

## **DEVELOPMENT PROGRAMMES IN THE DISTRICT**

The State and Central Government are implementing various developmental programmes for the upliftment of both rural and urban people through generating employment opportunities in rural and urban areas, promoting industries, increasing agriculture production, etc.

In this chapter we have highlighted the various developmental programmes being implemented in the district by various Government departments/agencies.

### **ஈரோடு மாவட்டம் வேளாண்துறையில் மத்திய அரசின் நிதி உதவியுடன்**

#### **செயல்படும் திட்டங்கள்**

##### **1. ஒருங்கிணைந்த தானிய உற்பத்தித் திட்டம் (ஐ.சி.டி.பி - ரெல்)**

தரமான சான்று பெற்ற ரெல் விதைகள் கிலோவிற்கு ரூ.5/- மானியத்தில் உழவர்களுக்கு விநியோகம் செய்யப்பட்டு வருகிறது.

##### **2. தீவிர பருத்தி பெருக்கத் திட்டம்**

ஐசிடிபி - பருத்தி திட்டத்தில் நடப்பு ஆண்டில் உழவர்கள் வயல்வெளிப்பள்ளி ஒன்று நடத்த இலக்கு பெறப்பட்டு இடத்தேர்வு பணி நடைபெற்று வருகிறது. மேலும் பருத்தி விதை கொள்முதல் மானியம் ரூ.16/கிலோ மற்றும் விதை விநியோக மான்யம் ரூ.20/கிலோ வீதம் வழங்கி உற்பத்தியை அதிகரிக்கக் வகையில் திட்டம் செயல்படுத்த ஆணை பெறப்பட்டுள்ளது. உயிர் உர விநியோகம், உயிரியல் காரணிகள் விநியோகம் போன்ற இனங்களுக்கு மான்யம் வழங்கப்பட்டு திட்டம் செயல்படுத்தப்படுகிறது.

##### **3 . ஐசோபாம் - திட்டம்**

எண்ணெய்வித்துக்கள் மற்றும் மக்காச்சோளம் உற்பத்தி திறனை அதிகரிக்க திட்டம் செயல்படுத்தப்பட்டு வருகிறது. இத்திட்டத்தில் சான்று விதை உற்பத்திக்கு கிலோவிற்கு ரூ. 10/- மான்யமும், சான்று விதை விநியோகத்திற்கு கிலோவிற்கு ரூ. 12/- மான்யமும் வழங்கப்படுகிறது. சாகுபடி பரப்பு அதிகரிக்க பைப் லைன் அமைக்கவும் 50 சதத்தில் அல்லது ரூ.15,000/எக்டர் அளவில் மானியம் வழங்கப்பட்டு திட்டம் செயல்படுத்தப்படுகிறது. 50 உழவர்களுக்கு ரூ.15,000/-த்தில் இரண்டு நாட்களுக்கு உயர் சாகுபடி தொழில்நுட்பங்கள் குறித்து பயிற்சி அளிக்கப்படுகிறது. பயிர் பாதுகாப்பிற்கு கைத்தெளிப்பான் ரூ.1000/எண் மற்றும் விசைத் தெளிப்பான் ரூ.3000/ எண் என்ற அளவில் மானியம் வழங்கி திட்டம் செயல்படுத்தப்படுகிறது. மேலும் ஜிப்சம், உயிர் உரங்கள் நுண்ணூட்ட உரங்கள் 50% மானியத்தில் உற்பத்தியை அதிகரிக்க வழங்கப்படுகிறது. உயர் தொழில்நுட்பங்கள் பயன்படுத்தி ஒரு எக்டர் பரப்பில் செயல்விளக்கத் திடல்கள் அமைக்க ரூ.1500/- முதல் ரூ.4000/- வரை வழங்கி திட்டம் செயல்படுத்தப்படுகிறது.

##### **4. தென்னை வளர்ச்சி வாரிய திட்டம்**

தென்னை வளர்ச்சி வாரிய திட்டத்தில் 10 ஆண்டுகளுக்கு மேற்பட்ட தோப்புகளுக்கு சமச்சீர் உரம் இட்டு உற்பத்தி திறனை அதிகரிக்க எக்டருக்கு ரூ. 17500/- முழுமான்யம் இரண்டு ஆண்டுகளுக்கு வழங்கப்பட்டு திட்டம் செயல்படுத்தப்படுகிறது.

## 5 . விதை கிராமத்திட்டம்

நெல், சிறுதானியம், பயறுவகை மற்றும் எண்ணெய்வித்துக்கள் தரமான சான்று பெற்ற விதைகளுக்கு 50% மான்யத்தில் உழவர்களுக்கு விதைகள் வழங்கி அதிக அளவில் உற்பத்தி மேற்கொள்ள திட்டம் செயல்படுத்தப்படுகிறது. மேலும் இத்திட்டத்தில் உழவர்களுக்கு தரமான விதை உற்பத்தி செய்தல் குறித்த பயிற்சியும் அளிக்கப்படுகிறது.

## 6 . பயறு வகைத் திட்டங்கள்

தேசிய உணவு பாதுகாப்பு இயக்கம் - பயறு வகை திட்டத்தில் சான்று விதை உற்பத்தி மற்றும் சான்று விதை விநியோகத்திற்கு மானியம் வழங்கப்படுகிறது. மேலும் மானிய விலையில் உயிர் உரங்கள் நுண்ணுரங்கள் ஜிப்சம் பயிர் பாதுகாப்புக் கருவிகள் வழங்கப்பட்டு வருகிறது. தற்போது நிலவி வரும் பயறு வகை பற்றாக்குறையை மேற்கொள்ள அதன் சாகுபடி பரப்பு அதிகரிக்கும் வகையில் பைப் லைன், தெளிப்பு நீர்ப் பாசனம், மழைத்தெளிப்பான் (ரெயின் கன்) மானிய விலையில் வழங்கப்படுகிறது. லேசர் லேண்ட் லெவெல்லர் - கருவி ஒன்றிற்கு ரூ.1.50 லட்சம் மான்யத்துடன் நடப்பு ஆண்டில் இலக்கு பெறப்பட்டுள்ளது.

## 7. தேசிய வேளாண் வளர்ச்சித்திட்டம்

தேசிய வேளாண் வளர்ச்சித் திட்டத்தில் செயல்படுத்தப்பட்டு வரும் மானியத்திட்டங்கள் ஜிப்சம் விநியோகம், பயறு வகைக்கு டி.ஏ.பி விநியோகம், துவரை செயல்விளக்கத் திடல் அமைத்தல், செம்மை நெல் செயல்விளக்கத்திடல் அமைத்தல், நெல்லுக்கு ஜிங்க் சல்பேட் இடுதல், ஆகியவை செயல்படுத்த இலக்குகள் பெறப்பட்டு திட்டம் செயல்படுத்தப்பட்டு வருகிறது.

## 8. நுண்ணீர் பாசனத்திட்டம்

நடப்பு நிதியாண்டில் ஈரோடு மாவட்டத்திற்கு 200 எக்டர் பொருள் இலக்கு பெறப்பட்டு கரும்பு, மக்காச்சோளம், பருத்தி, எண்ணெய்வித்துக்கள் மற்றும் பயறுகைப்பயிர்களில் நுண்ணீர் பாசனம் அமைக்க மான்யம் தோட்டக்கலைத்துறை மூலம் வழங்கப்பட்டு திட்டம் செயல்படுத்தப்படுகிறது.

## 9. மானாவாரி பயிர்கள் மேம்பாட்டுத்திட்டம்

மானாவாரி நிலக்கடலை மற்றும் சோளம் - பயிர் சாகுபடி திட்டத்தில் நடப்பு ஆண்டு ஈரோடு மாவட்டத்திற்கு 500 எக்டர் பரப்பிற்கு இலக்கு பெறப்பட்டு எக்டருக்கு ரூ.7500/- வீதம் மான்யத்தில் இடுபொருட்கள் வழங்கப்படுகிறது. மேலும் மண்புழு உர குடில் அமைக்க ரூ.30000/ யூனிட் மான்யம் வழங்கப்படுகிறது. இத்திட்டத்தின் முக்கிய நோக்கம் மானாவாரி பயிர்களின் உற்பத்தியை அதிகரித்தல் மற்றும் எதிர்பாராத இயற்கை விளைவுகளை மேற்கொள்ள பயிர் காப்பீடு செய்தல் போன்றவையாகும். மேலும் எண்ணெய் வித்துக்கள் மற்றும் பயிறுகைப்பயிர்களில் விதை உற்பத்தி செய்ய 50 % உற்பத்தி மான்யம் (அ) ரூ.25000/எக்டர் என்ற அளவில் மான்யம் வழங்கப்படுகிறது. இத்திட்டம் ஒருங்கிணைந்த மானாவாரி பயிர்கள் மேம்பாட்டுத்திட்டமாகும். எனவே வேளாண்மைத்துறையின் சகோதரத்துறைகள் அனைத்தும் இத்திட்டம் செயல்படுத்துவதில் பங்கேற்கின்றன.

### 10. சிறுதானியங்கள் தீவிர உற்பத்தி திட்டம்

சிறுதானியங்களின் சத்துக்களைப்பாதுகாக்கும் விதமாக அதன் உற்பத்தியை அதிகரிக்கும் வகையில் தாமான விதை உற்பத்திக்கு ரூ.1.40 லட்சம் இலக்கு பெறப்பட்டு திட்டம் செயல்படுத்தப்பட்டு வருகிறது. ஈரோடு மாவட்டத்திற்கு ராகி பயிருக்கு ( CO-14 Variety) 14 மெ.டன் விதை உற்பத்திக்கு செயல்திட்டம் தயாரித்து திட்டம் செயல்படுத்தப்பட்டு வருகிறது.

### 11. அட்டமா திட்டம்

வேளாண்மை தொழில்நுட்ப மேலாண்மை முகமை (ATMA) இத்திட்டம் ஒருங்கிணைந்த மேம்பாட்டுத்திட்டமாகும். இத்திட்டம் விவசாயிகளை தற்சார்புடையவர்களாகவும், வேளாண்மை மற்றும் சார்பு துறைகளில் வல்லுநர்களாகவும், நிபுணர்களாகவும் மாற்ற உதவும் திட்டமாக செயல்படுத்தப்பட்டு வருகிறது. மாவட்ட ஆட்சியர் அவர்கள் தலைமையில் சார்புத் துறை அலுவலர்கள், அரசு சாரா தொண்டு நிறுவனங்கள், இடுபொருள் விநியோகஸ்தர்கள் மற்றும் உழவர்கள் உறுப்பினர்களாகக் கொண்ட ஆட்சிக்குழுவின் ஆலோசனைகளின்படியும், திட்ட இயக்குநர் அட்டமா அவர்களின் தலைமையில் ஆட்டமா நிர்வாகக்குழு, வட்டார அளவிலான தொழில்நுட்ப குழு மற்றும் விவசாயிகள் ஆலோசனைக்குழு ஆகியோர்களின் பரிந்துரைகளின்படி, விவசாயிகளின் விளைநிலங்களில் உற்பத்தியினை பெருக்குவதற்கு தேவைக்கேற்ப **“கீழிருந்து மேல் நோக்கி திட்டமிடும்”** வாய்ப்பும் பெற்ற இத்திட்டம் விவசாயிகளிடம் நல்ல வரவேற்பை பெற்றுள்ளது.

திட்டத்தின் முக்கிய அம்சங்களாக அந்தந்த பகுதிகளுக்கு தேவைக்கேற்ப திட்டம் தயாரித்தல், தொடர்புடைய துறைகளை ஒருங்கிணைத்தல், தனியார் நிறுவனங்களை ஊக்குவித்தல், அகண்ட விரிவாக்கத் திட்டம், குழுவாக பணிகளை மேற்கொள்ளல், திட்ட வழிகாட்டுலின்படி பெண்களுக்கு 30 சதவீத பங்கேற்பு, 10% விவசாயிகளின் பங்களிப்பு, ஆகிய அம்சங்களை உள்ளடக்கி செயல்பட்டு வருகிறது.

உற்பத்தியோடு தொழில்நுட்பங்களை “விதை” முதல் “விதை வரையில்” அனைத்து விவசாயிகளும் அறிந்து கொள்ள வசதியாக அட்டமா உழவர் வயல் வெளிப் பள்ளிகள் மாவட்டத்தின் பல வட்டாரங்களிலும் 25 உழவர்களை மாணவர்களாகக் கொண்டும் செயல்பட்டு வருகிறது.

## AGRICULTURAL ENGINEERING DEPARTMENT

*Schemes under implementation by department of Agricultural Engineering*

Sl No	Details of Scheme	No of units/place
1	<p><b>TRACTOR HIRING SCHEME:</b></p> <p><b>a) Bulldozers:</b> Bulldozers are very much useful for farmers to level their undulated field to develop into cultivable one. As well dozers are greatly useful in making bund formation in all kind of pond works. The hire charges collected per hour is Rs. 695/-. Bulldozers is hired for Non-agriculture purpose also</p>	<p>Erode - 1 No Gobi - 1 No Dhaarpuram - 1 No</p>
	<p><b>b) Tractors:</b> Tractors are hired for ploughing like cultivator plough, Disc plough, rotavator, etc., and also for transporting. The tractors are hired to farmers at reduced rate and the hire charges collected per hour is Rs. 275/-</p>	<p>Erode - 2 Nos Gobi - 2 Nos Dharapuram - 1 No</p>
	<p><b>c) Tractor Mounted combine Harvester</b> - This machine is used for harvesting and cleaning of paddy at reduced rate of hire charges and the hire charges collected per hour is Rs. 970</p>	<p>Erode - 1 No</p>
II	<p><b>Minor Irrigation Scheme</b></p> <p><b>a) Rock Blasting Units</b> - This units are used by the farmers for deepening the wells when the rock bed exists. It is hired @ of Rs. 250/- per blasting per day.</p>	<p>Erode - 1 No Gobi - 1 No Dharapuram - 1 No</p>
	<p><b>b) Geophysical Survey</b> - Ground water status in the Agricultural fields is genuinely and accurately identified with the scientific instrument available in this department and charge collected per point is Rs. 500/-. For Non agricultural purpose, the charge is Rs. 1000/- per point</p>	<p>Erode - 1 No</p>
III	<p><b>Special schemes</b></p> <p><b>a) Rain Water Harvesting and Run off Management under soil Conservation scheme:</b> Under this scheme, an area of 21515 ha covered under Comprehensive Wasteland programme are taken up for proposing various Rain Water Harvesting structures in Kangeyam, Kundadam, Bhavanisagar, Perundurai and Modakurichi blocks.</p>	<p>Phy - 64 Nos Fin : Rs. 46.50 lacs</p>

	<i>Medium and Major check dams, percolation pond, Farm Pond and Restoration of water bodies are proposed and this will be executed as per the resolution of the respective village dev. Associations</i>	
	<b>b) Western Ghats Dev. Programme:</b> <i>Under this scheme an area of 1500 have been taken for proposing soil conservation works in Varattukarai Watershed of Sirukinar, Sankarandampalayam, Punkanthurai, Vadugapalayam, Kulumanguli and Kannakoil villages in Dharapuram taluk. Major checkdam, Rain Water Harvesting Structures, Percolation ponds, land shaping, and compartmental bunding works are proposed in this scheme</i>	<i>Phy: 26 Nos 347.60 ha  Fin : Rs. 39.62 lacs</i>
	<b>c) Artificial Recharge for Ground water:</b> <i>Under this scheme various Rain Water Harvesting works are proposed to augment the ground water recharge. Medium and major checkdam, percolation pond, farm pond, contour and compartmental bunding are proposed in this scheme</i>	<i>Phy. 42 Nos 120 ha Fin: Rs. 50 lacs</i>
	<b>d) World Bank Assisted TN IAMWARM:</b> <i>Under this scheme various components of water bodies restoration works are proposed in this 49 Water Users Association of Parambikulam Aliyar project of palar sub basin in Erode district. Drip and Sprinkler irrigation, Farm ponds, and PVC Buried Pipe Line are some of the components of the irrigated Agricultural Modernisation and Water Bodies Restoration and Management Programme. The guidelines issued for the centrally Sponsored Micro Irrigation scheme is applicable to this scheme also. The innovative scheme of PVC buried pipe line is proposed in selected sluices and here the entire canal water is stored in a sump and with electrical pump it is allowed in PVC pipe line to irrigate the entire Ayacut area. The drip irrigation provision with filter unit will also be provided.</i>	<i>Phy: 3423 ha  Fin: Rs. 386.97 lacs</i>
IV	<b>SUBSIDY SCHEMES:</b> <b>a) Agriculture Mechanisation:</b> <i>In order to improve the agricultural operations, Government is giving subsidy to farmers for the purchase of Agricultural Machineries such as Tractors, Power Tillers, Power Thrasher, Paddy Reaper, and Rotavator @ of 25% of the cost of 30000/- whichever is less.</i>	<i>Phy: 120 Nos Fin: Rs. 26 lacs</i>
	<b>b) Replacement of old Pump sets scheme:</b> <i>In order to improve the farm power efficiency of electrical pump sets, subsidy</i>	<i>Phy: Below 5 hp 38 Nos.</i>

<p><i>will be given to the farmers for the replacement of old pump sets. The overstressed transformers identified by the TNEB are selected for this scheme. The rate of subsidy for below 5 hp motor is Rs. 2500 or 25% of motor cost whichever is less and for motor 5 hp and above the rate of subsidy is Rs. 5000 or 25% of motor cost whichever is less. And for electrical accessories like, electrical systems and valves Rs. 15000 or 50% of the cost whichever is less also given as additional subsidy.</i></p>	<p><i>5 hp and above 1162 Nos. SC/ST &amp; Nos. Fin: Rs. 76.25 lacs</i></p>
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### **தேசிய தோட்டக்கலை இயக்கம்-2011 -12**

தோட்டக்கலை சாகுபடியில் உற்பத்தி மற்றும் உற்பத்தித்திறனை அதிகரித்து முழுமையான வளர்ச்சியினை அடைந்திட தேசிய தோட்டக்கலை இயக்கம் செயல்படுத்தப்பட்டு வருகிறது. ஈரோடு மாவட்டத்தில் தேசிய தோட்டக்கலை இயக்கத் திட்டமானது 2005-06 ஆம் ஆண்டு முதல் அனைத்து வட்டாரங்களிலும் செயல்படுத்தப்பட்டு வருகிறது. இத்திட்டத்தின் கீழ் 2011-12 ஆம் ஆண்டில் புதிய தோட்டங்களை உருவாக்கிடும் இனத்தில் மா அடர் நடவு மற்றும் இயல்பான இடைவெளியில் நடவு செய்தல், நெல்லி, பப்பாளி, எலுமிச்சை, கோகோ, வாழை, திசு வாழை, குமிழ் மலர்கள், மிளகாய், மஞ்சள், வெங்காயம் மற்றும் மிளகு ஆகிய தோட்டக்கலைப் பயிர்களுக்கும், சென்ற ஆண்டில் அடர் மற்றும் இயல்பான இடைவெளியில் நடவு செய்த மா, நெல்லி மற்றும் கோகோ போன்ற பயிர்களுக்கு இரண்டாமாண்டு பராமரிப்பிற்கும், பழைய மாந்தோப்புகளை புதுப்பித்திடவும் மானிய விலையில் இடுபொருட்கள் வழங்கப்பட உள்ளது.

## **ARTIFICIAL RECHARGE OF GROUND WATER THROUGH EXISTING DUG WELLS**

*The above scheme is proposed by Ministry of Water Resources and financed by Ministry of finance through NABARD, to ensure sustainability of Ground Water Resources. TamilNadu is one of the seven states to implement this scheme.*

### **Salient Features:**

- ♣ The objective of the scheme is to recharge the existing dug wells using rainfall run-of from the agricultural fields, to facilitate improvement in ground water situation and help in improving the quality of ground water especially in the fluoride affected areas.*
- ♣ The scheme is to be implemented in Over-Exploited, Critical and Semi-critical blocks.*
- ♣ The identified beneficiaries will be farmers having dug wells in their agricultural land.*
- ♣ Recharge structures ( 2 x 2.5 Mts pit filled with filter media) are to be constructed near the existing irrigation dug well of the identified farmers.*
- ♣ The cost of one structure worked out to Rs. 4000/- in TamilNadu.*
- ♣ Small & Marginal farmers are to be given 100% subsidy and other farmers will be given 50% subsidy.*
- ♣ The subsidy fund will be disbursed through a mechanism of directly crediting the subsidy to the beneficiaries savings bank account through different commercial banks / RRBs, Co-Operative Banks, where the beneficiaries may be having their accounts.*
- ♣ In Erode district the following blocks are selected for implementing this schemes based on the soil classification.*

**SATHY, TALAVDY, BHAVANISAGAR  
PERUNDURAI, T N PALAYAM**

**– CRITICAL BLOCKS  
– SEMI CRITICAL**

- ♣ *District Level Implementation and Monitoring Committee (DLIMC) has been formed with the District Collector as Chairman and members from various line departments.*
- ♣ *The Executive Engineer, Ground water Division, Salem is the nodal agency for implementing the scheme in Erode district.*
- ♣ *Standard design of dugwell recharge structures has to be finalized for each block depending upon the local hydrogeological set up.*
- ♣ *Time frame for completion of structures is 30.09.2008.*
- ♣ *As the beneficiaries needs to have a SB account for crediting the subsidy, banks may open no frill account or accounts with minimum balance for those farmers not having an account.*

## **CROP LOANS**

### **KISAN CREDIT CARD**

KCC scheme has been instituted with the laudable objective of providing adequate timely credit to the rural clients for cultivation needs including purchase of inputs in a cost of effective and flexible manner.

#### **SALIENT FEATURES OF KCC SCHEME:**

- Revolving Cash Credit facility involving any number of drawals and repayments within the time.
- Limit to be fixed on the basis of operational land holdings cropping pattern and scale of finance.
- Card valid for 3 years subject to annual review.
- Each withdrawal to be repaid within 12 months.
- Security, margin, Rate of Interest as per RBI norms
- Withdrawals through slips/cheques accompanied by card and passbook.



### **STATUS OF KCC SCHEME**

The branches of Commercial banks and Co-operative Banks have been issuing cards and there is a steady growth in the number of cards.

### **INSURANCE COVERAGE**

A personal accident Insurance scheme for KCC holders has been introduced. The premium would be shared in the ratio of 2:1. the premium payable for a year policy would be Rs. 15/- while the premium for a three year policy will be Rs. 45/-. The scheme covers risk of KCC holders upto the age of 70 years against death or permanent disability resulting from accidents caused by external, violent and visible means and the risk covered will be as follows:

- Death due to accident (within 12 months of the accident) caused by outward, violent and visible means
- Permanent total disability Rs. 50000/-
- Loss of two limbs or two eyes or one limb and one eye Rs. 50000/-
- Loss of one limb or one eye Rs. 25000/-
- The above cover is subject to certain exclusions as per Annexure A to Master Policy Document.

## **NATIONAL AGRICULTURE INSURANCE SCHEME (NAIS)**

### ***FARMERS COVERED:***

*All farmers including share croppers & tenant farmers growing the notified crops in the notified areas are eligible for coverage. The scheme covers following groups of farmers.*

- a) ***On a compulsory basis:*** *All farmers growing notified crops, availing seasonal agricultural operations(SAO) loans / KCCS loans and jewel loans for the purpose of cultivation of the notified crop, from financial Institutions, i.e. **Loanee Farmers.***
- b) ***On a voluntary basis:*** *All other farmers growing notified crops i.e. **Non-Loanee Farmers,** who opt for the scheme.*

**SUM INSURED AND PREMIUM RATES:**

- a) **Loanee Farmers:** Under the scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions (FIs) for notified crops in notified area **at Actuarial Rates** for annual commercial / Horticultural crops.

The sum insured may extend to the value of the Threshold Yield of the insured crop (where such value exceeds the loan amount disbursed), at the option of the insured farmers, at **Actuarial premium rates** for Annual Commercial /Horticultural crops.

Additional coverage of sum insured beyond the value of TY, upto the value of 150% of average yield of the crop is available, at the option of the farmers, subject to payment of actuarial premium on the additional sum insured above the value of TY.

**In case of loanee farmers, coverage for Annual Commercial / Horticultural crops shall be at Actuarial Premium Rates irrespective of the sum insured.**

- b) **Non-Loanee Farmers:** The sum insured in case of Non-Loanee farmers is calculated on the basis of value of Threshold Yield and it can be extended upto the value of 150% of Average Yield as mentioned above.

**COVERAGE OF LOANEE FARMERS:**

All eligible loanee farmers growing notified crops in notified areas are to be compulsorily covered for the full amount of loan disbursed. This include the jewel loans issued during the period for cultivation of the notified crops in the notified area. Additional loans beyond scale of finance may be covered upto value of Threshold Yield and beyond value of Threshold Yield (upto value of 150% of the average yield) at Actuarial Premium rates. All guidelines in regard to crop loans which are issued time to time by RBI / NABARD have to be complied with by Banks.

**KISAN CREDIT CARDS:**

The banks shall also compulsorily cover all crop loans disbursed through Kisan Credit Card (KCC), and shall establish necessary controls and maintain backup registers for smooth and effective coverage of such loans. In cases where total amount of loan withdrawn through KCC during the season for a particular crop grown during the season, exceeds the sub-limit fixed for the crop, the sum insured shall be limited to such sub-limits fixed in the KCC. The KCC sub-limits for consumption, medium term loans, allied activities, and uninsurable crop loans are not eligible for coverage.

Since the credit appraisal Form received from the farmer by the bank for issue of KCC contains detailed information with regard to the extent of land holding, the crops grown, etc., the bank should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for each season, as also crop wise in the KCC. The farmer while withdrawing money on KCC,

*shall mention the crop wise quantum of amount availed ( on pay slip) in order that the bank shall note down crop wise particulars vis-à-vis credit limits approved. The details given by the farmer at the time of withdrawal shall form the basis for coverage under NAIS. Since, KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. The revolving credit, therefore, may pose a problem in which a farmer may be tempted to go for cyclical withdrawal and repayment during adverse crop season and thus insuring the crop for a high sum insured.*

*In order to restrict the farmer to a reasonable limit of scale of finance, we shall restrict the sum insured for each crop to the level of scale of finance or the quantum of loan withdrawn during the season, whichever is lower. However, a farmer going for higher sum insured (beyond value of T.Y) as provided in the scheme will have to do so at the beginning of the season and the cut off date will be the one applicable for non-loanee farmers.*

**COVERAGE OF NON LOANEE FARMERS:**

*Non loanee farmers eligible & opting for coverage shall submit prescribed proposal forms (Banks are requested to kindly print/photocopy such formats as per their requirements) to the nearest selected Service Area branch / PACB detailing particulars of desired coverage, along with relevant premium, within prescribed cut-off dates given. The non-loanee farmers need to open a savings bank account in the said branch. The bank branch shall scrutinize the proposals, and collect other required documents from such farmers along with premium amount.*

**SUBMISSION OF DECLARATIONS:**

*The disbursing bank branch /PACB shall prepare and maintain a statement of monthly crop-wise and notified area-wise details of the coverage (separately for loanee, loanee under KCCS and non-loanee farmers) along with premium. They shall furnish the said details along with premium amounts to their nodal point within the 15<sup>th</sup> day of the succeeding month.*

*The nodal point shall consolidate these statements from the branches / PACBs under its' jurisdiction, and forward the same to AIC in the prescribed declaration format separately for each notified area (separate for loanee, loanee under KCCS and non-loanee farmers), along with a draft for insurance charges, within the prescribed monthly cut-off dates (before expiry of the month succeeding the month of loaning / month of receipt of non-loanee proposal by branch / PACB and final cut-off date mentioned.*

*Nodal banks must ensure complete and correct coverage of all eligible crop loans and shall obtain full and accurate particulars from all the FIs within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction.*

**Premium Subsidy:**

Loanee Farmer : Small / Marginal Farmers	- 50% subsidy on total premium
Other farmer	- 50% subsidy on total premium
Non-Loanee farmer : Small / Marginal farmers	- 55% subsidy on total premium
Other farmers	- 50% subsidy on total premium

**FIs may refer guidelines printed on the reverse of the declaration formats. The FIs shall only be liable / responsible for all the omissions / commissions / errors committed by them in this regard.**

Nodal points shall issue suitable instructions to all lending branches under their jurisdiction to achieve the above objectives. Remittances of excess premium shall not confer entitlement for increase in sum insured or liability under the scheme at a later date.

The banks shall be paid, service charges @ 2.5% of the premium collected in respect of both loanee and non-loanee farmers at the end of the season.

**CUT-OFF DATES FOR RECEIPT OF PROPOSALS / DECLARATIONS:**

- Loanee farmer opting for a sum insured higher than the amount of loan availed should be treated at par with Non-Loanee farmer as far as cut-off dates for submission of declarations are concerned. Hence such loanee farmers shall indicate their choice to the concerned bank branch at the beginning of the season inself through a proposal form in the prescribed format.
- Declarations receive after the prescribed cut-off dates shall be summarily rejected and the responsibility / liability in this regard shall rest with the nodal banks.
- Wherever, any clarification in respect of declarations submitted by banks is sought by AIC, the same must be submitted within one month. Thereafter, AIC is not under obligation to accept the same, including for re-opening of claims.
- Premium by the nodal banks should be remitted by way of a single demand draft or instrument for a particular lot of declarations. However, separate instruments are to be drawn for loanee and non-loanee farmers. Demand drafts are to be drawn in favour of **"Agriculture Insurance Company of India Ltd., AXIS BANK A/C NO:00 6010 2000 18027" payable at Chennai.**

It may be noted that non coverage of eligible crop loan under NAIS is violative of GOI direction and the officer concerned who exercise option not to cover eligible crop loans shall be held responsible for the loss to the farmer.

**LIST OF NOTIFIED CROPS AND NOTIFIED AREAS IN ERODE DISTRICT**

<i>Notified crop</i>	<i>Block</i>	<i>Firkas</i>	<i>Notified crop</i>	<i>Block</i>	<i>Firkas</i>	<i>Notified Crop</i>	<i>Block</i>		
<i>Paddy I</i>	<i>Gobi</i>	<i>Gobi</i>	<i>Paddy II</i>	<i>Chennimala</i>	<i>Chennimalai</i>	<i>Ragi</i>	<i>Sathy</i>		
		<i>Kuqalur</i>			<i>Vellode</i>		<i>Thalavady</i>		
		<i>Siruvalur</i>			<i>Vellode</i>		<i>Anthiyur</i>		
	<i>Nambiyur</i>	<i>Elathur</i>			<i>Dharpaura</i>	<i>Alangiam</i>	<i>Ponnapuram</i>	<i>Maize</i>	<i>Anthiyur</i>
		<i>Nambiyur</i>							<i>Sathy</i>
<i>T N</i>	<i>Vaniputhur</i>	<i>Kundadam</i>			<i>Sankarandampalay</i>	<i>Groundnut</i>	<i>Perundurai</i>		
	<i>KAsipalaya</i>				<i>Kundadam</i>		<i>Uthukuli</i>		
<i>Kodumudi</i>	<i>Kodumudi</i>				<i>Uthiyur</i>		<i>Gobi</i>		
<i>Paddy II</i>	<i>Gobi</i>	<i>Kuqalur</i>			<i>Mulanur</i>	<i>Mulanur</i>	<i>Nambiyur</i>		
		<i>Siruvalur</i>				<i>Kannivadi</i>	<i>Bhavanisag</i>		
		<i>Kasipalaya</i>			<i>Bhavani</i>	<i>Bhavani</i>	<i>Bhavani</i>		
	<i>Vaniputhur</i>	<i>Kavindapadi</i>				<i>Sathy</i>			
	<i>Erode</i>	<i>Erode(N)</i>			<i>Anthiyur</i>	<i>Anthiyur</i>	<i>Ammapet</i>		
		<i>Erode (E)</i>				<i>Athani</i>	<i>Anthiyur</i>		
		<i>Erode (W)</i>			<i>Ammapet</i>	<i>Ammapet</i>	<i>Ammapet</i>		
	<i>Modakurichi</i>	<i>Modakuric</i>	<i>Kurichi</i>	<i>Sathy</i>					
		<i>Poonthurai</i>	<i>Sathy</i>	<i>Guthiyalathur</i>	<i>TN Palayam</i>				
		<i>Arachlaur</i>		<i>Sathy</i>	<i>Anthiyur</i>				
	<i>Kodumudi</i>	<i>Kodumudi</i>	<i>Bhavanisag</i>	<i>Arasur</i>	<i>Ammapet</i>				
		<i>Sivqiri</i>		<i>Bhavanisagar</i>	<i>Bhavani</i>				
		<i>Kilampadi</i>	<i>Punjaipuliampatti</i>	<i>Modakurichi</i>					
	<i>Perundurai</i>	<i>Perundurai</i>	<i>Talavady</i>	<i>Thalavady</i>	<i>Kodumudi</i>				
		<i>Thingalur</i>	<i>Vellakoil</i>	<i>Vellakoil</i>	<i>Perundurai</i>				
<i>Kanjikoil</i>		<i>Nambiyur</i>	<i>Nambiyur</i>	<i>Erode</i>					
<i>Uthukuli</i>	<i>Elathur</i>		<i>Vellakoil</i>						
	<i>Uthukuli</i>	<i>Kanqeyam</i>	<i>Kanqeyam</i>	<i>Kanqeyam</i>					
<i>Kunnathur</i>	<i>Nathakadaiyur</i>								

**NAIS – CROP-WISE LEVEL OF INDEMNITY, SUM INSURED AND APPLICABLE  
PREMIUM RATES**

SI NO	Name of the Crop	Level of Indemnity	Normal Coverage / Hec		Additional Coverage / Hec		Total Sum Insured (Rs)
			Sum Insured (Rs)	Normal Premium rate %	Sum Insured (Rs)	Actuarial Premium rate %	
<b>FOOD CROPS / OIL SEEDS</b>							
1	PADDY I (Kar / Kuruvai / Sornawari)	90%	34,170	2.50%	22,780	2.65%	56,950
2	PADDY II (Samba / Talady / Pishanam)	80%	25,780	2.00%	22,560	3.50%	48,340
3	Cholam	60%	2,450	2.50%	3,680	7.55%	6,130
4	Cumbu	60%	3,940	3.50%	5,920	5.95%	9,860
5	Ragi	80%	6,010	2.50%	5,260	3.20%	11,270
6	Maize	60%	7,240	2.25%	10,860	2.25%	18,100
7	Ground Nut	80%	15,730	3.50%	13,760	5.05%	29,490
8	Gingely	60%	3,320	3.50%	4,980	9.45%	8,300
<b>ANNUAL COMMERCIAL / HORTICULTURAL CROPS</b>							
9	Cotton (KAPPAS)	60%		10.50%			16,970
10	Potato	90%		3.85%			280,260
11	Onion (KAR)	80%		2.75%			172,340
12	Turmeric	90%		6.20%			305,860
13	Banana	80%		4.10%			587,230
14	Tapioco	90%		4.50%			291,560
15	Ginger	80%		5.80%			1,857,160
16	Pine Apple	80%		2.15%			582,270

**NOTE:**

1. The premium for loanee farmers shall be sanctioned as an additionality to the loan
2. Normal coverage indicates sum insured upto the value of Threshold yield, which attracts normal premium rates, (ie) the lowest of Flat Rate or Actuarial Rates.
3. Additional coverage indicates sum insured beyond value of threshold yield and upto the value of 150% of average yield, which attracts actuarial premium rates.

In case of loanee farmer, the minimum sum insured is the amount of loan availed which is compulsory.

Loanee farmers who would like to avail sum insured more than the amount of loan availed, shall indicate their choice to the Financial Institution at the beginning of the season, and the cut of dates shall be those applicable for non-loanee farmers.

SUBSIDY:	Loanee	Small / Marginal Farmers – 50%	Others – 50%
	Non-Loanee	Small / Marginal Farmers – 55%	Others – 50%

**SEASONALITY DISCIPLINE FOR LOANEE AND NON-LOANEE  
FARMERS**

SEASON: KHARIF

YEAR:2008

CROPS	LOANEE FARMERS		NON-LOANEE FARMERS		CUT – OFF DATE FOR RECEIPT OF YIELD DATA BY A.I.C.I.
	LOANING PERIOD	FINAL CUT-OFF DATE FOR THE RECEIPTS OF DECLARAT IONS BY A.I.C.I.	CUT-OFF DATE FOR RECEIPT OF PROPOSAL S BY BANK BRANCHES /PACBS	FINAL CUT- OFF DATE FOR RECEIPT OF DECLARATI ON FROM BANKS BY A.I.C.I	
1. KAR/KURUVAI/SORNAVARI (PADDY I) 2008 season	01.04.08 TO 31.07.08	30.09.08	31.07.08	31.08.08	30.11.08
2. SAMBA/THALADY/PISHANAM (PADDY II)	01.08.08 TO 31.12.08	28.05.09	15.12.08	15.01.09	30.04.09
<b>KHARIF (OTHER CROPS)</b>					
3. CUMBU	01.04.08 TO 30.09.08	30.11.08	15.08.08	15.09.08	31.03.09
4. CHOLAM					
5. RAGI					
6. GROUNDNUT					
7. GINGELLY					
8. MAIZE					
<b>ANNUAL COMMERCIAL / ANNUAL HORTICULTURAL CROPS</b>					
9. COTTON	01.07.08 TO 31.10.08	31.12.08	31.10.08	30.11.08	31.03.09
10. POTATO I	01.01.08 TO 30.06.08	31.08.08	31.05.08	30.06.08	31.10.08
11. POTATO II	01.07.08 TO 31.12.08	28.02.09	30.11.08	31.12.08	31.03.09
12. ONION	01.05.08 TO 30.09.08	30.11.08	15.08.08	15.09.08	31.03.09
13. TURMERIC	01.04.08 TO				30.11.08
14. BANANA	30.09.08				30.11.08
15. TAPIOCA					31.03.09
16. GINGER	01.04.08 TO	31.08.08	30.06.08	31.07.08	30.11.08
17. PINEAPPLE	30.06.08				

*Loanee farmers who would like to avail sum insured more than the amount of loan availed, shall indicate their choice to the Financial Institution at the beginning of the season, and the cut off dates shall be those applicable for non-loanee farmers.*

## **AGRI CLINIC AND AGRI BUSINESS CENTRES**

*Under this scheme bank loan will be provided for setting up Agri Clinic and Agri Business centres with the following objectives:*

- a) To supplement the efforts of the government extension system*
- b) To make available supplementary sources of input supply and services to needy farmers*
- c) To provide gainful employment to agriculture graduates in new emerging areas in agriculture*
- d) The project cost should not exceed Rs. 10 lacs in the case of individuals and Rs. 50 lacs for a group.*
- e) The ventures vary from setting up of cold chains, value addition centres, soil/water testing labs, pest control services, repairs to agricultural implements, agro service centres, vermiculture units, setting up of retail marketing outlets for agri products, etc.*

## **CREDIT LINKED SUBSIDY SCHEMES**

### **(I) CAPITAL INVESTMENT SUBSIDY SCHEME FOR COLD STORAGES**

- ✓ The scheme was approved for implementation from 1999-2000 to 2001- 2002. now the scheme has been extended till the end of Xth Five year plan.*
- ✓ Creation of additional cold storage capacity of the order of 12 lac ton, rehabilitation renovation of 8 lac ton capacity cold storage for horticulture produce and new onion storage of the capacity of 4.5 lacs ton.*
- ✓ Back ended capital investment subsidy from National Horticulture Board through NABARAD/NCDC at 25% of the project cost with a maximum of Rs. 50 lacs.*
- ✓ Interest rate for ultimate borrowers should not exceed PLR plus 1 per cent in the case of commercial banks and in the case of other banks should not exceed PLR plus 1 per cent of SLBC convenor banks.*



- ✓ *No interest will be charged by the bank to the borrower on the subsidy component.*
- ✓ *The NCDC would release subsidy to cold storage in the cooperative sector which are financed by NCDC.*

***(II) CAPITAL INVESTMENT SUBSIDY SCHEME FOR RURAL GODOWNS:***

- ✓ *Creation of new rural godowns of the capacity of 18.50 lac tons and renovation 1.5 lac tons was targeted. NABARD will release subsidy for all the units assisted by institutions are eligible for refinance from NABARD.*
- ✓ *Under this scheme 25% of the capital cost subject to maximum of Rs. 37.50 lac for farmers, agri graduates and 15% of the capital cost subject to maximum of Rs. 22.50 lac to entrepreneurs, corporates, partnerships, etc.*
- ✓ *Create scientific storage capacity in rural areas to meet the requirement of farmers for storing farm produce, prevent distress sale of produce by farmers immediately after harvest; promote pledge financing and marketing credit; introduce a national system of warehouse receipts in respect of agricultural commodities stored in such godowns, etc.*
- ✓ *The scheme is implemented by DMI/MoA in collaboration with NABARD and NCDC.*
- ✓ *NABARD released subsidy to units financed by institutions / banks, eligible for refinance from NABARD.*

***(III) CAPITAL INVESTMENT SUBSIDY SCHEME FOR STRENGTHENING / DEV. OF AGRICULTURE MARKETING INFRASTRUCTURE FOR GRADING AND STANDARDISATION***

- ✓ *The scheme is in operation with effect from 20-10-04 during 2004-05 and will continue during 2005-06, 2006-07 and 2007-08. thus the projects which are sanctioned by the financing banks on or after the above cut off date, i.e., 20-10-2004 shall be eligible to avail subsidy under the scheme.*
- ✓ *The Central Assistance will be to the tune of Rs. 175 crore for the agricultural marketing infrastructure project.*
- ✓ *The credit linked back ended subsidy shall be provided on the capital cost of general or commodity specific agricultural marketing infrastructure and for strengthening and modernization of existing agricultural markets, wholesale or retail in rural / municipal areas.*

- ✓ *The assistance under the scheme shall be available to individuals, groups of farmers / growers / consumers, partnership / proprietorship firms, NGOs, SHGs, companies, Corporations, Co-operatives, Coop marketing federations, local bodies, etc.*
- ✓ *Under the scheme, subsidy at 25% of the capital cost of the project with an upper ceiling of Rs. 50 lacs shall be available in all areas for all category of promoters.*
- ✓ *Directorate of Marketing and Inspection (DMI), Ministry of Agriculture, GOI is the nodal agency to operate the scheme. NABARD will be administering the subsidy and monitoring the progress of the scheme besides providing refinance support to the eligible financing banks for the term loan extended under the scheme.*

#### ***(IV) SUBSIDY SCHEME FOR COMMERCIAL PRODUCTION OF ORGANIC INPUTS UNDER “NATIONAL PROGRAMME ON ORGANIC FARMING”***

- ✓ *To promote organic farming in the country by making available the organic inputs such as bio-fertilizers, vermicompost and fruit & vegetable wastes compost and thereby better return for the produce.*
- ✓ *To increase the agricultural productivity while maintaining the soil health and environmental safety.*
- ✓ *To reduce total dependence on chemical fertilizers by increasing the quantum of quality bio-fertilizers / compost availability in the country.*
- ✓ *To set up hatcheries for vermiculture so that the demand of enough earthworm population for on farm production of vermicompost can be met with.*
- ✓ *To convert the organic waste into plant nutrient resources.*
- ✓ *To prevent pollution and environment degradation by proper conversion and utilization of organic waste.*

*The scheme provides credit linked and back-ended capital investment subsidy for new units and the existing units for expansion / renovation as under:*

- *25% of the cost of the project subject to maximum of Rs. 20 lac per unit, which ever is less for biofertilizer unit.*
- *25% of total cost of the project subject to maximum of Rs. 40 lac per unit, which ever is less for vermiculture hatchery unit.*
- *25% of the total cost of the project subject to maximum of Rs. 40 lacs per unit, which ever is less for Fruit & Vegetable Waste Compost unit.*

*NABARD releases subsidy to the units financed by commercial banks, RRBs, SCBs, SCARDBs, Scheduled Primary Urban Cooperative Banks.*

## **DEPARTMENT OF SERICULTURE**

### **INTRODUCTION:**

*Sericulture is a commercial sustainable farm based economic enterprise favoring rural poor in the unorganized sector, because of its relatively low requirement of fixed capital and high returns. India ranks second in respect of world raw silk production after China and made significant stride in Sericulture during last two decades. TamilNadu is the third largest producer of mulberry silk in the country. In TamilNadu the total mulberry area is 33000 acres and with in this Erode district occupies 4715 acres of mulberry. Government of TamilNadu has created basic infrastructure support to sericulture. Today high quality of Cocoons and silk yarn produced are compatible to the industry standards. Suitable agro climatic conditions and enterprising farmers helped the growth of the industry.*

### **GOAL OF SERICULTURE DEPARTMENT:**

- *Enhancing the silk output so as to export if possible and reduce imports to the extent possible.*
- *To improve the quality of silk so as to cater to the demands of the industry.*
- *To produce silk of global standards.*
- *To create employment and avenues of generation of income for the people.*
- *To improve the standards of living of the farmers.*
- *Optimum utilization of resources to meet the above ends by increasing capacities, productivities, etc.*
- *To make the activity sustainable for long term returns.*

### **Scope of Bank Credit in the Promotional Programmes in Central Silk Board (CSB/GOI)**

#### **DO's NSP etc.:**

Sl. No	Name of the scheme	Bank Credit Requirement		
		Physical	Financial In lacs	Phasing year
1	Construction of Separate rearing house (Level :1)	40	80.00	2011-2012
2	Construction of Separate rearing house (Level :2)	80	128.00	2011-2012
3	Installation of Drip Irrigation to the Mulberry garden	90 Ha.	33.78	2011-2012
	Total		241.75	

**Promotional Programme details in Brief for the year 2010-2011:**

Sl. No	Crop Development Programmes	Physical	Financial In lacs	Phasing year
1	Assistance of Plantation subsidy	550	27.68	2010-2011
2	Construction of Separate rearing house (Level :1)	49	36.75	2010-2011
3	Construction of Separate rearing house (Level :2)	60	30.00	2010-2011
4	Purchase of improved rearing appliances	153	45.90	2010-2011
5	Installation of Drip irrigation to Mulberry Garden	90 Ha	36.00	2010-2011
	Total		171.33	

**Block wise are under mulberry cultivation and cocoon production for the year 2010-2011:**

Sl No	Name of the Block	Area Under Mulberry (Acres)	Production of Cocoon (Kgs)	Value in Rs. Lacs
1	Erode	60.55	21435	61.08
2	Modakurichi	31.00	10974	31.27
3	Kodumudi	40.50	14337	40.86
4	Perundurai	243.35	86145	245.51
5	Chennimalai	7.50	2625	7.50
6	Ammamet	18.75	6638	18.90
7	Anthiyur	281.05	99772	284.35
8	Bhavani	468.10	16240	470.93
9	Gobi	1282.50	453828	1293.40
10	Nambiyur	250.70	88748	252.93
11	T.N.Palayam	254.00	55645	158.58
12	Sathy	137.50	42555	121.28
13	Bhavanisagar	75.25	15859	45.19
14	Thalavadi	390.75	78757	224.45
	Total	3541.50	993558	2831.64

## **DEPARTMENT OF ANIMAL HUSBANDRY**

*The Following Institutions are supporting the Animal Husbandry Department for the growth of Animal Husbandry/Poultry extension and Fodder Development.*

### **CATTLE BREEDING AND FODDER DEVELOPMENT:**

*This is a prime Institution headed by Deputy Director of Animal Husbandry for the entire Erode district entrusted with following activities.*

*a. Procurement and supply of Frozen semen straws and Liquid nitrogen to various Animal Husbandry institutions.*

*b. Fodder Development and educating the farmers regarding the cultivation of fodder. To cater the animals fodder requirement for Milk Production, both the seeds/slips of green leguminous fodder are procured and distributed to the farmers through various veterinary institutions.*

### **VETERINARY CLINICIAN CENTRE:**

*Two Veterinary Clinical centers are functioning in Erode and Gobichettipalayam are headed by Veterinary Clinician.*

*Clinician centre contains inpatient facilities and Operation Theatres and X-ray units exclusively for animals.*

### **POULTRY DISEASE DIAGNOSTIC LABORATORY:**

*This Unit is unique in the State, which caters the needs of poultry farmers and rendering following Assistance to Poultry farmers..*

*a. Diagnosis of all poultry disease both nutritional and infectious*

*b. Regular postmortem examination of birds*

*c. Investigation of poultry diseases.*

*d. Cultural examination of materials received from farms.*

*e. Feed analysis.*

*f. Advising the farmers regarding poultry breeding management, feeding and formulation of feed.*

*g. Different poultry vaccines are being sold to farmers for preventing the various poultry diseases.*

***ANIMAL DISEASE INTELLIGENCE UNIT:***

*There is one Animal Disease intelligence unit functioning in Erode district. The activities of the centre are following.*

- a. Forecasting the seasonal animal diseases: Forecasting of diseases are informed to farmers through All India Radio, Daily newspaper and through veterinary institutions.*
- b. Advising the veterinary institutions regarding periodical disease prevention programme for infectious contagious and zoonotic diseases.*
- c. Out Break of diseases in animals are promptly attended by this unit to control the out break by proper diagnosis and suggesting remedial measures for prevention and spreading of the diseases.*
- d. Day to day examination of clinical materials such as blood, milk, dung, sputum, etc from various veterinary institutions for early diagnosis and better treatment for diseases.*

***VETERINARY HOSPITAL/ DISPENSARIES AND OTHER UNITS:***

*The above institutions to render better services and veterinary aid to the animals with increased outlay of medicines equipments and inpatient facilities. They are carrying out the following Activities.*

- 1. Treating of all ailing Animals.*
- 2. Artificial Insemination with Frozen Semen.*
- 3. Fodder Development.*
- 4. Periodical De-worming of animals.*
- 5. Castration.*
- 6. Vaccination against the specific diseases in various animals.*
- 7. Conducting the Mass contact programmes.*
- 8. Extension works.*
- 9. Implementation of all Government Schemes.*

**HONOURABLE CHIEF MINISTERS FREE SHEEP / GOAT**  
**DISTRIBUTION SCHEME**

**Objectives:**

1.	To create a positive impact on the socio economic status of rural women folk.
2.	Increasing the population of sheep and goat to meet the ever-growing protein demand of mankind.
3.	To usher in a second green revolution by utilizing the waste products of these livestock in an effective manner thereby improving soil fertility.
4.	To control/maintain the spiraling prices of mutton/chevon.

**Salient features:**

1.	Rural women folk engaged in agricultural activities and livings below poverty line (poorest of poor) are eligible for this scheme.
2.	30% of the beneficiaries should belong to Scheduled caste/scheduled tribe.
3.	The beneficiaries are selected through village level committees, Gram sabha and the list is approved by the District Collector.
4.	Each beneficiary can select a maximum of four sheep/goat (3 female and one male) based on the individuals preference at the rate of Rs.12550/-beneficiary.
5.	The animals should not be sold for a minimum period of 2 years. The lambs/kids produced can be sold to generate income.
6.	The Government in addition to providing comprehensive health cover and regular follow up also provides free insurance coverage to offset loss due to mortality.

**II FODDER DEVELOPMENT PROGRAM – STATE FODDER**  
**DEVELOPMENT SCHEME ACCELERATED FODDER**  
**DEVELOPMENT PROGRAMME:**

**Objectives:**

1.	To tide over the perennial fodder shortage production by cultivation of high yielding grass varieties (Co3, Co4, Sorghum, Maize) and legumes which yield proteinaceous matter (Lucerne, Stylosanthus, Cow pea) under rain fed, irrigated conditions.
2.	To reduce feed cost thereby enhancing income of the farmer.
3.	To augment milk productivity in terms of quality as well as quantity.

**Salient features:**

S.No	component	Subsidy (Rs.)	Remarks
1.	Green fodder production irrigated condition.	3000/-	Fodder under 0.25 acres of land
2.	Green fodder production under rainfed condition	1350/-	fodder under 0.25 acres of land.
3.	Installation of rain gun	a) 25000/- (100% subsidy) b) 18750/- (75% subsidy)	Small / marginal farmers other farmers.
4.	Hand operated Chaff cutter	6375/-	75% subsidy
5.	Power operated chaff cutter	11250/-	75% subsidy
6.	Grass cutter	12500/-	50% subsidy
7.	Silage making Unit	30000/-	100% subsidy

**III.LIVESTOCK INSURANCE SCHEME:**

**Objective:** To assist cattle / buffalo owners to overcome economic loss owing to mortality of their livestock by providing insurance coverage at subsidized premium rates.

**Salient features:**

1.	Cross bred cattle / buffalo are insured under this scheme. The premium amount is fixed based on the potential value of the animal.
2.	The Government subsidizes 50% of the premium amount.
3.	Unique identity numbers are affixed as ear tags for each livestock covered under this programme.
4.	Claim(s) if any are settled within 15 days on proper receipt of relevant documents and Postmortem Certificate issued by competent veterinary authority.



***DISTRICT BACKWARD CLASSES & MINORITIES WELFARE  
DEPARTMENT***

Various assistances given by the above department to Backward Classes & Most Backward Classes & Denotified Tribes in Erode district are as follows:

	<b><i>Backward Classes</i></b>	<b><i>Most Backward Classes / De-notified classes</i></b>
<i>Education expenses - UG courses</i>	<i>Annual income of parents should be less than Rs. 1,00,000 40% marks in previous year exam No degree holder in the family</i>	<i>No eligibility norms</i>
<i>Education expenses for Diploma &amp; professional courses</i>	<i>Annual income of parents should be less than Rs. 1,00,000 40% marks in previous year exam No degree holder in the family</i>	<i>Annual income of parents should be less than Rs. 50000 40% marks in previous year exam No degree holder in the family</i>
<i>TABCEDCO loan is being given for Backward, Most Backward and De-notified individuals, groups and societies for any business activities. Eligibility norms: Annual income should be less than Rs. 40000 in rural area and Rs. 55000 in urban areas. Any one of the family members only given assisted under the scheme. The loan amount should be repaid within 5 years.</i>		
<i>TOMCO loan is being given for Minority community individuals, groups and societies for any business activities. Eligibility norms: Annual income should be less than Rs. 40000 in rural area and Rs. 55000 in urban areas. Any one of the family members only given assisted under the scheme. The loan amount should be repaid within 5 years.</i>		

## SOCIAL WELFARE DEPARTMENT

உதவித் திட்டங்கள் குறித்த விவரம்

எண்.	திட்டத்தின் பெயர்	திட்ட விபரம்	பயன்பெறத் தேவையான தகுதிகள்
1	<p>மூவலூர் இராமாமிர்தம் அம்மையார் நினைவு திருமண நிதி உதவித் திட்டம்</p>	<p>18 tajpid g{h;j;jpaille;j/ 10-k; tFg;g[k; mjw;F nkYk; goj;j tWikf; nfl;ow;Ff; fPH; cs;s bgz;fspd; jpUkzj;jpw;F +.25000/- epjp cjtphf kzkfspd; bgw;nwhh;fSf;F tH';fg;gl;L tUfpwJ. kiy rhjapadh; ,j;:jpl;l;:jpd;fPH; gad;bgw 5Mk; tFg;g[ njh;r;rp bgw;wpUe;jhy; nghJkhdJ \$hjpk kj ngjkw;w jpUkzj;ij Cf;Ftpf;Fk; tifapy; “\$hjpf; ,y;iyao ghg;gh” vd;w njrpaftp ghujpapd; fdtpid epidthf;Fk; tifapy; fyg;g[j; jpUkz epjp cjtj; jpl;lkhDJ bray;gl;L tUfpwJ.</p>	<ul style="list-style-type: none"> <li>• 18 tajpid g{h;j;:jp mile;J ,Uf;f ntz;Lk;.</li> <li>• gj;jhk; tFg;g[ jtwpath; kw;Wk; mjw;F nky; goj;j ViH bgz;fs; tpz;zg;gpf;fyhk;.</li> <li>• jpUkzj;jpw;F 45 ehl;fs; Kd;djhfnth my;yJ jpUkzj;jpw;F xU ehs; Kd;djhfnth tpz;zg;gpf;f ntz;Lk;.</li> <li>• bgz;qf;F Kjy; jpUkzkhf ,Uf;f ntz;Lk;.</li> <li>• tUkhdk; +.24,000/-f;Fs; ,Uf;f ntz;Lk;)</li> </ul> <p>bgwg;gLk; tpz;zg;g';fSf;F rk;ge;jg;gl;l Cuhl;rp xd;wpaj;jhy; \fey gphpt[ mYtyhpd; ghpe;Jiuapd; mog;gilapy; khtl;l \fey mYtyh; mth;fshy; bjhif bgw;W tH';fg;gLfpwJ.</p>
2	<p>அஞ்சுகம் அம்மையார் நினைவு கலப்புத் திருமண நிதி உதவித் திட்டம்</p>	<p><b>cjtpj; bjhif</b> jk;gjpapy; xUth; jhH;j;:jg;gl;ltuhf ,Ug;gpd; <b>jpl;l;k;-1</b> +.25,000/- njrpa nrkpg;g[g; gj;:jpukhf +.10,000/- fhnriyahf +.15,000/-  <b>jpl;l;k;-2</b> +.25,000/- njrpa nrkpg;g[g; gj;:jpukhf +.10,000/- fhnriyahf +.15,000/-</p>	<ul style="list-style-type: none"> <li>• jpUkzk; Koe;J 2 Mz;LfSf;Fs; tpz;zg;gpf;f ntz;Lk;.</li> <li>• tpz;zg;g gotj;Jld; fPH;f;fz;l rhd;Wfs; ,izf;fg;gl ntz;Lk;.</li> </ul> <p>1.jk;gjpahpy; kzg;bgz;:zpd; taJ 18-ypUe;J 30- f;Fs; ,Uf;f ntz;Lk;.</p> <p>2.kzkfs; taJr; rhd;W</p> <p>3.jk;gjpahpd; \$hjpr; rhd;W</p> <p>4.jk;gjpahpd; ,Ug;gplr; rhd;W</p> <p>5.jpUkzk; eilbgw;wjw;fhd rhd;W</p> <p>6.jk;gjpahpd; g[ifg;glk; 3 efy;fs; (ngh;l;l;fhh;L mstpy;)</p>

			<p>bgwg;gLk; tpz;zg;g';fs; rk;ge;jg;gl;l Cuhl;rp  xd;wpaj;jhy; \fey gphpt[ mYtyhpd;  ghpe;Jiuapd; mog;gilapy; khtl;l \fey mYtyh;  mth;fshy; bjhif bgw;W tH';fg;gLfpwJ.</p>
3	<p>ஈ.வெ.ரா.மணியம்மை  யார் நினைவு  விதவை மகள்  திருமண நிதி  உதவித் திட்டம்</p>	<p>,j;tpl;lkhDJ tpjitapd; kfs;  jpUkzj;jpw;fhf  mwpKfg;gLj;jg;gl;L tH';fg;gl;L  tUfpwJ  <b>cjtpj; bjhif +.25,000/-</b></p>	<ul style="list-style-type: none"> <li>• tUkhdr; rhd;W</li> <li>• jpUkz miHg;gpjH;</li> <li>• tpjitj; jhapd; g[ifg;glk; Mfpaw;Wld;  jpUkzj;jpw;F 15 ehl;fSf;F Kd;ghf  tpz;zg;gpf;f ntz;Lk;.</li> <li>• fzthpd; ,wg;g[r; rhd;W my;yJ tpjit vd;gjw;fhd  rhd;W</li> <li>• kzksf;F taj 18 Kjy; 30 taj tiu)  rk;ge;jg;gl;l \fey gphpt[ mYtyhpd;  ghpe;Jiuapd; mog;gilapy; khtl;l \fey mYtyh;  mth;fshy; bjhif bgw;W tH';fg;gLfpwJ.</li> </ul>
4	<p>அன்னை தெரசா  நினைவு ஆதரவற்ற  பெண் திருமண நிதி  உதவித் திட்டம்</p>	<p>jha; je;jaw;w bgz;fspy;  jpUkzj;jpw;fhf ,e;j cjtpj; bjhif  tH';fg;gl;L tUfpwJ  <b>cjtpj; bjhif +.25,000/-</b></p>	<ul style="list-style-type: none"> <li>• ghJfhtyhpd; tUkhdr; rhd;W my;yj  tpz;zg;jjhuhpd; tUkhdr; rhd;W</li> <li>• bgw;nwhh; ,wg;g[r; rhd;W (my;yJ)  Mjutw;wth; vd;gjw;fhd rhd;W</li> <li>• jpUkz miHg;gpjH;</li> <li>• jpUkzj;jpw;F 15 ehl;fSf;F Kd;ghf  tpz;zg;gpf;f ntz;Lk;</li> <li>• tpz;zg;jjhuhpd; taJr; rhd;W (18 taJ Kjy; 30  taJ tiu)</li> <li>• jpUkzk; Koe;J 6 khj fhyj;jpw;Fs; chpa  gotj;jpy; rk;ge;jg;gl;l Cuhl;rp xd;wpaj;jpd;  \yk; tpz;zg;gpf;f ntz;Lk;.</li> <li>• kzksf;F taj 18 Kjy; 30-f;Fs; ,Uf;f ntz;Lk;.</li> <li>• tUkhd tuk;g[ ,y;iy</li> <li>• ,izf;fg;gl ntz;oa rhd;Wfs;</li> </ul>
5.	<p>டாக்டர்.தர்மாம்பாள்  அம்மையார் நினைவு</p>	<p>fztid ,He;j ,sk; tpjifSf;F  kWthH;t[ mspf;Fk; tifapYk;/</p>	<p>1.kzksf;F Kjy; jpUkzr; rhd;W  2.Kjy; fzth; ,we;jikf;fhd rhd;W</p>

	<p>விதவை மறுமண ஊக்குவிப்புத் திட்டம்</p>	<p>tpjifSf;F r\j;jpy; ghJfhg;g[ mspg;gJw;Fk; tpjit; bgz;iz kze;J bfhs;Sk; kzkfid ghuhl;Lk; bghUI;L ;j;jpl;lkhJ <b>citpi; bihif +.25,000/-</b> njrpa nrkpg;g[g; gj;jpukhf +.10,000/- fhnriyahf +.15,000/-</p>	<p>3.kWkzr; rhd;W 4.kWkz gjpt[r; rhd;W 5.jk;gjpahpd; taJr; rhd;W 6.jk;gjpahpd; cWjpbkhHp 7.tpjit kWkzj;ij vjph;f;Fk; ,dj;ijr; rhh;e;jth; vd;w rhd;W. 8. ,jw;F Kd; epjpa[jtp bgwtpyiy vd;w rhd;WfSld;  rk;ge;jg;gl;l Cuhl;rp xd;wpa mYtyf \ykhf tpz;zg;gpf;f ntz;Lk;.</p>
<p>6.</p>	<p>rptfhkp mk;ikahh; epidt[ bgz;FHe;ijfs; ghJfhg;g[j; jpl;lk;</p>	<p>,j;jpl;lkhJ bgz;FHe;ijfisg; ghJfhf;Fk; bghUI;Lk; FLk;geyj; jpl;l;ijr; bray;gLj;Jk; tifapYk; jkpHf murhy; bray;gLj;jg;gl;L tUfpwJ.  <b>citpi; bihif</b> jpl;lk; -1 +.22,000/- jpl;lk; -2 +.15,200/- tPjk; ,U FHe;ijfSf;F jpl;lk; -3 rpwg;g[j; jpl;lk; +.15,200x3 tPjk; \d;W FHe;ijfSf;F (Kjy; gpurtj;jpy; xU FHe;ij/ ,uz;lhtJ gpurtj;jpy; ,ul;il FHe;ijfs;)</p>	<ul style="list-style-type: none"> <li>• bgz; FHe;ijfs; gpwg;g[r; rhd;W FHe;ij bgaUld;</li> <li>• bgw;nwhh; taJr; rhd;W</li> <li>• FLk;g ey mWitrfpr;irapd;ngHJ taJ 35-f;Fs; ,Uf;f ntz;Lk;</li> <li>• Mz;thhpR ,y;iy vd;gJw;fhd rhd;W</li> <li>• tUkhdr; rhd;W (xU FHe;ijahf ,Ug;gpd; tUI tUkhdk; +.50,000/-f;Fs; ,Uf;f ntz;Lk; ,uz;L FHe;ijfshf ,Ue;jhy; tUI tUkhdk; +.24,000/- f;Fs; ,Uf;f ntz;Lk;)</li> <li>• ,Ug;gplr; rhd;W</li> <li>• FHe;ijfSld; Toa gh!;ngHh;l; mst[ g[ifg;glk;</li> <li>• ,uz;lhtJ FHe;ij gpwe;j \d;W Mz;LfSf;Fs; tpz;zg;gpf;f ntz;Lk;</li> </ul>

7.	rj;jpathzpkj;J mk;ikahh; epidt[ ,yrtrj; ijay; ,ae;jpuk; tH';Fk; jpl;lk;	,j;jpl;lk; \yk; j';fs; FLk;gj;ij Ra bjhHpy; \yk; FLk;g tUkhdj;ij Vw;gLj;jpf; bfhLf;Fk; tifapy; tpjit/ fztuhy; iftplg;gl;lth;/ tWikf;nfh;od; fPh; cs;sth; kw;Wk; cly; CdKw;w Mz;/ bgz; MfpnahUf;F ,ytrj; ijay; ,ae;jpuk; tH';fg;gLfpwJ.	<ul style="list-style-type: none"> <li>• taJ 21 Kjy; 40-f;Fs; ,Uf;f ntz;Lk;.</li> <li>• ijay; bjhpa[k; vd;gjw;fhd rhd;W</li> <li>• tUkhdk; +.24,000/-f;Fs; ,Uf;f ntz;Lk;.</li> <li>• ,Ug;gplr; rhd;W</li> <li>• ntW ve;j JiwapYk; ijay; ,ae;jpuk; bgwtpy;iy vd;w rhd;W</li> <li>• cly; CdKw;wtuhapd; cly; CdKw;wth; vd;w rhd;W</li> <li>• tpjit / fztduhy; iftplg;gl;lth; vd;gjw;fhd rhd;W</li> </ul>
8.	ViH tpjitapd; FHe;ijfSf;F ,ytrg; ghIE}y; kw;Wk; Fwpg;ngLfs; tH';Fk; jpl;lk;	,j;jpl;l;j;pd; \yk; tWikf; nfhl;ow;F fPH; cs;s tpjifspd; FHe;ijfSf;F 1-k; tFg;g[ Kjy; +2 Koa ,ytrkhfg; Fwpg;ngLfs; tH';fg;gl;L tUfpwJ.	<ul style="list-style-type: none"> <li>• tpjit vd;gjw;fhd rhd;W.</li> <li>• tUkhdr; rhd;W (tUkhdk; +.24,000/-f;Fs; ,Uf;f ntz;Lk;)</li> <li>• FHe;ijfs; gof;Fk; tFg;g[ tpguj;Jld; gs;sp jiyik Mrphpah; rhd;Wld; tpz;zg;gpf;f ntz;Lk;.</li> </ul>

### **EX-SERVICEMEN WELFARE DEPARTMENT**

*Employment remains major source of rehabilitation of Ex-Servicemen. Re-employment after retirement is given to the ex-servicemen through reservations in various services. In addition, partly large number of ex-servicemen get employment in private sectors also. However adequate number of ex-servicemen after spending most of their service life away from their families, want to settle down near their home. Therefore, ex-servicemen are encouraged to establish self employment ventures. For the loans upto Rs. 2.5 lacs availed from banks for starting self employment ventures, 50% interest subsidy will be given by the department.*

## **DISTRICT INDUSTRIES CENTRE**

*Erode district has a place of unique importance in the industrial map of TamilNadu..*

*The following non-farm sector activities have potential for development in the district:*

*Cotton textiles, Rice Milling, Edible oil, Oil extraction, coconut based industries, leather works, etc. Milk chilling and processing, readymade garments, spinning mills, Cotton and silk weaving (handloom & powerloom), carpet making, brick making, rope making, Blue metal jelly, general engineering, plastic, chemical and electrical industry.*

*The ratio of work force in the district i.e. FS : NFS is 1.48 : 1. There are 5 Industrial Estates and 3 sugar factories in the district. There are 35,703 registered SSI units besides 130 large and medium scale units and about 50 cotton yarn units in the district. There are 25 regulated markets in the district which deals in commodities like sugarcane, turmeric, cotton, gingelly, paddy, groundnut, coconut, etc. Apart from the above there are Private Marketing Centres also.*

*Infrastructure is recognized as the most important factor as well as promoter of industrial activity in the economy. SIPCOT Industrial Growth centre at Perundurai aims at meeting the infrastructure needs of Textile processing, Engineering and other industries. The centre with its accessibility to the nearby industrial towns was planned for SSI, Medium and large scale industries and has separate parks for textile processing, food processing, etc. Thirty units have started functioning at the above estate.*

*The role of District Industries Centre is to envisage in the promotion of Small Scale Industries by carrying out the following activities.*

- *Project profile / Entrepreneur Guidance*
- *SSI Registration Permanent / Provisional to enable the entrepreneur to avail loan from the banks, to obtain new power connection under industrial tariff, to participate in the tender and to avail various incentives offered by the Government and other agencies.*
- *Online registration and issue of provisional SSI certificate to enable the Entrepreneur to obtain SSI certificate quickly through approved internet browsing centre located in their taluk.*
- *Conducting single window clearance committee in every month under the Charimanship of District Collector, to help industrial units getting clearance / licenses and power connections, etc. from other Government departments and agencies.*
- *Export guidance and promotion cells to counsel prospective exporters on export formalities and procedures, Exim policy incentives available to the exporters, etc., to provide details of export*

market intelligence, addresses of foreign buyers etc., to advise on export documentation and to organize training programme and seminars on export opportunities in different industries cluster to create awareness.

- *Industrial cluster development scheme under Public Private partnership concept.*
- *Facilitation for recovery of delayed payment to SSI units.*
- *Training for women entrepreneurship development and self-employment.*
- *Formation of Industrial Co-Operative Societies in various trades and monitoring the same continuously with an aim to continuous and gainful employment to artisans, farmers and SSI unit holders etc.*
- *Monitoring of IEM ( Industrial Entrepreneur Memorandum) units with a view to assist them through single window committee in solving their problems in obtaining various clearances from the State Government.*
- *District Sick unit declaration committee, which has been constituted with General Manager, DIC, Erode as chairman and with Lead Bank Representative, Branch Manager- SIDCO, Branch Manager-TIIC and concerned branch manager of the banks as committee members meet every month to discuss the rehabilitation of sick units.*

Government of TN has announced new MSME policy which consist of lot of incentives to Micro, Small and Medium Industries.

### **MSME POLICY OF TAMILNADU GOVERNMENT**

All Micro, Small and Medium enterprises which have taken effective steps after 01-08-06 and commenced production after 22.02.08 are eligible to avail the following incentives:

- A. *The following incentives are given to all Micro Enterprises (whose plant and machinery value up to Rs. 25 lacs) established anywhere in the state*
  - ♣ *15% capital subsidy on the value of plant and machinery*
  - ♣ *20% power subsidy for first 36 months*
  - ♣ *VAT reimbursement subsidy for first six years*
  - ♣ *Micro manufacturing enterprises will be exempted from payment of Stamp Duty on mortgaged and pledged documents.*
  
- B. *The following subsidy will be given for the units set up in SIDCO/SIPCOT and Industrially backward blocks i.e. Anthiyur, Kundadam and Talavady*
  - ♣ *15% capital subsidy on plant and machinery limited to Rs. 30 lacs*
  - ♣ *5% employment incentive subsidy limited to Rs. 5 lacs*

- ♣ *5% additional capital subsidy limited to Rs. 2 lacs for women, SC/ST, physically handicapped and transgender entrepreneurs.*
- ♣ *20% power subsidy for first three years*
- ♣ *15% concession in stamp duty and registration fees.*

*C. Subsidy for Agro and Food processing Industries set up in all the Blocks of the state*

- ♣ *15% capital subsidy on plant and machinery limited to Rs. 30 lacs*
- ♣ *5% employment incentive subsidy limited to Rs. 5 lacs*
- ♣ *5% additional capital subsidy limited to Rs. 2 lacs for women, SC/ST, physically handicapped and transgender entrepreneurs.*
- ♣ *20% power subsidy for first three years*

*D. Special Capital Subsidy*

*15% State Capital subsidy limited to Rs. 30 lacs will be given for the industries engaged in the following activities set up in anywhere in the state.*

- |  |   |
|--|---|
| ♣ <i>Electrical and electronic industry</i>  | ♣ <i>Gold and diamond jewelry for exports</i> |
| ♣ <i>Leather and Leather goods</i>   | ♣ <i>Pollution control equipments</i>         |
| ♣ <i>Auto parts and components</i>   | ♣ <i>Sports Goods and Accessories</i>         |
| ♣ <i>Drugs and Pharmaceuticals</i>   | ♣ <i>Cost effective building material</i>     |
| ♣ <i>Solar energy equipments</i>   | ♣ <i>Readymade garments</i>                   |
| ♣ <i>Any other industry to be notified by the Government in this regard from time to time.</i> |   |

*E. Interest subsidy for Technology Upgradation*

- ♣ *3% Back ended interest subsidy for five years limited to Rs. 10 lacs for Technology Upgradation.*



## **DISTRICT RURAL DEVELOPMENT AGENCY (DRDA)**

### **MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME**

The National Rural Employment Guarantee Act was enacted in September 2005 & the National Rural Employment Guarantee Scheme was launched on 02.02.2006. From 01-04-2008 onwards, this scheme is being extended to Erode district.

NRED Act 2005, guarantees 100 days of employment in a financial year to any rural household, whose adult members are willing to do unskilled manual work. This act is an important step towards the realization of the right to work. It is also expected to enhance people's livelihood on a sustained basis, by developing the economic and social infrastructure in rural areas. The Village Panchayat will issue job cards to every registered individual. Payment of the statutory minimum wage and equal wages for men and women are the notable features of the scheme.

**Funding Pattern:** The cost of the scheme is shared between the centre and state in the ratio of 90:10.

**Priority of works:** a) Formation of new ponds b) Renovation of existing ponds, kuttai, kulam, ooranies, temple tank, etc. c) De-silting of channels d) De-silting and strengthening of bunds of irrigation tanks e) Other water conservation / soil conservation measures / flood protection measures.

Only 100% labour intensive works have been taken up in order to prevent the entry of contractors who are strictly banned as per the act.

Bigger works not less than Rs. 3 lacs in value have been taken up in order to ensure that adequate numbers of workers get sustained employment at a work site for at least 30 days, the assets created are visible, durable and genuinely beneficial to the community, resources are not wasted by being spread too thinly and the works are monitored closely and leakages are minimized.

In order to ensure greater transparency and fair play, it has been ordered to disburse the wages to the workers in the presence of atleast four members of the committee consisting 1. President of Village Panchayat 2. Vice President of Village Panchayat 3. Ward member of the area where the work is executed 4. SC/ST ward member, if non of 1,2,3 are SC/ST 5. two animators of graded SHG 6. Representative from Panchayat Level Federation.

**Role of Bankers:**

*Workers having job cards should have bank accounts for getting their salary. Bankers are requested to open no frill accounts / accounts with minimum balance for those who approach the branches as a part of Total financial Inclusion.*

**MAHALIR THITTAM**

*TamilNadu Corporation for Development of Women is implementing Mahalir Thittam in the district with the mandate to improve socio-economic status of rural women by promoting women development and empowerment through forming Self Help Groups. The Mahalir Thittam involves an unique long term partnership in this endeavor among three agencies namely the state Government, non-Government organizations and financial institutions. A network of women SHGs will be the basic unit at the village level with the fitness, commitment and quality work of the NGOs together with necessary credit from commercial banks, local area banks and other funding sources.*

*From the year 2008-09 the implementing agency for SGSY scheme is Mahalir Thittam.*

**SHG-BANK LINAGE PROGRAMME 2012 - 2013**

**CREDIT LINKAGE ACTION PLAN**

NAME OF THE DISTRICT : **ERODE**

**BANK / SCHEME WISE ABSTRACT**

Rs.in Lakhs

Sl.No.	Name of the Bank	MaThi		Nont Mathi		Total	
		No.of SHGs	Amount	No.of SHGs	Amount	No.of SHGs	Amount
1	BANK OF BARODA	143	251.00	39	87.00	182	338.00
2	BANK OF INDIA	65	104.10	8	16.00	73	120.10
3	CANARA BANK	726	1336.40	249	550.50	975	1886.90
4	CENTRAL BANK INDIA	51	66.00	4	8.00	55	74.00
5	CORPORATION BANK	77	133.80	7	15.00	84	148.80
6	DENA BANK	4	6.20	14	28.00	18	34.20
7	EDCCB	299	350.50	54	125.00	353	475.50
8	INDIAN BANK	229	387.60	90	193.00	319	580.60
9	INDIAN OVERSEAS	308	548.40	89	193.50	397	741.90
10	ING VYSIYA BANK	4	10.00	4	8.00	8	18.00
11	KARUR VYSYA BANK	49	89.60	8	18.00	57	107.60
12	LAKSHMI VILAS BANK	28	42.00	11	22.00	39	64.00
13	ORIENTAL BANK	2	3.10		0.00	2	3.10
14	PACB	1033	1496.50	135	277.00	1168	1773.50
15	REPCO BANK	64	96.00	30	63.00	94	159.00
16	SOUTH INDIAN BANK	10	18.30		0.00	10	18.30
17	STATE BANK OF INDIA	724	1263.10	194	403.00	918	1666.10
18	STATE BANK OF M	7	6.90	4	9.00	11	15.90
19	STATE BANK OF T	25	27.90	3	6.00	28	33.90
20	SYNDICATE BANK	14	8.40		0.00	14	8.40
21	TN MERCANTILE BANK	59	76.60	8	16.00	67	92.60
22	UCO BANK	15	14.40		0.00	15	14.40
23	UNION BANK OF INDIA	73	126.00	20	40.00	93	166.00
24	URBAN BANK	20	37.20	11	22.00	31	59.20
	<b>TOTAL</b>	<b>4029</b>	<b>6500.00</b>	<b>982</b>	<b>2100.00</b>	<b>5011</b>	<b>8600.00</b>

**Recovery Camp:** To give importance to the repayment schedule and to reduce the overdues, Mahilir

*Thittam is envisaging block wise recovery camps every month.*

## **SELF HELP GROUPS**

*Self Help Group is a group of people below poverty line who have volunteered to organize themselves into a group for enabling them to raise their income levels and improve their living standards. The members have to save regularly and convert their savings into a common fund, which is used for meeting the credit needs of the members.*

*Self Help Groups go through various stages of evolution.*

- **Group Formation:** *Formation, development and strengthening of the groups to evolve into self-managed people's organization at grassroot level)*
- **Group Stabilisation:** *stabilization through thrift and credit activity amongst the members and building their group corpus. The groups should save regularly and begin to lend to members. This provides the members with opportunities to acquire the skills to prioritise scarce resources, to assess the strength of each member, to time the loans and schedule of repayments and fix interest rates.*
- **Micro Finance:** *the group corpus is supplemented with Revolving Fund sanctioned as cash credit limit by the banks.*
- **Micro enterprise Development:** *Group takes up economic activity, of their choice for income generation. This phase would include Entrepreneurship Development as well as skill development training of the members of the group to enable them to successfully implement the chosen activity.*

**SIZE:** *The ideal size of an SHG is 10 -20 members. In desert/ hilly areas this number vary from 5-20.*

### **MEMBERSHIP:**

- *Generally all members of an SHG should belong to families of below poverty line (for getting subsidy linked loan)*
- *If necessary, a maximum of 20% of members may be from families marginally above the poverty line.*
- *APL members are not eligible for subsidy.*
- *A person should not be a member of more than one group.*
- *The groups shall not consist of more than one member from the same family.*
- *In case of disabled persons, the groups formed should be disability specific, wherever possible. However, a group may consist of persons with diverse disabilities or of both disabled and non disabled persons below poverty line.*
- *50% of the groups formed in each block should be exclusively for the women.*

## **FUNCTIONING OF SHG**

**Savings:** Savings and internal lending is the entry point to organize the poor into SHGs. All the members should save a fixed amount, which may be decided by the groups to build their corpus. The group may decide to collect voluntary savings at regular intervals as may be decided by its members.

**Lending:** The groups start lending to its own members from the savings pooled up into the group corpus. The groups develop their lending norms, criteria such as purpose, amount, rate of interest, repayment period, etc., by way of resolution within the group.

**Group meeting:** The groups should meet regularly as per the convenience of the members minimum 2 and maximum 4 meetings per month. Attendance of members at the group meeting is compulsory.

**Norms:** The group should devise a code of conduct to bind itself. The norms should include criteria for membership, norms for addition or deletion of members, leadership of the group, amount and periodicity of savings, terms and condition for internal lending, penalties for violation of norms, etc.

**Records:** The group should maintain simple records such minutes book (contains the rules of the group, names of the members and proceedings of every meeting), attendance register, savings and loan ledger, general ledger, cash book and individual pass book.

**SHG Promoting Institutions:** The formation and development of SHGs need a facilitating agency for sensitizing and motivating the poor for their socio-economic progress. These promoting functionaries are called animators. These animators guides and encourages the group leaders and members into the process of group functioning. Village level workers, Anganwadi workers, NGOs are common animators. These animators act as liason worker between groups and outside agencies like NGOs, DRDA & other developmental agencies, Line departments, Branches of commercial banks, RRBs and Co-Operatives.

**Bank Account:** Groups can open SB account with the service area bank branch for depositing their savings and other contributions from the members and withdraw money as per their requirement. Banks can open account in the name of the group, after obtaining certain documents like Resolution from the SHG, Authorisation from the SHG for operation of account and copy of rules of the SHG. After few rounds of successful internal loaning, a group can approach the bank for sanction of loan in relation to the corpus generated by them.

The loans so released from the bank can be used by the SHG to lend in turn to its members to meet their consumption, production and investment needs depending on the stage of development of the group. These SHGs can be linked either under SGSY, TAHDCO or direct linkage. Two stages of loans are given to the SHGs after fulfilling the eligible criteria. Stage I: Revolving Fund with subsidy Stage II: Economic Activity loan with subsidy

## **SWARNAJAYANTHI GRAM SWAROZGAR YOJANA (SGSY)**

Swarozgaris are broadly of two types – SHGs comprising the rural poor and individual swarozgaris. Financial assistance under SGSY is available to both the type of swarozgaris.

### **First Grading Test**

**Eligibility:** SHGs that are in existence for about six months, which have completed the group formation and stabilization stages can be put to First Grading Test (FGT).

**Objective:** The objective of this grading is to identify the weaknesses, if any, and help the group to overcome the same through training and capacity building inputs, so as to develop into a good group. Grading of SHGs could be done by the same agency that is involved in the promotion and development of SHGs or any independent agency contracted to undertake the grading exercise. DRDA should ensure active participation of the bankers in the grading exercise. Groups that are in existence for about six months and obtain good grade in FGT enters the next stage, where it receives the Revolving Fund (RF) from DRDA and Banks as a cash credit facility.

### **REVOLVING FUND (RF)**

- It is given in the form of cash credit. It has two components – Bank loan and subsidy
- **Bank Loan** – Cash credit limit upto 4 times the group corpus can be considered based on the credit absorption capacity and credit worthiness of the group.
- **Subsidy** – This is restricted upto the amount of group corpus subject to a minimum of Rs. 5000/- and a maximum of Rs. 10000/-, which is back-ended.
- **Group corpus** – This consists of the following
  - Cash balance with the group
  - Group savings as per the balance in the SB account
  - Interest earned on loans to members and on the balance in SB a/c
  - Loans outstanding against members of the group

- **ROI** - The rate of interest will be as per the directive from RBI as applicable to such credit facility.
- Interest is to be charged by banks only on the bank loan portion i.e total outstanding cash credit minus subsidy.
- **Repayment** – The bank loan portion of the credit limit should be repaid promptly. Subsidy portion is expected to be available to the group on a continuing basis.
- RF is expected to continue till SHG is in operation and the fund is operated to the satisfaction of the lending banker.
- The subsidy is to be kept by banks in subsidy reserve fund account in the name of the SHG.
- **Additional Subsidy** – If it is found that the group has not been able to reach the micro enterprise stage and requires further financial support to continue in the micro finance stage for some more time, they could be considered for sanction of further doses of subsidy fund up to a maximum of Rs. 20000/- inclusive of previous doses linked with bank credit.
- SHGs that have demonstrated their successful existence, will receive assistance for economic activities under the scheme.

### **Second Grading Test (SGT)**

**Eligibility:** All SHGs which have completed a minimum period of 6 months from the date of receipt of Revolving fund. This condition can be relaxed for groups identified under Minor Irrigation schemes if the project is viable and the group is credit worthy.

**Objective:** The objective of SGT is to assess whether the group has completed the micro credit stage successfully and is worth financing under the Micro Enterprise Development stage.

While conducting SGT, it is also necessary to identify the key activities the group is willing to undertake for income generation keeping in view the prior experience, awareness, skills available in the group, training received by the members, etc. The groups should be encouraged to choose activities from among the key activities identified for the block. However, freedom should be given to the group members to choose the activity, which can be easily undertaken by them.

The next stage credit-cum-subsidy can be given to the groups only when the banker is satisfied that they possess the minimum skill requirement (MSR) both in terms of technical and managerial skills.

### **SKILL UPGRADATION:**

**Basic Orientation Programme:** Swarogaris may be put through a basic orientation programme after the loan is sanctioned and before it is disbursed. The objective is to familiarize the members with SGSY and its objectives, their responsibilities as well as the behavioural aspects and also to infuse confidence in the members by drawing their attention to the success stories in the given allied activities, as well as to alert them to the possible risks. This programme will include elements of book keeping, knowledge of market, identification and appraisal, familiarization with project financing by banks as well as some basic skills in the key activities identified. Training should not be more than two days. Training expenses like training material, honorarium to resource persons, travel and food expenses can be met by DRDA from SGSY fund.

### **Skill Development Training:**

For the identified activities, groups who need additional skill development / upgradation of skills, appropriate training may be identified and suitable training programmes organized. The objective of this training is to ensure that the members possess the minimum Skill Requirement (MSR). The groups will be eligible for assistance only when they possess MSR and loans will be disbursed only when they have satisfactorily completed skill training.

The training expenses will be met from the SGSY fund of DRDA. However, the total expenditure on Basic Orientation and Skill Development Training will not exceed Rs. 5000/- per trainee. This would include expenditure incurred on providing boarding and lodging facilities to the trainees, traveling cost, honorarium to resource persons, cost of raw materials for the training, etc.

### **ECONOMIC ACTIVITY (EA)**

There are two ways in which a SHG can receive this assistance.

1. **Individual Loan:** Loan cum subsidy of SGSY can be given to the individuals in the group, provided the prospective swarogaris in the group are capable of and willing to take up the income generation activities under these sectors. Though a few individuals are identified as beneficiaries under loan-cum subsidy, it is essentially the group that is standing guarantee for the prompt repayment of the loan to the bank. The terms and conditions for financing such as loan amount, ROI, repayment period, security, insurance, etc., are the same as applicable to group



**Subsidy:** For individuals (both through the SHGs and outside the SHGs) and for purposes other than irrigation subsidy for SC/ST can be 50% of the project cost with the ceiling per person is Rs. 10,000. For other than SC/ST subsidy is 30% of the project cost with the ceiling per person is Rs. 7500.

2. **Group Loan:** It is a composite loan i.e., it can be utilized for both fixed capital and working capital by the swarozgaris. Loan amount should be equal to the total project cost ( loan + subsidy) as the subsidy is back ended.

- **Subsidy:** This subsidy is loan linked i.e. cannot be disbursed by DRDA independently.
- The group is entitled to subsidy of 50% of the project cost subject to per capita subsidy of Rs. 10000/- or Rs. 1.25 lacs whichever is less.
- Available to the swarozgaris only after repayment of the loan i.e., it is back ended.
- Helps to reduce the burden of loan (instalment + interest) to the beneficiary and expected to be an incentive for good repayment.

**Multiple doses of credit:**

Multiple doses of credit i.e repeat loans can be provided in deserving cases, where the group has showed proper utilization of asset and prompt repayment of loan. These second and subsequent doses could be utilised by the group either for the same activity or new activity. It is not compulsory that the second and subsequent doses of credit have to be backed by subsidy. In case, balance subsidy is available within the per capita ceiling, the same would be provided by the DRDA as per the norms applicable. If the subsidy has been already exhausted upto the per capita ceiling under the earlier doses, banks may provide credit upto the full requirement. Subsidy entitlement for all doses of assistance taken together will not exceed the per capita or per group ceiling prescribed for various categories of swarozgaris.

**Security norms:**

**Individual loans upto Rs. 50000 and group loan upto Rs. 5 lacs:**

- Hypothecation of assets created out of bank loan as primary security
- Where movable assets are not created as in land based activities such as dugwell, lift irrigation scheme, etc. mortgage of land may be obtained. If mortgage is not possible, third party guarantee may be obtained which is at the discretion of the bank.
- No collateral security in any case.

### **Individual loans exceeding Rs. 50000 and group loans exceeding Rs. 5 lacs**

- Hypothecation of assets / mortgage of land or third party guarantee as primary security and suitable margin money or other collateral security such as insurance policy, marketable securities, title deeds of other properties, etc., at the discretion of the bank.

### **Documentation:**

Following documents may be obtained by the banks

- 1. Loan application**
- 2. Inter-se Agreement**
- 3. Letter of undertaking from the group members**
- 4. Loan agreement**
- 5. Hypothecation / mortgage deed as may be necessary**
- 6. Demand Promissory Note(DPN)**

Banks have to take document for the full amount of loan (including subsidy) and revolving fund as subsidy under the scheme is back-ended.

### **Repayment of Loan:**

- Minimum repayment period is 5 years. There is no maximum
- The period will vary depending on the activity and it may include suitable gestation period also.
- Periodicity of repayment may be fixed as monthly quarterly, half-yearly or annual instalment depending on the expected cash flow.
- The amount of instalment including interest should not be more than 50% of the incremental net income of the project.

### **Adjustment of subsidy:**

- Subsidy amount or a portion thereof cannot be adjusted towards the instalment.
- Subsidy can be passed on to the swarojgaris only after the loan is fully repaid. Each loan has a minimum prescribed lock-in-period. Repayment may be fixed as 5,7, 9 years with a lock-in-period of 3,4 and 5 years respectively.
- The group will not be eligible for subsidy if the loan is repaid before the lock-in-period.
- If the full repayment takes place after completion of the lock-in period b within the loan period, they will be entitled for subsidy on pro-rata basis, based on the year in which the last instalment has been paid.

# **DISTRICT URBAN DEVELOPMENT AGENCY**

## **1. INTRODUCTION**

1.1. *The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched on 01.12.1997 after subsuming the earlier three schemes for urban poverty alleviation, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP). The key objective of the Scheme was to provide gainful employment to the urban unemployed or underemployed through the setting up of self-employment ventures or provision of wage employment.*

1.2 *To overcome the difficulties faced by the States/UTs and address certain drawbacks in the implementation of SJSRY, the Guidelines of the Scheme have been revised. It is presumed that the revised guidelines will assist in the effective implementation of SJSRY and make a dent on the urban poverty scenario in the country. The Revised Guidelines will come into effect from 1.4.2009.*

## **2. SWARNA JAYANTI SHAHARI ROZGAR YOJANA: SALIENT FEATURES**

### **Objectives**

2.1 *The objectives of the revised Swarna Jayanti Shahari Rozgar Yojana (SJSRY) are:*

- *Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment ventures (individual or group), with support for their sustainability; or undertake wage employment;*
- *Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and*
- *Empowering the community to tackle the issues of urban poverty through suitable self-managed community structures like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHC), Community Development Society (CDS), etc.*

*The delivery of inputs under the Scheme shall be through the medium of urban local bodies and community structures. Thus, Swarna Jayanti Shahari Rozgar Yojana seeks to strengthen these local bodies and community organizations to enable them address the issues of employment and income generation facing the urban poor.*

### **Coverage**

2.2. *The target population under SJSRY is the urban poor – those living below the poverty line, as defined by the Planning Commission from time to time.*

## **Components**

2.3. SJSRY will have five major components, namely-

- (i). Urban Self Employment Programme (USEP)
- (ii). Urban Women Self-help Programme (UWSP)
- (iii). Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
- (iv). Urban Wage Employment Programme (UWEP)
- (v). Urban Community Development Network (UCDN)

To accord special focus on the issues of urban poverty amongst Scheduled Castes (SCs) and Scheduled Tribes (STs), a special component programme of SJSRY, called the Urban Programme for Poverty reduction amongst SCs & STs (UPPS), will be carved out of USEP and STEP-UP.

## **3. FUNDING PATTERN AND FINANCIAL PROCEDURES**

3.1. Funding under SJSRY will be shared between the Centre and the States in the ratio of 75:25.

3.2. For Special Category States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand) this ratio will be 90:10 between the Centre and States.

3.3. The Central share under SJSRY will be tentatively allocated between the States / UTs in relation to the incidence of urban poverty (number of urban poor) estimated by the Planning Commission from time to time. However, additional parameters like absorption capacity (based on the past trend in utilization of SJSRY funds) and special requirement will also be taken into consideration during the course of the year.

3.4. Central funds will be released to the States/UTs only after they fulfill the prescribed criteria regarding submission of Utilization Certificates (UCs) as well as release of matching State share for the past releases. However, in order to promote better utilization of funds under the Scheme, the idle funds at the Central level, which could not be released to the States/UTs not fulfilling the prescribed criteria, may be diverted to better-performing States/UTs in the fourth quarter of a financial year, keeping in view their performance and demand for additional funds.

3.5. Release of funds to the States/UTs will be made for SJSRY as a whole, without segregating into components, thereby giving flexibility to them in utilizing funds. However, indicative component-wise allocation of Central share may be intimated by the Ministry of Housing & Urban Poverty Alleviation to the States/UTs from time to time so as to ensure balanced coverage of all the components of SJSRY as well as better utilization of available funds.

3.6. State/UT-wise annual physical targets under the Scheme will be fixed on the basis of the all India targets decided by the Ministry of Housing & Urban Poverty Alleviation. State/UT-wise progress will be monitored against these targets and therefore the States/UTs ought to prioritize the flow of funds to different components of the Scheme so that the annual targets are achieved.

3.7. The release of Central share to the States/UTs will be done in instalments. The same will be a continuous process spread over the whole year. Central share will be released to the States/UTs as soon as they become eligible in terms of the prescribed criteria.

#### **4. URBAN SELF EMPLOYMENT PROGRAMME (USEP)**

4.1. This Component will be having two sub-components:

(i). Assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures [Loan & Subsidy]

(ii). Technology/marketing/infrastructure/knowledge & other support provided to the urban poor in setting up their enterprises as well as marketing their products [Technology, Marketing & Other Support].

#### **4.2. Urban Self Employment Programme (Loan & Subsidy)**

4.2.1. This component of SJSRY focuses on providing assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures - micro-enterprises.

#### **Coverage**

4.2.2. The programme will be applicable to all cities and towns on a whole town basis. Within each town, it will be implemented by selecting whole clusters of the poor segments so as to bring in efficiencies in the administration and the delivery mechanisms and also make the impact visible.

#### **Target Groups**

4.2.3. USEP will target the urban population below poverty line, as defined by the Planning Commission from time to time. It will lay special focus on women, persons belonging to Scheduled Castes (SC)/Scheduled Tribes (ST), differently-abled persons and such other categories as may be indicated by the Government from time to time. The percentage of women beneficiaries under USEP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population below poverty line (BPL). A special provision of 3% reservation in the total number of beneficiaries should be made for the differently-abled under USEP. In view of the Prime Minister's New 15-Point Programme for the Welfare of Minorities, 15% of the physical and

*financial targets under the Urban Self Employment Programme at the national level shall be earmarked for the minority communities.*

### **Educational Qualification**

*4.2.4 No minimum or maximum educational qualification is prescribed for selection of beneficiaries under USEP. Where the identified activity for micro-enterprise development requires skill training of an appropriate level, the same will be provided to the beneficiaries before extending financial support.*

### **Beneficiary Identification**

*4.2.5. A house-to-house survey for identification of genuine beneficiaries, with focus on slums and low-income settlements, will need to be conducted. Model Formats for conduct of slum survey, household survey and livelihoods survey and guidelines will be communicated by the Ministry of Housing & Urban Poverty Alleviation. In addition to the economic criteria of the Urban Poverty Line, non-economic parameters will also be applied to identify the urban poor for receiving benefits under SJSRY. Community structures like Neighbourhood Groups, Neighbourhood Committees and Community Development Societies will be involved in the task of identification of beneficiaries under the guidance of the City/Town Urban Poverty Alleviation Cell (UPA Cell). Assistance of NGOs/other identified bodies can also be secured for this purpose.*

*4.2.6. All other conditions being equal, women beneficiaries belonging to women-headed households shall be ranked higher in priority than other beneficiaries. For purposes of this section, women-headed households shall mean households headed by widows, divorcees, single women, or even households where women are the sole earners.*

### **Cluster Approach**

*4.2.7 Identifiably, clusters should be taken for support under SJSRY and efforts should be to ensure that all adults in the cluster are provided with benefits of skill development, self-employment or wage employment so that no urban poor household is left with an adult without means of earning income. Clusters should be so chosen that the USEP target groups get attention.*

*4.2.8. USEP encourages under-employed and unemployed urban poor to set up small enterprises relating to manufacturing, servicing and petty business for which there is a lot of potential in urban areas. Local skills and local crafts should be encouraged for this purpose. Each town/urban local body has to develop a compendium of such activities/projects keeping in view marketability, cost, economic viability etc. To avoid duplication with the ongoing Prime Minister's Employment Generation Programme (PMEGP), this component of SJSRY is to be confined to Below Poverty Line (BPL) beneficiaries with emphasis on those given a higher priority on the basis of non-economic criteria. Beneficiaries should declare that they have not availed similar benefits under any other self-*

employment scheme. The list of beneficiaries is to be shared with PMEGP to rule out duplication of coverage.

4.2.9. For the purpose of self-employment, focus will be on 3 sectors i.e. Production (Micro-industry), Services and Business.

4.2.10. On Micro-industry (Manufacturing) side, a group of people (hub) will be encouraged for setting up of enterprises centered around and supported by Micro Business Centres (MBC), established following cluster approach. Space may be provided by MBCs in the form of working sheds or micro-entrepreneurs may work from their homes.

4.2.11. In relation to Services sector, Urban Local Bodies will provide Seva/Suvidha Kendras (for every 50,000 population at least one Kendra) with suitable logistics and space. Workers will register themselves with the Kendras, which could act as focal points for the servicing trades and facilitate jobs/assignments to the registered skilled workers on demand from the clients. The emphasis will be on quality skills and the rates will be decided in advance/fixed for home visits.

4.2.12. In Business Sector, i.e. shop-based enterprises, kiosks/spaces will be leased out by the ULBs to the urban poor for setting up shops. Vendors' markets will be promoted. Mobile vending outlets, running on motorized scooters will be encouraged with suitable technological interventions. Beneficiaries can also run their ventures from their own houses /shops.

4.2.13. Opportunities in the transport sector, viz. running of scooter rickshaws, motorized cycle rickshaws for ferrying people/goods will be explored. Group ownership /Occupational Credit Groups concept in this sector will also be encouraged.

4.2.14. Micro-business Centres can be planned to cover Services and Business sectors, apart from Micro-industry. For businesses they can help with project preparation, permissions from planning and regulatory agencies, maintenance of accounts, advertisement, packaging, branding, deciding maximum retail price, marketing, etc.

4.2.15. The details of financing pattern under USEP are as follows

4.2.16. SJSRY will encourage group formation by the urban poor for setting up micro-enterprises. In case a number of beneficiaries, either male or a mixed group consisting of males and females, decide to jointly set up a project, such project will be eligible for a subsidy, which will be equal to the total sum of permitted subsidy per person as per the above criteria. In this case too, the provision relating to 5% margin money per beneficiary will apply. The overall project cost, which can be permitted, will be the simple sum of the individual project cost allowable per beneficiary.

### **4.3. Technology, Marketing and Other Support**

4.3.1. This component will mainly focus on handholding support for the urban poor entrepreneurs who want to be self-employed and set up their own small businesses or manufacturing units. Under this component, Micro-Business Centres (MBC) will be established at cluster level (e.g. handlooms/handicrafts, food processing, construction, glass & ceramics, electrical and electronics, mechanical engineering, auto driving & mechanics, metal works, etc.), supported with one-time capital grant subject to the concerned State Government/Urban Local Body providing the required land free of cost. This will be run on the basis of a Public-Private-Partnership (P-P-P) model. MBCs could also be run by the society of entrepreneurs themselves with manpower hired on contract basis.

4.3.2. Small Enterprise Advisory Services (SEAS) will be provided through the MBC which may be equipped with specialists covering 5 key areas: (1) Community Mobilization including Survey and Identification of Beneficiaries, Cluster Development, etc. (2) Capacity Building including Skill & Entrepreneurship Development, (3) Business Development, (4) Finance & Credit, and (5) Marketing. These specialists, who may be paid remuneration commensurate with their education and experience, will undertake handholding activities for the development of entrepreneurs from the urban poor community and promote business development by them from the concept stage to commissioning to sustainability. The MBCs & Small Enterprise Advisory Services (SEAS) will specially focus on handholding the urban poor micro-entrepreneurs who have opted for self-employment, with a view to enhancing the success rate of micro-enterprises. Operative guidelines for MBCs and SEAS will be issued by the respective States/UTs adopting a cluster-based approach.

4.3.3. A Micro Business Centre under the Scheme can be provided a financial support not exceeding Rs. 80 lakhs per MBC (one time capital grant of Rs. 60 Lakhs + Rs. 20 Lakhs for running cost on a tapered scale, to sustain them). Efforts should be made to make these MBCs self-sustainable in due course. For this, MBCs may involve themselves in business, consultancies and other income generation activities. As micro-businesses prosper, they can also charge fees.

4.3.4. Technology, marketing, consultancy (advice) & other support may also be provided to beneficiaries setting up micro-enterprises, in relation to production and marketing of their products etc. This can be accomplished by providing selling places for the poor in the form of kiosks and rehri markets, setting up of Nagar Palika Seva/Suvidha Kendras for construction and other services (like those provided by carpenters, plumbers, electricians, TV/radio/refrigerator mechanics etc. who will be available to city residents on call), and through liaison for provision of weekend markets/evening markets in municipal grounds or on road sides on the one hand and technical assistance in relation to market surveys/trends, joint brand names/designs and advertising on the other. Community Development Societies (CDSs) will provide all needed help including securing of raw materials and marketing of products by the urban poor.

4.3.5 It is also proposed that a Service Centre be set up at the CDS level for those who have undergone skill upgradation training. Appropriate space may be provided to trained persons who can be asked to enroll themselves with the Service Centre so that they could be sent to attend day-to-day skilled tasks on



*call from citizens against appropriate scales of payment fixed by the Community Development Society (CDS). Appropriate publicity may be done within the town regarding the facilities available under the Service Centre. The Service Centre can survey manpower needs of local industry and other potential employers and match them to the job seekers, as also to help organize appropriate skill training.*

*4.3.6. Special assistance may be provided for setting up of Community level Service Centres, which could be used for multifarious activities such as work places/branding/marketing centres etc. for beneficiaries under this programme. These may be administered on a day-to-day basis by the local CDS. Space for such Centres should be provided free of cost either by the local body or any other agency.*

*4.3.7 The construction of the Seva/Suvidha Kendra shall follow the norms laid down under the scheme of Urban Wage Employment Programme.*

*4.3.8. Clusters of micro-production units may be developed in keeping with the factors of localization pertaining to traditional skills and in terms of towns known for specific products. Appropriate or intermediate technology inputs may be used to strengthen the technological base of the selected clusters in terms of Common Facility Centres providing critical machinery/equipment required for common use by clusters of micro-enterprises as well as ensuring supply of quality raw materials at reasonable prices. These Common Facility Centres may be run by associations of micro-entrepreneurs themselves related to the selected economic activity. Entrepreneurs should be provided high quality Small Enterprise Advisory Services (SEAS).*

*4.3.9. Micro-entrepreneurs should be encouraged in developing trade-based organisations/ associations. Mobile vending outlets may be developed with technological design and development support from IITs and other reputed institutions. An integrated approach may be adopted with special attention to backward and forward linkages for a complete range of activities in the establishment of the enterprises.*

*4.3.10. Total expenditure on this component of Technology/Marketing/Knowledge /Infrastructure & Other support provided to the urban poor in setting up their enterprises as well as marketing their products, may not exceed 10% of the total funds earmarked for the USEP component.*

## **5. URBAN WOMEN SELF-HELP PROGRAMME (UWSP)**

5.1. This Component will be having two sub-components:

(i). Assistance to groups of urban poor women for setting up gainful self-employment ventures - UWSP (Loan & Subsidy)

(ii). Revolving Funds for Self-Help Groups (SHGs) / Thrift & Credit Societies (T&CSs) formed by the urban poor women – UWSP (Revolving Fund).

### **5.2 Urban Women Self-Help Programme (Loan & Subsidy)**

5.2.1. This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures in a group as opposed to individual effort. Groups of urban poor women may take up an economic activity suited to their skill, training, aptitude, and local conditions. Besides generation of income, this group strategy will strive to empower the urban poor women by making them independent as also providing a facilitating atmosphere for self-employment. Under UWSP, an activity-focused area-specific approach will be adopted for setting up micro/group enterprises with emphasis on micro-finance.

5.2.2. To be eligible for subsidy under this scheme, the UWSP group should consist of at least 5 urban poor women. Before starting an income-generating activity the group members must get to know each other well, understand the group strategy, and also recognize the strength and the potential of each member of the group. The group will select an organizer from amongst the members. The group will also select its own activity. Care should be exercised in the selection of activity because the future of the group will rest on the appropriateness of the selection. As far as possible, activities should be selected out of an identified shelf of projects for the area concerned maintained by the town Urban Poverty Alleviation Cell. In addition, every effort will be made to encourage the group to set itself up as a Self-Help Group or Thrift & Credit Society, mobilizing savings and credit.

5.2.3. For setting up group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 300,000/- or 35% of the cost of project or Rs. 60,000/- per Member of the Group, whichever is less. The remaining amount will be mobilized as Bank Loan and Margin Money.

### **5.3. Urban Women Self-Help Programme (Revolving Fund)**

5.3.1. Where the UWSP group sets itself up as a Self-Help Group (SHG) / Thrift & Credit Society (T&CS), mobilizing savings and credit in addition to its other entrepreneurial activities, the SHG/T&CS shall also be entitled to a lumpsum grant of Rs. 25,000/- as Revolving Fund at the rate of Rs.2000/- maximum per member. This Revolving Fund shall be available to a simple Self-Help Group / Thrift & Credit Society also, even if the society is not engaged in any project activity or enterprise under UWSP. This fund is meant for the use of the SHG/T&CS for purposes such as:

(i) Purchases of raw materials and marketing;

*(ii) Infrastructure support for income generation and other group activities;*

*(iii) One-time expense on child care activity. Recurring expenses like salary for staff etc. will not be permissible;*

*(iv) Expenses not exceeding Rs.500/- to meet travel costs of group members for visit to banks, town UPA Cell etc;*

*(v) Where an individual member of a Thrift & Credit Society / Self-Help Group saves at least Rs.500/- in a fixed deposit for 12 months with the society, she will be entitled to a subsidy of Rs.30 to be paid on her behalf towards a health/life/accident/any other insurance scheme for herself. Moreover, in cases where the member saves at least Rs.750 in a fixed deposit in 12 months, she will be entitled to a subsidy of Rs.60, at the rate of Rs.30 for the member herself and either Rs.30 for her husband towards health/life/accident/any other insurance or Rs.30 for any minor girl child in her family for health/accident insurance. This expense may also be debited to the revolving fund; and*

*(vi) Any other expense allowed by the State/ULB as being necessary in the society or group's interest based on guidelines.*

*5.3.2. A Self-Help Group / Thrift and Credit Society under UWSP shall be entitled for payment of revolving fund not earlier than one year after its formation. In other words, only such a body, in existence and functioning for at least one year, shall be eligible for payment of the revolving fund. The decision whether a group has been in existence and functioning for more than one year shall be taken on the basis of examination of the records of the group as regards the number of meetings held, the collections made from members towards group savings, the regularity of collection, the role of the group in capacity building or training of its members etc. The registration of the groups will be encouraged. However, it may not be insisted upon as a precondition for receipt of revolving fund if their performance is otherwise considered satisfactory by the Urban Poverty Alleviation (UPA) Cell of the Urban Local Body (ULB). Federations of SHGs/T&CS at the cluster/ward/city level will need to be registered for channelisation of Revolving Fund, bank credit etc. States/UTs will issue guidelines prescribing eligibility criteria for receipt of revolving fund benefits by groups.*

*5.3.3. Self-Help Group / Thrift & Credit Society - Bank linkage will be accorded priority under SJSRY.*

*SHG / T&CS will be encouraged to avail bank credit, on the basis of their performance, for their requirements. Flexibility is provided to States/UTs for the involvement of financial institutions / cooperatives/ cooperative banks / NGOs active in the micro-credit field and other micro-finance institutions like Rashtriya Mahila Kosh (RMK), SEWA, NABARD, SIDBI, ICICI Bank etc., wherever desirable, for providing micro-finance to the Self-Help Groups of women. Suitable guidelines in this regard may be issued by the Ministry of Housing & Urban Poverty Alleviation from time to time.*

**ERODE DISTRICT - SJSRY - USEP Subsidy - 2011 - 12 (Individual Loan) Progress as on  
25.6.2012**

Sl.No	Name of the Municipality	Name of the Bank and Branch	Subsidy allotted	No. of Applications forwarded	No of applications Sanctioned (provisional)	Subsidy Sanctioned	% of sanctioned
1	<b>BHAVANI</b>	Indian Bank	0.70	7	6	0.70	100
		Canara Bank	0.70	6	6	0.70	100
		State Bank of India	0.50	5	5	0.50	100
		TMB	0.66	12	5	0.66	100
		<b>Total</b>	<b>2.56</b>	<b>30</b>	<b>22</b>	<b>2.56</b>	100
2	<b>GOBICHETTIPALAYAM</b>	State Bank of India	0.75	9	5	0.75	100
		IOB	1.86	11	7	1.86	100
		Bank of Baroda	0.50	2	2	0.50	100
		<b>Total</b>	<b>3.11</b>	<b>22</b>	<b>14</b>	<b>3.11</b>	100
3	<b>SATHYAMANGALAM</b>	State Bank of India	0.50	5	4	0.50	100
		Bank of India	0.50	2	2	0.50	100
		Indian bank	1.00	8	5	1.00	100
		TMB	0.47	2	2	0.47	100
		<b>Total</b>	<b>2.47</b>	<b>17</b>	<b>13</b>	<b>2.47</b>	100
4	<b>PUNJAI PULIAMPATTY</b>	Andra Bank	<b>0.48</b>	<b>3</b>	<b>3</b>	<b>0.48</b>	100
<b>TOTAL</b>			<b>8.62</b>	<b>72</b>	<b>52</b>	<b>8.62</b>	<b>100</b>

**ERODE DISTRICT - SJSRY - UWSP Subsidy - 2011 - 12 (Group Loan) Progress as on  
25.6.2012**

<b>S.No</b>	<b>Name of the Municipality</b>	<b>Name of the bank and branch</b>	<b>Subsidy allotted</b>	<b>No of Applications forwarded</b>	<b>No of applications Sanctioned (provisional)</b>	<b>Subsidy Sanctioned</b>	<b>% of sanctioned</b>
1	<b>BHAVANI</b>	Canara Bank	0.70	1	1	0.70	100
		Indian Bank	1.21	2	2	1.21	100
		<b>Total</b>	<b>1.91</b>	<b>3</b>	<b>3</b>	<b>1.91</b>	100
2	<b>GOBICHETTIPALAYAM</b>	IOB	1.29	2	2	1.29	100
		Canara Bank	0.52	1	1	0.52	100
		Union Bank	0.52	1	1	0.52	100
		<b>Total</b>	<b>2.33</b>	<b>4</b>	<b>4</b>	<b>2.33</b>	100
3	<b>SATHYAMANGALAM</b>	Indian Bank	<b>1.85</b>	<b>3</b>	<b>3</b>	<b>1.85</b>	100
4	<b>PUNJAI PULIAMPATTY</b>	Andhra Bank	<b>0.36</b>	<b>1</b>	<b>1</b>	<b>0.36</b>	100
		<b>TOTAL</b>	<b>6.45</b>	<b>11</b>	<b>11</b>	<b>6.45</b>	100

## **TAHDCO**

TAHDCO District Action Plan for the economic development of SCs is drawn up with the primary objective to achieve sustain increases in the income levels of the Scheduled Castes especially those below the poverty line by enhancing their productive capacities, by adopting the following strategies:

- Assistance in improving the human capital (skills) and thereby improve the income and earning capacities, through TAHDCOs training programmes.
- Assistance in acquiring and improving the income earning capacities of their physical capital (assets) through TAHDCOs financial assistance schemes for income generating projects.

### **Salient Features Of District Action Plan For The Economic Development Of Scheduled Castes**

In every district of TN, TAHDCO District Action Plan has been formulated by the District Administration under the leadership of the District Collector, entirely based on the local needs of SC population of the district and according to the local potential which exist in the districts. Each district plan is a set of prioritized economic activity / schemes / projects to be implemented in the district for the welfare of the targeted SCs in the district.

### **SUBSIDY ALLOCATION FOR OTHER DEVELOPMENTAL SCHEMES**

Subsidy allocated for other developmental schemes is based on the SC population of the district. The sub-allocation of this fund has been worked out based on the following principles.

- i. 5% of the fund allocated for other development schemes (other than LPS ) is earmarked for collector's Discretionary Fund.
- ii. 15% of the fund allocated for other development schemes (other than LPS ) is earmarked for training programme.
- iii. 80% of the fund allocated for other development schemes (other than LPS) is earmarked for financial assistance to income generating schemes.
- iv. Out of the 8-% of the fund allocated for other development schemes (other than LPS ) atleast 75% is to be utilized for Self Help Group and not more then 25 % is to be utilized for financial assistance to individuals.

## **NORMS FOR SELECTION OF SELF HELP GROUPS**

- ✓ The Self Help Groups must exclusively consist of SC members only.
- ✓ The SHG must have been recognized by Tamilnadu Corporation for Development of Women under Mahalir Thittam,
- ✓ Only such SHGs which have been already credit rated, have received revolving fund or Direct linkage under NABARD scheme are considered eligible for economic assistance, are to be considered for assistance under TAHDCO schemes.
- ✓ Application for assistance is to be forwarded by the SHG through the PO Mahalir Thittam to the District Manager, THADCO who will Scrutinize and forward the same to branch manager of the lending bank. On receipt of claims from the banker, District Manager, TAHDCO will obtain the approval of the District Collector, before the release of TAHDCO funds to the bank.
- ✓ Financial assistance may be given to the SHG for the groups' collective economic activity and / or for the economic activities of the individual members of the SHG but in all cases, the lending will be to the group and the liability of repayment will be that of the group.
- ✓ The subsidy in the case of TAHDCO – SHG scheme will be back – ended.

## **NORMS FOR SELECTION OF INDIVIDUAL BENEFICIARIES**

- ✓ Only individuals whose family income is upto Rs. 1,00,000/- per annum , are eligible for assistance.
- ✓ Individuals SC members of mixed SHGs consisting of SC and non-SC members, under Mahalir Thittam and non-Mahalir Thittam, may also be considered for financial assistance for the particular individuals' economic activity. The repayment liability will be that of the SC individual member of the group and not of the group.
- ✓ The selection of individual beneficiaries can be done at the block levels by a selection committee consisting of District Manager, TAHDCO, LDM, Branch Manager of the lending banks, General Manager, DIC and Deputy Block Development Officer, ADW.
- ✓ The application forms can be received by District Manager, TAHDCO from the individuals directly in person, through the internet or through the Deputy Block Development Officer, ADW.
- ✓ In all applications, joint appraisal is to be done by the Deputy Block Development Officer, ADW and the Branch Manager of the lending bank and appraisal report is to be placed before the selection committee for consideration.
- ✓ After selection by the selection committee, and receipt of claims from the lending bank, the list of selected beneficiaries is to be approved by District Collector, prior to the release of funds by TAHDCO.
- ✓ The subsidy in the case of individual beneficiaries also will be back ended subsidy.

## **SELF EMPLOYMENT PROGRAMMES FOR YOUTH ( SEPY)**

Self Employment Programme for Youth ( SEPY) is a programme exclusively for the welfare of SC/ST youth in the age group of 18 to 35, by which escorted assistance is given to the youth for starting – self employment ventures on a sustained basis.

- District Collector can select a set of most viable self employment ventures based on the local potential of the district. This selection of activities can be done by a committee under the chairmanship of District Collector consisting of District Manager – TAHDCO , AGM- NABARD, Lead District Manager and General Manager- DIC. If required, the committee can engage a private or Government agency who can undertake a study and shortlist a list of viable self employment ventures having high local potential suitable for the SC/ST youth. The number of SC/ST youth to be promoted for each activity is to be calculated based on the allocation for the district.
- **Eligibility Criteria:**
  1. He should belong to SC/ST
  2. Should be between 18 to 35 years of age.
  3. The education and technical qualification may be fixed by the selection committee based on the activity for which the candidates are being selected.
  4. For each of the selected activity, the selection committee can identify a technical institution in the Government sector or private sector which will function as an escort agency for the SC/ST youth. Different agencies are to be selected for different activities.
  5. The necessary vocational skill training is to be give by this Escort agency in the selected activity, free of cost for the candidate. The duration of vocational training programme may be fixed as per the requirement of the activity.
  6. A short duration EDP training is also to be arranged at the end of VTP for the candidates. At the end of the training programmes, each candidate will have to be prepared to be ready with loan application and project proposal for their venture.
  7. Financial Assistance: Financial assistance is to be arranged by the District Committee under this programme in the following pattern of assistance.
    - a. Maximum project cost per beneficiary – Rs. 7.5 lacs
    - b. Subsidy @ 30% of the project cost subject to a maximum of Rs. 2,25,000/-
    - c. Promoter’s Contribution @ 5 % of the project cost.
    - d. Term loan from banks for the balance amount.



e. After provisional sanction of the lending bank, subsidy is to be released by TAHDCO with Collector's approval

- All necessary forward linkage assistance such as marketing tie-up assistance, assistance to provide technical expertise / input , commercial guidance in marketing, etc. can be arranged. The entrepreneurs are to be monitored continuously for a period of one year and helped at various stages to sustain their ventures.

## **மாவட்ட மேலாளர் அலுவலகம், தாட்கோ, ஈரோடு மாவட்டம்**

தமிழ்நாடு ஆதிதிராவிடர் வீட்டு வசதி மற்றும் மேம்பாட்டுக் கழகம் மூலம் இந்து ஆதிதிராவிடர் வகுப்பைச் சார்ந்த மக்களுக்கு தொழில் தொடங்கி சுய வேலை வாய்ப்பு பெற்று தன்னிறைவு அடைய பல்வேறு நலத்திட்டங்களுக்கு மான்யத்துடன் கூடிய கடன் வழங்கப்படுகிறது. தாட்கோ திட்டங்களில் பயன்பெற குடும்ப ஆண்டு வருமானம் ரூ.1,00,000 க்கு மிகாமல் இருத்தல் வேண்டும்.

### **1.இந்து ஆதிதிராவிடர் மகளிர் வேளாண் நிலம் வாங்கும் திட்டம் ∴ நில அபிவிருத்தி திட்டம் ( நீர் பாசனம் )**

இத்திட்டத்தில் வறுமைக் கோட்டிற்கு கீழ் உள்ள 18 முதல் 55 வயதிற்குட்பட்ட இந்து ஆதிதிராவிடர் மகளிர்க்கு நிலம் வாங்குதல் ∴ நீர்பாசனம் அளிக்கும் திட்டத்திற்கு நிதி உதவி வழங்கப்படும். இதில் 30மு அல்லது ரூ.2.25 இலட்சம் இதில் எது குறைவானதோ அத்தொகை தாட்கோ மூலம் மானியமாக வழங்கப்படும், மீதம் உள்ள தொகை வங்கி மூலமாக கடனாக வழங்கப்படுகிறது. நிலத்தின் மதிப்பு அரசின் வழிகாட்டி மதிப்பீட்டின்படி நிர்ணயிக்கப்படும். மேலும் நிலம் வாங்கும் திட்டத்தில் பயனாளிக் கு பத்திரப்பதிவு மற்றும் முத்திரைத்தாள் கட்டணங்களுக்கு முழுவிலக்கு அளிக்கப்பட்டுள்ளது. இத்திட்டத்தில் விடுவிக்கப்படும் மானியம் பின் விடுவிப்பு மானியமாக ( Backend Subsidy ) இருக்கும்.

### **2. இந்து ஆதிதிராவிடர் மகளிர் சுய உதவிக்குழு கடன் திட்டம்:**

**(அ). சுழல் நிதி:** குழு தொடங்கி 6 மாதங்களுக்குப் பிறகு மகளிர் திட்டத்தால் தரம் மதிப்பீடு செய்த குழுக்களுக்கு முதல் கட்டமாக சுழல் நிதி ரூ.60,000.- வழங்கப்படுகிறது. இதில் தாட்கோ மானியம் ரூ.10,000.- வங்கி கடன் ரூ.50,000.- ஆகும்.

**(ஆ). பொருளாராதக் கடன்:** வருவாய் ஈட்டக் கூடிய பல்வேறு தொழில்களுக்கு இத்திட்டத்தில் அதிகபட்சமாக 50மு அல்லது ரூ.2.50 இலட்சம் இதில் எது குறைவானதோ அத்தொகை தாட்கோ மூலம் மானியமாக வழங்கப்படும். மீதமுள்ள தொகை வங்கிக் கடனாகும்.

### 3. தனி நபர் கடன் திட்டம்:

இத்திட்டத்தில் வறுமைக் கோட்டிற்கு கீழ் வாழும் இந்து ஆதிதிராவிடர் ஏழை மக்களுக்கு அதிகபட்சமாக 7.50 லட்சம் வரை வங்கி மூலமாக கடன் வழங்கப்படுகிறது. இத்திட்டத்தில் பயணியர் வாகனம், சரக்கு வாகனம், செருப்பு தொழில் மற்றும் பிற வருவாய் ஈட்டக் கூடிய தொழில்களுக்கு மொத்த தொகையில் 30% அல்லது ரூ.2.25 இலட்சம் இதில் எது குறைவானதோ அத்தொகை தாட்கோ மூலம் மானியமாக வழங்கப்படும். மீதமுள்ள தொகை வங்கிக் கடனாகும்.

### 4. இளைஞர்களுக்கான சுய வேலை வாய்ப்புத் திட்டம் ( Self Employment Programme for Youth )

இத்திட்டத்தில் 18 வயது முதல் 35 வயது வரை உள்ள படித்த இந்து ஆதிதிராவிடர் இளைஞர்களுக்கு வாகன கடன்களுக்கு 30% அல்லது ரூ.2.25 இலட்சம் இதில் எது குறைவானதோ அத்தொகை தாட்கோ மூலம் மானியமாக வழங்கப்படும். மீதமுள்ள தொகை வங்கிக் கடனாகும்.

## Subsidy Schemes of NABARD

Sl. No	Objective	Implementing Agency	Eligibility / Norms/ Coverage	Nature of support Assistance
1	<b>Credit Linked Subsidy Scheme for rural Godowns</b>			
	For creation of storage capacity in rural areas.	DMI in collaboration with NABARD/ NCDC	Applicable to projects for which Bank loan was sanctioned after 26 June 2008. Agri graduates, entrepreneurs, Corporates eligible	For farmers and agri graduates 25% subsidy with a ceiling of `2.25 crore. For entrepreneurs, Corporates and partnership upto 15% subject to a max. of ` 1.35 crore. For women farmers, SHGs, SC/ST entrepreneurs at 33.33% with a ceiling of ` 3.33 crore.
2	<b>Strengthening/development of AMI</b>			
	For strengthening agri marketing infrastructure	DMI in collaboration with NABARD / NCDC.	Individuals, group of farmers, growers, NGOs, SHGs, partnership, proprietorship firms etc.	Subsidy at 25% of the capital cost of the project with a ceiling of `.50 lakh. For SC/ST it is 33.33% subject to a maximum of `.60 lakh.
3	<b>Agri Clinics and Agri Business Centres (ACABC)</b>			
	For providing effective extension system and employment opportunity for graduates/diploma holders in agriculture & allied sectors.	MANAGE / NABARD	Graduates / Diploma in Agriculture & allied activities. Composite Subsidy available in respect of personnel trained under this scheme.	Projects upto an outlay of `20 lakh for individuals and max. of `.100 lakh for a group of 5 trained persons. Security and margin waived for loans upto `.5 lakh. Credit Linked Composite subsidy @ 36% on project cost and 44% for SC/ST, Women & hilly areas.
4	<b>Scheme for salvaging and rearing of male buffalo calves</b>			
	To rear male buffalo calves for meat production & recover hides to enlarge raw material base for leather industry.	Department of Animal Husbandry / NABARD	Individual entrepreneurs, producer companies, partnership firms, corporations, NGOs, SHGs, JLGs and cooperatives	100% interest subsidy on short term loan for Individual units (1 to 9 calves) & 25% capital subsidy for Commercial units (10 to 50 calves) and Industrial units (1000 male calves).
5	<b>Scheme on pig development</b>			
	To encourage commercial pig rearing to improve production performance	Department of Animal Husbandry / NABARD	Individual entrepreneurs, producer companies, partnership firms, corporations, NGOs, SHGs, JLGs and cooperatives	Back ended capital subsidy @ 25% of outlay for (i) Pig breeding farms (maximum `1,50,000); (ii) pig fattening units (maximum `.19,000); and (iii) retail outlets (maximum `1,50,000) Subsidy @ 50% for facilities for livestock markets (maximum ` 2,50,000)
6	<b>Scheme for Establishment of Poultry Units and Mother units of Rural Backyard Poultry</b>			
	To encourage	Department of	Individuals, SHGs, NGOs	Interest free loan of ` .36,000/- from

Sl. No	Objective	Implementing Agency	Eligibility / Norms/ Coverage	Nature of support Assistance
	SF/MFs, unemployed youth etc. to take up poultry sector activities	Animal Husbandry / NABARD	who are trained in Management of day old chicks and rearing them upto 4 weeks	NABARD & subsidy ` .20,000/- per mother unit (Unit cost - 1,36,000/ unit size -of 1500 chicks per batch, Bank loan 80,000/-)
7	<b>Integrated Development of Small Ruminants and Rabbits</b>			
	To encourage commercial rearing of sheep/goat	Department of Animal Husbandry / NABARD	Individual farmers, SHGs, NGOs, Companies etc.	Subsidy @ 25% of TFO for general and 33.33% for SC/ST beneficiaries. Rearing units (TFO ` 1 lakh) and breeding units ( ` 25 lakh TFO) are eligible.
8	<b>Poultry Venture Capital Fund (Subsidy)</b>			
	To encourage diversified activities under Poultry Sector	NABARD in association with Department of Animal Husbandry and Banks	Diversified activities under poultry sector viz. Breeding farms for low input technology birds, central grower units, hybrid layer, hybrid broiler, rearing other species of poultry, feed mixing units, transport vehicles, retail outlets, mobile marketing units, cold storage for poultry products, egg/broiler carts, large processing units, emu, feather processing units and technology upgradation.	Subsidy @ 25% for general and 33.33% for SC/ST beneficiaries. Minimum Bank Loan 40% of TFO
9	<b>Capital subsidy cum refinance scheme for installation of solar off-grid (photo voltaic and thermal)</b>			
	Promote off-grid applications of solar energy	TNEDA, Commercial Banks & RRBs	Individuals/ Groups	Subsidy @ 40% of Total Financial outlay, back-ended capital subsidy from NABARD.

## **Venture Capital Fund for Poultry - Subsidy Programmes details**

### **I. Eligibility :**

Farmers, individual entrepreneurs, NGOs, companies, SHGs, JLGs, etc.

#### An individual is eligible

- ✓ to avail assistance for all the components under the scheme
- ✓ but only once for each component.

#### More than one member of a family can be assisted

- ✓ provided they set up separate units with separate infrastructure
- ✓ at different locations.
- ✓ should be at least 500m away

### **II. Eligible activities & indicative unit cost**

- ◆ Breeding farms for turkey, ducks, Japanese quails, emu, etc. - Unit Cost Rs.30 lakh  
Rearing other species of poultry- Rs.10 lakh
- ◆ Other than commercial layer and broiler
- ◆ Feed Mixing units(1ton/hr) / Disease Investigation Lab - Rs. 16 lakh

### **1. Central Grower Units**

- Rs. 40 lakh / 16000 layer chicks per batch
- Maximum unit size 16000 chicks per **batch**

### **2. Hybrid Layer Unit**

- Up to 5000 birds
- Unit Cost @ Rs. 4 lakh / 1000 birds

### **3. Hybrid Broiler Units**

- Up to 5000 birds
- Rs. 2.24 lakh/ 1000 birds

Pl. Note : **1, 2 and 3 - Units exceeding the permissible unit size are not eligible for assistance under the scheme**

### **4. Transport vehicles**

- |                  |                 |
|------------------|-----------------|
| i. Open Cage     | - Rs. 8.00 lakh |
| ii. Refrigerated | - Rs.15.00 lakh |

### **5. Retail outlets**

- |                             |                 |
|-----------------------------|-----------------|
| i. Dressing units           | - Rs. 6.00 lakh |
| ii. Marketing units         | - Rs. 6.00 lakh |
| iii. Mobile marketing units | - Rs. 8.00 lakh |

### **6. Cold storage for poultry products - Rs.20.00 lakh**

### **7. Egg / broiler carts - Rs.10,000 /-**

### **8. Large Processing Units**

- 2000 to 4000 birds per hour -Rs.500 lakh
- Emu Processing Units
- Feather Processing Units
- Technology Up gradation

2, 3 & 4 - Unit cost varies with unit size and indicative unit costs not given in the guidelines

### **III. Conditions**

- a. Unit costs are indicative
- b. If actual cost is higher than the indicated cost, that has to be met either through increased margin or bank loan.

### **IV. Funding pattern**

#### **A. Margin money**

- a. Loans up to Rs. 1 lakh – no margin as per RBI Guidelines
- b. For loans above Rs. 1 lakh - 10% of TFO (Minimum)

#### **B. Capital Subsidy**

- General - @ 25% of TFO
- SC/ST - @ 33.33% of TFO

#### **C. Bank loan**

- 40% of TFO (Minimum)

### **V. Repayment**

- Repayment ranges from 5 to 9 years
- Grace period from 6 months to one year
- The repayment schedules will be drawn on the total amount of the loan (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan (excluding subsidy).

### **VI. Rate of Interest and Security**

- ◆ Rate of interest & security
- ◆ As per RBI guidelines and declared policy of the bank.
- ◆ The bank may charge interest on the entire loan amount till the subsidy is received.
- ◆ From the date of receipt of subsidy by the branch, interest has to be charged only on the effective bank loan portion i.e. outlay excluding the margin and subsidy.

### **VII. Time limit for completion of project**

1. Maximum of 12 months period from the date of disbursement of the first installment of loan

2. which may be **extended by a further period of 3 months**, if reasons for delay are considered justified by the financial institution concerned.
3. If not completed within the stipulated period
  - ✓ benefit of subsidy shall not be available and
  - ✓ subsidy placed with the participating bank to be refunded to NABARD

## Details of GoI Schemes

### **1. Capital Investment Subsidy Scheme (CISS) for Rural Godowns** (Revised guidelines) w.e.f 20.10.2011.

The main features of the scheme are as follows.

- All rural godowns to be constructed under this scheme shall conform to the implementation of the Negotiable Warehouse Receipt System (NWRS). The rural godowns of 1000 tones capacity and more shall be considered to be eligible for assistance under this scheme, only on giving an undertaking that they would be implementing NWRS.
- **Rate of subsidy:**  
33.33% of the capital cost of the project in case projects located in hilly areas and those belonging to Women Entrepreneurs/their self help groups/cooperatives and SC/ST entrepreneurs, self help groups/Cooperatives subject to a ceiling on subsidy of Rs3.333 cr.  
Maximum amount of subsidy for other than North - Eastern States, Sikkim and hilly areas = Rs.3.00 crore  
Subsidy of 25 % of the project cost is allowed for all categories of farmers (other than women farmers) agriculture graduates, cooperatives and State/Central Warehousing Corporations subject to a maximum ceiling on subsidy of Rs.2.25 cr.
- Subsidy of 15% of the project cost to all categories of individuals, companies & corporations etc subject to a maximum ceiling on subsidy of Rs.1.35 cr.
- Subsidy of 25% of project cost for *renovation* of godowns of cooperatives
- *For the purpose of subsidy*, project cost restricted to Rs 3500 per MT for godowns up to capacity of 1000 MT and Rs .3000 per MT for godowns with capacity more than 1000 MT which ever is lower .
- Storage godowns with capacity of minimum of 100 MT and maximum of 30000 MT are eligible for subsidy under the scheme. Subsidy under the scheme Subsidy is also available for renovation purpose but only for Cooperatives. Godowns set up in corporation limits are not eligible for subsidy.
- For godowns exceeding 30000 MT capacity ( 25,000 MT for the NE States, Sikkim and hilly areas ), the subsidy would be restricted to that admissible for capacity of 30000 MT ( 25,000 MT for the NE States, Sikkim and hilly areas ) only, excluding the cases of cooperatives .
- The capacity of the godown shall be calculated @ 0.4 MT per cu metre .
- Term loan should be minimum 50% of the project cost (46.67% in case of NE states, hilly areas, women farmers/their self help groups/cooperatives and SC/ST entrepreneurs/Cooperatives

- Owners contribution is 25% in case of farmers, agriculture graduates, cooperatives, state /Central corporations, individuals, companies and corporations. In case of projects belonging to women farmers, SC/ST entrepreneurs and their self help groups it is 20% of the project cost.

## **2. Scheme for Development / Strengthening of Agricultural Marketing Infrastructure, Grading & Standardisation**

The main objectives of the scheme are to provide additional agricultural marketing infrastructure to cope up with the large expected marketable surpluses of agricultural and allied commodities including dairy, poultry, fishery, livestock and minor forest produce and to promote competitive alternative agricultural marketing infrastructure by inducement of private and cooperative sector investments that sustain incentives for quality and enhanced productivity thereby improving farmers' income.

### Salient features of the scheme :

- The scheme will be implemented in those States which amend the APMC Act, wherever required, to allow direct marketing and contract farming and to permit setting up of markets in private and cooperative sectors.
- Credit linked back-ended subsidy shall be provided on the capital cost of general or commodity specific infrastructure for marketing of agricultural commodities and for strengthening and modernisation of existing agricultural markets, wholesale, rural periodic or in tribal areas.
- Marketing infrastructure :  
 "Marketing infrastructure" for purpose of the scheme may comprise of any of the following :
  - Functional infrastructure for collection/ assembling, drying, cleaning, grading, standardisation, SPS (Sanitary & Phytosanitary) measures and quality certification, labeling, packaging, ripening chambers, retailing and wholesaling, value addition facilities (without changing the product form) etc. Transportation facility will not be covered under the scheme. Reefer vans or any other refrigerated van used for transporting agricultural produce, which are essential for maintaining cold chain supply chains shall also be eligible for assistance under this scheme.
  - Market user common facilities in the project area like shops/ offices, platforms for loading/ unloading/ assembling and auctioning of the produce, parking sheds, internal roads, garbage disposal arrangements, boundary walls, drinking water, sanitation arrangements, weighing & mechanical handling equipment, etc.;
  - Infrastructure for Direct marketing of agricultural commodities from producers to consumers / processing units/ bulk buyers etc.;
  - Infrastructure (equipment, hardware, gadgets, etc) for E-trading, market intelligence, extension and market oriented production planning; and
  - Mobile infrastructure for post-harvest operations (excluding transport equipment) will be eligible for assistance under the scheme.



- g. Bank assisted projects of State agencies, including projects refinanced/ co-financed by NABARD for strengthening/ modernisation of existing marketing infrastructure would also be eligible for assistance under the scheme.
- v Implementation period : The scheme has been implemented with effect from 18-02-2005 during 2004-05. The scheme is extended up to 31.3.2013.
- v Implementing agency : The scheme shall be implemented by the Directorate of Marketing & Inspection (DMI), Department of Agriculture and Cooperation, GoI.

vii Assistance Pattern :

Source of finance	Other than NE States, hilly and tribal areas	NE States, hilly and tribal areas*/ SC & ST entrepreneurs and their cooperatives
Subsidy from Central Government	25 %	33.33 %
Institutional Loan from commercial/ cooperative banks etc	Minimum 50 %	Minimum 46.67 %
Owner's contribution**	Rest of the project cost	Rest of the project cost

\* *Hilly area is a place at an altitude of more than 1000 metres above mean sea level*

\*\* *Cost of land not exceeding 10 % in rural areas and 20 % in municipal areas of the project cost can form part of the owner's contribution*

Viii Amount of Subsidy:

Maximum amount of subsidy shall be restricted upto Rs 50 lakh for each project. In case of hilly and tribal areas and entrepreneurs belonging to SC/ST and their cooperatives, maximum amount of subsidy shall be Rs 60 lakh per project.

**AMULYA**  
**FINANCIAL LITERACY & CREDIT COUNSELING CENTRE**  
41,ANNAMALAI LAYOUT,2 ND FLOOR, KAMAL BUILDING,  
NALLI HOSPITAL ROAD, OPP. BUS STAND,  
ERODE – 638011.

**FLCC REPORT FOR ACP 2013.**

Our canara Bank ( Lead Bank Erode) has opened FLCC Centre on 19-11-2010 at the following address

41,ANNAMALAI LAYOUT,2 ND FLOOR, KAMAL BUILDING,  
NALLI HOSPITAL ROAD, OPP. BUS STAND,  
ERODE – 638011.

Name of the counselor : P.Somasundaram.

Mobile Number : 9486975784.

Working hours : Morning 8.00 a.m to 2.00 p.m.

The Centre is providing free financial Literacy/Education and credit counselling to all sectors of people.

The Centre is conducting Meetings in Schools and other educational institutions to spread the benefits of Banking habits and savings.

The Centre is conducting Awareness programmes for rural and urban people through various Meetings, Famers Club, SHG Meetings and NGOS Meetings.

The people are getting face to face financial counseling services with regard to various products and services available in the financial sector.

The Centre is also conducting open house seminars for group counseling.

The Banks in our district can utilise the services of the FLCC Centre for financial inclusion and counseling services.