

INTERVENTIONS OF NABARD IN UNION TERRITORY OF PUDUCHERRY



National Bank for Agriculture and Rural Development
Puducherry Cluster Office



FOREWORD

National Bank for Agriculture and Rural Development is a body corporate established under the NABARD Act, 1981 having its Head Office at Mumbai and Regional Offices, Training Establishments and District Development Managers / Cluster Officers posted at major Districts across the country. The mission of NABARD is to promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

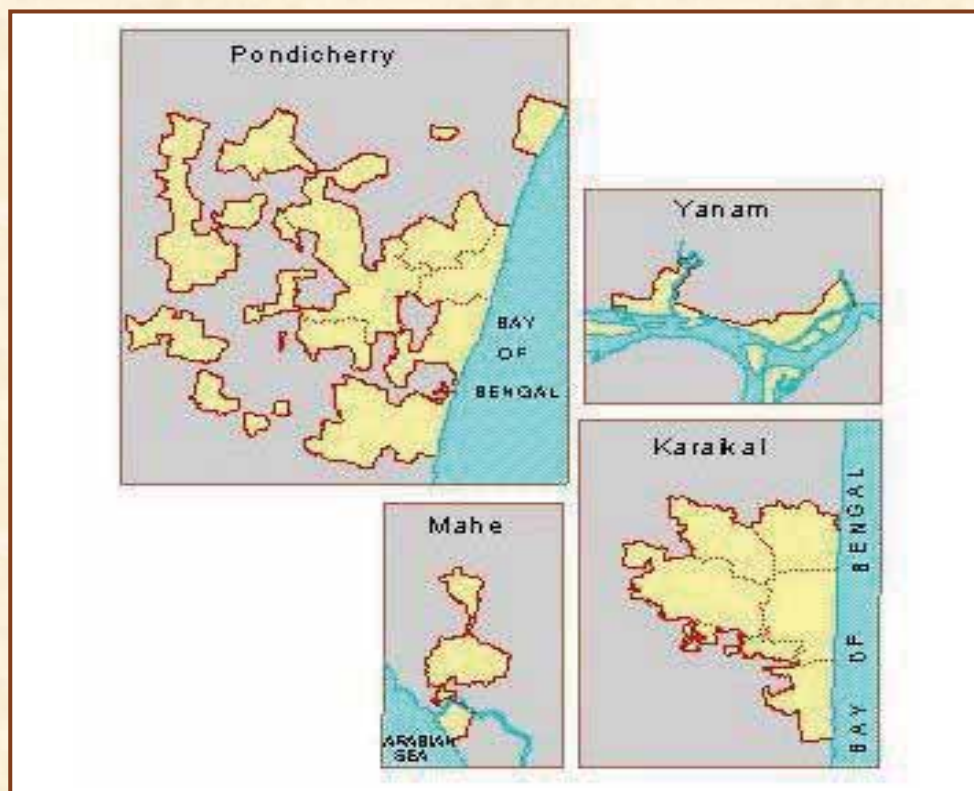
NABARD's initiatives are aimed at building an empowered and financially inclusive rural India through various initiatives and products that include providing refinance; support for building rural infrastructure; assessing the district level credit potential, guiding and motivating the banking industry in achieving these targets; supervising Co-operative Banks & Regional Rural Banks (RRBs) and helping them develop sound banking practices and onboarding them to the CBS platform; designing new development schemes to synchronize with the GoI schemes; capacity building of the marginalized sections of the society for their livelihood; providing marketing platform for the rural artisans and micro enterprises.

The SHG Bank Linkage Project launched by NABARD in 1992 has blossomed into the world's largest micro finance project. Kisan Credit Card, has become a source of comfort for crores of farmers. NABARD has financed one fifth of India's total rural infrastructure and has pioneered in the field of watershed development as a tool for sustainable climate proofing. NABARD has also been extending its services through various Financial, Consultative and CSR Subsidiaries viz. NABKISAN, NABFINS, NABSAMRUDDHI, NABCONS, NABVENTURES, NABFOUNDATION and NABSanrakshan.

A compilation of various interventions and initiatives carried out by NABARD under various sectors in the Union Territory of Puducherry is provided in this document.

R SHANKAR NARAYAN
Chief General Manager

1. PUDUCHERRY MAP



2. UTP PROFILE

The Union Territory of Puducherry (UTP) comprises of four erstwhile French establishments of Puducherry, Karaikal, Mahe and Yanam. Puducherry region is interspersed with enclaves of Villupuram and Cuddalore districts of Tamil Nadu. Karaikal region is surrounded by Nagapattinam district of Tamil Nadu. Yanam region is near Kakinada in Andhra Pradesh and Mahe region is in the west coast near Tellicherry in Kerala.

The climate of Puducherry is classified under Koppen-Geiger system as Tropical Wet and Dry. The Puducherry and Karaikal regions have a temperature range of 240 to 38.20 Celsius with an average (2017-18 to 2019-20) annual rainfall of 1169 mm in Puducherry and 1278 mm in Karaikal, most of which is received during the north-east monsoon. Mahe receives an average (2017-18 to 2019-20) annual rainfall of 3140 mm and the temperature ranges from 240 to 330 Celsius. In Yanam, the average annual rainfall (2017-18 to 2019-20) is 772 mm and the temperature fluctuates from 280 to 420 Celsius. Most of the rainfall in Mahe and Yanam regions is received in the South-West Monsoon period. The relative humidity of the UTP ranges from 68% to 83%.

Urbanisation, in percentage terms, amounted to 68.31% as against the all India level at 31.16%. The Union Territory of Puducherry ranks fifth among all States and Union territories in per capita income (almost double that of the national average). The per capita income of Union Territory of Puducherry stands at ₹2.22 lakh while the national average is ₹1.26 lakh for 2020-21. The per capita income was ₹1.90 lakh in 2016-17, ₹ 2.12 lakh in 2017-18, ₹ 2.20 in 2018-19 and ₹ 2.32 lakh in 2019-20. The growth rate is attributed to growth in agriculture, industry, trade and commerce and good governance.

The percentage of population below the poverty line stood at 9.69% against the National average of 21.92%. Primary sector contributes less than 4% to the State GDP while the share of Secondary and Tertiary Sector is 50% and 46% respectively.

Gingee and Pennaiyar are the rivers flowing in Puducherry, Cauvery flows in Karaikal, Godavari in Yanam and Moolakadavu in Mahe. The mineral resources available in Puducherry are limestone, clay, lignite and phosphate rocks, brick clays, canker, sea shells, garnet sands in Karaikal and laterite and beach sands in Mahe. Yanam is bereft of any mineral source of economic value.

Paddy, pulses and sugarcane are the major food crops in the UTP. Cotton, groundnut, coconut, vegetables, tapioca are some of the other principal crops cultivated in this region. Paddy alone constituted the major chunk of the cultivated area followed by pulses, sugarcane and other food crops. Coconut is the major plantation crop.

DISTRICT PROFILE										
State - Union Territory of Puducherry										
1. PHYSICAL & ADMINISTRATIVE FEATURES					2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	490				Agro-climatic Zone	Varies for all the four regions				
No. of Sub Divisions	4				Climate	Temperature ranges from 24 to 38.2 degree celsius				
No. of Blocks	6				Soil Type	Varies for all the four regions				
No. of Villages (Inhabited)	263									
No. of Village Panchayats	98									
3. LAND UTILISATION [Ha][2018-19]					4. RAINFALL & GROUND WATER					
Total Area Reported	48651					Normal	Actual	2016-17	2017-18	2018-19
Forest Land	393				Rainfall [in mm](3 year)1497 mm					
Area Not Available for Cultivation	19769				Normal					
Permanent Pasture and Grazing Land	0				Availability of Ground					
Land under Miscellaneous Tree Crops	1205				Net annual recharge					
Cultivable Wasteland	4601				Net annual draft					
Current Fallow	4015				Balance					
Other Fallow	3428				Water [Ham]					
Net Sown Area	15307				Varies for all the four regions					
Total or Gross Cropped Area	26716				Details in Water Resources Chapter					
Area Cultivated More than Once	11409				-					
Cropping Intensity [GCA/NSA](%)	175									
6. WORKERS PROFILE [in nos.][2011 census]					7. DEMOGRAPHIC PROFILE (2011 census)					
Cultivators	10763				Classification of Holding					
Of the above, Small/Marginal Farmers	NA				Holding					
Agricultural Labourers	50607				Nos.					
Workers engaged in Household Industries	6373				% to Total					
Workers engaged in Allied Agro-activities	NA				Ha.					
Other workers	333				% to Total					
					<= 1 Ha					
					>1 to <=2 Ha					
					>2 Ha					
					Total					
8. HOUSEHOLDS [in '000](2011)					9. HOUSEHOLD AMENITIES [Nos.]					
Total Households	301				Having brick/stone/concrete houses					
Rural Households	NA				Having electricity supply					
BPL Households	NA				Having source of drinking water					
					Having access to banking services					
					Having independent toilets					
					Having radio/tv sets					
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	263				Anganwadis					
Villages having Agriculture Power Supply	293				Dispensaries (ESI)					
Villages having Post Offices	67				Primary Health Centres					
Villages having Banking Facilities					Hospitals					
Villages having Primary Schools	92				Primary Health Sub-Centres					
Villages having Primary Health Centres					Hospital Beds					
Villages having Potable Water Supply	92									
Villages connected with Paved Approach Roads	92									
13. IRRIGATION COVERAGE [Ha]					12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Total Area Available for Irrigation (NIA + Fallow)	20984				Fertiliser/Seed/Pesticide Outlets [Nos]					
Irrigation Potential Created					Agriculture Pumpssets [Nos]					
Net Irrigated Area (Total area irrigated at least once)	13041				Total N/P/K Consumption [MT]					
Area irrigated by Canals / Channels	3912				Pumpssets Energised [Nos]					
Area irrigated by Wells(Tube)	9091				Agro Service Centres [Nos]					
Area irrigated by Tanks	0				Soil Testing Centres [Nos]					
Area irrigated by Other Sources	38				Plantation nurseries [Nos]					
Irrigation Potential Utilized (Gross Irrigated Area)	21142				Power Tillers [Nos]					
					Threshers/Cutters [Nos]					
15. AGRO-PROCESSING UNITS					14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Type of Processing Activity	No of units	Capacity [MT]		Rural/Urban Mandi/Haats [Nos]						
Food	479	NA		Wholesale Market [Nos]						
Sugarcane	4	NA		Length of Pucca Road [Km]						
Fruit (Pulp/Juice/Fruit drink)	29	NA		Length of Railway Line [Km]						
Spices (Masala)	51	NA		Public Transport Vehicle [Nos]						
Dry-fruit	9	NA		Goods Transport Vehicle [Nos]						
Cotton	NA	NA								
Milk	46	NA								
Meat	NA	NA								
Animal feed	10	NA								
17. ANIMAL POPULATION AS PER 20th LIVESTOCK CENSUS (in '000)					16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Category of animal	Total	Male		Female		Crop				
Cattle - Cross bred	85196	NA		NA		2017-18				
Cattle - Indigenous		NA		NA		2018-19				
Buffaloes	3325	NA		NA		Avg. Yield [Kg/Ha]				
Sheep - Cross bred		NA		NA		Area (Ha)				
Sheep - Indigenous	2445	NA		NA		Prod. (MT)				
Goat	73630	NA		NA		Area (Ha)				
Pig - Cross bred		NA		NA		Prod. (MT)				
Pig - Indigenous		NA		NA		Avg. Yield [Kg/Ha]				
Horse/Donkey/Camel	Pony 29/Donkey 4/Camel 1	NA		NA		Area (Ha)				
Poultry - Cross bred		NA		NA		Prod. (MT)				
Poultry - Indigenous	208721	NA		NA		Area (Ha)				
					Prod. (MT)					
					Avg. Yield [Kg/Ha]					
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					Avg. Yield [Kg/Ha]					
					Area (Ha)					
					Prod. (MT)					

3. Potential Linked Credit Plans (PLPs)

NABARD, in 1988-89, took the initiative of preparing the district-wise Potential Linked Credit Plans (PLPs) to guide banks in their credit planning exercise. The PLPs map the potential in priority sectors which could be exploited with institutional credit within a specific time frame. PLPs are intended to provide a meaningful direction to the flow of credit to different sectors at the ground level taking into account all relevant factors.



Release of Potential Linked Credit Plan (PLP) prepared by NABARD

The various linkage and other support required to be provided by line departments to facilitate credit flow as planned are also listed in the PLPs. A detailed consultative process with line departments, financial institutions, promotional and developmental agencies, etc., is adopted in the preparation of PLPs to have a meaningful link between development planning and of credit planning.

PLP vs ACP in Last 5 Years

(Rs. Crore)

Year	PLP	ACP
2018-19	2803.96	2803.96
2019-20	3031.13	3056.31
2020-21	3281.92	3281.86
2021-22	3457.14	3599.41
2022-23	3805.06	3889.60

SLBC Meetings

State Level Bankers Committee (SLBC) Meetings are convened by the Lead Bank of UTO – Indian Bank, on quarterly basis for reviewing the performance of Bankers under various sectors and the progress of Annual Credit Plan.



Shri T.Venkatakrishna, CGM addressing the Bankers and Government Officials during the SLBC Meeting

Sector-wise Ground Level Credit – Achievement (last 3 years)

(Rs. Lakh)

Particulars	2019-20	2020-21	2021-22	2022-23
Crop Loan	140654.00	157504.00	196212.00	219612.00
Term Loans	16960.00	18940.00	20121.00	85418.00
Total Agri. Credit	157614.00	176444.00	216333.00	305030.00
MSE	76455.00	83824.00	75652.00	135240.00
Other Priority Sector	75538.25	75536.00	81802.00	89110.00
Grand Total	309607.25	335804.00	373787.00	529380.00

The total projected credit flow during the Financial Year 2023-24 in the Union Territory of Puducherry (UTP) is ₹ 421556.84 lakh covering 6 blocks. This projection is 10.7% more than the PLP projection of 2022-23 placed at ₹ 380506.62 lakh and 8.38% more than the ACP projection of 2022-23 placed at ₹ 388960.00 lakh.

BROAD SECTOR-WISE PLP PROJECTIONS 2023-24
(₹ Lakh)

Sl.No.	Particulars	PLP projections 2023-24
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	189288.13
ii	Term Loan for Agriculture and allied activities	33521.45
	Sub-total	222809.58
B	Agriculture Infrastructure	2472.51
C	Ancillary activities	12967.50
I	Credit Potential for Agriculture (A+B+C)	238249.59
II	Micro, Small and Medium Enterprise	90670.50
III	Potential for Export Credit, Education and Housing	
i	Export Credit	4000.00
ii	Education	8720.00
iii	Housing	24682.50
	Sub-total	37402.50
IV	Credit Potential for Infrastructure	
i	Social Infrastructure involving Bank Credit	15000.00
ii	Credit Potential for Renewable Energy	1834.25
	Sub-total	16834.25
V	Informal Credit Delivery System - Including SHGs, JLG, etc	38400.00
	Total Priority Sector (I to V)	421556.84

SUMMARY OF SECTOR/SUB-SECTOR-WISE PLP PROJECTIONS 2023-24

(₹ Lakh)

Sl. No.	Sector	PLP Projections
I	Credit potential for Agriculture	
A	Farm Credit	
i	Crop Loans	189288.13
ii	Water Resources	1409.60
iii	Farm Mechanisation	4766.70
iv	Plantation & Horticulture	1757.99
v	Forestry &Wasteland Development	1738.75
vi	Dairy Development	12857.68
vii	Poultry Development	2805.90
viii	Sheep / Goat / Piggery Development	1881.90
ix	Fisheries Development	5976.85
x	Others (Agriculture)	152.00
	Integrated Farming Systems	174.08
	Sub-total	222809.58
B	Agriculture Infrastructure	
i	Construction of Storage facilities	1255.50
ii	Land Development, Soil conservation, watershed development	307.41
iii	Others (Seed production, Bio pesticides etc.)	909.60
	Sub-total	2472.51
C	Ancillary activities	
i	Food and Agro processing	2767.50
ii	Others (Loans to FPOs, AC/ABC etc.)	10200.00
	Sub-total	12967.50
	Total Agriculture (A+B+C)	238249.59

II	Micro, Small and Medium Enterprise	
i	MSME - Micro Enterprises	33295.50
ii	MSME - Small Enterprises	14062.50
iii	MSME-Medium Enterprises	43312.50
	Total MSME	90670.50
III	Potential for Export Credit, Education and Housing	
i	Export Credit	4000.00
ii	Education	8720.00
iii	Housing	24682.50
	Sub-Total	37402.50
IV	Credit Potential for Infrastructure	
i	Social Infrastructure involving bank credit	15000.00
ii	Credit Potential for Renewable Energy	1834.25
	Sub-total	16834.25
V	Informal Credit Delivery System-Including SHG, JLG, etc.	38400.00
	Total Priority Sector (I to V)	421556.84

4. SUPPORT TO INFRASTRUCTURE DEVELOPMENT

For development of infrastructure through public investment, NABARD has been channelizing the shortfall of commercial banks' lending in the priority sector against their mandate. Rural Infrastructure Development Fund (RIDF), instituted in 1995-96 initially focused on incomplete irrigation, flood protection and watershed management projects, funding for rural infrastructure became more broad-based through the years. The RIDF now covers 39 activities related to rural infrastructure development.



Discussion with Hon'ble Chief Minister of Puducherry by Shri T.Venkatakrisna, CGM and Dr.K.Inkarsal, GM on the various support provided by NABARD to GoUTP

Details of various funds available for infrastructure projects

Details of Fund	Sector /Activities	Period of Loan	RoI (%)
RIDF	Agri. and Allied Social Sector Rural Connectivity (39 Activities)	07 Years	5.25%
NIDA	All sectors related with infrastructure in Rural Areas	Flexible repayment -Upto 15 Years	Market Related-on outstanding
FIDF	Fisheries	12 Years	at 3 % below the cost of fund for NABARD (~ 5-6%)
FPF	Mega Food Parks & Agriculture Production Clusters notified by MOFPI.	07 Years	5.00%

A total amount of Rs.550.74 crore has been sanctioned under RIDF to the Government of Union Territory of Puducherry towards 290 infrastructure projects in various regions of the Union Territory of Puducherry.

Cumulative Details of RIDF Projects in UTP (Sector-wise)

(In Rs. Crore)

Sl. No.	Projects/	Total No. of Projects	Total Loan Sanctioned
1	Roads & Bridges	183	252.79
2	Schools	44	19.73
3	Drinking water	34	121.06
4	Irrigation	15	69.72
5	Flood Control	6	16.71
6	Public Health & Rural Sanitation	6	37.69
7	Fisheries sector	1	13.7
8	Solid Waste Management	1	19.31
	Total	290	550.74



Shri T.Venkatakrishna, CGM addressing the High Powered Committee Meeting chaired by the Shri Rajeev Verma, IAS, Chief Secretary of Puducherry



RIDF XVII Rural Godown at Regulated Market Committee, Karaikal



RIDF XXIV: Laying of Boulevard Road at Mahe



RIDF XXI Interlinking of French and Adavipolam Channel, Yanam



RIDF Tranche- XXV - Improvements to the road in Bahour Commune Ch 0/000 km to Ch 8/100 km at Puducherry region

5. DEVELOPMENTAL INTERVENTIONS

Integrated Surface Water Management for Climate Change Adaptation

Under National Adaptation Fund for Climate Change (NAFCC), the Government of Puducherry has been sanctioned a grant of ₹16.76 crore for Integrated Surface Water management for Climate Change through Rejuvenation of 39 Irrigation Tanks and Renovation of 39 Village Ponds in Puducherry and Formation of 1 Mini Lake and Rejuvenation of 147 Irrigation Tanks in Karaikal by April 2022. The project is being implemented as per the guidelines for NAFCC through the Executing Agency, Department of Science Technology and Environment, Government of Puducherry.





Impact:

- Significant improvement in soil and water and ground water table from 700 feet to 400 feet depth from ground surface
- Significant reduction in release of CO₂ due to adaptation and mitigation techniques by the introduction of climate proofing interventions through NABARD.

ii. Micro Credit Initiatives

a) EShakti

EShakti is a digital platform that provides reliable and up-to-date financial and non-financial data of SHGs and their members on a real time basis, which can be accessed by bankers and other stakeholders like government agencies. EShakti has been implemented in three blocks of the Union Territory of Puducherry viz. Aryankuppam, Villianur and Karaikal Block. NABARD had entered MoU with –

- 1) Puducherry State Rural Livelihood Mission with 3000 SHGs
- 2) Pudukkottai Bharatiya Grama Bank(PBGB) 600 SHGs
- 3) MSSRF Foundation with 250 SHGs

The Project concluded on 26 September 2022 with the status of digitization of SHGs as under:

Puducherry:

	Target	Digitised	Credit Linked
PSRLM	2000	2495	2478
MSSRF	300	284	145
PBGB	0	341	231
Total	2300	3079	2045



Karaikal:

	Target	Digitised	Credit Linked
PSRLM	1000	966	597
PBGB	0	5	5
Total	1000	971	602

The project has enabled digitization of various SHG Accounts and has helped the Bankers in processing the credit linkages to SHGs at a faster rate. Through the EShakti portal a total savings of Rs. 75.42 crore has been made by the 3980 Self Help Groups and has facilitated total loan to the tune of Rs. 180.12 crore to the eligible SHG Women.

Joint Liability Groups (JLGs)

Grant Assistance for Promotion and Credit Linkage of JLGs was launched for financing of JLGs of tenant farmers and later extended to micro entrepreneurs/artisans in Non-Farm sectors. Banks are being sensitized to issue second loan to SHG members to take up income generating activities as members of JLG. NABARD is conducting sensitization programme to popularize the concept of JLG among bankers in the district. NABARD has entered into a MoU with Puduvai Bharathiar Grama Bank (PBGB) for promotion and credit linkage of 2,000 JLGs over next 3 years since November 2021. A total of 250 new JLGs have been formed through PBGB so far.



Signing of MoU between NABARD and PBGB in the presence of Hon'ble Home Minister of Puducherry Shri Namassivayam and Hon'ble PWD Minister Shri N Lakshminarayan

The MoU is expected to aid active members of various SHGs to take up livelihood activities and with the credit support through PBGB under JLG mode. This will also hold the RRB to contribute to the Ground Level Credit in the Union Territory of Puducherry.

Enterprise Development Programmes

NABARD is extending support for livelihood through developmental initiatives like Micro Enterprise Development Programmes (MEDP) and Livelihood Enterprise Development Programmes (LEDP).

My Pad My Right

One sanitary pad manufacturing unit has been sponsored under “My Pad My Right” scheme of NABFOUNDATION (a subsidiary of NABARD) at Karaikal for SHG Women, implemented through BDO, Karaikal (DRDA). The unit has been functioning with Phase-II training in progress with 15 SHG women. Of the total sanction of Rs.81,500/-, Rs.72,000/- has been disbursed for the Phase-I and Phase-II training



My Pad My Right Unit set at Karaikal

The SHG women have been trained to Manufacture and Market the Biodegradable sanitary pads.

Micro Entrepreneurship Development Programme on Hand Embroidery

A Micro Entrepreneurship Development Programme on Hand Embroidery was successfully provided to 30 SHGs women in the Puducherry region. The 15 days Training programme was conducted on various aspects of Embroidery including Aari work with a grant assistance of Rs.95,000/-. Arrangement have been made with the Ministry of Textiles to provide Artisans ID card to all the trained SHG women under this MEDP Programme.



Snapshot of SHG Women engaged in Aari Works

The trainees knew Basics in Tailoring and their income was Rs. 2500 to 5,000 per month. After the training the trainees have started their Hand Embroidery (Aari) work from home. They earn Rs. 5000 to 8000 per month. 18 women out of 30 are engaged in the Hand Embroidery (Aari) work. The training has facilitated enhancing the entrepreneurship skill of women folk and enabling them to take up self-employment.

Micro Entrepreneurship Development Programme on Terracotta Handicrafts

A Micro Entrepreneurship Development Programme on Terracotta Handicrafts making was successfully provided to 30 SHGs women in the Puducherry region. The 15 days Training programme was conducted on various aspects of Terracotta Artistry by Padma Shree Awardee Shri V K Munusamy, with a grant assistance of Rs.95,000/- . Arrangement have been made with the Ministry of Textiles (Handicrafts) to provide Artisans ID card to all the trained SHG women under this MEDP Programme.



Progress of Terracotta Handicrafts Training Session

The programme is expected to groom more women artisans in Puducherry and with the GI already available for the Terracotta Handicrafts in Puducherry, the training shall help in enhancing the income of the SHG women

Livelihood & Enterprise Development Programme

A Livelihood & Enterprise Development Programme on Fish Value Addition was successfully provided to 90 SHGs women in Karaikal region of UTP. The 15 days Training for each batch was conducted on various aspects of Fish Value Addition and Hygienic packaging, with a grant assistance of Rs.6,74,000/-. The beneficiaries have started the livelihood activity and they have been formed as JLGs for effective credit arrangements. 19 of these beneficiaries have been credit linked under PMFME scheme and a small demo unit of Seafood Pickle making has been set up in Karaikal.



SHG women involved in the process of Fish Pickle Making at the Demo Unit setup under LEDP Programme



b) Sensitisation Programmes

For SHGs

One day training programmes are being conducted for SHGs Leaders/Members at various blocks of the Union Territory with NABARD's grant support.



For Bankers

Capacity building programme are being conducted for bankers covering various topics viz., Schemes of NABARD, GOI & GoUTP; digitisation of SHGs; Agricultural Term lending; AIF / PMFME; Formation and Promotion of 10,000 FPOs.



Discussions during the Sensitisation Meeting for Bankers in Puducherry

iii. Farm Sector Initiatives

Farmers Producers Organisation

NABARD has taken an initiative for supporting producer organizations and has promoted two FPOs in Puducherry. Under the Central Sector Scheme for Formation and Promotion of 10,000 FPOs of Government of India, 4 FPOs have been incorporated at Puducherry and Karaikal through NGOs. 3 New Animal husbandry FPOs have been sanctioned in UTP during March 2023.

FPOs Promoted under NABARD's Support

Name of FPO	Scheme	Members	Products	Turnover (in Rs.)
Pasumai FPO Ltd	PRODUCE Fund of NABARD	549	Pulses, Groundnut and Paddy	6,80,000
Innuyir Grama Women FPO Ltd.	PODF-ID Fund of NABARD	611	Pulses, gingelly & groundnut oil, moringa & neem seed powder	8,61,000
Thirukameswarar Hitech Agro FPO Ltd.	Central Sector Scheme for 10,000 FPOs	325	Paddy, Coconut and Sugarcane	27,35,430
Karaikal Marutham FPO Ltd.	Central Sector Scheme for 10,000 FPOs	375	Cotton & Paddy	2,20,00,000



Stall set-up by Thirukameswarar Hitech Agro FPO Promoted by NABARD under CSS for Formation & Promotion of 10,000 FPO Scheme

iv. Capacity Building Programmes

CAT Programme by PAJANCOA & RI

A Capacity Building for Adoption of Technology (CAT) Programme of Effective Weed Management in Rice Cultivation Sanctioned to Pandit Jawaharlal Nehru College of Agriculture and Research Institute (PAJANCOA & RI). The training was conducted for 25 Farmers with Exposure Visit to Tamil Nadu Rice Research Institute Aduthurai. A grant assistance of Rs. 1.30 lakh was granted to PAJANCOA & RI for conduct of the programme.



Snapshot of Training session and Field Visit during the Capacity Building Programme

CAT Programme by KVK, Karaikal

Another Capacity Building for Adoption of Technology (CAT) Programme of Dairy Cattle Management sanctioned to KVK, Karaikal. The training was conducted for 25 Farmers with Exposure Visit to Cattle Farms with Scientific Methods. A grant assistance of Rs. 1.30 lakh was granted to KVK, Karaikal for conduct of the programme.



Exposure Visit to Cattle Feed Unit at Thanjavur

CAT Programme by RIVER

Two Capacity Building for Adoption of Technology (CAT) Programme of Cattle Management and Poultry Management was sanctioned to Rajiv Gandhi Institute of Veterinary Education & Research (RIVER). The training was conducted for 60 Women Farmers with Exposure Visit



v. Off-Farm Initiatives

In addition to the Farm related activities and Infrastructure, NABARD has also promoted two Rural Marts sanctioned for the Union Territory of Puducherry and sanctioned grant support of Rs 10 lakhs for infrastructure for an existing Rural Haat in Mannadipet commune with .



Rural Mart managed by Inuiyir Grama Women FPO promoted by NABARD

6. FINANCIAL INCLUSION INITIATIVES

Puducherry State Co-operative Bank has been provided with a Mobile ATM Van with a total grant support of Rs.15 lakh. The Mobile ATM Van was inaugurated by the Hon'ble Chief Minister of Puducherry in October 2021.



Mobile ATM provided to PStCB being used by Public

Grant assistance of Rs.7,04,000/- was sanctioned to PBGB for conducting 176 FLDC Programmes and Rs.4,50,000/- to Puducherry StCB for conducting 100 FLDC Programmes.



During 2021-22, PBGB has been sanctioned an amount Rs. 24.08 lakh for purchase of Micro ATMs, POS Devices and Implementation of Green PIN.



Shri T.Venkatakrishna, CGM distributing PoS Devices to customers of PBGB

NABARD also provides grant support for Development of Digital financial infrastructure to reach out to the unbanked. While support is available for Scheduled Commercial Banks including Payment Banks & SFBs, focus of NABARD is towards RRBs & Co-operatives.

Conduct of Workshop of Agri Clinic and Agri Business Center (ACABC) Scheme

NABARD organizes State Level and District Level workshops for creating awareness among various stakeholders about the Agri Clinics and Agri Business Center (ACABC) scheme. The participants includes Officials from various Banks, Line departments viz. Agriculture, Animal Husbandry, Fisheries, KVK, MANAGE, Hyderabad and successfully ACABC Entrepreneur.



ACABC workshop with officials Director, Agriculture, CEAD, DD AH, JDA, KVK Head and Cluster Officers



Sessions and Participants of ACABC Workshop conducted at Puducherry

7. BUSINESS INTERVENTIONS

NABARD provides refinance support for banks in order to increase the ground level credit flow. In order to support effective ground level credit for seasonal agricultural operations in the UT, an aggregate refinance support of Rs.320.27 crore was provided to Banks operating in Union Territory of Puducherry including Rs.194.96 crore to Puduvai Bharathiar Grama Bank (PBGB) during the financial year 2022-23.

8. INSTITUTIONAL DEVELOPMENT

In order to ensure basic infrastructure facility in Primary Agricultural Credit Societies (PACS), assistance under Co-operative Development Fund (CDF) is provided to help PACS to mobilise deposits, increase business portfolio, computerize their operation, improve their work environment which will boost confidence and trust among the members/non-members, etc. Accordingly, a grant assistance to the tune of Rs. 42 lakhs has been granted to 15 eligible PACCS in the Union Territory of Puducherry.



Infrastructure created at Keezhagraharam PACCS under NABARD's CDF Assistance



Infrastructure created at Koodapakkam PACCS under NABARD's CDF Assistance



Infrastructure created at Mangalam PACCS under NABARD's CDF Assistance

Project Monitoring Unit by NABCONS

A Memorandum of Understanding was signed between NABCONS and Government of Union Territory of Puducherry on 14 December 2022 for setting up a Project Management Unit. The Project Management Unit shall provide technical support in project management, monitoring and tracking the physical and financial progress, and flag to the Finance Department for timely release of funds for infrastructure projects, assist in scrutiny of Detailed Project Reports (DPR) and vetting tender documents, including for PPP projects, identify implementation bottlenecks in project execution and suggest timely corrective measures, assist in identification of economical source of project funding, liaise with funding agencies on the loan applications and facilitate timely fund disbursal, monitor project's compliance with environmental, social and governance norms, prepare mapping of the project under PMU's supervision with identified focus areas of Puducherry's Development Plan, prepare periodical progress reports and other necessary documentation, coordinate with Departments, implementing agencies and undertake field visits.



Signing of MoU between NABCONS and Government of Puducherry in the presence of Hon'ble Chief Minister of Puducherry Shri N Rangasamy

NABARD Cluster Office in Puducherry

During the year 2022-23, NABARD opened its Cluster Office in Puducherry which will cater to the Agriculture and Rural Development related activities in the Union Territory of Puducherry along with Villupuram, Cuddalore and Kallakurichi districts of Tamil Nadu. The Office premises was inaugurated by the District Collector of Puducherry and CGM, NABARD, TNRO in the presence of Bankers, NGO Partners, Officials and Beneficiaries from the four districts which the Cluster Office shall cover.



Shri E.Vallavan IAS – District Collector, Puducherry and Shri T.Venkatakrishna, CGM NABARD TNRO Inaugurating the Puducherry Cluster Office

Way Forward

NABARD has been extending support to the Union Territory of Puducherry under various schemes in operation. With the continuous support and co-operation of the Government, NABARD shall be actively providing support by way of increased assistance for Infrastructure projects under RIDF / NIDA / FIDF Funds operated by NABARD.

Refinance assistance to the RRB, Co-operative Bank and other banks operating in the Union Territory shall be enhanced for improving the Ground Level Credit for the priority sectors with primary focus of Agriculture and Rural Livelihood.

NABARD shall also continue to promote grant based programmes for supporting farmers, SHGs and artisans through its support to FPOs, Livelihood trainings and support to Technical Institutes in the areas of research and new technologies in Agriculture.

