



संभाव्यतायुक्त ऋण योजना

2023-24

Potential Linked Credit Plan 2023-24

कृष्णागिरी जिला
KRISHNAGIRI DISTRICT

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

तमिलनाडु क्षेत्रीय कार्यालय, चेन्नई
TAMILNADU REGIONAL OFFICE, CHENNAI

संभाव्यता यक्ति क्रण योजना 2023-24

POTENTIAL LINKED CREDIT PLAN 2023-24

DISTRICT : KRISHNAGIRI जिला : कृष्णागिरी
STATE : TAMIL NADU राज्य : तमिल नाडु



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

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TAMIL NADU REGIONAL OFFICE, CHENNAI



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

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

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

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



NABARD



FOREWORD

Agriculture continues to be the primary source of livelihood for the rural population of Tamil Nadu. The key to enhance the quality of life for the rural population lies in adopting a farmer-centric approach. The Government of Tamil Nadu for the second consecutive year FY'23 announced exclusive Agriculture Budget of ₹33,007 crore with focus on integrated development through Crop diversification, Flood conservation, Water conservation and Welfare Schemes. The State has reached to economic recovery at pre-pandemic level due to its proactive approach towards social welfare schemes, infrastructure, focus on social and development. The GSDP (at current prices) of the State has estimated growth of 14.6 per cent over the previous year owing to the sustainable policy initiatives, infrastructure investments and timely credit dispensation. The State with the available infrastructure, eco system and approach aims to reach \$ One trillion economy by 2030.

NABARD undertakes the credit planning exercise starting with the preparation of Potential Linked Credit Plan for each district in accordance with the priorities of the state, involving multiple level consultations and convergence of the ideas and programmes being implemented by all stakeholders viz. State Government, Central Government, bankers etc. The Potential Linked Plan presents the analytical assessment of the credit for each sector, identifying the infrastructure linkages available, infrastructure gaps and further support services required for harnessing the potential. It also enlists the issues being faced by the sector and policy decisions to be taken at the State and Central level.

I am glad to present the Potentials for the State for the year 2023-24 which proposes a credit investment of **₹ 4,93,047 crore**. The projections made under different sectors would help the banks in channelizing the credit so as to increase the ground level credit and capital formation.

I would like to place on record my sincere thanks to various Departments of State Government, Reserve Bank of India, District Collectors, SLBC, Lead District Managers, Banks and other Developmental Agencies for providing valuable inputs and suggestions to our technical officers and District Development Managers in preparation of the document and extending wholehearted support to NABARD in its endeavor of ensuring rural prosperity through credit.

T Venkatakrishna
Chief General Manager

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EXECUTIVE SUMMARY

1. Salient Features of Krishnagiri District:

Thenpennaiyar river flows through the district covering all blocks except, Bargur, Kelamangalam & Thally. The flow of water is seasonal. Paddy is cultivated along the river belt. The region to the west of district HQ, Krishnagiri, has an elevation of more than 600 m, is conducive for cultivation of vegetable and flowers throughout the year. The eastern part of the district, which is hot, dry with lesser rainfall, is known for Mango orchards and in irrigated areas, paddy is the main crop.

The gross cropped area was 2.25 lakh ha and net cropped area was 1.68 lakh ha, with mango occupying 0.31 lakh ha, vegetables 0.16 lakh ha, coconut 0.15 ha, flowers 0.05 lakh ha, cereals 0.74 lakh ha, pulses 0.52 lakh ha, oilseeds 0.28 lakh ha, etc.

Western part of the district is also industrially highly developed with large industries. The district has many hillocks. Quarrying & processing granite is also a prominent activity. Safety Matches, Coir products, Auto components, etc. are prominent export items from the district.

2. Sectoral trends in credit flow

The Ground Level Credit Flow in the district during the last 3 years was as follows:

(₹ lakh)

Sector	2019-20	2020-21	2021-22	2022-23 (Target)
	Amount	Amount	Amount	Amount
Crop Loan	260882.48	474331.31	468785.00	400000.00
Term Loan	125428.51	138275.21	167378.00	250000.00
Non-Farm Sector	96456.88	143106.43	219107.00	200000.00
Other Priority Sector	17016.01	134104.33	67703.00	80000.00
Grand Total	499783.88	889817.28	922973.00	930000.00

3. Sector / subsector wise PLP projections for 2023-24

The credit potential for the district for the year 2023-24 has been estimated at ₹992892.16 lakh, with an increase of 21.31 % over 2022-23 projections based on the GLC achievement during 2021-22 and recent changes in the priority sector lending norms and changes in Scale of finance and Unit cost. The potential available under various activities for the year 2023-24 is given below:

Crop Production : Crop loans are issued to meet cost of labour & inputs from the time of land preparation to harvesting of crop. Maintenance of long duration crops like mango, coconut, etc. are also eligible for short term crop loan. Crop loans are issued under KCC mode and are repayable within a year. The quantum of crop loan issued is based on the scale of finance fixed by District Level Technical Committee. The credit potential under crop production, maintenance & marketing for the year 2023-24 has been assessed at ₹415955.19 lakh.

Water Resources: Dug wells are good water harvesting structures. Renovation of existing dug wells is needed to be encouraged with credit support. Borewell is permitted in firkas classified as safe & semi-critical based on NOC from BDO. Replacement of old motor engines with energy efficient motors is necessary to reduce consumption of free power. Solar pump sets are available under subsidy scheme. The credit potential during 2023-24 has been assessed as ₹ 12712.78 lakh.

Farm Mechanisation: Line Departments are implementing various subsidy schemes for setting up Common Service Centres and have introduced various subsidy schemes. The use of combined harvester, disc ploughing, transplanter, etc. are slowly increasing. The credit potential during 2023-24 is assessed as ₹ 18059.58 lakh.

Plantation & Horticulture: The western part of the district is popular for cultivation of horticulture crops throughout the year. Polyhouse cultivation with drip, mulching & water harvesting structure under subsidy scheme is being implemented in the district. The climate is also suitable for sericulture & mushroom activities. The potential under the sector has been assessed as ₹ 33423.21 lakh for the year 2023-24.

Forestry: The district has over 50000 ha of fallow land. A part of this can be taken up for cultivation of tree crops. Eucalyptus is grown extensively for the purpose of providing staking material for the vegetable crops. Teak wood and bamboo cultivation are remunerative but take a long time to fructify. Although there is no off take of credit to this sector, credit potential during 2023-24 has been assessed as ₹ 580.31 lakh

Animal Husbandry: Dairying & Poultry are the preferred activities for SHG women. Bankers should encourage capable women and farmers to graduate from two animal unit to mini dairy unit as their livelihood. Poultry farming is ideal for the climatic conditions along Karnataka border areas. There is plenty of market in Bengaluru which can be efficiently tapped. Native chicken rearing is becoming very popular among the health conscious. After dairy, stallfed Goat rearing is the preferred activity for the farmers on account of ever-increasing cost of mutton. With the introduction of working capital loan for maintenance of the cattle, sheep, goat, piggery, etc., under KCC the lending under animal husbandry is expected to increase. The credit potential during 2023-24 is assessed as ₹ 96402.23 lakh

Agricultural Infrastructure: There is potential for construction of dry and cold storage at village level - Small cold storage units in vegetable growing villages, pack houses in flower cultivating villages, dry godowns in millet and cereal producing areas & market yards near the godowns, etc. Construction of water harvesting structure, land levelling, construction of farm ponds, vermi compost pits, establishing bio fertilizer and bio pesticide units, seed production units, etc. are identified for development under this sector. The credit potential during 2023-24 has been assessed as ₹ 49680.59 lakh

Ancillary Units: Food processing units, consultancy & business services under ACABC, loan to FPOs, overdraft under PMJDY, loan to distressed persons, etc. are covered under this sector. The credit potential during 2023-24 has been assessed as ₹ 28235.50 lakh

MSME : Hosur industrial estates are fully developed. The development of Kelamangalam, Shoolagiri & Veppanapalli industrial estates is expected to increase the investment in the sector. Micro, small and medium enterprises as per the revised definition has been assessed to have credit potential during 2023-24 of ₹ 227418.75 lakh.

Export, Education & Housing loan: 'Incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher', granted to units with sanctioned limit for export credit up to ₹ 40 lakh, is covered under PSL. The incremental credit during 2023-24 over 2022-23

is assessed as ₹ 10900.00 lakh. Loans to individuals for educational purposes including vocational courses upto ₹ 10 lakh irrespective of the sanctioned amount are eligible for classification under priority sector. During 2023-24, potential for education loan has been assessed as ₹ 11191.50 lakh. 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. Credit potential during 2023-24 has been assessed as ₹ 15480.00 lakh.

Infrastructure: Public investment is necessary to provide a decent quality of life to the citizens. Under social infrastructure, there is scope for decent hostels for students, working men & women, dispensaries at Panchayat level., etc. The credit potential during 2023-24 under social infrastructure has been assessed as ₹ 3825.00 lakh.

Renewable Energy: There is a need to create more awareness on the importance of renewable energy and developing suitable credit products to popularize activities like solar roof-top system, water heater, etc. It could be made compulsory for certain category of buildings. Credit potential during 2023-24 has been assessed as ₹ 5624.28 lakh

Informal Credit Delivery System: SHG movement has saturated in the district. The loan availed under SHG mode are used to meet agriculture expenditure, animal husbandry and small/ petty businesses. Credit deployment by banks during 2023-24 has been assessed as ₹ 58140.00 lakh.

4. Development Initiatives of NABARD

NABARD has implemented 7 watershed projects and one Tribal Development Project in the district of which six projects have been completed. During the year 2021-22, KfW Soil Project with a grant assistance of ₹59.14 grant assistance has been sanctioned for implementation of Soil Rehabilitation and Climate Change Adaptation measures in Kuppachiparai Watershed. Apart from this Micro Entrepreneurship Development Programme (MEDP) for SHG women & Livelihood Enterprise Development Programme (LEDP) for SHG women, incentivising NGOs for promotion of Joint Liability Groups for issue of activity based loans, support banks for conduct of Financial Awareness Programme including digital literacy, SHG reorientation programme, etc., are being implemented in the district.

Rural Infrastructure: Under RIDF, district has received sanction of ₹ 369.31 cr for construction of Schools, rural roads, bridges, irrigation and veterinary dispensaries.

Farmer Producer Companies (FPO): NABARD has supported formation of 24 FPOs in the district. During the year 3 FPOs have been sanctioned under Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations covering 8 villages of Mathur and 12 villages of Uthangarai, primary crop being Mango and one Organic Farmers Producer Organization in Bargur block.

5. Thrust Areas for 2023-24

Adequate capital formation is required in both agriculture and MSME for the district to boost the economy. This could be achieved by increasing the term lending portfolio by the banks. Renovation and modernization of various tanks and channels are to be taken up through cascade approach for augmenting the water resources to off-set the dwindling ground water sources. As the district is prone to poor or erratic rainfall, concerted effort is needed to create awareness in water conservation, soil management and efficient use of available land resources for increasing the production. Bankers may concentrate on JLG financing for

minimizing credit risk and expand the credit base. Climate adaptation / mitigation measures in the form of watersheds and other water conservation measures are needed for effective utilisation of resources. Promotion of Farmer Producer Organisations to facilitate empowerment of small and marginal farmers in the district. Government to support promotion of industrial sector and agro processing by providing sops and subsidies to attract more investments under MSME.

6. Major constraints & suggested Action points:

In many parts of the district, grains are being dried on the roadside. Drying yards constructed long back need repairs. Department of Agricultural Marketing and Agri Business may consider repairs/ construction of drying yards at strategic locations in the district. Drying yard near the godowns, will reduce cost of multiple transport expenditure to the farmer

Animal Husbandry Department requires a 3000 litres capacity liquid Nitrogen silo for storage of semen straw. It will help to prevent wastage by evaporation during each refill.

Awareness on water harvesting structures in private/ public land including trench-cum-bund in the agriculture fields has to be created

The girl students in interior and hilly regions like Bettamugilalam, Kodagarai, Aachubalam, etc. are denied higher education as the schools in these areas are up to VIII or X only. The boys stay in hostel in Denkanikottai/ Thally to take up higher studies. Such hilly regions may be provided High School/ Higher Secondary School facility.

7. Way forward:

Fora such as DCC/DLRC/BLBC can be very effective not only in monitoring the credit flow but also to pinpoint the focus areas for the benefit of the bankers and the borrowers. All bankers should participate in the periodical meetings.

Increase in investments in agriculture sector will enhance production and productivity. As credit is the backbone for this investment, timely & liberal lending, proper monitoring of flow of credit is necessary.

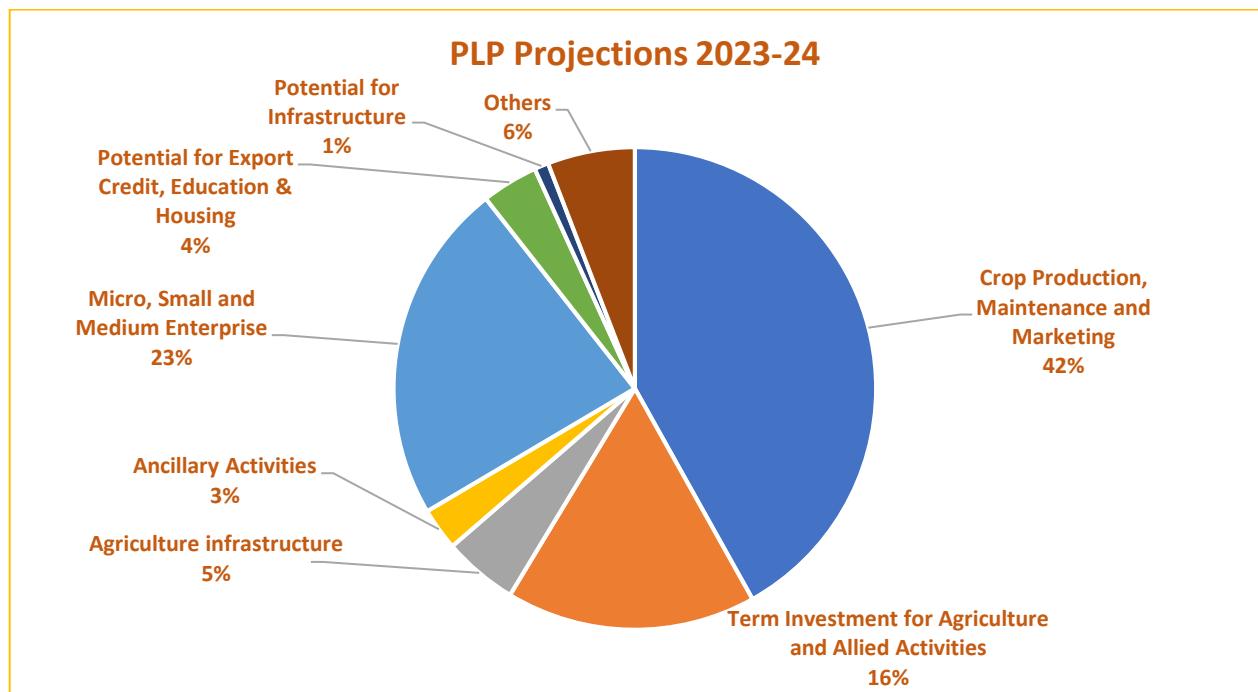
Broad Sector-wise PLP Projections (Appendix A)

Krishnagiri District

2023-24

(₹ lakh)

Sl.No	Sector/ Activity	PLP Projections 2023-24
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	415955.19
ii	Term Investment for Agriculture and Allied Activities	166441.35
	Sub Total – A	582396.54
B	Agriculture infrastructure	49680.59
C	Ancillary Activities	28235.50
I	Credit Potential for Agriculture (A+B+C)	660312.63
II	Micro, Small and Medium Enterprise	227418.75
III	Potential for Export Credit, Education & Housing	37571.50
IV	Potential for Infrastructure	9449.28
V	Others	58140.00
	Total Priority Sector (I to V)	992892.16

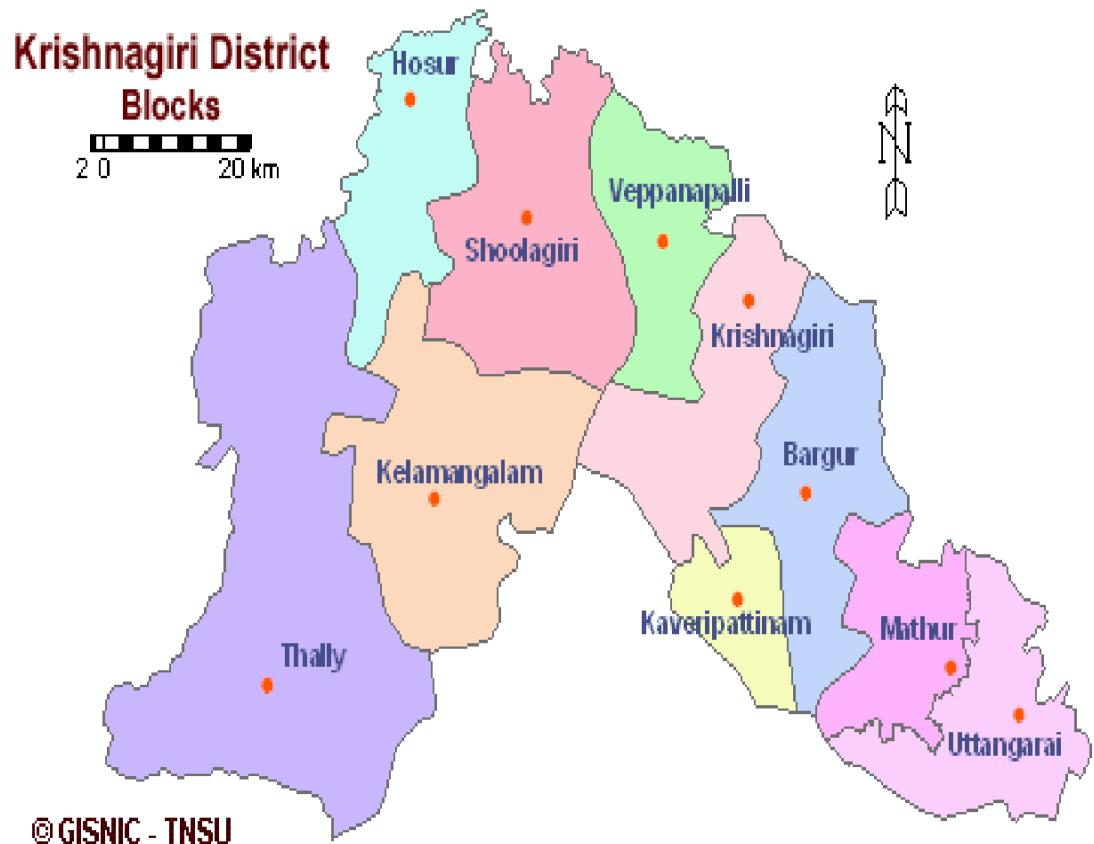


Summary of Sector / Sub-sector wise PLP projections – 2023-24 (Appendix B)

(₹ lakh)

Sl.No	Sector/ Activity	Projections 2023-24
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance & Marketing	415955.19
ii	Water Resources	12712.78
iii	Farm Mechanisation	18059.58
iv	Plantation and Horticulture (including sericulture)	33423.21
v	Forestry and Waste Land Development	580.31
vi	Animal Husbandry – Dairy	55630.83
vii	Animal Husbandry – Poultry	18019.50
viii	Animal Husbandry – Sheep, Goat and Piggery, etc.	22751.90
ix	Fisheries	3512.44
x	Farm Credit – Others	778.80
xi	Integrated Farming System	972.00
	Sub-Total	582396.54
B	Agriculture infrastructure	
i	Construction of storage facilities	19660.68
ii	Land development, Soil conservation, Watershed	16459.41
iii	Agriculture Infrastructure - Others	13560.50
	Sub-Total	49680.59
C	Ancillary Activities	
i	Food and Agro Processing	17141.00
ii	Agriculture Ancillary Activities - Others	11094.50
	Sub-Total	28235.50
	Total Agriculture (A+B+C)	660312.63
II	Micro, Small and Medium Enterprise	
i	MSME – Investment Credit	135000.00
ii	MSME – Working Capital	92418.75
	Total MSME	227418.75
III	Potential for Export Credit	10900.00
	Credit Potential for Education	11191.50
	Credit Potential for Housing	15480.00
	Total Export, Education & Housing	37571.50
IV	Infrastructure	
	Social Infrastructure involving bank credit	3825.00
	Credit Potential for Renewable Energy	5624.28
	Total Infrastructure	9449.28
V	Informal Credit Delivery System	58140.00
	Total Priority Sector (I to V)	992892.16

MAP



District Profile				Appendix - A							
District - Krishnagiri	State - Tamil Nadu Division - Zone 10 - Subzone - 5										
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE							
Total Geographical Area (Sq.km)	5443	Agro-climatic Zone	Southern plateau hill region as per agro climatic zonal planning								
No. of Sub Divisions	2	Climate	hot and mild in certain parts								
No. of Blocks	10	Soil Type	Sandy loam & Sandy clay loam & Loamy soil								
No. of Villages (Inhabited)	602										
No. of Village Panchayats	352										
3. LAND UTILISATION [ha]				4. Rainfall & Ground water							
Total Area Reported	514326	Normal	2018-19	2019-20	2020-21						
Forest Land	203964	851	508	741	751						
Area Not Available for Cultivation	65997	Variation from Normal	-343	-110	-100						
Permanent Pasture and Grazing Land	7855	Net annual recharge	Net annual draft			Balance					
Land under Miscellaneous Tree Crops	8344	39361	40489			-1128					
Culturable Wasteland	4329										
Current Fallow	37416										
Other Fallow	18094										
Net Sown Area	168327										
Total or Gross Cropped Area	237762										
Area Cultivated More than Once	69435										
Cropping Intensity [GCA/NSA]	141										
6. WORKERS PROFILE [in '000]				7. DEMOGRAPHIC PROFILE [in '000]							
Cultivators	266648	Category	Total	Male	Female	Rural	Urban				
Of the above, Small/Marginal Farmers	250481	Population	1880	960	920	1571	309				
Agricultural Labourers	147414	Scheduled Caste	267	125	122	218	49				
Workers engaged in Household Industries	335712	Scheduled Tribe	22	11	11	21	1				
Workers engaged in Allied Agro-activities	808324	Literate	1188	667	521	919	269				
8. HOUSEHOLDS [in '000]				9. HOUSEHOLD AMENITIES [Nos. in '000 Households]							
Total Households	450	Having brick/ stone/ concrete houses	280	Having electricity supply			409				
Rural Households	344	Having source of drinking water	405	Having independent toilets			149				
BPL Households		Having access to banking services	226	Having radio/ tv sets			384				
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Villages Electrified	602	Anganwadis	176	Dispensaries			6				
Villages having Agriculture Power Supply	598	Primary Health Centres	61	Hospitals			7				
Villages having Post Offices	337	Primary Health Sub-Centres	270	Hospital Beds			3948				
Villages having Banking Facilities	104										
Villages having Primary Schools	501										
Villages having Primary Health Centres	282	Fertiliser/Seed/Pesticide Outlets [Nos]	510	Agriculture Pumpsets[Nos]			61199				
Villages having Potable Water Supply	521	Total N/P/K Consumption [MT]	44983	Pumpsets Energised [Nos]			56220				
Villages connected with Paved Approach Roads	575	Certified Seeds Supplied [qtl]	4004	Agro Service Centres [Nos]			83				
13. IRRIGATION COVERAGE [ha]				Pesticides Consumed [lts]	57797	Soil Testing Centres [Nos]					
Total Area Available for Irrigation (NIA + Fallow)	117689	Agriculture Tractors [Nos]	2525	Plantation nurseries [Nos]			6				
Irrigation Potential Created	NA	Power Tillers [Nos]	1235	Farmers' Clubs [Nos]			40				
Net Irrigated Area(Total area irrigated at least once)	62179	Threshers/Cutters [Nos]	635	Krishi Vigyan Kendras [Nos]			1				
15. AGRO-PROCESSING UNITS				14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Type of Processing Activity	No of units	Cap.[MT]	Crop	2019-20		2020-21		Avg. Yield [Kg/Ha]			
Food (Rice/Flour/Dal/ Oil/Tea/Coffee)	475	NA		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)				
Sugarcane (Gur/Khandsari/Sugar)	0	NA	Paddy	23568	110688	25331	118980	4352			
Fruit (Pulp/Juice/Fruit drink)	58	NA	Ragi	41597	126703	40415	123104	1742			
Spices (Masala Powders/Pastes)	40	NA	Maize	992	892	933	7618	4115			
Dry-fruit (Cashew/Almond/ Raisins)	0	NA	Sorghum			4479	6432	1215			
Cotton (Ginning/Spinning/ Weaving)	0	NA	Groundnut	8234	27423	14814	49331	1849			
Milk (Chilling/Cooling/Processing)	49	NA	Horsegram	23294	20630	20227	18083	341			
Meat (Chkn./ Mutton/Pork/ Dryfish)	13	NA	Redgram	8152		10359	13539	676			
Feed (Cattle/ Poultry/ Fishmeal)	48	NA	Cotton			1373	724	258			
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS							
Category of animal	Total	Male	Female	Crop	2019-20		2020-21				
Cattle - Cross bred	310.44	5.80	304.64		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)			
Cattle - Indigenous	85.31	19.86	65.45								
Buffaloes	9.84	1.38	8.47								
Sheep - Cross bred	21.69										
Sheep - Indigenous	209.61										
Goat	192.41	41.84	150.58								
Pig - Cross bred	1.45										
Pig - Indigenous	1.38										
Horse/Donkey/Camel	1.24	0.76	0.48								
Poultry - CB	3924.15	67.93	3856.25								
Poultry - Indigenous	265.89	6.11	259.78								
19. MILK, FISH, EGG PRODN. & THEIR PER CAPITA AVAILABILITY				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES							
Sources (if not mentioned against the respective item):	Item Nos. 1, 6, 7, 9 & 10 - Latest Census ; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/G return/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources / Central Ground water board ; Item No. 8 - BPL Survey ; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - District Handbook March 19; Item No. 17 - AH Census 2019 ; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.										

DISTRICT PROFILE

Krishnagiri district came into existence on 09 February 2004. The district is divided into 2 revenue divisions, 8 taluks and 661 revenue villages. For development works the district is divided into 10 blocks and 352 Panchayats. Hosur is a Corporation, Krishnagiri is a Municipality and there are 6 Town Panchayat.

Total geographical area of the district is 5143 Sq. Km. The population of the district as per Census 2011 was 18.84 lakh with rural population of 77% and average literacy rate of 71.5%. Statistical data of the district is given in Appendix -1.

The Normal Rainfall of the District is 851 mm. Cauvery flows along the border of the State/district in Denkanikottai Taluk and enters Dharmapuri at Hogenekal falls; does not provide any irrigation to the district. Thenpennaiyar River flows through the district. Kelvarapalli, Krishnagiri Reservoir Project (KRP) & Pambar dams have been constructed across the river storing water. Apart from these, the Barur Reservoir also provides irrigation and source for fishing activity. Black or mixed loamy red ferocious and gravel are found in the district.

Major Food, commercial and Plantation/ Horticulture Crops

The district is known for mango production with about 31682 ha under mango cultivation mostly Thothapuri & Bengaluru. The district is also popular for production of tomato, Brinjal, mint leaves, cabbage, cauliflower, beans, potatoes, carrots and other vegetables. Ragi is the staple diet for the majority of the population. Other major crops grown in the district are paddy, maize, groundnut, coconut, banana and flowers viz., roses, jasmine, marigold, gerbera and carnation. The district is one of the major producers of tamarind and is a good national market for tamarind.

Predominant Economic Activities prevalent in the District:

- Favourable conditions such as moderate climate and proximity to Bengaluru has contributed to the development of floriculture in the district.
- Hosur SIPCOT estates are known for industrial activities especially automobiles. TVS & Ashok Leyland automobile and ancillary units, TITAN watches, readymade garment units, etc. are well established in Hosur and Thally blocks.
- There are three clusters – Paper and Coir (Krishnagiri), Electrical & Electronic (Hosur)
- The district is known for export of automobiles, polished granite slabs, coir products & safety matches.

Factors/ Infrastructure contributing or inhibiting the growth in Ground Level Credit (GLC)

The district has good network of roads connecting all Panchayats/ Towns. National Highway NH7 Varanasi to Kanyakumari runs through the district connecting all major cities in the State. Chennai-Bengaluru is also a popular National Highway. Tirunelveli–Bangalore broad gauge railway link is passing via Hosur.

Critical Intervention required in the district under major sectors for harnessing the potential estimate under PLP 2023-24

- Adequate capital formation is required in both agriculture and MSME for the district to boost the economy. This could be achieved by increasing the term lending portfolio by the banks.
- Renovation and modernization of various tanks and channels are to be taken up through cascade approach for augmenting the water resources to off-set the dwindling ground water sources.
- As the district is prone to poor or erratic rainfall, concerted effort is needed to create awareness in water conservation, soil management and efficient use of available land resources for increasing the production.

- Climate adaptation / mitigation measures in the form of watersheds and other water conservation measures are needed for effective utilisation of resources.
- Promotion of Farmer Producer Organisations to facilitate empowerment of small and marginal farmers in the district. Government to support promotion of industrial sector and agro processing by providing sops and subsidies to attract more investments under MSME.
- The major interventions are required in sectors such as infrastructure, food processing, marketing of produce of farmers and upscaling of SHGs/JLGs. Through effective credit delivery and convergence of government schemes implemented at the district level, it is likely to increase the growth of various sectors leading to further development of the district in a holistic manner.

Cooperatives in Krishnagiri district

a. Status: The block-wise distribution of cooperative societies in the district is as under:

S No	BLOCK NAME	Number of PACS
1	Bargur	24
2	Kaveripattinam	22
3	Kelamangalam	10
4	Krishnagiri	14
5	Mathur	9
6	Thally	13
7	Uthangarai	12
8	Veppanapalli	16
	TOTAL	120

b. The district has 12 types of Cooperative Societies with 177 number of societies. The total membership is 501349, with share capital of ₹24860.36 lakh. The total outstanding as on 2020-21 is ₹71602.97 lakh. (*Source: District Statistical Handbook, 2020-21*) Out of the above mentioned societies, PACS are 120 in total. There are 4 Agriculture Producers Cooperative marketing societies and 3 PCARDB in the district. The Krishnagiri District Cooperative Milk Producers' Union ltd., has 238 milk societies.

Krishnagiri district has a good cooperative profile with cooperatives covering agriculture, dairy and cooperative marketing sectors.

c. Potential for formation of Cooperatives: There is fair potential for cooperative activity in the agriculture, dairy and handloom sector, as elucidated in the chapter on crop potential, dairy development and MSME. The distribution is uniform in almost all blocks that are covered by some society or the other.

However, there is potential for creation of cooperative societies in dairy and agriculture sectors in the Hosur and Uthangarai blocks. This can have immense multiplier effect in giving a fillip to economic activities in these areas.

Banking Profile							Appendix - B							
District	Krishnagiri		State - Tamil Nadu			Lead Bank -	Indian Bank							
1. NETWORK & OUTREACH (As on 31/03/2021)														
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach					
Commercial Banks	29	189	61	75	53	NA	NA	310	3 2370					
Regional Rural Bank	1	35	25	9	1	NA	NA	40	17 12800					
Cooperative Banks	3	29	11	11	7	NA	NA	0	21 15448					
PCARDB	1	3	1	2	0	NA	NA	0	201 149233					
PACS		120	120	0	0	NA	NA	0	5 3733					
Others	8	18	7	3	8	NA	NA	0	33 24889					
All Agencies	42	394	225	100	69	0	0	350	3 1137					
2. DEPOSITS OUTSTANDING														
Agency	No. of accounts					Amount of Deposit [Rs. lakh]								
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%) Share(%)					
Commercial Banks	NA	NA	NA	NA	NA	807010	1076136	1089042	1.2 88.0					
Regional Rural Bank	NA	NA	NA	NA	NA	60767	1140533	65353	-42.7 5.3					
Cooperative Banks	NA	NA	NA	NA	NA	81934	75864	76970	1.5 6.2					
Others	NA	NA	NA	NA	NA	750	1062	6697	530.4 0.5					
All Agencies						950461	1267115	1238062	-2.3 100.0					
3. LOANS & ADVANCES OUTSTANDING														
Agency	No. of accounts					Amount of Loan [Rs.lakh]								
	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%)	Share(%)	31-Mar-20	31-Mar-21	31-Mar-22	Growth(%) Share(%)					
Commercial Banks	NA	NA	NA	NA	NA	1102960	1461284	1693382	15.9 87.0					
Regional Rural Bank	NA	NA	NA	NA	NA	68347	194832	114220	-41.4 5.9					
Cooperative Banks	NA	NA	NA	NA	NA	82405	92555	99256	7.2 5.1					
Others	NA	NA	NA	NA	NA	8582	1670	39890	2288.4 2.0					
All Agencies	0	0	0			1262295	1750341	1946748	11.2 100.0					
4. CD-RATIO														
Agency	CD Ratio			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)										
	31-Mar-20	31-Mar-21	31-Mar-22	During 2021-22										
Commercial Banks	137	136	155	Agency	Deposit	Credit	Deposit	Credit						
Regional Rural Bank	112	171	175	Commercial Banks	NA	NA	NA	NA						
Cooperative Banks	101	122	129	Regional Rural Bank	NA	NA	NA	NA						
Others	1145	157	596	Cooperative Banks	NA	NA	NA	NA						
All Agencies	133	138	157	Others	NA	NA	NA	NA						
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2022)														
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women					
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh] % of Total Loans					
Commercial Banks	1116446	65.93	682985	49.33	354681	20.95	NA		NA					
Regional Rural Bank	112323	98.34	65866	57.67	27531	24.10	NA		NA					
Cooperative Banks	99253	100.00	38850	39.14	99255	100.00	NA		NA					
Others	27573	69.12	7225	18.11	8956	22.45	NA		NA					
All Agencies	1355595	69.63	794926	40.83	490423	25.19								
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS														
Agency	2019-20			2020-21			2021-22							
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]					
Commercial Banks	504456.50	425559.17	84.36	555206.29	753863.68	135.78	602981.19	809007.00	134.17					
Regional Rural Bank	59364.62	54845.03	92.39	65083.87	69918.32	107.43	67940.43	28705.00	42.25					
Cooperative Banks	16552.37	18800.78	113.58	21081.88	65322.08	303.86	27196.50	74299.00	273.19					
Others	4626.51	578.90	12.54	2128.46	713.20	33.51	5481.88	10962.00	199.97					
All Agencies	585000.00	499783.88	85.43	643500.00	889817.28	100.00	703600.00	922973.00	131.18					
	Average Ach[%] in last 3 years													
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS														
Broad Sector	2019-20			2020-21			2021-22							
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%] to total	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%] to total	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%] to total					
Crop Loan	207307.59	260882.48	52.20	220330.45	474331.31	53.31	368090.92	468785.00	50.79					
Term Loan (Agr)	201192.41	125428.51	25.10	222669.55	138275.21	15.54	92821.24	167378.00	18.13					
Total Agri. Credit	408500.00	386310.99	77.30	443000.00	612606.52	68.85	460912.16	636163.00	68.93					
Non-Farm Sector	89000.00	52417.68	10.49	103700.00	143106.43	16.08	108316.00	219107.00	23.74					
Other Priority Sector	87500.00	61055.21	12.22	96800.00	134104.33	15.07	134371.84	67703.00	7.34					
Total Priority Sector	585000.00	499783.88	100.00	643500.00	889817.28	100.00	703600.00	922973.00	100.00					
	Average Ach[%] in last 3 years													
9. RECOVERY POSITION														
Agency	2019-20			2020-21			2021-22							
	Demand [Rs. 'lakh]	Recovery [Rs. 'lakh]	Recovery [%]	Demand [Rs. 'lakh]	Recovery [Rs. 'lakh]	Recovery [%]	Demand [Rs. 'lakh]	Recovery [Rs. 'lakh]	Recovery [%]					
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA					
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA					
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA					
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA					
All Agencies														

Sources : Lead Bank & SLBC

BANKING PROFILE

The district has 189 commercial bank branches, 35 Tamil Nadu Grama Bank branches, 15 Small Finance Bank branches & 29 branches of Dharmapuri District Central Cooperative Banks. Further, SIDBI, TIIC, Cosmos Bank and PCARDB (with 3 branches) are also working in the district. All major banks have opened at least one branch in Hosur Corporation area.

Indian Bank is the lead bank of the district. Although, the district has a good network of banks, there are many remote/ far flung hilly areas which are not covered. As the network connectivity is poor or non-existent, even BC operation is not available.

Deposits: Total deposits outstanding of all banks as on 31 March 2022 had decreased by 2.3% over preceding year. Deposits of commercial banks increased by 1.2%, Cooperative banks increased by 87.7% and TNGB decreased by 42.7%.

Loan Outstanding: The loan outstanding of commercial banks as on 31 March 2022 increased by 15.9%, TNGB decreased by 41.4% and cooperative banks increased by 7.2%. The loan outstanding for the district as a whole as on 31 March 2022 as compared to position as on 31 March 2021 increased by 11.2%.

CD Ratio: The CD ratio increased marginally from 138% in 2020-21 to 157% during the year 2021-22. Agency wise Commercial banks had CD ratio of 155%, followed by TNGB at 175% and Cooperative banks at 129%.

Annual Credit Plan

The issue of loans vis-à-vis the target allotted under Annual Credit Plan was 131% during the year 2021-22 and achievement of commercial banks was 134%, TNGB 42% and Cooperative banks 273%. The term lending of the banks was 26.31% of total agriculture lending during 2021-22.

Financial Literacy Centre

The mobile van sponsored by NABARD to TNGB, HO visits all districts including Krishnagiri.

INDSETI

Indian Bank has set up INDSETI in KRP Dam, Kaveripattinam. Offsite programmes are conducted in various locations with the support of other NGOs. Bankers may refer the borrowers to the centre for training. One session in all the trainings cover entrepreneurship and banking products.

Conclusion

Expeditious and timely sanction of loan will encourage more borrowers to approach banks instead of MFIs & informal sectors. The number of MFIs in the district has increased. Apart from MFIs, other informal sectors are also said to have flourishing business in remote areas

As per RBI instructions, branches may conduct Financial Awareness Programmes to create awareness on digital banking, precautions to be taken, various banking products and social security schemes being implemented, etc. The programmes may highlight the rate of interest charged by formal and informal sector for rural mass to understand the loss of income to meet interest payment.

There is no hostel facility in INDSETI which affects the participation of trainees from far off parts of the district. Indian Bank has approached District Collector for allotment of land.

METHODOLOGY FOR PREPARATION OF POTENTIAL LINKED CREDIT PLANS (PLPS)

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

Objectives of PLP

The objectives of PLP are

- To enable the various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential.
- To assess the gaps in infrastructure support which need to be taken care for exploiting the potentials and prioritise resource requirement for the purpose.

Methodology

NABARD, in 1988-89, took initiative of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long term potential (in terms of physical units) in each sector of agriculture and rural development with reference to the natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been constantly endeavoring to introduce refinements in the methodology of preparing PLPs and improvement of its contents so that the PLPs could be used as support reference document for Annual Credit Plans of banks. NABARD has been reviewing continuously the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment activity conducive to development of agriculture and rural areas. The PLP writers – who are District Development Managers of NABARD placed in most of the districts of the country – are supported by a group of technical officers/experts in the Regional Offices and Head Office of NABARD.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the concerned line departments at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State level unit cost committee are made use of while arriving at the total financial outlays.

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

No.	Sector	Methodology of estimation of credit potential
1	Crop loans	<p>Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings</p> <p>Distribution of Gross Cropped Area between Small Farmer/Marginal Farmer and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other.</p> <p>Make assumption to cover 100% of Small/Marginal Farmers and 20% to 50% of Other Farmers;</p> <p>Study the cropping pattern</p> <p>Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue</p> <p>Block-wise allocation of potential taking into account credit absorption capacity in a particular block, cropping pattern, etc.</p>
2	Water Resources	<p>MI potential is the area that can be brought under irrigation by ground and surface water;</p> <p>Collection of data on ultimate irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district</p> <p>While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;</p> <p>Estimation of potential to be attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.</p> <p>Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is to be taken into account.</p> <p>The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of an area for lift irrigation, sprinkler and drip systems.</p>
3	Farm Mechanisation	<p>The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractor, optimum use of tractor, per acre use of tractor, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;</p> <p>Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area;</p> <p>Adjustment of tractor potential with land holdings</p> <p>Based on the cropping pattern, topography etc similar assessment is made for power tillers, combine Harvesters etc</p>
4	Plantation and Horticulture	Estimation of additional area that could be brought under plantation crops based on trend analysis of the land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;

No.	Sector	Methodology of estimation of credit potential
		Feasibility and possibility of shifting from food crops to plantation crops; Estimation of replanting by taking into account approximate economic life of a few plantation crops Estimation of potential for rejuvenation of existing plantation
5	Animal Husbandry – Dairy	Collection of data on number of milch animals as per the latest census Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes and 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; 1/6 th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2 nd and 3 rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.

Utility

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

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

Limitations and constraints

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

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

Chapter 1

Important Policies and Developments

1.1 Policy Initiatives - Government of India

1.1.1 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.

1.1.2 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 co-operation 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.

Sector-wise/ Activity-wise distribution Co-operatives is given in the Table.

Sr. No	Type	Number of Societies
A	Non Credit Co-operative Societies	
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
Total		739582
B	Credit Co-operative Societies	
10	Primary Agriculture Credit Societies	93978
C	Multi State Co-operative Societies (MSCs)	
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 Co-operation 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 Co-operation (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 cooperative societies.

b. Co-operative Education: This scheme aims at introduction of cooperative 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 cooperative 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 cooperative 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.**

1.1.3 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.

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

1.2 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.

ii. 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.

iii. **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.

1.3 Policy Initiatives – NABARD

1.3.1 Long-Term Refinance

To ensure increased and uninterrupted credit flow to farmers, as also to give a boost to capital formation in agriculture sector, NABARD provides refinance to the cooperative 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.

1.3.2 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.

1.3.3 Other Initiatives

(i) Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs, Cooperative 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 Cooperative Banks, RRBs, SCARDBs, and NBFC-MFIs as special liquidity facility (SLF-2) during the pandemic. Out of which, ₹15053.30 crore was disbursed to Cooperative Banks, ₹ 7746.13 crore to RRBs for the purpose of ASA0 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.

1.3.4 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 Cooperative 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)

1.3.5 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 Aawas 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*).

1.3.6 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).

1.3.7 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 Cooperative 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 onboarding 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.

1.3.8 Farm Sector Development – Important Initiatives

I. 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.

II. 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.

III. 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.

IV. 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).

1.3.9 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 unreach ed 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.

1.3.10 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.

1.4 Policy Initiatives - Government of Tamil Nadu

1.4.1 Co-operatives

1. Status of Co-operatives in the State

In Tamil Nadu, the Short Term Co-operative Credit Structure has three tier with Tamil Nadu State Apex Co-operative Bank Ltd at the State level, 23 District Central Co-operative Banks (DCCBs) functioning at districts and 4537 Primary Agriculture Co-operative Credit Societies (PACCS) at village level. All the 23 DCCBs are affiliated to the Tamil Nadu State Apex Co-operative Bank and 4537 PACCS to the 23 DCCBs. All the DCCBs are licensed and on Core Banking Solution (CBS) platform, with financial assistance from NABARD.

The Long Term Co-operative Credit Structure consists of a two tier structure with the Tamil Nadu State Co-operative Agriculture and Rural Development Bank (TNSCARDB) at the State level and 180 Primary Co-operative Agriculture and Rural Development Banks (PCARDBs) at Taluk/ Block level. Though the SCARDB and PCARDB are functioning in the State of Tamil Nadu, the major loan portfolio of the 2 tier structure is ST-Jewel Loans, which constitute about 77% of the entire loan portfolio.

In addition to this, one State Level Industrial Co-operative Bank viz., the Tamil Nadu Industrial Co-operative Bank Ltd (TAICO Bank) with branches spread all over the State is also functioning. It has been accorded DCCB status by the Government of Tamil Nadu.

2. Sector-wise/ Activity-wise distribution of Co-operatives

Sr. No	Type	Number of Societies
A. Details of Non-Credit Co-operative Societies		
1	AH Sector (Milk/Fishery/ Poultry etc.)	13068
2	Consumer Stores	32827
3	Housing Societies	647
4	Weavers	1134
5	Marketing	112
6	Labour Societies	55
7	Industrial Societies	300
8	Agro Processing and Sugar	18
9	All others	1712
	Total	49873
B. Details of Credit Co-operative Societies		
10	Primary Agriculture Credit Societies	4453
C. Details of Multi State Co-operative Societies		
11	No. of MSCS	

Source:RCS, GoTN; Aavin; TAFCOFED; TNCHF; Co-optex; TNCSFL

3. 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 vendors categories are admitted to the co-operatives. Further, loans were issued to 235009 members to the tune of RS. 1140.46 crore.

1.4.2 Tamil Nadu Budget 2022-23

- 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%).
- 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:** It is proposed to launch a new program to develop various clusters of micro enterprises. New industrial parks will be set up in five districts. A special fund of ₹ 100 crore will be set up to build public infrastructure for export. Regional start-up hubs will 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. A new Footwear and Leather Industry Development Policy is released.
- 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.
- Mobile information centres to be launched for migrant workers:** Tamil Nadu government will set up mobile information centres for migrant workers. In the first phase, Kancheepuram, Tiruppur and Tiruvallur districts will be covered.
- ₹ 2,169 crore allotted for solid waste management projects in Tamil Nadu:** Tamil Nadu Finance Minister said that ₹ 2,169 crore has been allotted for solid waste management projects in the state.

- **₹3,000 crore allocated for Jal Jeevan Scheme:** The Tamil Nadu government has allocated ₹ 3,000 crore as state contribution to avail Centre Sector Jal Jeevan Scheme.
- **Tamil Nadu To Set Up Industrial Parks In Five Districts:** Five Industrial Parks will be set up in Coimbatore, Tiruvallur, Perambalur, Vellore and Madurai to attract investment of ₹ 50,000 crore.

1.4.3 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:

Agriculture

- Allocation of ₹300 crore to 3,204 village Panchayats under the "Kalaignar All Village Integrated Agriculture Development Programme" - a holistic programme for development of all village panchayats
- Chief Minister's Dry Land Development Mission to be implemented at a total outlay of ₹132 crore, covering an area of 7.5 lakh acre in 3,000 dryland clusters to support the dryland farmers to take up successful cultivation of dryland crops and increase the income of three lakh dryland farmers.
- Crop Insurance - An amount of ₹2,055 crore has been disbursed to 9.26 lakh farmers in the State as compensation for the year 2020-2021
- A new Scheme - State Agriculture Development Scheme to be introduced with a total allocation of ₹71 crore. This will be implemented by "Kalaignar All Village Integrated Agriculture Development Programme" with the following scheme components :
 - i. Promotion of Organic Farming- ₹1 Lakh per group will be extended to 100 farmers and Farmer producer. Under Paramparagat Krishi Vikas Yojana-Organic farming will be integrated to form 150 clusters covering an area of 7,500 acres at an outlay of ₹5 crore under Union & State Govt.funds.
 - ii. Distribution of Tarpaulin to Farmers to 60,000 farmers at subsidized cost at an outlay of ₹5 crore.
 - iii. ₹9 crore allocated for Coconut Development Scheme.
 - iv. Nel Jeyaraman's Traditional Paddy Varieties Conservation Mission to be established in 200 acres in the State Seed Farms and distribute subsidy to 20,000 farmers at an outlay of ₹75 Lakh.
 - v. Special Package of Assistance for Alternative Crops during Kuruvalai seasonMillets, Pulses and Oilseeds in Kar, Kuruvalai, Sornavari seasons in an extent of 66,000 acres at an outlay of ₹10 crore.
 - vi. Rice Fallow Pulses - Additional production of 13,000 MT of Pulses with an amount of ₹5 crore.
 - vii. New technique on propagation of Paddy seedlings in pro-tray method-Protray seedling will be produced in the State Seed Farm in Tirukkudaiyur Taluk Mayiladuthurai District in an area of 250 acres.
 - viii. Pulses Seeds will be distributed for cultivation as bund crop, in an area of 5 lakh acres to naturally control the pests and to get additional income. ₹3 crore from State fund.
 - ix. Zinc Sulphate and Gypsum will be provided at subsidized cost to increase the paddy productivity covering an area of 1 lakh acre each ₹5 crore.
 - x. Tamil Nadu State Seed Development Agency(TANSEDA) to produce 30,000 MTs of certified seeds of Paddy, Pulses and Oilseeds and distribute to farmers.

- xi. Distribution of Agricultural Implements to Farmers at a cost of ₹15 crore to cover half a lakh of small and marginal farmers.
- xii. Making Youth into Agri-entrepreneurs - ₹1 lakh each to the 200 unemployed Agriculture or Horticulture or Agricultural Engineering graduates for establishment of agri clinics or agro based activities.
- xiii. Rural Youth Agricultural Skill Development Mission - 2,500 rural youth for Agriculture and agro based industry.
- xiv. Reward to best performing farmers.
- xv. Innovations in local agriculture techniques and machineries and best performing exporters.
- xvi. Tamil Nadu Mission for Sustainable Green Cover in Farm Lands: High value tree seedlings such as Red sander, sandal, mahogany, teak etc., will be distributed to farmers at subsidy at an estimated budget outlay of ₹12 crore to encourage tree based farming (Agro forestry).
- **Tamil Nadu Millet Mission**-To enhance millet production, two Millets Special Zones will be formed covering Tiruvannamalai, Salem, Kallakurichi, Villupuram, Cuddalore, Dharmapuri, Krishnagiri and Vellore districts as one zone and Thoothukudi, Virudhunagar, Madurai, Tenkasi, Ramanathapuram, Sivagangai, Theni, Trichy, Karur, Dindigul Ariyalur and Perambalur as the second zone.

Millet Festivals at the State and District levels: Farmers to be encouraged with assistance for activities starting from cultivation till marketing the produce with value addition. An amount of ₹92 crore to be allocated from Union and State Government fund. State Government to support 500 marginal farmers at a cost of ₹1 crore under Tamil Nadu State Rural Livelihood Mission.

- **Pulses Development Scheme:** Special Redgram Zone with an outlay of ₹60 crore, with Union / State Government fund.
- Integrated Farming System (IFS) for Sustainable Income: ₹50,000/- for each IFS unit. 13,000 IFS units will be established at an outlay of ₹65.65 crore with Union/State Government fund.
- Allocation of ₹ 15.32 crore under Sustainable Cotton Cultivation Mission and ₹ 32.48 crore under Strategic Paddy Cultivation Programme.
- ₹ 28.50 crore earmarked under Oilseeds Area and Production Development Scheme for boosting production in Sunflower, Groundnut, Sesame and Castor Crops.
- 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.
- Establishment of a new Soil Testing Laboratory with an outlay of ₹75 lakh.
- ₹ 5 crore allocated for providing additional 20 per cent subsidy for Small and Marginal farmers of Scheduled Caste and Scheduled Tribes.
- An amount of ₹30.56 crore has been allocated for formation of Producer groups, producer clusters and community farm schools under Vaazhnthu Kattuvom project

Sugarcane Development

- Special Incentive of ₹195/- per MT of sugarcane to registered sugarcane farmers during 2021-22 crushing season. About 1.20 lakh sugarcane farmers to be benefitted.
- Allocation of ₹10 crore for Sugarcane Cultivation Development Programme.
- An amount of ₹ 3 crore earmarked for modernization of the 15 Laboratories in Sugar Mills

Horticulture and Plantation Crops

- 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.-₹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.
- Mission for promotion of Fruit Crops: ₹20.21 crore under Union and State Government funds.
- Precision farming for higher yield: Area of 8,300 acre at an outlay of ₹5 crore under State Government fund.
- Promoting Intercrop cultivation: Intercrop Kits to be given to small and marginal farmers- area of 38,000 acre at an outlay of ₹27.51 crore.
- An amount of ₹ 25.15 crore allocated for adoption of high yielding technology such as green house, shade net and mulching for the cultivation of capsicum, tomato, cucumber, cut-flowers and ₹ 75 lakh for cultivation of vegetables and greens for their own need through hydroponics and vertical gardens.
- Outlay of ₹ 20 crore for 2000 farmers for improving livelihood of SC, ST farmers through micro irrigation: provision of subsidy for borewell, micro irrigation systems.
- Allocation of ₹8.58 crore for formation of 37 honey bee Clusters. Bee colonies and equipment manufacturing centres will be established for production and distribution of quality honey bee colonies and its equipment to farmers thereby promoting new entrepreneurs
- A special emphasis will be given to women farmers in coordination with the Departments of Adi Dravidar and Tribal Welfare, Rural Development, Khadi and Village Industries.
- To augment the income of Self-Help Groups, 3,350 Bee Keeping units will be created under TNSRLM during 2022-23 at a cost of ₹1.67 crore.
- Daily Income through loose flower cultivation in 4,250 acres at an outlay of ₹5.37 crore
- Special vegetable area expansion programme: to increase the arrivals in Uzhavar Sandhai by 6,250 acres through distribution of seeds, protray 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
- 4000 home herbal gardens to be set up at ₹1 crore.

Agricultural Mechanization

- An amount of ₹10 crore will be allocated to implement the scheme to support around 37,000 small and marginal farmers covering an area of 62,000 acres.
- 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 upto a capacity of 10 HP will be installed with 70 percent subsidy assistance at an outlay of ₹65.34 crore under Union / State Government funds.
- Distribution of Value Addition Machinery with subsidy: 40% subsidy assistance will be provided to the farmers for the purchase of 292 value addition machinery at an outlay of ₹5 crore under Union / State Government funds.
- Provision of Solar Drying Units: 145 solar drying units will be installed with 40 percent subsidy assistance for an amount of ₹3 crore during the year 2022-23 under Union / State Government funds.
- Service Centres for repair and maintenance of Agricultural Machinery and Solar pump-sets with project cost of ₹8 lakh with 50 percent subsidy during the year 2022-23 at an outlay of ₹1 crore. Electric motor pump-sets with subsidy of ₹5 crore.
- Irrigated Agriculture Modernization: 373 Farm Ponds will be created at an outlay of ₹3.73 crore with 100 percent subsidy in the sub basins selected by Water Resources Department.
- ₹3.54 crore allocated for procurement of new Agricultural Machinery and Mobile Servicing Unit ₹3.54 crore
- 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 upto a maximum of ₹5,000 per unit at a total cost of ₹1.5 crore under Union/State Government funds.

Water resources

- ₹ 80 crore allocated for check dams, construction of canals, rehabilitation of canals, renovation of lakes, anicuts and construction of rainwater harvesting structure.

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.

Sericulture

- 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.

Energy

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

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.
- Financial assistance to agri-entrepreneurs: 50 beneficiaries at an outlay of ₹2.50 crore (50% subsidy upto a max. of ₹5 lakh)
- Strengthening the Infrastructure Facilities in Thanjavur Coconut Market Complex with an amount of ₹2.75 crore.
- Digitalization of agricultural marketing department services by Tamil Nadu State Agricultural Marketing Board at an outlay of ₹1 crore.
- Proficiency in Agri-Business: Improvement in Farmer's Life engaging Agri-Business consultants, Chartered Accountants and financial experts. This center will be established with financial assistance from Tamil Nadu Small Farmers Agribusiness Consortium.
- Financial assistance to set up high quality jaggery production unit for increasing income of sugarcane farmers: ₹1 crore under State Agriculture Development Scheme.
- Leading the way to International Opportunities - Nilgiris Pepper and Coffee: Coffee Huller cum Grader and Pepper Grader cum Pulveriser unit will be set up in this Primary Processing Centre at an estimated cost of ₹75 lakh.
- 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.

- Integrated Seed Certification Office Complex: To accommodate Seed Certification, Seed Inspection and Seed Testing, Advisory on Seed production and Organic Certification to farmers.
- ₹12.50 Lakh to be allocated annually to ensure the quality of organic produce produced by farmers, 100% assistance for cost of residue analysis of organic produce will be given.
- Participatory Guarantee System (PGS) will be introduced to facilitate marketing of the organic produce at the national level without incurring any certification fee.

Co-operatives, Food, Consumer Protection

- 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.

Micro, Small, Medium Enterprises

- Start-ups with commercially viable ideas will be funded with a grant of upto ₹10 lakh
- Establishment of designated Mega Food Parks with an amount of ₹ 381.38 crore through SIPCOT through NABARD

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

1.5 State Government Sponsored Programmes with Bank Credit

1. New Entrepreneur cum Enterprise Development Scheme (NEEDS)

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

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.

2. Unemployed Youth Employment Generation Programme (UYEGP)

The Government, with a view to create employment opportunities to the socially and economically backward strata of the society as envisaged in the Micro, Small and Medium Industries Policy, has formulated the Unemployed Youth Employment Generation Programme (UYEGP). The scheme is intended to mitigate the unemployment problems of socially and economically weaker sections of the society, particularly among the educated and unemployed to become self employed by setting up Manufacturing / Service / Business enterprises. To expand the benefits available under UYEGP, the existing project size limit of ₹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.

3. 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).

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

CHAPTER 2

CREDIT POTENTIALS FOR AGRICULTURE

The credit potential under priority sector covering Primary, Secondary and Tertiary sectors, with emphasis on the Primary sector is prepared by NABARD every year. These estimations are based on the parameters such as technical feasibility, availability of infrastructure, availability of exploitable resources, cropping pattern, agriculture practices and other developmental indices such as access to markets, access to e-market, extent of reach of small and marginal farmers/ farmers' organisations to market intelligence etc. The recent Government's priorities and policies, strengthening of rural infrastructure, market forces, e-NAM etc., have been considered while estimating the credit potential for the year 2023-24. The same has been presented in this chapter.

2.1 Farm Credit

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

2.1.1 Crop Production, Maintenance and Marketing

2.1.1.1 Introduction

Farming is the major occupation in Krishnagiri district. The district falls under the North Western Agro climatic zone. The normal Gross Cropped Area and Net Sown Area for the district are 237762 ha. and 168327 ha. respectively. During the past 10 years, the GCA varied in the range of 182142 ha. (2008-09) to 237762 ha. (2020-21). The net sown area constituted about 33% of the total geographical area, which is 514326 ha. Out of the Net sown area, 37% is irrigated and the remaining is under rain fed irrigation. The cropping intensity of the district is 141%. About 92% of land holdings are with small and marginal farmers and the average size of the holdings is 0.58 ha. Hence, the small and marginal farmers are the decisive factor in influencing the growth of farm sector in the district. Considering the normal Gross Cropped Area and the fluctuations in GCA during past 10 years, the GCA for 2022-23 has been estimated to be in the range of 221000 ha to 228300 ha.

Agriculture Department is implementing various centre and state government schemes in the district to promote a diversified cropping pattern. The cultivated area of major crops over past five years are given as under:

No.	Crop	(Area in ha)					
		2017-18	2018-19	2019-20	2020-21	2021-22	% to NSA
1	Paddy	24885	22948	23568	25329	28334	16.83
2	Ragi	41273	42221	41597	40756	38178	22.68
3	Groundnut	10490	11135	8234	14391	14833	8.81
4	Red gram	8156	7712	8152	10479	11740	6.97
5	Horse gram	17272	23181	23294	20010	16736	9.94
6	Mango	30976	31652	30805	30785	32451	19.28
7	Coconut	15525	15167	14766	13387	13636	8.1
8	Vegetables	13369	16091	19406	29529	35346	21
9	Flowers	4240	5086	4155	6504	8247	4.9

(Source: Department of Agriculture, Horticulture Departments and District Statistical Hand Book

Mission on Sustainable Dry Land Agriculture (MSDA): Agriculture Department will be implementing 100 clusters of 100 ha each for ragi, horse gram, red gram, groundnut & black gram.

National Mission for Sustainable Agriculture (NMSA) for enhancing agricultural productivity focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation. In Krishnagiri district, 100 ha with support of ₹ 60000 per ha is proposed under integrated farming involving cow, sheep, poultry, honeybee, vermicompost, fruit tree, fodder(sorghum) cultivation, etc.

National Food Security Mission (NFSM), thrust is given for crops like Pulses, Oilseeds and Millets, supply of quality seeds, demonstration plots etc. In Krishnagiri, 500 ha of red gram, 100 ha of black gram, 100 ha of ground nut followed by black gram, under nutri-cereals, 900 ha under ragi, 50 ha sorghum, 20 ha cumbu/ pearl millet, 50 ha Kudiraivali/ Barnyard millet, & 300 ha groundnut, covering 508 farmers under pulses, 302 under oilseeds, 420 farmers under millets are proposed to be covered.

National Agricultural Development Programme. Cereals Development Programme if implemented in the district with an objective to increase the production and productivity of rice through distribution of quality seed, demonstration of SRI technology, Developments under RKVY etc. In Krishnagiri district, target for Paddy-SRI covering 904 farmers, red gram transplantation 1300 farmers, etc. Further under special package for fallow land to cultivation, 200 ha millets (Ragi), 100 ha pulses and 50 ha oilseeds- gingelly has been targeted.

Other state schemes such as Mission for Sustainable Dryland Development (TNMSDD), Seed village scheme are also being implemented. In addition to this, soil health improvement through bio-fertilizer, green manuring, organic farming, adoption of Integrated Nutrient Management (INM) and Integrated Pest Management (IPM) technologies are given priority to achieve higher growth rate in agriculture.

The agricultural budget of Tamil Nadu announced the Kalaignarin All Village Integrated Agriculture Development Programme (KAVIADP) scheme which consists of components such as distribution of tree, fruit trees and coconut seedlings, pulses, power operated sprayers, home garden kit, creation of water sources, farm ponds and rehabilitation of tanks, ponds and supply channels are ongoing in the district. Chief Minister's Dry Land Development Mission encourages farmers to take up cultivation of dryland crops consisting of millets and pulses in the district wherein agricultural inputs and seeds are provided. Farmers, entrepreneurs, Farmer Producer Organizations, Women Self Help Groups are encouraged with assistance for activities starting from cultivation till marketing the produce with value addition.

The flow of credit for crop production during the last three years was as follows:

(in ₹ Lakh)

Year	2019-20	2020-21	2021-22	2022-23 (Target)
Bank Loan (₹ lakh)	260882.48	474331.31	468785.00	400000.00

2.1.1.2 Infrastructure and linkage support available, planned and gaps

No.	Particulars	Available	Planned	Gap
I Irrigation facility (Command Area in Hectares)				
A	Surface Irrigation (Ha)	6730	11931	5201
B	Ground Water (Ha)	52161	103443	51282
C	Micro Irrigation (Ha)	31629	18288	33797
ii	Seeds/planting material outlets (Nos)	316	-	-
iii	Fertilizers/pesticides/other agriculture input outlets (Nos)	510	-	-

No.	Particulars	Available	Planned	Gap
iv	Organic inputs/fertilizers sales outlets (no)	480	-	-
v	Storage/warehousing facility (in 'ooo MTs)	28.450	-	-
vi	Cold storage facility (in 'ooo MTs)	14.035	-	-
vii	Agricultural Marketing facility: Regulated Markets (Nos.)	9	-	-
viii	Processing/Value addition facility (Commodity wise facility in terms of Lakh MTs for major agricultural produce)	Vegetable & fruits Primary processing units -7 Pochampalli PPC with IQF, VHT, hot water treatment, Irradiation, cold storage, etc.- 1 Hosur PPC with IQF, Vegetable Air Dryer, VHT, Hot water treatment- 1		
ix	Organised Procurement (Commodity wise in Lakh MTs for major commodities)	Nil (in 2018-19 & 2019-20)	Nil	Nil
X	Marketing by Producers Organizations (No. of FPOs involved in marketing)	5	15	10

(Sources: Dept. of Agriculture & TNCSC)

Department is implementing TANSEDA scheme for Seed Farms covering paddy, ragi, groundnut, black gram, green gram, cowpea, red gram & horse gram are included covering about 203 ha. The registered farmers get a benefit of ₹ 8 to ₹ 15 as production subsidy.

Agriculture Department has two Seed Processing Centres in Agasipalli and Hosur. Seed Village Scheme of the State Government, covers Foundation/Certified seed of paddy, oilseeds and pulses with 50% subsidy to farmers and exposure cum training program.

Awareness created by various agencies and fellow farmers has resulted in increase in area under vegetables including green leafy vegetables. Intercropping is increasing in mango orchards. Fodder cultivation is taken up in coconut garden

The godown in A. Chettipalli PACS has been accredited by Warehousing Development and Regulatory Authority (WDRA). Anchetty & Bagalur have also been accredited and are awaiting certificate.

PMFBY: Crop insurance has been made optional for loanee borrowers also. Agri Insurance company, India is implementing the scheme in Krishnagiri. The scheme covers risks like failed sowing/ prevented sowing/planting, post-harvest losses, localized calamities (Cyclone, hail storm, landslide, unseasonal rains and inundation in isolated farm). Fruits & vegetables like tomato, mango, etc. have been covered under insurance in the last two years.

2.1.1.3 Assessment of Potential for 2023-24 (in both physical and financial terms)

The area under various crops is expected to increase GCA from of 221000 ha to 228300 ha. The Scale of Finance (SoF) for each crop is finalized by the District Level Technical Committee (DLTC), headed by District Collector.

Interest subvention /incentive for prompt repayment is available as per the Government of India norms. At present short term crop loans up to ₹3.00 lakh is covered under interest subvention scheme /prompt Repayment Incentive Scheme of the Government of India.

Accordingly, the credit potential for Crop production/ Maintenance & Marketing activities, based on the existing policies and trend credit potential is as given in the following table.

(₹ lakh)						
Sr NO	Activity / Crop	Unit	SoF	PLP Projections 2023-24		
Crop Production , Maintenance, Marketing				Phy	TFO	Bank Loan
1	Paddy	ha	0.99	24586	24340.14	24340.14
2	Ragi, Cumbu, Cholam	ha	0.33	34800	11484.00	11484.00
3	Maize	ha	0.638	1125	717.75	717.75
4	Other millets	ha	0.176	280	49.28	49.28
5	Horse gram	ha	0.198	13150	2603.70	2603.70
6	Other pulses	ha	0.48	27860	13484.24	13484.24
7	Groundnut	ha	0.73	11750	8530.50	8530.50
8	Gingelly	ha	0.25	495	125.24	125.24
9	Cotton	ha	0.80	1057	848.77	848.77
10	Coconut	ha	0.94	10895	10186.83	10186.83
11	Sugarcane	ha	1.41	334	470.27	470.27
Sub Total				126332	72840.71	72840.71
Fruits						
12	Banana	ha	2.68	475	1274.90	1274.90
13	Mango	ha	0.69	24430	16929.99	16929.99
14	Sapota	ha	0.47	174	82.30	82.30
15	Other fruits	ha	1.88	174	327.29	327.29
Sub Total				25253	18614.49	18614.49
Vegetables						
16	Potato	ha	0.96	278	266.05	266.05
17	Carrot	ha	0.62	1001	616.62	616.62
18	Beetroot	ha	0.54	393	211.83	211.83
19	Brinjal	ha	0.75	2162	1617.18	1617.18
20	Ladies finger	ha	0.48	745	360.58	360.58
21	Cabbage	ha	0.73	2635	1913.01	1913.01
22	Beans	ha	1.80	2219	4003.08	4003.08
23	Cauliflower	ha	0.89	839	747.55	747.55
24	Tomato	ha	1.06	7990	8437.44	8437.44
25	Cucumber	ha	1.51	320	482.24	482.24
26	Radish	ha	0.46	244	112.73	112.73
27	Bitter gourd	ha	0.96	142	135.89	135.89
28	Other veg	ha	1.01	100	101.20	101.20
Sub Total				19068	19005.38	19005.38
Spices						
29	Mint	ha	0.48	516	249.74	249.74
30	Chillies	ha	0.72	1074	767.91	767.91
31	Turmeric	ha	1.97	705	1388.15	1388.15

Sr NO	Activity / Crop	Unit	SoF	PLP Projections 2023-24		
	Sub Total			2295	2405.80	2405.80
	Flowers					
32	Jasmine	ha	1.14	574	656.66	656.66
33	Rose	ha	0.96	1327	1269.94	1269.94
34	Chrysanthemum	ha	0.81	2212	1800.57	1800.57
35	Marigold	ha	0.78	1328	1037.17	1037.17
36	Other flowers	ha	1.72	222	380.95	380.95
	Sub Total			5663	5145.28	5145.28
37	Mulberry cultivation	ha	1.50	2035	3044.36	3044.36
CROP LOAN Total				180646	121056.02	121056.02
Post-harvest/household consumption (10% of crop loan)						12105.60
Repairs and maintenance expenses of farm assets (20% of crop loan)						24211.20
Marketing of Produce						3582.36
ST- Others						255000.00
Total of crop loan as per KCC						415955.19

The block-wise physical and financial projections are given in Annexure – I.

2.1.1.4 Critical interventions required for creating a definitive impact

- Farmer Producer Companies may be issued licence to set up input shop on priority basis. Farmers can increase their income by reducing input cost. The business will not be run on profit motive but with an intention to support farmers and hence excess usage of chemicals can be avoided and more of bio-fertilizers and bio-pesticides can be encouraged. It will also help the farmers to come out of the clutches of Agro-shops.
- NABARD has promoted 24 Farmer Producer companies registered under companies Act. During the year we have sanctioned 3 FPOs under Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organizations covering 8 villages of Mathur and 12 villages of Uthangari, primary crop being Mango and one Organic Farmers Producer Organization in Bargur block.
- Soil Testing facilities are available with Agriculture Department (including mobile clinic) in Krishnagiri, and ICAR-KVK, RRS, TNAU, Paiyur & 4 PACS. These are concentrated around Krishnagiri. Farmers especially from the vegetable growing blocks of Kelamangalam, Thally etc. find it very far to visit the lab. Further, there are reports of long delay in obtaining report. One lab per block may be considered to expedite the results & provide result based consultancy to farmers.
- One stop shop for farmers to get all extension services can be made available in Agriculture Extension Centres including Soil Testing Lab. The district has 10 blocks and so far approval has been accorded for construction of 3 AEC buildings. The remaining 6 blocks (excluding Krishnagiri) also require Agriculture Extension Centres. Training and awareness programme may be conducted on a fixed day in AEC training hall to educate the farmers on new varieties, organic farming, and to reduce their expenditure on pesticides.

- Dharmapuri District Central Co-operative Bank & Tamil Nadu Grama Bank were issuing RuPay KCC. The response of the farmers has not been good. Since farmers are withdrawing the full credit limit in a single drawal and repayment is also done in single transaction near the end of one year period, the advantages of KCC is not felt by the farmers of these two institutions. Further, as a SB account debit card is already available, farmers are finding this KCC card redundant. Nevertheless, Dharmapuri DCCB has issued 25899 KCCs.
- There is need to facilitate storage of farms' produce in ware-houses, as it will enable the farmer to sell the produce at remunerative price, during off-season. In order to facilitate storage, loans against negotiable warehouse receipts (NWR) is available under post-harvest loans to farmers under KCC. Awareness is needed on the availability of such credit, to support repayment of existing crop loan and using balance for next crop activities. However, most farmers are, either under compulsion to sell to trader on the spot for loan availed or do not want to take up the additional work of transport/drying/storing safely as it involves additional expenditure plus getting labourers for these works is difficult.

2.1.1.5 Suggested action points

Banks

KCC may be issued to farmers taking up animal husbandry and fisheries activities. Banks may implement KCC in letter and spirit. RuPay KCC cards may be issued to facilitate need based withdrawals to get full benefit of KCC. Working capital under activities such as dairy, goatery, flower and vegetable cultivation under shade-nets/polyhouses, is also covered under KCC. Many SHG women have availed dairy loan under SHG/ JLG mode. Banks may proactively sanction working capital limit to them and also other farmers.

Farm machinery is available for hire from PACS/ Farmers collectives/ individuals in the village or nearby villages. With the shortage in labour, mechanization has become the only option available for ploughing, harvesting, removing weeds, etc. Many individual farmers have taken up custom hiring and are earning well during the respective seasons. Bankers may extend KCC loan for maintenance of agri-tools/machinery also under KCC.

Banks may encourage marketing credit on the basis of NWR Receipts issued by public godowns. Under the revised RBI Priority sector guidelines, Produce (Marketing) Loan, farmers may be financed least of 75% of the produce value or ₹25 lakh.

Banks may support Farmers Producer Organisations in their service areas from nascent stage which would facilitate better recovery and improve banker-customer relationship.

Over the years, the farmers who had suffered loss of crop for various reasons, like untimely rainfall, natural calamity, wild life menace, etc., had resorted to private borrowing to repay the KCC loan within due date. Thus majority of old traditional farmers appear to be under a trap, rotating the KCC loan amount, using the enhanced credit limit amount & resorting to private borrowing for their agricultural activity. Banks may consider issue of DRI loans

Banks to avail of refinance facility under Additional Seasonal Agricultural Operation (ASAO) and SAO-others, to meet the demand under working capital for agri & allied sector to support farmers through post-harvest loans to marketing societies, PACS-MCS etc.

JLG mode of financing of farmers/landless-tenant farmers/ SHG women may be adopted for issue of capital and working capital limits. The joint and several liability condition and peer pressure will facilitate due recovery.

Development Departments of Government

Equitable distribution of benefits under various schemes may be adopted, so that all FPOs get some benefit from the Government instead of granting all benefits to one/ two FPOs. Good working FPOs promoted by NABARD may also be considered for such support.

The Pradhan Mantri Fasal Bhīma Yojana (PMFBY) and other social banking schemes may be popularised among the farmers to achieve 100% crop insurance coverage. (*These schemes are being mapped KCC holder wise*)

Regular awareness programmes may be conducted on advanced technologies for the restoration of soil health, mechanisation, cultivation of suitable remunerative crops, effective pest and disease management, etc. to step up the agricultural production.

New crops to be encouraged through farmers groups/FPO with financial support through Banks. Technology-transfers to be facilitated for new crops/method of cultivation that ensures optimal use of water, soil up-keep etc.

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.

In the interior parts of the districts, Ragi is still sown by broadcasting. Department should popularize System of Finger Millet Intensification (SFMI) / line sowing, to reduce the quantity of seed, get better yield, reduce cost of inputs and also reduce labour cost.

2.1.2 WATER RESOURCES

2.1.2.1 Introduction

Tamil Nadu constitutes four percent of India's land area and is inhabited by six percent of India's population, but has only 2.5 percent of India's water resources. More than 95 percent of the surface water and 80 percent of the ground water have already been put in use for agriculture, drinking, domestic and industrial purposes. The demand for water in Tamil Nadu is increasing at a fast rate both due to increasing population and also due to larger per capita needs. The per capita availability of water resources however, is just 900 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 district gets rainfall from both monsoons. The average rainfall is 851 mm & 63% of the cultivated area was rainfed. Therefore, monsoon failures lead to acute water scarcity and severe droughts. The rainfall in the district was erratic with high intensity rainfall for few days intermittently. Further, the rainfall was not spread out across the district. District received good rainfall of 1019.9 mm during 2017-18. However, in 2018-19 both SW & NE monsoons failed and total rainfall received was 508 mm only. The district received 741 mm rainfall during 2019-20 as against normal rainfall of 851mm. Rainfall under SW monsoon during 2020-21 has been good

Thenpennaiyar River from Karnataka flows through 7 blocks of the district. The irrigated area was 58891 ha out of which irrigation by wells was by 52161 ha. Thus agriculture is mainly dependent on ground water, the extraction being much more than recharge as observed from the table where the number of firkas moving to over-exploited category is increasing.

The soil types prevailing in the district are suitable for dugwell / borewell structures.

The Groundwater resources for the State have been assessed firkas wise during 2020. Based on the measurement of monsoon and non-monsoon recharge and extraction for irrigation & other purposes, the stage of ground water extraction in the district is said to be 117.8%.

The Firkas of the District have been categorized as follows.

Categorisation	Utilisation	2020 position	2017 position
		Firkas	Firkas
Semi Critical	between 70 & 90%	Bagalur, Hosur, Kelamangalam, Krishnagiri, Mathigiri, Periyamuthur, Pochampalli	Bagalur, Kakkadasam, Kelamangalam, Periyamuthur, Thally, Uthanapalli
Critical	between 90 & 100%	Royakottai	Mathigiri, Nagarasampatti, Royakottai
Over exploited	beyond 100%	Alapatti, Bargur, Berigai, Gurubarapalli, Kallavi, Mathur, Nagarasampatti, Palepalli, Samalpatti, Singarapettai, Uthangarai, Veppanapalli	Alapatti, Bargur, Berigai, Gurubarapalli, Hosur, Kallavi, Krishnagiri, Mathur, Palepalli, Pochampalli, Samalpatti, Singarapettai, Uthangarai, Veppanapalli
Safe	< 70%	Andevanapalli, Anchetti, Barur, Denkankotta, Kakkadasam, Kaveripattinam, Shoolagiri, Thally, Uthanapalli	Andevanapalli, Anchetti, Denkankotta, Kaveripattinam, Urigam, Barur, Shoolagiri

(Source: Dynamic Ground Water Resources Assessment, 2020/ 2011)

Groundwater Quality - The extraction of surface and sub surface water is increasing year by year, depleting ground water level and also deteriorating the quality of ground water. Increase in population, agricultural activities, etc. have compelled extraction of more water than the recharge. Further, as per the DGWRA, 2017 report, the level of fluoride at higher level of > 1.50 mg/l will affect the health and firkas identified in this respect are Bagalur, Bargur, Barur, Hosur, Kelamangalam, Krishnagiri, Mathur, Pochampalli, Shoolagiri, Uthangarai & Veppanapalli.

Areas having groundwater development prospects - The Firkas categorized as safe and Semi-critical can be considered for further development. However, locating favourable site for digging dug well and drilling bore/tube wells depend on hydro geological conditions and scientific methods may be employed for locating the exact sites.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

State Government is implementing various projects with support from GoI for water harvesting and water saving leading to ground water recharge.

State Government is providing 100% subsidy for Drip to SF/MF and 75% subsidy to other farmers. However, there is a lack of awareness regarding maintenance of micro irrigation system and availability of after sales services at doorstep

Scope for Green Energy Initiatives in Agriculture : In order to promote utilization of solar energy in agriculture sector, the Government is providing subsidy assistance to the farmers for installation of solar powered pumping systems with 70% subsidy. As on March 2020, 137 solar pumpsets have been installed by the Department in the district.

MNREGA work is taken up for creation of new farm ponds, restoration of traditional water storage systems like Village Tanks, Ooranis, desilting/ deepening Percolation Ponds, etc. for

improving the percolation of water. Horticulture Department has scheme for creation of farm pond of 30 X 30X 1 M in patta land free of cost.

Drip and sprinkler have become popular in the district with the active intervention of Agriculture and Horticulture Departments. District Administration has announced these four blocks as drip intensive blocks. Two thirds of the cultivated area is dry land. Poor rainfall over the last few years, had made farmers desperate to sink more than one borewell/ dugwell in their smallholding most of which were a failure. Farmers had reportedly used AJL or own funds for the purpose. Under CSR many factories are taking up desilting of lakes and water bodies in the block they are located – Hosur, Thally, Kelamangalam & Shoolagiri. All such measures are expected to recharge groundwater and reduce the number of borewells being sunk in a year in these blocks. The district has 56623 electrical pumpsets for irrigation and 10235 diesel pumpsets.

2.1.2.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹lakh)
Bank Loan	9301.7	7353.57	NA*	

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹12223.24 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹12712.78 lakh as follows:

No.	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy. Unit	Fin. outlay	Bank loan
1	Dugwells	No.	3.68	60	220.80	198.70
2	Deepening of well	No.	0.96	100	96.00	96.00
3	Borewells	No.	2.1	729	1530.90	1530.90
4	Solar Pumpsets - 5HP	No.	2.89	188	543.32	489.00
5	Replacement of pumpsets	No.	0.44	5280	2323.20	2323.20
6	Sprinkler	No.	0.41	1410	578.10	578.10
7	Pipe line*	No.	1.00	1880	1880.00	1880.00
8	DRIP irrigation-vegetables*	No.	1.34	1957	2622.38	2622.38
9	Drip Irrigation - Mango*	No.	0.30	3620	1086.00	1086.00
10	Drip Irrigation - Coconut*	No.	0.44	1510	664.40	664.40
11	MI Misc.	No.				
Sub Total of Water Resources					12789.20	12712.78

(*subsidy for limited area; so not taken into account)

The Block-wise/Activity wise allocation of the various investments under the Water Resources during the year 2023-24 is indicated in Annexure-I. Activities have been proposed in over exploited blocks also, as the firkas/ areas along the Thenpennaiyar river are safe.

2.1.2.4 Critical Intervention required for creating definitive impact

Harvesting of rainwater : Depletion of groundwater resources and deterioration in the quality of water are the major areas of concern. Field officers may create awareness and encourage

farmers to take up small farm pond or catch pit or trench cum field bund in their field to harvest rainwater & precious top soil. The credit flow for these activities is covered under Priority Sector Lending.

The free electricity for irrigation has resulted in excess drawal of groundwater. Excess drawal of water has resulted in water level in most parts of the district falling below 1000 ft. To ensure drawal of only required water, Government must bring in a system which will allow drawal of only required amount of water based on the cropping pattern of the field. Software based, controlled irrigation systems are available for water budgeting which require high initial cost which can be shared by contiguous farmers. Government may also consider subsidising the cost and make installation of the same compulsory for free irrigation connections.

2.1.2.5 Suggested Action Points

Banks

- Banks to extend credit for installation of drip, especially in high value plantation and horticulture crops/sprinkler irrigation by taking part in the Micro Irrigation Scheme.
- Banks to insist the inclusion of drip and sprinkler irrigation by borrowers as part of the project cost while financing agro-farms which are coming up in various blocks of the district.

Development Departments of Government

- 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.
- In areas other than safe block, the recharge pit may be made mandatory. Labour requirements for the above watershed works may be taken up under MNREGS.
- Solar pumpsets are also said to be effective in Hosur, Shoolagiri & Kaveripattinam blocks due to Thenpennaiyar flowing through these blocks. Farmers using diesel pumpsets may be encouraged to install the solar pump set with bank credit. Farmers are aware of the subsidy schemes and want to install only under subsidy scheme. Proper after-sales-service is required to encourage farmers to take up solar pump set. Priority for installation of solar pumpsets may be given to areas with poor electricity connection like hilly areas of the district.

2.1.3 FARM MECHANISATION

2.1.3.1 Introduction

The productivity of farms depends greatly on the availability and judicious use of farm power by the farmers. Agricultural implements and machines enable them to employ the power prudently for production purposes. Agricultural machines increase productivity of land and labour by meeting timeliness of farm operations and increase productivity. Besides its paramount contribution to multiple cropping and diversification of agriculture, and also enables efficient utilisation of inputs such as seeds, fertilisers and irrigation water. The Post-harvest machinery helps in value addition and conservation of the produce and by-products from qualitative and quantitative damages.

Farm mechanization has seen a rather slow progress over the years. Operation-wise, the level of mechanization varies from 42 percent for soil working and seed bed preparation, 29 percent for seeding and planting, 34 percent for plant protection and 37 percent for irrigation and under Harvesting and threshing 60-70 percent for rice & wheat and 5 percent for other crops.

The proximity of the district to Bengaluru and the booming real estate activities in Hosur & Bengaluru has affected the availability of farm labour. Further, the labourers were also not inclined to take up hard labour.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The demand of important agricultural equipment like tractors, power tillers, combined harvesters, threshers, etc. has shown an increasing trend. The concept of giving subsidy under Custom Hiring Centres and subsidy schemes has brought in the combined harvesters for use in the district. Now, harvesting of paddy, ragi, etc., are mostly done by combined harvesters. There is good scope for more combined harvesters.

“Uzhavan App” launched by Government of Tamil Nadu is being used by farmers for booking of machinery. Enterprising individuals who are owning machineries are registering in the Uzhavan app and are fully engaged during season for ploughing/ harvesting, etc. The income from this hiring business is very remunerative for machine owner and the farmer is also getting value for his money.

The district has 2575 tractors, 1235 tillers & 635 threshers/ cutters. Further, there are 22 Block level Custom Hiring Centres and 48 Village level Custom Hiring Centres. However, the custom hiring centres are not doing as well as the enterprising farmers. As subsidy is involved, it may be ensured that the machineries will be used effectively to benefit large number of farmers before release of subsidy.

2.1.3.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

Ground Level Credit flow under the sector during the last 3 years were as follows:

Year	2019-20	2020-21	2021-22	(₹ lakh)
				NA*
Bank Loan	7586.39	7068.56		

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹18311.60 lakh. Taking into account the availability of machineries in the district, Government policies, Government support for setting up Common Service Centres in Villages/ for FPOs, machineries with Department, and bankers attitude for financing farm mechanisation and the GLC trend, the credit potential for the year 2023-24 for the sector is assessed at ₹18059.58 lakh as follows:

No	Activity	Unit	Unit cost	PLP Projections 2023-24		
				Phy. Units	Fin. outlay	Bank Loan
1	Small Tractors	No.	6.38	270	1722.60	1550.34
2	Tractors	No.	10.00	492	4920.00	4428.00
3	Power Tillers with attachments	No.	2.22	352	781.44	703.30
4	Other Farm Equipments	No.	2.20	3037	6681.40	6681.40
5	Multi crop thresher	No.	6.00	144	864.00	777.60
6	Paddy transplanter	No.	3.03	196	593.88	534.50
7	Rotovators	No.	1.70	283	481.10	481.10
8	Laser Leveller	No.	4.31	71	306.01	275.45
9	Groundnut digger	No.	1.74	414	720.36	720.36

10	Groundnut Thrasher	No.	3.10	101	313.10	281.79
11	Disc Plougher	No.	1.57	375	588.75	588.75
12	Disc Harrow	No.	0.90	400	360.00	360.00
13	Power weeder	No.	1.80	215	387.00	387.00
14	Zero till Seed Drill	No.	0.81	229	185.49	185.49
15	Seed cum Fertilizer drill with attachment	No.	0.95	110	104.50	104.50
Total of Farm Mechanisation					19009.63	18059.58

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I. The ACP target fixed for the year is high vis-à-vis the achievement.

2.1.3.4 Critical Intervention required for creating definitive impact

Demand for machinery is very high during sowing and harvesting seasons. Efforts of the Departments to set up Agro centres or supply of machinery to certain groups has not been successful. In order to ensure availability of machinery in adequate measure, registered bodies like FPOs may be supported to start agro service centres with machinery of their choice. 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.

2.1.3.5 Suggested Action point:

(i) Banks

- Banks may encourage finance for small farm implements apart from tractors/tillers, combine harvesters etc. to overcome shortage of labour.
- Banks may encourage setting up of Agri Clinic and Agri Business Centres by unemployed agriculture graduates to cater to servicing and hiring of tractors, power tillers etc., as the Scheme has been made open for even Chemistry & Science Graduates and Diploma Holders either in single or in group mode.

(ii) Development Departments of Government

- Free Demonstration of power tiller, transplanter, harvester, thresher, etc. will encourage farmers to adopt the technology.
- Banks may proactively finance FPOs, Farmers groups to avail the benefits of subsidised schemes of Government
- Introduction of gender friendly tools to improve the efficiency and effectiveness of women in agriculture is necessary.

2.1.4 PLANTATION AND HORTICULTURE INCLUDING SERICULTURE

2.1.4.1 Introduction

Horticulture sector that includes production, postharvest management, processing, marketing and export of wide range of crops such as fruits, vegetables, flowers, spices, plantation crops, medicinal and aromatic plants contribute significantly to the economy of the country as well as State. Growing plantation & horticulture crops is an ideal option to improve livelihood security, enhance employment generation, attain food & nutritional security and increase income through value addition. Since the past decade, India has witnessed a huge demand for horticultural produce from domestic market due to increase in per capita income and shift in consumption pattern of the population and international markets as well. This

phenomenon has provided a big opportunity to the farmers for fetching higher income through high value horticultural crops.

Agro climatic conditions of Krishnagiri district are conducive for development of various horticulture crops. Horticulture crops occupy 35% of Gross Area under cultivation in the district. Mango is the predominant fruit crop. Thothapuri & Bengaluru varieties of mango are grown and 90% of it is supplied to pulp units in the district.

Shoolagiri, Hosur, Thally are known for cultivation of flowers in polyhouses especially roses & exotic flowers for national and international markets. The high grade cut flowers without blemishes are sent to the International Auction Centre at Bengaluru. Flowers like carnations, Gerbera, Anthurium, tuberose, orchids, filler materials, etc. are also auctioned in this centre.

Rose cultivation is planned to supply to exporters around Valentine's day. White roses have good market in Kerala around Christmas also. Marigold & Chrysanthemum cultivated predominantly for supply in September/ October months to meet the puja season demands. Jasmine is plucked early morning to reach airport by 7 am for first shipment. It's plucked up to 12pm and vehicles ply to Bengaluru where the wholesale dealer sends money promptly through the driver. This arrangement has widened the area under jasmine cultivation from Kaveripattinam to other parts of the district enroute to Bengaluru.

Royakottai market is also known as Tomato market. Traders from Kerala, Bengaluru & Chittoor trade here. Sometimes, tomato from Chittoor is sold here, reducing the price of tomato deeply. Beans is becoming the next popular vegetable to be grown. Mint from Shoolagiri goes to all over the State.

Mulberry was cultivated extensively a decade back covering about 16000 ha. As per AD sericulture, during the year 2019-20, 3832 ha were covered under the activity. Farmers have switched over to vegetable cultivation since it is remunerative. The elevated western part of the district bordering Karnataka is popular for vegetables, floriculture and mulberry production.

Area and production of major horticulture crops in the district during last three years is presented below:

(Area in ha; Production & Productivity in MT)

Sl. No	Name of crop	2019-20			2020-21			2021-22		
		Area	Prodn	Productivity	Area	Prodn	Productivity	Area	Prodn	Productivity
1	Mango	37571	222345	5.92	30785	138533	4.5	32451	227157	7.0
2	Banana	376	16234	43.14	485	19400	40	638	25520	40.0
3	Tomato	26051	784135	30.10	10836	433440	40	11434	457360	40
4	Beans	2543	38145	15	4178	91916	22	5865	129030	22
5	Cabbage	1946	132891	70	2359	165130	70	2891	202370	70
6	Carrot	571	12925	25	844	21100	25	992	24800	25
7	Brinjal	1216	14698	25	1937	58110	30	2001	60030	30
8	Cauliflower	973	24325	25	1197	29925	25	1737	43425	25
9	Coriander leaves				1075	8600	8	1988	15904	8
10	Cucumber	400	4000	10	930	9300	10	1554	15540	10
11	Ribbed gourd	75	1500	20	232	3480	15	314	4710	15
12	Tamarind	808	2141.18	3.02	841	16820	20	993	19860	20

Sl. No	Name of crop	2019-20			2020-21			2021-22		
		Area	Prod'n	Productivity	Area	Prod'n	Productivity	Area	Prod'n	Productivity
13	Turmeric	727	2689.9	3.70	874	17480	20	668	13360	20
14	Mint	493	16658	20	343	10290	30	421	12630	30
15	Chillies	1083	541	.50	1349	29678	22	1259	27698	22
16	Coconut	14767	162437	11	13387	53548	10	13636	54544	4
17	Chrysanthemum	1335	26700	20	2481	49620	20	3509	70180	20
18	Rose	1093	10930	10	1320	13200	30	1680	16800	10
19	Jasmine(Gundu malli)	672	6720	10	803	6424	8	897	7176	8

(Source : Joint Director of Horticulture Department, Krishnagiri District)

The area under vegetable cultivation has increased during the year 2021-22 compared to the previous year. Government has covered these under drip subsidy scheme for which awareness is increasing. Vegetables are invariably cultivated with mulching & drip irrigation. Sprinklers are extensively used for cultivating greens leafy vegetables. The proactive measures taken by the Horticulture department, KVK, RRS (TNAU), Paiyur & proximity of ICAR, Bengaluru and enterprising farmers facilitate quick transfer of new crop varieties and new techniques in vegetable cultivation. Rose - button rose, panneer rose, etc. also have good market mostly contract based, for regular supply.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Government has also constructed a flower market besides Hosur Uzhavar Sandai. Government has set up a Centre for Excellence for flowers in Thally where demo and training are provided to farmers on latest technologies developed. The Centre is established with the technical support of Israeli Government. They have also started an academic course.

Government Horticulture farms in Thimmapuram and Jeenur supply mango saplings

Raising of nurseries is concentrated in some pockets of Mathur block for mango, vegetables in Royakottai & Krishnagiri and for roses in Kelamangalam and Thally blocks.

Polyhouse cultivation is also being encouraged with the target for 2020-21 at 3.5 lakh Sq.M and shadenet cultivation/ nursery target of 20,000 Sq.M under NHM. The target for the last few years have been around this level. It is understood that the waiting list is very long. There is a cap of 4000 Sq.M per farmer under NHM. Bigger projects are sanctioned by NHB.

Horticulture Department implements various subsidy schemes for production of planting material, Area expansion under hybrid vegetables, Moringa, Crop Incentive Programme, HDP Mango without integration, Banana (TC)- without integration, loose flowers, bulbous flowers, cut flower, seed spice, rhizomatic spices,

The intensive effort of the Agriculture and Horticulture Department has popularised Drip in the district especially in the vegetable / floriculture belt.

Government of Tamil Nadu is implementing the Supply Chain Management project with maximum budget of about ₹ 106 crores in Krishnagiri district. Primary Processing Centres (PPC) have been established in 9 prominent vegetable growing/ market areas – Denkanikottai, Pochampalli, Kaveripattinam, Royakottai, Alapatti, Gurubarapalli, Hosur,

Kamanthoddi, & Thattiganapalli. The Alapatti, Kamanthoddi, Veppanapalli, Royakottai, etc. units have been completed and handed over to the FPOs for usage. However, the machineries as envisaged under the project is yet to be installed.

The district has four FPOs of vegetable growers, promoted with support from NABARD. Four more FPOs have recently been registered. Department of Agriculture Marketing and Agri Business has promoted a vegetable FPO in Denkanikottai which has already commenced input shop business. Other FPOs could not take up collective input purchase but are doing collective sales supplying to malls, residential societies, mobile van sales, etc. During the year, NABARD has sanctioned, one FPO exclusively for Organic Farming of mangoes in Bargur block.

Uzhavar Sandais and weekly shandies are basically direct consumer markets popular in Hosur, Krishnagiri, Kelamangalam, etc. Royakottai, Bethlapalli, Krishnagiri, etc. are popular vegetable markets which are dominated by traders and commission agents.

Sericulture: The climate in Hosur, Shoolagiri, Veppanapalli, Kelamangalam & Thally blocks is suitable for sericulture activity. The area under mulberry has steeply fallen since 2012-13 from about 16000 ha to 2730 ha at present. The Department is providing various incentives for taking up sericulture activities like drip, machinery support, subsidy for rearing shed, etc. Sericulture farmers procure layings for silkworm rearing from the Government grainage functioning in Hosur & Krishnagiri. Farmers can sell their cocoons in the markets in Hosur, Krishnagiri & Dharmapuri. However the online market in Ramanagaram, about 80 Km from Hosur, the second largest market in Asia is preferred by farmers for sale of bivoltine cocoons.

Awareness created by Agri/ Horti & KVK has positively impacted the intercropping in coconut & mango gardens, of fodder & horsegram, respectively in certain pockets of the district.

2.1.4.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
				NA*
Bank Loan	21613.85	24855.93		

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹37114.49 lakh. Taking into account the scope for expansion, replanting/ rejuvenation, subsidy based investment, infrastructure development and the GLC trend, the credit potential for 2023-24 for the sector is assessed at ₹33423.21 lakh as follows:

Sr. No.	Activity	Units (No / Area)	Unit Cost	PLP Projections 2023-24		
				Phy. Units	Fin. Outlay	Bank Loan
1	Mango	ha	1.73	4140	7162.20	7162.20
2	Mango - rejuvenation/replanting	ha	1.21	2375	2873.75	2873.75
3	Guava	ha	0.90	150	135.00	135.00
4	Sapota	ha	1.57	165	259.05	259.05
5	Lime	ha	1.52	41	62.32	62.32
6	Coconut- Tall	ha	1.75	1747	3057.25	3057.25

Sr. No.	Activity	Units (No / Area)	Unit Cost	PLP Projections 2023-24		
				Phy. Units	Fin. Outlay	Bank Loan
7	Shadenet - Tubular structure 1000 Sq.M - Nursery flowers/ veg	ha	7.00	116	812.00	406.00
8	Capsicum in Polyhouse	No.	10.75	640	6880.00	3440.00
9	Carnation & Gerberra in Polyhouse-1000 Sq.m	No.	15.45	300	4635.00	2317.52
10	Rose-Polyhouse - 1000 Sq.m	No.	13.61	320	4355.20	2177.60
11	Other flowers- Anthurium, Orchid in polyhouse 1000 Sq.M	No.	16.35	212	3466.20	1733.11
12	Rose	ha	1.88	470	883.60	795.22
13	Jasmine	ha	1.78	281	500.18	450.15
14	Pandal veg.	ac	5.00	380	1900.00	1710.00
15	Apiculture	ha	0.42	720	302.40	302.40
16	Sericulture (Mulberry – 1 ac, rearing shed & rearing equipments.)	No.	5.08	1163	5908.04	5908.04
17	Mushroom cultivation - 300 kg/ cycle	No.	0.64	990	633.60	633.60
Total of Plantation / Horticulture					43825.79	33423.21

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I.

2.1.4.4 Critical Intervention required for creating definitive impact

Many farmers are giving their land on lease at the time of harvest mainly to tide over labour problem. The lessor, usually a trader, comes with his own vehicle and labour & harvests the crop. The arrangement is very popular for mangoes, leafy vegetables – coriander, mint & carrot, radish, etc. on account of doubtful availability of skilled/ efficient labour at the right time. The bumper price rise in these crops are enjoyed by the trader. It is hoped, that the various PPCs will also have machinery necessary for the area like carrot harvester in Thattiganapalli PPC.

The area connecting Hosur and Shoolagiri blocks around Bagalur are popular for cultivating potatoes, carrots, beetroot, etc. Lack of infrastructure was making the farmers sell the produce/ lease out the land before harvesting. The PPC at Thattiganapalli set up under SCM was expected to have a cold storage to stock the potatoes for better times. Private entrepreneurs are concentrating in this area for establishment of cold storage facility with primary processing facility. Banks have good scope for financing this sector.

Thothapuri mangoes are grown extensively for supply to pulp factories. In view of fall in demand abroad, for mango pulp from India, the farmers are not getting a good price. Further, the State Government has invested heavily in Pochampalli unit of the Supply Chain Management Project with facility for VHT, IQF & irradiation treatments required for export of table varieties like Alphonso, Imampasand, etc. All stakeholders need to advocate to farmers to shift from pulp varieties to table varieties of mango to increase their income with the facility available.

Promoting multi-tier cropping system, mixed cropping system, integrated farming with dairy/ sheep/ poultry/fisheries, honey bee-keeping, organic farming, etc. combinations, especially in existing crops like coconut, mango, tamarind, moringa, etc. to improve the farm productivity and doubling of income of the farms is necessary.

2.1.4.5 Suggested Action Points:

(i) Banks

- Banks may finance units for production and supply of planting material.
- Banks to adopt JLG mode of financing for oral lessees/tenant farmers.
- Banks may come forward to provide financial assistance for medicinal and aromatic crop cultivation as it is not only subsidy linked scheme but also an upcoming horticultural crop which has good demand in both domestic and international market.
- Banks may organise awareness camps to provide information to farmers regarding different subsidy /credit linked schemes being implemented by the State/Central Govt.

(ii) Development Departments of Government

- Promotion of Low external Input supply Horticulture - amla, guava, custard apple, ber, lime, etc. to reduce the cost of cultivation/ production, results in increased farm income. Production of Napier as fodder to be encouraged
- In rainfed areas, promotion of tree-based farming can mitigate the risk of crop failure due to erratic/ uneven distribution of rainfall and also take care of labour shortage. Tree farming gives an assured return after 3/6/8 years depending on the tree species.

2.1.5 FORESTRY AND WASTELAND DEVELOPMENT

2.1.5.1 Introduction

Forests and trees make an essential contribution to food security by helping to maintain the environmental conditions needed for agricultural production. They stabilize the soil, prevent erosion, enhance the land's capacity to store water, and moderate air and soil temperatures.

India is one of the few countries which has a forest policy since 1894. The policy was revised in 1952 and again in 1988. The main plank of the revised forest policy of 1988 is protection, conservation and development of forests. The national goal is to have a minimum of one-third of the total land area of the country under forest or tree cover. In the hills and in mountainous regions, the aim is to maintain two-third of the area under such cover in order to prevent erosion and land degradation and to ensure the stability of the fragile eco-system. In order to achieve these objectives, afforestation and tree planting outside forest areas especially in degraded and denuded lands assumes importance. Agroforestry Policy was formulated in 2004 by Ministry of Agriculture and Co-operation, to promote cultivation of tree plants along with agriculture crops, to address to a significant extent the present challenges of food, nutrition, energy, employment and environmental security.

Tamil Nadu Forest Department is the Nodal department to implement the Agro forestry scheme in Tamil Nadu for the projects under "Sub-mission on Agro forestry (SMAF)" under National Mission for Sustainable Agriculture (NMSA). Department is implementing -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 district has forest cover of 31.53% i.e. all lands more than 01 hectare in area with a tree canopy of more than 10% irrespective of land use, ownership and legal status and forest. The

Forest Area/Recorded Forest Area i.e. Geographical area recorded as forests in government records was 39.66%.

Wasteland – Development of Culturable Wasteland - The land which has potential for the development of vegetative cover and is not being used due to different constraints of varying degrees, such as erosion, water logging, salinity etc. The culturable wastelands may be taken as base for projecting agroforestry activities. The culturable waste land in Krishnagiri district is 4329 Ha which is 0.84% of total geographical area. Details of tree crops suitable for different districts are available at <https://www.tntreepedia.com/>

Tamil Nadu State Forest Policy, 2018

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 principles such as nurturing a rich heritage and preserving ecology of distinct geographical characteristics, 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.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- Forestry Extension Centre under State Forest Department is established at Jeenur, in Veppanapalli block.
- Government has proposed a scheme to support individual farmer to erect solar fencing system subject to a maximum ceiling of ₹2.18 lakh for a length of 1245m.
- Various schemes are implemented by Forest Department to achieve Sustainable Development Goals number 15.
- With a view to increase availability of high quality planting material of economically important tree species for afforestation and reforestation of degraded forest and take up large scale tree cultivation in private lands, the research wing has established seed production areas, clonal seed orchards, seedling seed orchards and hedge stool in various research centres (total 57 centres) in Tamil Nadu. In Krishnagiri district, the research centres are located in Maragatta and Gopachandram.
- A Forest extension centre-cum-central nursery was established in Krishnagiri.
- The district is home to Cauvery North Wildlife Sanctuary and also covers part of the area of Nilgiris – Eastern Ghat Elephant Reserve (Nilgiri Elephant Reserve)

2.1.5.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The ground level credit flow to the sector has been nil over the years. ACP target of ₹938.57 lakh has been fixed for the year 2022-23. The credit potential for 2023-24 for the sector is assessed at ₹580.31 lakh as follows:

Sl.No	Activity	Unit	Unit Cost	Phy. Units	Financial outlay	(₹ lakh) Bank Loan
1	Bamboo	ha	0.95	85	80.75	72.69
2	Eucalyptus/Acasia	ha	1.22	256	312.32	281.11
3	Teak/Shisham	ha	1.76	143	251.68	226.51
Sub Total of Forestry & Wasteland Development					644.75	580.31

Krishnagiri district with its undulating land and salubrious climate can promote agro forestry to a great extent. Even restricted variety of trees can be grown in private lands provided they are duly registered with the Department.

2.1.5.4 Critical Intervention required for creating definitive impact

Agroforestry trees can be grown under tie up arrangement with paper mills, timber units, etc. Agro forestry is a viable business venture. However, there is no awareness at ground level.

District has 4328 ha of culturable wasteland i.e., land which has potential for the development of vegetative cover and is not being used due to different constraints of varying degrees, such as erosion, water logging, salinity etc. The area can be taken up treatment

Palm trees in Pochampalli & Uthangarai taluk are a source of income for the poor. However, various developments have resulted in cutting trees for non-agricultural purposes including for fuel. The region being suitable for the same, the planting of the same may be encouraged. Similarly, the forests have good number of custard apple. Sale of the fruit gives employment to the tribals and poor. The fruit is popular with public. Cultivation can be taken up in fallow/uncultivated lands.

2.1.5.5 Suggested Action Points

(i) Banks

- Banks may also provide credit support for nurseries and also de-centralized nurseries could be promoted through Farmers' Clubs of NABARD so as to ensure supply of quality planting material

(ii) Development Departments of Government

- Farmers with lands unviable to grow food or other crops, may be encouraged to grow trees in those lands. Awareness camps may be conducted for farmer collectives in this regard.
- The lands with high degree of slope/ gradient are losing fertile top soil during rains leading to degradation of land. Planting suitable trees/ or grass seeding will reduce such degradation.
- Forest Department has launched a website called 'Tamil Nadu Treepedia' which gives details of all suitable trees for each district. Farmers may be guided to visit the website to select species for planting in vacant land, bunds, etc. Sandalwood, Shenbagam, Canon Ball tree, Soapnut, Kadukai, Jack Fruit, Jamun, sugar apple, cashew, etc.

2.1.6 ANIMAL HUSBANDRY

The growth in human population, limited availability and high cost of agricultural lands, limited water sources and introduction of better yielding livestock have led farmers to shift from agriculture to livestock rearing to earn their livelihood. Contribution of livestock to farmer income is significantly increasing with the decline in farm size. Further, there is a need for supporting allied activities to improve cash flow of small and marginal farmers. Animal husbandry activity can play a major role in doubling of the farmers' income by 2022.

KCC for working capital support to Animal Husbandry Units

As announced by Govt. of India, RBI and NABARD have issued circular on coverage of working capital requirements of Animal Husbandry Sector under KCC. The working capital amount for each activity has been fixed by the DLTC. Government of India will provide interest subvention for working capital support upto ₹ 2 lakh similar to crop loan. Working capital loan will be available at 7% and interest subvention of 3% will be given on prompt repayment of loan. However, under integrated farming, the overall loan limit for interest subvention including crop loan is restricted to ₹ 3 lakh.

2.1.6 ANIMAL HUSBANDRY - DAIRY DEVELOPMENT

2.1.6.1 Introduction

Animal Husbandry provides the core livelihood for millions of people and is the mainstay of small and marginal farmers and landless poor. 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 centre will ensure better quality of the animals and the produce. The sector also contributes to minimise migration, empower women and protect the environment. Tamil Nadu is one of the top states in milk production.

As per the 20th Livestock census, the cattle population in Tamil Nadu rose to 95.19 lakh from 88.14 lakh registered in the 19th Livestock census. The population of goats increased to 98.89 lakh from 81.43 lakh during this period. However, the population of sheep declined by 6.36 per cent to 45 lakh from 48 lakh. The State government attributed the reason for this development to rapid urbanisation, which resulted in decline of grazing land.

Dairying has been taken up extensively by the farmers in the district on account of the existence of Cooperative Milk Union of Aavin situated in Krishnagiri and also on account of the good milk routes/ collection centres established by private dairies like milky mist, Aarogya, Heritage, Doddla, etc. These dairies have supported collection centres to establish 2000 litres chilling units. Kaveripattinam block is known for dairying on account of KRP dam irrigation availability. Further, there has been a good potential for dairy processed products in Hosur and other nearby urban centres.

In lines of RIDF, a fund has been formulated for creating infrastructure in dairy sector i.e. **DIDF (Dairy processing and infrastructure development fund)** with a corpus of ₹ 8004 crore. Under this Cooperative Milk Unions, State Cooperative Dairy Federations, Multi State Milk Cooperatives, Milk Producer Companies and NDB Subsidiaries can avail loans.

Animal Husbandry Infrastructure Development Fund (AHIDF): GOI has approved the “Animal Husbandry Infrastructure Development Fund (AHIDF)” with a corpus of ₹ 15,000 crore. An interest subvention of 3% is provided to FPOs, MSME and private players for setting up dairy, meat processing and animal feed plants. GOI has also set up a Credit Guarantee Fund to provide credit guarantee to the projects which are covered under the MSME defined ceilings. The guarantee coverage would be up to 25 % of the credit facility of the borrower.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Krishnagiri district has received RIDF sanction of ₹ 153.92 crore for construction of 4 veterinary dispensary from RIDF XXV(2019-20), disbursement as on 31 March 2021 is ₹30.88 cr..

Animal Husbandry infrastructure available in the district were as given below :

Mobile unit	Clinician centres	Animal Disease Intelligence unit	Vet. Hospitals	Dispensaries	Sub centres
1	1	1	2	79	14

Veterinary University Training and Research centre (VUTRC), TANUVAS in Krishnagiri provides consultancy & training to farmers on campus & off-campus.

2.1.6.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The ground level credit flow to the sector during the last three years is given below:

Year	2019-20	2020-21	2021-22
Bank Loan	41828.12	41185.91	NA*

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹55065.65 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹55630.83 lakh as follows:

No	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy. Units	Fin. outlay	Bank Loan
1	Dairy (1+1)	No.	1.32	18500	24420.00	24420.00
2	Commercial Dairy (5+5)	No.	10.11	410	4145.10	3730.63
3	Buffaloes-2 Animals	No.	1.43	1105	1580.15	1580.15
4	Heifer Rearing (10 calves)	No.	4.35	535	2327.25	2094.53
5	Bulk Milk Cooler(5000 L)	No.	20.00	460	9200.00	8280.00
6	Indigenous Milk Product Unit	No.	13.20	84	1108.80	997.92
7	Pvt. Veterinary Clinic/ AI centre	No.	2.00	130	260.00	234.00
8	Mobile Vet.Clinic	No.	2.60	40	104.00	93.60
Total Term Loan - Dairy					43145.30	41430.83
Working capital for Dairy					14200.00	14200.00
Total of Animal Husbandry - Dairy					57345.30	55630.83

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I.

2.1.6.4 Critical Intervention required for creating definitive impact

Create awareness to grow fodder, even in small patches of land. Cultivation of perennial high yielding fodder grass varieties like Cumbu-Napier, Co3, Co4, Kolukkattai grass, Para grass and Guinea grass etc., are to be encouraged. Propagate and popularise technology of converting crop residues into urea enriched fodder

Frequent outbreaks of diseases like FMD continue to reduce productivity and production. The veterinary camps should reach all areas of the district.

Establishment of additional Aavin milk route in backward areas - Anchetty side of Thally block and Kelamangalam block and revival of defunct societies of Aavin are required.

Insurance of cattle is not done by most of the farmers. Banks are insisting on insurance for three years at the time of sanction of loan. Subsequently even these cattle are not insured.

Azolla cultivation must be popularised as a cattle feed for dairy, sheep/goat, poultry. Small efforts made by the Department has reached very few farmers. Azolla cultivation may be

encouraged in dispensaries as a demo unit and for free supply for multiplication by local farmers. Dispensaries with sufficient water facilities may take up the same in small plastic tray.

Many dairy farmers need training on shelter, green feed, Azolla, dry fodder, cattle feed-management, clean milk, etc. Experts in the field may be invited to all public contact programmes to educate the farmers in this regard. Village level programmes organized by Agri/ Horti and other departments may also include the same as one topic.

2.1.6.5 Suggested Action Points

(i) Banks:

- Bankers need to come forward to provide loans to farmers to facilitate them to graduate from one-two cattle units to Mini dairy units of 4 to 10 animals for transformation of dairy husbandry into main occupation. Demand for manure for organic cultivation is increasing.
- Financing of dairy under JLG mode is most ideal as it will give the advantages of joint and several liability and peer pressure will ensure prompt repayment of loan.

(ii) Development Departments of Government

- Investment in dairy is increasing at a fast pace. It is the first choice of the farmer household to increase their family income. Similarly, many young men working in good jobs in Bengaluru are taking up dairy farming in a big way. Therefore, availability of good dispensary services is a necessity. However, many rural dispensaries do not have good basic facilities.
- Deployment of Mobile veterinary clinic in hilly & forest regions like Kodagarai in Bettamugilalam Panchayat, hilly regions of Anchetty Taluk will encourage farmers to take up dairy as an income generating activity.
- Many dairy farmers need training on shelter, green feed, Azolla, dry fodder, cattle feed-management, clean milk, etc. Experts in the field may be invited to all public contact programmes to educate the farmers in this regard. Village level programmes organized by Agri/ Horti and other departments may also include the same as one topic.
- Efforts are to be made for newer non-commercial feeds including herbal and microbial feed additives, organic mineral supplements for better health and production of cross bred livestock
- Ensure adequate animal housing and dedicated ponds for washing in villages to protect livestock from extreme heat and thus prevent heat stress and ensure optimal production.

2.1.7 ANIMAL HUSBANDRY – POULTRY

2.1.7.1 Introduction

As per 20th Livestock census, 2019, the population of poultry in Tamil Nadu was 851.81 million, which was highest in the country. Likewise, the estimated egg production which was 62,225 lakh numbers during 2005-06 has increased to 1,88,422 lakh numbers during 2018-19 and the estimated meat production (including poultry meat) which was 1,18,616 MT during 2005-06 increased to 6,33,802 MT during 2018-19. The per capita availability of eggs per annum has increased from 97 numbers to 265 numbers during the period between 2005-06 to 2018-19. The prevailing poultry culture in the State has further nurtured a lot of small and medium sized poultry farms and entrepreneurs in rural areas with the result there is an increase of 2.84% total poultry population in the State and 34.54% in Rural Backyard Poultry.

Poultry farming can provide subsidiary income and gainful employment to rural households throughout the year. The favourable climate and proximity to Bengaluru are two advantages for setting up poultry units under contract agreement with big companies.

The awareness created on the health benefits of consuming native chicken vis-à-vis broiler, has increased demand for native chicken. State Government is also encouraging rearing of native chicken by free distribution of Namakkal 1, Giriraja, etc. breeds to women. Millets especially maize is grown extensively in the district which is good poultry feed. As per 19th Livestock census 2012, the district had 9.87 lakh layer birds and 28.43 lakh broiler birds.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district has a College of Poultry Production and Management in Mathigiri, Hosur Block under the aegis of TANUVAS.

In order to cater to the increasing demand for native chicken, a Breeding Complex, comprising grower, layer and hatchery complexes, has been established in the District Livestock Farm, Hosur, with an outlay of ₹ 6.74 crore, to produce and supply approximately 10 to 12 lakh chicks annually. The fund for the scheme has been sourced from the National Agriculture Development Programme.

2.1.7.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

Poultry farmers, individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of poultry birds and farmers having owned/rented/leased sheds are eligible for KCC under animal husbandry as explained in para 2.1.6.

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹lakh)
				NA*
Bank Loan	11173.99	12309.34		

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹19260.95 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹18019.50 lakh as follows:

Sl.No	Activity	Unit	Unit cost	PLP Projections 2023-24		
				Phy. Units	Financial outlay	Bank Loan
1	Broiler (1000 Birds)	No.	2.24	1650	3696.00	3326.40
2	Broilers(5000 Birds)	No.	21.98	250	5495.00	4945.50
3	Layers Farming Birds (5000 Birds)	No.	20.00	113	2260.00	2034.00
4	Native Chicken - 250 birds	No.	1.50	2248	3372.00	3372.00
5	Feed Mixing Unit	No.	16.00	39	624.00	561.60
6	Mobile Marketing Units	No.	10.00	28	280.00	252.00
7	Cold Storage for poultry products	No.	20.00	34	680.00	544.00
8	Retail Outlets	No.	10.00	36	360.00	324.00
	Animal Husbandry – Poultry- Term Loan				16767.00	15359.50
	Poultry – Working Capital (KCC)				2660.00	2660.00
	Total for Poultry				19427.00	18019.50

Block wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I. Working capital potential for existing units during 2023-24 has also been furnished.

2.1.7.4 Critical Intervention required for creating definitive impact

State Government may consider setting up of a community incinerator for proper disposal of dead birds for a healthier environment (avoid contamination of land & water resources) and avoid spread of diseases to other birds.

Preference for native chicken over broiler birds is increasing. To make the activity more remunerative, farmers may be trained on feed preparation, azolla cultivation, etc.

2.1.7.5 Suggested Action Points

(i) Banks

- Banks may encourage members of SHG/ JLGs to take up backyard poultry activity on commercial scale of at least 100 birds.
- Good potential exists for setting up hygienic consumer outlets with mechanised washing, cleaning, cutting, etc. These activities are also eligible for sanction of working capital limit and interest subvention.

(ii) Development Departments of Government

- Rearing of desi birds on scientific lines has also made a beginning. Few private hatcheries are supplying improved desi broiler as well layers. Adequate awareness is necessary to capture potential under rural poultry production by rearing desi improved birds.
- District Livestock Farm, Mathigiri near Hosur may play a pro-active role in breeding, production and supply of native chicks to meet the growing demand.

2.1.8 ANIMAL HUSBANDRY - SHEEP, GOAT, PIGGERY DEVELOPMENT

2.1.8.1 Introduction

Sheep/ Goat rearing is a very remunerative activity if due care is taken. In recent time, stallfed goat rearing is gaining more prominence on account of increasing price of meat. Bankers have also responded positively. Sheep rearing is not encouraged by bankers. The grazing lands do not support throughout the year. Further, the quality of available grass is also poor. The growth rate is severely affected during lean season resulting in distress sale. The default to the banks was also one of the reasons for banks to avoid financing the activity. State Government has also encouraged the poor rural households to take up the activity on a small scale.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

As per 20th Livestock census, 2019, the district had 2.31 lakh sheep, 1.92 lakh goat & 2830 pigs in the district.

The district livestock farm at Hosur boasts of breeds like Mandya and Corridale in respect of sheep, Koduvalli and Jamnapari in respect of goat and Large White Yorkshire in respect of pigs.

India is surrounded by the countries which are deficit in production of livestock commodities to meet their domestic demand, and thus India has the opportunity to export livestock products to these countries. Thus, there is good scope for export of mutton.

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.

2.1.8.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years is as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	13760.22	14239.75	NA*	

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹22434.03 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹22751.90 as follows:

Sr.No	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy. Unit	Financial outlay	Bank Loan
1	Sheep (10+1)	No.	1.08	1007	1087.56	1087.56
2	Sheep and Goat Breeding (100+5)	No.	21.00	785	16485.00	14836.50
3	Goat (10+1)	No.	1.08	1670	1803.60	1803.60
4	Pig Breeding farms (20+4)	No.	11.45	46	526.70	474.04
5	Piggery(3+1)	No.	2.90	138	400.20	400.20
	Sheep/ Goat/ Piggery – Term Loan				20303.06	18601.90
	Working capital (KCC)				4150.00	4150.00
	Total - Sheep/ Goat/ Piggery				24453.06	22751.90

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I. Working capital potential for existing units during 2023-24.

2.1.8.4 Critical Intervention required for creating definitive impact

Declining sheep and goat population is a major cause of concern as they are going to emerge as a major source of meat producing animals. Special policy focus is needed for bringing sheep and goat population on growth path to ensure sustainable meat production for future.

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

2.1.8.5 Suggested Action Points

(i) Banks

- Working Capital facility under KCC facility to be given to Animal Husbandry and Fisheries farmers for their working capital requirements. Banks may have to identify the farmers under these sectors and issue RKCC to all of them. The scale of finance must be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal, etc

- Banks may provide institutional credit for rearing/breeding farms for sheep/ goat/pig and beverage of the subsidy support being provided by GoI sponsored schemes. Support also need to be provided to SHGs/JLGs and traditional shepherds for rearing units.

(ii) Development Departments of Government

- Establishment of breeding units to produce quality animals: Major problem identified with small ruminants is non availability of quality animals for breeding. This results in poor production potential of the animals. Hence Breeding units may be established and popularized to produce quality animals. Establishment of rural modern slaughter houses, Azolla feeding and feed mixing by farmer may be encouraged.

2.1.9 FISHERIES DEVELOPMENT

2.1.9.1 Introduction

Fisheries is an important sector of food production, providing nutritional security, livelihood support and contributing to exports. Considering potential of the fisheries sector Central Government has made announcement of a ₹ 20,050/-crore scheme under Pradhan Mantri Matsya Sampada Yojana, to address critical infrastructure gaps for the fisheries sector.

The total fish production during 2019-20 was 141.64 Lakh Tonnes, of which nearly 104.37 Lakh Tonnes is from inland sector and about 37.27 Lakh Tonnes production is from marine sector. The sector has been showing a steady growth in the total Gross Value Added and accounts for about 7.28 per cent share of Agricultural GDP.

Tamil Nadu Fisheries sector & its present status: Tamil Nadu is located on the southeast coast of Indian Peninsula with a part of Coromandel Coast of Bay of Bengal and Indian Ocean & having second-longest coastline in the country. It is enriched with diverse, abundant and productive brackish, marine & inland fisheries resources, giving fisheries sector chance to play an important role in maintaining prosperous of the state. The total fish production of Tamil Nadu during year 2019-20 was 7.57 Lakh Tonnes, of which 5.83 Lakh Tonnes come from marine sources and 1.74 Lakh Tonnes from inland sources. (Hand book of FS2020).

Status of fisheries in district: Krishnagiri district has Thenpennaiyar river flowing through it and fisheries activity is taken up in the river, Krishnagiri Reservoir Project, Dam, the five reservoirs, PWD tanks, Panchayat Union ponds, etc.. Majority of the water bodies are short seasonal tanks and can hold water for a period of 4 months. Tilapia is Genetically Improved Farmed Tileapia (GIFT) which will grow well within 3 to 4 months. It is called as Jilabi Kendai in Tamil. Tilapia Research Centre is located in Barur, Krishnagiri district with the exclusive mandate of developing tilapia breeding techniques, tilapia seed production, tilapia all male seed production and development of low cost grow out technology. The centre conducts periodical training and awareness programmes on tilapia farming.

There are three Fish Seed rearing Centres functioning in the district viz., KRP Dam fish seed rearing centre at Krishnagiri, Pampar Fish seed Rearing centre at Uthangarai and Kellaverapalli fish seed rearing centre at Hosur.

Tamil Nadu Fisheries University Research Centre is functioning in Barur which has released GIFT Tilapia. Department of Fisheries, Government of Tamil Nadu supplies the seeds to farmers. Tilapia farming can be taken up throughout the district. The interest generated in this remunerative activity has encouraged farmers to learn the new techniques and take up fish farming in ponds during monsoon.

Sl.No.	Item	Area (ha)	Production (MT) – 2019-20	Production (MT) – 2020-21
1	Krishnagiri Dam	1298.00	111.79	185.61
2	Pambar Dam	220.00	12.48	10.11
3	Barur Big Tank	244.00	361.29	107.92
4	Kelvarapalli Dam, Hosur	430.00	0.38	0
5	Shoolagiri Chinar Dam	50.00	5.25	0.02
6	PWD Tanks	908.00	3822.65	6876.87
7	Panchayat Tanks	3569.98	2194.29	8200.20
	Total	6719.98	6508.13	15380.73
8	Rivers	160 km	874.47	681.30
	Total Production	6719.98	7382.60	16062.03

Source: AD Fisheries, Krishnagiri district

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Tamil Nadu Fisheries University Research Centre is functioning in Barur. Fisheries Department in the district is providing subsidy for construction of multipurpose ponds, input subsidy for these ponds, fishing nets, coracles, etc. under CSS scheme – Blue Revolution. Under National Fisheries Development Board farmers are provided Hands on Training in Catfish Farming and breeding.

Cage farming in Reservoirs: Cage farming for Tilapia and Carps has good scope in the reservoirs of the district. Cages of 4m X 4m X 4 m size is used to farm fish in Reservoirs.

Government of India has constituted Fisheries and Aquaculture Infrastructure Fund for funding infrastructure projects in fisheries sector, at concessional rate of interest & provide necessary interest subvention. NABARD will fund only the public infrastructure component through the State Governments/ State Entities. These would include fishing harbour, fish landing centres, retail fish markets, infrastructure for disease control, quarantine and fish farmers' training centre etc.

Since the district produces significant quantity of Tilapia, the cultivation of Tilapia in Biofloc system should be given considerable attention. Tilapia is one of the widely culturing fish species in the biofloc system exhibiting higher growth rate, hence would be an income generating activity. The biofloc tanks can be constructed in pre identified spaces particularly near to a water source like river or reservoir.

2.1.9.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The ground level credit flow to the sector has been nil over the years. ACP target of ₹4541.85 lakh has been fixed for the year 2022-23. The funding for this sector is from informal sector, it is captive lending & the cost of borrowing is as high as 10% per day. The scale of finance for fisheries activities has been fixed by the DLTC.

Farm pond fishing activity especially for Tilapia is gaining popularity on account of good returns in short period. The activity is mostly taken by farmers in a small area of their land as an additional allied activity. Banks can finance the farm pond development and working capital for Tilapia farming. Department is supporting with supply of seeds and feeds.

The activity-wise physical and financial potentials available for exploitation under the sector has been assessed as follows:

Sl. No	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy Units	Fin. outlay	Bank Loan
1	Fresh water fish culture in Farm Pond (30X30X1m)	No.	5.00	223	1115.00	1003.50
2	Fresh water fish culture in FP	No.	0.47	287	134.89	134.89
3	Cage farming in reservoirs	No.	30.00	8	240.00	216.00
	Total Term Loan				1489.89	1354.39
	KCC - Working Capital				2158.05	2158.05
	Total for Fisheries				3647.94	3512.44

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I.

2.1.9.4 Critical Intervention required for creating definitive impact

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.

During Covid lockdown, neither seed nor feed was available to farmers undertaking fish rearing in farm ponds. The normal supply comes from Bengaluru and the State border was closed for two months which affected the activity. Private enterprises/ FPOs may consider establishing a feed manufacturing unit in the district.

2.1.9.5 Suggested Action Points

(i) Banks

- Bankers may conduct financial literacy awareness programme for fishermen community in their areas and encourage them to avail credit from banks, enrol in PMSBY, PMJJBY, etc.
- Banks may provide KCC loan for working capital requirements thereby bringing the fishermen into the formal financial sector. This interest subvention scheme may be popularised to bring the fishermen into the banking fold.

(ii) Development Departments of Government

- Highly populated areas of Hosur, Denkanikottai, Krishnagiri, etc. need hygienic fish market with easy access, hygienic fish landing platform, quality ice supply, and parking facility.
- Farmers with land and irrigation facilities may take up farm pond fisheries for supplementing their income. The water from the pond is good for cultivation of crops. This could be considered as Integrated Fish Farming (IFF) and need sufficient financial support.

2.1.10 Farm Credit - Other Activities

2.1.10.1 Introduction

Bullock carts are often used for transport of farm yard manure (FYM), silt from lakes and sometimes for transporting produce to the market. Bullock ploughing is done by many

farmers especially in very small land holdings. The district has 259362 of marginal landholdings of less than 1 ha covering 91982 ha of land in the district. Thus, Bullocks & Bullock carts are still a part of life of small holdings, interior rural areas & hilly regions. Similarly, financing of two wheelers for agri purposes is a good credit deployment opportunity. Two wheelers are required to enable the farmer to reach his field, transport small quantity of inputs including grass/ fodder, and produce especially cut flowers to the market regularly. Although there is good increase in two wheeler financing, the same is not getting reflected in GLC flow under this sector.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Almost all farmers use two wheelers to reach their farms and to transport produce to the market including vegetables & flowers. Interior areas need at least good macadam roads for easy movement of two wheelers. Further, the land in the district is mostly undulating. The road conditions in sloppy areas get eroded under intense rainfall. Such areas need to be provided with black top roads.

2.1.10.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

No Ground Level Credit flow has been recorded under the sector. The activity-wise physical and financial potential available for the sector have been estimated as follows:

Sl. No.	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy Units	TFO	Bank Loan
1	Bullocks	No.	0.70	144	100.80	100.80
2	Bullock Cart	No.	0.60	80	48.00	48.00
3	Two wheeler	No.	1.00	630	630.00	630.00
	Total of Others				778.80	778.80

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I.

2.1.10.4 Critical Intervention required for creating definitive impact

The average land holding of marginal farmer was 0.58 ha or less than one acre. These marginal farmers prefer use of bullocks for ploughing the field, sowing, etc. Under natural farming also, the use of animal power is preferred over machineries. Further, cattle dung is nowadays in high demand on account of increasing organic cultivation.

2.1.10.5 Suggested Action Points

Animal health camps may be conducted in rural areas after giving wide publicity to ensure coverage of all cattle including bullocks.

Farmers may change the wooden wheels in bullock carts to pneumatic tyre wheels for easy movement and reducing the strain on the bullocks.

2.1.11. INTEGRATED FARMING SYSTEM

2.1.11.1 Introduction

India is a country of about 138 crore people. Agriculture is the primary source of income for about 58% of Indian population. More than 70 percent of India's population lives in rural areas where the main occupation is agriculture. Indian agriculture is characterized by small farm

holdings. The average farm size is only 1.15 hectares. Around 85 percent of farmers have land holdings smaller than 2 ha and they cultivate nearly 55 percent of the arable land.

In the next decade Indian population is expected to surpass that of China and become the most populous country in the world. This would further lead to increased demand for food and decline in per capita availability of land in India. There is hardly any scope for horizontal expansion of land for food production. Only vertical expansion is possible by integrating appropriate farming components requiring lesser space and time and ensuring periodic income to the farmer. Moreover, proper understanding of interactions and linkages between the components help to improve food security, employment generation besides nutritional security. This concept which has got transformed into farming systems approach, envisages the integration of agro-forestry, horticulture, dairy, sheep and goat rearing, fishery, poultry, biogas, mushroom, sericulture and by product utilization with crops, with the primary goal of increasing the income and standard of living of small and marginal farmers.

An 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 complementarity 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.

Integrated farming system is practised in most farm households in a small way with cows, poultry, few vegetables and flower crops. In coconut gardens, fodder, poultry and dairy is common sight. Two third of the district being under rainfed conditions, there is limited scope for taking up multiple activities in a sustainable manner. In the irrigated area along Thenpennaiyar river, paddy is cultivated twice/ thrice with canal irrigation.

2.1.11.2 Infrastructure and Linkage support available, planned and gaps

Infrastructure available for different sectors have been listed out in the previous chapters. All the departments are promoting integrated farming system by providing assistance/subsidy for different components. There is need to converge their efforts for promoting IFS models. The district's average size of landholding is 0.67 ha. Mango occupies more than 30000 ha & Ragi is cultivated in more than 40000 ha. Hence, a one hectare model under dryland is proposed for IFS by considering the components that are suitable for the district.

No	Component	Details	Area Ha.)	Amt. (in ₹)
I	Term Loan			
1	Horticulture & Agroforestry	Tree crops: Mango plus /Coconut / Guava/ Lime / Amla /Custard apple/ Moringa/ Banana/ Teak / Melia dubia – 100 to 150 seedlings	0.58	102080
		Live fencing: Hill Mango (Kiluvai)/ Glyricidia (Seemaiagathi)/ Indian ash tree (Odhiyan) on boundary of the field	0.02	5000
2	Animal Husbandry	Dairy: 2 animals with 200 sq. ft. of shed	0.166	140000
		Sheep ; 10+1 – with 200 Sq.ft		50000
		Dry fodder/feed storage: 200 sq. ft. shed		20000
		Azolla cultivation – 1 cent of land		15000
		Poultry: 50 birds with 150 sq. ft. of shed.		45000

3	Water Resources	Irrigation Pumpset, Drip system with underground pipeline connection	0.01	170000
4	allied activities	Mushroom cultivation in sheds	0.005	50000
		Bee Keeping – 20 boxes – <i>to be kept in field</i>	0.00	50000
5	Waste Management	Vermicompost unit	0.01	50000
		Biogas plant – 2 to 6 cum. model	0.005	60000
		Sub-Total (a) – Term Loan	1.00	757080
II	Short Term Crop Loan/ Working capital – under KCC			
1	Crop Loan	Millets	0.2	4882
		Mango	.58	35018
		Fodder cultivation: 16 cents for Cumbu Napier grass, 8 cents for Multicut sorghum, 6 cents for Perennial legume, 6 cents for annual legume & 4 cents for fodder maize – <i>40 cents of land</i> (based on TANUVAS 10 cent model)	0.162	5209
2	Working Capital	Dairy – 02 animals		28800
		Sheep Rearing – 10+1 unit	--	18000
		Poultry – 50 birds	--	25000
		Sub-Total		116909
3		30% of above for (i) Household Consumption & Post Harvest Expenses & (ii) Maintenance & Repairs of Farm Assets	--	35073
		Sub-Total (b) – KCC		151982
		Total (a+b)		909062
		Total (rounded off)		900000

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

Agriculture Department has been given a target of 100 ha under National Mission for Sustainable Agriculture for integrated farming system. Under the scheme, one unit is one ha. The various components suggested are Ragi, dairy animal-1, goat 9+1, honey bee one set, Mango minimum 10 saplings, etc. with an overall cost of ₹120000/-, out of which farmers will be given a subsidy of ₹60000/- under NMSA.

KVK has set up demonstrative unit covering sheep/goat, country chicken, nursery, Azolla, cropping based on season, etc. in their premises which facilitates practical training to farmers.

2.1.11.3 Assessment of Potential for the year 2023-24 (in both physical and financial terms)

Though projections for IFS model was made separately from the year 2020-21, no offtake of credit has been reported to this sector during the year 2021-22. The physical and financial projections for the year 2023-24 are given in the following table:-

(₹ lakh)

Sr. No.	Activity	Unit	Unit Cost	PLP Projection for 2023-24		
				Physical Units	TFO	Bank Loan
1	Dry land IFS	Ha.	9.00	120	1080.00	972.00

2.1.11.4 Critical Intervention required for creating a definitive impact

Subsidies available with different departments should be converged and given to farmers adopting IFS so that more no. of farmers will start adopting the model.

2.1.11.5 Suggested Action Points

IFS model should be promoted on mission mode by departments and institutions as this is the only model which can help in doubling farmers' income.

2.2 AGRICULTURE INFRASTRUCTURE

This chapter covers infrastructure support available and required in the agricultural sector in the form of (a) construction of storage facilities (warehouses, market yards, godowns & cold storage) and marketing facilities, (b) Land Development, Soil conservation and watershed development, (c) Other infrastructures like e-NAM, tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermicomposting.

2.2.1 Construction of Storage Facilities & Marketing

2.2.1.1 Introduction

As per NITI Aayog report “Strategy for New India @ 75” published in 2018, lack of an adequate and efficient cold chain infrastructure leads to massive post-harvest losses, estimated at ₹ 92,561 crore annually. Perishables account for the bulk of post-harvest losses. Moreover, most existing cold storages are single commodity storages, resulting in their capacities lying idle for up to six months a year. The cold-chain infrastructure is also unevenly distributed among states. Inadequate cold-chain infrastructure hampers India's food exports as well.

Government of India – Recent Interventions:

i) e-NWRs : The process of warehouse registration with WDRA and pledge financing against the deposited goods have been made simpler, safer and more transparent. Pledging /collateralization of agricultural produce with a legal backing in the form of e-NWR would lead to increase in flow of credit to the rural areas, reduce the cost of credit (due to certainty of recovering credit by the bank) and would spur other related activities, like standardization, grading, packaging and insurance services in the agricultural sector.

ii) Warehouse Infrastructure Fund (WIF) was established by Government of India with NABARD. 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 to meet the demand for scientific storage capacity for agricultural commodities in the wake of enactment of National Food Security Act 2013. Under the Warehousing Infrastructure Fund, NABARD has sanctioned 2435 new storage infrastructure with capacity of 10.84 lakh MT to various agencies in Tamil Nadu under WIF (2013-14, 2014-15, 2017-18 & 2018-19).

iii) Agriculture Infrastructure Fund: The fund was set up under Aatmanirbhar package, Government of India had announced setting up of ₹ 1 Lakh crore under Agriculture Infrastructure Fund. The scheme shall provide a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through interest subvention and financial support.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district has 9 Regulated Markets. In addition, there are 5 Uzhavar Sandai (Farmers Markets) & 35 weekly markets. There are 7 regulated markets with 1000 MT godowns & 2 regulated market with 2000 MT godowns. The PACS have 137 rural godowns totalling a capacity of 16,400 MT. There are a few private cold storages of 3200MT, 3500 MT & 4500 MT capacities. In Uzhavar Sandais/ markets, small cold storages of 50 MT, 25MT & 10 MT have been established to facilitate stocking of left over vegetables. Under Supply chain Management, the 9 PPCs have 475 MT capacity of cold storages in total.

Apart from the above, under Supply Chain Management Project, Controlled Atmosphere with conventional bin storage of 300 Kg, ripening chamber, etc. have been created. During Covid lockdown period, the cold storage was used effectively by the Farmer Producer Companies.

Cold storage facility in Regulated markets is leased mostly to banana traders.

The district produces 14,180 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. The private cold storages in Krishnagiri are used by Tamarind merchants. New cold storages are coming up.

Horticulture Department is promoting cold storage & Pack Houses under *Mission for Integrated Development of Horticulture* (MIDH). National Horticulture Board is implementing subsidy schemes for cold storage, expansion of cold storage, reefer vans, etc. with 35% capital subsidy

Three PACS have got their RIDF godown accredited under WDRA. They are earning well. All good working societies, are using their RIDF godowns effectively especially under produce pledge facility. In Krishnagiri district, the dry godown facility created in the regulated markets, cooperatives, etc. are underutilised on account of various reasons.

2.2.1.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	NIL	NIL	NA*	

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹189,74.07 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹196,60.68 lakh as follows:

(₹ lakh)

No	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy Units	TFO	Bank Loan
1	Cold Storage - 25 MT	No.	25.00	278	6950.00	6255.00
2	Cold Storage 50 MT	No.	50.00	36	1800.00	1620.00
3	Cold Storage - 500 MT	No.	100.00	32	3200.00	2880.00
4	Drying Yard - 400 Sq.ft.	No.	1.20	1275	1530.00	1377.00
5	Rural Godown - 100 MT	No.	25.00	116	2900.00	2610.00
6	Cold Storage for polyhouse floriculture - 6 MT	No.	12.00	204	2449.20	2204.28
7	Reefer vans	No.	26.00	116	3016.00	2714.40
Total of Storage Facilities					21845.20	19660.68

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I.

2.2.1.4 Critical Intervention required for creating definitive impact

- Rural shandies/ markets infrastructure should be established in all locations where weekly or daily shandies are held. A covered roof with raised platform is required. Panchayats especially in the backward areas of Anchetty, Thally, Veppanapalli, Mathur, etc. may come forward with such proposals.
- Roadside drying of grains was observed during harvesting seasons in most agriculture area. Construction of drying yards may be taken up in strategic places for the benefit of farmers in paddy/ millet growing regions of the district including the newly formed Anchatty taluk. Each Panchayat village may have atleast 3 or 4 drying yards at strategic locations, like near the village habitation, godown, etc. Construction of drying yards near storage godowns will reduce the repeated transportation cost of the farmer for shifting produce from one location to another.
- The Agriculture Infrastructure Fund (AIF) opens up opportunities for creation of warehouses, silos, pack houses, cold chains, ripening chambers, reefer vans, Pre-cooling units, Controlled Atmosphere Storage (CAS). The fund provides for a maximum bank financing upto ₹2 crore, with interest subvention of 3% per annum for maximum tenure of 7 years. There is a component of credit guarantee from CGTMSE or from the FPO Promotion Scheme of the DAC&FW (in case of FPOs). A suggestion would be to combine debt financing under AIF scheme with capital subsidy (capital linked back ended subsidy) from the National Horticulture Board for projects related to storage infrastructure creation in horticulture produce, to make the projects more viable.

2.2.1.5 Suggested Action Points

(i) Banks

- Bankers may finance construction of rural godowns/ cold storage facility/ drying yard/ collection centres or transaction shed, etc. as required by the farmer collectives – Farmer Producer Companies, Farmer Producer Group or Farmer Interest Group.
- Bankers may come forward to finance Negotiable Warehouse Receipt issued by WDRA accredited godowns. It will enable the farmer to avoid distress sale.
- The availability of produce loan from PACS for a period of 6 months at KCC interest rate may be popularised.

(ii) Development Departments of Government

- Horticulture Department / Department of Agricultural Marketing and Agri Business may consider setting up of small cold storages in vegetable growing belts to facilitate farmers to hold their produce for a few days to overcome price fluctuations.
- Government has constructed a Primary Processing Centre at Kattiganapalli village falling on the border of Shoolagiri and Hosur blocks. The area is known for cultivation of potato, carrot, etc. Farmers were selling immediately at farm gate or leased the crop to trader who uses his labour and machinery to harvest. A Carrot processing/ cleaning machine has been planned for the PPC. No cold storage is available in the centre. It was also understood that few potato farmers were storing their produce in Government storage at Kolar, Karnataka. Department may establish a cold storage also near the PPC so that after cleaning, the farmers will be able to store their produce without incurring transportation cost. Department of Agricultural Marketing and Agri Business has an office premises adjacent to the PPC. Sufficient land is available for construction of cold storage.

2.2.2 AGRICULTURE INFRASTRUCTURE – LAND DEVELOPMENT, SOIL CONSERVATION AND WATERSHED DEVELOPMENT

2.2.2.1 Introduction

Tamil Nadu is the State with 6 percent of the Nation's population (2011 Census). The number of operational land holders in the State is 79.38 Lakh, operating cultivable land of 59.73 Lakh Hectare. Small (2 Ha) and Marginal (1 Ha) land holders account for 93% of the total land holdings operating 62% of the total cultivable land. The remaining 38% of the total land holdings are occupied by 7% of semi medium, medium and large farmers. 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 (1.08 Hectare) so the agriculture should be developed such to improve productivity with retaining the soil and water component.

Land development comprises all the activities undertaken by farmers to improve productivity of land to prevent soil erosion and to improve land quality. Depending upon rainfall conditions, topography, land classification, etc., importance of the sector in the district may be discussed in the paragraph. A number of activities are also required in post-development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds check-dams, nala-bund, etc.

Most areas of the district has Red Loamy soil and in few areas clayey loam is also found. The number of operational land holding is 3.2 lakh and average landholding is 0.58 ha. The district received 741mm rainfall during 2019-20 as against normal rainfall of 851mm. Two thirds of the cultivated land in the district is under rainfed conditions. The undulating land together with high intensity rainfall for a few days causes erosion of land which necessitates land development and watershed activities.

Watershed Projects implemented by NABARD

NABARD has implemented and completed 6 watershed projects under full implementation phase, three of which are in partnership with TAWDEVA. The watersheds are Irudhukottai & Bettamugilalam in Kelamangalam block, Salivaram, Thally-Kothanur & Saragapalli in Thally Block, Venkatesapuram in Hosur/ Shoolagiri block. Further, 5 watershed projects are under full implementation phase which includes Kuppachiparai in Veppanapalli block, Athipadi & Garigapalli in Uthangarai block and Nayakanur & Soolakarai in Mathur block.

NABARD is also implementing climate proofing projects in Irudhukottai, Bettamugilalam, Salivaram & Thally-Kothanur watersheds with components like well recharge pits, vermi compost units, enriched FYM, bio-gas, Azolla cultivation, kitchen garden, deep ploughing, bio fertilizers/ pesticides, training, Automatic weather station, Village Knowledge Centre, etc.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Fertiliser Consumption - Inadequate and imbalanced nutrient use coupled with neglect of organic manures has caused multi-nutrient deficiencies in many areas over a period of time. It is often seen that there is imbalanced fertilizer use in terms of NPK. In Tamil Nadu, as against a desirable ratio of 4:2:1, it is in the ratio of 3.2:1.2:1.

Soil Testing Laboratories are available with Agriculture Department & ICAR-KVK. Agriculture Department also has a mobile testing unit.

Soil Health Demo Villages: Agriculture Department implemented the scheme in 2019-20 covering 350 ha. Under the scheme, untreated land is tested, minerals and chemicals (mineral mixture, Gypsum, Urea, fertilizers) as required are supplied up to ₹ 2500/- per ha. In view of the short period available due to Covid restrictions, the target has been revised to 66 ha @ one ha per village for the year 2020-21.

Organic farming is spreading slowly. Tamil Nadu Organic certification Department has issued Scope Certificates to farmers under the National Programme on Organic Certification (NPOF) standards. The Department imparts free training to registered organic farmers on National Standards for Organic Production.

Departments are implementing various schemes for promoting water harvesting & saving activities like farm ponds, drip, and land improvement activities like bio fertilizers, bio pesticides, mineral mix, vermicompost pits, etc.

Land development activities, tree planting, farm ponds, cleaning of channels, etc. are being taken up under MNREGA. Corporates like TVS, Titan, P & G, etc., LIC Housing Finance Ltd, etc. are taking up watershed activities in the district under their CSR. Details of subsidy schemes of the Central & State Governments are given in Chapter 1.

2.2.2.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	11006.60	4158.53	NA*	

(*Disbursement data not available for this sub-sector)

The ACP target for 2022-23 under this sector is ₹12427.22.24 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹16459.41 lakh as follows:

No	Activity	Unit Cost	PLP Projections 2023-24		
			Phy Units	TFO	Bank Loan
1	Land Levelling and shaping	ha	0.29	10200	2958.00
2	Farm Bunding (0.75 Sq.M c/s, 200 m/ha 150 CuM	ha	0.08	10200	816.00
3	Farm ponds (30 X 30 X 2 M)	No.	1.97	153	301.41
4	Catch pits/ water absorption trenches 5 M X 5MX 1.5M @ 20 pits per ha	No.	4.00	3440	13760.00
	Total of Land Development, Soil Conservation, Watershed Development			17835.41	16459.41

Land Development and reclamation activities are part of various Government schemes. Hence not included. In view of the awareness created on water harvesting and groundwater recharge, it is estimated that farm ponds for water harvesting or fisheries activities and farm trench cum bunding will be taken up with bank credit by at least 5% of the small & big farmers. Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I.

2.2.2.4 Critical Intervention required for creating definitive impact

The copious rainfall received intermittently and subsequent drought like condition is the norm for rainfall in the district. Harvesting of this copious rainfall is the need of the hour.

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.

2.2.2.5 Suggested Action Points

Development Departments of Government

- Popularization of soil testing concept and practice of fertilization based on soil health may be intensified through awareness campaigns and sensitization programmes among farmers in order to protect the health of the soil.
- The Government departments concerned may take steps to identify compact areas of problem soils and create awareness among the farmers about land development. Reclamation measures and technical guidance for improvement of the soil may be extended on a regular basis.
- Attempt may be made to bring the farmers together in watershed areas for dovetailing various programmes under NADP.
- Focus on organic farming to minimize dependence on chemical fertilizers. Sensitization programmes on organic farming and organic farming certification procedures may be conducted for farmers.
- Cluster based organic farming producer's groups may be formed in the potential areas of organic farming and may be linked with credit institutions and market channels.
- Steps towards identifying the areas of groundwater deficit and land development should be done such that it facilitate the recharge of the ground water.
- Efforts should be made to popularize organic manure through Vermi-compost, Urban Compost (Municipal area garbage) with a view to maintain ecological balance
- Department may develop and disseminate integrated farm management technologies, such as, crop rotation, organic manuring and other techniques, involving reduced use of chemical fertilizers, increased utilization of waste and by-products and prevention of pre & post-harvest losses, to the rural farm households.

Banks

- Banks may finance for land reclamation and on farm activities as a composite loan, so as to bring more area under cultivation.
- Banks may formulate schemes for farmers who take up On Farm Development Works such as land leveling, bunding, field channels and drainage, etc., under well command and extend financial assistance.
- Banks may encourage 'on farm development' (land levelling, bunding, field channels and drainage) to bring more area under cultivation.
- Financing of watershed structures have been included under Priority Sector Lending. Banks may finance the same independently. Inclusion of suitable water harvesting structures as a part of project infrastructure may be ensured.
- Institutional credit support is required for development of private wastelands with horticulture and farm forestry components.
- Banks may finance for organic cultivation of both field and horticultural crops. Banks may explore the possibilities of supporting contract farming arrangements under organic farming especially for exportable commodities. Banks may include certification cost and marketing cost in the scale of finance.
- With increasing opportunities for organic farming and emergence of precision farming concept, there is ample scope for captive Vermi compost units, bio pesticide units etc., which could be financed by banks.

2.2.3 AGRICULTURE INFRASTRUCTURE – OTHERS

2.2.3.1 Introduction

The infrastructure requirement of farmers apart from storage and land development support is discussed in this chapter covering inputs like seeds, tissue culture, bio fertilizers, etc.

Tissue culture: Plant tissue culture or micro-propagation technology has made invaluable contribution to development of horticulture sector by enabling the production of disease free, quality planting material of commercial plants and fruit trees, throughout the year. Tissue culture plants have been well accepted because of its uniform productivity, free from disease, vigorous growth and high yield. Tissue culture technologies which have already been established for large scale propagation in banana, grapes, pineapple, strawberry, sapota, watermelon, prunes, citrus, potato, tapioca, turmeric, gerbera, carnation, anthurium & trees - teak, white teak, bamboo, eucalyptus, populus, pine and red sanders.

Seed Production : Seed is the basic and most critical input for sustainable agriculture. It is estimated that the direct contribution of quality seed alone to the total production is about 15 – 20% depending upon the crop and it can be further raised up to 45% with efficient management of other inputs. The production and distribution of quality/ certified seeds is primarily the responsibility of the State Governments. The production of certified seed by NSC and State Seed Corporations is mainly organized through contract growing arrangements with progressive farmers. SFCI undertakes seed production in its own farms. The private sector has also started to play an important role in the supply of quality seeds of vegetables and crops like hybrid maize, sorghum, sunflower, paddy, tomato, etc.

Compost: Compost is advocated for sustenance of soil fertility and soil life under all agricultural systems. It enhances soil fertility and soil health, improves water holding capacity of soil, improves soil biodiversity, supports vigorous growth and high-quality yield thereby increasing productivity. It is a rich source of plant nutrients with absence of pesticide residues, weed seeds, heavy metals, sand, termite, wax, plant root diseases, etc.

Bio fertilizers enhance the nutrient availability to crop plants (by processes like fixing atmospheric nitrogen or dissolving insoluble phosphorus present in the soil); and also impart better health to plants and soil thereby enhancing crop yields in a moderate way. Bio pesticides on the other hand on application through seed, foliar spray or as a soil treatment increase their activity and prevent the growth of pathogenic fungi through their antagonistic activity or develop pathogenicity in target inspect pests. It is estimated that the production of biofertilizers and biopesticides in the country by the existing units is about 28,000 and 40,000 TPA respectively against the installed production capacity of about 80,000 TPA. This is far below the potential requirement of 7.6 lakh TPA of biofertilizers and 15 lakh tones of biopesticides in the country.

SVAMITVA : Survey of Villages and Mapping with Improvised Technology in Village Areas is a Central Sector scheme launched by Hon'ble Prime Minister of India on National Panchayat Day i.e 24th April 2020. The Ministry of Panchayati Raj (MoPR) is the Nodal Ministry for implementation of the scheme. In the States, the Revenue Department / Land Records Department will be the Nodal Department and shall carry out the scheme with support of State Panchayati Raj Department. Survey of India shall work as the technology partner for implementation.

The scheme aims to provide an integrated property validation solution for rural India. The demarcation of rural abadi areas would be done using Drone Surveying technology. This would provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Bank

The scheme seeks to achieve the following objectives: -

- To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
- Creation of accurate land records for rural planning.

- Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
- Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
- To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.
- To reduce property related disputes and legal cases

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Kisan Rath mobile app facilitates farmers, FPOs and traders across India to search and contact transport service providers for transporting the Agriculture & Horticulture produce. It connects them with the transport service providers, providing a wide range of trucks and tractor trolleys, and also allows posting the requirements of part-load as well as full-load. The app interfaces with major transport aggregators and also allows individual transporters to register their vehicles and provide services to farmers and traders. In the app, the registered Farmer, FPOs, buyer or trader posts a load which is sent to transport aggregators, individual transporters and tractor owners (under CHC scheme) registered on the app and they can respond with their contact no. and quotes. The requestor can view the responses to their posted loads and negotiate offline with the transporters to finalise the deal and can provide a rating for the transporter once the trip is completed. The app is available in both Android and iOS versions in select languages.

Paramparagat Krishi Vikas Yojana: Bargur & Hosur clusters have been selected for promotion of organic farming under Participatory Guarantee System (PGS) of certification by Agriculture Dept. Agri Department is also supporting sales through Raithamitra FPO.

Under Mission for Integrated Development of Horticulture (MIDH), financial assistance is provided for establishing Vermi-compost units and HDPE Vermibeds @ 50% of cost subject to a maximum of ₹ 50,000/- per beneficiary for a unit having size of 30' x 8' x 2.5'. For smaller units, assistance will be on pro rata basis. For HDPE Vermibed of 96 cft size (12'x4'x2'), the cost will be ₹ 16,000/ per bed and assistance will be limited to 50% of cost

Farmers from the district avail the services of tissue culture units in Hosur & Bengaluru. Banana & bamboo tissue culture units are popular from the district.

2.2.3.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow during the year 2020-21 is ₹14749.69 lakh and data for credit flow during 2021-22 was not available. The target for the year 2022-23 is ₹14692.83 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹13560.50 lakh as follows:

Sl. No	Activity	Unit	Unit cost	PLP Projections 2023-24		
				Phy Units	TFO	Bank Loan
1	Vermi compost units	No.	1.00	11000	11000.00	11000.00
2	Bio-fertiliser/ Bio pesticides 50 MT/annum	No.	160.00	17	2720.00	2040.00
3	Seed Processing Unit	No.	20.00	10	200.00	180.00
4	Vegetable Seed Production	No.	1.50	27	40.50	40.50
5	Tissue culture Production	No.	50.00	8	400.00	300.00
Total of Agriculture Infrastructure – others					14360.50	13560.50

Block-wise/ sector-wise physical and financial potential for the year 2023-24 has been furnished in Annexure I.

2.2.3.4 Critical Intervention required for creating definitive impact

Vermi composting in the farmers' field should be popularised. The advantage of Vermi compost in reduction weeds, improving soil health, etc. is to be propagated.

The Seed Processing unit in Agasipalli requires drying yards to facilitate farmers to bring their seeds to the centre, dry it and give it for processing as there is no proper & convenient drying facility available near their field.

This centre also needs an additional godown to store the seeds coming in for processing. The building housing the Seed Processing unit in Hosur needs repair.

2.2.3.5 Suggested Action Points

(i) Banks

- Banks may finance for organic cultivation of both field and horticultural crops. Banks may explore the possibilities of supporting contract farming arrangements under organic farming especially for exportable commodities. Banks may include certification cost and marketing cost in the scale of finance.
- With increasing opportunities for organic farming and emergence of precision farming concept, there is ample scope for captive vermicompost units, bio pesticide units etc., which could be financed by banks.
- Commercial Production of Organic Inputs viz. Biofertilizers, Vermi compost / Vermi hatcheries & Compost from vegetables and fruits, etc. may be taken up by farmer aggregates like PACS, Producer Societies etc.

(ii) Development Departments of Government

- Department may ensure that the processing of seeds and inspection/ testing of seeds being supplied by private companies is done effectively to ensure that the farmers do not incur any loss on account of the quality of seed sold. Awareness needs to be created among farmers on the use of certified seeds
- Focus on organic farming to minimize dependence on chemical fertilizers. Sensitization programs on organic farming and organic farming certification procedures may be conducted for farmers.
- 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.

2.3 ANCILLARY ACTIVITIES

2.3.1. FOOD AND AGRO PROCESSING

2.3.1.1 Introduction

Food processing sector is one of the emerging sectors in India in terms of production, growth, consumption, and export. Food and Agro Processing sector encompasses processing of raw materials (food / feed) from all agricultural crops including food grains, horticultural and plantation products, minor forest produces, livestock, fisheries etc. The Indian food processing industry is primarily export oriented. The sector plays an important role in preservation of food, ensuring food security and creation of gainful employment to local population.

Out of the country's total agriculture and allied sector production, only 2 per cent is processed. The highest share of processed food is from the dairy sector, where 37 per cent of the total produce is processed, of which 15 per cent is processed by the organised sector.

2.0 Govt. Policy

Some of the major initiatives taken by the Government of India to improve the food processing sector in India are as follows:

- Government of India had approved a Dairy Processing & Infrastructure Development Fund" (DIDF) with an outlay of ₹10,881 crore during the period from 2017-18 to 2028-29. Dairy Processing & Infrastructure Development Fund has been set up as a corpus of ₹8004 crore with National Bank for Agriculture and Rural Development (NABARD). The project will focus on building an efficient milk procurement system by setting up of chilling infrastructure & installation of electronic milk adulteration testing equipment, creation/modernization/expansion of processing infrastructure and manufacturing faculties for Value Added Products for the Milk Unions/ Milk Producer Companies. -
- Export earnings exempt from corporate taxes
- Services like pre conditioning, ripening, waxing, retail packing, precooling, labelling of fruits & vegetables have been exempted from service tax
- Import duty scrapped on capital goods & raw materials for 100 per cent export-oriented units
- Full excise duty exemption for goods that are used in installation of cold storage facilities
- 100 per cent FDI permitted under automatic route (except for alcohol, beer & Sectors reserved for small scale industries) and repatriation of capital & profits permitted
- With the recent clearance of Foreign Direct Investment (FDI) in multi-brand food retail, the government is looking to double food processing levels to 20 per cent
- The scheme based on "Cluster" approach, which creates a well-defined agri/ horticultural processing zone with better support of infrastructure & well-established supply chain
- Aims at providing mechanisms to link agricultural production to the market by bringing farmers, processors & retailers together

Status of the District: The Food & Agro Processing sector assumes importance in the district on account of high production of vegetables, fruits, milk, poultry, etc. The advantage of proximity to Bengaluru metro city, its connectivity to national and international destinations, etc. are factors contributing to the development of the sector in the district. New units involved in processing of vegetables such as carrot, tomato, cucumber, etc., are coming up in Hosur and Thally blocks. Hosur and its surrounding blocks may be the only area where vegetables are grown throughout the year. The district is known for dry land mango and millet cultivation.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The growth of this sector requires support services of licensing agencies, training and skill development institutes, marketing, and branding services etc. Online submission of application for FSSAI certification has made it easy for enterprises get the certification.

Present Status of Agro and Food Processing in the District

The district has 137 Rice mills, 222 flour mills, 49 dairy processing units, 17 cattle feed units, 27 poultry processing, 19 oil crushing, 20 canning of fruits and vegetables, 6 Dal mills, 2 dehydration of fruits, 49 fruit pulp processing units, 26 grinding of spices, etc.

State Government has established 10 Primary Processing Centres – Pochampalli, Hosur, Kattiganapalli, Alapatti, Kaveripattinam, Denkanikottai, Rayakottai, Kundarapalli,

Kamanthoddi & Thattiganapalli in the district. These centres have cleaning, sorting, grading & cold storage facilities for vegetables in all centres. Hosur and Pochampalli units have Individual Quick Freezing, Vapour Heat Treatment, etc. facilities. Further, Irradiation treatment plant is under construction in Pochampalli unit. These facilities help the due processing of the fruits and vegetables which can be exported.

Primary Processing of produce is very essential for the farmers to realise better returns, for e.g. a simple cleaning and grading process of vegetables can fetch 20% more price realisation. A Hub and Spoke model may be developed in the Pulses production belt under cooperative sector. There is a need for promotion of Agro Processing based FPOs or ingraining primary processing concepts in FPOs at the inception level itself.

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 by the food processing industries

2.3.1.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

As per the revised priority sector guidelines, loans for food and agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from banking system shall be classified under Agriculture – Ancillary activities. The flow of credit to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	209.72	Nil	NA*	

(*Disbursement data not available for this sub-sector)

Proper data entry by banks on sanctions accorded is necessary to get the details of flow of credit to this sector.

Further, as per data provided by District Industries Centre (DIC), 152 food processing units have been started in 2016-17, 118 units in 2017-18, 186 units in 2018-19 & 172 units in 2019-20 under this sector. As most of these units would have received subsidy under various DIC schemes, it is possible that the priority sector code was given under industries category. Hence, no flow of credit reported for the past 2 years.

The ACP target for 2022-23 under this sector is ₹9450.58 lakh. Taking into account the policy changes, infrastructure development, etc. the physical and financial projections for the year 2023-24 has been assessed at ₹17141.00 lakh as follows:

Sr. No	Activity	Units	Unit cost	Potential for 2023-24			(₹ lakh)
				Phy. Units	Fin. outlay	Bank Loan	
1	Rice Mill	No.	50.00	21	1050.00	787.50	
2	Flour Mill	No.	34.00	126	4284.00	3213.00	
3	Dal Mill	No.	5.00	5	25.00	22.50	
4	Canning of fruits & vegetables	No.	10.00	63	630.00	567.00	
5	Manufacture of Baby Milk foods	No.	10.00	39	390.00	351.00	
6	Manufacture of cattle feed	No.	20.00	150	3000.00	2700.00	
7	Oil extraction unit	No.	25.00	60	1500.00	1125.00	
8	Others	No.	25.00	150	3750.00	3375.00	
9	Total Term Loan	No.			14629.00	12141.00	
	Working Capital				5000.00	5000.00	
	Total Food Processing	No.			19629.00	17141.00	

Block-wise / activity-wise projections for the year 2023-24 are given in Annexure-I.

Suggested Action Points

(i) Banks

- Banks may actively support formalization of micro enterprises through PMFME. They may consider to avail the special refinance product from NABARD.

(ii) Development Departments of Government

- Government has set up a food processing unit in ICAR-KVK, M.C.Palli, Krishnagiri. This unit can be shifted to a prominent location with easy accessibility to the members of SHGs to work as a Common Service Centre.
- Mango Pulp units in the district require a Common facility centre with facility for tetra packing or plastic bottle packing. Such a common facility will benefit small traders.
- The establishment of Primary Processing Centres by the State Government has to be used effectively. The maintenance of the units should continue to be in the hands of PPC. The benefit of high investment made by Government should reach maximum number of farmers.

2.3.2 AGRICULTURE - ANCILLARY ACTIVITIES – OTHERS

2.3.2.1 Introduction

RBI has redefined lending to agriculture sector to include ancillary activities such as loans to cooperative societies of farmers for disposing of their produce, setting up of ACABC units by agri graduates/ diploma holders, loans to PACS/LAMPS and loans to MFIs for on lending to agriculture. Under the revised PS guidelines, RBI has dispensed with the prescription of direct and indirect agriculture. However, RBI has prescribed a target of 8% of ANBC for small and marginal farmers within the overall 18% agriculture target. As direct and indirect finance for agriculture has been dispensed with, banks have an opportunity to lend for agriculture through MFIs, well-functioning NGOs, etc.

There are large number of activities directly and indirectly contributing to the growth of agriculture and allied activities. These activities are not explored for financing by the banks. The following activities /institutions need to be supported with adequate credit facilities, such as

- a. Agri-clinic/ Agri-Business Centres (ACABC)
- b. Loans to PACCS/ FSS/ LAMPS.
- c. Loans to MFIs for on-lending to agriculture.

Agri Clinics and Agri Business Centres (ACABC): The scheme has been envisaged to support agriculture development and aims to create gainful self-employment opportunities to unemployed agriculture professionals. Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies which would enhance productivity of crops/animals and ensure increased income to farmers. Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals for income generation and entrepreneurship development. Back ended composite subsidy of 44% for SC/ST, women and 36% for others is provided under the scheme. The scheme will be valid upto 30th September 2022 till further instructions from GoI.

Loans under PACS as MSC Scheme: Primary Agricultural Cooperative Societies (PACS) undertake a wide variety of operations such as lending, inputs sales, consumer goods sales, farm produce purchase and processing, and deposit collections. NABARD provides long-term refinance to State Cooperative Banks (StCBs) for financing PACS as MSCs. The refinance aims

at enabling PACS to increase their business portfolio and turn them into self-sustainable entities. Eligible activities include setting up of agro-storage centers, construction of godowns, setting up of cold storages, agro-service centers, agro-processing centers, agri-information centers, agri-transportation and marketing facilities, consumer store and PACS as PO for on-lending to select members.

Agriculture Infrastructure Fund (AIF) for PACS as MSC scheme: The proposed scheme under Aatmanirbhar Bharat initiative of GoI envisages establishing decentralized farm-gate Post Harvest Management infrastructure wherein PACS have been included as one of the eligible institutions for interest subvention. With investments in post-harvest infrastructure, it is hoped that farmers would be able to reduce post-harvest losses and increase their value realization for the produce. Refinance assistance is provided to the banks under pre-sanction procedure wherein banks are required to submit the projects for approval of NABARD. Before sanction of the same, NABARD appraises these projects to determine its technical feasibility, financial viability and bankability. Interest rate on refinance will be 3%. However, the ultimate interest rate to be charged from PACS should not be more than 1% over & above the interest rate charged by NABARD and can be shared by StCB & CCB as per the mutually agreed terms. Repayment period of refinance is up to 7 years.

All PACS which have powers to borrow for creation of infrastructure in the byelaws and having sufficient borrowing power are eligible. The minimum margin money requirement from PACS is 10% under this special refinance facility. However, considering the current financial status of PACS and to enable them to kick-start establishing agri infrastructure, wherever necessary, StCB/DCCB may consider relaxing margin money to 5%. NABARD considers providing grant not exceeding 10% of the loan component not exceeding ₹2 lakh per PACS towards preparation of DPR, exposure visits, capacity building etc.

Financing of FSS / LAMPS: NABARD provides long-term loans by way of reimbursement to State Governments for contributing to the share capital of cooperative credit institutions, including PACS, Farmers Service Societies (FSS) and Large-sized Adivasi Multipurpose Societies (LAMPS). The above credit facility from NABARD to the State Governments would be available at prevailing interest rates presently 8.5% p.a. The main objective of providing assistance to State Governments for contribution to the share capital of cooperative credit institutions is to enhance the Maximum Borrowing Power (MBP) of these institutions.

Loans to MFIs

Refinance facility is provided to NBFC-MFIs in respect of their disbursement for various purposes in two windows viz., Automatic Refinance Facility (ARF) or Pre-sanction. The NBFC-MFIs should have a registration certificate under Sec 45-IA of the RBI Act, 1934 to function as an approved financial institution. Both deposit taking and non-deposit taking NBFC-MFIs are eligible to be considered for NABARD refinance. Only branches of various MFIs operate in the district. **Loans to Farmer Producer Companies**

Farmer Producer Companies are being promoted by NABARD & SFAC in the country. These companies are registered under Companies Act, 2013. Each shareholder of the company contributes minimum ₹ 1000/- towards share capital. For many companies, share capital was the only funds available to take up some activity initially. However, scheduled banks can support these companies based on the cohesiveness of the group - directors/ members, their business acumen, business plan, etc. The district has about 19 companies registered and 7 companies have applied/ to apply for registration. Financial support from the banking sector can encourage them to take up viable business activities.

PMJDY & DRI loans: Banks are allowing overdraft on the PMJDY accounts. Further, press report indicate the prevalence of usury in some parts of the district. Informally, it is learnt

that usury is prevalent all over. Banks may extend loan to get such poor people from the clutches of money lenders and into the formal banking system by issue of DRI loans.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- Government of India has introduced a Central Sector Scheme for promotion of 10000 Farmer Producer Companies (FPCs) over a period of 5 years. The Farmer Producer Companies will be supported with CEO salary, Accountant salary, training expenditures, administrative costs, etc. For FPCs registered under Societies Act, NCDC will be the nodal agency.
- Awareness about the ACABC scheme among the various stakeholders need to be built up.
- The infrastructural support through PACS as MSC for improvement in logistics facilities, primary processing produce, will lead to increase in the income of farmers through storage support and other post- harvest management activities.

2.3.2.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The data on ground level credit flow to the sub- sector is not available. The target for the year 2022-23 under the sector is ₹9799.03 lakh.

Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹11094.50 lakh as follows:

(₹ lakh)

No	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy Units	TFO	Bank Loan
1	Agri-clinic Agri business Centers	No.	20.00	120	2400.00	2160.00
2	Agro Input Shops	No.	20.00	254	5080.00	4572.00
3	Loan to FPO	No.	100.00	20	2000.00	1800.00
4	PMJDY Loans	No.	0.10	10250	1025.00	1025.00
5	Loans to Distressed	No.	0.15	10250	1537.50	1537.50
	Others Sub Total				12042.50	11094.50

2.3.2.4 Critical Intervention required for creating definitive impact

There is good awareness among the agri educated youth and young farmers about the scheme. However, most find it difficult to attend the MANAGE training. It would be most useful, if the venue of the training programmes were alternated to cover all districts headquarter. Local bankers will also be motivated to extend credit.

Agro input shops/ centres are mushrooming each year. There is a need to check the quality of input supplied to farmers. Many farmers consider the Agro Centres as their saviour on account of the immediate prescription/ relief provided for disease/ pest attack. Farmers are conscious of the agro centre charging them heavily. They consider it to be a necessary expenditure to save their crops. The capacity of the Agro Centre to provide expert advice should be verified by Departments each year preferably by conducting workshop every year.

Bankers need to explore the possibility of lending to PACS and Cooperative Marketing Societies and extend credit support to them for on-lending to its members for agriculture activities as well as for PACS as MSC.

2.3.2.5 Suggested Action Points

(i) Banks

- Banks to provide loans for setting up of ACABCs to eligible agricultural graduates who are trained from MANAGE in this activity.
- ACABC units may take up multiple farm activities to increase their income. As part of the Agri Business activity, any activity like poultry, livestock rearing, etc. can be taken up provided extension support is also extended to farmers.
- There are 34 viable good working PACS in the district. Dharmapuri DCCB may consider encouraging these PACS to function as Multi Service Cooperative Societies.

(ii) Development Departments of Government

- The registered FPOs may upload their details in Uzhavan app, APEDA FPO site, NABARD portal, etc. FPO may also use Smartcache app or similar such apps in playstore which gives scope for business with other FPOs throughout the country. In Krishnagiri district, during lockdown times, Smartcache app facilitated Navajothi FPCL, Denkanikottai to sell vegetable to residential societies by door delivery.

CHAPTER 3

CREDIT POTENTIAL FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)

3.1 Introduction

The Micro, Small and Medium Enterprises (MSME) sector is the engine of growth in India and contributes substantially to employment generation, scaling up of manufacturing capabilities, balanced regional development and socio-economic empowerment. It is the biggest employer after agriculture in the country. World over, MSMEs are the main vehicles for job creation. As per the Annual Report (2018-19) of the Ministry of MSME, Government of India, the share of MSMEs in the Country's GDP is around 28.9%. MSMEs also contribute 48.1% of the total exports from India.

With a view to reduce the dependency of labour on farm-sector activities and deploy the available manpower and other resources, 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. Under "Priority Sector Lending – Targets and Classification", a separate sub limit of 7.5% had been fixed for lending to micro enterprises covering bank loans to both manufacturing and service sectors. Further, all loans to units in KVI sector will be eligible for classification under the sub-target of 7.5 per cent prescribed for micro enterprises.

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

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

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

The district has 21269 units registered under Udyog Aadhaar as on 31.03.2020. During the year 2019-20, 3015 enterprises have been registered under Granite polishing, fabrication, eateries, lodgings, bakeries, agri support activities like irrigation maintenance, post-harvest tech, coir ginning, computer centres, construction, architecture, soap making, grain milling, hospitals, consultancy, construction, architecture, seed production & propagation, etc.

3.1.1 Policy Environment

Skill Development

The objective of the National Policy on Skill Development and Entrepreneurship, 2015 is to meet the challenge of skilling at scale 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.

Status of the district : Women from Bargur block were given training in tailoring to start their own enterprise individually or under group mode. Two days training, programme in mask making for 150 women were given through Labournet, training centre of Mahindra.

GoI Schemes – <https://msme.gov.in/node/1764> website gives details of various schemes of Government of India

Access to Credit - Development Commissioner, MSME, facilitates credit support to MSEs through financial institutions like SIDBI, NSIC and others. The schemes operational under DC (MSME) are (i) Emergency Credit Line Guarantee Scheme (ii) Distressed Assets Fund - subordinate debt for stressed MSMEs

MUDRA - Micro Units Development and Refinance Agency Ltd. [MUDRA] is an NBFC supporting development of micro enterprise sector in the country. MUDRA provides refinance support to Banks / MFIs / NBFCs for lending to micro units having loan requirement up to 10 lakh. MUDRA is offering micro enterprises sector credit under Shishu, Kishore and Tarun schemes.

Under Priority Sector Guidelines, the targets and sub-targets for banks for lending to MSME sector, has been fixed at 7.5% of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher for Domestic scheduled commercial banks (excluding Regional Rural Banks and Small Finance Banks) and, Foreign banks with 20 branches and above.

To ensure that MSMEs do not remain small and medium units merely to remain eligible for priority sector status, the MSME units will continue to enjoy the priority sector lending status up to three years after they grow out of the MSME category concerned.

RBI has extended the one-time restructuring of MSME of existing loans to MSMEs classified as 'standard' without a downgrade in the asset classification is permitted, subject to certain conditions.

Under the Tamil Nadu Business Facilitation Act 2018, single point receipt of applications for securing clearances, that are required to establish or expand an enterprise and for clearances required during normal course of business, including renewals in a time-bound manner has been facilitated. The Single Window Portal for MSMEs (<https://www.easybusiness.tn.gov.in/msme>) is in operation.

MSME Incentives Portal – Government of Tamil Nadu is providing various incentives such as Capital Subsidy, Low Tension Power Tariff Subsidy, Generator Subsidy, Back Ended Interest Subvention and Incentive for Promotion of Energy Audit and Conservation Energy. These applications for various incentive schemes can be filed at the following URL <https://msmeonline.tn.gov.in/incentives>

State Govt initiatives for MSME:-

The Micro, Small and Medium Enterprises sector accounts for the major share in number of industrial units, output in manufacturing sector and exports in the State besides being a major employment provider next only to agriculture, the need for vitalising this sector assumes greater importance. The details of incentives under Micro, Small and Medium Enterprises is available at <https://www.msmeonline.tn.gov.in/>

Special Capital Subsidy for Thrust Sector Enterprises

A Special Capital Subsidy of 25% on the eligible plant and machinery subject to a maximum of ₹50 lakhs is extended to 13 thrust sector enterprises setup anywhere in the State viz., Electrical and Electronic Industry, Leather and Leather goods, Auto parts and components, Drugs and Pharmaceuticals, Solar Energy Equipment, Gold and Diamond Jewellery for exports, Pollution Control equipment, Sports Goods and Accessories, Cost effective building materials, Readymade Garments, Food Processing, Plastic and Rubber Industries.

Generator Subsidy

The Micro, Small and Medium manufacturing enterprises anywhere in the State, which purchase Generator sets up to 320 KVA capacity are eligible for a Generator Subsidy at 25% of the cost of the generator set, subject to a maximum of ₹5 lakh.

Back-ended Interest Subsidy

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).

Govt. of Tamil Nadu- For the development of MSME Sector, the State Government has been implementing 03 schemes viz., UYEGP, PM EGP and NEEDS, which is given in the following table :

No.	Criteria	UYEGP	PMEGP	NEEDS
1	Age	18 to 35 years	More than 18 and no upper age limit	Min age 21 and Upper age for Gen 35 and for SC/ST—45
2	Education qualifications	Passed 8th Standard	Passed 8th Standard	Graduate, Diploma or ITI
3	Annual Income	Annual Income less than ₹ 1.50 lakh	No Limit	No Limit
4	Total Financial Outlay	Manufacturing-₹ 5 Lakh, Service--₹ 3 lakh and Business-- ₹ 1 lakh	Manufacturing—₹ 25 Lakh and Services ₹ 10 Lakh	Above ₹ 10 lakh& < ₹ 5 crore
5	Margin	NIL	As per Financing Banks' rules	As per Financing Banks' rules
6	Subsidy	25%	General Category : Urban centres-15 % and Rural Areas-25%; SC/ST/OBC/handicapped- 25% & 35%	25% of TFO with ceiling of ₹ 30 lakh & Interest subvention of 3%

Consequent to the introduction of the Udyog Aadhaar Memorandum (UAM) by the Ministry of Micro, Small & Medium Enterprises of Government of India, Tamil Nadu started the UAM implementation w.e.f. 21.1.2016. As on 31.03.2019, a total of 7,60,901 UAMs have been filed in Tamil Nadu, comprising 6,70,240 Micro Enterprises, 88,355 Small Enterprises and 2,306 Medium Enterprises

3.2 Infrastructure and linkage support available, planned and gaps

Industrial Estates in the district are Bargur, Hosur (SIPCOT I & SIPCOT II), Krishnagiri, Uthangarai, & Pollupalli. There are three clusters – Paper (Krishnagiri), Electrical & Electronic (Hosur) and Coir (Krishnagiri) in the district

Special Investment Region (SIR) has been announced for Krishnagiri district. The project being developed by Tamil Nadu Industrial Development Corporation (TIDCO) and GMR Infrastructure Ltd. is coming up in 2100 acres of land in Shoolagiri & Denkanikottai taluks. The total infrastructure expenditure is estimated to be ₹ 2420 crore.

3.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	139891.80	143106.43	219107.00	

There is scope for lending to Fabrication units, RO plants, Hosiery, granite polishing & monument making, coir (cluster) units, paper (cluster) units, furniture, plastic materials and products like furniture, pipes, etc. There is good demand for high quality Service providers like Hotels, hostels, carpentry works, vehicle hire, dry cleaning, tailoring, repair shops, etc.

Working capital: Management of working capital judiciously determines the success of the unit. Some units need more than 50% as working capital like granite units and furniture units. Hence an average of 25% has been taken for working capital requirement

The ACP target for 2022-23 under this sector is ₹200000.00 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹227418.75 lakh as follows:

Sr. No	Activity	Unit	Unit cost	PLP Projection 2023-24		
				Physical Unit	Financial Outlay	Bank Loan
Investment Credit						
1	Micro Enterprises	Nos	50	885	44250.00	33187.50
2	Small Enterprises	Nos	250	215	53750.00	40312.50
3	Medium Enterprises	Nos	1000	82	82000.00	61500.00
MSME IC Total					180000.00	135000.00
Working Capital						
1	Micro Enterprises	Nos	25	2655	66375.00	49781.25
2	Small Enterprises	Nos	50	645	32250.00	24187.50
3	Medium Enterprises	Nos	100	246	24600.00	18450.00
MSME WC Total					123225.00	92418.75
TOTAL MSME (IC + WC)					303225.00	227418.75

DIC subsidy schemes are in restricted number. Hence, margin required has been considered in the range of 10% to 25%. Working capital requirement includes for existing units also. The Block-wise Activity-wise allocations of the various investments under the sector during the year 2023-24 are indicated in Annexure-I.

3.4 Critical Intervention required for creating definitive impact

Stand Up India : Bankers, DIC officials, SIDBI, etc. are creating awareness on the targets under Stand Up India in the block level and district level bankers meeting. However, Bankers are being approached by borrowers directly. After sanction, bankers are not uploading the data.

Indian Bank is running a skill training centre near KRP dam, Kaveripattinam block called Indian Bank Self Employment Training Institute (INDSETI). The trainings are conducted under farm and non-farm sectors. The institute needs a better building with easy access to the trainees and faculties, and accommodation facilities as required under GoI guidelines.

Hosur is having rail connectivity on Kanyakumari-Salem-Bengaluru line. Hence, industrialisation is around Hosur only. Railway line connectivity to District Headquarters, Krishnagiri, railway wagon yard for raw materials such as steel, cement etc., and establishment of an Inland Container Depot in Krishnagiri, are needed for development of industries in Pollupalli, Bargur, etc. industrial estates.

In the last two decades no new big industries has come up in Hosur. The number of ancillary units supplying parts to large scale industries in Hosur has increased affecting the viability of the existing units. The industrial estate is looking up to the Government to encourage setting up a few big industries for the survival of the existing and the ever increasing small ancillary units.

Subsidy under Government schemes are restricted in number. Selection of proper candidates and verification of the end use of the credit, will ensure proper implementation of the schemes.

3.5 Suggested Action Points

Government/Government Agencies:

- Governments may actively provide necessary infrastructure in industrial clusters so that the units remain competitive.
- State Governments may popularise the single window clearance to enable next generation entrepreneurs to take up business activity.
- Government agencies like KVIC / KVIB / DIC may popularise their schemes among the people through town hall meetings and mass media campaigns.
- Establishment of rural artisan complex / common work sheds
- Trade Centre for strengthening the MSME sector

By Banks:

- With the change in definition of MSME, banks may reach out to those eligible borrowers to extend credit facilities.
- Banks may actively support MSME sector, leveraging the CGTMSE coverage.
- Promotion of traditional activities.
- Banks may sanction Weavers Credit Cards (WCC) to all the eligible weavers.
- Swarozgar Credit Card (SCC) may be issued to small entrepreneurs and artisans.

- With the availability of data from several sources, including GSTN, Income Tax, Credit Bureaus, Fraud Registry, banks should strive to reduce their turnaround time in extending credit facilities.
- Banks need to actively participate in bill discounting platforms such as TReDS to overcome the problems faced by borrowers due to delayed payments.
- Banks may leverage the credit guarantee schemes offered by CGTMSE and NCGTC to extend collateral free loans to eligible borrowers.
- Banks may have regular liaison with industrial association, training establishments to reach out to the potential new borrowers.
- Banks should collaborate with NBFCs to co-originate loans to achieve quick turnaround time.
- Extend loans to trainees who have undergone EDP at RUDSETI, RSETI & INDSETI .
- Requirements for skill training to be uploaded in Nabskill portal

CHAPTER 4

POTENTIAL FOR EXPORT CREDIT, EDUCATION AND HOUSING

4.1 Credit Potential for Export Credit

4.1.1 Introduction

India's agrarian culture and varied regional climate have significantly contributed to the global food basket. During the year 2020-21, the export of agricultural and processed food products amounted to US\$ 20.65 billion. The Agriculture and Processed Food Products Export Development Authority (APEDA) is the Apex level Agency of the Country which promotes export of agriculture and allied sector products besides setting up the standards. It plays a significant role in tapping India's agricultural strengths and works towards expanding the export potential of Indian agricultural and food products.

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

The major components of export credit related to 'Pre-shipment/Packing Credit' and 'Post-shipment credit'. To reduce risk element in export business, the government has set up the Export Credit and Guarantee Corporation (ECGC), which provides export assistance in the form of insurance cover and guarantees. There is also Export Inspection Council of India (EICI) which extends financial assistance to the exporters for the quality control purposes.

Status of export in Krishnagiri District:

The district is known for export of mango pulp, granite slabs, Auto components, Safety Matches, Coir products, flowers, vegetables, etc.

4.1.2 Infrastructure and linkage support available, planned and gaps

The district has good linkage by road to Bengaluru, Chennai & Vizag for export of goods by air and sea. Train connectivity is available from Hosur to Bengaluru. Hosur Airport is located at Belagondapalli 10 Kilometres southwest of Hosur, Tamil Nadu, India. The airfield is owned by Taneja aerospace and aviation Limited.

Export earnings are exempt from corporate taxes. Import duty scrapped on capital goods & raw materials for 100 percent export-oriented units.

4.1.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

Export Finance is available as Pre-shipment and Post-Shipment Finance from commercial banks. The credit flow to the sector during the last three years was as given below:

(₹ lakh)

Year	2019-20	2020-21	2021-22
Bank Loan	9301.7	7353.57	3848.00

The ACP target for 2022-23 under this sector is ₹10000.00 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹10900.00 lakh as follows:

Sl. No.	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy Units	TFO	Bank Loan
1	Export Credit	No.	100.00	109	10900.00	10900.00

4.1.4 Critical Intervention required for creating definitive impact

- Availability of power supply and road connectivity needs to be addressed.
- Settling the Pre-shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- Due precaution taken in case of the export of agricultural products especially for factors such as domestic and international demand and supply situation, price competitiveness, quality concerns, sanitary & phyto-sanitary requirements and relevant rules & regulations of the importing countries. Temporary restrictive measures sometime adopted by the importing countries in view of non-conformity to any of these standards/rules ruin the unit.
- Exporters may be encouraged to avail the export credit insurance facilities extended by ECGC.
- Micro, Small and Medium Exporters should be properly trained by MSME / export organizations with technical assistance from banks regarding correct filling up of forms.

4.1.5 Suggested Action Points

(i) Banks

- Banks may ensure adequate credit for pre shipment (packing credit and business loan) and post shipment (bill discounting and invoice factoring/drip capital).
- The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed time frame. Microbial contamination & antibiotic residues have to be checked in the vegetables and fruits being exported. As severe contamination could lead to a total ban of the produce from the country. Quality control officers with high quality testing material / facilities should be posted in prominent areas.

4.2 Credit Potential for Education

4.2.1 Introduction

The essence of Human Resource Development is education, which plays a significant and remedial role in balancing the socio-economic framework of the country. It leads to industrial and technological progress, economic development of country and helps in improving quality of life of citizens. Tamil Nadu is one of the most literate states in India. The state's literacy rate was 80.33% in 2011, which is above the national average.

Tamil Nadu State is known for higher education and the number of students aspiring to study abroad is more. With the objective of ensuring that no deserving student should be denied opportunity to pursue higher education for want of financial support, education loan is made available to students who can repay the loan after getting job. All Students seeking education loan can apply online in website www.vidyalakshmi.co.in. The portal has been developed and being maintained by NSDL e-Governance Infrastructure Limited.

4.2.2 Infrastructure and linkage support available, planned and gaps

Krishnagiri district has 4 Engineering Colleges, 10 polytechnics, one Agricultural College and one College of Poultry Production and Management.

Full interest subsidy is available 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 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.

4.2.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	2329.68	13481.89	1881.00	

The ACP target for 2022-23 under this sector is ₹10000.00 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹11191.50 lakh as follows:

No	Activity	Unit Cost	PLP Projections 2023-24		
			Phy. Units	Fin. Outlay	Bank Loan
1	Educational Loan in India	7.50	1250.00	9375.00	8437.50
2	Educational Loan Overseas	20.00	153	3060.00	2754.00
Total of Education				12435.00	11191.50

4.2.4 Critical Intervention required for creating definitive impact

- The repayment of education loan is a big issue faced by bankers. Reputed companies/ banks/ commercial establishments may generate/ insist on CIBIL report of their new recruits/ existing staff. This may be taken into account and discussed about an action plan to improve the score. This will help the bankers and the organisation in bringing financial discipline in its employees.
- Banks may not insist on service area concept for education loan purpose.

4.2.5 Suggested Action Points

Banks may conduct awareness camps in the higher secondary schools to explain the details of education loan so that the students can plan their future better. Such an awareness programme at the beginning of the final year in school may enthuse the rural students to aim for good marks. Awareness on expectations of bankers will also reduce the various complaints being received under this sector from public.

4.3 Credit Potential for Housing

4.3.1 Introduction

In commemoration of 75 years of independence in the year 2022, Government of India has chosen the theme 'housing for all' by 2022. Further, proximity of the district to metro of Bengaluru & its IT sector has given a big boost to housing activity in the district. Many

housing projects are coming up and planned by realtors in Hosur, Thally & Shoolagiri blocks. Development of such housing projects increases the housing loan demand from banks by the individuals purchasing land/ house construction.

The district has 4.48 lakh households. As per Census data, about 1.64 lakh households have concrete house & there are more than 10000 dilapidated houses.

4.3.2 Infrastructure and linkage support available, planned and gaps

NABARD has recognized rural housing as an eligible activity for extending refinance to the eligible banks under Section 25 of NABARD Act 1981.

Pradhan Mantri Awas Yojana (PMAY)

PMAY – Gramin : The objective is to provide pucca houses to the homeless or living in zero, one or two room kutch houses identified through Socio Economic Caste Census data. The scheme provides financial assistance of ₹ 1.20 lakh in plains and ₹ 1.30 lakh in hilly states & difficult areas with a provision for convergence of resources for construction of individual household latrines. In addition, 90-95 person days of MGNREGA unskilled wage component is also provided for construction of the house.

PMAY – Rural: Financial support is available to rural households living in kutch houses with more than two rooms or pucca houses with one or two rooms, to construct a pucca house or to modify/ enlarge their dwelling units. The beneficiaries under PMAY-G will not be eligible under this scheme. Interest subsidy is provided to beneficiaries other than PMAY-G under the Rural Housing Interest Subsidy Scheme (RHISS). The interest subsidy will be @ 3% on the principal amount of the loan & subsidy will be available for a maximum loan amount of ₹ 2 lakhs, irrespective of quantum of housing loan, for 20 years or full period of loan, whichever is less.

The NPV of subsidy will be calculated based on a notional discount rate of 9% for the period of loan and interest chargeable at the time the loan is contracted, upfront subsidy shall be released to the Primary Lending Institution. The NPV of interest subsidy given to the PLI will be deducted from the principal amount of the beneficiary, who will then have to pay interest to the PLI at an agreed rate.

4.3.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	10921.44	21761.97	5873.00	

The ACP target for 2022-23 under this sector is ₹15000.00 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹15480.00 lakh as follows:

Sl. No	Activity	Unit	Unit Cost	PLP Projections 2023-24		
				Phy Units	TFO	Bank Loan
1	Rural Housing	No.	25.00	350	8750.00	7875.00
2	EWS	No.	7.00	350	2450.00	2205.00
3	Renovation of House	No.	5.00	1200	6000.00	5400.00
Total Housing Loan					17200.00	15480.00

4.3.4 Critical Intervention required for creating definitive impact

Many constructions are coming up where the farmer is investing his own funds. Bankers may create awareness on the details of interest subsidy available for construction of house.

Farmers are hesitant to deliver their land documents to banks for availing loan. Awareness is required on the computerisation of land records done in the State.

4.3.5 Suggested Action Points

- Banks has to popularize the PMAY scheme to increase their lending.
- Banks may include generation of solar energy in the new housing projects and fund them so that dependence on conventional energy is reduced.
- Banks need to devise repayment instalments to farmers to suit their cash flow. The present requirement of monthly income may not be made applicable to farmers for repayment of their loans.
- There is also a need to popularize reverse mortgage loan among senior citizens.
- All branches of banks must conduct one financial literacy programme in one village per month as per RBI guidelines. As suggested above all savings & loan products including Government subsidy schemes may be highlighted in these programmes.

CHAPTER 5

INFRASTRUCTURE SUPPORT

5.1 INFRASTRUCTURE – PUBLIC INVESTMENT

5.1.1 Introduction

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

5.1.2 Infrastructure and linkage support available, planned and gaps

5.1.2.1 Rural Infrastructure Development Fund (RIDF)

The Government of India had set up Rural Infrastructure Development Fund (RIDF) in NABARD, during 1995-96, with the objective of providing low-cost fund support to the States to facilitate quick completion of ongoing rural infrastructure projects, which were languishing for want of resources. The corpus has grown from ₹ 2000 crore in 1995-96 (Tranche I) to ₹ 40,000 crore in 2021-22 (Tranche XXVII). The cumulative funding commitment, as on 31 March 2022 to State Governments/ UTs stood at ₹4.55 lakh crore (inclusive of ₹18500 crore under Bharat Nirman Programme) against which ₹3.57 lakh crore have been disbursed as of March 2022).

State Scenario: NABARD's partnership with the GoTN for creation of rural infrastructure so far extends over 44247 projects involving an investment of over ₹29520.06 cr. Of this, an amount of ₹ 24,771.65 cr has been disbursed as on 30.06.2022. 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:

Sector wise sanctions and disbursements as on 30.06.2022

(₹ Crore)

Sl.No	Sector	RIDF Sanction	RIDF Disbursement	% to total Sanction	% to total Disbursement
1	Irrigation	4939.08	4227.44	16.7	17.1
2	Agri & Allied	5437.55	3803.09	18.4	15.4
3	Rural Connectivity	9918.46	8617.18	31.2	32.8
4	Social Sector	9224.97	8123.94	33.6	34.8
	Total	29520.06	24771.65		

5.1.2.2 NABARD Infrastructure Development Assistance (NIDA)

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

During the year 2020-21, the following projects have been sanctioned and the details are as below:

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 Voikkal, Kattalai and Noyyal River	Govt of Tamil Nadu	668.15
4	Construction of Barrage across river Cauvery in Nanjalpugalur (TNWCRRC)	TNWCRRC	365.40
5	Extension, Renovation and Modernization works in Lower Bhavani Sub-Basin	TNWCRRC	839.79
6	Extension, Renovation and Modernization of works in Cauvery Sub-Basin	TNWCRRC	2978.79
TOTAL			6530.85

Cumulative disbursements as on 30.06.2022 towards the above sanctioned projects is ₹2094.48 crore.

5.1.2.3 Dairy Processing and Infrastructure Development Fund (DIDF)

Government of India has instituted a Fund for establishment / modernization of existing dairy infrastructure in the country designated as “Dairy Infrastructure Development Fund” in NABARD with a corpus of ₹8004 crore. The eligible end borrowers under the fund are Cooperative Milk Unions, State Cooperative Milk Federation, Milk Producer Companies, NDBD subsidiaries etc.

During the year 2020-21, the following projects have been sanctioned.

S.No	Particulars of Project	NDDB/NCDC	Term Loan (in ₹Cr)
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- 50TLPD dairy plant	NCDC	37.32
	Total		549.37

5.1.2.4 Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In the Union Budget 2018, the Hon'ble Finance Minister has announced to set aside a corpus of ₹ 10,000crores for setting up of a Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for fisheries sector and an Animal Husbandry Infrastructure Development Fund (AHIDF) for financing infrastructure requirement of animal husbandry sector. The proposed Fisheries and Aquaculture Infrastructure Development Fund entails an estimated fund size of ₹7522.48 Crore comprising of ₹5266.40 crore to be raised by the Nodal Loaning Entities (NLEs), ₹1316.60 crore beneficiaries' contribution and ₹939.48 crore budgetary support from Government of India. Under this FIDF, an amount of ₹798.28 Cr of Term Loan had been sanctioned during 2020-21 and 2021-22 for development of various fishing related infrastructure in different districts of the state.

5.1.2.5 Micro Irrigation Fund

Micro Irrigation Fund with a corpus of ₹5000 crore has been operationalized in NABARD from 2019-20. Ministry of Agriculture and Farmers Welfare (MoA&FW), Government of India is the Nodal Ministry. The objective of the fund is to facilitate State Govts. Efforts in mobilizing additional resources for expanding coverage under micro irrigation and incentivizing its adoption beyond provisions of PMKSY-PDMC. 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 released.

5.1.2.6 Food Processing Fund (FPF)

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

During the year 2020-21, a loan assistance of ₹68.10 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. Further, during 2021-22, Mega Food Park at Gangaikondan Industrial Growth Centre, SIPCOT, Tirunelveli has been sanctioned with loan amount of ₹37.68 crore. The APC in Krishnagiri district is being set up at Shoolagiri block.

5.1.3 Assessment of potential for the FY 2023-24

In the COVID-19 pandemic, Govt of India has announced a special package of ₹20.00 lakh crore with the aim of making the country independent against the tough competition in the global supply chain and to help in empowering the poor, labourers, migrants who have been

adversely affected by COVID. Some of the highlights where infrastructural investment can be made are:

S.No	Particulars	Description
1	Animal Husbandry infrastructure development	A fund of ₹15,000 Cr will be set up with the aim of supporting private investment in dairy processing, value addition, and cattle feed infrastructure. Incentives will be given for establishing plants for export of niche dairy products
2	National Digital Health Blueprint	Aimed at creating an ecosystem to support universal health coverage in an efficient, inclusive, safe and timely manner using digital technology.

National infrastructure Pipeline ₹100 lakh crore would be invested on infrastructure over the next five years including social and economic infrastructure projects. However, Tamil Nadu State Government has indicated in their budget for 2020 -21 that 179 projects are being proposed projects ₹ 8.85 lakh crore .

Sanction under Rural Infrastructure Development Funds (RIDF)

List of ongoing RIDF projects sanctioned to the Government of Tamil Nadu in the Krishnagiri district as on 30th June 2022 is indicated below.

(₹ lakh)

Project Details	No. of Works	TFO	RIDF Loan	Loan released
AH & Veterinary dispensary	3	388.85	369.41	87.98
Rural Godown	3	120.00	114.00	64.09
Forest	1	4222.05	4010.52	802.10
Rural Roads	2	110.00	88.00	17.60
Rural Bridges	11	4907.72	3909.30	1228.68
Drinking water supply	3	6760.50	5739.67	4465.15
Rural Educational Institutions	87	574.60	487.20	215.89
Total	110	17083.72	14718.10	6881.49

5.1.4 Critical interventions required for creating a definitive impact

Based on discussion with officials, farmers, NGOs, etc., the following infrastructure requirements have been identified for the district:

Dept.	Infrastructure Identified
Agriculture Department	<ul style="list-style-type: none"> ○ Agriculture Extension Centres are required in every block of the district to serve as one stop shop for all the requirements of farmers like soil testing, registration under various schemes, input purchase, training, etc. ○ Renovation of Sub Agricultural Centres in Arasampatti in Kaveripattinam Block & Royakottai, Kelamangalam Block to protect seeds from dampness and rodent attack to ensure their quality and timely distribution to the farmers ○ Provision of high -power Generator for uninterrupted power supply to Seed Processing Units for timely supply of certified quality of seeds to the farmers

	<ul style="list-style-type: none"> ○ Agasipalli seed unit also required additional storage facility to stock the seeds on arrival. There is a time lag of three weeks to take up the seeds for processing. ○ The Agasipalli seed unit requires a drying yard to facilitate farmers to bring their grain, dry & supply the same for processing to the centre. This will facilitate hygienic drying of grains instead of drying on the roads and also reduce repeated loading/unloading/transport expenditure before the seeds are handed over for processing. ○ Building of Seed Processing Unit in Hosur has to be repaired/ renovated
Department of Agricultural Marketing and Agri Business	<ul style="list-style-type: none"> ○ Pudina from Shoolagiri block is sent to all over the State every day. Trucks are parked on service lane while loading. A Transaction shed will go a long way to develop this market. ○ The Supply Chain Management infrastructure in Thattiganapalli, Shoolagiri block does not have a cold storage facility. The farmers in the area produce carrot, beetroot, potato, etc. root vegetables. With the installation of carrot cleaning machinery in the SCM, farmers can store their produce in cold storage if provided. They will thus become independent of the trader and sell the produce at ideal time. The space availing with the Department of Agricultural Marketing and Agri Business Dept. adjacent to the PPC can be used for cold storage. ○ Farmers need drying yards and storage facility near the farming area. Roadside drying under unhygienic conditions is adopted in many areas. ○ It is learnt that there are no drying yards on the Anchetty side of Thally block. Ragi and other millets are grown in the region. Department may consider construction of the same in Anchetty/ Jesudasapuram area. ○ The farmers in the area around Thattiganapalli PPC also require a drying yard to dry their produce. ○ Uzhavar Sandai is required in Anchetty to promote farming activity and develop the economy of this backward region. ○ Cold storage facility for tamarind in Anchetty will facilitate small farmers to stock their produce instead of selling immediately on harvest
Rural Roads/ Panchayat Roads	<ul style="list-style-type: none"> ○ Tribals in Bettamugilalam Panchayat are requesting for macadam roads to reach their hamlets in the interior regions of their Panchayat. ○ Macadam road may be laid in villages with undulated land in Irudhukottai Panchayat, for safe travel of farmers carrying agri produce to the market in two wheelers.
Railways	<ul style="list-style-type: none"> ○ 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 ○ Railway connectivity from Hosur to Krishnagiri or from Jolarpet to Krishnagiri or Morappur to Krishnagiri is required to usher in industrial development in other parts of the district also.
School	<ul style="list-style-type: none"> ○ The hilly regions of Bettamugilalam, Kodagarai, Lakshmipuram, Achupalam, etc. do not have high school/ higher secondary school (only up to VIII/ X). The children have to cross forest area to reach the GHSS in nearby towns. The boys travel to nearby towns/ stay in hostel. However, girl children's education is affected. Education Department may consider upgrading the schools to X Std. or XII Std. as required in these areas. This will also help to prevent child marriages.
WRD	<ul style="list-style-type: none"> ○ There is a need to harness the water flowing to Doddalla river in Anchetty. The vast catchment area of the river is mostly in forest. The flowing water is full of red soil. District Administration may consider construction of suitable water harvesting structures on the channels to reduce velocity of water, increase ground water recharge and reduce the erosion of soil from the region.

Animal Husbandry	<ul style="list-style-type: none"> ○ One Portable Ultrasound machine is required in each block for diagnostic and treatment purposes. GoTN has announced one per district. ○ 3000 litre capacity liquid Nitrogen Silo is required for storage of semen straw in DD, CBFD, Krishnagiri. At present the stock on arrival is stored in small tanks of 32 litres capacity. Availability of Silo will facilitate prevention of evaporation loss (about 20%), easy handling and effective distribution to other Vet. Dispensaries. ○ Veterinary Dispensary in Thottabelur in Hosur Block is running in rented building (Sub-centres upgraded to VD). Sufficient space is not available for the efficient use of the services. New building is required. ○ Trevis for animal restraining purpose, new borewell/ repair to borewell for dispensaries with water shortage, toilet facility in 11 veterinary dispensaries ○ Similar to Agriculture Extension Centre, a unit to cater to all the needs of the allied activity farmer including training is required in Hosur preferably near Cattle farm. The unit should also provide for sale of mineral mix, cattle feeds manufactured at CPPM, Hosur, facilitate sale of native chicks of Cattle Farm, etc.. It should also have infrastructure to provide training in Fisheries, as the activity has very good scope for development in that part of the district.
AAVIN	<ul style="list-style-type: none"> ○ Establishment of additional Aavin milk route in backward areas of Anchetty Taluk and Kelamangalam block and revival of defunct societies is required

5.2 SOCIAL INFRASTRUCTURE INVOLVING BANK CREDIT (2023-24)

As per the Master directions of Reserve Bank of India (RBI) for Priority Sector Lending, (i) Bank loans up to a limit of ₹5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities including construction/refurbishment of household toilets and water improvements at household level, etc. and loans up to a limit of ₹10 crore per borrower for building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres, and (ii) Bank loans to Micro Finance Institutions (MFIs) extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities, are eligible to be classified as priority sector.

5.2.1 Introduction

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

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

The single most important resource for the success of Vision 2023 would be the availability of trained, knowledgeable and skilled manpower in Tamil Nadu. The total investment envisaged in the Education and skill development sector is about ₹19,000 Crore (Vision 2023). Without a body of sufficiently skilled and balanced workforce, no economy can hope to develop to its potential.

The key infrastructure development in the Healthcare sector is in the area of providing universal access to healthcare for all citizens. The investment proposed in this sector is ₹11,000 Crore (Vision 2023). Some of the key initiatives proposed are:

- Increase the capacity of primary and secondary healthcare network involving increasing the bed strength, addition of laboratory, radiology and dietary infrastructure of the hospitals.
- 15 new medical colleges will be established attached to district hospitals and the 17 existing medical colleges cum district hospitals will be upgraded to international standards
- Two Medi-cities will be created in the State with a mission to serve the medical tourism industry covering investment in hospital facilities, education facilities, logistics and hospitality services.
- Trauma, ambulatory and disaster management care facilities will be undertaken along the major transport network of the state and laboratory chains cum collections centres and radiology chains will be established across the state.
- Electronic medical records management and hospital management system will be implemented in all district and Taluk hospitals.

5.2.2 Infrastructure and linkage support available, planned and gaps

The cumulative GSDP of Tamil Nadu over the next 11 years is estimated at ₹ 14,137,352 crore (at 2011 prices). The investment in infrastructure over the same period is estimated ₹ 15,00,000 crore. Of this an amount of ₹ 13,25,000 crore is estimated to be spent on infrastructure projects and ₹ 100,000 crore on administrative and social welfare programmes (welfare, subsidies, and other transfer payments) by the state. Further an estimated ₹ 75,000 crore will be spent on regular capital expenditure on improvements to existing infrastructure. At present, the three major sources of funding infrastructure are State government (60%), Central Government (25%) and private sector (15%). Going forward, the share of the private sector is expected to increase while that of the State government will reduce.

The number of educational institutions, households and health care details available in the district are provided in the district profile statement. Banks may fund for setting up schools, health care facilities and sanitation and achieve their priority sector targets.

Under Swacch Bharat Mission, Government is determined to construct toilet facilities in all the households in the district by 2019. Government provides subsidy of ₹12,000/- per household after construction of toilets. Bank funding is needed for the entire amount of construction say ₹15,000/-. Banks can adjust the subsidy to the loan amount when it is received and the balance amount can be collected in twelve annual instalments.

5.2.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The credit flow during the last 3 years was ₹1304.93 lakh in 2019-20, ₹1689.22 lakh in 2020-21 and ₹62 lakh in 2021-22; The ACP target for the year 2022-23 under the sector has been fixed as ₹3825.00 lakh. Given the importance of social infrastructure for development of rural and urban areas, bank loans up to a limit of ₹ 5 crore per borrower in Tier II to Tier VI centres have now been brought under the ambit of PSL norms. Based on priority sector lending norms, the credit potentials estimated for 2023-24 under the sector are as follows:

Sl. No	Activity	Unit Cost	PLP Projections 2021-22		
			Phy Units	TFO	Bank Loan
1	Dispensaries/ Clinics	100.00	24	2400.00	1800.00

2	Nursing college/ Training colleges/ Coaching centers	100.00	17	1700.00	1275.00
3	Hostels- boys/ girls/ employed	100.00	10	1000.00	750.00
	Social Sector Total			5100.00	3825.00

5.2.4 Critical Intervention required for creating definitive impact

- Skill development: The Skill Development Mission has been launched to skill at least 50 million individuals by the end of the 12th Plan. Skill development programmes in the past have been run mainly by the government, with inadequate connection to market demand. To make sure that skills match demand, special efforts are needed to ensure that employers and enterprises play an integral role in the conception and implementation of vocational training programmes, including managing Industrial Training Institutes (ITIs) and in the development of faculty.
- The public investment made in some schools for additional classrooms/ labs have become infructuous. District Administration may think of effective utilisation of the facility created. Further, additional classrooms would have been requested some years back.
- Construction of additional classrooms, PWD may obtain NOC from District Administration in all cases where sanction has been accorded for additional class, three years after application.

5.2.5 Suggested Action Points

- There is good demand for nursing services to take care of old people with geriatric problems. A proper system and monitoring of the agencies supplying the services is necessary.
- Similarly, there is a good demand for coaching centres for admission to higher studies/ studies abroad/ technical education/ jobs in financial institutions, etc. Banks may fund these activities.
- Students from interior regions need hostel facility to complete +2, graduation, etc. Good private hostels can be financed by banks.

5.3 RENEWABLE ENERGY

5.3.1 Introduction

Renewable energy in India comes under the purview of the Ministry of New and Renewable Energy. India's cumulative grid interactive or grid tied renewable energy capacity (excluding large hydro) has reached 33.8 GW, of which 66% comes from wind, while solar PV contributed nearly 4.59% along with biomass and small hydro power of the renewable energy installed capacity in India.

Use of renewable sources of energy is the best alternative to tackle the depleting stock of fossil fuels, overcome the effect of green gas emissions, need to protect the environment from pollution, etc. Central and State Governments have announced a number of subsidy schemes from home lighting to solar city. Biogas as a renewable source of energy is an important element in bringing about an integrated development in rural areas, since it meets the domestic fuel requirement besides utilising the slurry as compost in the farms. Solar energy based pumpsets, home lights, streetlights, etc. is slowly becoming popular. .

Solar Pumpsets: Energisation of pumpsets for irrigation purpose is at the pace of 600 units approximately per annum. Waiting list for energisation is said to have been cleared for bookings made up to the year 2004. With the long pending list of over 35000, encouraging solar pumpsets is the need of the hour. The district has 124 solar pumpsets.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Government of Tamil Nadu under the Ministry of Rural Development and Panchayat Raj is implementing Chief Minister's Solar Powered Green Housing Scheme (CMSPGHS) (Pasumai Veedugal Thittam). The Rural Development & Panchayat Raj Department will take up the construction of houses @ ₹1.80 lakh (with RCC roof) and Tamil Nadu Energy Development Agency (TEDA) will execute the solar lighting component @ ₹30000/-.

Agriculture Engineering Department is implementing State Government's subsidy scheme with 70% subsidy for solar pumpsets with 30% share by MNRE and 40% by the State Government. However, the solar pumpset is said to be effective only up to 300ft. to 500 ft water level. 5 hp and 7.5 hp pumpsets are eligible to be covered under the Agri Engineering Department's subsidy scheme. Clean biogas addresses the problem of methane emissions from manure while slurry from biogas plants provide organic input to crop husbandry.

Inflated tank Biogas units have successfully been installed in the NABARD watershed areas of Bettamugilalam, Salivaram and Thally. Farmers having two or more cows should consider installing the same for the bio gas and slurry.

Further, the biogas method has also been commercially exploited to make crop based fertilizer (slurry) which is said to be more absorptive and easily soluble in water for fertigation. The enriched slurry is supplied in tanks to the farmers' field

AED has moved a proposal for 50% subsidy for solar fencing to cover an area of 1245RM or 2 Ha area subject to a maximum of ₹ 2.18 lakh

5.3.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

Bank loans up to a limit of ₹ 15 crore to borrowers for purposes like solar based power generators, biomass-based power generators, wind mills, micro-Hydel plants and for non-conventional energy based public utilities, viz. street lighting systems and remote village electrification are eligible to be covered under Priority sector. For individual households, the loan limit will be ₹ 10 lakh per borrower.

The credit flow to the sector during the last three years was as given below:

Year	2019-20	2020-21	2021-22	(₹ lakh)
Bank Loan	826.10	1411.92	35.00	

The ACP target for 2022-23 under this sector is ₹5000.00 lakh. Keeping the above factors, the credit potential for 2023-24 for the sector is assessed at ₹5624.28 lakh as follows:

Sl.No	Activity	Unit Cost	Projection for the year 2022-23		
			Phy. Units	Fin. outlay	Bank Loan
1	Bio gas unit - 3 cum	0.38	531	201.78	201.78
2	Solar Off grid	1.05	300	315.00	315.00
3	Solar Hot water system	2.50	290	725.00	652.50
4	Solar Pump Sets 5 HP	5.50	900	4950.00	4455.00
	Total of Renewable energy			6191.78	5624.28

Block/sector-wise physical and financial potential for year 2023-24 furnished in Annexure I. Limited subsidy of ₹12000/- is available from KVIC for installation of 3 Cum bio gas unit. Farmers having one cow also can avail the benefits of the subsidy schemes of GoI

5.3.4 Critical Intervention required for creating definitive impact

After sales service support needs to be improved for all the activities. Availability of good support services will encourage rural families to take up Biogas units, solar pumpsets, solar lighting, etc.

5.3.5 Suggested Action Points

Government should introduce solar system for homes and making it on- grid which will serve both the purpose of saving electricity and supply of electricity to the Board.

CHAPTER 6

INFORMAL CREDIT DELIVERY SYSTEM

6.1 Introduction

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

The SHG movement, which started as a link between the unbanked and the formal banking system to cater to the credit needs of the poor, now boasts of savings account balance of ₹47240.48 crore and credit outstanding of over ₹ 151051.30 crore as on 31 March 2022. With more than 5000 channel partners and 118.93 Lakh groups it is probably the world's most widely participated grassroots oriented microfinance programme.

6.2 Infrastructure and linkage support available, planned and gaps

Status of SHG-BLP in Tamil Nadu :

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

The State has 11.45 lakh SHGs with a savings of ₹ 3261.51 crore and loan outstanding of ₹ 11949.99 crore in respect of 4.89 lakh SHGs as on 31 March 2022.

Agency wise position as on 31.03.2022

Agency	No. of SHGs savings linked	No. of SHGs having loan O/s	Gap between savings and credit linkage	% of credit linked SHGs
Commercial Banks	841970	311568	530402	37.00
RRBs	99817	34583	65234	34.65
Cooperative Banks	203107	143213	59894	70.51
Total	1144894	489364	655530	42.74

Source - Status of Microfinance in India 2021-22

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.

Joint Liability Groups (JLGs)

Another offshoot of SHG-BLP, the Joint Liability Group (JLGs) Scheme of financing the mid-segment clients among the poor, leverages on social collateral offered by the members. It is a

win-win situation for both financing Banks and JLGs - since the loan is extended for economic activity, JLG members are able to come out of debt trap and improve their economic and social status and Banks are able to improve their business portfolio with prompt repayment by JLG members. As on 31 March 2022, more than 188 lakh JLGs have been promoted and extended credit support of ₹325938 crore.

In Tamil Nadu, 20.43 lakh JLGs have been extended credit support to tune of ₹41828.34 crore. In addition to the financial support for creating awareness and capacity building of all stakeholders and incentives for the JLG Promoting Institutions, NABARD also extends 100% refinance support to banks on their lending to JLGs. JLGs are 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.

Promotion of Business Model for JLGs by Commercial Banks and RRBs through BC network is also another intervention by NABARD, which would give momentum to the Joint Liability Group - Bank Linkage Programme.

Micro credit Finance - MFI

In addition to JLG and TNCDW supporting SHG through Banks, MFIs also involved in credit linkage to the individual and informal group of 4-5 members. Private Banks are also having separate micro finance wing for this purpose. Namakkal has 11 MFIs and 4 small finance banks to cater this. NABFINS, subsidiary of NABARD is operating through NGOs for providing micro credit linkage.

Issues related to Micro Finance

One of the chronic issues is multiple memberships of members in more than one SHG resulting in high level of loans vitiating the recovery atmosphere.

Another issue is the growth in the number of MFIs mushrooming in the district and they are lending to SHG members without assessing their repayment capacity. This results in SHGs defaulting.

Livelihood Interventions for SHGs

- Micro entrepreneurship Development Programme (MEDP)**

NABARD has been supporting need based skill development programmes under Micro Enterprise Development Programme, which bridges skill deficits and promotes entrepreneurial talents of the members to set up micro enterprises for matured SHGs through appropriate resource NGOs and other support organisations. The constraints in rural enterprise development are primarily low or negligible income, lack of skill and mentoring services and poor access to markets.

- Livelihood and Entrepreneurship Development Programme (LEDP)**

NABARD started the Livelihood and Entrepreneurship Development Programme (LEDP) for providing end-to-end solutions for sustainable livelihoods in the rural areas. The idea is to demonstrate successful replicable models so that it can be scaled up, which requires an equal measure of support from the banking system and government agencies.

During the year 2020-21, two LEDP programme were sanctioned for Tailoring and Fashion design unit. The women are selected from mature SHG groups.

e-Shakti Project - Pilots on Digitisation of SHGs

The Eshakti project was initiated by NABARD on a pilot basis for digitization of SHG records to bring transparency and accuracy in SHGs transactions. The project has a dedicated website www.eshakti.nabard.org. The social and financial data of SHGs and their members in the

selected districts are digitized. Digitisation brings all the SHGs on to the technology platform and into the fold of Financial Inclusion, thereby helping them to access wider range of financial services. Banks are able to view the e-loan application of SHGs and can assess and sanction the loan to SHGs based on plethora of MIS reports available through EShakti portal.

The EShakti project is being implemented in 281 districts across India covering 25 States and 02 Union territories.

EShakti in Tamil Nadu is being piloted by way of migration of SHG data from eMathi portal of TNCDW to EShakti portal of NABARD through an interface. Profile data in respect of 2.20 lakh SHGs have been migrated from eMathi portal to EShakti portal out of the total 2.86 lakh SHGs in Tamil Nadu.

6.3 Assessment of Potential for the financial year 2023-24 (in both physical and financial terms)

The average amount of credit provided to each member varied from ₹ 5000/- to ₹ 60,000/-. Recovery performance depend on the promoting NGO. On an average the recovery performance of NGOs ranged 85% & above.

Based on the above factors and as per the new priority sector lending norms, the credit potential estimated for 2022-23 under the sector is as follows :

Sl.No.	Block	SHGs to be credit Linked during					
		2021-22 (Tgt)		2021-2022 (Ach)		2022-23 (Projected)	
		No	(₹ lakh)	No	(₹ lakh)	No	(₹ lakh)
1	Bargur	1250	10069.15	1696	11201.48	1073	6194.10
2	Hosur	545	4342.79	377	2119.50	411	2836.40
3	Kaveripattinam	1297	10603.30	1766	11726.25	705	4514.05
4	Kelamangalam	525	4170.75	1009	5675.03	302	2313.50
5	Krishnagiri	3730	29728.45	3883	23695.23	2973	17804.69
6	Mathur	400	3126.80	285	1338.20	192	1719.12
7	Shoolagiri	950	7575.05	1647	9812.33	690	4307.70
8	Thally	495	3875.61	802	3901.00	480	3212.20
9	Uthangarai	438	3507.70	632	3595.35	602	4440.20
10	Veppanapalli	445	3600.40	1139	8028.68	385	2658.05
	Total	10075	80600.00	13236	81093.05	7813	50000.00

Particulars	Target for the year -2022-23	
	No of SHGs	Total amount (₹ crore)
SHG- BLP	7813	500.00

Target and Achievement source – TNSRLM

The potential available for disbursement of credit under JLG, PMJDY & loan to distressed persons are as follows:

(₹ lakh)

Sl.No.	Activity	No. of accounts	Bank Loan
1	Loans to SHGs	11580	57900.00
2	Loans to New SHGs	120	240.00
	Total of others-Others VII	20680	58140.00

6.4 Critical Intervention required for creating definitive impact

Many rural families have fallen into debt trap and are rotating borrowing from one source to repay the loan taken from another. SHG women are borrowing from all available sources to meet their loan repayment, education expenditure, etc. The rate of interest charged by informal sector is as high as 10% per day. Otherwise, normal rate of interest charged by money lenders is 3% to 5% per month. Once a loan is taken with such high rate of interest, the family never comes out of it.

Banks/ FLCs may come forward to create awareness on financial literacy/ financial prudence for rural borrowers/ SHG members.

The district is saturated in formation of SHG women and new groups are formed by breaking up existing groups. SHG leaders should be rotated regularly and banking transaction also done by all members by rotation. This will provide a safeguard against irregularities, if any, by leaders, coordinators or NGO.

6.5 Suggested Action Points

(i) Banks

- Bankers are encouraged to be proactive & speedy in disbursement of loan.

(ii) Development of Departments of Government :

- Conduct of Reorientation training programme for members to the concept of SHGs, savings, group economic activities, accounting, etc. to be taken up .

ANNEXURE I																
ACTIVITY-WISE AND BLOCK-WISE PHYSICAL AND FINANCIAL PROJECTIONS – 2023-24																
District : Krishnagiri																
State : Tamil Nadu														(₹ in lakh)		
Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total
2	Credit Potential for Agriculture															
2.1	Farm Credit															
2.1.1	Crop Production, Maintenance, Marketing															
2.1.1.1	Paddy	0.99	ha	NA	BL	3366.00	1188.00	7029.00	772.20	2574.00	1683.00	2029.50	55.44	4257.00	1386.00	24340.14
					Units	3400	1200	7100	780	2600	1700	2050	56	4300	1400	24586
2.1.1.2	Ragi, Cumbu, Cholam	0.33	ha	NA	BL	429.00	1452.00	528.00	2508.00	528.00	462.00	1221.00	3630.00	297.00	429.00	11484.00
					Units	1300	4400	1600	7600	1600	1400	3700	11000	900	1300	34800
2.1.1.3	Maize	0.64	ha	NA	BL	6.38	19.14	6.38	6.38	6.38	223.30	6.38	25.52	414.70	3.19	717.75
					Units	10	30	10	10	10	350	10	40	650	5	1125
2.1.1.4	Other Millets	0.18	ha	NA	BL	1.76	0.00	0.00	0.00	0.88	10.56	7.04	0.00	28.16	0.88	49.28
					Units	10	0	0	0	5	60	40	0	160	5	280
2.1.1.5	Horsegram	0.20	ha	NA	BL	306.90	122.76	352.44	455.40	227.70	178.20	326.70	297.00	158.40	178.20	2603.70
					Units	1550	620	1780	2300	1150	900	1650	1500	800	900	13150
2.1.1.6	Other Pulses	0.48	ha	NA	BL	1161.60	1064.80	1645.60	1064.80	735.68	2274.80	755.04	2032.80	2371.60	377.52	13484.24
					Units	2400	2200	3400	2200	1520	4700	1560	4200	4900	780	27860
2.1.1.7	Groundnut	0.73	ha	NA	BL	2032.80	87.12	595.32	602.58	421.08	878.46	696.96	1560.90	1074.48	580.80	8530.50
					Units	2800	120	820	830	580	1210	960	2150	1480	800	11750
2.1.1.8	Gingelly	0.25	ha	NA	BL	0.00	48.07	0.00	12.14	0.00	11.39	0.51	48.07	2.53	2.53	125.24
					Units	0	190	0	48	0	45	2	190	10	10	495
2.1.1.9	Cotton	0.80	ha	NA	BL	28.11	0.00	0.00	0.00	0.00	305.14	0.00	0.00	513.92	1.61	848.77
					Units	35	0	0	0	0	380	0	0	640	2	1057
2.1.1.10	Coconut	0.94	ha	NA	BL	2477.75	0.00	3506.25	280.50	0.00	1795.20	126.23	140.25	1505.35	355.30	10186.83
					Units	2650	0	3750	300	0	1920	135	150	1610	380	10895

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total
2.1.1.11	Sugarcane	1.41	ha	NA	BL	14.08	28.16	0.00	0.00	19.71	119.68	0.00	0.00	281.60	7.04	470.27
					Units	10	20	0	0	14	85	0	0	200	5	334
	Sub Total				BL	9824.38	4010.05	13662.99	5702.00	4513.43	7941.73	5169.35	7789.98	10904.74	3322.07	72840.71
					Units	14165	8780	18460	14068	7479	12750	10107	19286	15650	5587	126332
	Fruits															
2.1.1.12	Banana	2.68	ha	NA	BL	134.20	134.20	26.84	53.68	67.10	161.04	40.26	402.60	214.72	40.26	1274.90
					Units	50	50	10	20	25	60	15	150	80	15	475
2.1.1.13	Mango - Maintenance	0.69	ha	NA	BL	4989.60	297.99	3742.20	346.50	1593.90	2356.20	970.20	485.10	1178.10	970.20	16929.99
					Units	7200	430	5400	500	2300	3400	1400	700	1700	1400	24430
2.1.1.14	Sappota - Maintenance	0.47	ha	NA	BL	10.41	11.35	0.00	0.00	0.00	8.51	0.00	3.31	47.30	1.42	82.30
					Units	22	24	0	0	0	18	0	7	100	3	174
2.1.1.15	Other fruits - Maintenance	1.88	ha	NA	BL	13.17	69.60	16.93	13.17	9.41	9.41	120.38	39.50	13.17	22.57	327.29
					Units	7	37	9	7	5	5	64	21	7	12	174
	Total				BL	5147.37	513.14	3785.97	413.35	1670.41	2535.16	1130.84	930.51	1453.29	1034.45	18614.49
					Units	7279	541	5419	527	2330	3483	1479	878	1887	1430	25253
	Vegetables															
2.1.1.16	Potato	0.96	ha	NA	BL	28.71	115.80	38.28	26.80	0.00	0.00	5.74	0.00	31.58	19.14	266.05
					Units	30	121	40	28	0	0	6	0	33	20	278
2.1.1.17	Carrot	0.62	ha	NA	BL	98.56	73.92	46.20	92.40	52.98	49.28	61.60	0.00	67.76	73.92	616.62
					Units	160	120	75	150	86	80	100	0	110	120	1001
2.1.1.18	Beetroot	0.54	ha	NA	BL	26.95	40.43	26.95	21.56	0.00	21.56	20.48	0.00	32.34	21.56	211.83
					Units	50	75	50	40	0	40	38	0	60	40	393
2.1.1.19	Brinjal	0.75	ha	NA	BL	299.20	329.12	119.68	195.98	134.64	89.76	89.76	59.84	187.00	112.20	1617.18
					Units	400	440	160	262	180	120	120	80	250	150	2162
2.1.1.20	Ladies Finger	0.48	ha	NA	BL	121.00	14.52	21.78	9.68	19.36	38.72	0.00	0.00	38.72	96.80	360.58
					Units	250	30	45	20	40	80	0	0	80	200	745
2.1.1.21	Cabbage	0.73	ha	NA	BL	0.00	268.62	0.00	722.37	0.00	0.00	246.84	646.14	0.00	29.04	1913.01
					Units	0	370	0	995	0	0	340	890	0	40	2635

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total
2.1.1.22	Beans	1.80	ha	NA	BL	0.00	656.66	0.00	1271.82	0.00	0.00	600.73	1472.06	0.00	1.80	4003.08
					Units	0	364	0	705	0	0.00	333	816	0	1	2219
2.1.1.23	Cauliflower	0.89	ha	NA	BL	63.26	95.34	15.15	400.06	0.00	0.00	65.93	102.47	0.00	5.35	747.55
					Units	71	107	17	449	0	0	74	115	0	6	839
2.1.1.24	Tomato	1.06	ha	NA	BL	658.94	1329.50	172.13	1538.59	307.30	382.27	1312.61	1323.17	824.74	588.19	8437.44
					Units	624	1259	163	1457	291	362	1243	1253	781	557	7990
2.1.1.25	Cucumber	1.51	ha	NA	BL	0.00	52.75	0.00	113.03	4.52	0.00	119.05	192.90	0.00	0.00	482.24
					Units	0	35	0	75	3	0.00	79	128	0	0	320
2.1.1.26	Radish	0.46	ha	NA	BL	76.69	14.78	0.00	0.00	0.92	0.00	20.33	0.00	0.00	0.00	112.73
					Units	166	32	0	0	2	0	44	0	0	0	244
2.1.1.27	Bitter gourd	0.96	ha	NA	BL	10.53	1.91	4.79	82.30	1.91	0.00	0.00	0.00	6.70	27.75	135.89
					Units	11	2	5	86	2	0	0	0	7	29	142
2.1.1.28	Other Veg	1.01	ha	NA	BL	10.12	10.12	10.12	10.12	10.12	10.12	10.12	10.12	10.12	10.12	101.20
					Units	10	10	10	10	10	10	10	10	10	10	100
	Total vegetables				BL	1393.96	3003.46	455.07	4484.70	531.75	591.71	2553.20	3806.69	1198.96	985.88	19005.38
					Units	1772	2965	565	4277	614	692	2387	3292	1331	1173	19068
	Spices															
2.1.1.29	Mint	0.48	ha	NA	BL	0.00	7.74	0.00	0.00	0.00	0.00	242.00	0.00	0.00	0.00	249.74
					Units	0	16	0	0	0	0.00	500	0	0	0	516
2.1.1.30	Chillies	0.72	ha	NA	BL	250.25	14.30	30.03	128.70	14.30	32.89	30.03	157.30	108.68	1.43	767.91
					Units	350	20	42	180	20	46	42	220	152	2	1074
2.1.1.31	Turmeric	1.97	ha	NA	BL	3.94	0.00	226.44	7.88	27.57	553.29	0.00	0.00	565.10	3.94	1388.15
					Units	2	0	115	4	14	281	0	0	287	2	705
	Total Spices				BL	254.19	22.04	256.47	136.58	41.87	586.18	272.03	157.30	673.78	5.37	2405.80
					Units	352	36	157	184	34	327	542	220	439	4	2295
	Flowers															
2.1.1.32	Jasmine	1.14	ha	NA	BL	91.52	0.00	400.40	1.14	34.32	91.52	0.00	6.86	25.17	5.72	656.66
					Units	80	0	350	1	30	80.00	0	6	22	5	574

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)	Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total	
2.1.1.33	Rose	0.96	ha	NA	BL	1.91	296.67	0.96	210.54	0.00	0.00	105.27	650.76	0.96	2.87	1269.94
					Units	2	310	1	220	0	0.00	110	680	1	3	1327
2.1.1.34	Chrysanthemum	0.81	ha	NA	BL	36.63	89.54	8.14	390.72	36.63	0.00	138.38	1098.90	1.63	0.00	1800.57
					Units	45	110	10	480	45	0.00	170	1350	2	0	2212
2.1.1.35	Marigold	0.78	ha	NA	BL	0.00	97.63	0.00	199.16	0.00	2.34	35.15	702.90	0.00	0.00	1037.17
					Units	0	125	0	255	0	3	45	900	0	0	1328
2.1.1.36	Other Flowers	1.72	ha	NA	BL	125.27	30.89	5.15	99.53	6.86	15.44	0.00	61.78	32.60	3.43	380.95
					Units	73	18	3	58	4	9.00	0	36	19	2	222
	Total flowers				BL	255.33	514.72	414.65	901.09	77.81	109.31	278.80	2521.20	60.36	12.02	5145.28
					Units	200	563	364	1014	79	92	325	2972	44	10	5663
2.1.1.37	Mulberry cultivation	1.50	ha	NA	BL	119.68	523.60	82.28	164.56	194.48	37.40	1017.28	344.08	67.32	493.68	3044.36
					Units	80	350	55	110	130	25	680	230	45	330	2035
	CROP LOAN Total				BL	16994.91	8587.02	18657.42	11802.27	7029.75	11801.48	10421.50	15549.77	14358.44	5853.46	121056.02
					Units	23848	13235	25020	20180	10666	17369	15520	26878	19396	8534	180646
	Post-harvest/household consumption (10% of crop loan)	BL			1699.49	858.70	1865.74	1180.23	702.97	1180.15	1042.15	1554.98	1435.84	585.35	12105.60	
	Repairs and maintenance expenses of farm assets (20% of crop loan)	BL			3398.98	1717.40	3731.48	2360.45	1405.95	2360.30	2084.30	3109.95	2871.69	1170.69	24211.20	
	Marketing of Produce	BL			379.49	264.00	755.71	328.02	310.20	214.48	325.04	368.53	455.40	181.50	3582.36	
	ST- Others	BL			25500.00	25500.00	25500.00	25500.00	25500.00	25500.00	25500.00	25500.00	25500.00	25500.00	255000.00	
	Total of crop loan as per KCC				47972.87	36927.12	50510.35	41170.98	34948.87	41056.40	39372.99	46083.23	44621.38	33291.00	415955.19	
2.1.2	Water Resources															
2.1.2.1	Dugwells	3.68	No.	10	BL	19.87	19.87	19.87	19.87	19.87	19.87	19.87	19.87	19.87	19.87	198.70
					Units	6	6	6	6	6	6	6	6	6	6	60
2.1.2.2	Deepening of well	0.96	No.	0	BL	5.76	11.52	5.76	19.20	5.76	5.76	11.52	19.20	5.76	5.76	96.00
					Units	6	12	6	20	6	6	12	20	6	6	100
2.1.2.3	Borewells	2.10	No.	0	BL	25.20	119.70	241.50	325.50	25.20	46.20	319.20	315.00	77.70	35.70	1530.90
					Units	12	57	115	155	12	22	152	150	37	17	729
2.1.2.4	Solar Pumpsets - 5HP	2.89	No.	10	BL	31.21	65.03	57.22	39.02	31.21	39.02	78.03	65.03	52.02	31.21	489.00
					Units	12	25	22	15	12	15	30	25	20	12	188

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)	Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total	
2.1.2.5	Replacement of pumpsets	0.44	No.	0	BL	162.80	162.80	162.80	312.40	180.40	180.40	312.40	312.40	224.40	2323.20	
				Units	370	370	370	710	410	410	710	710	710	510	5280	
2.1.2.6	Sprinkler	0.41	ha	0	BL	8.20	82.00	8.20	164.00	4.10	8.20	123.00	164.00	8.20	578.10	
				Units	20	200	20	400	10	20	300	400	20	20	1410	
2.1.2.7	Pipe line*	1.00	ha	0	BL	350.00	100.00	300.00	100.00	150.00	200.00	100.00	100.00	200.00	280.00	1880.00
				Units	350	100	300	100	150	200	100	100	200	280	1880	
2.1.2.8	DRIP irrigation- vegetables*	1.34	ha	0	BL	147.40	428.80	80.40	609.70	170.18	38.86	509.20	469.00	91.12	77.72	2622.38
				Units	110	320	60	455	127	29	380	350	68	58	1957	
2.1.2.9	Drip Irrigation - Mango*	0.30	ha	0	BL	351.00	29.70	228.00	29.10	90.00	134.40	90.00	9.00	61.80	63.00	1086.00
				Units	1170	99	760	97	300	448	300	30	206	210	3620	
2.1.2.10	Drip Irrigation - Coconut*	0.44	ha	0	BL	176.00	11.44	200.64	19.80	33.00	103.40	37.84	7.04	75.24	0.00	664.40
				Units	400	26	456	45	75	235	86	16	171	0	1510	
2.1.2.11	MI Misc.	0.78	No.	0	BL	136.50	136.50	136.50	136.50	97.50	136.50	132.60	97.50	97.50	1244.10	
				Units	175	175	175	175	175	125	175	170	125	125	1595	
	Sub Total of Water Resources				BL	1413.94	1167.36	1440.89	1775.09	846.22	873.61	1737.56	1613.14	1001.61	843.36	12712.78
2.1.3	Farm Mechanisation															
2.1.3.1	Small Tractors	6.38	No.	10	BL	212.45	137.81	195.23	160.78	97.61	160.78	149.29	195.23	172.26	68.90	1550.34
				Units	37	24	34	28	17	28	26	34	30	12	270	
2.1.3.2	Tractors	10.00	No.	10	BL	612.00	387.00	558.00	450.00	279.00	459.00	423.00	585.00	495.00	180.00	4428.00
				Units	68	43	62	50	31	51	47	65	55	20	492	
2.1.3.3	Power Tillers with attachments	2.22	No.	10	BL	83.92	79.92	77.92	63.94	39.96	65.93	59.94	81.92	69.93	79.92	703.30
				Units	42	40	39	32	20	33	30	41	35	40	352	
2.1.3.4	Other Farm Equipments	2.20	No.	0	BL	932.80	580.80	847.00	682.00	404.80	693.00	635.80	891.00	748.00	266.20	6681.40
				Units	424	264	385	310	184	315	289	405	340	121	3037	
2.1.3.5	Multi crop thresher	6.00	No.	10	BL	75.60	75.60	75.60	97.20	75.60	75.60	75.60	75.60	75.60	75.60	777.60
				Units	14	14	14	18	14	14	14	14	14	14	144	
2.1.3.6	Paddy transplanter	3.03	No.	10	BL	43.63	16.36	130.90	136.35	40.91	30.00	40.91	0.00	79.08	16.36	534.50
				Units	16	6	48	50	15	11	15	0	29	6	196	

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)	Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total		
2.1.3.7	Rotovators	1.70	No.	0	BL	71.40	37.40	71.40	6.80	32.30	44.20	59.50	85.00	51.00	22.10	481.10	
				Units	42	22	42	4	19	26	35	50	30	13	283		
2.1.3.8	Laser Leveller	4.31	No.	10	BL	19.40	19.40	19.40	124.13	7.76	19.40	19.40	7.76	19.40	19.40	275.45	
				Units	5	5	5	32	2	5	5	2	5	5	71		
2.1.3.9	Groundnut digger	1.74	No.	0	BL	10.44	10.44	10.44	539.40	10.44	10.44	10.44	97.44	10.44	10.44	720.36	
				Units	6	6	6	310	6	6	6	56	6	6	414		
2.1.3.10	Groundnut Thrasher	3.10	No.	10	BL	39.06	13.95	19.53	33.48	19.53	27.90	27.90	44.64	33.48	22.32	281.79	
				Units	14	5	7	12	7	10	10	16	12	8	101		
2.1.3.11	Disc Plougher	1.57	No.	0	BL	47.10	86.35	47.10	7.85	47.10	47.10	86.35	86.35	86.35	47.10	588.75	
				Units	30	55	30	5	30	30	55	55	55	55	30	375	
2.1.3.12	Disc Harrow	0.90	No.	0	BL	27.00	49.50	27.00	27.00	27.00	27.00	49.50	49.50	49.50	27.00	360.00	
				Units	30	55	30	30	30	30	55	55	55	55	30	400	
2.1.3.13	Power weeder	1.80	No.	0	BL	46.80	46.80	93.60	5.40	10.80	39.60	41.40	46.80	45.00	10.80	387.00	
				Units	26	26	52	3	6	22	23	26	25	6	215		
2.1.3.14	Zero till Seed Drill	0.81	No.	0	BL	24.30	21.06	44.55	4.86	4.86	21.06	17.82	21.06	21.06	4.86	185.49	
				Units	30	26	55	6	6	26	22	26	26	6	229		
2.1.3.15	Seed cum Fertilizer drill with attachment	0.95	No.	0	BL	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	104.50	
				Units	11	11	11	11	11	11	11	11	11	11	11	110	
	Total of Farm Mechanisation				BL	2256.35	1572.84	2228.12	2349.64	1108.12	1731.46	1707.30	2277.75	1966.55	861.45	18059.58	
2.1.4	Plantation / Horticulture / Sericulture																
2.1.4.1	Mango	1.73	ha	0	BL	1384.00	173.00	2076.00	242.20	692.00	622.80	519.00	311.40	657.40	484.40	7162.20	
				Units	800	100	1200	140	400	360	300	180	380	280	4140		
2.1.4.2	Mango - rejuvenation/replanting	1.21	ha	0	BL	847.00	60.50	665.50	72.60	302.50	229.90	193.60	114.95	229.90	157.30	2873.75	
				Units	700	50	550	60	250	190	160	95	190	130	2375		
2.1.4.3	Guava	0.90	ha	0	BL	18.00	13.50	9.00	4.50	4.50	13.50	13.50	18.00	31.50	9.00	135.00	
				Units	20	15	10	5	5	15	15	20	35	10	150		
2.1.4.4	Sapota	1.57	ha	0	BL	31.40	36.11	0.00	0.00	0.00	28.26	0.00	10.99	141.30	10.99	259.05	
				Units	20	23	0	0	0	18	0	7	90	7	165		

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total
2.1.4.5	Lime	1.52	ha	0	BL	7.60	4.56	0.00	0.00	0.00	0.00	7.60	30.40	6.08	6.08	62.32
					Units	5	3	0	0	0	0	5	20	4	4	41
2.1.4.6	Coconut- Tall	1.75	ha	0	BL	1050.00	35.00	945.00	70.00	12.25	437.50	35.00	35.00	350.00	87.50	3057.25
					Units	600	20	540	40	7	250	20	20	200	50	1747
2.1.4.7	Shadenet - Tubular structure 1000Sq.M - Nursery flowers/ veg	7.00	No.	50	BL	52.50	52.50	35.00	35.00	28.00	28.00	52.50	52.50	42.00	28.00	406.00
					Units	15	15	10	10	8	8	15	15	12	8	116
2.1.4.8	Capsicum in Polyhouse	10.75	No.	50	BL	322.50	322.50	322.50	430.00	268.75	268.75	322.50	645.00	268.75	268.75	3440.00
					Units	60	60	60	80	50	50	60	120	50	50	640
2.1.4.9	Carnation & Gerberra in Polyhouse-1000 Sq.m	15.45	No.	50	BL	0.00	579.38	0.00	579.38	0.00	0.00	579.38	579.38	0.00	0.00	2317.52
					Units	0	75	0	75	0	0	75	75	0	0	300
2.1.4.10	Rose-Polyhouse - 1000 Sq.m	13.61	No.	50	BL	0.00	544.40	0.00	544.40	0.00	272.20	272.20	544.40	0.00	0.00	2177.60
					Units	0	80	0	80	0	40	40	80	0	0	320
2.1.4.11	Other flowers- Anthurium, Orchid in polyhouse 1000 Sq.M	16.35	No.	50	BL	0.00	613.13	0.00	367.88	0.00	0.00	327.00	425.10	0.00	0.00	1733.11
					Units	0	75	0	45	0	0	40	52	0	0	212
2.1.4.12	Rose	1.88	ha	10	BL	0.00	87.98	16.92	87.98	0.00	20.30	87.98	473.76	20.30	0.00	795.22
					Units	0	52	10	52	0	12	52	280	12	0	470
2.1.4.13	Jasmine	1.78	ha	10	BL	44.86	35.24	144.18	0.00	35.24	48.06	35.24	0.00	40.05	67.28	450.15
					Units	28	22	90	0	22	30	22	0	25	42	281
2.1.4.14	Pandal veg.	5.00	ac	10	BL	135.00	225.00	135.00	225.00	90.00	90.00	315.00	315.00	90.00	90.00	1710.00
					Units	30	50	30	50	20	20	70	70	20	20	380
2.1.4.15	Apiculture	0.42	No.	0	BL	9.24	21.84	21.84	42.84	5.04	9.24	42.84	84.84	42.84	21.84	302.40
					Units	22	52	52	102	12	22	102	202	102	52	720
2.1.4.16	Sericulture (Mulberry - 1ac, rearing shed & rearing equipments)	5.08	No.	0	BL	416.56	889.00	416.56	365.76	365.76	365.76	721.36	1229.36	467.36	670.56	5908.04
					Units	82	175	82	72	72	72	142	242	92	132	1163
2.1.4.17	Mushroom cultivation - 300 kg/ cycle	0.64	No.	0	BL	35.20	67.20	35.20	67.20	35.20	64.00	67.20	131.20	64.00	67.20	633.60
					Units	55	105	55	105	55	100	105	205	100	105	990
	Total of Plantation / Horticulture				BL	4353.86	3760.84	4822.70	3134.74	1839.24	2498.27	3591.90	5001.28	2451.48	1968.90	33423.21
2.1.5	Forestry & Wasteland Dev.															

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total		
2.1.5.1	Bamboo	0.95	ha	10	BL	0.00	21.38	0.00	29.93	0.00	0.00	0.00	21.38	0.00	0.00	72.69		
					Units	0	25	0	35	0	0	0	25	0	0	85		
2.1.5.2	Eucalyptus/Acasia	1.22	ha	10	BL	6.59	57.10	0.00	29.65	5.49	2.20	38.43	90.04	2.20	49.41	281.11		
					Units	6	52	0	27	5	2	35	82	2	45	256		
2.1.5.3	Teak/Shisham	1.76	ha	10	BL	15.84	95.04	15.84	23.76	12.67	0.00	15.84	6.34	25.34	15.84	226.51		
					Units	10	60	10	15	8	0	10	4	16	10	143		
Sub Total of Forestry & Wasteland Dev.				BL	22.43	173.52	15.84	83.34	18.16	2.20	54.27	117.76	27.54	65.25	580.31			
2.1.6	Animal Husbandry - Dairy																	
2.1.6.1	Dairy (1+1)	1.32	No.	0	BL	1980.00	2574.00	3168.00	2574.00	2508.00	2376.00	2244.00	2904.00	2508.00	1584.00	24420.00		
					Units	1500	1950	2400	1950	1900	1800	1700	2200	1900	1200	18500		
2.1.6.2	Commercial Dairy (5+5)	10.11	No.	10	BL	363.96	409.46	409.46	318.47	318.47	363.96	409.46	409.46	409.46	318.47	3730.63		
					Units	40	45	45	35	35	40	45	45	45	35	410		
2.1.6.3	Buffaloes-2 Animals	1.43	No.	0	BL	307.45	85.80	307.45	157.30	107.25	85.80	85.80	157.30	114.40	171.60	1580.15		
					Units	215	60	215	110	75	60	60	110	80	120	1105		
2.1.6.4	Heifer Rearing (10 calves)	4.35	No.	10	BL	195.75	195.75	274.05	234.90	117.45	156.60	195.75	215.33	313.20	195.75	2094.53		
					Units	50	50	70	60	30	40	50	55	80	50	535		
2.1.6.5	Bulk Milk Cooler(5000 L)	20.00	No.	10	BL	828.00	828.00	828.00	828.00	828.00	828.00	828.00	828.00	828.00	828.00	8280.00		
					Units	46	46	46	46	46	46	46	46	46	46	460		
2.1.6.6	Indigenous Milk Product Unit	13.20	No.	10	BL	95.04	118.80	118.80	83.16	118.80	95.04	95.04	83.16	95.04	95.04	997.92		
					Units	8	10	10	7	10	8	8	7	8	8	84		
2.1.6.7	Pvt. Veterinary Clinic/ AI centre	2.00	No.	10	BL	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	234.00		
					Units	13	13	13	13	13	13	13	13	13	13	130		
2.1.6.9	Mobile Vet.Clinic	2.60	No.	10	BL	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	93.60		
					Units	4	4	4	4	4	4	4	4	4	4	40		
Total Term Loan - Dairy				BL	3802.96	4244.57	5138.52	4228.59	4030.73	3938.16	3890.81	4630.01	4300.86	3225.62	41430.83			
Working capital for Dairy				BL	1300.00	1650.00	1950.00	1700.00	1500.00	450.00	1200.00	1700.00	1550.00	1200.00	14200.00			
Total of Animal Husbandry - Dairy				BL	5102.96	5894.57	7088.52	5928.59	5530.73	4388.16	5090.81	6330.01	5850.86	4425.62	55630.83			
2.1.7.	Animal Husbadry - Poultry																	

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total		
2.1.7.1	Broiler (1000 Birds)	2.24	No.	10	BL	332.64	332.64	332.64	332.64	332.64	332.64	332.64	332.64	332.64	332.64	3326.40		
					Units	165	165	165	165	165	165	165	165	165	165	1650		
2.1.7.2	Broilers(5000 Birds)	21.98	No.	10	BL	296.73	890.19	296.73	692.37	494.55	296.73	494.55	692.37	296.73	494.55	4945.50		
					Units	15	45	15	35	25	15	25	35	15	25	250		
2.1.7.3	Layers Farming Birds (5000 Birds)	20.00	No.	10	BL	90.00	252.00	90.00	450.00	108.00	108.00	270.00	450.00	108.00	108.00	2034.00		
					Units	5	14	5	25	6	6	15	25	6	6	113		
2.1.7.4	Native Chicken - 250 birds	1.50	No.	0	BL	300.00	315.00	157.50	394.50	157.50	235.50	315.00	394.50	945.00	157.50	3372.00		
					Units	200	210	105	263	105	157	210	263	630	105	2248		
2.1.7.5	Feed Mixing Unit	16.00	No.	10	BL	72.00	72.00	43.20	43.20	43.20	72.00	43.20	57.60	72.00	43.20	561.60		
					Units	5	5	3	3	3	5	3	4	5	3	39		
2.1.7.6	Mobile Marketing Units	10.00	No.	10	BL	18.00	36.00	27.00	18.00	36.00	18.00	27.00	27.00	27.00	18.00	252.00		
					Units	2	4	3	2	4	2	3	3	3	2	28		
2.1.7.7	Cold Storage for poultry products	20.00	No.	20	BL	48.00	112.00	48.00	48.00	64.00	32.00	48.00	48.00	80.00	16.00	544.00		
					Units	3	7	3	3	4	2	3	3	5	1	34		
2.1.7.8	Retail Outlets	10.00	No.	10	BL	18.00	36.00	27.00	27.00	63.00	27.00	27.00	27.00	45.00	27.00	324.00		
					Units	2	4	3	3	7	3	3	3	5	3	36		
Term loan Animal Husbandry - Poultry				BL	1175.37	2045.83	1022.07	2005.71	1298.89	1121.87	1557.39	2029.11	1906.37	1196.89	15359.50			
Working Capital- Poultry				BL	270.00	550.00	180.00	350.00	210.00	200.00	200.00	250.00	200.00	250.00	2660.00			
Sub Total of Animal Husbandry - Poultry				BL	1445.37	2595.83	1202.07	2355.71	1508.89	1321.87	1757.39	2279.11	2106.37	1446.89	18019.50			
2.1.8	Sheep/ Goat and Piggery Development																	
2.1.8.1	Sheep (10+1)	1.08	No.	0	BL	194.40	54.00	86.40	97.20	151.20	59.40	81.00	90.72	73.44	199.80	1087.56		
					Units	180	50	80	90	140	55	75	84	68	185	1007		
2.1.8.2	Sheep and Goat Breeding (100+5)	21.00	No.	10	BL	5481.00	1039.50	1039.50	1039.50	1039.50	1039.50	1039.50	1039.50	1039.50	1039.50	14836.50		
					Units	290	55	55	55	55	55	55	55	55	55	785		
2.1.8.3	Goat (10+1)	1.08	No.	0	BL	286.20	170.64	197.64	169.56	113.40	216.00	169.56	169.56	197.64	113.40	1803.60		
					Units	265	158	183	157	105	200	157	157	183	105	1670		
2.1.8.4	Pig Breeding farms (20+4)	11.45	No.	10	BL	41.22	41.22	41.22	72.14	41.22	41.22	41.22	72.14	41.22	41.22	474.04		
					Units	4	4	4	7	4	4	4	7	4	4	46		

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)	Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total				
2.1.8.5	Piggery(3+1)	2.90	No.	0	BL	43.50	43.50	43.50	34.80	43.50	34.80	43.50	43.50	34.80	34.80	400.20			
					Units	15	15	15	12	15	12	15	15	12	12	138			
	Sub Total of Sheep/ Goat and Piggery Development				BL	6046.32	1348.86	1408.26	1413.20	1388.82	1390.92	1374.78	1415.42	1386.60	1428.72	18601.90			
	working capital for Sheep, Goat, Piggery, etc				BL	500.00	500.00	500.00	500.00	200.00	250.00	500.00	500.00	500.00	200.00	4150.00			
	Total of Sheep/ Goat and Piggery Development				BL	6546.32	1848.86	1908.26	1913.20	1588.82	1640.92	1874.78	1915.42	1886.60	1628.72	22751.90			
	Total of Animal Husbandary				BL	13094.65	10339.26	10198.85	10197.50	8628.44	7350.95	8722.98	10524.54	9843.83	7501.23	96402.23			
2.1.9	Fisheries																		
2.1.9.1	Fresh water fish culture in Farm Pond (30X30X1m)	5.00	No.	10	BL	45.00	144.00	144.00	126.00	54.00	67.50	144.00	144.00	81.00	54.00	1003.50			
					Units	10	32	32	28	12	15	32	32	18	12	223			
2.1.9.2	Fresh water fish culture in FP	0.47	No.	0	BL	5.64	18.33	19.74	19.74	5.64	10.34	19.74	19.74	10.34	5.64	134.89			
					Units	12	39	42	42	12	22	42	42	22	12	287			
2.1.9.3	Cage farming in reservoirs	30.00	No.	10	BL	0.00	0.00	216.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	216.00			
					Units	0	0	8	0	0	0	0	0	0	0	8			
	Fisheries Term Lending				BL	50.64	162.33	379.74	145.74	59.64	77.84	163.74	163.74	91.34	59.64	1354.39			
	Working Capital				BL	62.70	310.96	1212.29	62.70	133.20	62.70	125.40	62.70	62.70	62.70	2158.05			
	Total of Fisheries				BL	113.34	473.29	1592.03	208.44	192.84	140.54	289.14	226.44	154.04	122.34	3512.44			
2.1.10.	Others-Bullock, Bullock carts, etc																		
2.1.10.1	Bullocks	0.70	No.	0	BL	8.40	8.40	8.40	16.80	8.40	8.40	8.40	16.80	8.40	8.40	100.80			
					Units	12	12	12	24	12	12	12	24	12	12	144			
2.1.10.2	Bullock Cart	0.60	No.	0	BL	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	48.00			
					Units	8	8	8	8	8	8	8	8	8	8	80			
2.1.10.3	Two wheeler	1.00	No.	0	BL	60.00	60.00	60.00	65.00	65.00	65.00	65.00	65.00	65.00	60.00	630.00			
					Units	60	60	60	65	65	65	65	65	65	60	630			
	Total of Others				BL	73.20	73.20	73.20	86.60	78.20	78.20	78.20	86.60	78.20	73.20	778.80			
2.1.11	Integrated farming systems	9.00	2 acre unit	10	BL	97.20	97.20	97.20	97.20	97.20	97.20	97.20	97.20	97.20	97.20	972.00			
					Units	12	12	12	12	12	12	12	12	12	12	120			
	Total Term Loan/Investment Credit				BL	21424.97	17657.51	20468.83	17932.55	12808.42	12772.43	16278.55	19944.71	15620.45	11532.93	166441.35			
	Total Farm Credit (A+B)				BL	69397.84	54584.63	70979.18	59103.53	47757.29	53828.83	55651.54	66027.94	60241.83	44823.93	582396.54			

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)	Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total	
2.2	Agriculture Infrastructure															
2.2.1.	Construction of Storage facilities															
2.2.1.1	Cold Storage - 25 MT	25.00	No.	10	BL	472.50	742.50	472.50	720.00	472.50	360.00	1012.50	1170.00	450.00	382.50	6255.00
					Units	21	33	21	32	21	16	45	52	20	17	278
2.2.1.2	Cold Storage 50 MT	50.00	No.	10	BL	135.00	360.00	135.00	135.00	135.00	135.00	180.00	135.00	135.00	135.00	1620.00
					Units	3	8	3	3	3	3	4	3	3	3	36
2.2.1.3	Cold Storage - 500 MT	100.00	No.	10	BL	270.00	270.00	270.00	270.00	540.00	180.00	270.00	270.00	270.00	270.00	2880.00
					Units	3	3	3	3	6	2	3	3	3	3	32
2.2.1.4	Drying Yard - 400 Sq.ft.	1.20	No.	10	BL	140.40	140.40	140.40	140.40	113.40	140.40	140.40	140.40	140.40	140.40	1377.00
					Units	130	130	130	130	105	130	130	130	130	130	1275
2.2.1.5	Rural Godown - 100 MT	25.00	No.	10	BL	270.00	517.50	450.00	135.00	225.00	225.00	225.00	225.00	225.00	112.50	2610.00
					Units	12	23	20	6	10	10	10	10	10	5	116
2.2.1.6	Cold Storage for polyhouse floriculture - 6 MT	12.00	No.	10	BL	75.60	756.00	270.00	237.60	64.80	86.40	259.20	388.80	54.00	11.88	2204.28
					Units	7	70	25	22	6	8	24	36	5	1	204
2.2.1.7	Reefer vans	26.00	No.	10	BL	234.00	468.00	234.00	280.80	234.00	163.80	280.80	421.20	234.00	163.80	2714.40
					Units	10	20	10	12	10	7	12	18	10	7	116
Total of Storage Facilities				BL	1597.50	3254.40	1971.90	1918.80	1784.70	1290.60	2367.90	2750.40	1508.40	1216.08	19660.68	
2.2.2.	Land Development, Soil Conservation, Watershed Development															
2.2.2.1	Land Levelling and shaping	0.29	ha	0	BL	295.80	295.80	295.80	295.80	295.80	295.80	295.80	295.80	295.80	295.80	2958.00
					Units	1020	1020	1020	1020	1020	1020	1020	1020	1020	1020	10200
2.2.2.2	Farm Bunding (0.75 Sq.M c/s 200 m/ha 150 CuM	0.08	ha	0	BL	81.60	81.60	81.60	81.60	81.60	81.60	81.60	81.60	81.60	81.60	816.00
					Units	1020	1020	1020	1020	1020	1020	1020	1020	1020	1020	10200
2.2.2.3	Farm ponds (30 X 30 X 2 M)	1.97	No.	0	BL	23.64	63.04	5.91	43.34	11.82	43.34	23.64	35.46	43.34	7.88	301.41
					Units	12	32	3	22	6	22	12	18	22	4	153
2.2.2.4	Catch pits/ water absorption trenches 5 M X 5MX 1.5M @ 20 pits per ha	4.00	ha	10	BL	1980.00	1476.00	1800.00	1188.00	900.00	1188.00	1296.00	1008.00	828.00	720.00	12384.00
					Units	550	410	500	330	250	330	360	280	230	200	3440
	Total of Land Development, Soil Conservation, Watershed Dev				BL	2381.04	1916.44	2183.31	1608.74	1289.22	1608.74	1697.04	1420.86	1248.74	1105.28	16459.41

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measure	Margin Money + subsidy(%)	Bargur	Hosur	Kaveripatnam	Kelamangalam	Krishnagiri	Mathur	Shoolagiri	Thally	Uthangarai	Veppanapalli	Total			
2.2.3.	Others																	
2.2.3.1	Vermi compost units	1.00	No.	0	BL	1100.00	1100.00	1100.00	1100.00	1100.00	1100.00	1100.00	1100.00	1100.00	11000.00			
					Units	1100	1100	1100	1100	1100	1100	1100	1100	1100	11000			
2.2.3.2	Bio-fertiliser/ Bio pesticides 50 MT/annum	160.00	No.	25	BL	0.00	360.00	360.00	240.00	360.00	0.00	360.00	120.00	120.00	2040.00			
					Units	0	3	3	2	3	0	3	1	1	17			
2.2.3.3	Seed Processing Unit	20.00	No.	10	BL	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	180.00			
					Units	1	1	1	1	1	1	1	1	1	10			
2.2.3.4	Vegetable Seed Production	1.50	No.	0	BL	0.00	7.50	7.50	7.50	0.00	0.00	7.50	7.50	0.00	3.00	40.50		
					Units	0	5	5	5	0	0	5	5	0	2	27		
2.2.3.5	Tissue culture Production	50.00	No.	25	BL	0.00	225.00	0.00	0.00	75.00	0.00	0.00	0.00	0.00	300.00			
					Units	0	6	0	0	2	0	0	0	0	8			
Total of others				BL	1118.00	1710.50	1485.50	1365.50	1553.00	1118.00	1485.50	1245.50	1238.00	1241.00	13560.50			
Total of Agriculture infrastructure				BL	5096.54	6881.34	5640.71	4893.04	4626.92	4017.34	5550.44	5416.76	3995.14	3562.36	49680.59			
2.3	Ancillary Activities-Agro & Food Processing																	
2.3.1.	Food & Agro Processing																	
2.3.1.1	Rice Mill	50.00	No.	25	BL	0.00	112.50	225.00	0.00	112.50	0.00	112.50	0.00	112.50	112.50	787.50		
					Units	0	3	6	0	3	0	3	0	3	3	21		
2.3.1.2	Flour Mill	34.00	No.	25	BL	306.00	459.00	306.00	306.00	306.00	306.00	306.00	306.00	306.00	3213.00			
					Units	12	18	12	12	12	12	12	12	12	126			
2.3.1.3	Dal Mill	5.00	No.	10	BL	0.00	4.50	0.00	4.50	4.50	0.00	0.00	9.00	0.00	0.00	22.50		
					Units	0	1	0	1	1	0	0	2	0	0	5		
2.3.1.4	Canning of fruits & vegetables	10.00	No.	10	BL	45.00	45.00	90.00	90.00	45.00	45.00	45.00	90.00	45.00	27.00	567.00		
					Units	5	5	10	10	5	5	5	10	5	3	63		
2.3.1.5	Manufacture of Baby Milk foods	10.00	No.	10	BL	27.00	90.00	27.00	45.00	27.00	18.00	18.00	45.00	27.00	27.00	351.00		
					Units	3	10	3	5	3	2	2	5	3	3	39		
2.3.1.6	Manufacture of cattle feed	20.00	No.	10	BL	270.00	360.00	270.00	270.00	270.00	180.00	360.00	270.00	270.00	180.00	2700.00		
					Units	15	20	15	15	15	10	20	15	15	10	150		
2.3.1.7	Oil extraction unit	25.00	No.	25	BL	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	112.50	1125.00			

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total
					Units	6	6	6	6	6	6	6	6	6	6	60
2.3.1.8	Others	25.00	No.	10	BL	337.50	337.50	337.50	337.50	337.50	337.50	337.50	337.50	337.50	337.50	3375.00
					Units	15	15	15	15	15	15	15	15	15	15	150
	Total Term Loan					1098.00	1521.00	1368.00	1165.50	1215.00	999.00	1291.50	1170.00	1210.50	1102.50	12141.00
2.3.1.9	Working Capital				BL	500.00	650.00	600.00	350.00	650.00	400.00	500.00	350.00	500.00	500.00	5000.00
	Sub Total Food Processing				BL	1598.00	2171.00	1968.00	1545.50	1865.00	1399.00	1791.50	1520.00	1710.50	1602.50	17141.00
2.3.2.	Agriculture Ancillary Activities - Others															
2.3.2.1	Agri-clinic Agri business Centers	20.00	No.	10	BL	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	2160.00
					Units	12	12	12	12	12	12	12	12	12	12	120
2.3.2.2	Agro Input Shops	20.00	No.	10	BL	450.00	360.00	450.00	540.00	540.00	306.00	450.00	540.00	396.00	540.00	4572.00
					Units	25	20	25	30	30	17	25	30	22	30	254
2.3.2.3	Loan to FPO	100.00	No.	10	BL	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	180.00	1800.00
					Units	2	2	2	2	2	2	2	2	2	2	20
2.3.2.4	PMJDY Loans	0.10	No.	0	BL	102.50	102.50	102.50	102.50	102.50	102.50	102.50	102.50	102.50	102.50	1025.00
					Units	1025	1025	1025	1025	1025	1025	1025	1025	1025	1025	1025.00
2.3.2.5	Loans to Distressed	0.15	No.	0	BL	153.75	153.75	153.75	153.75	153.75	153.75	153.75	153.75	153.75	153.75	1537.50
					Units	1025	1025	1025	1025	1025	1025	1025	1025	1025	1025	1025.00
	Others Sub Total				BL	1102.25	1012.25	1102.25	1192.25	1192.25	958.25	1102.25	1192.25	1048.25	1192.25	11094.50
	Total of Ancillary Activities				BL	2700.25	3183.25	3070.25	2707.75	3057.25	2357.25	2893.75	2712.25	2758.75	2794.75	28235.50
	Total Agriculture				BL	77194.63	64649.22	79690.14	66704.32	55441.46	60203.42	64095.73	74156.95	66995.72	51181.04	660312.63
3	Micro, Small and Medium Enterprises (MSME)															
3.1	Micro enterprises	50.00	No.	25	BL	2437.50	5250.00	2625.00	3750.00	4500.00	2625.00	3375.00	3000.00	3375.00	2250.00	33187.50
					Units	65	140	70	100	120	70	90	80	90	60	885
3.2	Small Enterprises	250.00	No.	25	BL	3750.00	6562.50	3750.00	2812.50	5625.00	2812.50	3750.00	3750.00	4687.50	2812.50	40312.50
					Units	20	35	20	15	30	15	20	20	25	15	215
3.3	Medium Enterprises	1000	No.	25	BL	5250.00	15000.00	5250.00	7500.00	9750.00	3750.00	5250.00	3750.00	3750.00	2250.00	61500.00
					Units	7	20	7	10	13	5	7	5	5	3	82
	MSME - Term Loan				BL	11437.50	26812.50	11625.00	14062.50	19875.00	9187.50	12375.00	10500.00	11812.50	7312.50	135000.00

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)	Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total	
3.1	Micro Enterprises	25.00	No.	25	BL	3656.25	7875.00	3937.50	5625.00	6750.00	3937.50	5062.50	4500.00	5062.50	3375.00	49781.25
					Units	195	420	210	300	360	210	270	240	270	180	2655
3.2	Small Enterprises	50.00	No.	25	BL	2250.00	3937.50	2250.00	1687.50	3375.00	1687.50	2250.00	2250.00	2812.50	1687.50	24187.50
					Units	60	105	60	45	90	45	60	60	75	45	645
3.3	Medium Enterprises	100.00	No.	25	BL	1575.00	4500.00	1575.00	2250.00	2925.00	1125.00	1575.00	1125.00	1125.00	675.00	18450.00
					Units	21	60	21	30	39	15	21	15	15	9	246
	MSME - Working Capital				BL	7481.25	16312.50	7762.50	9562.50	13050.00	6750.00	8887.50	7875.00	9000.00	5737.50	92418.75
3	Total Loan to MSME				BL	18918.75	43125.00	19387.50	23625.00	32925.00	15937.50	21262.50	18375.00	20812.50	13050.00	227418.75
4	Export Credit, Education & Housing															
4.1	Export Credit	100.00	0 No.	0 No.	BL	1100.00	1100.00	1700.00	1100.00	2100.00	700.00	1100.00	600.00	700.00	700.00	10900.00
					Units	11	11	17	11	21	7	11	6	7	7	109
4.2	Education															
4.2.1	Educational Loan in India	7.50	10 No.	10 No.	BL	742.50	1417.50	742.50	405.00	1417.50	742.50	742.50	742.50	742.50	742.50	8437.50
					Units	110	210	110	60	210	110	110	110	110	110	1250
4.2.2	Educational Loan Overseas	20.00	10 No.	10 No.	BL	180.00	810.00	450.00	216.00	198.00	180.00	180.00	180.00	180.00	180.00	2754.00
					Units	10	45	25	12	11	10	10	10	10	10	153
	Total of Education				BL	922.50	2227.50	1192.50	621.00	1615.50	922.50	922.50	922.50	922.50	922.50	11191.50
4.3	Housing Loan															
4.3.1	Rural Housing	25.00	10 No.	10 No.	BL	787.50	787.50	787.50	787.50	787.50	787.50	787.50	787.50	787.50	787.50	7875.00
					Units	35	35	35	35	35	35	35	35	35	35	350
4.3.2	EWS	7.00	10 No.	10 No.	BL	220.50	220.50	220.50	220.50	220.50	220.50	220.50	220.50	220.50	220.50	2205.00
					Units	35	35	35	35	35	35	35	35	35	35	350
4.3.3	Renovation of House	5.00	10 No.	10 No.	BL	540.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	540.00	5400.00
					Units	120	120	120	120	120	120	120	120	120	120	1200
	Total Housing Loan				BL	1548.00	1548.00	1548.00	1548.00	1548.00	1548.00	1548.00	1548.00	1548.00	1548.00	1548.00
	Total for Export credit, Education and Housing				BL	3570.50	4875.50	4440.50	3269.00	5263.50	3170.50	3570.50	3070.50	3170.50	3170.50	37571.50
5.1	Potential for Infrastructure - Public															

Sl.No.	Particulars	Unit Cost ₹Lakh	Unit measu re	Margin Mone y + subsi dy(%)		Bargur	Hosur	Kaveripat nam	Kelamang alam	Krishna giri	Mathur	Shoola giri	Thally	Uthan garai	Veppana palli	Total
5.2	Social Infrastructure involving bank credit															
5.2.1	Dispensaries/ Clinics	100.00	No.	25	BL	150.00	150.00	225.00	150.00	225.00	150.00	150.00	225.00	150.00	225.00	1800.00
					Units	2	2	3	2	3	2	2	3	2	3	24
5.2.2	Nursing college/ Training colleges/ Coaching centers	100.00	No.	25	BL	150.00	150.00	150.00	75.00	150.00	75.00	150.00	75.00	150.00	150.00	1275.00
					Units	2	2	2	1	2	1	2	1	2	2	17
5.2.3	Hostels- boys/ girls/ employed	100.00	No.	25	BL	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	75.00	750.00
					Units	1	1	1	1	1	1	1	1	1	1	10
	Social Sector Total				BL	375.00	375.00	450.00	300.00	450.00	300.00	375.00	375.00	375.00	450.00	3825.00
5.3	Renewable Energy															
5.3.1	Bio gas unit - 3 cum	0.38	No.	0	BL	10.26	21.28	68.78	20.90	19.76	9.88	20.90	10.26	9.88	9.88	201.78
					Units	27	56	181	55	52	26	55	27	26	26	531
5.3.2	Solar Off grid	1.05	No.	0	BL	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	315.00
					Units	30	30	30	30	30	30	30	30	30	30	300
5.3.3	Solar Hot water system	2.50	No.	10	BL	11.25	236.25	22.50	123.75	22.50	11.25	123.75	67.50	22.50	11.25	652.50
					Units	5	105	10	55	10	5	55	30	10	5	290
5.3.4	Solar Drier	3.00	No.	10	BL	27.00	86.40	40.50	86.40	27.00	27.00	86.40	86.40	27.00	27.00	521.10
					Units	10	32	15	32	10	10	32	32	10	10	193
5.3.5	Solar Pump Sets 5 HP	5.50	No.	10	BL	445.50	445.50	445.50	445.50	445.50	445.50	445.50	445.50	445.50	445.50	4455.00
					Units	90	90	90	90	90	90	90	90	90	90	900
	Total of Renewable energy				BL	498.51	734.53	568.28	621.65	519.26	498.13	621.65	554.76	509.38	498.13	5624.28
6	Informal Credit Delivery System															
6.1	Loans to SHGs	5.00	No.		BL	14000.00	4250.00	9000.00	6500.00	5000.00	2850.00	3750.00	6000.00	4200.00	2350.00	57900.00
					Units	2800	850	1800	1300	1000	570	750	1200	840	470	11580
6.2	Loans to New SHGs	2.00	No.		BL	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	240.00
					Units	12	12	12	12	12	12	12	12	12	12	120
	Total of others-Others VII				BL	14024.00	4274.00	9024.00	6524.00	5024.00	2874.00	3774.00	6024.00	4224.00	2374.00	58140.00
	TOTAL PRIORITY SECTOR				BL	114581.39	118033.25	113560.42	101043.97	99623.22	82983.55	93699.38	102556.21	96087.10	70723.67	992892.16

Annexure II
An overview of Ground Level Credit Flow- Agency wise and Sector-wise - 2019-20, 2020-21, 2021-22 and target for 2022-23

District : Krishnagiri
State : Tamil Nadu

(₹ in lakh)

Sr No	Agency/Type of loan	2019-20		2020-21		2021-22		2022-23
		Target	Achievement	Target	Achievement	Target	Achievement	Target
1	Crop Loan	207307.59	260882.48	220330.45	474331.31	368090.92	468785.00	400000.00
	CBs	179796.25	221047.13	190487.89	421676.33	319895.90	419056.00	341369.22
	SCB	8569.94	10053.72	9427.40	20498.31	12358.73	24255.00	25154.83
	SCARDB	0.00	143.91	0.00	0.00	0.00	0.00	0.00
	RRB	18941.40	29637.72	20415.16	32156.67	35836.29	25415.00	33475.95
	Others	0.00	0.00	0.00	0.00	0.00	59.00	0.00
2	Term Loan (MT+LT)	201192.41	125428.51	222669.55	138275.21	92821.24	167378.00	250000.00
	CBs	176116.37	110612.52	194275.40	116016.66	77815.06	163071.00	209892.53
	SCB	2764.84	2724.95	3614.63	3362.69	3558.47	57.00	11173.62
	SCARDB	739.34	0.00	0.00	0.00	0.00	0.00	0.00
	RRBs	21571.86	12091.04	24779.52	18895.86	11447.71	1256.00	28245.83
	Others	0.00	0.00	0.00	0.00	0.00	2994.00	688.02
3	Total Agricultural Credit (1+2)	408500.00	386310.99	443000.00	612606.52	460912.16	636163.00	650000.00
	CBs	355912.62	331659.65	384763.29	537692.99	397710.96	582127.00	551261.75
	SCB	11334.78	12778.67	13042.03	23861.00	15917.20	24312.00	36328.45
	SCARDB	739.34	143.91	0.00	0.00	0.00	0.00	0.00
	RRBs	40513.26	41728.76	45194.68	51052.53	47284.00	26671.00	61721.78
	Others	0.00	0.00	0.00	0.00	0.00	3053.00	688.02
4	Non-Farm Sector	89000.00	52417.68	103700.00	143106.43	108316.00	219107.00	200000.00
	CBs	77196.16	45394.27	90335.59	135841.96	94622.14	212824.00	177151.02
	SCB	0.00	423.06	999.35	0.00	0.00	0.00	2180.00
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRBs	9263.77	6021.45	10270.34	7157.85	10409.44	2017.00	16668.98
	Others	2540.07	578.90	2094.72	106.62	3284.42	4266.00	4000.00
5	Other Priority Sector	87500.00	61055.21	96800.00	134104.33	134371.84	67703.00	80000.00
	CBs	71347.72	48505.25	80107.41	80328.73	110648.09	14056.00	70201.97
	SCB	4478.25	5455.14	7040.00	41461.08	11279.30	49987.00	5213.28
	SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	RRBs	9587.59	7094.82	9618.85	11707.94	10246.99	17.00	4584.75
	OTHERS	2086.44	0.00	33.74	606.58	2197.46	3643.00	0.00
	GRAND TOTAL (3+4+5)	585000.00	499783.88	643500.00	889817.28	703600.00	922973.00	930000.00
	CBs	504456.50	425559.17	555206.29	753863.68	602981.19	809007.00	798614.74
	SCB	15813.03	18656.87	21081.38	65322.08	27196.50	74299.00	43721.73
	SCARDB	739.34	143.91	0.00	0.00	0.00	0.00	0.00
	RRBs	59364.62	54845.03	65083.87	69918.32	67940.43	28705.00	82975.51
	OTHERS	4626.51	578.90	2128.46	713.20	5481.88	10962.00	4688.02

Annexure III

Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities - 2019-20, 2020-21, 2021-22 and target for 2022-23

District : Krishnagiri
State : Tamil Nadu

(₹ in lakh)

Sl.	Particulars	2019-20				2020-21				2021-22				2022-23 (Target)					
		CBs	Coops	RRB	Total	CBs	Coops	RRB	Total	CBs	Coops	RRB	Others	Total	CBs	Coops	RRB	Others	Total
No.	Activities / Agencies																		
1	I Crop Loans	221047.13	10197.63	29637.72	260882.48	421676.33	20498.31	32156.67	474331.31	419056.00	24255.00	25415.00	59.00	468785.00	341369.22	25154.83	33475.95	0.00	400000.00
2	II. Term Loans																		
a	Water Resources	8277.46	176.61	847.63	9301.70	6337.23	253.26	763.08	7353.57						11011.61	421.72	789.91	0.00	12223.24
b	Farm Mechanisation	6796.61	146.60	643.18	7586.39	5924.12	247.94	896.50	7068.56						15881.75	548.09	1881.76	0.00	18311.60
c	Plant. & Horticulture	20100.76	283.22	1229.87	21613.85	15988.51	840.73	2090.68	18919.92						31368.90	1023.53	4722.06	0.00	37114.49
d	Forest. & WLD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						538.57	400.00	0.00	0.00	938.57
e	AH-Dairy Devt.	36306.01	522.84	4999.27	41828.12	34831.45	1119.00	5235.46	41185.91						44553.75	3777.83	6434.07	300.00	55065.65
f	AH-Poultry Devt.	9708.98	168.62	1296.39	11173.99	10476.66	443.28	1389.40	12309.34						15187.10	2882.46	1191.39	0.00	19260.95
g	AH-SGP	12293.17	229.55	1237.50	13760.22	12504.16	211.09	1524.50	14239.75						16910.87	2119.99	3403.17	0.00	22434.03
h	Fisheries Devt.	15.00	0.00	0.00	15.00	0.00	0.00	0.00	0.00						4541.85	0.00	0.00	0.00	4541.85
i	Others- Bullocks, Bullock carts, etc. **	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						14765.89	0.00	0.00	0.00	14765.89
j	Storage Godowns /MY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						16872.68	0.00	2101.39	0.00	18974.07
k	Land development, Soil conservation, Watershed development	9375.53	474.63	1156.44	11006.60	690.40	148.99	3319.14	4158.53						9129.15	0.00	3070.05	228.02	12427.22
l	Agriculture Infrastructure - Others	0.00	0.00	0.00	0.00	14749.69	0.00	0.00	14749.69						14341.10	0.00	191.73	160.00	14692.83
m	Food and Agro Processing	209.72	0.00	0.00	209.72	0.00	0.00	0.00	0.00						6645.09	0.00	2805.49	0.00	9450.58
n	Agriculture Ancillary Activities - Others	7529.28	722.88	680.76	8932.92	14514.44	98.40	3677.10	18289.94						8144.22		1654.81		9799.03
	Sub-Total - II (a to m)	110612.52	2724.95	12091.04	125428.51	116016.66	3362.69	18895.86	138275.21	163071.00	57.00	1256.00	2994.00	167378.00	209892.53	11173.62	28245.83	688.02	250000.00
	Agriculture - Grand Total (I + II)	331659.65	12922.6	41728.8	386310.99	537692.99	23861.00	51052.53	612606.52	582127.00	24312.00	26671.00	3053.00	636163.00	551261.75	36328.45	61721.78	688.02	650000.00

Annexure IV
Indicative Unit Cost for major activities as fixed for NABARD for its internal use

Item of Investment	2022 - 23 Unit Cost (₹)
Water Resources	
Dug well	350000
Deepening of Well	91000
Borewell	200000
Pumpset (Electric-7.5 HP)	44000
Solar Pumpset (5 HP) - Submersible	275000
Pipeline	18000
Drip (ha) - Mango	29000
Drip (ha) - Coconut	41500
Drip (ha) - (Cotton, Ginger, Vegetable, Rose)	127500
Sprinkler	38500
Micro Irrigation Misc.	74000
Farm Mechanisation	
Small Tractors	638000
Tractors	1000000
Power Tillers with attachments	222000
Other Farm Equipments	220000
Multi crop thresher	600000
Paddy transplanter	303000
Rotovators	170000
Laser Leveller	431000
Groundnut digger	174000
Groundnut Thrasher	310000
Disc Plougher	157000
Disc Harrow	90000
Power weeder	180000
Zero till Seed Drill	81000
Seed cum Fertilizer drill with attachment	95000
Maize dehusker cum sheller	315000
Plantation/Horticulture/Floriculture/Sericulture/Medicinal Plants	
Mango	173000
Mango - Orchard rejuvenation	110000
Guava	90400
Papaya	175100
Lime	152000
Sapota	156700
Coconut-Tall	175400
Tamarind	162595
Rose	187900
Jasmine	177700
Palmrosa	63000
Arecanut	210200
Amla	102600
Sericulture	508000
Rearing shed-1500 sq.ft	400000
Rearing appliances	70000
Apiculture - Bee Keeping	41500
Mushroom cultivation	64400
Shadenet cultivation - 1000 sq.m	710000

Polyhouse cultivation - 1000 sq.m	844000
Forestry and Wasteland	
Bamboo	95300
Wasteland Dev.	106000
Farm Forestry	100000
Eucalyptus	122200
Teak	175700
Animal Husbandry- Dairy	
Cows (2 animals)	132000
Buffaloes (2 animals)	143000
Calf rearing (10 animals)	435000
Mini Dairy 5+5	1011000
Milk Processing Unit	1320000
Bulk Milk Coolers	2000000
Dairy Marketing outlet/Parlour	300000
Milking Machines	50000
Fodder cultivation	66000
Dairy Product Transportation	2650000
Private Veterinary Clinic - Stationary	200000
Private Veterinary Clinic - Mobile	260000
Animal Husbandry- Poultry	
Broiler (1000 birds)	224000
Broiler (5000 birds)	2198000
Layer (5000 birds)	2000000
Hybrid broilers (5000 birds)	1120000
Transport Vehicles	800000
Feed mixing units	1600000
Mobile marketing units	1000000
Cold storage for poultry products	2000000
Retail Outlets	1000000
Animal Husbandry- Goat/Sheep and Pig	
Sheep/goat (10+1)	108000
Sheep/goat breeding (100+5)	2100000
Pig breeding farm 20+4	1145000
Piggery 3+1	290000
Sheep/Goat breeding farm	3176000
Private Veterinary clinic - Mobile	260000
Fisheries	
Inland Fish culture	850000
Ornamental Fish Breeding (Small)	100000
Ornamental Fish Breeding (Medium)	800000
Biogas (4 CuM)	45000
Bullocks and Bullock Carts	
Plough Bullocks	70000
Bullocks & Tyre Carts	60000
Land Development	
Land Levelling and shaping	29100
Field Drainage for wetlands	29570
Farm Bunding (0.75 Sq.M c/s 200 m/ha 150 CuM	7500
Farm ponds (30*30*2m)	196560
Farm ponds (5*5*1.5m)	20000

ANNEXURE - V

Scale of Finance for Major Crops fixed by State Level Technical Committee (SLTC) for 2022-23

Sl.No	Name of crops	Component					Grand Total per acre	Conversion factor from acre to hectare	SoF for 2022-23 per Hectare
		Cash	Fertilizer	Pesticide	Seeds	Total			
1	Paddy (HYV)	28800	4800	1600	1300	7700	36500	2.47	90193.3
2	Ragi - Irrigated	9700	1700	450	450	2600	12300	2.47	30393.9
3	Bajra-Cumbu (Irrigated)	10300	1700	350	300	2350	12650	2.47	31258.8
4	Pulses-Irrigated	12300	2600	1100	1950	5650	17950	2.47	44355.3
5	Groundnut - Irrigated	19500	3000	1000	3300	7300	26800	2.47	66224.1
6	Cotton - Irrigated	23900	2100	1700	1900	5700	29600	2.47	73143.1
7	Tapioca - Irrigated	27550	4700	1100	2100	7900	35450	2.47	87598.7
8	Jowar-Maize - Irrigated	18200	3400	760	1200	5360	23560	2.47	58217.9
9	Onion	25550	2900	1650	3250	7800	33350	2.47	82409.5
10	Turmeric	50350	5250	4300	12650	22200	72550	2.47	179274.7
11	Coconut - Maintenance	28700	4800	700	0	5500	34200	2.47	84509.9
12	Banana - Tissue Culture	77700	2600	2700	15700	21000	98700	2.47	243892.6
13	Tomato	33100	3200	1400	1300	5900	39000	2.47	96371.0
14	Betelvine	36450	5000	2250	10000	17250	53700	2.47	132639.0
15	Saamai	5700	400	250	250	900	6600	2.47	16302.0
16	Sorghum	7450	4400	0	1650	6050	13500	2.47	33345.0
17	Sugarcane								
	Fresh Planting-Irrigated	29000	9250	1750	12000	23000	52000	2.47	128494.6
	Fresh Planting- Drip irrigation	46000	12000	2000	12000	26000	72000	2.47	177915.6
	Ratoon- Irrigated	28000	9000	1500	3500	14000	42000	2.47	103784.1
	Ratoon- Drip irrigation	36000	11000	1500	3500	16000	52000	2.47	128494.6
18	Cauliflower - Precision farming	42250	11220	6600	6530	24350	66600	2.47	164571.9
19	Bottle gourd - Precision farming	64750	14300	3630	5210	23150	87900	2.47	217205.3
20	Bitter gourd - Precision farming	64800	14300	3630	5220	23150	87950	2.47	217328.8
21	Crossandra - Precision farming	21100	5300	1800	2000	9100	30200	2.47	74625.7
22	Chrysanthemum	23850	2500	900	2600	6000	29850	2.47	73729.5
23	Marigold	18450	5700	2000	2600	10300	28750	2.47	71012.5

24	Mulberry - Irrigated (I Year)	33650	14000	1350	6250	21600	55250	2.47	136467.5
25	Jasmine-Maintenance	35750	3700	2500	0	6200	41950	2.47	103616.5
26	Mango-Maintenance	17450	4500	3400	0	7900	25350	2.47	62614.5
27	Sapota-Maintenance	13400	3200	800	0	4000	17400	2.47	42978.0
28	Other Fruits (Papaya)-Maintenance	39700	8700	2800	18050	29550	69250	2.47	171047.5
29	Potato	24850	2700	1200	6600	10500	35350	2.47	87314.5
30	Carrot	18650	2200	650	1100	3950	22600	2.47	55822.0
31	Beetroot	15650	2500	900	900	4300	19950	2.47	49276.5
32	Brinjal	20650	2100	1600	3150	6850	27500	2.47	67925.0
33	Ladies Finger	13750	1950	1100	1000	4050	17800	2.47	43966.0
34	Cabbage	20650	3200	1150	1650	6000	26650	2.47	65825.5
35	Beans	47850	10450	2750	5400	18600	66450	2.47	164131.5
36	Cauliflower	21050	3650	1650	6600	11900	32950	2.47	81386.5
37	Cucumber	38550	6930	3510	6400	16840	55390	2.47	136813.3
38	Radish	13650	2200	650	700	3550	17200	2.47	42484.0
39	Bitter gourd	24850	2700	1200	6600	10500	35350	2.47	87314.5
40	Other Veg (Coriander Leaves)	22500	5500	1750	7300	14550	37050	2.47	91513.5
41	Mint	12550	3000	1450	750	5200	17750	2.47	43842.5
42	Chilli	19650	3700	1500	1600	6800	26450	2.47	65331.5
43	Rose	25650	2700	1600	5100	9400	35050	2.47	86573.5
44	Other Flowers (Tube Rose)	34900	10400	2100	15700	28200	63100	2.47	155857.0

ANNEXURE-V (A)

Scale of Finance for Animal Husbandry

Sl.no	Activities	Working capital per unit
	Dairy	
1	Working capital - Small Dairy (1+1)	28000
2	Working capital - Medium Dairy (3+2)	87500
	Sheep and Goat rearing	
1	Working capital - Goat rearing unit (10+1)	18150
2	Working capital - Breeding unit (100+5)	210000
	Pig Farming	
1	Rearing Unit (3+1)	20000
2	Breeding Unit (20+4)	126000

ANNEXURE-V (B)		
Scale of Finance for Fisheries		
Sr. No.	Fisheries Activity	Scale of Finance (in ₹)
I	Inland Fisheries	
1	Freshwater Fish Culture in Ponds (Stocking density of 10,000 per hectare) - 1 hectare	483200
2	Gift Tilapia culture in Ponds - 1 hectare	721520
3	Freshwater Fish Culture in Ponds - 30m×30m×1m	51370
4	Renovation of existing Fresh water ponds - 1 hectare	392700
5	Fish culture in Irrigation tanks (Stocking density of 2000 per hectare) - 1 hectare	110500
6	Fresh water Fish seed rearing - 1 hectare	346100
7	Fishing Implements for Inland capture/culture	32500
8	Fish Seed Production - 10 Million Early Fry	284500
9	Cage Culture in Inland Waters (P40, P16 & P8 cages)	31000
10	Cage Culture in Inland Waters (4m×4m×2m)	34000
11	Freshwater Fish Culture - Bio floc (150 Sq.m, 5 tanks, 15,000 litre per tank)	266000
II	Ornamental Fisheries	
1	Fresh water - Ornamental Fish Rearing - Backyard (30 Sq. m) - Per production cycle	85500
2	Fresh water - Ornamental Fish Culture - Medium Scale (150 Sq. m) - Per production cycle	182000
3	Fresh water - Ornamental Fish Culture - Breeding & Rearing (500 Sq. metre) - Per year	308000
III	Fish Marketing	
1	Kiosk - Per month	126500
2	Vendor - Head load/Bicycle - Per month	33000
3	Vendor - Two Wheeler with Ice box - Per month	116000
4	Dry Fish Vendor - Per month	35000

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
NDBD	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	RKVV	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
OPPF	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
PMKVKY	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

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



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NABVENTURES Ltd., a Company registered under the Companies Act, 2013, with a paid-up capital of INR 25 crore, is the Sponsor and Investment Manager of NABVENTURES Fund-I, a SEBI-registered Category II Alternative Investment Fund (AIF), with a base corpus of INR 500 crore and greenshoe option of INR 200 crore.

Investment focus: Start-ups/MSMEs operating in/with
 ▶ **Sectors:** Agri-tech, rural fin-tech, food-tech, health-tech and edu-tech, with a rural focus

▶ **Stage:** Pre-Series A (INR 5-20 cr.) & Series A (INR 20-50 cr.)

Model: asset-light, technology-led models, which can be quickly scaled up across geographies

As on 31st March 2022:

▶ **Corpus raised:** INR 598 crore

▶ **Investments made:** INR 148.21 crore in 9 start-ups

Registered Office: NABARD, 2nd Floor, A Wing,
 Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

✉ e-mail: nabventure@nabard.org ☎ Phone: 91-22-26539149 www.nabventure.in



NABSAMRUDDHI FINANCE Limited

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The objective of NABSAMRUDDHI is to provide credit facilities to legal entities for the promotion, expansion, commercialisation and modernisation in non-farm & agri allied activities including microfinance, MSME, housing, education, transport, etc."

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OTHER SEGMENTS

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- ▶ Microfinance
- ▶ Transport
- ▶ Housing
- ▶ Education
- ▶ Allied Agriculture
- ▶ Agri/Food processing



Corporate Office:

NABARD, Gr. Floor, D Wing,
 Plot No. C-24, G Block, BKC, Bandra (East),
 Mumbai-400051
 Ph: 022-2653 7091/9693

✉ e-mail: nabsamruddhi@nabard.org

Registered Office:

NABARD, Regional Office
 1-1-61, RTC'X' Road, P.B. No. 1863
 Hyderabad- 500020, Telangana
 Ph: 040-23241155/56

🌐 www.nabsamruddhi.in



NABFOUNDATION

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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

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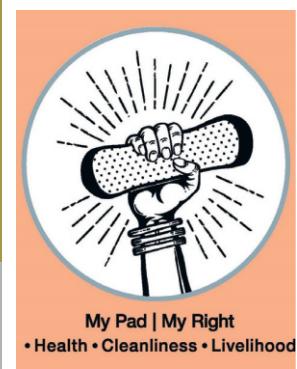
Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call

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

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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



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- › Soft loans for Agri Startups

Corporate Office

C/o NABARD, Mumbai

✉ e-mail:corporate@nabkisan.org

📞 Phone:022- 26539620/26539415

🌐 www.nabkisan.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

✉ e-mail:finance@nabkisan.org

📞 Phone:044- 28270138/28304658

🌐 Web-portal:krishimanch.co.in



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- › Natural Resource Management
- › Food Processing
- › Banking & Finance
- › Skills for Livelihood
- › International Business
- › Value Chain Development
- › Infrastructure Monitoring
- › Climate Change

Registered Office

NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051, Ph: 022-26539419

✉ e-mail:headoffice@nabcons.in

Corporate Office

NABARD Tower, 7th floor
Rajendra Place, New Delhi -110125
Ph: 011-25745103/07

🌐 www.nabcons.com



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- › 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



Corporate Office

NABARD, Plot No. C-24,
G Block, BKC, Bandra (East)
Mumbai-400051
Ph:022-26539243/26539241
e-mail:ho@nabsanrakshan.org

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Building Trust for Rural Prosperity

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- › Two sovereign Credit Guarantee Schemes offered:
 - FPO Financing
 - Under Animal Husbandry Infrastructure Development Fund (AHIDF)
- › Credit guarantee given against the credit offered by the Eligible Lending Institutions registered under the Scheme