (Lakh No.)		Population in Tamil Nadu (Lakh No)		% of Population in Tamil Nadu	
	19 <sup>th</sup> LS Census	20 <sup>th</sup> LS Census	19 <sup>th</sup> LS Census	20 <sup>th</sup> LS Census	19 <sup>th</sup> LS Census	20 <sup>th</sup> LS Census
Cattle	1909.04	1,924.83	88.14	95.19	4.61	4.92
Buffalo	1087.02	1,098.52	7.81	5.19	0.71	0.47

**The Credit Projections for 2023-24 under Animal Husbandry - Dairy has been assessed at ₹ 13348 crore.**

#### Suggested Action points



#### 4.1.7 Animal Husbandry – Poultry

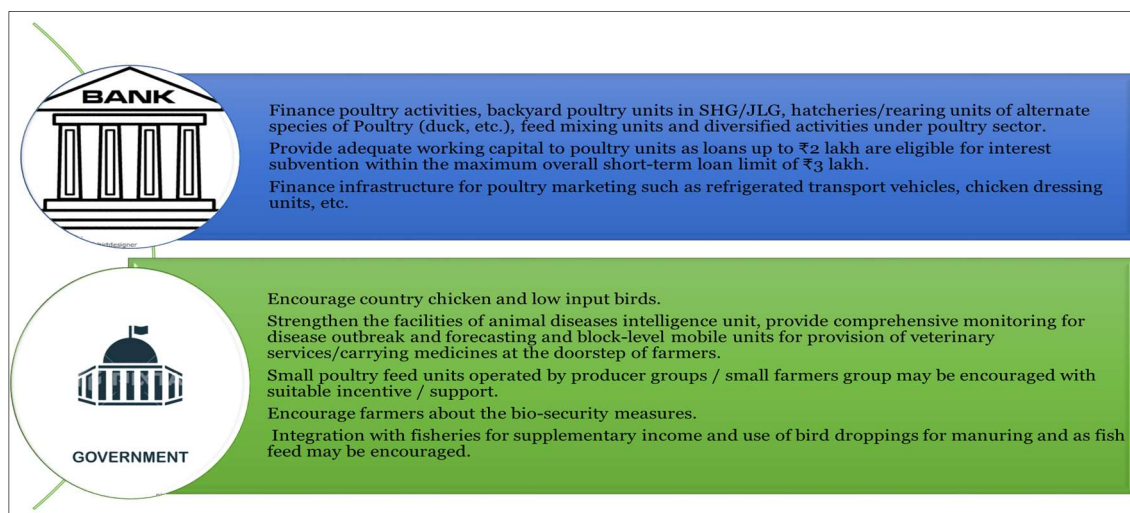
Poultry farming provides subsidiary income and gainful employment to farmers throughout the year. Among the various poultry rearing activities, Layer and Broiler farming are popular on commercial lines. Broiler farming is being taken up on contract basis, wherein small farmers enter into contract arrangement with the larger poultry companies, who provide inputs and buy back the birds. Poultry rearing which was a cottage industry, has now become a big industry. In the context of attaining nutritional security, poultry eggs, and poultry meat are comparatively less expensive than that of red meat which is an important source of highly nutritious and rich protein source.

TANUVAS has developed an indigenous hatching and rearing unit for country chicken with low cost and low mortality rate. Veterinary University Training and Research Centre affiliated to TANUVAS provides skill training on poultry feed preparation, marketing of country chicken, custom hatching of desi chicken eggs, turkey eggs etc.

**The Credit Projections for 2023-24 under Animal Husbandry - Poultry has been assessed at ₹ 5114 crore.**



## Suggested Action Points

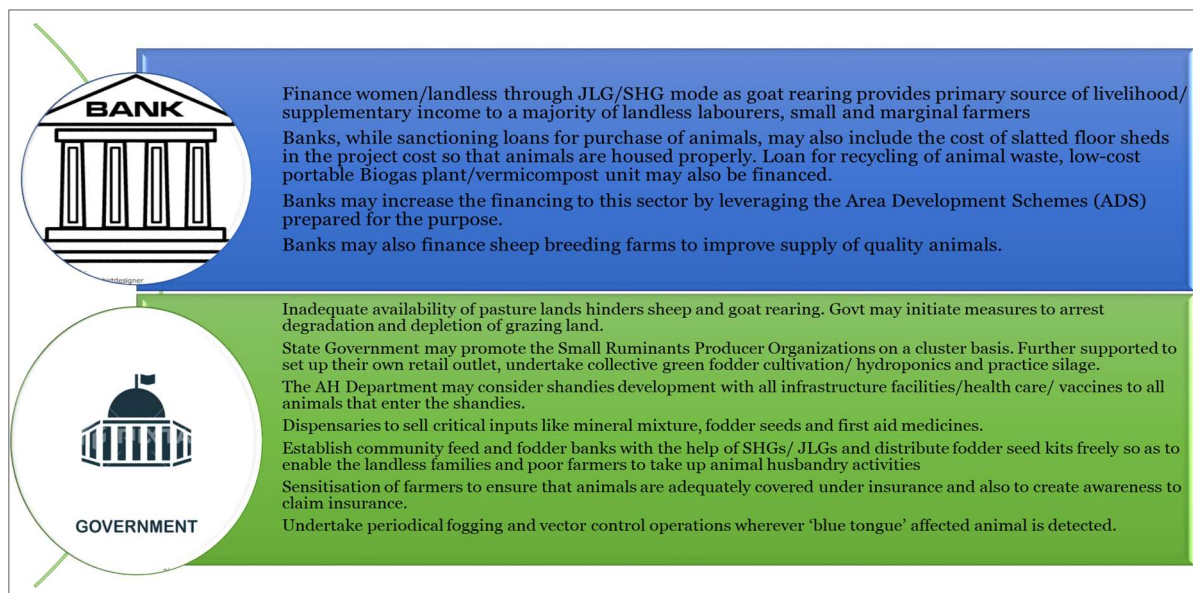


### 4.1.8 Animal Husbandry

Goat is known as 'Poor man's cow' in India and is very important component of dry land farming. With very low investments, goat, sheep and pig rearing can be made into a profitable venture for small and marginal farmers and landless agricultural labourers as it is a source of livelihood and also provides supplementary income.

***The Credit Projections for 2023-24 under Animal Husbandry - Sheep, Goat, Piggery has been assessed at ₹ 4082 crore***

## Suggested Action Points

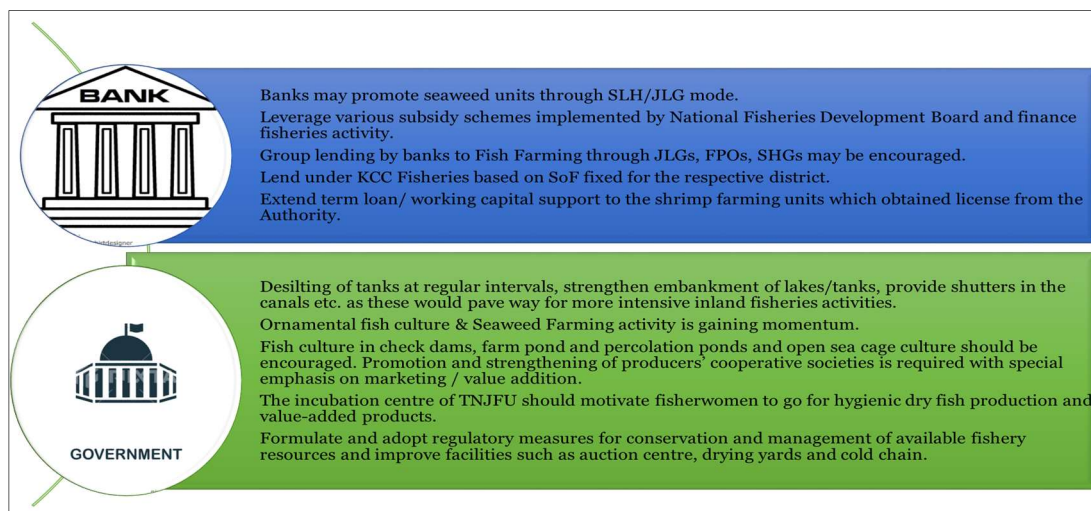


### 4.1.9 Fisheries Development

Fisheries is an important economic activity that contributes for significant growth in nutritional security, employment generation and foreign exchange earnings. Fisheries sector encompasses fish production from fresh water, marine and brackish water sources. Aquaculture and Mari culture are emerging as a prominent activity for enhancing Fish, Shrimp, Mussels, Seaweed production and income generation in the State. Integration of fish culture with agriculture has proved to be an option for augmenting the unit productivity from aquaculture systems.

***The Credit Projections for 2023-24 under Fisheries sector has been assessed at ₹ 4493 crore***

**Suggested Action Points**



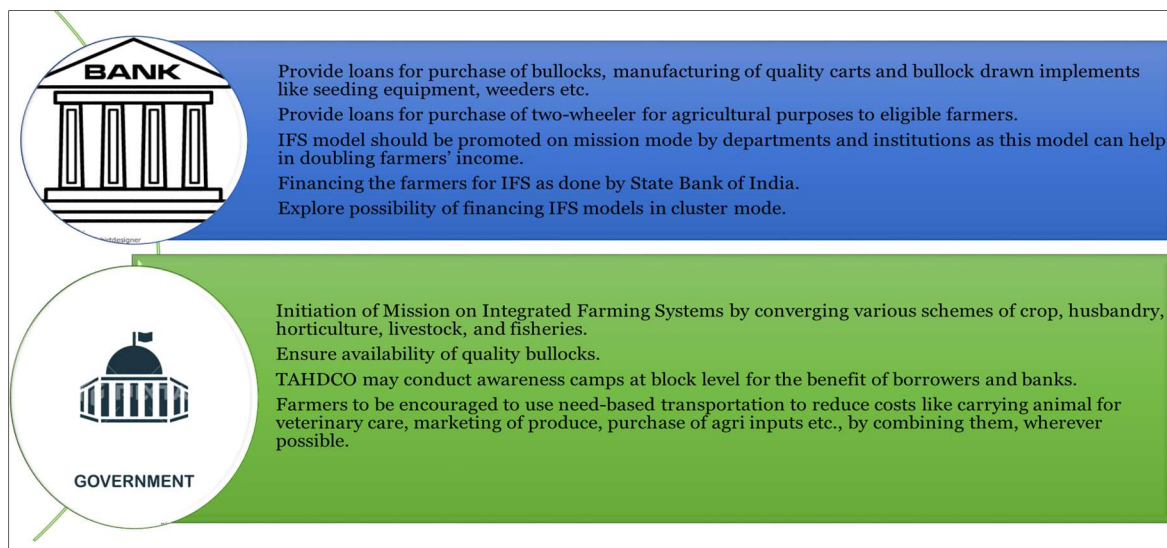
**4.1.10 Others Activities- Bullocks, Bullock-carts, Integrated farming system**

**4.1.10.1 Bullocks, Bullock-carts etc.**

Despite the giant strides made in mechanization of farm operations using power driven vehicles, the demand for Bullocks, Bullock-carts, continues to exist owing to the presence of a large number of small and marginal farmers they depend on bullock for farm draught power, tyre carts and other conventional carts for transportation and other agricultural operations. Bullock cart driven implements would help the small farmers reduce the drudgery without increasing the cost due to fuel or electricity. Agricultural Engineering Department may promote innovation of implements for the benefit of small farmers.

***The Credit Projections for 2023-24 under Other Activities sector- Bullocks, Bullock-carts has been assessed at ₹ 660 crore.***

**Suggested Action Points**

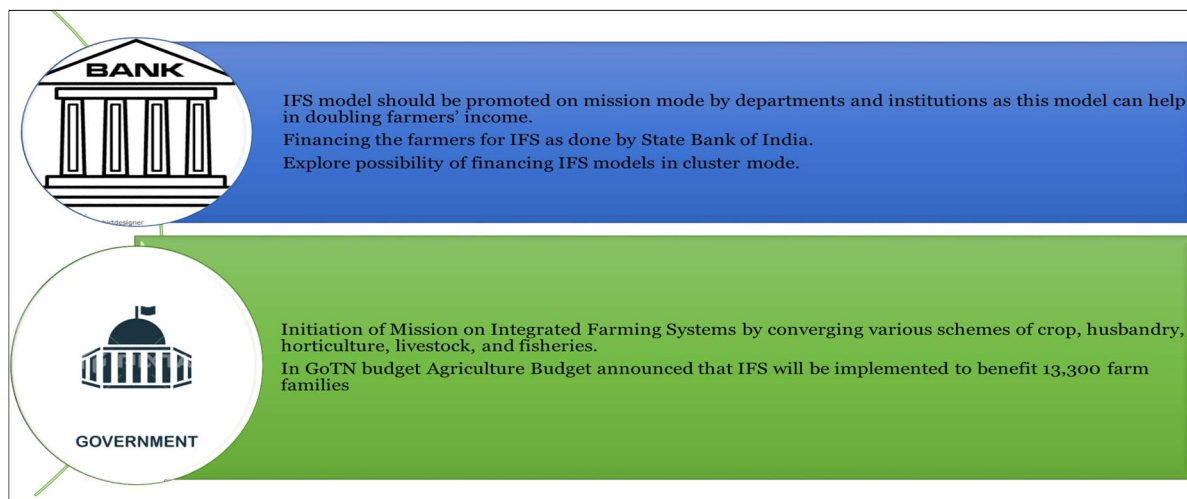


#### 4.1.10.2 Integrated farming system

Integrated Farming System (IFS) increases farm income by integration of allied activities and reducing costs through input recycling from by-products of allied enterprises. The State has a higher potential to promote IFS by implementing Fisheries+Piggery, Farming Fisheries, Piggery Fisheries+ Poultry Piggery etc.

***The Credit Projections for 2023-24 under Other Activities-IFS sector has been assessed at ₹ 337 crore.***

#### Suggested Action Points



### 4.2 Agriculture Infrastructure

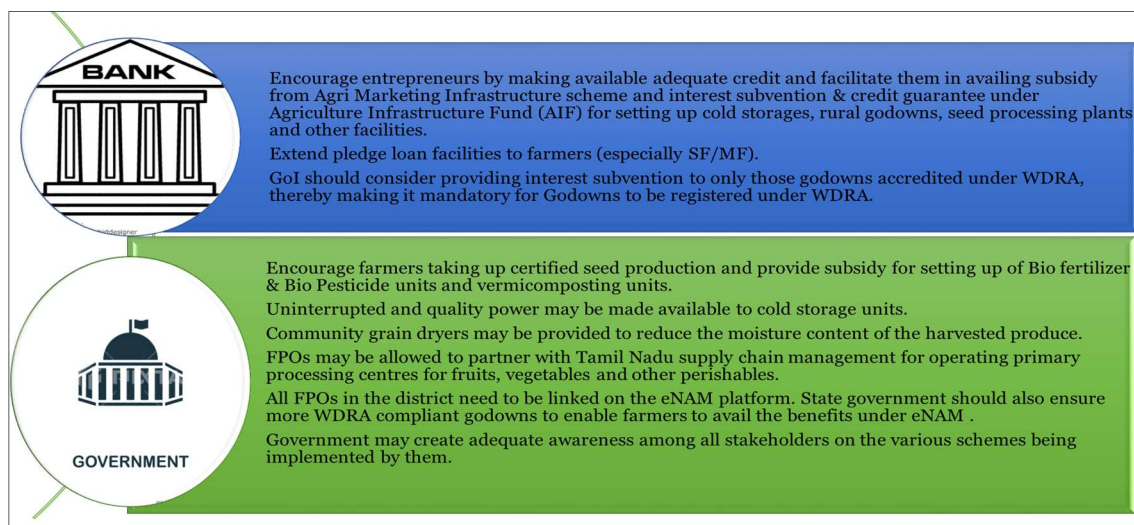
#### 4.2.1 Construction of Storage and Marketing Infrastructure

Storage is an important marketing function which involves post-harvest holding of the agri-produce. The total state-owned storage capacity is held through three public sector agencies viz. Food Corporation of India (FCI), Central Warehousing Corporation (CWC) and State Warehousing Corporations (SWC). 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. Further, markets provide an intermediate link between producers and consumers. Efficiently functioning markets add to welfare of producers as well as consumers. The storage and marketing infrastructure requirements are to be addressed on a priority basis.

***The Credit Projections for 2023-24 under this sector has been assessed at ₹ 6182 crore.***



## Suggested Action Points

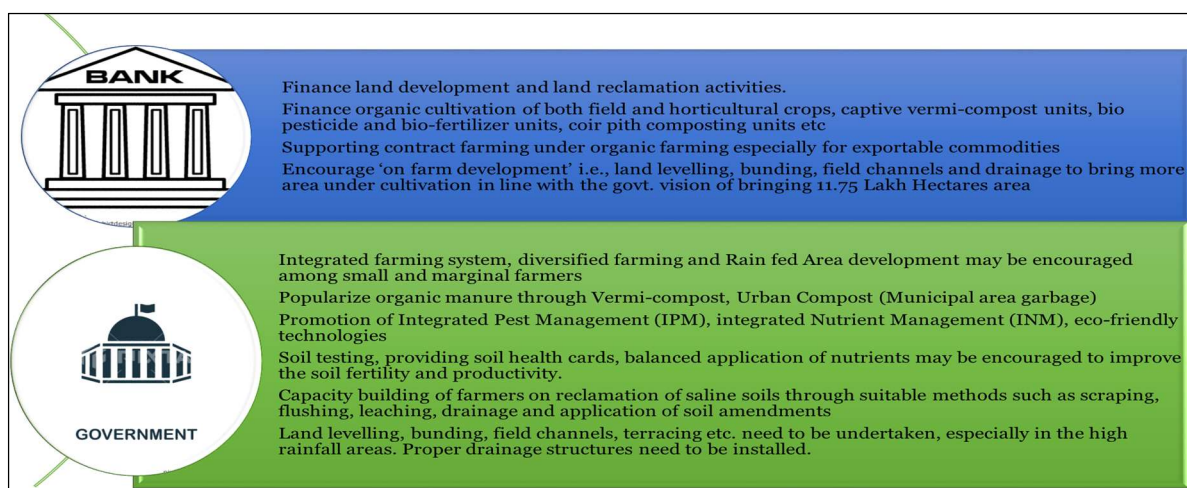


### 4.2.2 Land Development, Soil Conservation and Watershed Development

Efficient management of land resources is a pre requisite for increasing agricultural production especially as the average size of the land holding in the State is 0.75 hectare, i.e., less than the national average size of land holding (1.08 Hectare). Land Development encompasses activities like land leveling, on-farm development, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds check-dams, nala-bund, etc. These improve productivity of land to prevent soil erosion, improve land quality, and improve productivity by retaining the soil and water component.

***The Credit Projections for 2023-24 under this sector has been estimated at ₹ 4310 crore.***

#### Suggested Action points



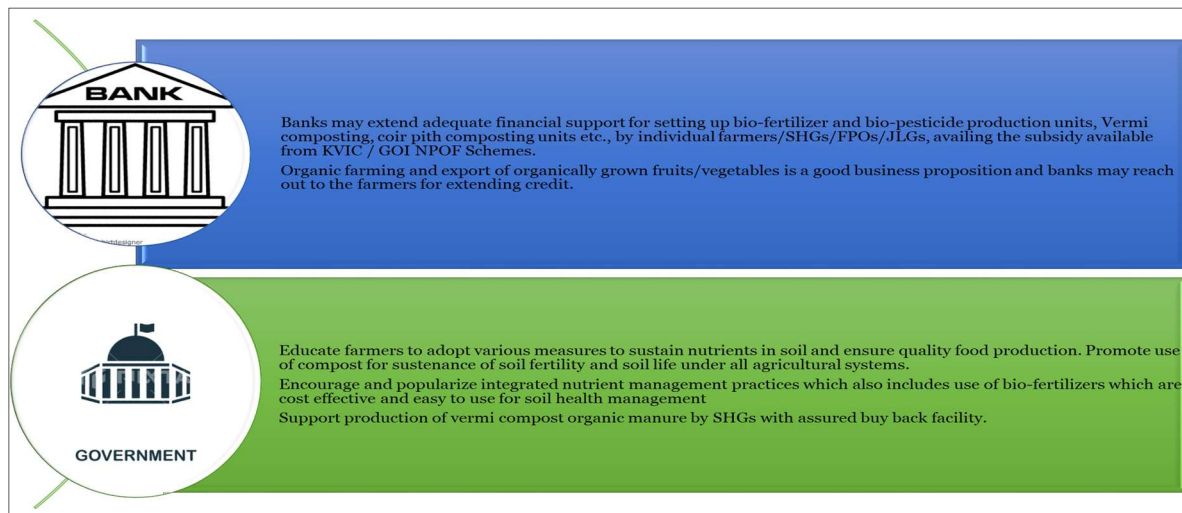
### 4.2.3 Others- Tissue Culture, Vermi compost etc.

Seed, pesticide and fertilizer are the trinity of improving the production and productivity of the crops. Better seed replacement coupled with high quality seeds can improve productivity.

Tissue culture plays an important role in horticulture production. For improving soil fertility in the natural way, organic farming methods of cultivation, application of green manure, use of bio-fertilizers, bio-pesticides and vermi-composting are being promoted among farmers.

***The Credit Projections for 2023-24 under this sector has been estimated at ₹ 1511 crore.***

### **Suggested Action Points**



## **4.3 Ancillary Activities**

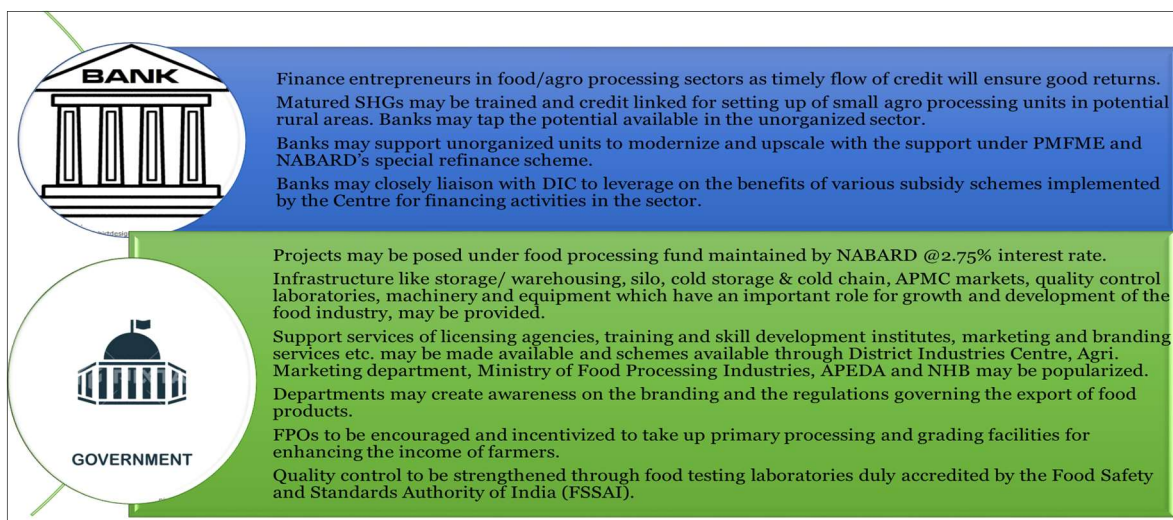
### **4.3.1 Food and Agro Processing**

Food and Agro-Processing sector encompasses processing of raw materials (food / feed) from all agricultural crops including food grains, horticultural and plantation products, forest produce, livestock, fisheries etc. The Indian food processing industry plays an important role in preservation of food, creation of gainful employment and increased revenue through exports.

**Status of Food Processing in Tamil Nadu:** Initiatives are undertaken by the Department of Agricultural Marketing and Agribusiness for reducing post-harvest losses and increasing percentage of processed food, especially fruits and vegetables from the current level of 2% to 10%. Eight agro-processing clusters with basic and core infrastructure are being established at a cost of ₹ 218 crore in Theni, Dindigul, Krishnagiri, Tiruvannamalai, Salem, Cuddalore, Villupuram and Madurai districts under the Pradhan Mantri Kisan SAMPADA Yojana (PMKSY). This will improve processing capabilities of these districts and also benefit farmers from adjacent districts. To achieve objective of increasing farmers' income, reducing wastage of food products, value addition to farm products, etc., an exclusive Tamil Nadu Food Processing food park is planned. Export processing clusters are also being encouraged.

***The Credit Projections for 2023-24 under Food and Agro Processing sector has been estimated at ₹ 9776 crore.***

## Suggested Action Points



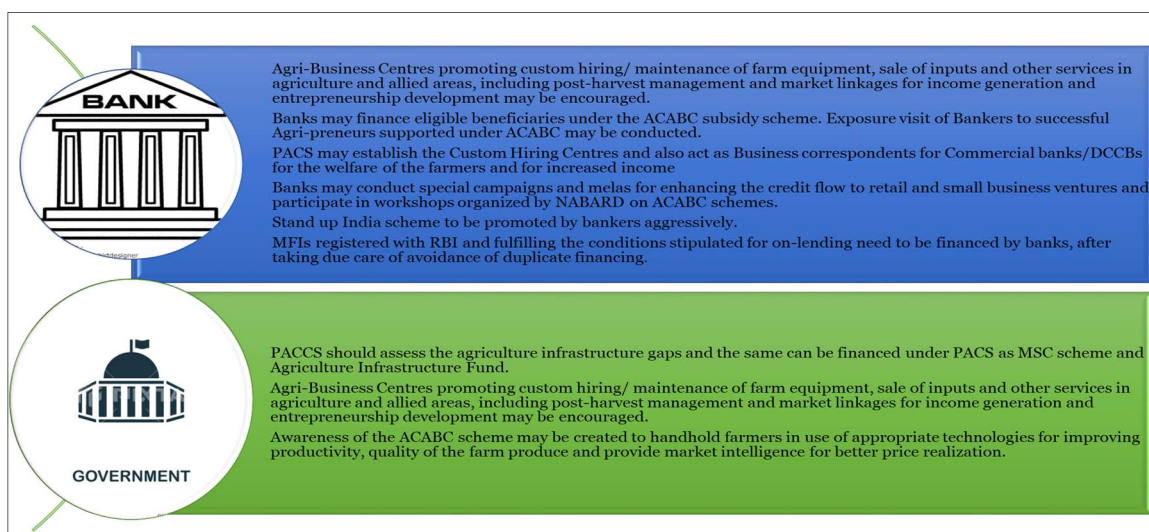
### 4.3.2 Other Activities

Agriculture ancillary activities provide the necessary vigour and the requisite linkages for the agriculture sector to establish, strengthen and grow further. Some of the ancillary activities are Agri-Clinic and Agri-Business Centres (ACABC) which aim not only to supplement efforts of the government's public extension support to farmers but also to create gainful self-employment opportunities to agriculture professionals. As there is acute shortage of agri-clinics / agri-business centers, these units facilitate timely services to farmers on crop management.

Credit needs of small and marginal farmers, especially those who are unable to provide any security, is yet to be fully met by the banking system. The gap could be effectively bridged by the registered MFIs in the districts, especially for low income generating economic activities, including the traditional sectors viz. animal husbandry activities.

***The Credit Projections for 2023-24 under this sector has been estimated at ₹ 5047 crore.***

### Suggested Action points





#### 4.4 Micro Small and Medium Enterprises

Micro, Small and Medium Enterprises (MSME) are the engine of growth and contribute substantially to employment generation, scaling up of manufacturing capabilities, balanced regional development and socio-economic empowerment. They are the main vehicles for job creation and biggest employers 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% and they also contribute to 48.1% of the total exports from India.

With a view to reducing dependency of labour on farm-sector activities, development of off-farm sector activities is very critical. Considering the importance of off-farm sector, major initiatives and policy changes have been effected by RBI & Government of India. 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 continue to facilitate organized growth of MSME sector in the state.

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 and the Central Government Gazette Notification on June 26, 2020, a new criteria for classifying the enterprises as Micro, Small and Medium enterprises has come into effect from 1 July, 2020 are given as under,

**Table 4.4 Criteria for classification of MSME**

Classification	Manufacturing Enterprises and Enterprises rendering services	
	Investment in Plant & Machinery or Equipment	Annual Turnover
<b>Micro</b>	Less than ₹ 1 crore	Less than ₹ 5 crore
<b>Small</b>	Less than ₹ 10 crore	Less than ₹ 50 crore
<b>Medium</b>	Less than ₹ 50 crore	Less than ₹ 250 crore

#### **MSME – Priority Sector Lending Classification**

All loans to units in the KVI sector will be eligible for priority sector lending classification under the sub-target of 7.5 percent prescribed for Micro Enterprises. Loans up to ₹50 crore to Start-ups, will be eligible for classification under Priority Sector as per definition of Ministry of Commerce and Industry, GoI.

#### **Status of MSME in Tamil Nadu:**

Tamil Nadu accounts for the largest number of (15.07 Percentage) Micro, Small and Medium Enterprises (MSMEs) in the country with 6.89 lakhs registered MSMEs, producing over 8,000 varieties of products for both domestic and international markets with a total investment of more than ₹32,008 crores. Tamil Nadu is a leader in Auto parts and components, Readymade Garments and Leather and leather goods. They provide a strong and reliable vendor base to large industries in the State. 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. Manufacturing MSMEs are largely concentrated in Chennai, Coimbatore, Erode, Kanchipuram, Krishnagiri, Madurai, Salem, Tiruppur, Virudhunagar and Vellore Districts. Service MSMEs are concentrated in Chennai, Coimbatore, Dindigul, Kanchipuram, Namakkal, Salem, Thoothukudi, Thiruvallur, Trichy and Vellore Districts.

The GoTN has announced many schemes/subsidy schemes for MSME sector such as subsidy schemes for micro manufacturing enterprises, industrially Backward Blocks and Agro Based Enterprises, Special Capital Subsidy for Thrust Sector Enterprises, Generator Subsidy, and back-ended Interest Subsidy.

### Tamil Nadu - Arts and Handicrafts

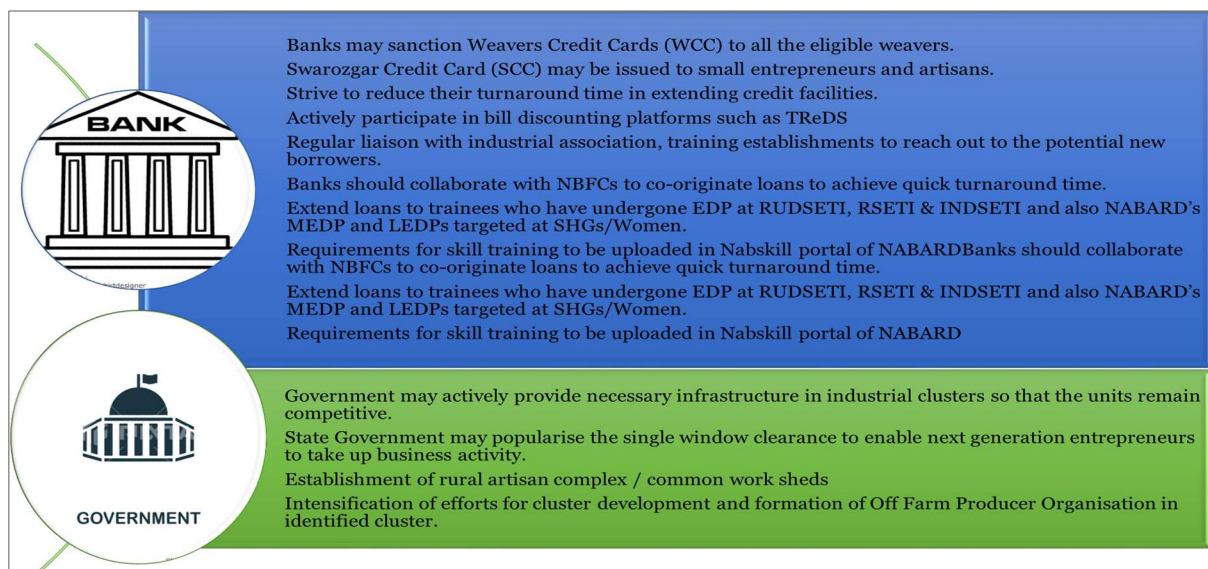
Tamil Nadu has a rich history of culture and tradition that has evolved over centuries which is reflected in the handicrafts of the state. The crafts of Tamil Nadu speak with subtle beauty and they add grace and beauty to lifestyles the world over. Tamil Nadu is a destination of fine handiworks of India, such as life-like, Stone Sculptures, Celestial figures in Bronze, Brass lamps, Rosewood Carvings, Sandalwood Carvings, country wood Carvings, Tanjore Art Plates, Tanjore Picture Paintings etc. Some of the handicrafts of Tamil Nadu which is famous worldwide are as under:

- **Pattamadai mats:** Pattamadai village in Tirunelveli district is famous for manufacturing beautiful reed mats crafted out of korai grass with cotton or silk in the weft. In the traditional red, green and black coloured mats, weaves range from medium colour to 140 counts in silk mat.
- **Kanchipuram Saris:** The popular Kanchipuram silk saris woven with borders in gold Zari have their origin in Kancheepuram district.
- **Chola Bronzes:** The ancient craft of bronze or 'panchaloha' casting of icons are manufactured in Swamimalai, Madurai and Tiruchirapalli.
- **Tanjore Gold Leaf Painting:** The specialty of Tanjore paintings lies in their ornamentation with gold leaf, gilded metal pieces and semi-precious stones decorated and embellished figures on the paintings. They feature a pantheon of Hindu gods and goddesses and stories from Ramayana and Krishna Leela themes etc.
- **Pottery:** Vellore in north Arcot district is famous for black and red earthen wares, black pottery painted over with a special yellow substance which has an old tradition in Usilampatti in Madurai district, Panruti in south Arcot is famous for a large variety of clay work that include small and large figures of deities, toys, etc. Karigiri in south Arcot is most famous for its unique style of pottery. Pottery from Karukurichi in Tirunelveli district is popular for its technical superiority and novel and attractive shapes. Red, black and grey clay are used for the base.
- **Woodcraft:** Virudhunagar, Devakottai, Karaikudi, Nagercoil, Suchindram and Madurai are noted for wood craft in traditional style and products made out of rose wood etc. Products include small shrines, tables with the top covered with floral motifs or parrots or panels with epic scenes finely carved with wood craft.
- **Embroidery:** The Tribal embroidery popularized by Toda women of the Nilgiris district has a distinct style and has the potential for development and income generation given right support viz. credit and market access.
- **Durries:** In Coimbatore district, Bhavani durries are woven in cotton and silk. On a cotton base, cotton stripes or traditional designs are woven and on silk base, the designs are woven in silk.
- **Metalware:** Nachiarcoil in Thanjavur district is famous for making articles like tumblers, water containers, ornamented spittoons, food cases, bells, candle stands, kerosene lamps, picnic carriers, and a large variety of lamps out of light brown sand called vandal, bell metal, and brass. A special jar with a cashew-nut design and named after it has become a kind of hallmark of Nachiarcoil.

- **Musical Instruments:** Making of musical instruments became a major craft in Tamil Nadu. The various parts of Veena such as kudam (pot), top plank, neck and yaali are manufactured. Other musical instruments are the Thamburas with their wooden bases and the flute or kuzhal-a wind instrument. It is made of bamboo, sandalwood, bronze, sengaali and karungaali woods. (Source Policy note on MSME-GoTN).

**The Credit Projections for 2023-24 under MSME has been estimated at ₹ 168366 crore.**

#### Suggested Action Points



#### 4.5 Export Credit

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. As per Major Industries Policy Note 2021-22, Tamil Nadu contributes to 3rd largest exporting State with ₹1.93 lakh crore, accounting for 8.97% of Indian exports in 2020-21. The State has continued to be a major FDI investment destination and has attracted \$34.5 billion between April 2000 and March 2021. It has sustained its position amongst the top 5 FDI attracting States during this period.

**The Credit Projections for 2023-24 under Export Credit has been estimated at ₹ 15015 crore.**

#### Suggested Action Points:





## 4.6 Education

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 80.09% in 2021, which is above the national average of 77.7%. 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 ₹10 lakh, irrespective of the sanctioned amount, will be considered as eligible for Priority sector.

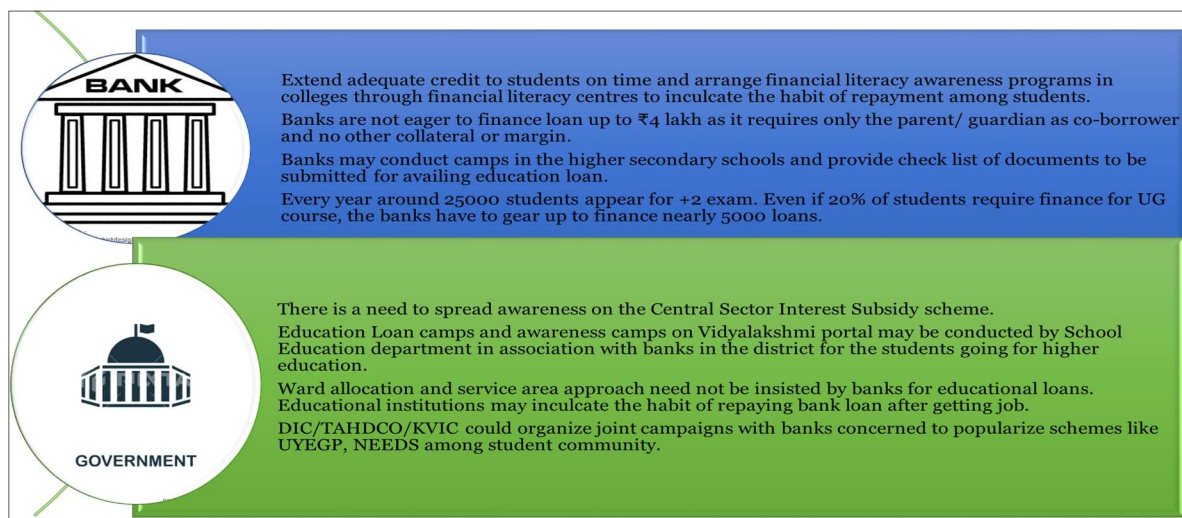
The Government of India has launched a scheme to provide full interest subsidy during the period of moratorium i.e., course period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections [with an annual gross parental/family income upper limit of ₹4.50 lakh per year (from all sources)] from scheduled banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams from recognized institutions in India.

Cost of higher education has been going up in recent times and since the student has to bear most of the cost, there is a clear case for institutional funding in this area. Therefore, there is a strong need for sustainable bank loan scheme with the main objective of helping a meritorious student, though poor, to pursue higher education with the financial support from the banking system with affordable terms and conditions.

Vidya Lakshmi portal has been developed and is being maintained by NSDL e-Governance Infrastructure Limited as an interface between banks and students for seamless submission of applications and for students to view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal.

***The Credit Projections for 2023-24 under Education sector has been estimated at ₹ 18698 crore.***

### Suggested Action Points:



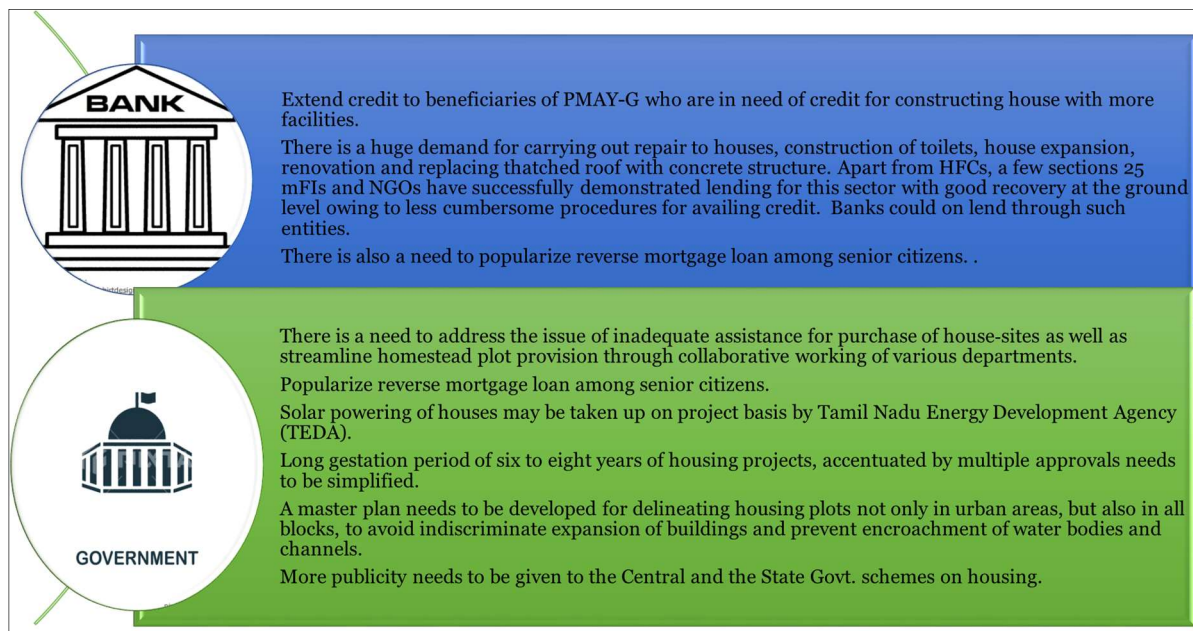
## 4.7 Housing

Housing sector in India is one of the fastest growing economic development sectors. With a view to ensure 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. Government of India has allowed FDI up to 100 per cent in development projects for townships and settlements, approval of the Real Estate (Regulation and Development) Bill, 2013, setting up of the Urban Housing Fund etc.

Reserve Bank of India recently revised PSL norms with loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and loans up to ₹ 25 lakh in other centres for purchase/construction of a dwelling unit per family, are eligible to be considered as priority sector provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh, respectively. Loans for repairs to damaged dwelling units of families up to ₹5 lakh in metropolitan centers and up to ₹ 2 lakh in other centers under priority sector lending. For helping economically weaker sections, bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹ 10 lakh per dwelling unit and loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups (family income limit of ₹ 3 lakh per annum), the total cost of which does not exceed ₹ 10 lakh per dwelling unit can be considered under priority sector loans of banks.

***The Credit Projections for 2023-24 under Housing sector has been estimated at ₹ 41104 crore***

### Suggested Action Points:



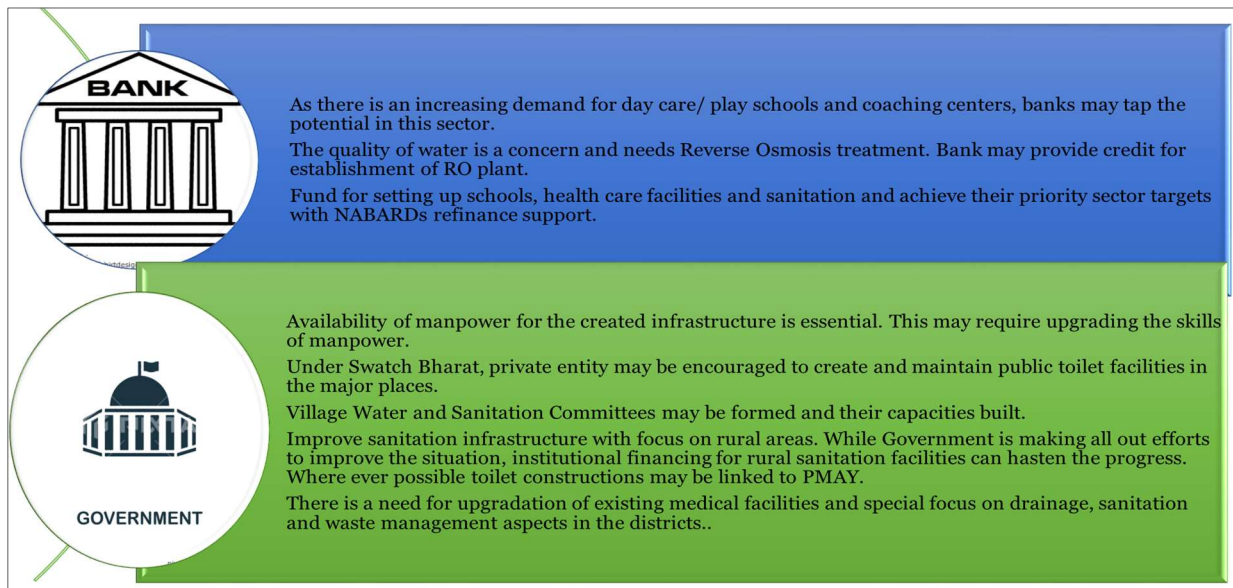
## 4.8 Social Infrastructure Involving Bank Credit

Social infrastructure comprising education, health and nutrition care, housing and water supply are important for economic development as they go hand in hand to ensure 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. 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 ₹869.6 billion towards social sector (RBI Bulletin on State Finances). Education, Skills, Healthcare, Sanitation, drinking water etc. are sectors that the government is paying attention

***The Credit Projection for the Social Infrastructure involving bank credit for the year 2023-24 has been assessed at ₹ 8043.03 crore***

### **Suggested Action Points**



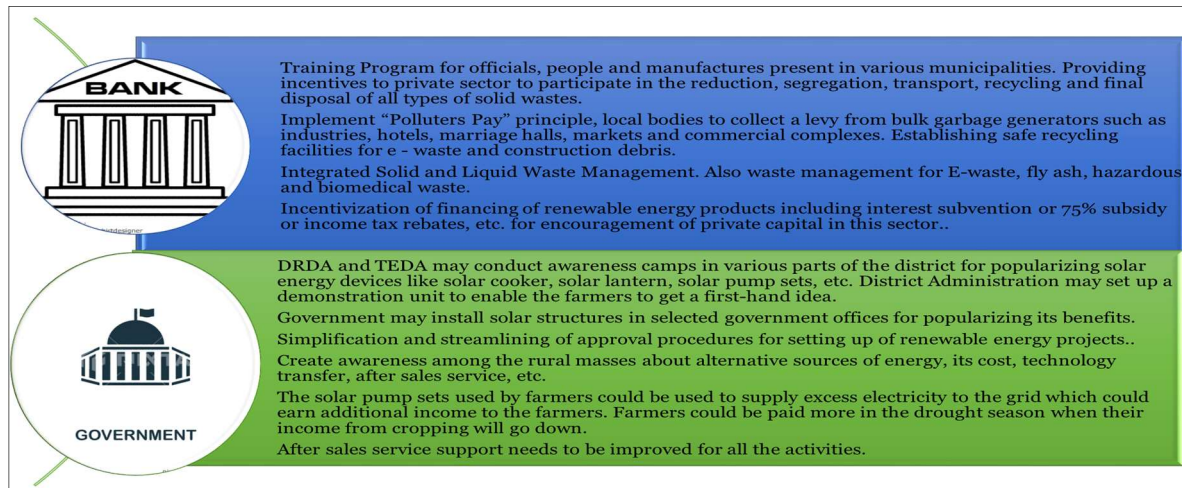
### **4.9 Renewable Energy**

The per capita consumption of electricity is high in Tamil Nadu at 1065 kWh, as compared to the National average of 734 kWh. Tamil Nadu is the only state where one-third of the installed power comes from renewable sources. The present installed capacity of 17,868.37 MW mostly consists of Coal (35%), Hydro (12%) and Renewable Energy (42%). The Government of Tamil Nadu is committed to mitigate the climate change effects by bringing out policies conducive to promote renewable energy generation in the State. The State is blessed with various forms of renewable energy sources viz., Wind, Solar, Biomass, Biogas, Small Hydro, etc. Municipal and Industrial wastes could also be useful sources of energy while ensuring safe disposal. Renewable Energy (RE) sources provide a viable option for on/off grid electrification & wide industrial applications.

***The Credit Projections for 2023-24 under Renewable Energy has been estimated at ₹2353 crore.***



## Suggested Action Points

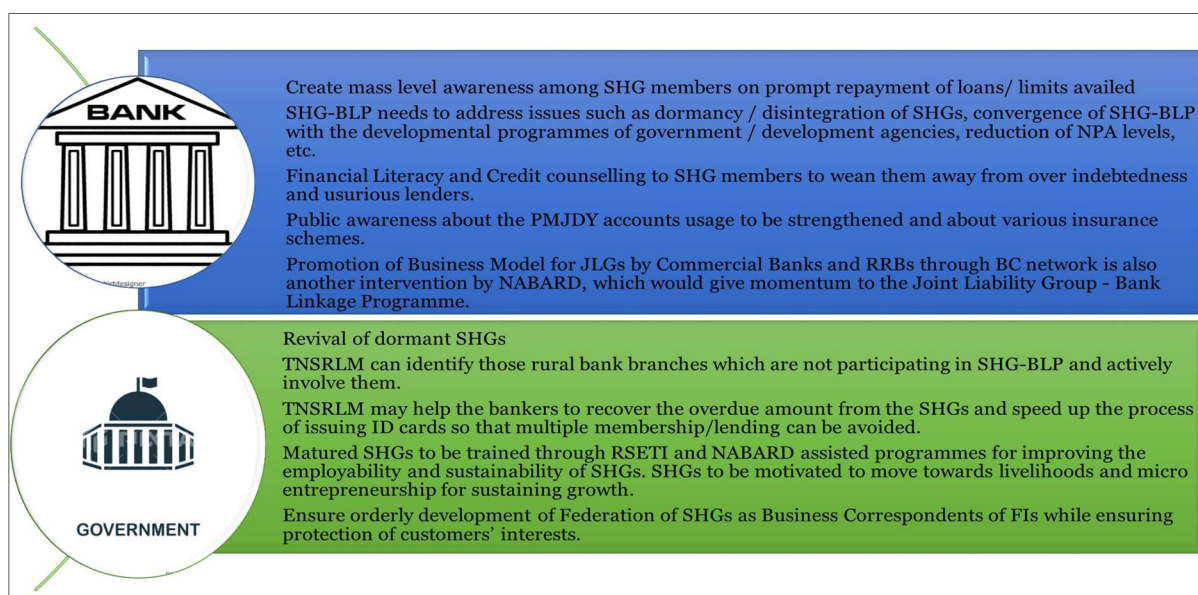


### 4.10 Informal Credit Delivery System

Tamil Nadu is the pioneer in implementation of SHG Bank Linkage Programme a massive micro credit programme piloted by NABARD in 1992. The key objective of the Micro Credit Innovations by NABARD has been to facilitate sustained access to financial services for the unreached segments of the population viz. the poor in rural hinterlands, through various products and delivery channels in a cost effective and sustainable manner. GoTN 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. The State has 9.03 lakh SHGs with a savings of ₹2285.15 crore and loan outstanding of ₹9903.75 crore in respect of 4.43 lakh SHGs as on 31 March 2021

***The Credit Projections for 2023-24 under this sector has been estimated at ₹ 21120 crore.***

### Suggested Action points



## Chapter V

### Infrastructure planning

#### 5.1. Rural Infrastructure

Addressing rural infrastructure gaps in rural areas increases the competitiveness of the rural areas and incomes. Many reports and studies show the linkage between infrastructure, poverty reduction, improved livelihoods and holistic development of the people. In rural areas, major infrastructure gaps identified as per the need and demand of rural population are irrigation, roads and bridges which are essential to connect isolated communities, agriculture and related infrastructure, power supply, education, skilling etc., Plugging these gaps will ignite rural activities and create ample economic and employment opportunities.

Setting up infrastructure in rural areas has certain challenges like reduced economies of scale, higher unit costs, lower incomes, challenges related to pricing of services and there by challenging the willingness of private sector participation. In such a crucial situations, Government has to fill up the gap. Ideally, more contribution from the private sector would help in addressing the rural infrastructure shortcomings.

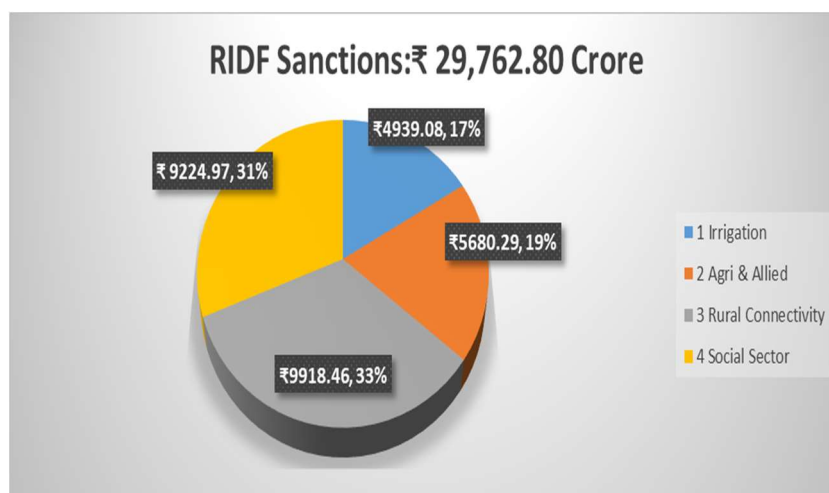
The Vision 2023 of Government of Tamil Nadu, aims to achieve 5 per cent average annual growth rate in agriculture. The objective for the Agriculture sector under Vision 2023 is, “To achieve the best-in-class productivity in key agricultural produce and to be a global supplier with robust infrastructure”. This vision calls for setting up of robust support infrastructure for planning, production, processing, storage, distribution, marketing and sales of agricultural produce. NABARD has been partnering with GoTN for meeting the above goals by extending support for creation of infrastructure in Agriculture, Social and Rural Connectivity Sectors.

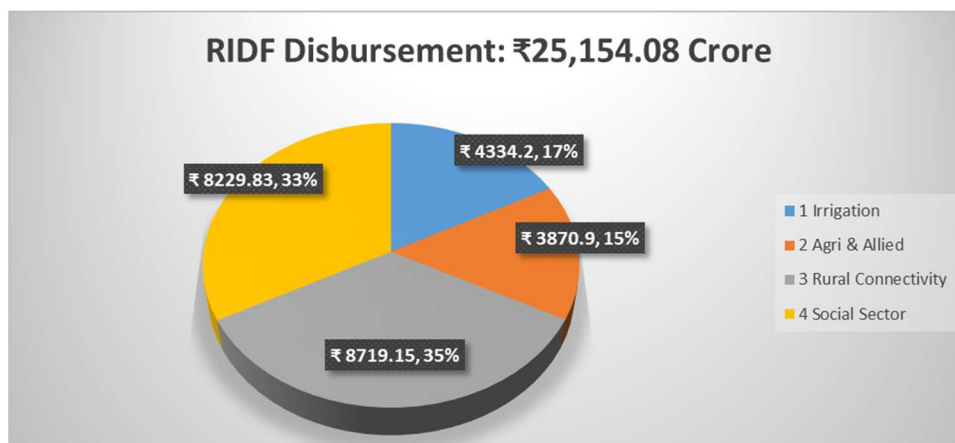
#### 5.2. Rural Infrastructure Development Fund

NABARD’s partnership with the GoTN for creation of rural infrastructure so far extends over 44247 projects involving an investment of over ₹29763 crore. Of this, an amount of ₹25,154 crore has been disbursed as on 31.10.2022. Investments under RIDF, in turn, have helped NABARD to fulfil the mandate by improving the credit absorption capacity, increased access to markets, enhanced incomes and better quality of life in rural Tamil Nadu.

Currently, the assistance from RIDF is available for supporting 39 eligible activities grouped under three distinct heads viz. Agriculture and related sectors, Social Sectors and Rural connectivity. The details of the projects sanctioned under RIDF as on date are as below:

**Fig 5.1: Sector-wise sanctions and disbursements as on 31.10.2022**





### 5.3. Status of Different Sectors under Infrastructure Projects

Various Infrastructure Projects which have been supported by NABARD has been classified under some broad sectors and their status in the State is as given below.

#### 5.3.1. Agriculture / Allied Sector

Tamil Nadu Vision 2023, aims to make Tamil Nadu “Numero Uno” in all fronts and specifically in Agriculture. Under Agriculture and Allied Sector, various activities are supported for creating Infrastructure. GoTN through its various departments like Agriculture, Horticulture, Animal Husbandry, Fisheries, Agri marketing etc., has been creating necessary infrastructure required for regular agricultural and allied sector operations. Some of the major projects supported under the agriculture and allied sectors are listed below:

**Table 5.1: Major projects supported under the agriculture and allied sectors**

Agriculture & Horticulture	Medium, Minor and Micro Irrigation, Post-harvest infrastructure, Infrastructure for the State Horticulture/Agriculture Farms, Agriculture University etc.
Animal Husbandry	Veterinary Dispensary, Semen Bank, Fodder Development, Construction of Scientific Bull Shed, Conserving indigenous breeds, Slaughter House, Establishment of Dairy cum power plant, etc.
Fisheries	Construction of Fish Landing Centres, Improvement of Fishing Harbour /Jetties, Fresh water ornamental fish brood bank, seed farms, cold chain, fish processing infrastructure.
Forestry	Teak Plantation, Development of Degraded Forest Lands, Forest Nursery etc.

For various activities indicated under Agriculture and Allied activities, the State Government was supported by NABARD with cumulative loan amount of ₹5438 crore as 30.06.2022. Tamil Nadu has a total coastal length of about 1076Km, fishing and related activities are a major livelihood activities for people in coastal areas. To facilitate fishing activities and to prevent the sea erosion, fish landing centres, Groynes etc., and fish farms have been supported with loan amount of ₹706 crore during 2021-22.

#### 5.3.2. Storage & Marketing

Good storage facilities minimizes distress sales, post-harvest losses and loss of farm incomes. The State produces approximately 110 lakh MT of food grains, which calls for creation of storage and marketing infrastructure. NABARD has been supporting creation of Storage and



Marketing infrastructure under RIDF, NABARD Infrastructure Development Assistance (NIDA) and Warehouse Infrastructure Fund (WIF). As of date, an amount of ₹2521 crore was sanctioned under WIF for construction of warehouses and related infrastructure with a total storage capacity of 7.65 lakh MT. Under RIDF a total of 2065 projects have been sanctioned with financial assistance of ₹868 crore for construction of rural markets and godowns.

### **5.3.3. Irrigation**

Tamil Nadu is a water starved state. Only 58 per cent of the net cultivated area is under irrigated agriculture. The efforts of State Government is to increase the farm productivity of crop through effective water use. Water Resources Department, Government of Tamil Nadu is taking up construction, maintenance, extension and rehabilitation of Irrigation structures such as Dams, Anicuts, Check Dams, Regulators, Barrages, formation and rehabilitation of Canals, Channels, Tanks and Inter-linking & Intra-linking of Rivers, for augmentation of surface water effectively. The RIDF assistance in the State has helped in bringing more than 4.52 lakh ha of land under irrigation. As on 30.06.2022, a cumulative amount of ₹ 4939 Crore has been sanctioned to the GoTN under RIDF.

### **5.3.4. Rural Connectivity**

Rural Connectivity plays an important role in overall development of the state. Good connectivity is required for penetration of education, health care services, banking services, and for connecting farm goods to markets, where logistics is vital. NABARD's funding under RIDF has supported State government to lay 7985 Km of road. ₹9918.46 crore is the cumulative sanction towards rural bridges and rural roads as on date.

### **5.3.5. Drinking water supply**

The State has set a Vision to provide “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.

The norm for Rural Water Supply has been enhanced, by the Government of India from 40 lpcd to the service level of 55 lpcd (litres per capita per day) for the 12th Five year Plan. Rural Water Supply Schemes are being implemented with State Government Funds under the Minimum Needs Programme, Government of India assistance under the National Rural Drinking Water Programme (NRDWP), which is subsumed into Jal Jeevan Mission (JJM) and financial assistance from National Bank for Agriculture and Rural Development (NABARD) with an objective of providing Functional Household Tap Connection (FHTC) to every Rural Household by 2022-23. The State has around 126.89 lakh rural households. As on date, under RIDF (from tranche XVII to tranche XXVII) 43 projects related to rural drinking water were sanctioned with loan assistance of ₹4364 crore.

### **5.3.6. Rural Education**

To create quality infrastructure in education is very critical which helps in mitigating the drop out of children from school and this is possible with good facilities like toilets for boys and girls, labs, library etc.

Assistance to primary, middle, high and higher secondary schools in Tamil Nadu for construction of new buildings and providing infrastructure facilities has been provided under RIDF. Support of ₹112 crore has been provided during 2021-22 towards construction of a new class rooms, labs, toilets, purchase of lab equipment's and additional infrastructure

facilities like hostel buildings, academic blocks in various campuses of Tamil Nadu Dr. J. Jayalalithaa Fisheries University.

### **5.3.7. Warehouse Infrastructure Fund (WIF)**

GoI has identified Warehousing as a thrust area. GoI made an allocation of ₹5000 crore to NABARD in the budget for 2014-15, for supporting creation of infrastructure for storage of agricultural commodities. The fund envisages extension of loans to Public and Private sectors for construction of warehouses, silos, cold storages and other cold chain infrastructure. WIF would be utilized for meeting the growing demand for scientific storage capacity for agricultural commodities in the State.

Under Warehouse infrastructure Fund, a cumulative amount of ₹ 2521 crore has been sanctioned to State Government and amount of ₹2100 crore has been disbursed as on date. The following important projects have been supported under WIF:

- Establishment of Integrated Supply and Cold chain infrastructure for Fruits, Vegetables & Other Perishables in 10 districts of Tamil Nadu at a project cost of ₹ 482.36 crore . The project is implemented in Hub and Spoke model, wherein terminal market complex will act as a Hub and Primary Processing Centres (PPC) in major crop production clusters will act as spokes and has benefited 6.02 lakh farmers in 10 districts.
- Implementation of E-Trading in 15 Regulated Markets & 8 Agriculture Producers Co-operative Marketing Societies in 12 districts of Tamil Nadu viz. Coimbatore, Cuddalore, Dharmapuri, Erode, Madurai, Salem, Tiruppur, Tiruvannamalai, Trichy, Villupuram, Namakkal and Niligris.
- For strengthening storage capacity, construction of 165 godowns were sanctioned in PACCS and APCMS across 20 districts, which will benefit farmers in realizing better prices for their produce.
- Financial assistance ₹ 207 crore was sanctioned in 2019-20 for augmenting market infrastructure in 90 regulated markets in the state.

### **5.4. NABARD Infrastructure Development Assistance (NIDA)**

NIDA is designed to fund directly the State Governments / State owned institutions /Corporations on both on-budget as well as off-budget for creation of rural infrastructure outside the ambit of RIDF borrowing. Further, funding under NIDA has been broadened by covering PPP and non-PPP projects by registered entities like Companies, Co-operatives etc. and funding for NBFC -Infrastructure Finance Companies (IFCs) and Public Financial Institutions approved by the RBI.

Funding under NIDA is available under the following four channels

- i. Funding directly to State Government and State and Central owned Institutions for development of Infrastructure in rural areas.
- ii. Funding Infrastructure projects on PPP mode in rural areas developed by State owned Institutions, Co-operatives, Local Bodies, Private Companies, SHG federations/NGOs/ Community Owned Organizations/Producer Organizations and special Purpose vehicle (SPV) promoted by these organizations.
- iii. Funding Infrastructure projects on non-PPP mode in rural areas developed by registered entities like Companies and Co-operatives.
- iv. Financing the NBFC- Infrastructure Finance Companies and Public Financial Institutions/ Companies for development of Infrastructure projects in rural areas.

**5.4.1. Activities Eligible for assistance under NIDA:**

- Irrigation
- Agri. Marketing, Cold Chain etc.
- Warehousing and Storage (SWCs are eligible) Dairy Development
- Power Sector
- Education
- Health
- Sanitation
- Transportation
- Rural Tourism
- Any other infrastructure with income streams adequate to repay

**5.4.2. NIDA in Tamil Nadu:**

During 2011-12, Tamil Nadu Generation and Distribution Corporation (TANGEDCO) had availed term loan of ₹ 1,063 crore for Rehabilitation of Electricity distribution systems damaged by Cyclone “Thane” in Cuddalore and Villupuram districts. The timely financial assistance extended by NABARD under NIDA to GoTN enabled speedy recovery and restoration of major components of the electricity distribution system in Cuddalore and Villupuram districts, within a month.

During 2015-16, NABARD has sanctioned a term loan of ₹238 crore to TANTRANSCO (a subsidiary of TANGEDCO) under NIDA for establishment of 400/230-100 KV substation and transmission lines at Palavadi, Dharmapuri district, Tamil Nadu.

**Table 5.2 Projects sanctioned under NIDA during year 2021-22**

S.No	Project particulars	Borrower	Loan Sanctioned ₹ crore
1	Combined Drinking Water Supply Scheme to 250 Rural Habitations in Theni District	Govt. of Tamil Nadu	141.13
2	Combined Drinking Water Supply Scheme to 2452 Rural Habitations, 8 Town Panchayats and bulk provision to 3 Municipalities in Sivagangai district.	Govt. of Tamil Nadu	1537.59
3	Extension, Renovation and Modernization works in Raja Vaikkal, Kattalai and Noyyal River	Govt. of Tamil Nadu	666.18
4	Construction of Barrage across river Cauvery in Nanjaipugalur (TNWCRRC)	TNWCRRC	365.85
5	Extension, Renovation and Modernization works in Lower Bhavani project Sub-Basin	TNWCRRC	839.79
6	Extension, Renovation and Modernization of works in Cauvery Sub-Basin	TNWCRRC	2978.78
	<b>TOTAL</b>		<b>6529.30</b>

Cumulative disbursements as on 31.10.2022 towards the above sanctioned projects is ₹2644 crore.

### 5.5. Support to Food Processing Infrastructure

Food processing industry covers a wide range of products such as fruits and vegetables; meat and poultry; milk and milk products, alcoholic beverages, fisheries, plantation, grain processing and other consumer product groups like confectioneries, chocolates, cocoa products, Soya based products, mineral water, high protein foods etc. Tamil Nadu is a strong player in agro food processing industry and its share of Indian output is about 7 per cent.

Food Processing Fund with a corpus of ₹2,000 crore has been established by GoI to provide impetus to the development of food processing sector on cluster basis in the country, to reduce wastage of agricultural produce and to create employment opportunities, especially in rural areas. Under the Fund, NABARD will provide term loans to the State Government, State Government owned entities, entities promoted by GoI, Joint ventures, SPVs, Cooperatives, Federations of Cooperatives, Farmers' Producer Organizations, Corporates, Companies, Entrepreneurs, etc., to set up Food Parks, Infrastructure for Agro processing clusters and individual processing units in the Designated Food Parks.

During the year 2020-21, a loan assistance of ₹ 68 crore has been sanctioned for establishment of infrastructure in 7 Agro processing clusters in 7 seven districts of Tamil Nadu i.e., Cuddalore, Krishnagiri, Dindigul, Madurai, Salem, Theni and Tiruvannamalai. During 2021-22, Mega Food Park at Gangaikondan Industrial Growth Centre, SIPCOT, and Tirunelveli has been sanctioned with loan amount of ₹38 crore.

In the current year, two foods parks to be setup by SIPCOT at Manapparai in Thiruchirapalli District and also one in Theni District has been sanctioned with financial assistance of ₹ 249 crore.

### 5.6. Dairy Processing Infrastructure Development Fund (DIDF)

The Union Cabinet on 12 September 2017 approved setting up the fund of ₹8,004 crore titled 'DIDF' in NABARD with total financial outlay of ₹ 10,881 crore for the project, comprising ₹8,004 crore to be raised by NABARD from market. ₹ 2,001 crore to be contributed by Eligible End Borrowers (EEBs) towards margin, ₹ 12 crore to be contributed by NDDDB/NCDC on pro rata basis towards Project Management and Learning and Interest Subvention of ₹ 864 crore to be provided to NABARD by Department of Animal Husbandry Dairying and Fisheries (DADF), Ministry of Agriculture and Farmer welfare, GoI, through budgetary support from GoI. The implementation period/funding period is from 2018-19 to 2022-23.

#### Objectives of the DIDF

- To modernize the milk processing plants and machinery and to create additional infrastructure for processing more milk.
- To create additional milk processing capacity for increased value addition by producing more dairy products.
- To bring efficiency in dairy processing plants/producer owned and controlled dairy institutions, thereby enabling optimum value of milk to milk producer farmers and supply of quality milk to consumers.
- To help the producer owned and controlled institutions to increase their share of milk, thereby providing greater opportunities of ownership, management and market access to rural milk producers in the organized milk market.

- To help the producer owned and controlled institutions to consolidate their position as dominant player in the organised liquid milk market and to make increased price realisation to milk producers.

### Components of DIDF

The broad investment activities eligible under DIDF are:

- Modernization & creation of new milk processing facilities Manufacturing facilities for Value added Products
- Milk Chilling infrastructure
- Setting up electronic milk testing equipment Project Management and Learning
- Any other activity related to the dairy sector targeted to contribute to the objectives of DIDF and decided by Government of India in consultation with the stakeholders.

### Eligible End Borrower (EEB)

The following institutions will be eligible for loans as Eligible End Borrower under DIDF from NDDB/NCDC:

- Co-operative Milk Unions
- State Co-operative Dairy Federations
- Multi State Milk Cooperatives
- Milk Producer Companies
- NDDB subsidiaries

Financial assistance under DIDF will be given to those EEBs which are financially viable (Net worth positive and with accumulated profit etc.) and willing to avail funds as also fulfil the Eligibility Criteria.

**Table: 5.3: Projects Supported under DIDF**

S.No	Particulars of Project	NDDB/NCDC	Term Loan (₹ crore)
1	Establishment of new dairy plant of 7 LLPD and powder plant of 30 MTPD at Salem	NDDB	112.11
2	Establishment of 10 LLPD dairy plant expandable to 15 LLPD at Madhavaram, Chennai	NDDB	113.75
3	Establishment of new dairy plant of 1LLPD at Thanjavur	NDDB	42.84
4	Establishment of 6 TLPD Ice cream and milk products plant at Tiruchirapalli	NDDB	34.73
5	TCMPF (Ambattur metro dairy, Shollinganallur dairy)	NCDC	153.99
6	Theni Milk Union- New dairy plant of 1 LLPD	NCDC	54.63
7	Thoothukudi Milk Union- 50 TLPD dairy plant	NCDC	37.32
	<b>Total</b>		<b>549.37</b>

### 5.7. Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In the Union Budget 2018-19, Government of India has announced creation of Fisheries and Aquaculture Infrastructure Fund (FIDF) with a corpus of ₹7500 crore over a period of 5 years (2018-19 to 2022-23). The objectives of the scheme are creation and modernization of capture fisheries infrastructure, marine aquaculture infrastructure, and in-land fisheries infrastructure, post-harvest infrastructure for fisheries and fish market infrastructure. The Scheme is being finalized by GoI.

**Table 5.4 Major projects under FIDF**

#### a. Status of proposals sanctioned during 2019-20

Sl.No.	Project Name	FIDF loan (₹ Cr)
1.	Renovation of Fishing Harbour at Mudhunagar Village of Cuddalore District of Tamil Nadu	90.00
2.	Development of Fishing Harbour at Tharangambadi village of Nagapattinam District of Tamil Nadu	108.00
3	Development of Fishing Harbours at Thiruvottriyur Kuppam of Thiruvallur District of Tamil Nadu	150.00
	<b>Total</b>	<b>348.00</b>

#### b. Details of 25 proposals sanctioned under FIDF during 2021-22

Sl. No.	Name of the proposal	TFO of the project ( ₹ crore)	FIDF Loan (₹ crore)
1	Fishing Harbour in Kazhuveli waters at Azhaganhuppam in Villupuram district and Alamparaikuppam in Kancheepuram district	235.00	150.00
2	Construction of Integrated Training Centre and Office at Cuddalore	4.00	4.00
3	Modernization of Fish Seed farm and Construction of training centre at Authur in Chengalpattu district	5.00	5.00
4	Modernization of Fish Seed farm at Chembarambakkam in Kanchipuram district	1.68	1.68
5	Modernization of Fish Seed farm at Sathiyar Dam in Madurai district	4.20	4.20
6	Modernization of Manimuthar Fish Seed farm in Tirunelveli district	2.50	2.50
7	Modernization of State Fish Seed farm including additional water supply arrangements at Mettur Dam in Salem district	4.80	4.80
8	Construction of Rearing ponds at Gadana Dam in Tirunelveli district	5.00	5.00
9	Construction of Integrated Training Centre and Office building at Radhapuram in Tirunelveli district	1.60	1.60
10	Construction of Integrated Training Centre and Office building at Trichy in Trichy district	4.00	4.00
11	Development of Fishing Harbour Infrastructure at Arcottuthurai in Nagapattinam district	150.00	150.00



Sl. No.	Name of the proposal	TFO of the project ( ₹ crore)	FIDF Loan ( ₹ crore)
12	Development of Forward Backward linkages, Cold Chain facilities and export infrastructure in Mookaiyur Fishing Harbour in Ramanathapuram district	20.00	20.00
13	Extension of T-Jetty at Tharuvaikulam in Thoothukudi district	10.00	10.00
14	Construction of Fish Landing Centre at Mandapam (North) in Ramnathapuram district	10.00	10.00
15	Construction of Fish Landing Centre at Mandapam (South) in Ramnathapuram district	10.00	10.00
16	Construction of Fish Landing Centre at Kottaipattinam Village in Pudukottai district	3.05	3.05
17	Construction of Fish Landing Centre at Vadakkampattinam Village in Pudukottai district	1.55	1.55
18	Construction of Fish Landing Centre at Puthukudi Village in Pudukottai district	1.40	1.40
19	Providing additional facilities to Fish Landing Centre at Portonovo-Annankovil in Cuddalore district	10.00	10.00
20	Providing Additional infrastructure facilities to Fish Landing centre at Mudasalodai Village in Cuddalore district	9.50	9.50
21	Construction of Fish Landing Centre at Vanagiri Village in Nagapattinam district	8.00	8.00
22	Construction of Fish landing centre at Chandrapadi Village in Nagapattinam district	10.00	10.00
23	Construction of Fish landing centre at Keezhathottam Village In Thanjavur district	8.00	8.00
24	Construction of Fish landing centre at Keelamundhal Village in Ramanathapuram district	10.00	10.00
25	Providing additional Auction hall, Repairing the damaged pavement, street light arrangements and dredging the Nagapattinam Fish landing Harbour in Nagapattinam	6.00	6.00
	<b>Total</b>	<b>535.28</b>	<b>450.28</b>

### 5.8. Micro Irrigation Fund (MIF)

In the Union Budget 2017-18, Hon'ble Finance Minister with a view to provide impetus to micro irrigation, announced setting up of a dedicated Micro Irrigation Fund (MIF) to be instituted with NABARD with an initial corpus of ₹ 5000 crore over a period of 5 years (2017-18 to 2021-22) for facilitating the States to mobilize additional resources for expanding coverage of Micro Irrigation.

The main objective of the fund shall be to facilitate the states in mobilizing the resources for expanding coverage of Micro Irrigation by taking up special and innovative projects and also for incentivising micro irrigation beyond the provisions available under PMKSY-PDMC to encourage farmers to install micro irrigation systems. During the year 2019-20, an amount of ₹13578 crore has been sanctioned to Government of Tamil Nadu under the fund. An area of about 4.76 lakh Ha is expected to be benefitted on completion of the project. Against the sanction of ₹1358 crore, ₹1119 crore has been released.

### 5.9. Credit Facility for Federations (CFF)

Marketing federations and cooperatives are playing a very important role in agribusiness and value/supply chain management of the various agricultural commodities. Major activities undertaken by these institutions are:

- Procurement of agricultural commodities including milk
- Aggregation, storage and value addition in few select commodities like milk etc.
- Marketing
- Large number of farmers, producers' organizations, and primary societies depend upon these institutions for marketing of their produce and for value-added services like input supply, value addition and storage facilities. The marketing operations by these federations and cooperatives require seasonal and timely short-term credit facility to support their day to-day operations.

#### Eligible Institutions

The following institutions will be eligible for funding under Credit Facility for Federations (CFF)

- State/Central Govt. Agricultural Marketing Federations, Corporations
- Dairy Co-operatives/Federations
- Agriculture Marketing Co-operatives/Federations Registered Companies
- During the FY 2022-23, ₹3500 crore has been sanctioned and released to Tamil Nadu Civil Supplies Corporation (TNCSC) for procurement of paddy

### 5.10. Direct Refinance Assistance to Cooperatives (DRA)

Co-operative Banks are an integral part of the rural financial system, and have been business partners of NABARD since the beginning. These banks cater to the credit needs of the farmers, especially small and marginal farmers, and the weaker sections of society. They also provide other financial and non-financial services to them. The implementation of GoI Revival Package for STCCS based on Vaidyanathan Committee recommendations has enabled the Central Co-operative Banks (CCBs) to borrow funds directly from any financial institution regulated/approved by RBI. The CCBs have also been given autonomy to diversify their loan business in order to increase profitability and achieve viability on a sustainable basis. Accordingly, a 'Short Term Multipurpose Credit Product' or 'Direct Refinance Assistance to Co-operative Banks' (DRA to Coop. Banks) has been developed by NABARD and the limits are sanctioned to eligible Co-operative banks.

The credit limits can be used by the borrowing institutions to sanction loans to individuals (such as farmers, traders, artisans, etc.) for various purposes such as:

- Working Capital requirements
- Repair and maintenance of farm equipment and other productive assets
- Storage/grading/packaging of produce
- Marketing activities
- Crop loan (if individual requirement exceeds ₹3.0 lakh)
- In addition to the above, the following activities are also eligible for refinance under the product
- agricultural operations or the marketing of crops
- the marketing and distribution of inputs necessary for agriculture or rural development

- any other activity for the promotion of or in the field of agriculture or rural development
- bona fide commercial or trade transactions
- The production or marketing activities of artisans or of small-scale industries, industries in the tiny and decentralised sector, village and cottage industries or of those engaged in the field of handicrafts and other rural crafts.

During the current year, ₹1000 crore has been sanctioned and disbursed to Tamil Nadu State Apex Co-operative Bank Ltd. (TNStCB)

#### 5.11. New Activities that may be taken under RIDF

The following new activities are eligible for support under RIDF

**Table 5.5: New Activities that may be taken under RIDF**

Activity	Investment (₹ Crore)
Infrastructure Set Up for Seed Supply Chain	2000
Infrastructure for poultry processing	2000
Integrated fish processing centres and fish landing stations/fishing harbours	1500
Infrastructure development to conserve North East monsoon drainage water, Coastal zone and Cauvery delta irrigation development plan	3000
Lining of major canals in Tamil Nadu	5000
Desalination Plants in Coastal Areas (Tuticorin and adjacent areas)	1000
Employment linked Vocational Training & Skill Development Institute for School Dropouts	6000
Promotion of farm mechanisation & value addition by Producer organization companies	250

Apart from the above, GoTN may also consider creating/improving following infrastructure facilities which in turn help in improving its rural economy:

- Establishment of primary processing centres, uzharav sandhais in more locations, Seed Processing Unit, drying yards, grain procurement centres, cold storage facility which will facilitate small farmers to stock their produce and Agricultural Extension centres. Strengthening of existing / establishment of seed production, grading and processing centres in various districts.
- Augmentation of groundwater recharge by way of construction of check dams, farm ponds, percolation tanks, diversion weirs etc.,
- Construction / renovation / strengthening of supply channels, tanks, farm ponds & anaicuts.
- Construction of poly houses/ shade structures in the Horticulture Research Station to enhance the production of saplings, Storage/warehousing & marketing facilities, Banana Marketing Centre with ripening chamber, dedicated air cargo services for 'Madurai Malli'. Setting up of Common facility centres for grading and packaging & collection centre/ regulated market with drying yard facility and strengthening of GoTN Horticulture Farm. Promoting afforestation programmes under NABARD's RIDF Programme and revamping of Forestry Extension Centres.
- Development of model fodder farms, construction of more veterinary dispensaries, increasing the procurement capacity of Aavin, construction of milk chilling units, set

up and milk processing centres, installation of milk analysers, rejuvenating the grazing lands available and setting up an animal farm in all the districts.

- Setting up animal diseases intelligence unit and comprehensive monitoring for disease outbreak and forecasting units, construction of fishing harbour, fish landing centres with drying yard, net mending hall, fish auction hall, fish market etc.
- Construction of godowns and warehouse for paddy, oilseeds, pulses, groundnut and gingelly, cold storage chains to store vegetables, fruits, flowers, dairy, poultry & fishery products.
- Construction of Rural Haats.
- Establishing Start-Up hubs in potential rural areas with necessary infrastructure like building, workshop sheds, computer labs etc., for promoting new Information Technology entrepreneurs in agriculture and allied activities. Work space in these hubs may be provided by charging minimal amount from the occupiers or waiving the charges for certain period of time till the enterprise is stabilised.
- Establishment of food processing training / model processing centres/ common service centres with grinding, labelling & packing facility, solar dryer or powder making units. Establishing Food Parks to promote more food processing units.
- State Industrial Development Corporation (SIDCO) may set up of Industrial Parks for MSME and may avail assistance under NIDA.

## Chapter VI

### Policy Initiatives of the Government of Tamil Nadu- Budget 2022-23

#### 6.1 Policy Initiatives - Government of India

##### 6.1.1 Union Budget of India- 2022-23

##### Agriculture and Food Processing

- The year 2023 has been announced as the 'International Year of Millets'. Support will be provided for post-harvest value addition, enhancing domestic consumption, and for branding millet products nationally and internationally.
- To reduce the dependence on import of oilseeds, a rationalized and comprehensive scheme to increase domestic production of oilseeds will be implemented.
- For delivery of digital and hi-tech services to farmers with involvement of public sector research and extension institutions along with private agri-tech players and stakeholders of agri-value chain, a scheme in PPP mode will be launched.
- Chemical-free Natural Farming will be promoted throughout the country, with a focus on farmers' lands in 5-km wide corridors along river Ganga, at the first stage.
- Use of 'Kisan Drones' will be promoted for crop assessment, digitization of land records, spraying of insecticides, and nutrients.
- A fund with blended capital, raised under the co-investment model, will be facilitated through NABARD to finance startups for agriculture & rural enterprise, relevant for farm produce value chain. The activities for these startups will include, inter alia, support for FPOs, machinery for farmers on rental basis at farm level, and technology including IT-based support.
- Implementation of the Ken-Betwa Link Project with an estimated cost of ₹44,605 crore to provide irrigation benefits to 9.08 lakh hectare of farmers' lands, drinking water supply for 62 lakh people, 103 MW of Hydro, and 27 MW of solar power will be taken up.

##### MSME

- Udyam, e-Shram, NCS, and ASEEM portals will be interlinked for credit facilitation, skilling, and recruitment with an aim to further formalize the economy and enhance entrepreneurial opportunities for all.
- Emergency Credit Line Guarantee Scheme (ECLGS) will be extended up to March 2023 and its guarantee cover will be expanded by ₹ 50,000 crore to total cover of ₹ 5 lakh crore, with the additional amount being earmarked exclusively for the hospitality and related enterprises.
- Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) scheme will be revamped with required infusion of funds. This will facilitate additional credit of ₹2 lakh crore for Micro and Small Enterprises and expand employment opportunities.
- Raising and Accelerating MSME Performance (RAMP) programme with an outlay of ₹6,000 crore over 5 years will be rolled out. This will help the MSME sector become more resilient, competitive and efficient.

##### Skill Development

- Digital Ecosystem for Skilling and Livelihood (DESH-Stack) e-portal will be launched to empower citizens to skill, reskill or upskill through on-line training.
- Startups will be promoted to facilitate 'Drone Shakti' through varied applications and for Drone-As-A-Service (DrAAS). In select ITIs, in all states, the required courses for skilling, will be started.



### **Inclusive Welfare Focus**

- A new scheme, Prime Minister's Development Initiative for North-East (PM-DevINE), will be implemented through the North-Eastern Council to fund infrastructure, in the spirit of PM Gati Shakti, and social development projects based on felt needs of the North-East.
- Border villages with sparse population, limited connectivity and infrastructure will be covered under the new Vibrant Villages Programme for construction of village infrastructure, housing, tourist centres, road connectivity, provisioning of decentralized renewable energy, direct to home access for Doordarshan and educational channels, and support for livelihood generation, etc.
- To mark 75 years of our independence, it is proposed to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks.

### **Productivity enhancement and Investment**

- Launching of Ease of Doing Business 2.0 and Ease of Living
- Expanding scope of Green Clearance portal PARIVESH
- Unique Land Parcel Identification Number for IT based management of land records

### **Sunrise opportunities and climate action**

- Introducing Supportive policies, light-touch regulations, facilitative actions to build domestic capacities, and promotion of research & development in the field of Sunrise sector such as Artificial Intelligence, Geospatial Systems and Drones, Semiconductor and its eco-system, Space Economy, Genomics and Pharmaceuticals, Green Energy, and Clean Mobility Systems Opportunities, Energy Transition, and Climate Action, etc.
- Prioritizing transition to Carbon Neutral Economy, augmenting solar power generation to be given utmost importance.

### **Financing Public Investment**

- Issue of sovereign Green Bonds for mobilizing resources for green infrastructure
- Promotion of thematic funds for blended finance for encouraging important sunrise sectors such as Climate Action, Deep-Tech, Digital Economy, Pharma and Agri-Tech, enhancing financial viability of projects including PPP, with technical and knowledge assistance from multi-lateral agencies.
- Introduction of Digital Rupee by RBI starting 2022-23.

#### **6.1.2 Strengthening of Co-operative Sector**

A Co-operative is defined as 'an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise'.

A Co-operative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community.

Co-operative enterprises help their members to collectively solve shared socio-economic problems. They strengthen bargaining powers of their members, help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

**Table 6.1 Sector-wise/ Activity-wise distribution of Co-operatives**

Sr. No	Type	Number of Societies
A	<b>Non Credit Co-operative Societies</b>	
1	AH Sector (Milk/Fishery/ Poultry etc.)	185660
2	Consumer Stores	25207
3	Housing Societies	134798
4	Weavers	11521
5	Marketing	8875
6	Labour Societies	46692
7	Industrial Societies	19385
8	Agro Processing and Sugar	5872
9	All others	301572
	<b>Total</b>	<b>739582</b>
B	<b>Credit Co-operative Societies</b>	
10	Primary Agriculture Credit Societies	93978
C	<b>Multi State Co-operative Societies (MSCs)</b>	
11	MSCs	1469

(Source: NCUI 2018)

In addition, there are about 2,705 District Level Federations, 390 State Level Federations and 20 National Level Federations in the country.

Govt. of India has set up a separate Ministry for Cooperation on 06 July 2021, which will provide a separate administrative legal and policy framework for strengthening the Co-operative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing business' for co-operatives and enable development of Multi-State Co-operatives (MSCs). In the words of the Hon'ble Prime Minister, "The Co-operative movement is such a model which can provide a successful alternative to socialism and capitalism"

In this direction, the Ministry of Cooperation (MoC) has, in consultation, coordination and partnership with State Governments, NABARD, National Level Federations, Training establishments at State and National level and other stakeholders, initiated work on five major fronts:

**a. Co-operative Credit Guarantee Fund:** This is a new scheme being created for providing credit guarantee on loans of Primary Agriculture Co-operative Societies and other primary Co-operative societies.

**b. Co-operative Education:** This scheme aims at introduction of Co-operative education as a course curriculum and also as independent degree / diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

**c. Co-operative Training:** This scheme aims at revamping strengthening existing Co-operative training structure in the country and modernize the training methods through a revamped scheme.

**d. Computerization of Primary Agriculture Co-operative Societies:** This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS

**e. Sahkar se Samriddhi:** This scheme is an umbrella scheme with a number of sub-components as mentioned below with the aim of all round development of cooperatives in the country by providing them necessary support in terms of finance, technology and infrastructure and transform them into successful economic entities: (a) Recapitalization of PACS; (b) Seed money for new PACS; (c) Revival of defunct PACS; (d) Transformation of PACS

into multi-role cooperatives on the lines of FPOs; (e) Assistance to Co-operative societies in branding, marketing and trade; (f) Capital subsidy for creation of basic infrastructure. All these initiatives will create immense business potential for the Cooperatives from grassroots upward in times to come.

### 6.1.3 Enhancing Credit Flow: Credit Guarantee Schemes

Credit Guarantees are risk sharing instruments for lenders and are aimed to improve flow of credit in borrowers' segment which are normally perceived to be risky by lenders. For the promotion of Agriculture and Allied Sector, GoI has announced two Credit Guarantee Schemes which are being managed by NABSanrakshan Trustee Private Limited, a wholly owned subsidiary of NABARD.

**Table 6.2 Details of Credit Guarantee Scheme**

Item	Credit Guarantee Scheme for FPOs	Credit Guarantee Scheme for Animal Husbandry and Dairying
<b>Guarantee Cover</b>	85% of the sanctioned amount max. ₹1.5 cr	25% of the Credit Facility
<b>Annual Guarantee Fee</b>	Upto 0.85% of sanctioned amount	1.0% of the sanctioned amount
<b>Eligible Lending Institutions</b>	Scheduled Commercial Banks, Co-operative Banks NEDFI, NABKISAN, etc.	Scheduled Banks
<b>Eligible Borrower</b>	FPOs (Agri based)	FPO, Pvt Company, Sec. 8 Company, Individual Entrepreneur, MSME, etc.

## 6.2 Policy Initiatives – Reserve Bank of India

The following important initiatives have been taken by the RBI in Agriculture and Rural Sector:

- Master circular on Lead Bank Scheme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India on Lead Bank Scheme up to March 31, 2022, was issued vide circular FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated 01 April 2022. It reemphasizes the focus of the Lead Bank scheme to inclusive growth and financial inclusion.
- Master circular on SHG- Bank Linkage Programme consolidating the relevant guidelines/ instructions issued by Reserve Bank of India up to March 31, 2022, was issued vide circular FIDD.CO.FID.BC.No.1/12.01.033/2022-23 dated 01 April 2022. As per the circular, utmost priority should be given by banks in lending to SHGs and the same should also form an integral part of the bank's corporate credit plan.
- Kisan Credit Card Scheme - Eligibility criteria for farmers engaged in fisheries/ aquaculture**

RBI has issued modified instructions to all Commercial Banks including Small Finance Banks and excluding Regional Rural Banks, with regard to the eligibility criteria for inland fisheries and aquaculture. As per the modified instructions, the beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorisation/certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. The detailed instructions were issued by RBI vide circular FIDD.CO.FSD.BC.No.6/05.05.010/2022-23 dated 18 May 2022.

iv. **Lending by Commercial Banks to NBFCs and Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on-lending to priority sector**

To ensure continuation of the synergies that have been developed between banks and NBFCs in delivering credit to the specified priority sector, RBI issued instructions to all Scheduled Commercial Banks including Small Finance Banks that Bank credit to NBFCs (including HFCs) for on-lending will be allowed up to an overall limit of 5 percent of an individual bank's total priority sector lending in case of commercial banks. In case of SFBs, credit to NBFC-MFIs and other MFIs (Societies, Trusts, etc.) which are members of RBI recognized 'Self-Regulatory Organisation' of the sector, will be allowed up to an overall limit of 10 percent of an individual bank's total priority sector lending. These limits shall be computed by averaging across four quarters of the financial year, to determine adherence to the prescribed cap.

SFBs are allowed to lend to registered NBFC-MFIs and other MFIs which have a 'gross loan portfolio' (GLP) of up to ₹500 crore as on March 31 of the previous financial year, for the purpose of on-lending to priority sector. In case the GLP of the NBFC-MFIs/other MFIs exceeds the stipulated limit at a later date, all priority sector loans created prior to exceeding the GLP limit will continue to be classified by the SFBs as PSL till repayment/maturity, whichever is earlier. The detailed instructions were issued by RBI vide circular FIDD.CO.Plan.BC.No.5/04.09.01/2022-23 dated 13 May 2022.

v. **Modified Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22**

Modified instructions on Interest Subvention Scheme for Short Term Loans for Agriculture and Allied Activities availed through Kisan Credit Card (KCC) during the financial year 2021-22 were issued by RBI to all Public Sector Banks, Private Sector banks and Small Finance Banks to extend the benefit of Interest Subvention vide circular FIDD.CO.FSD.BC.No.3/05.02.001/2022-23 dated 28 April 2022. As per the scheme, banks to submit their additional claim pertaining to the disbursement made during the year 2021-22 which is (i) not included in the claim as on 31 March 2022; and (ii) repaid promptly during 2022-23, latest by 30 June 2023.

### **6.3 Policy Initiatives – NABARD**

#### **6.3.1 Long-Term Refinance**

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the Co-operative banks and RRBs out of Long Term Rural Credit Fund, at a reasonable rate of interest. An amount of ₹1, 20,000.00 crore was allocated for the year 2021-22.

#### **6.3.2 Short-Term Refinance**

NABARD provides Short Term refinance to Cooperatives & RRBs for their crop loan lending. The allocation for the year 2021-22 was ₹1,20,727.66 crore.

#### **6.3.3 Other Initiatives**

(i) Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Co-operative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages investment in viable projects relating to post harvest management infrastructure and community farming assets.

#### **(ii) Special Liquidity Facility-2**

NABARD, under Atmanirbhar Bharat Abhiyan, disbursed ₹ 24,399.43 crore to Co-operative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, ₹15053.30 crore was disbursed to Co-operative Banks, ₹ 7746.13 crore to RRBs for the purpose of ASAO and ST-Others and ₹ 1600 crore to SCARDBs & NBFCs/NBFC-MFIs. Under Additional Special Liquidity Facility (ASLF) an amount of ₹

150.00 crore was disbursed during the year 2021-22 to NBFCs/NBFC-MFIs with asset size of less than ₹500.00 crore.

**(iii)** To improve the flow of credit to priority sector by banks 25% of the corpus of the STRRB Fund and LTRCF, allocated for the RRBs in the credit starved districts.

**(iv)** Extension of both the Short Term and Long Term refinance to all RRBs, based on internal Risk Rating category of NABARD viz. NBD1 to NBD7.

**(v)** NABARD has devised a new scheme for providing repayable financial assistance to State Governments for share capital contribution to RRBs under Section 38 read with section 39 of the NABARD Act, 1981 to facilitate release of proportionate share of the State Govt. to RRBs and to ensure uninterrupted credit flow to rural sector.

**(vi)** Keeping in view the requirements of Cooperatives and RRBs under Short Term Refinance Scheme under ST(SAO) and ST(Others), NABARD has issued guidelines for the State Cooperatives and RRBs, wherein the banks have the option of choosing between fixed and floating rates for short term refinance sanction availed under ST(SAO) and ST(Others) limits.

#### **6.3.4 Government Sponsored Programmes with Bank Credit**

- Department of Food and Public Distribution (DFPD), Government of India has notified the "Scheme for extending financial assistance to project proponents for enhancement of their ethanol distillation capacity or to set up distilleries for producing 1st Generation (1G) ethanol from feed stocks such as cereals (rice, wheat, barley, corn & sorghum), sugarcane, sugar beet, etc." NABARD has been appointed as the Nodal Bank for interacting with DFPD and managing interest subvention under the Scheme. The operational guidelines have been issued to Co-operative Banks, RRBs, NCDC, PSBs, Commercial Banks, etc. for implementation of the scheme.
- Administrative approval conveying continuation of the following subsidy schemes for 2021-2022 (till 30 September 2022) has been received from the GoI :
- Agri Clinics and Agri Business Centres (ACABC)
- Agri Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

#### **6.3.5 Rural Infrastructure Development Fund (RIDF)**

- The corpus under Rural Infrastructure Development Fund (RIDF) was ₹ 40,000 crores during FY 2021-22.
- During 2021-22, the total sanctions were to the tune of ₹ 46,072.70 crore and disbursements were to the extent of ₹ 33,883.18 crore to various State/UTs.
- Based on the requests received from State Governments, two new activities viz. Road Over Bridges on railway crossings and Ropeway were added in the list of eligible activities under RIDF.

#### **Other Important Funds**

##### **i. Long Term Irrigation Fund (LTIF)**

Under LTIF, NABARD has sanctioned a loan amount to the tune of ₹800.78 crore and ₹3196.97 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and disbursed under LTIF stood at ₹85,127.38 crore and ₹55,676.68 crore, respectively.

##### **ii. Micro irrigation Fund (MIF)**

Under MIF, an amount of ₹256.25 crore was released during 2021-22. As on 31 March 2022, the cumulative loan sanctioned and released stood at ₹ 3970.17 crore and ₹2083.72 crore, respectively. The sanctions made by NABARD till date under MIF envisages expansion of micro irrigation coverage by an area of 12.83 lakh Ha. Total area of 4.23 lakh Ha has been covered by the States up to 31 March 2021. (Source: MoA&FW, GoI)



### iii. Pradhan Mantri Awas Yojana-Grameen (PMAY-G)

As on 31 March 2022, the cumulative loan sanctioned and released under PMAY-G stood at ₹61,975.00 crore and ₹48,819.03 crore, respectively. This has facilitated construction of 1.77 crore houses as on 31 March 2022 (*Source-MoRD, GoI website*).

#### 6.3.6 Micro Credit Intervention

##### 1. Committee to review the SHG-BLP grading norms for credit linkage

In order to bring about uniformity in SHG grading norms, a Committee was set up to review the existing sets of SHG grading norms for credit linkage and suggest revised norms for fresh credit linkage and repeat linkage of SHGs. The Committee recommended (a) adoption of NRLM norms universally for SHGs; (b) review of grading norms after six months of operation of the National Loan Portal for inclusion of additional parameters by NRLM; (c) RBI to review their guidelines on credit reporting to Credit Information Companies (CICs); (d) development of common technology platform for the banks for collection of the SHG member level data to ensure uniformity; and (e) use of Central KYC Registry for capturing the KYC details of members of SHGs for reporting to CICs.

##### 2. Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 lakh

Credit Guarantee Fund for Micro Units (CGFMU) is the Trust Fund set up by Government of India, managed by NCGTC as a Trustee, with the purpose of guaranteeing payment against default in Micro Loans extended to eligible borrowers by Banks/ NBFCs/ MFIs/ Other Financial Intermediaries. Consequent to the amendment in the CGFMU scheme, the collateral free loans to SHGs under DAY-NRLM were enhanced from ₹ 10 lakh to ₹20 lakh and categorised as under.

- i. Loans up to ₹ 10 lakh -No collateral and no margin to be charged
- ii. Loans above ₹ 10 lakh and up to ₹ 20 lakh - No collateral and no lien to be marked against savings bank accounts of SHGs.

However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹ 10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

#### 6.3.7. Financial Inclusion

- **Positive Pay System:** In order to enhance the safety of cheque based transactions of ₹50,000/- and above, the new scheme with maximum support of ₹ 5.00 lakh for implementation of Positive Pay System (PPS) by Rural Co-operative Banks (RCBs) has been introduced under FIF in September 2021. This enables an additional security layer to the cheque clearing process. As on 31 March 2022, out of 384 banks, more than 100 banks have already availed sanction under FIF for the scheme and during the year 2021-22 an amount of ₹520.71 lakh has been sanctioned and ₹241.03 lakh is disbursed under the scheme.
- A scheme under FIF for implementation of Green PIN facility at ATMs and/or micro ATMs for RuPay Kisan Card activation was launched under which maximum ₹4.00 lakh one-time implementation and application development cost for enabling Green PIN facility is reimbursed. In order to bring digital financial literacy in the remote areas and to give further thrust to effective financial inclusion, the scheme for providing support for mobile vans was modified to support a maximum of five demo vans per district on a select basis. This has greatly helped in delivering banking services during the pandemic.
- Scaling up of the Centre for Financial Literacy (CFL) Project was launched in 2021-22. The pilot project of RBI being implemented in 80 blocks of the country is now up scaled to 200 CFLs. The scaled up project envisages that one CFL will cater to 3 blocks.
- A scheme under FIF for supporting on boarding to Bharat Bill Payment System (BBPS) is granted to encourage banks to provide facility of online utility payment services to their

customers to enable rural customers to experience the benefits of online bill payments. Maximum ₹2.00 lakh one time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU) is reimbursed under the scheme.

- Support extended to RCBs in addition to CBs and RRBs for opening Kiosk outlets in unbanked villages of North Eastern States in order to augment the banking outlets through BCs for providing comprehensive financial services in unbanked villages with population less than 500.

### **6.3.8. Farm Sector Development – Important Initiatives**

#### **Sustainable livelihood & NRM- Watershed and Tribal development Project**

- JIVA: An agro ecological transformation programme, aimed at achieving long-term sustainability of interventions made in the completed NRM projects and promotion of sustainable farming was launched.
- Indo-German Technical Cooperation Project on Capacity enhancement for Sustainable Agriculture and Sustainable Aquaculture (C-SASA) was signed during the FY 2021-22.
- Nationwide exercise of Geo tagging of Wadis was initiated.

#### **FPO Promotion**

- NABARD, in collaboration with GiZ, developed a mobile application for conduct of baseline survey of FPOs and an automated rating tool for FPOs (FPO Manak tool).
- BIRD, Lucknow as the Nodal Training Institute for Central Sector Scheme of 10,000 FPOs developed five Basic training modules and eight advanced training modules for FPOs and other stakeholders.
- 417 FPOs were promoted under Central Sector Scheme on 10,000 FPOs during 2021-22. With this, the Cumulative number of FPOs promoted is 1096, of which 774 are registered.

#### **IOT and ICT Interventions**

- Deployment of IOT systems in the watershed for delivering advisories on improved agricultural practices (Himachal Pradesh).
- End-to-End ICT and IOT based solutions for farmers (Gujarat & Jharkhand)
- IOT based Soil & Weather Stations through Farmers Producer Company (Tamil Nadu).
- Application of IOT and Machine Learning for cultivation of Chillies (Telangana).
- Development of drone-based package of practices in direct seeded rice (Telangana) and demonstration of spraying pesticides and foliar application of nutrients using Drone (Tamil Nadu).
- Implementation of IOT in vegetable cultivation (Uttar Pradesh).
- Pilot project on encouraging rural youth in agriculture for agri-entrepreneurship development sanctioned in Rajasthan and Jharkhand.
- Agriculture Export Facilitation Centre (AEFC) to function as a 'One Stop Centre' for agri export services and capacity building of farmers in traceability, Good Agriculture Practices, etc. in Maharashtra (various export commodities) and Rajasthan (spices) was set up.

#### **Climate Action**

- Under climate change initiatives, NABARD has released an amount of ₹97.30 crore under various funding mechanisms viz. Adaptation Fund (AF), Green Climate Fund (GCF) and National Adaptation Fund for Climate Change (NAFCC).

### **6.3.9 Off Farm Sector Initiatives**

- A total of 58 OFPOs, covering around 18,000 beneficiaries have been supported with grant assistance of ₹28.93 crore across 24 states. Of these, 45 OFPOs have been registered under Companies Act while 5 have been registered under the Societies Act and are undertaking business activities of aggregation, marketing and input distribution. Of the 58 OFPOs, 16 OFPOs are all-women OFPOs and are expected to empower 10,000 women weavers and artisans directly.

- Relaxations in norms for skill training providers in the NER, LWE affected states and islands.
- NABARD is the Connect Centre for Stand Up India Scheme for organizing pre and post disbursement handholding events at district level, to share best practices, review the programme, problem solving and guiding the potential borrowers.
- New scheme to support off-farm sector development projects in DPR Mode has been formulated to provide more flexibility to development project partners in designing and implementing projects cater to the vast off-farm sector development landscape that is differentiated by region, material, product, artisan, and a whole host of other factors.
- A scheme to extend assistance for formation and nurturing of mini-OFPOs comprising of less than 200 members was introduced to achieve wider regional spread particularly in North Eastern states, hilly and difficult areas, bring in sustainable development for the unreached and excluded sections, help reduce distress migration of artisans, increase incomes of the artisans, provide a market for products, help revive dying arts, crafts and weaves etc.
- 'Stall in Mall' scheme has been introduced to provide support for hiring and/ or setting up of temporary stalls for a period of between one to three months in a year in reputed malls, stores, market complexes, reputed hotels, and prominent premises (Govt. or private), places with good footfall.

### **6.3.10 Agriculture Credit Target during 2022-23**

For the FY 2021-22, the ground level agricultural credit achievement was ₹17.10 lakh crore, as against the target of ₹16.50 lakh crore.

Agriculture credit target for the year 2022-23 has been fixed at ₹18.50 lakh crore. In order to provide special focus to allied activities, separate sub targets of ₹ 37,800 crore for working capital and ₹ 88,200 crore for term loan towards allied activities under GLC targets have been fixed.

## **6.4 Policy Initiatives - Government of Tamil Nadu**

### **6.4.1 Recent Developments/ Initiatives, if any, taken by State Government in strengthening of outreach and activities of Co-operatives**

As a measure to empower the Co-operatives, the State Government has advised that 3189620 new members in differently abled, widow/ destitute widow, farmers and street vendor's categories are admitted to the co-operatives. Further, loans were issued to 235009 members to the tune of ₹ 1140.46 crore.

### **6.4.2 Tamil Nadu Agriculture Budget 2022-23**

For the second successive year, an exclusive Agriculture Budget 2022-23 for the State of Tamil Nadu was presented on 19 March 2022 keeping in line the Government's priority for the Agriculture sector. Focus of the Agriculture Budget 2022-23 is on crop diversification, flood protection, water conservation and farmer welfare Schemes. The Agriculture Budget has allocated ₹33,007 crore for the year 2022-23 as against ₹32,775 crore for the year 2021-22. The major highlights of the budget are as under:

#### **Agriculture**

- The State has allocated 6.5% of its total expenditure towards agriculture and allied activities, which is higher than the average allocation for agriculture by all states (6.2%). for development of - village Panchayats under the "Kalaigarnar All Village Integrated Agriculture Development Programme"- a holistic programme for development of all village panchayats, Dry Land Development Mission, procurement of certified seeds, Agro forestry, Millets, Pulses, integrated Farming System (IFS) for Sustainable Income, Digital Agriculture: 1330 Micro Agro-climatic zones to formulate new profitable crop plan, SMS advisories for monitoring the Pest and

Disease infestation in crops, seven Farmers Training Centres (FTC) for the usage of drones, “Internet of Things”, Remote Sensing technology, etc.

- Agricultural Machinery Custom Hiring Centres will be established at block and village levels through Farmers, Entrepreneurs, Registered Farmers Societies and Farmer Producer Organizations (FPOs). This includes Sugarcane based Hi-tech machinery and drones
- Chief Minister’s Scheme of Solar Powered Pump-sets: 3,000 Standalone Solar Powered Pumping Systems up to a capacity of 10 HP will be installed with 70 percent subsidy assistance at an outlay of ₹65.34 crore under Union / State Government fund
- Desilting of ‘C’ and ‘D’ channels in Delta Districts: Desilting a length of 1,580 kilometre in Cauvery and Vennar sub basins of ₹5 crore to benefit two lakh acres of agricultural land.
- Provision of Mobile Phone Operated Automatic Pump-set Controller: 50 percent subsidy assistance upto a maximum of ₹5,000 per unit at a total cost of ₹1.5 crore under Union/State Government funds

### **Energy**

₹ 5,157 crore allocated for providing free electricity to farmers.

### **Water Resources**

80 crore allocated for check dams, construction of canals, rehabilitation of canals, renovation of lakes, *anicut*s and construction of rainwater harvesting structure

### **Horticulture and Plantation /Sericulture-**

- Promotion of micro irrigation on cluster based approach in 2, 50,000 acre at an outlay of ₹ 960 crore. 100% subsidy for Small and Marginal Farmers and 75% subsidy for other farmers
- Tamil Nadu Organic Farming Mission: Two clusters in each district with a cluster size of 50 ha.- Rs.30 crore with Union and State Government funds.
- Promotion of Crop diversification programme: 20,000 acres at an outlay of ₹16 crore under Union and State Government funds.
- Special vegetable area expansion programme: to increase the arrivals in Uzhavar Sandhai by 6,250 acres through distribution of seeds, protrait seedlings and inputs with a financial outlay of ₹5 crore with State Government fund.
- Focus on cultivation of Ginger and Turmeric: Area of 6,250 acre at an outlay of ₹3 crore.
- Special focus on Garlic cultivation at Kalrayan Hills, Kolli Hills and other potential places: 1,250 acres with an outlay of ₹1 crore to extend an assistance of ₹8,000 per acre.
- ₹2 crore allocated with a subsidy of ₹8,000 per acre covering an area of 2,500 acres for revival of Traditional Varieties in Horticulture Crops.
- Promotion of off-season Tomato cultivation to regulate Price fluctuations: Area of 5,000 acres by providing incentive or inputs at the rate of ₹8,000/- per acre with a total outlay of ₹4 crore under Union and State Government funds.
- Palmyrah Development Mission: To promote palmyrah value added products, 75 per cent subsidy will be provided for palm climbers, implements and value addition unit for making palm jaggery, palm candy. Training on palm jaggery production will be imparted and equipment will be provided to 250 farmers. 100 women will be properly trained and encouraged to make palm leaf handicrafts
- Creation of Germplasm for Spices in State Horticulture Farms at ₹1 crore
- To take up tree Mulberry cultivation in 625 acre and support construction of 500 vermi-compost units at an outlay of ₹1 crore under the Rainfed Area Development component of National Mission for Sustainable Agriculture

### **Animal Husbandry**

- Integrated Fodder Development Mission: ₹42 lakh allocated to develop milk producers as “Fodder entrepreneurs”. An assistance of ₹10.50 lakh to be provided as back ended subsidy to entrepreneurs for Silage bale making unit on commercial lines with a production capacity of 3,000 MT per annum
- Earmarking an amount of ₹ 60 lakh for cultivation of Green Fodder in 2,000 acres as intercrop in orchards and to overcome the shortage of fodder

**Fisheries - Fishermen Welfare –**

- Seed production facilities, seed rearing facilities will be set up at a total cost of ₹5 crore to protect the Indigenous Fish Culture.
- Inland fisheries development schemes: Establishment of new freshwater finfish hatcheries, construction of new fish seed rearing ponds, construction of new grow out fish ponds, input subsidy for fresh water aquaculture and Bio-floc technology for fish culture at a cost of ₹21.65 crore under Pradhan Mantri Matsya Sampada Yojana (PMMSY).
- Tamil Nadu Irrigated Agriculture Modernization Project: Inland fisheries developmental activities such as establishment of fish seed rearing centre at Okkur village in Nagapattinam district, fish culture in modular tanks and establishment of modern fish kiosks will be implemented to improve the livelihood of fish farmers of the state at a total cost of ₹4.60 crore.
- Modernization of 10 Government Fish farms viz., Veedur, Nallikottai, Manimuthar, Thirukampuliyar, Asoor, Pilavakal, Chittar, Bhavanisagar Old farm, Hogenakkal and Vembakkottai will be taken up at a total cost of ₹34.40 crore to increase the fish seed production in the state.

**Agricultural Marketing & Agri-Business –**

- ₹15 crore earmarked for renovation of Uzhavar Sandhais.
- Establishment of four new Uzhavar Sandhais in the districts of Dharmapuri, Nagapattinam, Vellore and Tirupattur at a total cost of ₹10 crore.
- Establishment of Village Level Value Addition and Marketing Centres with an amount of ₹95 crore from NABARD in 38 villages.
- ₹36 crore allocated for Creation of infrastructure facilities in 6 Regulated Markets through NABARD.
- Agricultural Market Intelligence cum Farmers Advisory Centres to be set up with ₹16.50 crore.
- Establishment of Pesticide Residual Laboratories to analyse the Residual level for Agricultural Exports: ₹15 crore sourced from Union and State Governments.
- Establishment of Mini Incubation Centres with an amount of ₹60 lakh each with a total outlay of ₹3 crore to 5 FPOs.
- Establishment of Vegetable Whole Sale Market Complex through PPP mode.
- Use of drones in precise application of agricultural inputs in Farmers field - “Kisan Drone” Scheme: 60 drones will be purchased at a cost of ₹10.32 crore during 2022-23.
- Participatory Guarantee System (PGS) will be introduced to facilitate marketing of the organic produce at the national level without incurring any certification fee.

**Roads and bridges:**

Tamil Nadu has allocated 5.4% of its total expenditure on roads and bridges, which is higher than the average allocation by all states (4.7%).

**MSMEs and Industry:**

- Establishment of designated Mega Food Parks with an amount of ₹ 381.38 crore through SIPCOT through NABARD
- Start-ups with commercially viable ideas will be funded with a grant of up to ₹10 lakh
- Development of various clusters of micro enterprise. Five Industrial Parks will be set up in Coimbatore, Tiruvallur, Perambalur, Vellore and Madurai to attract investment of ₹50,000 crore.
- A special fund of ₹100 crore will be set up to build public infrastructure for export. Regional start-up hubs to be set up in three districts.
- Direct government procurement of innovative manufactured products up to ₹50 lakh will be permitted to support the start-ups.
- Release of a new Footwear and Leather Industry Development Policy

**Environment and land:**

Tamil Nadu Green Climate Change fund will be set up to fund climate change initiatives. A Commission will be set up to recommend policy changes for the protection and augmentation of forest cover. A comprehensive policy on leasing of government land will be formulated.



### Others

- Mobile information centres will set up mobile information centres for migrant workers covering Kancheepuram, Tiruppur and Tiruvallur Districts in the first phase
- Tamil Nadu Finance Minister said that ₹2,169 crore has been allotted for solid waste management projects in the state.
- The Tamil Nadu government has allocated ₹3,000 crore as state contribution to avail Centre Sector Jal Jeevan Scheme.
- NABARD has prepared a detailed plan in its Potential Linked Credit Plan for the year 2022-2023 to provide a sum of ₹1,83,425 crore to agricultural credit. District wise target would be earmarked and the disbursement of credit to farmers will be monitored at State and district levels.

## 6.5 State Government Sponsored Programmes with Bank Credit

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

### 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 ₹10 lakh will be enhanced to ₹15 lakh and the eligible subsidy under the scheme will be enhanced from ₹1.25 lakh to ₹2.5 lakh. This will encourage thousands of budding entrepreneurs.

#### Objectives:

- 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.
- Preventing mass migration from rural areas to urban areas due to unemployment.
- To provide livelihood opportunities to the marginalized people in rural and urban areas.
- To facilitate provision of collateral free advances under Credit Guarantee Trust for Micro, Small Enterprises (CGTMSE) dovetailing under Unemployed Youth Employment Generation Programme.

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

*(Source and Reference: Govt. of Tamil Nadu Budget 2022-23 and Govt. of Tamil Nadu Agriculture Budget 2022-23)*

## Annexure I

### District wise and sub-sector wise PLP Projections for 2023-24

(₹ lakh)

Sr. No.	Particulars	Chennai	Ariyalur	Coimbatore	Cuddalore	Dharmapuri	Dindigul	Erode	Kancheepuram	Chengalpattu	Kanyakumari	Karur	Krishnagiri
		1	2	3	4	5	6	7	8	9	10	11	12
A	Crop Production, Maintenance and Marketing	0.00	269436.44	633412.00	580672.90	426790.50	490552.82	541809.46	128734.03	165745.75	436826.19	213952.85	415955.19
1	Water Resources	0.00	4531.78	11256.00	68602.27	13262.62	72660.00	19551.60	2747.70	5420.30	6698.68	6347.97	12712.78
2	Farm Mechanisation	0.00	3810.77	49378.00	78611.09	7776.16	48053.52	47047.54	6887.25	13431.41	11381.18	25132.64	18059.58
3	Plantation & Horticulture	0.00	3095.37	50252.00	29766.81	25156.22	39703.40	29958.98	8850.07	8937.30	26694.94	12705.49	33423.21
4	Forestry & Waste Land Development	0.00	1998.90	17473.00	2671.19	5937.75	8290.50	5344.50	1249.88	999.00	1263.80	386.25	580.31
5	AH - Dairy Development	0.00	25693.02	29413.00	44860.24	52060.95	46587.50	21379.45	64629.45	29020.48	19585.85	25570.82	55630.83
6	AH - Poultry Development	0.00	3717.50	61403.00	15583.85	10496.38	9261.00	22813.52	4000.90	22947.84	4035.51	4684.43	18019.50
7	Sheep/Goat/Piggery	0.00	8803.72	3518.00	14910.48	10993.91	14643.34	25969.52	1956.57	4578.66	5965.25	14230.14	22751.90
8	Fisheries	191281.25	1396.60	1881.00	33621.03	398.48	608.83	1911.60	1046.58	3876.12	61058.03	392.50	3512.44
9	Other Activities	0.00	252.60	504.00	1525.40	1128.80	2349.90	3571.00	329.60	772.24	457.60	2041.55	778.80
10	Integrated Farming	0.00	540.00	3892.00	539.00	413.76	0.00	1785.42	43.51	436.31	2187.00	279.07	972.00
B	Sub Total (1 to 10)	191281.25	53840.26	228969.98	290691.36	127625.03	242157.99	179333.13	91741.77	90419.66	139327.84	93770.86	166441.35
C	Farm Credit (A+B)	191281.25	323276.70	862381.98	871364.26	554415.53	732710.81	721142.59	220475.80	256165.41	576154.03	307723.71	582396.54
11	Construction of Storage and Marketing Infrastructure	0.00	3128.00	17252.00	11092.06	1005.00	28681.65	42011.25	3277.80	18519.70	105655.50	9726.30	19660.68
12	Land Development, Soil Conservation and Watershed Development	0.00	355.50	39597.00	10285.73	4733.94	64349.30	17193.39	3334.50	7386.75	5248.00	2342.48	16459.41
13	Others	0.00	1002.00	6617.00	4021.04	887.04	6481.50	5910.00	2876.40	7011.00	15835.50	3354.31	13560.50
D	Agriculture Infrastructure Total (11 to 13)	0.00	4485.50	63466.00	25398.83	6625.98	99512.45	65114.64	9488.70	32917.45	126739.00	15423.09	49680.59
14	Food & Agro Processing	228825.00	1525.44	54185.00	5658.15	7787.50	28779.75	71077.50	8782.56	21461.31	29098.74	20776.80	17141.00
15	Others	0.00	3702.00	15087.00	14319.50	1010.25	13095.00	48197.50	2398.00	17234.00	112825.52	17038.50	11094.50
E	Ancillary Activities Total (14 to 15)	228825.00	5227.44	69272.00	19977.65	8797.75	41865.75	119275.00	11180.56	38695.31	141924.26	37815.30	28235.50
F	Agriculture Total (C+D+E)	420106.25	332989.64	995119.98	916740.74	569839.26	874089.01	905532.23	241145.06	327778.17	844817.29	360962.10	660312.63
16	MSME Working Capital	1694000.00	4420.00	563215.00	50060.00	39562.50	54956.00	465818.96	34348.52	142500.00	33800.00	36985.57	135000.00
17	MSME Investment Credit	6776000.00	22104.00	845242.00	84346.87	48825.00	105939.25	114235.50	83000.00	87303.79	178240.00	212609.57	92418.75
G	MSME Total (16 to 17)	8470000.00	26524.00	1408457.00	134406.87	88387.50	160895.25	580054.46	117348.52	229803.79	212040.00	249595.14	227418.75
H	Export Credit	900000.00	1080.00	45000.00	33650.00	592.50	10272.00	35625.00	2970.00	20000.00	160000.00	7762.50	10900.00
I	Education	937887.50	3990.00	136800.00	27928.95	10593.75	26577.00	40668.75	16800.00	53460.00	40500.00	13428.00	11191.50
J	Housing Loan	2062500.00	4999.50	306000.00	49229.80	15892.50	77166.00	101100.00	6800.00	135900.00	81000.00	63351.45	15480.00
K	Renewable Energy	6256.80	645.00	6660.72	22484.80	2203.50	7348.55	7592.75	635.35	2593.44	20861.46	1638.57	5624.28
L	Social Infrastructure with Bank Credit	35068.13	2496.00	78942.00	8276.49	759.65	23752.50	7822.50	35744.00	66892.50	36450.00	21040.25	3825.00
M	Informal Credit Delivery System - SHG, JLG etc.	106491.00	35251.25	35532.00	51380.00	68200.00	52000.00	97687.50	41056.00	52000.00	159000.00	15049.00	58140.00
N	Total (H to M)	4048203.43	48461.75	608934.72	192950.04	98241.90	197116.05	296796.50	104005.35	330845.94	497811.46	122269.77	105160.78
O	Grand Total (F+G+N)	12938309.68	407975.39	3012511.70	1244097.65	756468.66	1232100.31	1782383.19	462498.93	888427.90	1554668.75	732827.01	992892.16

## Annexure I

### District wise and sub-sector wise PLP Projections for 2023-24

(₹ lakh)

Sr. No.	Particulars	Madurai	Nagapattinam	Mayiladuturai	Namakkal	Nilgiris	Perambalur	Pudukkottai	Ramanathapuram	Salem	Kallakurichi	Sivagangai	Tirunvelveli	Tenkasi
		13	14	15	16	17	18	19	20	21	22	23	24	25
A	Crop Production, Maintenance and Marketing	546381.79	172705.87	181559.19	496195.02	206737.73	291141.35	430633.07	227951.03	639490.13	231083.97	432618.37	278749.05	248503.00
1	Water Resources	28157.26	1757.20	2467.15	12598.39	5478.50	27731.01	15626.11	7953.56	12844.50	11723.44	14943.50	20750.50	16090.00
2	Farm Mechanisation	62537.89	5285.85	8380.12	22235.00	5736.24	4403.09	31708.88	4260.87	24889.95	19680.66	45092.14	20704.80	23209.27
3	Plantation & Horticulture	40626.40	3609.96	3929.97	16096.08	49911.30	1848.45	16992.30	6515.93	25265.85	16480.87	21447.13	30361.52	28589.21
4	Forestry & Waste Land Development	9113.35	1050.66	867.27	575.70	968.94	1511.64	1239.88	3977.00	2805.01	7049.75	9157.10	2494.61	483.60
5	AH - Dairy Development	61967.76	21589.68	27728.63	21988.06	7369.79	21831.01	32146.03	35239.78	98597.87	26930.38	42580.94	35203.37	17217.92
6	AH - Poultry Development	9523.62	3671.64	2198.80	43509.04	311.85	2291.00	8667.08	9032.54	33257.42	8004.80	5312.30	9516.59	5495.60
7	Sheep/Goat/Piggery	12277.38	9571.93	5414.63	5881.68	576.24	4889.02	13214.50	11677.50	24917.50	3621.00	14397.49	6095.09	3536.62
8	Fisheries	3595.20	9949.42	24496.14	508.45	81.29	872.68	3145.59	29408.85	285.37	1283.75	366.49	3905.07	235.54
9	Other Activities	2356.60	438.00	518.00	266.96	810.00	328.00	1204.55	502.50	939.00	803.00	1480.00	631.85	1993.50
10	Integrated Farming	1185.30	540.00	495.00	148.50	53.06	360.00	452.59	479.01	1174.97	320.40	313.31	4725.00	2262.50
B	Sub Total (1 to 10)	231340.76	57464.34	76495.71	123807.86	71297.21	66065.90	124397.51	109047.54	224977.44	95898.05	155090.40	134388.40	99213.76
C	Farm Credit (A+B)	777722.55	230170.21	258054.90	620002.88	278034.94	357207.25	555030.58	336908.57	861467.56	326982.02	587708.77	413137.45	347716.76
11	Construction of Storage and Marketing Infrastructure	26937.00	11475.00	12680.00	2737.80	1580.58	7152.00	1255.50	3555.00	15934.50	30121.50	47250.00	48445.50	6858.75
12	Land Development, Soil Conservation and Watershed Development	35187.00	1122.75	812.50	1449.00	3916.36	1341.00	320.25	8123.80	20008.80	11603.51	5155.00	16254.50	16363.00
13	Others	5595.38	894.00	980.00	7347.60	4792.80	610.00	226.20	2073.25	3765.90	2150.40	8904.60	3262.35	3035.10
D	Agriculture Infrastructure Total (11 to 13)	67719.38	13491.75	14472.50	11534.40	10289.74	9103.00	1801.95	13752.05	39709.20	43875.41	61309.60	67962.35	26256.85
14	Food & Agro Processing	88157.25	773.95	729.02	3796.05	16995.96	1780.80	11109.93	16242.75	6518.19	11260.29	10659.04	69300.00	14575.00
15	Others	2216.25	910.00	705.00	9894.50	1872.00	10200.00	1217.60	6472.50	13873.00	6825.40	7677.00	3083.40	2124.00
E	Andillary Activities Total (14 to 15)	90373.50	1683.95	1434.02	13690.55	18867.96	11980.80	12327.53	22715.25	20391.19	18085.69	18336.04	72383.40	16699.00
F	Agriculture Total (C+D+E)	935815.43	245345.91	273961.42	645227.83	397192.64	378291.05	569160.06	373465.87	924567.95	388943.12	667354.41	553483.20	390672.61
16	MSME Working Capital	163117.75	3780.00	2360.00	141525.00	10400.00	4090.00	17325.00	48100.00	449175.00	20170.00	17892.00	56880.00	8900.00
17	MSME Investment Credit	89770.25	22552.00	25440.00	224250.00	47663.06	30768.00	22768.13	8925.00	34020.00	10650.22	55305.00	6750.00	35250.00
G	MSME Total (16 to 17)	252888.00	26332.00	27800.00	365775.00	58063.06	34858.00	40093.13	56425.00	483195.00	30820.22	73197.00	63630.00	44150.00
H	Export Credit	28458.75	6000.00	4500.00	5550.00	1480.00	3600.00	1050.00	3850.00	22162.50	50.00	6407.10	5857.50	3435.00
I	Education	31734.00	4740.00	4285.00	5475.25	19200.00	7610.00	3863.40	19017.00	20385.00	13719.00	38880.00	29193.75	10282.50
J	Housing Loan	150391.50	5116.50	5733.00	18454.10	38000.00	9306.00	9898.00	28700.00	48150.00	17504.00	54270.00	39001.25	16597.50
K	Renewable Energy	9738.90	1505.51	1798.81	4506.50	1000.00	814.69	2115.70	1059.26	11557.00	2917.00	1183.09	11946.00	4519.60
L	Social Infrastructure with Bank Credit	78078.60	184.00	381.60	6600.00	43000.00	4917.60	17680.50	7456.50	9021.00	4170.00	54270.00	39359.25	2250.00
M	Informal Credit Delivery System - SHG, JLG etc.	59643.50	40117.75	25763.50	75780.00	5200.00	30235.00	85250.00	43500.00	60500.00	39025.00	35388.00	85050.00	31718.60
N	Total (H to M)	358045.25	57663.76	42461.91	116365.85	107880.00	56483.29	119857.60	103582.76	171775.50	77385.00	190398.19	210407.75	68803.20
O	Grand Total (F+G+N)	1546748.68	329341.67	344223.33	1127368.68	473135.70	469632.34	729110.79	533473.63	1579538.45	497148.34	930949.60	827520.95	503625.81

## Annexure I

### District wise and sub-sector wise PLP Projections for 2023-24

(₹ lakh)

Sr. No.	Particulars	Thanjavur	Theni	Tiruchirappalli	Thirupathur	Tiruppur	Tiruvallur	Tiruvanna-malai	Tiruvarur	Thoothukudi	Vellore	Ranipet	Villupuram	Virudhunagar	TOTAL TN 2023-24 projections	UTP PLP Projection 2023-24
		26	27	28	29	30	31	32	33	34	35	36	37	38	Total TN	39
A	Crop Production, Maintenance and Marketing	749558.60	334928.20	388600.90	214842.65	534674.20	265793.82	597873.99	324521.13	634573.95	240067.75	261298.88	343452.19	301560.57	13879384.62	189288.13
1	Water Resources	24192.55	22063.56	23085.33	4460.72	27378.10	11630.85	13657.99	14546.94	9631.78	5148.39	7280.50	14274.44	8835.00	588098.97	1409.60
2	Farm Mechanisation	47482.01	55358.23	43523.67	12879.12	43062.74	30351.19	11304.95	12317.26	10301.07	7596.84	6316.01	35165.13	23578.83	927130.95	4766.70
3	Plantation & Horticulture	16391.01	60291.39	11269.67	5933.16	59785.28	17077.32	11323.20	15351.76	21967.40	18754.84	5629.17	13892.19	9305.18	797190.33	1757.99
4	Forestry & Waste Land Development	1567.70	6735.68	1984.55	4486.95	5633.81	14741.88	4389.33	884.11	13816.89	1568.98	346.65	10506.16	3564.20	159716.48	1738.75
5	AH - Dairy Development	45023.66	70232.93	58972.71	14850.05	48654.24	31330.97	19146.33	37581.66	33077.82	26222.61	13409.23	42444.18	29038.50	1334807.70	12857.68
6	AH - Poultry Development	10147.95	12504.38	12352.53	2078.78	28763.45	44731.24	2902.49	10915.36	43711.20	4063.91	2872.46	13627.01	4941.03	511387.50	2805.90
7	Sheep/Goat/Piggery	8446.14	14088.08	27546.17	4178.70	26059.82	4477.00	4983.00	18166.61	30090.06	5351.02	5557.36	2671.20	12239.10	408246.33	1881.90
8	Fisheries	16800.16	4367.25	1661.25	33.67	3693.01	7549.00	653.24	4094.07	25775.34	205.26	151.33	5055.52	136.77	449314.17	5976.85
9	Other Activities	506.40	912.00	18577.10	2672.40	3702.50	5138.75	935.00	981.29	3145.80	85.20	137.39	959.40	2282.70	66019.38	152.00
10	Integrated Farming	504.00	567.00	397.50	729.00	2676.00	382.50	3089.38	750.64		150.48	190.58	339.42	230.08	33704.29	174.08
B	Sub Total (1 to 10)	171061.58	247120.50	199370.48	52322.55	249408.95	167630.70	72384.91	115589.70	191517.36	69147.53	41890.68	138934.65	94151.39	5275616.10	33521.45
C	Farm Credit (A+B)	920620.27	582048.70	587971.38	267165.19	784083.15	433424.52	670258.90	440110.83	826091.31	309215.28	303189.56	482386.84	395711.96	19155000.72	222809.58
11	Construction of Storage and Marketing Infrastructure	11214.00	19235.75	19021.50	3499.21	10137.60	409.86	9105.66	4191.82	8922.60	8286.00	10226.70	28018.70	9908.06	618170.33	1255.50
12	Land Development, Soil Conservation and Watershed Development	6507.65	15575.63	5394.29	8352.45	27633.00	7568.88	4977.50	5766.37	5498.50	14759.70	11351.00	17518.88	7125.10	430972.42	307.41
13	Others	1847.88	7613.25	3847.51	2176.25	4822.75	4127.25	984.00	1519.50	1365.79	1014.50	2449.50	5353.10	2781.15	151096.30	909.60
D	Agriculture Infrastructure Total (11 to 13)	19569.53	42424.63	28263.30	14027.91	42593.35	12105.99	15067.16	11477.69	15786.89	24060.20	24027.20	50890.68	19814.31	1200239.25	2472.51
14	Food & Agro Processing	17659.08	26788.75	50098.08	8529.61	34170.00	20386.80	8842.44	3058.19	12301.20	1582.40	2794.59	17840.86	26578.05	977618.03	2767.50
15	Others	20020.05	7753.40	29427.50	3351.60	20684.60	8780.50	7519.91	16523.29	40356.00	6280.00	9904.67	9212.20	1714.00	504660.14	10200.00
E	Ancillary Activities Total (14 to 15)	37679.13	34542.15	79525.58	11881.21	54854.60	29167.30	16362.35	19581.48	52657.20	7862.40	12759.26	27053.06	28292.05	1482278.17	12967.50
F	Agriculture Total (C+E)	977868.93	659015.48	695760.26	293074.31	881531.10	474697.81	701688.41	471170.00	894535.40	341137.88	339976.02	560330.58	443818.32	21837518.14	238249.59
16	MSME Working Capital	78675.00	18432.08	50134.35	52200.00	207992.10	131300.00	27981.86	37237.47	65475.00	55225.54	92156.69	42900.00	266437.50	5324528.89	73804.50
17	MSME Investment Credit	78900.00	62798.50	295038.83	23250.00	1133728.75	64510.03	91600.00	14560.00	210510.00	84045.11	63931.34	25153.56	100312.50	11512115.01	16866.00
G	MSME Total (16 to 17)	157575.00	81230.58	345173.18	75450.00	1341720.85	195810.03	119581.86	51797.47	275985.00	139270.65	156088.03	68053.56	366750.00	16836643.90	90670.50
H	Export Credit	15370.00	1362.70	4567.50	5305.88	68250.00	3600.00	1800.00	3300.00	42000.00	9000.00	6150.00	200.00	20300.00	1501458.93	4000.00
I	Education	14607.90	11205.00	37861.60	21375.00	32895.00	82620.00	6765.00	11862.00	31687.50	17700.00	30900.00	20304.00	15525.00	1869818.35	8720.00
J	Housing Loan	56635.20	29593.71	131272.05	42826.50	35775.00	159039.00	36003.00	24136.00	61237.50	44700.00	63525.00	31226.00	33925.50	4110435.56	24682.50
K	Renewable Energy	6342.75	1238.57	9548.61	6669.00	43507.16	1401.86	2472.25	763.78	5135.40	3601.00	4085.07	3959.93	4666.52	232599.18	15000.00
L	Social Infrastructure with Bank Credit	2212.30	13058.38	76805.00	525.00	4509.00	1992.00	90960.01	3055.50	4605.00	2246.25	3819.02	3732.28	8346.00	804393.81	1834.25
M	Informal Credit Delivery System - SHG, JLG etc.	29690.95	30800.00	27668.50	37350.00	70819.00	149500.00	4669.53	72490.00	83120.00	29094.00	65954.00	47958.75	73904.00	211979.83	38400.00
N	Total (H to M)	124859.10	87258.36	287723.26	114051.38	255755.16	398132.86	142669.79	115610.28	227785.40	106341.25	174433.09	107380.96	156667.02	10630595.66	92636.75
O	Grand Total (F+G+N)	1260303.03	827504.42	1328656.70	482575.69	2479007.11	1068660.70	963940.06	638577.75	1398305.80	586749.78	670497.14	735765.10	967235.34	49394737.70	421556.84

## ANNEXURE II

### AGENCY-WISE, BROAD SECTOR-WISE FLOW OF GROUND LEVEL CREDIT IN THE STATE- TARGETS, ACHIEVEMENTS AND PERCENTAGE OF ACHIEVEMENTS FOR LAST THREE YEARS AND TARGETS FOR 2022-23

State : Tamil Nadu

(Rs.Crore)

SN	Agency/Type of Loan	2019-20			2020-21			2021-22			2022-23
		Target	Achivement	%	Target	Achivement	%	Target	Achivement	%	Target
<b>1</b>	<b>CROP LOAN</b>	<b>95942</b>	<b>101745</b>	<b>106</b>	<b>128355</b>	<b>98545</b>	<b>77</b>	<b>72869</b>	<b>149293</b>	<b>205</b>	<b>131087</b>
	CBs	79382	84774	107	111101	81997	74	54374	127599	235	111269
	SCB	8717	6545	75	9983	8547	86	7330	10613	145	6614
	SCARDB	2824	3115	110	48	2598	5401	1663	0	0	17
	RRBs	5019	7230	144	6801	5351	79	9512	11081	116	8541
	Other Agencies	0	81	0	422	52	0	0	0	0	4646
<b>2</b>	<b>TERM LOAN (MT+LT)</b>	<b>28349</b>	<b>29119</b>	<b>103</b>	<b>19692</b>	<b>28963</b>	<b>147</b>	<b>81752</b>	<b>89584</b>	<b>110</b>	<b>77891</b>
	CBs	25802	26611	103	17463	23450	134	78058	88003	113	73177
	SCB	1456	1212	83	1267	3448	272	826	275	33	1649
	SCARDB	45	38	84	34	120	357	119	0	0	77
	RRBs	1033	1217	118	755	1932	256	2749	1306	48	2269
	Other Agencies	13	41	315	173	13	8	34	0	0	718
<b>3</b>	<b>TOTAL AGRI. CREDIT(1+2)</b>	<b>124291</b>	<b>130864</b>	<b>105</b>	<b>148047</b>	<b>125508</b>	<b>85</b>	<b>154665</b>	<b>238877</b>	<b>154</b>	<b>208978</b>
	CBs	100400	109742	109	128564	103447	80	132432	215602	163	184446
	SCB	10173	10319	101	11250	11995	107	8156	10888	133	8264
	SCARDB	2869	2547	89	82	2718	3325	1782	0	0	94
	RRBs	7888	8217	104	7556	7283	96	12261	12387	101	10811
	Other Agencies	13	39	300	595	65	11	34	0	0	5364
<b>4</b>	<b>NON-FARM SECTOR</b>	<b>8999</b>	<b>7222</b>	<b>80</b>	<b>84587</b>	<b>20814</b>	<b>25</b>	<b>11993</b>	<b>140462</b>	<b>1171</b>	<b>126702</b>
	CBs	7203	5463	76	81004	19176	24	9500	139642	1470	122814
	SCB	1203	1120	93	1458	1094	75	1578	11	1	1339
	SCARDB	23	26	113	9	34	388	149	0	0	15
	RRBs	541	581	107	749	489	65	721	809	112	1192
	Other Agencies	29	32	110	1368	21	2	45	0	0	1342
<b>5</b>	<b>OTHER PRIORITY SECTOR</b>	<b>98225</b>	<b>103407</b>	<b>105</b>	<b>68127</b>	<b>174390</b>	<b>256</b>	<b>197498</b>	<b>18437</b>	<b>9</b>	<b>50234</b>
	CBs	92644	98697	107	63399	167722	265	190625	14828	8	46034
	SCB	4198	4213	100	3418	4555	133	4998	3587	72	1449
	SCARDB	199	207	104	39	241	616	291	0	0	69
	RRBs	1028	111	11	1045	1791	171	1496	22	1	1397
	Other Agencies	156	179	115	226	81	36	88	0	0	1286
<b>6</b>	<b>TOTAL PRIORITY SECTOR</b>	<b>231515</b>	<b>241493</b>	<b>104</b>	<b>300761</b>	<b>320712</b>	<b>107</b>	<b>364156</b>	<b>397776</b>	<b>109</b>	<b>385914</b>
	CBs	200247	213902	107	272966	290345	106	332557	370072	111	353293
	SCB	15574	15652	101	16126	17644	109	14732	14486	98	11051
	SCARDB	3091	2780	90	130	2993	2309	2222	0	0	178
	RRBs	9457	8909	94	9350	9563	102	14478	13218	91	13399
	Other Agencies	3146	250	8	2189	167	8	167	0	0	7992



### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
	<b>I. Crop Production</b>	
1	Soil testing labs needs to be established in all the blocks of the district.	Ranipet, Vellore, Tiruvallur, Namakkal
2	Agriculture Extension Centers to be set up in every block of the district to serve as one stop shop for all the requirements of farmers like soil testing, registration	All districts
3	A portion of fallow land to be brought under cultivation through watershed development projects and by way of horti/agro-forestry activities.	All districts
4	Integrated Farming System approach helps in mitigating the risks involved in mono-cropping system. Promote IFS through Govt depts. on a large scale	All districts
5	Construction of small size farm ponds needs to be encouraged which can be useful as protective irrigation at times of erratic rains and long dry spell. Popularization of rain water harvesting/ground water recharge structures, Check dams, Soil & Water conservation measures through watershed and climate proofing projects.	All districts
6	Establishment of Cooperative Tapioca Processing Centre would help farmers to get better yield for their produce.	Salem, Namakkal, Virudhunagar, Madurai, Kallakuruchi, Dharmapuri
7	Establishment of Sugarcane research station in Thirumanur block. Establishment of Agricultural College in the district. Establishment of Integrated Farming System models.	Ariyalur, Perambalur,
8	Establishing Drying yards and Mini mills for processing minor millets with storage godown may be established in every block by Agricultural Marketing and Agricultural Business Centre.	Pudukottai, Ramanathapuram
9	Setting up of KVK in the district by the Agriculture University	Thanjavur
10	Efforts to be made to convert all PACS in the districts into Multi Service Centers (MSC) by enhancing storage capacities, easy availability of marketing credit and connectivity of markets. Encourage lending to FPOs	All districts
11	Promotion of seed village programme for making available time quality seeds, improvement of post-harvest infrastructure for crops especially millets, pulses where cultivation is sizeable.	Dindigul, Tirunelveli, Trichy, Tenkasi
	The Pradhan Mantri Fasal Bima Yojana (PMFBY) may be popularized among the farmers to achieve 100% crop insurance coverage.	All districts

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
12	Setting up of custom hiring center for agri implements and promoting their usage to achieve efficient capacity utilization through assistance from NABARD under RIDA/NIDA Other Water saving techniques such as Sprinkler micro-irrigation systems to be encouraged by Agriculture/Horticulture Department by giving wide publicity with subsidy, field demonstration and ensure prompt after sales service and the subsidy could be linked with loan component for proper implementation and monitoring by banks.	All districts
13	Promotion of organic farming	All districts
14	Establish bio-pesticide production unit in Gobichettipalayam block to serve the large number of progressive farmers and FPOs to adopt the organic farming practices.	Erode
<b>II. Water Resources</b>		
1	State Electricity Board may come out with a time-bound programme to clear the backlog in energisation of pump sets at the earliest to ensure timely & uninterrupted power supply for irrigation. The Tatkal Scheme of TANGEDCO may be popularised.	Tiruvallur
2	Thrust on micro irrigation systems like sprinklers for field crops, drip for horticulture crops for improved water usage efficiency and also increase in production.	All districts
3	Rehabilitation /desilting of system and non-system tanks including the inlets/outlets and delivery channels for improving water storage.The PWD and Panchayats maintaining the tanks may take up these works periodically.	All districts
4	In Thirukovilur block there are areas where fluoride contamination is present in the ground water. Study to be undertaken for proper assessment and for remedial action.	Kallakurichi
5	Popularizing Soil & Water conservation measures through watershed and climate proofing projects and sensitizing farmers on artificial recharge of wells/ bore wells in the over exploited 34 Firkas	Salem
6	Modernization of three Canals viz. Raja, Mohanur and Komarapalayam with regulators to have a control on the amount of water being drawn	Namakkal
7	Construction of rainwater harvesting/ground water recharge structures and renovation of old water harvesting structures are required since 21 out of 23 firkas fall under critical, semi critical and over exploited category of groundwater extraction	Dharmapuri
8	Sripuranthan tank is situated in T.Palur block. By undertaking strengthening of channels and strengthening of bunds another 600 acres of ayacut can be cultivated which will increase the production by 500-700 tonnes.	Ariyalur
9	Construction of 5 check dams across Agniyar, surplus vari of Goodalur tank, Ambuliyar and Villuniyar in the district	Pudukottai

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
10	Many of the agricultural pump sets in the district being old, offer good scope for its replacement with bank credit, besides financing the pump sets for new wells. Further, there is a scope for replacement of centrifugal pump sets with submersible pump sets as it is widely observed in the district.	Tirunelveli
11	GIS-based digital water mapping done in all 204 village panchayats of the district, the first of its kind in the country, would ensure the implementation of drinking water schemes and judicious tapping of water resources available in the rural areas. Replication of the same in all districts	Tenkasi/all districts
12	Concrete lining of Lower Bhavani Project (LBP) canal and bunds may be given top most priority as more than 50% of the water is lost due to severe seepage (as against the allowable limit of 33%). Besides, breaching of canal also occurs very often. This work would help in giving water till to the tail end and also can bring additional area of 20000 ha under irrigation Construction of series of check dam across the nala/odai may effectively recharge the water holding aquifer/ground water bodies. This would address the problem of drying of wells and drinking water problem in villages during water deficit years.	Erode
<b>III. Farm Mechanization</b>		
1	Drones may be promoted by Agriculture and Horticulture department. Custom hiring centers needs to be established in all blockst that can be financed under Rural Infrastructure Development Fund of NABARD wherein farm mechanization is an eligible activity for which State Government can avail loan. These centers may be linked with online mobile app of the State Government.	All districts
2	Demand for machinery is very high during sowing and harvesting seasons. In order to ensure availability of machinery in adequate measure, registered bodies like FPOs may be supported to start agro service centers with machinery of their choice or set up workshops for repairing high value farm machineries. As these FPOs are in nascent stage, increasing duration of repayment, special rate of interest for the first 3 years, higher subsidy and leasing of land for constructing sheds to house the machineries may be considered by bankers/ Government.	Tirupatthur,Ariyalur, Perambalur, Tiruvarur
3	A demonstration unit for agricultural machineries for small land holders needs to be established at select locations to convince the benefits of using such equipment.	Thanjavur
4	District level marketing centers may be set up to provide marketing infrastructure for MSE products.	Thoothukudi

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
5	Post-harvest equipment such as dryers, cleaners, graders, separators etc., may be popularized among the farmers to get enhanced returns from selling quality produce. Agri. Clinics, Agro-Service Centers and Agri Business Centers may be encouraged to provide farm equipment on hire and other services.	All districts
<b>IV. Plantation and Horticulture</b>		
1	Creating awareness among farmers and provide subsidy to the eligible cases by converging government schemes.	All districts
2	More number of horticulture farms and nurseries needs to be established to enable production/supply of quality planting materials/seeds, planting materials, extension support, cold storage, processing facilities for fruits and vegetables and marketing network. Adequate infrastructural facilities by way of establishment of nurseries, pack houses, cold chains, are required.	Ranipet, Vellore, Kallakurichi
3	Setting up of State Horticulture Farm to meet the demand of Farmers.	Tiruvannamalai
4	Government to take measures to provide electricity at normal rates to those farmers who have established nurseries in the district. Increase in cold storage capacity at the district level will help in reduction of post-harvest losses. There should be one cold storage for every two blocks.	Cuddalore
5	Flower procurement center for Arali at Panamarthupatti Ayodhipattinam, Samanthi - Kadayampatti and Jasmine – Omalur. Organic Vegetables/fruits/ Spices are cultivated in 3500 Ha one exclusive market for procurement organic at district level.	Salem
6	Need for setting up of Solar Dehydrators in 5 panchayats of Kolli Hills Increase in cold storage capacity/facilities at the district level and ensuring reduction of post-harvest losses since Pepper is cultivated in around 650 ha. in Kolli Hills and total production is approximately 2000 MT .	Namakkal
7	Farmers are to be encouraged to concentrate on palm trees which provide lot of income, especially the "Padhaneer". Alternate arrangements / training may be given to farmers so that they themselves can climb the palm tree for extracting the produce.	Ramanathapuram
8	Need for a flower market at Kavalkinaru, and setting up of Centre for Excellence for banana in Nanguneri where demo and training may be provided to farmers on latest technologies developed.	Tirunelveli
9	Setting up of a marketing centre for cocoon in Udumalpet, which will go in a long way in reducing the cost of transportation for the farmers (at present, the farmers go to Karnataka to sell cocoons) and improve expansion of sericulture activity in the district.	Tirupur

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
10	Construction of cold storage in Vadagadu panchayat in Tiruvarankulam block to store the horticultural produce	Pudukottai
	<b>V. Forestry and Wasteland Development</b>	
1	Need to finance commercially viable plant species like Neem, Pungam, Terminalia Spp, Bamboo Spp, Tamarind, Cashew, Subabul, Teak, Cassia, Sissoo & Prosopis, bixa, kadam, poplar etc. Contract farming under this sector may be encouraged in order to ensure backward and forward linkages to the farmers.	All suitable districts
2	Need to increase the green cover in the district substantially to reach 1/3rd of the geographical area through development of wastelands/dryland/ horticulture development for fuel, timber, silvi-pasture and fodder tree crops. Development of these lands under farm forestry, fodder development and for production of medicinal plants.	Tiruvallore
3	The forest area of 15,006 ha constitutes only 3.7%, efforts required to increase the area which is far below the recommended coverage of 33% of the total geographical area.	Villupuram
4	Setting up of modern nurseries, sub extension centers. Forest nurseries to be promoted as entrepreneurial option and popularized.	Salem, Dharmapuri, Thanjavur
5	Upgrading the infrastructure available at forest research center and extension center-cum-nursery for increasing tree cover.	Ariyalur, Tenkasi, Perambalur, Thanjavur, Villupuram, Karur, Tirunelveli, Nagapattinam
6	Department to take efforts to plant fruit bearing trees in the forest area to avoid monkeys and peacocks entering the farm fields	Ramanathapuram
7	Commercially important tree species like Casuarina, Subabul, Bamboo and Teak plantations may be promoted on a large scale under agro forestry. Panchayat level institutions may be sensitized to plan the strategy for large scale afforestation programme under NREGS.	Dindigul
	<b>VI. Animal Husbandry - Dairy</b>	
1	Rapid milk coolers and bulk milk coolers needs to be established for better storage and transport	All districts
2	AAVIN may expand its installed capacity so that procurement level can be substantially increased.	Tiruvannamalai
3	Infrastructure of veterinary dispensaries and hospitals should be strengthened to ensure adequate breeding services and essential veterinary services. Cost-effective and productivity enhancing special plans are to be implemented. Awareness on animal insurance among the farmers may be enhanced.	Pondicherry



### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
4	Construction of elevated animal shelter in flood prone area for 50 animals (useful for temporary housing). Increase in Bulk milk chilling unit will help in storing milk and improve chance for further processing	Cuddalore
5	In view of large population depending upon dairy sector, Animal Husbandry Department may further strengthen the infrastructural facilities to the existing veterinary institutions in the remote areas including Kalvarayan Block in the district.	Kallakuruchi
6	E Seva Centre in helping famers in preparation of DPR for availing AHIDF and NLM, recycling of animal waste by using a low-cost portable Biogas plant, setting up of animal husbandry farm/fodder farm, hatcheries for poultry, slaughter houses, milk procurement centres, bulk milk cooler and processing units, construction of godown to stock feed ingredients could benefit the maize growers in getting remunerative price.	All districts
7	At present only one Walk in cooler is available with ADIU, Trichy with a capacity to store 5 lakh doses. As the existing infrastructure is not meeting the demand and to prevent endemics such as foot and mouth disease and to provide veterinary care in time, smaller defreezing units with a capacity to store 50000 doses of medicine at Block Level is felt. Similarly, at strategic locations at villages, there is a need to have Ice line Refrigerators to store 2000 doses of medicine.	Karur
<b>VII. Animal Husbandry - Poultry</b>		
1	State Government need to promote more Poultry Clusters in the district. Hatcheries to be established for supply of day-old chicks to the farmers. Training programmes are organized for the beneficiaries. Retail outlets/rural marts to be established for marketing of eggs and meat. Inputs to be provided in time and at reasonable cost to the farmers to improve the sector.	Ranipet
2	Low temperature prevailing in major parts of the district is not conducive for commercial poultry production. Environmentally controlled poultry house, on assessment of its cost effectiveness in the district, may be thought of.	Villupuram
3	The poultry industry has also been demanding a full- fledged packaging centre and cold storage to improve egg exports.	Salem
4	Disease intelligence unit and comprehensive disease outbreak and forecasting units	All suitable districts
<b>VIII. Animal Husbandry - Sheep, Goat &amp; Piggery</b>		
1	Maintenance of existing Animal Husbandry resource infrastructure to be assigned priority	Kancheepuram
2	Goat rearing is to be taken up in all the blocks of the district and more so under Government sponsored programmes as a key activity. Modern marketing Infrastructure and meat processing infrastructure to be explored Modern abattoirs and incinerators for proper disposal of carcass and localised feed mixing units.	All districts

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
3	The area under fodder production has not increased considerably in the last few decades and natural grazing lands & pastures are fast shrinking. There is a need to strengthen the existing livestock farms to produce fodder seeds / fodder slips in large quantity and to improve productivity of green fodder	Krishnagiri
4	At least one cold storage per block for meat with 10 tons capacity requires to be set up to strengthen the value chain and prevent price fluctuation. (AH Department) since no storage is available	Tiruchirapalli, Dindigul
5	Inadequate availability of pasture lands hinders sheep and goat rearing in the blocks. Quality native breeds like Pallayadu, Chenkanniyadu which yields 2-4 halves and are good for meat are almost extinct in the district.	Tirunelveli
6	Substantial cultivable area/wasteland area have gone waste under the installation mills in the district. Steps to prevent degradation and depletion of grazing land to be initiated.	Tenkasi
<b>IX. Fisheries</b>		
1	Desiltation of tanks at regular intervals for taking up inland fisheries activities, strengthening embankment of lakes/tanks, provision of shutters in the canals for paving the way for more intensive inland fisheries activities, establishment of seed rearing centres to ensure quality breed, setting up of facilities like water/ soil testing facilities, disease diagnosis laboratory for fish and shrimp	All the districts
2	There is need for large sized boats to tap the unexploited potential fish catch, net mending centres, awareness creation, training and exposure in deep sea fishing.	UTP
3	1. Integrated Farming System with Dairy - Poultry – Fisheries activities for providing additional income required by farmers for sustenance. 2. There is huge potential for dry fish, shrimp export in the district. Dry fish production units may be set up.	All coastal districts
4	Fisheries Department may conduct awareness camps on fish production in farm pond and the subsidy schemes available to the farmers in Hosur, Kelamangalam and Thally blocks.	Krishnagiri
5	The total volume of fish landing at Puthur Market is 17-18 tonnes. A cold storage unit of 20 tons capacity is required in the district.	Tiruchirapalli
6	1. Improvement of facilities such as auction centre, drying yard etc., at landing centres. 2. Cold chain facilities for inland and marine fisheries to reach the urban markets.	Pudukkottai

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
7	<ol style="list-style-type: none"> <li>1. Upgradation of fish landing points into fish landing centers with facilities such as auction center, net mending hall and drying yards</li> <li>2. Infrastructural facilities like coastal roads, landing center, auction hall and post harvesting as well as support services may be arranged.</li> <li>3. Dredging of rivers will help fishermen in the district.</li> <li>4. Development of Fish seed production centers</li> <li>5. Creating additional infrastructure/facilities in the harbors, modernization of harbors, up gradation of fish landing points into fish landing centers.</li> <li>6. Establishment of Fish Seed farm/hatchery</li> <li>7. Modernization of Fish markets Setting up of Fish Processing units</li> </ol>	Thanjavur, Tiruvarur, Nagapattinam
8	<ol style="list-style-type: none"> <li>1. A cold storage unit of 20 tons capacity is required in the district and Cold chain facilities for inland fisheries to reach the urban markets.</li> <li>2. There is a lot of scope of Bio flock fish farming in the district. Dept. of Fisheries may set a model Bio floc unit at every block especially at Anipaati fish rearing form to attract youth entrepreneurs</li> <li>3. Training may be provided for inland i.e., fresh water fish farming.</li> <li>4. Training of women members in value addition of fish products such as dry fish, fish pickle, fish powder for soups since cat fish, carps are available under fresh water fish farming.</li> <li>5. Fresh water ornamental fish farmers may be considered as an alternative to Inland Fish Culture.</li> </ol>	Dindigul
9	<ol style="list-style-type: none"> <li>1. There is a potential of 400 ha of brackish water in the district, particularly Radhapuram block, which provides an opportunity of women, youth for doing cage farming of commercially important finfishes.</li> <li>2. Landing facilities for mechanized boat, wholesale/retail market cum auction centre and establishment of freezing units are required on coastal line of Nanguneri and Radhapuram blocks.</li> <li>3. Market infrastructure viz., acquisition of transport vehicles, establishment of cold storage, chilling and processing units and modern retail outlets need to be given financial support by the banks.</li> <li>4. Infrastructural facilities like cold storages, auction hall and post-harvest handling as well as support services may be financed. Common infrastructural facilities like coastal road, landing centre, auction hall and post-harvest handling as well as support services may be strengthened.</li> </ol>	Tirunelveli

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
	<b>XI. Construction of Storage and Marketing Infrastructure</b>	
1	Market yards, Rural godowns with other structures like seed processing units, drying yards, grading centres, collection/procurement centres, etc. have potential in the district as food grain cultivation is largely taken up.	Kancheepuram
2	1. Banks may encourage financing for manufacturing quality carts and bullock drawn implements like seeding equipment, weeders, etc. and also finance for horse cart. 2. As these investments are mostly eligible under TAHDCO schemes, banks may finance such cases in large numbers. 3. Arrangements may be made for breeding 'Kangeyam' bulls by the department. Encourage setting up of horse carts.	Tiruvallur
3	1. Livestock Farms needs to be established in the district for ensuring availability of quality bullocks. 2. Construction of more number of Bulk Milk Coolers for storing excess milk collected. 3. Drones to be promoted through TANUVAC in IFS farms on Customer hiring centres. 4. Construction of 2 more RMCs (Ketavarampalayam and Mangalam) in the district. 5. Construction of drying yards and godowns in all RMC premises. 6. Livestock Farms needs to be established in the district for ensuring availability of quality bullocks. 7. Construction of more number of Bulk Milk Coolers for storing excess milk collected. 8. Godown and Milk chilling plant to be established at intersection point of potential blocks.	Ranipet, Tiruvannamalai, Vellore, Pondicherry, Pudukottai
4	1. Construction of micro godowns at farm gate level will provide storage access to all farmers. 2. Establishment of cold storage units for storing vegetables and fruits 3. Paddy being cultivated in three seasons, the food grain production is around 11 LMT, but the existing storage capacity is around 1 lakh MT, which leaves sufficient scope for creating additional scientific storage capacity in the district.	Cuddalore, Villupuram, Kallakuruchi
5	Animal Husbandry Department may establish Livestock Farm in the districts to ensure availability of quality bullocks. Conservation of indigenous breeds through milk recording programme and produce quality indigenous bulls of high genetic merit. Market complexes on the lines of Turmeric Market complex at Erode and Jaggery Market complex proposed at Tiruchirapalli, could be replicated in Namakkal. Agriculture Marketing Committee may identify suitable marketing projects like agri market complexes Market yards, Rural godowns with other structures like seed processing units, drying yards, grading centres, collection/procurement centres, etc. have potential in the district as food grain cultivation is largely taken up	Namakkal

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
6	Animal Husbandry Department may establish Livestock Farm in the districts to ensure availability of quality bullocks. Conservation of indigenous breeds through milk recording programme and produce quality indigenous bulls of high genetic merit. The district produces 14180 MT of Tamarind. Tamarind from all parts (Jharkhand, M.P, Maharashtra etc.) of India are auctioned in Krishnagiri and taken to various parts of the State. There is heavy demand for cold storage for Tamarind.	Krishnagiri
7	Construction of controlled atmosphere facility for storage of fruits and a rural godown with 3500 MT capacity in Palacode block since the production of vegetables is high in the block	Dharmapuri
8	For procurement of paddy, groundnut, need has been felt by Agri Market Committee to create Godowns of 1000 mt capacity with Quality Testing Labs each at Manapparai, Thottiam, Lalgudi and Manapparai. Allotment of land from Govt is required at an estimated cost of Rs.3 cr. TANFED, Trichy has taken godowns on rental at 8 places in the district paying roughly a rent of Rs.18 lakh a year. In order to stock and distribute fertilizers in time to farmers, they require 4000 mt godown. An acre of land is owned by them at Manachanallur.	Tiruchirapalli
9	Construction of godowns and upgradation of infrastructure of marketing committees. Creation of village level primary processing centres.	Perambalur
10	Construction of additional godowns of larger capacity with assistance available from Agriculture Infrastructure Fund (AIF) of Govt. of India and PACS as MSC Scheme of NABARD.	Nagapattinam
<b>XII. Land Development, Soil Conservation and Watershed Development</b>		
1	Laying of Community underground pipeline system from lake beds/community wells to the farmers' fields - water saving mechanism. Promoting Farm ponds to enable increased recharge of ground water.	Tiruvanamalai
2	Emphasis on implementation of watershed projects for water conservation	All districts
3	Commercial Production of Organic Inputs viz. Biofertilizer, Vermi compost / vermi hatcheries & Compost from vegetable and fruits, etc., may be taken up by farmer aggregates like PACS, Producer Organizations, Societies etc. Construction of farm ponds in farmers' fields.	Namakkal, Krishnagiri and Ariyalur, Dindigul, Sivagangai
4	Financing of farm ponds is required to facilitate water storage and recharge of groundwater. Banks may formulate area development schemes or banking plan for farmers who take up farm development works such as land levelling, bunding, field channels and drainage etc. under well command and extend financial assistance.	Coimbatore , Nilgiris



### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
5	There is one Bacterial culture production unit in the district and scope exists for setting up of more such units in the district as more and more farmers are adopting organic farming practices in agricultural operations.	Tiruppur
<b>XIII. Agri Infrastructure - Others</b>		
1	Agriculture Department to promote setting up of Bio fertilizer, Vermi compost and Bio Pesticide units to improve the soil health as visualized in Paramparagat Krishi Vikas Yojana. The Seed Processing unit in Agasipalli requires drying yards and a godown for storage of seeds	All districts
2	Need more Agri Extension Centres for the new district. Lemon Research Centre should be strengthened.	Tenkasi
<b>XIV. Food and Agro Processing</b>		
1	Development of Cashew Processing Centres	Ariyalur, Cuddalore
2	Setting up of Mango Pulp processing units with post-harvest infrastructure such as drying yards, threshing floor, availability of post-harvest equipment's for primary processing, coin chain etc. with Common facility centre for tetra packing or plastic bottle packing. These units could be managed by FPOs, SHGs/JLGs	Krishnagiri
3	There is scope for mango pulp processing units at Sanarpatty, Natham and Batlagundu blocks, Construction of Govt. perfume factory at Nilakottai – for creation of a few flower perfume extraction plant where large area is under cultivation of jasmine. Likewise, Kodaikanal block offers scope for geranium oil extraction	Dindigul
4	Need for processing infrastructure for rice / dal milling, flour milling, canning / dehydration/ preparation of pulp, juice, sauces, jams & marmalade. Dairy, sheep/goat & poultry are also taken up extensively, hence, a few preservation/ processing and canning exist. "Scope for establishment processing units of Rice Bran Oil, lime & fish, etc. Cold storage units need to be set up to support the food and agro-processing sector. "	Tirunelveli
5	Quality control labs, packing facility and trade facilitation centre for the food processing units to be established in the District to support the new start-ups in the field.	Tiruppur, Erode
6	The Nodal Training Institute need to handhold the trainees for setting up agribusiness ventures in the district. Awareness about the ACABC scheme among the various stakeholder need to be built up	Tiruvallur, Chengalpattu
7	Primary processing and value addition machinery/ infrastructure to all Farmers Producers Companies for enhancing the income of farmers Infrastructural facilities like payment counter, bank counter with ATM facility, cattle shed, cycle shed, sanitary facilities, drinking water facilities,	Virudhunagar

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
	telephone, canteen, shops, farmers rest shed etc. be created in all the regulated markets Primary processing and value addition machinery/ infrastructure to all Farmers Producers Companies for enhancing the income of farmers	
	<b>XV. Agri Ancillary Activities - Others</b>	
1	Setting up of the Agri Clinics and Agri-Business Centres by Agri-preneurs and their training through National Institute of Agricultural Extension Management (MANAGE) Awareness about the ACABC scheme among the various stakeholder need to be built up	All districts
2	There is good potential available in the district for setting up of Agro Service Centres, Agro Storage Centres, Agro Processing Centre, Agri- information Centre, Agri- Transportation & marketing facilities, Consumer Stores, and also setting up of public distribution system, Producer's Organisations etc. by PACS	Tenkasi
3	The infrastructure in the marketing societies needs to be strengthened like transaction shed, sanitation facilities, weighing machine, etc. as this will help farmers to bring their products for direct marketing.	Erode, Tiruppur
	<b>XVI. MSME</b>	
1	Government may actively provide necessary infrastructure in industrial clusters so that the units remain competitive.	Kancheepuram, Chennai
2	District Level Marketing Centers may be set up to market the SME products.	Ranipet, Vellore, Tirupathur, Pudukottai, Thanjavur
3	An on-line web site to promote farm, non-farm sector and SHG products may be set up by DRDA	All districts
4	Regular Power supply without voltage problems is essential for improving the industrial sector of this district which is predominantly agrarian,	Namakkal
5	Establishment of Common Effluent Treatment Plans through Private or PPP Mode for safe disposal of effluents arising from dyeing, bleaching units, Setting up of 'Zero Liquid Discharge System' to revive dyeing activity , Establishment of rural artisan complex / common work sheds. Trade Centre for strengthening the MSME sector. A branch of Food Safety and Standards Authority of India is required in Dindigul to boost food processing sector.	Erode ,Dindigul
	<b>XVII. Export Credit</b>	
1	Cashew in the district is designated as One district One product. Port development may be carried out.	Cuddalore
2	Egg Testing Lab to promote egg export to be set up as the district is the major producer of Egg, and has got huge potential for exports.	Namakkal

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
3	The government has notified Engineering, Food processing (Mango Pulp), Cut Flowers and Diamond Jewellery as main products with export potential. Identification and development of clusters and export facilitation centres to be set up to for export oriented activities.	Krishnagiri
4	Freezer units may be established to store crab meat, shrimp and other marine products. Processing units for value addition to cashew nut, jack fruit and banana may be set up. Organic certificates for export of food products to be provided in a single window concept.	Pudukottai
5	Pulp processing and packing unit at Srivilliputhur for export of mango and guava	Virudhunagar
6	Development of Export infrastructure, particularly ports-related infrastructure for multiple handlings, and logistics to be set up for promoting exports	Tirunelveli, Tenkasi
7	Availability of power supply and road connectivity needs to be addressed for EOUs	Nilgiris
<b>XVIII. Education</b>		
1	Reconstruction/repair/Renovation of old govt. school buildings with provision of necessary amenities such as lab equipment, sports equipment etc. Renovation of schools especially constructed by TAHDCO.	Chengalpattu, Tiruvallur, Namakkal, Krishangiri, Nagapattinam, Dindigul, Villupuram
2	Construction of more schools in Chidambaram block	Cuddalore
3	There is a need for the courses to be fine-tuned towards industry orientation to increase the employment potential of students.	Dindigul
<b>XIX. Housing</b>		
1	Institutional reforms in land acquisition, approval processes and taxation are much needed to expedite development of affordable housing, which acts as a catalyst for creating a multiplier effect on job creation as well as growth in key ancillary sectors.	Chengalpattu, Chennai, Tiruvallur
2	Development of master plan for delineating housing plots not only in urban areas, but in all blocks to avoid indiscriminate expansion of buildings and prevent encroachment of water bodies and channels. Solar powering of houses may be taken up on project basis by Tamil Nadu Energy Development Agency (TEDA).	Dindigul
3	Housing loan products to include support for installation of solar lighting, solar panels for power generation to domestic users and also solar water heaters, which will go a long way in promotion of green energy, for which subsidy is also available through TEDA.	Tirunelveli

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
	<b>XX. Social Infrastructure</b>	
1	Increased lending by banks for health care, schools, drinking water and sanitation facilities in Tier II to VI centre	Chengalpattu
2	Combined Drinking water system for identified Panchayats in Pudupalayam (Muthanur) & Chengam (Melpallipattu & Neepathurai), Polur, Chetpet, Kannamangalam town panchayats and 337 Rural habitations in Tiruvannamalai, Thuringapuram, Kalasapakkam, Polur, Chetpet and West Arni blocks. Construction of public toilets at all blocks and main road junctions	Tiruvannamalai
3	Availability of electricity may be ascertained or adequately be provided for. Where ever possible toilet constructions may be linked to IAY.	Vellore
4	Under RIDF of NABARD various infrastructure like modern class rooms, additional classrooms and toilets can be constructed.	Pondicherry
5	Supply of quality drinking water in all rural habitats. The number of hospitals, sub centres, primary and community health centres required to be increased at block/village levels.	All districts
6	Rehabilitation and Modernisation of Pambai Channel, of 35.40 Km., off taking from Tirukoilur Anaicut in Tirukoilur taluk, Mugaiyur Block, benefitting an area of 2935.96 ha in the ayacut area. Rehabilitation and Modernisation of 36.44 km of Ragavaiyan Channel off taking from Tirukoilur Anaicut in Tirukoilur taluk & block towards modernisation, irrigation facility to 4357.90 ha Rehabilitation and modernisation of Ellis Anaicut and its five channels with a total length of 53.75 Km., in Tirukoilur block, will help irrigate additional area in Tirukoilur block. Construction of Diaphragm wall across Pennaiyar River in T.Mudiyanur Village in Tirukoilur Taluk of Kallakurichi District	Kallakuruchi
7	The market infrastructure has been established by AAVIN and other Private players. However, backward linkages like fodder banks for dairy and sheep/goatery, breeding farms for sheep/goatery, poultry breeding farms for supplying to backyard poultry are required to be established.	Kallakuruchi
8	Railway line connectivity to Krishnagiri, railway wagon yard for raw materials such as steel, cement etc., and establishment of an Inland Container Depot are needed for development of industries in the industrial estates of Bargur & Krishnagiri	Krishnagiri
9	The number of public health centers/sub centres are required to be increased at the block level.	Tirupathur, Dharmapuri

### ANNEXURE III

#### Critical Infrastructure support to be provided

Sl.No	Description	District
10	Providing support for creation of infrastructures for primary Health centres, Govt Veterinary Hospitals, Govt Schools etc, Improvement of sanitary conditions through Solid Waste Management activities. Strengthening and augmenting infrastructure facilities for marketing & Post harvest management of Agricultural produce. Establishment of Supply Chain activities for perishable Commodities to the farming community to reduce the post-harvest loss.	All districts
11	Nilgiris is a Tourism centric district of Tamil Nadu. The road sector needs to be given a thrust to provide easy access to the locals and to the tourists which will help in enhancing the rural economy	Nilgiris
<b>XXI. Renewable energy</b>		
1	Need for training, awareness camps and workshops to propagate & promote alternative sources of energy/clean energy and also about availability of capital subsidy of MNRE through TEDA among public and bankers. Steps may be initiated for tapping the wind energy, providing incentives to private sector to participate in the reduction, segregation, transport, recycling and final disposal of all types of solid wastes. "Polluters Pay" principle, local bodies to collect a levy from bulk garbage generators such as industries, hotels, marriage halls, markets and commercial complexes. Establishing safe recycling facilities for e - waste and construction debris. There is a need for better incentivization of financing of renewable energy products including interest subvention or 75% subsidy or income tax rebates, etc. for encouragement of private capital in this sector.	All districts
2	Bio Gas Plants - Financing of bio-gas could be increased by encouraging SHGs who have availed credit for purchase of milch animals, to install bio-gas plants. Integration of bio gas, vermi compost units along with mini dairy units to be encouraged	Tiruvallur
3	More capacity of wind mills can be exploited in Aravakurichi and K. Paramathi blocks	Karur
4	SPV lanterns, SPV street lights, SPV home lights, SPV water pumps, SPV power plants Standalone and GRID connected, SPV power plants in all blocks of the district.	All districts
<b>XXII. Informal Credit</b>		
1	While continuing with its goal of spreading its outreach, SHG-BLP needs to address issues such as dormancy / disintegration of SHGs, convergence of SHG-BLP with the developmental programmes of government / development agencies, reduction of NPA levels, etc.	All districts
2	Construction of marketing centre for SHG Handicraft products at Salem.	Salem
3	Construction of common workplace cum marketing centre/ Rural haats for the SHG based micro enterprises, agripreneurs and artisans in each cluster may provide opportunity for the SHGs to market their products and increase income	Tiruppur, Erode



## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
	<b>I. Crop Production</b>	
1	Soil testing and issue of Soil Health Cards and optimal use of fertilizers and micronutrients based on soil fertility status.	Krishnagiri
2	Farmers to diversify from water intensive crops to cultivation of millets. The line departments and Agriculture Technology Management Agency (ATMA) to play a proactive role in dissemination of right package of practices, drip irrigation, precision agriculture, traditional farming systems and integrated farming systems	All
3	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.	All districts
4	Farmers should be encouraged for practising organic farming which will help them in producing the inputs in their farm itself and help them in reducing the input cost. Farmers should also be motivated to diversify their crops by promoting new cash crops.	All districts
5	Change in Cropping pattern/coconut intercropping and new planting along farm bunds, may be popularised for additional benefit to the farmers and increase in production per unit area	All districts
6	Promotion of water conservation technologies like zero tillage, microbial preparations, gels (e.g.. Zeba) mulching for retaining water in stress-sensitive crops.	Kancheepuram, Dharmapuri, Tirupathur
7	Scale of Finance to be strictly followed and the end use of loans verified.	All districts
8	Check dams across Palar River at Palur, Alapakkam and Annur in Chengalpattu taluk and across Kilivar River at L N Puram in Madurantagam to trap the rain water to recharge the groundwater.	Chengalpattu
9	Check dams / Sub surface dykes across Cauvery river channels	Karur
10	Rejuvenation of existing irrigation structures like tanks by de-silting and making improvements. Quality seeds appropriate to different agro-climatic conditions and in sufficient quantity at affordable prices are required to raise the productivity.	Tenkasi
11	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. PACS maintained warehouses, scientific storages to be registered with WDRA.	All districts

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
12	Focus on System of Rice Intensification (SRI), Sustainable Sugar Initiative (SSI) , dry land farming and collective farming and usage of other latest technologies to increase the production / productivity and market linkage for better realization of price.	Ranipet and Vellore
13	KVK and Dept. of Agri to educate and motivate farmers to adopt advanced technologies for the restoration of soil health, mechanisation, cultivation of suitable remunerative crops, effective pest and disease management which are essential to step up the agricultural production.	Tiruvannamalai
14	Commercial Banks/Cooperative Banks/RRB in the district may saturate KCC cards to all eligible farmers and also provide Smart card enabled Rupay KCC as directed by GoI.	All districts
15	Digitisation of land records to be hastened with provision for recording lease/tenancy and linking Aadhar to the records will help in better credit flow to the farmers and settlement of insurance claims and may help incentivize lessees to invest in agriculture and push bank credit.	All districts
16	Banks may extend working capital finance to various activities under Animal Husbandry and Fisheries sectors. Working Capital loans given to these sectors are eligible from FY 2019-20 for interest subvention and prompt repayment incentive for loan amount up to ₹3 lakh for 6 months.	Pudukkottai
17	Cultivation of vegetables may be encouraged as there is a ready market in the semi-urban and urban areas of the district. SHG members may be motivated and trained to take up this activity on leased/ own lands	Tiruppur
18	Awareness on latest agro techniques should be popularize all sections of farmers, such as Sustainable Rice Intensification (SRI), Sustainable Sugarcane Initiatives (SSI), Sustainable Turmeric Initiatives (STI), precision farming, etc., soil testing, seed selection, organic farming, application of modern agricultural equipment, integrated pest management, selective application of chemical fertilizers and pesticides and promotion of organic agriculture etc. Adoption of advanced technologies for the restoration of soil health, mechanization, cultivation of suitable remunerative crops, effective pest and disease management are essential to step up the agricultural production.	All districts
	<b>II. Water Resources</b>	
1	State Electricity Board may come out with a time-bound programme to clear the backlog in energisation of pump sets at the earliest to ensure timely & uninterrupted power supply for irrigation.	All districts

#### ANNEXURE IV

##### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
2	Rainwater harvesting structures may be installed in semi critical blocks in order to raise ground water and also ensure its recharge. In saline/ alkaline areas, the small and marginal farmers may be encouraged to cultivate suitable tolerant crops.	All districts
3	Mulching can be practiced in fruits and vegetable crops using crop residues and other organic material available in the farm.	Cuddalore
4	Critical infrastructure, such as water conservation structures / groundwater recharge structures may be constructed with available funding sources including RIDF. Government may form more Water Users Associations and motivate farmers to manage water resources. Government may focus on scientific approaches such as promotion of crop diversification, intercropping, adoption of Integrated Farming System, etc. Many of the 1205 tanks require desiltation for optimizing storage capacity. The PWD and Panchayats maintaining the tanks may take up these works periodically in a cascading manner.	Villupuram
5	Departments may take up artificial recharge structures like percolation ponds, check dams, etc., in the over exploited eight firkas. Also, the surface water bodies like tanks and ponds which were supplementing irrigation are to be desilted so as to increase their water holding capacity.	Kallakuruchi, Salem, Namakkal, Krishnagiri, Dharampuri, Ariylaur, Perambalur
6	Farmers may be encouraged to take up basic minimum water harvesting structures, renovation/ repair of dug wells, construct a recharge pit for the dugwell/ bore/tube well for effective recharge of their wells.	Tirupathur
7	More focus on kudimaramathu activities, which will ensure irrigation of rainfed crops. Specific focus on micro irrigation systems like sprinkler irrigation for field crops, drip irrigation for horticulture crops for improved water usage efficiency.	Pudukottai
8	Rainwater Harvesting structures like Farm Ponds, Check Dams/Percolation ponds may be promoted on large scale in critical and over-exploited blocks, considering the rainfall dependency of the district. In the coastal areas, there is frequent sea water intrusions and has to be controlled using measures such as artificial recharge wells, deep recharge wells etc.	Ramanathapuram
9	Popularisation of Solar pumpset subsidy scheme.	Nagapattinam, Tenkasi
10	Need to adopt water management mechanism like construction of farm ponds, rain water harvesting structures in individual field, recharging of borewells through simple filtration process, etc	Tiruppur

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
11	In view of the limited availability of water in the canals and from the major irrigation system, depleting ground water resources, vagaries of monsoon, encroachments and silt formation in water bodies, there is an urgent need for renovation/ strengthening of tanks/reservoirs viz., concrete lining of bunds, desilting, repairs to inlet channels etc.	Erode
	<b>III. Farm Mechanization</b>	
1	The Agriculture/Agri Engineering department may arrange for creating awareness among farmers and provide subsidy to the eligible cases by converging government schemes which will enable farmers to switch over to mechanisation and solve the problem of labour shortages.	All districts
2	Tie up arrangements with insurance companies may be made while financing farm implements. Departments may popularise the use of farm implements for cultivation especially the rice transplanters since the demand for the machinery is very high due to severe shortage of labour.	Chengalpattu
3	Farmers Producers/Interest Groups and Farmer Producer Organisations may be provided agricultural implements by the Dept. of Agri Engineering under various schemes of the GoTN and GoI. Agri Engg. Dept. and DIC may develop an integrated education, training and extension programme, which would enable training of rural youth for manufacturing agri implements developed by research institutions and setting up servicing/repairing units under ACABC scheme.	All districts
4	Introducing gender friendly farm equipment like zero till drill, happy seeder, seed-cum-fertiliser drill, etc., for easy use by women farmers.	Salem
5	Demonstrations on utility of latest machineries & equipment's suitable for the cropping systems followed in the district to create awareness among farmers. Capacity building of unemployed youth on repair & maintenance of farm machineries and supporting them in setting up of workshops. Establishment of more number of custom hiring centres with atleast one per block through PACCS/FIGs/other farmers collectives wherein the entire set of machineries are available for hiring by farmers.	Perambalur
6	Free Demonstration of power tiller, transplanter, combined harvester, thresher, etc. will encourage farmers to adopt the technology. One demo per village may be covered under various government schemes.	Erode

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
	<b>IV. Plantation and Horticulture</b>	
1	The State Medicinal Plants Board may guide the farmers on marketing of medicinal crops so that the activity can be pursued by farmers economically. Contract farming with reputed companies may boost the prospects of this sector. Popularizing varieties and hybrids suitable to the region in crops like banana, mango, citrus, cashew, and vegetables. The scientific packages of practices for other horticultural crops to be popularized in the district.	All districts
2	Establishment of exclusive markets for horticulture crops like banana, vegetables, flowers etc., in the major production clusters. Commodity groups can be guided to establish such markets through Govt. support.	Chengalpattu
3	Establishing 'Tissue Culture' lab locally by the Dept. of Agriculture/ Horticulture would help the farmers to tide over the situation of transporting the banana plant suckers from far-off places and also to get disease free and identical planting material.	Chengalpattu
4	Banks may encourage the farmers by providing financial assistance either individually or in a group mode for activities such as land development, irrigation/drip, and other capital-intensive activities to enable them to take up plantation & horticulture activities.	All districts
5	Need for Scientific management of Plantation /Horticulture Crops, scientific storage facilities to prevent post-harvest losses and help farmers realize remunerative price for their produce like mango, guava etc. most of which are easily perishable. .	Ranipet, Vellore, Dindigul
6	Motivate the small farmers in rainfed areas to switch over to horticulture crops. Promotion of dryland horticulture crops mainly drumstick, amla, guava, custard apple, pomegranate, etc. adopting good agricultural practices. Promotion of beekeeping with major focus on increasing pollination and crop production and honey as by-product.	Tiruvanamalai, Cuddalore
7	Take up rejuvenation of grazing lands for fodder cultivation and build required stock as also strengthen permanent pasture lands with stylosanthes and tree fodder.	Salem
8	Extension network to be strengthened for new technologies which aim at attaining higher productivity viz. Precision farming, organic farming and high-density planting of fruit trees are yet to reach the farmers. The district has a pocket in Mohanur and Velur where Banana is grown in sizeable hectares and only local 'poovan' variety is being cultivated. The need for introducing Tissue Culture Banana is also urgently required for other popular varieties such as Kathali (locally called Bangalore Rasthali), Red Banana and Karpooravalli which are in good demand in local markets as well as in Kerala market.	Namakkal



## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
9	Farmer Interest Groups and Farmers Producer Organizations in villages availing credit from the institutional lending system will be supportive for farmers as well as bankers.	Dharmapuri
10	Promotion of dryland horticulture crops mainly drumstick, aonla, guava, custard apple, pomegranate, etc. adopting good agricultural practices.	Tirupathur
11	The Kallikudi market complex established at a cost of Rs.65 cr under RIDF is being lying unutilized for the past one year due to the resistance of traders. The state-of-the-art infrastructure created will otherwise be wasted. (Action:-Agri Business dept)	Tiruchirapalli
12	Unemployed youth may be encouraged to set up private nurseries, as there is a growing demand for good quality planting materials. There is need for promoting dryland horticulture crops mainly drumstick, amla, lemon, guava, custard apple, pomegranate etc.	Ariyalur and Perambalur
13	Banks may finance eligible hi-tech horticulture crops and construction of cold storages.	Pudukottai
14	Promotion of hardy horticulture crops mainly drumstick, amla, guava, custard apple, pomegranate etc. Adoption of good agricultural practices and an integrated value chain approach. With the increasing demand for quality food and emerging opportunities for export and emphasis of the policy makers on produce aggregation for marketing through farmers institutions like producer organizations, the opportunities for promotion of value chain approach are becoming wider	Ramanathapuram
15	In crops like Banana, Guava and medicinal and aromatic plants, there is lack of awareness on commercialization and needs to be addressed. No collection centers or regulated markets are located in Tiruvarur district.	Tiruvarur
<b>V. Forestry &amp; Wasteland Development</b>		
1	Paper industries having tie up arrangements with banks, may come forward to raise industrial pulpwood plantation in private lands through buy-back arrangement with farmers/entrepreneurs.	Kancheepuram
2	Support mechanism for marketing of wood & non-wood products, especially for small and marginal farmers by way of Farmer-industry meets; Contract farming with buy-back arrangements with direct involvement of Forest Department need to be put in place.	Chengalpattu
3	Need to finance commercially viable plant species like Neem, Pungam, Terminalia Spp, Bamboo Spp, Tamarind, Cashew, Subabul, Teak, Cassia, Sissoo & Prosopis, bixa, kadam poplar etc. Contract farming under this sector may be encouraged in order to ensure backward and forward linkages to the farmer. DRDA may take initiatives in this regard.	All districts

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
4	Department of Forests to take up Seed Ball preparation on a large scale and put the same to use to increase green cover as also the number of fruit bearing trees. The Forest Department may conduct training programs and motivate the Forest Security Groups in arresting illegal tree felling and prevention of forest fires.	Ranipet, Tiruvanamalai, vellore, Villupuram, kallakuruchi
5	Department to promote other fruit trees which will preserve the environment. Promotion of contract farming of high density eucalyptus (clonal) and casuarina tree varieties in dry land/wasteland will increase the income of the farmers. Cloning varieties of eucalyptus instead of normal, with inter cropping	Pudukottai
6	DRDA may sensitize the Panchayat Raj Institutions to undertake afforestation works in public lands and wastelands through MGNREGS. Forestry extension centre should play a proactive role in propagating importance of tree planting, trees suitable for local conditions, establishing demo plots of plantations and also ensure availability of good quality seedlings.	Nagapattinam
7	Forest reserves in the blocks of Kalakadu, Cheranmadhavi and Ambasamudram may be protected with stringent implementation of legal/administrative measures. Tourism may be regulated to protect the forest resources and animal reserves.	Tirunelveli
8	Wastelands in the district especially in the stretch of National and State Highways are converted for real estate purposes and installation of wind mills. This trend may be arrested by stringent implementation of legal/administrative measures. E Auction center for selling Timber should be introduced as already available in Kerala.	Tenkasi
9	Diversification to agro-forestry by planting trees on the boundaries of farmers' fields, and encouraging livestock and bee-keeping. This will not only reduce risk in farming but augment farmers' income.	Erode
<b>VI. Animal Husbandry-Dairy</b>		
1	Preparation of own cattle feed reduces considerable amount of cost for dairy farmers. Avoid degradation and depletion of grazing land by using it indiscriminately for other purposes and avoid transfer of land unless alternate land is provided in the neighbouring area as envisaged in the New Farm Policy. Value addition to indigenous dairy products to increase share of farmer in consumers' price.	All districts
2	The Rapid Milk Chiller is ideal in situations where there is a long gap between the milking by the farmers and the milk reaching the collection centre. The Milk Chiller provides the most cost effective way of collecting top quality chilled milk from village milk collection centres where grid power is erratic.	All districts

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
3	Propagate and popularise technology of converting crop residues into urea enriched fodder (silage making). Finance for setting up of mini chilling plants of 2000 litre per day capacity by SHGs	Tiruvanamalai
4	Aggregation of Farmers with Cattles into an Animal Husbandry Farmers Producers Organisation shall benefit the Farmers in better input cost, aggregation of produce, upscaling of profits and better Branding / Marketing of Milk produce in the UTP	Pondicherry
5	More awareness to be created on Animal Husbandry Infrastructure Development Fund Promote leguminous feed production in degraded pasture lands in villages	Cuddalore
6	Banks may have tie-up arrangements with milk societies (Government-Aavin / private) for assured repayments. Bankers may try cluster financing approach and market tie-up for better recovery of loans. Banks may finance dairy animal thro' BHK-JLG mode of financing which is observed to be successful in the district. Government may allot / lease out wastelands to SHGs and JLGs for dairy, fodder development. The setting up of new /accessible milk routes and chilling plants at strategic points enabling more milk procurement.	All districts
7	Veterinary Dispensaries are presently offering treatment and vaccination only. In addition, the Dispensaries may also sell critical inputs like mineral mixture, fodder seeds and first aid medicines.	Salem
8	Dairy farmers tend to suffer due to long distances to the collection centres. Need to establish more collection centres and chilling plants, by AAVIN. Setting up of new /accessible milk routes and chilling plants at strategic points enabling more milk procurement. New milk routes may be opened in the hitherto underdeveloped areas.	Namakkal, Krishnagiri
9	Fodder plays a major role in milk yield. Due to dry weather conditions, fodder is not freely available. Department may encourage community fodder cultivation of CO4 varieties.	Ramanathapuram
10	The district has a livestock farm at Korukkai in Thiruthuraipoondi for Umblacherry (native breed) cattle breeding and fodder development programmes. This needs to be further developed to provide more effective services. It is desirable to integrate fodder cultivation with financing of milch animals, wherever feasible.	Tiruvarur

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
	<b>VII. Animal Husbandary-Poultry</b>	
1	Adequate number of veterinary doctors needs to be posted, to the district, to keep constant check on the poultry farms. Awareness camps to be held periodically to educate the farmers in poultry development. SHGs may be imparted training to set up poultry feed units as also Backyard poultry units. Cultivation of maize, the major ingredient in poultry feed, may be encouraged in the district through the Agriculture Department.	All the districts
2	Preparation of own poultry feed reduces considerable amount of cost for farmers undertaking poultry activity. Allied activity should be encouraged – country chicken rearing which has good market may be encouraged for better income.	Tiruvallur, Ranipet, Tiruppur, Coimbatore, Vellore, Erode, Salem
3	Cage culture has been banned by Supreme Court based on representations from animal rights organisations. Even though cage culture is not prevalent in the district, it is observed that transport vehicles and cages in butcher shops still use small sized cages which restrict movement of birds. Government action is required in this regard	Salem, Namakkal
4	To prevent spread of diseases / epidemics hygienic chicken dressing outlets may be promoted in the beginning and made mandatory later to ensure consumer gets quality produce and the wastes are disposed scientifically.	Salem, Namakkal
5	Disposal of dead birds is an issue in the district. TANUVAS and AH Department need to develop and introduce cost effective mechanism to deter the farmers from dumping the dead birds on road sides, canals, etc. Knowledge sharing and adequate training to farmers on poultry management which is highly vulnerable to disease outbreaks.	Salem, Namakkal
6	COVID-19 pandemic has brought about reverse migration to the rural areas due to which there is lot of demand for setting up of poultry farms. Government may provide training to the beneficiaries on poultry activity to enable them to avail of TFO assistance from banks for broiler units under contract farming, specially under Government sponsored schemes like PMEGP, TAHDCO, etc	Salem, Namakkal
7	Private investment for augmenting feed and fodder resources through technologies like hydroponics, cultivation of improved varieties, silage making, enrichment of crop residues by alkali treatment etc. is required	Krishnagiri
8	Department may encourage farmers taking up preparation of chicken feed mixture through training farmers	Tirupathur

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
9	Cage culture has been banned by Supreme Court based on representations from animal rights organisations. Even though cage culture is not prevalent in the district, it is observed that transport vehicles and cages in butcher shops still use small sized cages which restrict movement of birds. Government action is required in this regard	Tiruchirapalli
10	Alternate poultry farming like Japanese Quails, duck rearing to be promoted	Karur
11	KVK may set up a hatchery unit in the district for production & supply of chicks of low-input technology variety birds. Department of Animal Husbandry may educate the poultry farmers about the bio-security measures such as spacing between the sheds, system of housing, vaccination schedule, etc. to prevent disease incidences.	Ariyalur
12	KVK may set up a hatchery unit in the district for production & supply of chicks of low-input technology variety birds. Department of Animal Husbandry may educate the poultry farmers about the bio-security measures such as spacing between the sheds, system of housing, vaccination schedule, etc. to prevent disease incidences.	Perambalur
13	Preparation of own cattle feed with locally available feed ingredients reduces considerable amount of cost of preparation	Pudukottai
14	Infrastructure for country chicken and Broiler / Layer farms to be set up.	Ramanathapuram, Tiruvarur
15	Create adequate awareness among the farmers / poultry growers on the various schemes implemented by them with or without GoI support. Small poultry feed units operated by producer groups / small farmers group may be encouraged with suitable incentive / support.	Tiruvarur, Ramanathapuram
16	Maize, which is a major constituent accounting for 40% to 50% of the poultry feed, may be promoted among farmers.	Nagapattinam
17	Infrastructure facilities for supply of day old chick, feed etc, captive poultry feed plants to be set up. Block-level mobile units for provision of veterinary services/carrying medicines at the doorstep of farmers need to be set up AH department.	Dindigul
	<b>VIII. Animal Husbandry-Sheep Goat Piggery</b>	
1	Farmers need to be educated on animal feed and disease management.	Chengalpattu, Ranipet
2	Sheep / goat farming may be encouraged as allied activity for assured income to the farmers in the district. Green fodder cultivation may also be encouraged under JLG mode for additional income	Tiruvallur, Dharmapuri



## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
3	Conduct awareness programs for farmers and SHGs on tackling diseases and hold free camps for deworming of sheep and goats. Promotion of Breeding Farm in the district by Animal Husbandry Dept.;	Ranipet, Vellore
4	Feed Mixing Unit under MSDA scheme for FPOs, FPGs to be set up by way of contract farming for broiler activity for capital investments like sheds and equipment.	Tiruvannamalai
5	Setting up of modern abbatoir near Veppur/Kurinjpadi area. Developing community feed and fodder banks with the help of Self-Help Groups/Joint Liability Groups to enable the landless families and poor farmers to take up animal husbandry activities. Suitable policies may be explored for long-term leasing of wastelands to locate goat breeding and rearing units in clusters.	Cuddalore, Villupuram, Tirupathur
6	Training to be provided to promote pig manure compost among farmers in kolli hills as it is good for root crops. Pig rearing is popular in Kolli hills.	Namakkal
7	Banks may finance sheep, goat and pig rearing and breeding units under Government sponsored schemes and also using the GoI NLM subsidy scheme. Support meat processing centres and also private veterinary clinics under ACABC scheme.	Krishnagiri
8	Rearing of sheep and goat is done mainly through free grazing. Increased fodder supply and access to local markets may encourage farmers to take up more of sheep and goat rearing.	Dharampuri
9	A separate market needs to be established in Trichy district from the current Puthur market.	Tiruchirapalli
10	Setting up of Meat processing centre in Paramathi	Karur
11	Inadequate availability of pasture lands hinders sheep and goat rearing in several blocks. Initiate measures to arrest degradation and depletion of grazing land and avoid transfer of land unless alternate land is provided in the neighbourhood as per the New Farm Policy. There is a need for structured markets in the district for buying and selling of animals.	Perambalur, Ariyalur
12	Promotion of FPOs for farmers rearing sheep-goat, establishment of more veterinary hospitals	Pudukottai, Ramanathapuram
13	District Livestock Farms to produce and maintain quality rams and ewes for selling them to local farmers to improve progeny and breeding. Department may arrange to provide quality breeds for increasing the meat production.	Tiruvarur, Tirunelveli, Tenkasi
14	Setting up of at least one cold storage per block for meat with 10 tonnes capacity to strengthen the value chain and prevent price fluctuation. The Animal Husbandry Department may consider Shandies development with all infrastructure facilities including a Veterinary Doctor to vaccinate all animals that enter the Shandies.	Dindigul

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
15	Banks may provide loans of small unit size to small and marginal farmers, landless farmers, agricultural labourers, MNREGS workers, etc., under JLG mode so as to enhance their income.	Tiruppur
	<b>IX. Fisheries</b>	
1	Construction of more landing facilities, ensuring availability of fuel and marketing linkages with better transport facility will help the fishermen to improve their catch as well as provide sustained income. The use of technology such as GPS, weather forecasting system etc., will also help in averting danger and loss of life of fishermen. Long term lease of PWD ponds has to be evolved, to overcome the poor response for commercial fish culture. Provision of cold chain facilities for inland and marine fisheries to reach the urban markets. Diesel subsidy for fishermen may be increased to incentivize fishermen involved in deep sea fishing. Farmers having farm ponds should be motivated to go for fish culture. SHGs/SHG Federations/FIGs/FCs may be encouraged to attempt fish culture in Panchayat tanks.	Mostly coastal districts
2	Strengthening embankment of the lakes/tanks and provision of shutters in the canals would also pave way for more intensive inland fisheries activities. Promotion and strengthening of producers' cooperative societies is required in the sector with special emphasis on marketing / value addition.	All districts
3	Tanks in the district need desilting at regular intervals for taking up inland fisheries activities. Strengthening embankment of the lakes/tanks, provision of shutters in the canals would also pave way for more intensive inland fishery activities	Pondicherry
4	Government may create adequate awareness among all stakeholders and encourages SHGs to take up fish culture in panchayat tanks, water irrigation systems and leasing of water bodies. Integrated Farming System with Dairy - Poultry – Fisheries activities for providing additional income required by farmers for sustenance. Improving the facilities / infrastructure available for fish handling / processing / transport etc. Provision of sufficient primary processing facilities besides cold storage facilities are required. Long term lease of PWD ponds has to be evolved.	Cuddalore, Kallakuruchi, Salem, Namakkal, Perambalur
5	Bank's support for activities like fresh water fish farming and ornamental fish breeding is required. Long term leasing policy for PWD ponds and improvement in extension services, input supply would boost fishery activities. The Extension services by the Fisheries Department for production and marketing of fish may be stepped up in the District.	All districts
6	Tanks in the district need desiltation at regular intervals for taking up inland fisheries activities. Strengthening embankment of the lakes/tanks, provision of shutters in the canals would also pave way for more intensive inland fisheries activities.	Ariyalur

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
7	Alternative livelihood activities like seaweed farming for fisherwomen. Kisan Credit Card (KCC) may be issued to fishermen by banks for meeting the working capital requirements of fishing crafts already in operation.	Pudukottai
8	Training may be provided for seaweed farming, mud crab fattening. Bankers may finance for the same	Ramanathapuram
	<b>X. Farm Credit-others</b>	
1	Introduction of quality bulls with high genetic merit for frozen semen production. Implementing quality control in semen production stations and semen banks. Preservation of native breeds and bulls to be prioritized by the Government. Conservation of indigenous breeds through milk recording programme and produce quality indigenous bulls of high genetic merit.	Chengalpattu, Ariyalur, Perambalur, Nagapattinam, Tirupur
2	Two-wheeler for agriculture purpose will reduce time and cost to the farmers. Using two-wheelers, farmers can supply their milk in nearby town / cities. Ploughing using bullocks will reduce the cost of cultivation of small and marginal farmers. Department may ensure availability of quality bullocks for use by small farmers.	Tiruvallur
3	New ergonomic designs, reducing the hardships for bullocks may be designed for bullock carts and bullock drawn implements which would also optimize the utilization of draught power from domestic cattle.	Cuddalore
4	Banks may provide loans for purchase of bullocks, especially to small and marginal farmers to increase the number of bullocks to facilitate agricultural operations in the district.	Pudukottai
5	KVK and other resource institutions in the district should create demo IFS fields and train the farmers on importance & merits of integrating the different components.	Tiruvarur
6	Provision of adequate number of repair shop and fuel stations in interior areas will reduce cost. Vast scope available for FPOs finance in the district	Dindigul
7	Private Extension services through Agri clinics Agribusiness centres (ACABC) could be promoted through centrally sponsored ACABC scheme. There are constraints like small land holdings, non-availability of good draught animals, etc in the sector.	Tirunelveli, Tenkasi
	<b>XI. Construction on Storage and Market Infrastructure</b>	
1	Department of Agri. Marketing and Agri Business may play a pivotal role in dissemination of information on post-harvest technologies among farmers	Kancheepuram

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
2	Govt to ensure proper utilisation of existing storage infrastructure. Create awareness among the prospective entrepreneurs on the availability of subsidy linked scheme for promoting rural godowns a under AIF.Storage facilities should be improved both from government and private sector as there is a wide gap which will facilitate farmers to store their produce to enable them to get remunerative price. The farmers should be made aware of the benefit of availing loan by pledging their warehouse receipts.	Chengalpattu, Villupuram
3	There is demand for quality seeds in the district. Adequate number of seed processing units to cater to the demand for high quality seeds is necessary to ensure high and sustainable yields of crops. Promotion and strengthening of producers' groups to set up godowns / cold storages / primary processing facilities. The assistance of the Agriculture Department and the Department of Agri-Marketing may be sought by the banks in order to mobilise projects that would be viable for financing.	Ranipet, Vellore, Dindigul
4	To encourage farmers/FPOs to store their produce in the godown constructed at PACS level, community grain dryers may be provided to reduce the moisture content of the harvested produce. 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.	Salem, Namkkal, Krishangiri
5	Enabling FPOs undertake primary and secondary processing through training on processing, packaging and marketing of agri produce and milk products will be beneficial to the farmers.	Dharampuri, Tirupathur
6	The existing storage facilities with various agencies including PACCS needs to be accredited as per WDRA guidelines, so that Negotiable Warehouse Receipt System can pick up in the district. Each block should have an Agriculture Marketing Infrastructure to procure the farm produce from the farmers and primary process the produce.	Ariyalur, Tenkasi
7	All the warehouses/Godowns/ storage facilities in the district should in variably registered under Warehousing Development and Regulatory Authority (WDRA) and to enable farmers to avail the benefits under eNAM.	Dindigul
8	Government may conduct awareness programmes for farmers on dissemination of information on post-harvest technologies value addition and storage, besides price forecasting. A study to map the existing facilities as also its utilization will help in assessment of the fresh requirements.	Tiruppur
9	The marketing linkage for quality seeds, bio pesticide and bio fertilizer need to be strengthened.	Erode

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
	<b>XII. Land Development, Soil Conservation and Watershed Development</b>	
1	Reclamation of problem soils, identification and conversion of fallow lands for agriculture, increasing the productivity of agricultural lands by village-based Integrated Nutrient Management through soil fertility analysis, promotion of organic farming may be focused.	Kancheepuram
2	Departments may gear up the extension machinery for effectively disseminating the irrigation and soil management practices evolved by the research institutes & agricultural universities. The production of vermi compost or organic manure by SHGs, JLGs and NGOs may be encouraged in the district. Reclamation of problem soils, identification and conversion of fallow lands for agriculture, increasing the productivity of agricultural lands by village-based Integrated Nutrient Management through soil fertility analysis, promotion of organic farming may be focused. Integrated farming system to be encouraged among small and marginal farmers with initial support from Government, which will improve the income of farmers	All the districts
3	Cluster based organic farming producers' groups may be formed in the potential areas of organic farming and may be linked with credit institutions and market channels. Efforts should be made to popularize organic manure through Vermi-compost, Urban Compost (Municipal area garbage) with a view to maintain ecological balance. Training facilities available under govt. supported programs need to be fully tapped. Extension services including tie-up arrangements with banks for facilitating project loans to eligible trained beneficiaries.	Ranipet, Vellore, Cuddlore, Namakkal, Pudukottai
4	KVK and Agri University may create demo IFS fields and train the farmers on importance and merits of integrating the different components.	Pondicherry
5	Ground water has been severely affected in 50% of the blocks. Govt to support construction of farm ponds in public/private lands in such areas. Implementation of watershed projects for ensuring soil and water conservation with people's participation.	Villupuram, Trichy, Ariyalur, Perambalur
6	Creating awareness among the farmers to save this water in their field – catch the water where it falls, by constructing a small catch pit/pond, trench cum field bund will save a lot of water and also recharge ground water apart from saving precious topsoil. Awareness is required to be created by all stakeholders and media in this regard.	Krishnagiri
7	Fallow lands presently lying unutilized could be developed for cultivation of fodder, forestry and other dryland horticulture crops over a period. More number of fallow lands can be cultivated under KAVIADP scheme of State Government	Dharampuri

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
8	Soil conservation practices like crop rotation, reduced tillage, mulching, cover cropping and cross-slope farming is to increase soil organic matter content, soil structure and rooting depth may also be encouraged	Ramanathapuram
9	Public and private initiatives need to be strengthened for addressing the area of Land Development in the district. The drainage problems in some pockets of the district needs to be addressed by PWD (Irrigation). Investment in infrastructure for land development is available only out of Government initiatives. Private investments may be encouraged possibly in the form of public private partnership.	Tiruvarur
10	Promotion of salt tolerant varieties of rice and other crops in areas affected by salinity. District doesn't have any perennial river and hence there is a need to promote farm ponds in private lands in a mission mode.	Nagapattinam
11	Public and private initiatives need to be strengthened for addressing the area of Land Development and watershed projects in the district. Encouraging Land Development on community lands, wastelands for appropriate land use patterns like pastures, farm-forestry, Agro forestry plantation, Miyawaki Plantation (dense plantation) etc. Single window advisory on land, water and soil management to be provided by Agricultural Department in the extension centres. Mapping of all the watershed structures like check dams, farm ponds, percolation ponds, water absorption trenches etc., in the district to be made	Dindigul
<b>XIII. Agri Infrastructure - Others</b>		
1	Separate organic markets may be set up to encourage organic farming. Organic Certification by way of Participatory Guarantee Scheme may be encouraged by Agriculture and Horticulture Department. Encouraging seed production activities by providing subsidy for seed production of certified paddy, hybrid paddy, pulses and millets by the State / Central Govts. Strengthening of marketing linkage for quality seeds, bio pesticide and bio fertilizer. Demonstration, training and extension services for popularizing the best and recommended package of practices may be undertaken	All the districts
2	Farmers to be encouraged to take up seed production, which will ensure better income for them. Farmers to be encouraged to take up organic farming to get better price for their produce.	Tiruvallur, Karur
3	State Government may strengthen/renovate existing check dams, popularize use of organic manure, bio fertilizer, vermi compost, etc., support production of vermin compost or organic manure by SHGs with assured buy back facility. Department may encourage farmers in taking up certified seed production to improve the production and productivity.	Ranipet, Pondicherry



## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
4	Encourage application of bio-fertilizers and compost making amongst the farming community to stop the usage of chemical fertilizers. Provide training and awareness on importance of seed replacement for achieving the higher yields. Government may encourage the setting up of new seed processing units by providing incentives, simplifying the certification procedures, etc.	Dharmapuri, Tirupathur, Nagapattinam
5	There is a greater need for popularizing Vermicomposting units, considering that dairy animals is becoming an increasing popular income source to farmers. This will lead to additional income and improve soil fertility. This is particularly desirable in light of the thrust given by Government of India for Zero Based Natural farming	Tiruchirapalli, Krishnagiri, Ramanathapuram, Cuddalore
6	Department may encourage farmers in taking up certified seed production which will fetch better income and will also help in meeting the demand for seeds locally. Department or the Institutions in the district may start tissue culture units for supplying quality seedlings.	Ariyalur, Perambalur, Pudukottai
7	Model bio fertilizer units to be set up in KVK and other extension centres. Department of Agriculture may consider opening of Sub Agri Extension centers in the district for distribution of seeds, bio inputs etc. to the farmers.	Dindigul
8	Effective technologies replacing the chemical inputs are being evolved on a continuous basis, it is therefore essential that encouragement to bio-inputs production centres need to be given in respect of bio-inputs whose efficacy have been proved.	Tenkasi
<b>XIV. Food and Agro Processing</b>		
1	District Industries Centre to identify a few major activities like processing of food products, grading, standardization etc., and to formulate schemes to help the entrepreneurs. Post-harvest infrastructure, such as, drying yards, threshing floor, availability of post-harvest equipment / machineries to be created for adoption of primary processing. Storage, cold chain and market infrastructure may be created in the district for setting up of agro / food processing units. Product specific clusters may be identified, and necessary impetus may be given by the Agricultural Marketing Department. Focus on primary processing and grading should be encouraged for enhancing the income of farmers, especially in cashew nut and fruit crops.	All the districts
2	Establishing cattle feed manufacturing unit would lead to reduction in cost of concentrated feed, better utilisation of available resources and availability of quality feed at lower costs to the local farmers.	Chengalpattu

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
3	Most of the value added products of dairy are home based industry or small/tiny units and unregistered. With proper awareness and concessions, the District Industries Centre (DIC) can facilitate registration of these units. This may enable increased availability of bank credit and employment opportunities. General lack of entrepreneurial skill among the people to venture into new and innovative non-farm sector activities, poor market facilities and market information system act as disincentive to spur development. Therefore, there is a need for full-fledged training centre to provide end-to-end solution to aspiring entrepreneurs.	Ranipet, Vellore
4	Export oriented food processing industries should be set up in the district	Cuddalore
5	FPOs to be provided skill development and also supported financially under various schemes through convergence for taking up value addition	Villupuram
6	In the case of Fruits and Vegetables, the possibilities are Fruit pulps and juices (eg. mango & pineapple), fruit based ready-to-serve beverages, canned fruits and vegetables, jams, jellies (mango, guava, pineapple), squashes, pickles, chutneys, concentrates, dehydrated and frozen fruits and vegetables (amla powder, amla flakes), vegetable curries in pouches, canned mushroom and mushroom products, dried fruits and vegetables and fruit juice concentrates	Namakkal
7	Development of Product-specific clusters such as Maize flour making, pulp based and other food processing based agro industries etc with the coordination of all departments.	Krishnagiri
8	Agri-Marketing Department may focus on utilization of the existing primary processing centres for tomato, mango and tapioca since there is a good scope for value addition.	Dharampuri
9	There is a need for conducting of capacity building programmes or extension outreach programmes on simple primary processing techniques at farm level that can fetch higher returns for the farmer. Farmers have also to be sensitised about the support available under Agriculture Infrastructure Fund (AIF) and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) schemes. Activity based clusters with common facility centre for primary processing facility may be promoted among SHGs/JLGs/FIGs/FPOs in the district.	All the districts
10	The private companies will be encouraged to set up agro-processing industries with farmers' participation in a cluster mode. Banks may network with DIC, Coir Board, KVIC, SIPCOT, SIDCO, NGOs, SHGs, Federations, SSI Association and Traders associations to provide financial support to potential areas in processing industries.	Ramanathapuram

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
11	Investment in Agro & food processing sector did not commensurate with the large potential available in the district and consequently, linkages between production, marketing, post-harvest, processing and export have remained weak. Sheep/goat farming is very intensively taking place in the district. So there is immense scope for value addition in the district.	Tirunelveli
12	Most of the processing units belong to the unorganized sector, where applications of food-based laws for hygiene are not followed strictly. There is need for creation of awareness. Shortage in procurement and post-harvest storage facilities have led to inferior quality of processed fruit and vegetables. High cost of packaging is an important factor for rise in retail price of the processed food commodities. Lime Producers are unorganized which is affecting the supply chain management and not attracting any investment and technology into this sector. Raw material required to be aggregated, contract farming to be encouraged and common facility centers like grading, packing should be encouraged.	Tenkasi
13	To allow farmers to tap neera, coconut-growing States will have to amend antiquated excise rules. Production has not flourished since it is difficult to keep the drink from fermenting for a long time. Moreover, the drink is not available in processed, bottled form. No infrastructure is available for the farmers at present as the scheme is recently announced and the KVK has been recently commenced functioning in Tirupur District. Problems faced by the coconut farmers are (i) No adequately trained labourers for tapping NEERA, Equipments for tapping NEERA, value addition of NEERA, increasing shelf-life, Ice Box, Freezer Transport Vehicle, Branding, Marketing, etc.	Tiruppur
<b>XV. Agri Ancillary Activities - Others</b>		
1	Banks to provide loans for setting up of ACABCs to eligible agricultural graduates/diploma holders who are trained in this activity. Banks may lend to other farmers through MFI as per RBI guidelines.	All districts
2	Farmers to utilize the loan availed from MFI for income generating activities and earn better income from those operations.	Tiruvallur
3	Awareness about the ACABC scheme among the various stakeholder need to be created. The Nodal Training Institutes (NTIs), apart from providing training should also handhold the trainee in formulation of project and facilitate bank credit linkage for setting up their business.	Villupuram, Cuddalore

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
4	Cashews are being cultivated in around 1500 hectares in Thirunavalur block. The produce is being sold in the Panruti market in Cuddalore district through middle men /Commission agents. Cashew farmers may be sensitised so as to form Collective/Producer group and provide assistance and also support for marketing so that they could realize better income. Further, they may also be supported for value addition /processing for upscaling of activities.	Kallakuruchi
5	Farmer Producer Companies shall be strengthened for bringing about aggregation and collective marketing of farm produce and also for value added products. Awareness among all stakeholders about ACABC scheme and exposure visit of bankers to successful agripreneurs supported under ACABC may be undertaken to sensitize them on the credit needs of such agripreneurs.	Namakkal, Krishnagiri
6	PACCS aren't earning any income from lending for short term agricultural operations. They need to increase their lending for agri. investment activities, SHGs & JLGs and also diversify their activities/business which will increase their income. Necessary capacity building programs and exposure visits on PACS as MSC concept has to be arranged for motivating PACCS staff. PACCS can also act as Business correspondents for Commercial banks/DCCBs to increase their income.	Nagapattinam, Dindigul
7	Stringent monitoring of the Priority Sector Lending (PSL) targets of banks with special focus on agri ancillary activities. Inadequate staff for providing extension services in the Department of Agriculture and other supporting departments.	Tenkasi
<b>XVI. Micro Small and Medium Enterprises (MSME)</b>		
1	Government agencies like KVIC / KVIB / DIC may popularize their schemes among the people through townhall meeting and mass media campaigns. Establishment of rural artisan complex / common work sheds. Trade Centre for strengthening the MSME sector. Construction of proper work shed for rural handicraft artisans.Setting up of 'Zero Liquid Discharge System' to revive dyeing activity, Intensification of efforts for cluster development and formation of OFPO in identified cluster.	All districts
2	Rural artisan complexes/common worksheds may be established in select blocks.	Chengalpattu
3	To get better income, the cultivators should be encouraged to shift from farming to non-farm occupation. Exclusive skilling programmes especially to small and marginal farmers in off farm activities through RSETIs, NSDC affiliated institutions could be done during off season. Exhibitions at Block/District/State level to be arranged to sell products manufactured by SHG members by agencies like	Tiruvallur

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
	Tamil Nadu State Rural Livelihoods Mission (TNSRLM). These exhibitions can help the producers to get a better income.	
4	MSMEs department to facilitate and help in technology transfer and adoption of modern management techniques to keep pace with the changes that are taking place in the global market. KVIC /KVIB/DIC may popularise their schemes among the people and lending institutions with simplified procedures for utilising the margin money, through the banking channel. They may conduct block level awareness programmes for the purpose. District level marketing centres may be set up to provide marketing infrastructure for Off Farm products.	Cuddalore
5	Technology transfer centres may be established in each district for providing guidance, technical know-how, etc. to the entrepreneurs.	Salem
6	District Level Marketing Centers may be set up to market the SME products. Quality control setup should be strengthened with the establishment of food testing laboratories duly accredited by the Food Safety and Standards Authority of India (FSSAI) to check the quality of the products produced	Krishnagiri, Ramanathapuram
7	Banks may increase the credit flow to SMEs through coordination with SIPCOT, Coir Board as well as through identification of various scheme beneficiaries of DIC, INDSETI and NABARD supported NGOs.	All districts
8	Intensification of efforts for cluster development for salt, cane furniture, fish value added products, coir yarn & de-fibering and formation of Off-Farm Producer Organisation in identified cluster. Establishment of rural artisan complex/common work sheds/trade centre for strengthening the MSME sector and conducting exhibitions at block/taluk levels to facilitate sale of products by rural artisans and SHGs.	Nagapattinam
<b>XVII. Export Credit</b>		
1	Setting up of effective cold chain infrastructure to minimize post-harvest losses. Banks may encourage Private entrepreneurs for availing adequate credit and avail the benefits of GOI's Credit Linked Subsidy Schemes for creating infrastructure like cold storages, rural godowns, seed processing plants and other facilities.	Chengalpattu
2	District Level Export promotion committee may include the Bankers to identify the bottlenecks and ensure credit flow to the sector. State Government may create awareness about the export potential and procedures among the progressive farmers and entrepreneurs. State Government may promote GI registration. Awareness about NABARD support for GI registration may be created.	All districts

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
3	There is a need to promote processing and cold storage facilities in the district to store crab, shrimp and other marine products. This may be encouraged by assisting the entrepreneurs in availing subsidy under various schemes of government. If regular cargo services are commenced from Nagapattinam/Karaikal ports, exports from the district will improve.	Nagapattinam
4	A Directorate General of Foreign Trade (DGFT) branch has been demanded by many stakeholders in view of the increased handling of foreign currency transactions and goods, especially export of farm and agro produce especially delta region rice, processed onion etc. DGFT branch will help in exporters through allotment of IEC, promotional schemes etc Transit storage in strategic location for agri produce is another area which needs to be looked into. Separate Training centre for Micro, Small and Medium Exporters should be properly trained by MSME for exporting their products.	Dindigul
5	There is a need to strengthen export credit facilities such as infrastructure. Advanced technologies in designs and packing to be promoted in traditional industries like Korai mat making and coir pith to encourage the exports. Designs and quality of readymade garments need to be improved in tune with the developments in other major export centres.	Tirunelveli, Tenkasi
6	Greater trade facilitation by removing the delays and high costs on account of procedural and documentation activities.	Tiruppur
7	Identification of product-specific clusters for development of RNFS by Government Departments / organisations.	Erode
<b>XVIII. Education</b>		
1	DIC/TAHDCO/KVIC to 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. 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 Rs.4.50 lakh during the moratorium period through the colleges.	All districts
2	Banks may introduce simplified application process for Education loan.	Chengalpattu
3	There is a need for fixing standard rating norms of educational institutions with reference to infrastructure availability, faculty experience, placement records and accordingly introduce different slab rates for educational loan.	Vellore



## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
4	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. A credit guarantee scheme for educational loans would go a long way in pushing education loans to needy students	Nagapattinam, Erode
5	Banks may please sanction education loans to all meritorious students based on the fees prescribed by N.V. Balasubramanian Committee for various courses.	Tirunelveli
6	Ward allocation and service area approach need not be insisted for education loans. Adequate moratorium period and repayment period to be given by the banks.	Tenkasi
	<b>XIX. Housing</b>	
1	Long gestation period of six to eight years of housing projects, accentuated by multiple approvals from multiple authorities in a two to three year period needs to be simplified. Lower provisioning requirement by RBI could push down the interest rates and boost demand for the construction sector, thereby ensuring job opportunities	Chennai
2	State Government may ensure availability of building material at reasonable prices to economically weaker sections of the society.	Chengalpattu
3	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.	Vellore
4	A single window system may be adopted for grant of all approvals and permission to give boost to housing sector. There is a good credit demand for carrying out repair to houses, construction of toilets, house expansion, house renovation, for replacing thatched roof with concrete structure.	All districts
5	Institutional reforms in land acquisition, approval processes and taxation are much needed to expedite development of affordable housing, which acts as a catalyst for creating a multiplier effect on job creation as well as growth in key ancillary sectors. Long-term perspective for provision of housing is critical to ensure inclusive development. Rising land cost, spiraling construction costs, and inadequate availability and reach of finance measures are effecting the sector. Govt. may initiate necessary steps for controlling these factors.	Ariyalur, Perambalur
6	A master plan needs to be developed for delineating housing plots not only in urban areas, but in all blocks also, to avoid indiscriminate expansion of buildings and prevent encroachment of water bodies and channels. Solar powering of houses may be taken up on project basis by Tamil Nadu Energy Development Agency (TEDA).	Dindigul

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
7	Rural households may be financially supported for building concrete houses with standard sanitation facilities. Banking Plan for providing credit support to weaker sections of people under both the State and Central Government Schemes to be implemented.	Tirunelveli
8	GoI and State Government has implemented many schemes under housing sector to cover weaker sections / rural household. Identification of economically weaker sections and low-income groups, irrespective of the location, for extending of credit has to be carried out by department and banks.	Tenkasi
9	Housing loan products may include support for installation of solar lighting, solar panels for power generation to domestic users and also solar water heaters, which will go a long way in promotion of green energy	Tiruppur, Erode
	<b>XX. Social Infrastructure</b>	
1	Bankers may proactively take up financing of these activities to fulfill their priority sector obligations. Wherever possible toilet construction may be linked to PMAY	All districts
2	There is a need for focused attention on drainage, sanitation and waste management aspects of the district. Many of the schools constructed by TAHDCO during earlier years need renovation and there is also requirement for construction of new premises/labs etc.	Chengalpattu
3	Participation of the beneficiaries, especially women, in water supply schemes may be ensured. Capacity of primary and secondary healthcare network involving increasing the bed strength, laboratory facility infrastructure, etc. to the hospitals may be increased.	Tiruvallur
4	The district has a huge potential for development of dairy infrastructure for which financial infrastructure can be availed under DIDF for Cooperative Milk Unions, State Cooperative Milk Federation and Milk Producer Companies.	Dharmapuri
5	Banks may fund for setting up schools, health care facilities and sanitation and achieve their priority sector targets. This will help the government in achieving the goal for Providing Urban Amenities in Rural Areas (PURA).	Ramanathapuram
6	Areas requiring safe drinking water through Reverse Osmosis (RO) plants through private participation need to be financed by banks. To start with, the interested SHGs/VOs may be financed for RO plants. Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.	Tirunelveli

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
7	Banks may utilize CGTMSE scheme where ever available. Bankers may proactively take up financing of these activities to fulfill their priority sector obligations. Village Water and Sanitation Committees may be formed and their capacities built.	Tenkasi
8	Steps to be taken to remove the encroachments and silt formation in water bodies in order to improve the storage capacity of the ponds and tanks in the district	Tiruppur
	<b>XXI. Renewable Energy</b>	
1	Awareness camps and workshops a needed to propagate & promote alternative sources of energy/clean energy and also about availability of capital subsidy of MNRE through TEDA & NABARD, among public as also bankers. Steps may be needed for tapping the wind energy, as it is learnt that there is a lot of scope for this energy source in the district. The district has a sizeable animal population which has good potential for setting up of bio-gas plants in rural areas.	Chengalpattu
2	There is need to attract investors through appropriate incentives/subsidies to set up renewable source power generation/biomass/solid waste processing units in 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.	Tiruvallur
3	There is acute shortage of ground level staff for undertaking capacity building initiatives and successful grounding of sustainable and cost-effective projects.	Vellore
4	Setting up of Integrated Solid and Liquid Waste Management, waste management for E-waste, fly ash, hazardous and biomedical waste through Public/PP mode	Cuddalore, Tenkasi
5	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.	Erode
	<b>XXII. Informal Credit</b>	
1	Skill development of SHG members and Bank Linkage Programme for the SHGs may be given special thrust for the benefit of poor and BPL families. Coordination between Banks and TNCDW is to be strengthened to improve the recovery of loans and reduce the NPAs of SHG/JLG Loans.	Chennai
2	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.	Kancheepuram

## ANNEXURE IV

### Critical Interventions required in Various Sectors/Subsectors

Sl.No	Description	District
3	The capacity building or skill development programmes for the SHGs to be reoriented and to be more focused based on the local market conditions and potential. The training programmes should also focus on producing quality products to ensure sustainable income. Further, the facilitator's support to the groups should be ensured at various stages of their livelihood activities such as marketing, finance, leveraging govt support etc for sustenance of the activity.	Chengalpattu
4	Formation of Village level committee comprising Bankers, SHG/JLG representative, public representative or NGO which will result in addressing banking, lending & repayment issues at block level itself during monthly meetings. This will also ensure 100% repayment. Increase accessibility of loan to SHG members/JLG giving them hassle free banking experience.	Tiruvanamalai
5	TNSRLM should take steps to conduct both trainings and refresher trainings on account keeping for SHGs across all the blocks. Issue of mushrooming growth of microfinance institutions resulting in multiple dosages of credit without verifying their active credit linkages with the bank. Banks may extend credit to SF/MF/landless under JLG mode. CBRM committee has to be convened and meetings regularly held	All districts
6	Community based organizations to be encouraged as nodal points for promoting livelihood activities of members of SHGs and leverage Information Technology to improve quality of book keeping at SHG level.	Pondicherry
7	Good working SHGs groups to be identified for providing assistance under PMFME to be promoted as enterprises	Villupuram
8	While continuing with its goal of spreading its outreach, SHG-BLP needs to re-invent itself to help more and more of its members to use the programme as a platform to expand their economic activities and improve their income levels. This calls for identification of appropriate livelihood opportunities, improvement of their skills, mentoring, market development and many such development initiatives.	All districts
9	Banks/ FLCs may come forward to create awareness on financial literacy/ financial prudence for rural borrowers/ SHG members.	Tenkasi

### List of Abbreviations

ACP	Annual Credit Plan	DTPC	District Tourism Promotion Council
ACABC	Agri Clinic and Agri Business Centre	EDP	Entrepreneurship Development Programme
ADS	Area Development Scheme	e-NAM	e-National Agriculture Market
AEZ	Agri. Export Zone	FIF	Financial Inclusion Fund
AH	Animal Husbandry	FLC	Financial Literacy Centre
AMRUT	Atal Mission for Rejuvenation and Urban Transformation	FLCC	Financial Literacy and Credit Counselling Centres
AIF	Agriculture Infrastructure Fund	FM	Farm Mechanization
AMI	Agriculture Marketing Infrastructure	FPF	Food Processing Fund
APMC	Agricultural Produce Market Committee	FPO	Farmer Producers' Organization
APY	Atal Pension Yojana	FSPF	Farm Sector Promotion Fund
APEDA	Agricultural and Processed Food Products Export Development Authority	GCA	Gross Cropped Area
AI	Artificial Insemination	GCF	Green Climate Fund
ATMA	Agricultural Technology Management Agency	GIA	Gross Irrigated Area
BC	Business Correspondent	GLC	Ground Level Credit
BF	Business Facilitator	GoI	Government of India
BLBC	Block Level Banker's Committee	HYV	High Yielding Variety
BPL	Below Poverty Line	ICT	Information and Communications Technology
BSBDA	Basic Savings Bank Deposit Account	IWMS	Integrated Watershed Management Scheme
CAT	Capacity Building for Adoption of Technology	JLG	Joint Liability Group
CBs	Commercial Banks	KCC	Kisan Credit Card
CBS	Core Banking Solution	KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries Commission
CCF	Climate Change Fund	KYC	Know Your Customer
CDR	Credit Deposit Ratio	KVK	Krishi Vigyan Kendra
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises	LBR	Lead Bank Return
CISS	Capital Investment Subsidy Scheme	LDM	Lead District Manager
CRAR	Capital to Risk weighted Asset Ratio	LEDP	Livelihood and Enterprise Development Programmes
DAP	Development Action Plan	LWE	Left Wing Extremism
DBT	Direct Benefit Transfer	MEDP	Micro Enterprise Development Programme
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana	MFI	Micro Finance Institution
DCCB	District Central Cooperative Bank	MIDH	Mission for Integrated Development of Horticulture
DCC	District Consultative Committee	MI	Minor Irrigation
DCP	District Credit Plan	MNRE	Ministry of New and Renewable Energy
DDM	District Development Manager	MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
DIDF	Dairy Processing and Infrastructure Development Fund	MSME	Micro, Small and Medium Enterprises
DLRC	District Level Review Committee	MoRD	Ministry of Rural Development
DLTC	District Level Technical Committee	MSC	Multi Service Centre
DRDA	District Rural Development Agency	NABARD	National Bank for Agriculture and Rural Development

NBFC	Non-Banking Financial Company	PPP	Public Private Partnership
NDDDB	National Dairy Development Board	PRI	Panchayati Raj Institution
NEFT	National Electronic Fund Transfer	PWCS	Primary Weavers Cooperative Society
NFDB	National Fisheries Development Board	RBI	Reserve Bank of India
NAFCC	National Adaptation Fund for Climate Change	RIDF	Rural Infrastructure Development Fund
NHB/ NHM	National Horticulture Board/ National Horticulture Mission	RNFS	Rural Non-Farm Sector
NIDA	NABARD Infrastructure Development Assistance	RKBY	Rashtriya Krishi Bima Yojana
NIA	Net Irrigated Area	RKVY	Rashtriya Krishi Vikas Yojana
NRLM	National Rural Livelihood Mission	RRB	Regional Rural Bank
NRM	National Resource Management	RUDSETI	Rural Development & Self Employment Training Institute
NSA	Net Sown Area	RSETI	Rural Self Employment Training Institute
NSSO	National Sample Survey Organisation	SAMIS	Service Area Monitoring and Information System
NWR	Negotiable Warehouse Receipt	SAO	Seasonal Agriculture Operation
OFPP	Off-Farm Promotion Fund	SCARDB	State Cooperative Agriculture & Rural Development Bank
OPS	Other Priority Sector	SDI	Skill Development Initiative
PACS	Primary Agricultural Cooperative Society	SF/MF	Small Farmer / Marginal Farmer
PCARDB	Primary Cooperative Agriculture & Rural Development Bank	SFAC	Small Farmers' Agri-Business Consortium
P & H	Plantation & Horticulture	SHG	Self Help Group
PKVY	Paramparagat Krishi Vikas Yojana	SHPI	Self Help Group Promotion Institution
PMFBY	Pradhan Mantri Fasal Bima Yojana	SIDBI	Small Industries Development Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana	SMAM	Sub Mission on Agricultural Mechanization
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana	SLBC	State level Banker's Committee
PMKVY	Pradhan Mantri Kaushal Vikas Yojana	SRI	System of Rice Intensification
PMMY	Pradhan Mantri Mudra Yojana	SRLM	State Rural Livelihood Mission
PMRY	Prime Minister's Rozgar Yojana	StCB	State Cooperative Bank
PMSBY	Pradhan Mantri Suraksha Bima Yojana	TDF	Tribal Development Fund
PMKSY	Prime Mantri Krishi Sinchayee Yojana	WDF	Watershed Development Fund
PODF	Producer Organisation Development Fund	WDRA	Warehousing Development and Regulatory Authority
POPI	Producer Organisation Promoting Institution	WIF	Warehouse Infrastructure Fund
POS	Point of Sale	WSHG	Women Self Help Group



**Cluster Officers and District Development Managers – Tamil Nadu RO**

<b>S N</b>	<b>Name of the Cluster Office (CO)</b>	<b>Names of Officers posted in Cluster Office /District (Shri./Smt/Ku.)</b>	<b>Contact No.</b>	<b>Email-id</b>
1	Chennai Metro CO- Chennai Metro, Kancheepuram, Chengulpattu, Tiruvallur, Ranipet, Vellore, Tiruvannamalai	E Raju, AGM A Arun Vijay, AGM Vijay Neehar M, Manager	9940341205 6385784599 9009305215	<a href="mailto:chennaimetro.cluster@nabard.org">chennaimetro.cluster@nabard.org</a>
2	Pondicherry CO- UT of Pondicherry, Cuddalore, Villupuram, Kallakurichi	K Balamurugan, AGM Sidharthan R V, Manager	9600095389 7299790400	<a href="mailto:pondicherry.cluster@nabard.org">pondicherry.cluster@nabard.org</a>
3	Salem CO- Salem, Namakkal, Krishnagiri, Dharmapuri, Tirupattur	S Jeyaprakash, AGM Praveen Babu S, Manager S Ramesh, Manager	9841367457 9597221108 9952863594	<a href="mailto:salem.cluster@nabard.org">salem.cluster@nabard.org</a>
4	Tiruchirapalli CO- Tiruchirappalli, Karur, Ariyalur, Perambalur	B Prabaharan, AGM N M Mohan Karthick, Manager	9791137922 9790235550	<a href="mailto:tiruchirapalli.cluster@nabard.org">tiruchirapalli.cluster@nabard.org</a>
5	Pudukottai CO- Pudukottai, Thanjavur, Tiruvarur, Nagapattinam, Mayiladuthurai	S Jayashree, AGM S. Vishwanth Kanna, Manager Anish Kumar G S, Manager	9443380619 7558129622 9789597761	<a href="mailto:pudukottai.cluster@nabard.org">pudukottai.cluster@nabard.org</a>
6	Madurai CO- Madurai, Dindigul, Theni	K.Balachandran, AGM Sakthi Balan, Manager	9940615500 9003619210	<a href="mailto:madurai.cluster@nabard.org">madurai.cluster@nabard.org</a>
7	Virudhunagar CO- Virudhunagar, Sivagangai, Ramanathapuram	B Rajasureshwaran, AGM K Arun Kumar, Manager	9994665692 9324863269	<a href="mailto:virudhunagar.cluster@nabard.org">virudhunagar.cluster@nabard.org</a>
8	Tirunelveli CO- Tirunelveli, Toothukudi, Kanyakumari, Tenkasi	Suresh Ramalingam, AGM Sashi Kumar B, Manager	8691999873 8291050808	<a href="mailto:tirunelveli.cluster@nabard.org">tirunelveli.cluster@nabard.org</a>
9	Coimbatore and Nilgiris	Thirumala Rao C, AGM	8108703105	<a href="mailto:coimbatore@nabard.org">coimbatore@nabard.org</a>
10	Erode and Tirpur	T Ashok Kumar, Manager	8667329206, 0424- 3554161	<a href="mailto:erode@nabard.org">erode@nabard.org</a>



## NABVENTURES Limited

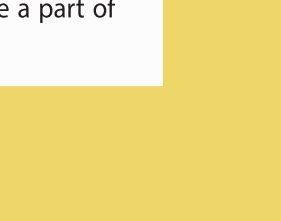
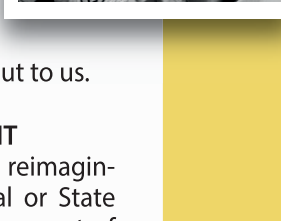
Wholly owned subsidiary of NABARD

### 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,  
Plot No. C-24, G Block, BKC, Bandra (East), Mumbai 400051. India

✉ 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:

NABARD, Gr. Floor, D Wing,  
C-24, G Block, BKC, Bandra East,  
Mumbai-400051  
Ph: 022- 26539486/9693

✉ e-mail: nabsamruddhi@nabard.org

- › **MSME**
- › **Housing**
- › **Microfinance**
- › **Education**
- › **Small Business**
- › **Livelihoods**
- › **Transportation**
- › **Agriculture**

### Registered Office:

NABARD, Regional Office  
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

✉ e-mail:nabfoundation@nabard.org ☎ 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

✉ e-mail:corporate@nabkisan.org

☎ Phone:022- 26539620/26539415

🌐 Website- www.nabkisan.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

☎ 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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Ph: 022- 26539396

✉ e-mail:headoffice@nabcons.in

### Corporate Office

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Nabard Building, New Delhi-110125  
Ph: 011- 25745101

🌐 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

✉ e-mail: ho@nabfins.org

☎ Phone: 080 2697 0500

🌐 www.nabfins.org



Trustee Private Limited

### Corporate Office

NABARD C-24,  
G Block, BKC, Bandra East,  
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).