



**Department of Rural Development & Panchayat Raj
Government of Tamil Nadu**



**Krishnagiri
District Diagnostic Report
(DDR)**

**Tamil Nadu Rural Transformation Project – TNRTP
Krishnagiri District**

TABLE OF CONTENTS

Summary	3
Objectives of the District Diagnostic Study	3
Krishnagiri-An Introduction	4
Socio Demographic Profile of the District	5
Sex Ratio	9
Literacy	9
SC & ST Population	9
Occupation Profile	11
Geographical Features Topography	13
Climate and Rainfall	14
Cropping Intensity	15
Soil	16
Water Resources	17
Rivers	17
Reservoirs	18
Ground water resources	18
District Infrastructure	19
Power Supply Position	19
Rural Electrification	19
Railways	19
FARM SECTOR	20
Land Holding Pattern of the farmers	20
Irrigation	21
Area, Production and Productivity	21
<i>Integrated Horticulture Development Scheme</i>	24
<i>Micro Irrigation</i>	24
<i>National Horticulture Mission</i>	24
<i>Protected Cultivation</i>	24
Green House (Hi-Tech) SF/MF	24
Marketing	24
APMCs	25
Uzhavar Santhais	25
Tomato Market at Rayakottah	25

Cold storages.....	26
Transport	26
Processing Facilities.....	26
Mango Pulping Industries	26
Resource Institution	26
OFF FARM SECTORS	27
Sericulture Development.....	28
Cocoon Production in Krishnagiri District.....	28
New Investments	30
Clusters	31
a. Manufacturing Cluster- Auto Component Cluster- Hosur	31
b. Printing Cluster –Krishnagiri.....	31
c. Agro Processing Cluster- Krishnagiri.....	31
d. Granite Polishing Cluster-Krishnagiri	31
e. Cut flowers-Bargur.....	32
Large and Medium Industry	32
Micro Small and Nano Industries	32
Industries.....	32
Opportunity.....	33
Garment industries.....	33
Food Processing Centers in Krishnagiri District	33
Fisheries	33
Service Sectors	34
<i>Nationally -It Is a Demand</i>	34
District Urban Infrastructure	34
Krishnagiri Special Investment Region.....	34
Potential Sectors for Skilling and Employment.	36
Credit Deposit Ratio.....	38
Joint Liability Groups Lending	39
Funding to Pos	40
Block wise Credit take off across sectors.....	41
MFI Presence.....	41
Annexure I Tables.....	49
Annexure II Charts.....	61

Summary

Tamil Nadu Rural Transformation Project (TNRTP) envisage to leverage the strategies and investments made in the projects Pudhu Vaazhvu Project to harness the institutional and knowledge capital for promoting inclusive economic development and growth for a transformative agenda in rural Tamil Nadu. This is envisaged through business promotion, value chain development, and skilling for youth for employment generation in the proposed 120 blocks from 26 Districts of Tamil Nadu.

District diagnostic study was conducted in Krishnagiri District. DDS and District Diagnostic report has been prepared and based on that all the available secondary information and details collected, and validations were made through field visits. The following report explains the observations made during the visit to Krishnagiri District and about the commodity prioritization process.

The study majorly focused on farm, off farm and non-farm sectors and their potentiality in Krishnagiri District. Further to the collected secondary data some criteria like number of farmers involved, comparative advantage state priority, trends etc. were set to finalize the commodity under farm and non-farm sector. Based on these criteria the commodities were prioritized further.

Objectives of the District Diagnostic Study

- (1) To identify and prioritize major sectors, subsectors and commodities for enterprise promotion*
- (2) To identify and prioritize current and potential value chains.*

The study broadly analyses the indicators, such as social profile, rural profile, urbanization trends and labor mobility and the economic indicators. Analysis was done on various sectors – agriculture, allied, non-farm including manufacturing and service sectors. Analytics was done on the current status of existing industries and the growth trends the potential for economic growth centers within Krishnagiri District. The study was done for gaps, challenges, opportunities in the existing ecosystem for promoting and nurturing sustainable MSMEs.

Detailing of sector-wise and block-wise presence and growth trends of MSME; existing and potential value chains in the sectors, the key private/public sector players currently operating in the District. The study analyzed the factors contributing to rural economy through employment generation and high value economic activities leading to enterprise development in the District.

Krishnagiri-An Introduction

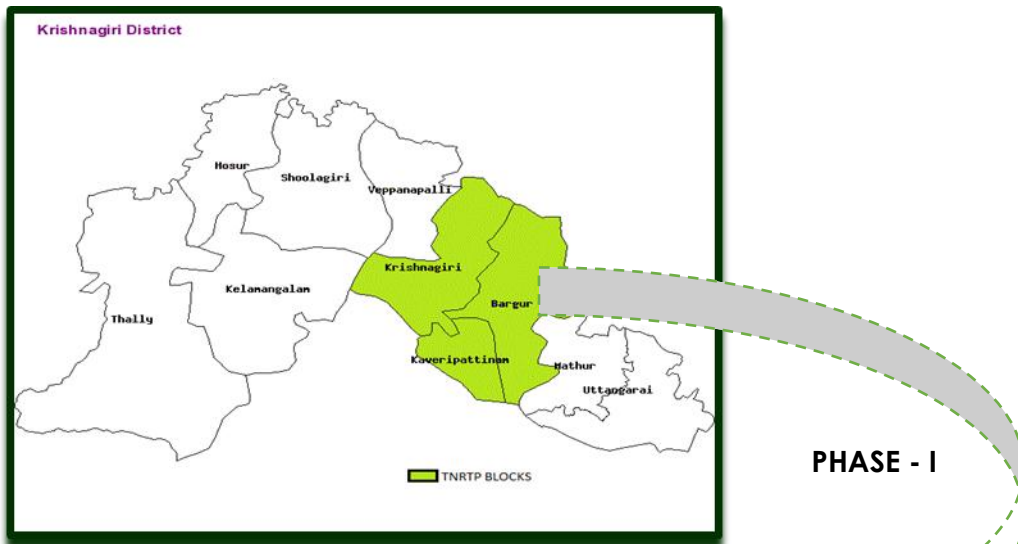
'Krishna' refers to 'black' and 'giri' refers to 'hill'. This District is gifted with black granite hillocks and named as "krishnagiri". Krishnagiri District is bounded by Vellore and Thiruvannamalai Districts in the East, Karnataka state in the west, State of Andhra Pradesh in the North and Dharmapuri District in the south. Eastern part of the District experiences hot climate and Western part has a contrasting cold climate.

S.no	Name of the Revenue Taluks	Number of Revenue Villages
1	Krishnagiri	133
2	Uthankarai	185
3	Pochampalli	37
4	Barugur	30
5	Hosur	92
6	Denkanikottai	86
7	Shoolagiri	87
8	Anchetty	15
	Total	665

Krishnagiri District has 2 Municipalities, 10 Panchayat Unions, and 10 blocks, 7 Town Panchayats, 333 Village Panchayats and 665 Revenue Villages. Tribal like 'Irular' live in the Forest of Denkanikottai.

This District is very well connected by Roads. The District has a network of National Highways converging as follows:

- NH-7 (Kanyakumari-Kashmir)**
- NH-46 (Chennai-Bangalore)**
- NH-66 (Pondicherry-Bangalore)**
- NH-207 (Sarjapur-Bagalur- Hosur)**
- NH-219 (Krishnagiri-Kuppam)**



TNRTP Phase – I Block

Krishnagiri : Bargur Block
Panchayat Villages



Digital Map Source : TWAD Board, Chennai

TNRTP Phase – II Block

Krishnagiri : Krishnagiri Block
Panchayat Villages



TNRTP Phase – II Block

Krishnagiri : Kaveripattinam Block

Panchayat Villages



Digital Map Source : TWAD Board, Chennai

Socio Demographic Profile of the District

Krishnagiri District was bifurcated from the erstwhile Dharmapuri District and came into existence from 2004. Its area is 5143 Sq. Kms. This District is elevated from 300m to 1400m above the mean sea level. There are seven Taluks Hosur, Krishnagiri, Denkanikottai, Pochampalli, Uthangarai, Shoolagiri and Anchetty. Hosur is known for manufacturing base in general engineering and OEMs to automobile sector.

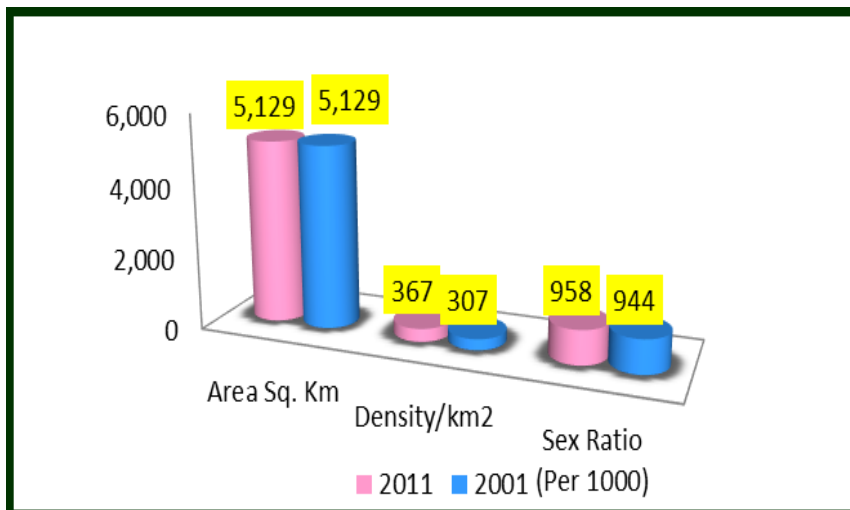
The District has 10 Rural Blocks consisting of 333 Village Panchayats.

Table-1 Krishnagiri District Block details

S.no	Name of the Blocks	Number of Villages Panchayat
1	Bargur	36
2	Hosur	26
3	Kaveripattanam	36
4	Kelamangalam	28
5	Krishnagiri	30
6	Mathur	24
7	Shoolagiri	42
8	Thally	50
9	Uthangarai	34
10	Veppanapalli	27
	Total	333

The District has a population of 18, 79,809 persons with 367 people per sq.km which is comparatively low with respect to state i.e. 555 people per Sq.km given in *Annexure-II-Figure-1*.

Figure 1: Krishnagiri District: Population Density



The District population constituted 2.61 percent of total Tamil Nadu state population and in 2001 Census this was at 2.50 percent of state population. The **District rural population is 14, 51,446 (77.21%)** and the urban population is 4, 28,363 (22.79 %) stated in *Annexure-II-Figure-2*. It shows the increase in 20.41% of

decadal growth of urban population (62%), which is higher than the state decadal population growth 15.60 percent stated in *Annexure-I-Table-2*. The growth of urban population is due to the access and opportunities available to the nearest metropolitan and SIPCOT, SIDCO Clusters for employment. It is reported that the District has 1.53 percentage of differently abled population.

Table-1 Krishnagiri District Decade of Changes/Growth in demographic profile

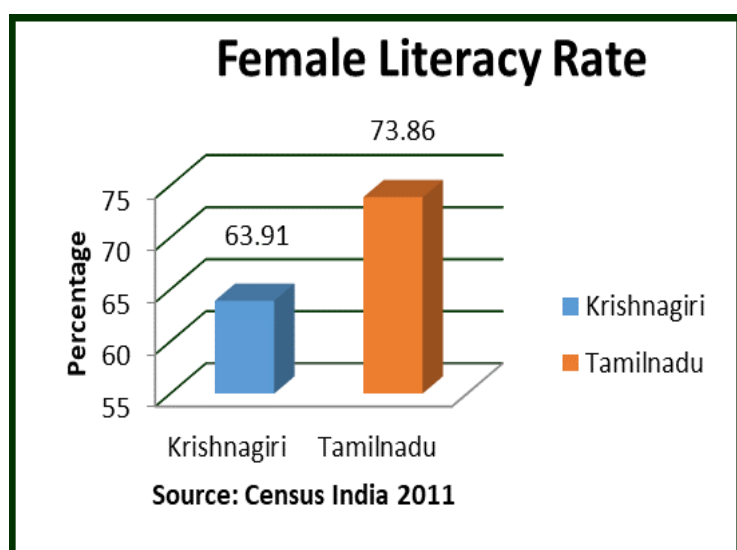
S.No	Description	2011	In %	2001	In %
1.	Total Population	1,879,809	100	1,561,118	100
2.	Rural Population	1,451,446	77.21	1,297,129	83.09
3.	Urban Population	428,363	22.79	263,989	16.91
4.	Male	960,232	51.08	803,077	51.44
5.	Female	919,577	48.92	758,041	48.56
6.	Area Sq. Km	5,129		5,129	
7.	Density/km ²	367		307	
8.	Proportion to Tamil Nadu Population	2.61%		2.50%	
9.	Sex Ratio (Per 1000)	958		944	
10.	Average Literacy	71.46		62.29	
11.	Female Literacy	63.91		51.62	

Source: Census 2001, 2011

Sex Ratio

Sex Ratio in Krishnagiri District is 958 per 1000 male compared to 2001 census figure of 944; it stands the 3rd lowest among the District in the State (State sex ratio is 995) given in *Annexure-I-Table-2*. The Scheduled Caste sex ratio is 974, which is the 2nd least among the Districts. It indicates the gap in gender and development and inclusion.

Figure 3: Female Literacy Rate



Literacy

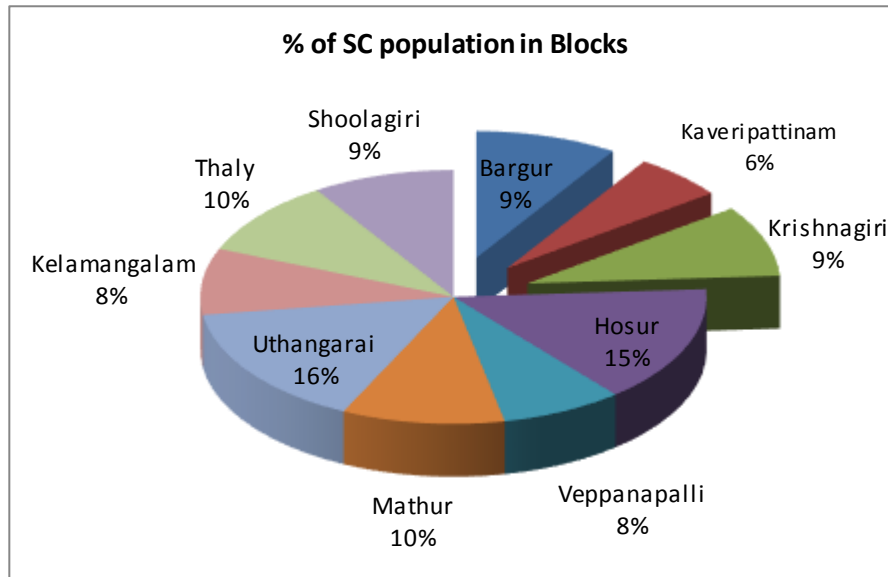
The average literacy rate of the District is 72.41 %, which is the 3rd lowest among the Districts and the female literacy is 63.91% in 2011. (*Annexure-II-Figure-3*)

SC & ST Population

Scheduled Castes and Scheduled Tribes accounted for 14.22% and 1.19% of the population (*Annexure-II-Figure-4*) respectively in which the ST percentage is

higher than the state ST percentage 1.1. Refer Annexure-II-Table-2.

The SC and ST population is higher than the District percentage in the blocks Uthangarai 16 % and 1.73 % and Hosur 15% and 0.26% the other blocks percentages are Kaveripattinam 6.00% and 0.35%, Kelamangalam 8 % and 3.80 %, Thalli 10% and 3.53%, Shoolagiri 9% and 1.29%, Bargur 9% and 1.16%, Veppanapalli 8.00% and 0.61% and Mathur 10% and 0.24% respectively mentioned in Annexure-II-Figure-5&6. Community Based



Organizations With the external assistance from Government of India and World Bank, the Tamil Nadu Pudhu Vaazhvu Project and Tamil Nadu State Rural Livelihood Mission are implemented in 5 blocks each from the year 2005, 2010 respectively. Community Based Organizations (CBOs) such as Village Poverty

Reduction Committees (VPRCs) and Panchayat Level Federations (PLFs) were promoted to provide services to poor. These CBOs leverages financial support from banks and provide support to the members for the livelihood activities. There is a significant number of NGOs promoted SHGs in the District and they do support functioning and monitor the SHGs financial performance. The status of CBOs in the District are

- 25884 SHGs
- 346 VPRCs
- 294 PLFs/ 39 Sub Committees and
- 242 CLGs/Commodity groups

Most of the community-based organizations in Krishnagiri District focuses on poverty reduction and development and a few Farmer Producer Organizations (FPOs) and commodity groups have been formed with the focus on enterprise development (Annexure-II-Table-4).

There are 10 registered FPOs in the District – 4 promoted by SFAC and 6 promoted by NABARD as detailed below:

Sl. No.	Company	Promoted By	Crops	Location
1	KRISHNAGIRI Mango Producer CO. Ltd.	SFAC	Mango	Pochampalli, Bargur Block
2	Raitha Mithra Farmers Producer Co Ltd		Pulses	Thally
3	Rashae Farmer Producer Co		Vegetables	Hosur
5	Kelamangalam Vegetable collective farmers producers company		Vegetables	Kelamanagalam
4	Srimathi FPC Ltd.	NABARD	Paddy, Cattle feed	Kaveripattinam
5	Nesara FPC Ltd.		Vegetables, Minor Millets, cattle feed, Milk	Thally
6	Vetri FPC Ltd		Milk, cattle feed, Minor Millets, Vegetables	Anchetty
7	Navajothi FPC		Minor Millets, Vegetables, Cattle feed,	Denkanikottai, Kelamangalam
8	Nandajyothi FPC		Cattle feed, Minor Millets, Vegetables	Madagondapalli, Thally
9	Anchetty FPC Ltd.		Minor Millets	Anchetty, Thally Block

NABARD is also in the process of promoting 15 more FPOs in Uthangarai, Mathur, Kelamangalam, Shoologir, Hosur and Thally Blocks.

Occupation Profile

The District has a total of 448,053 households. There are a total of 877,779 workers(46.7%) in total District population, comprising 236,038 cultivators(26.90%), 263,328 (30%) agricultural laborers, 21,918 (2.5%) in house hold industries, 356,495 (40.60%) other workers, 135,778 (15.50%) marginal workers, marginal workers, 17,438 marginal cultivators,

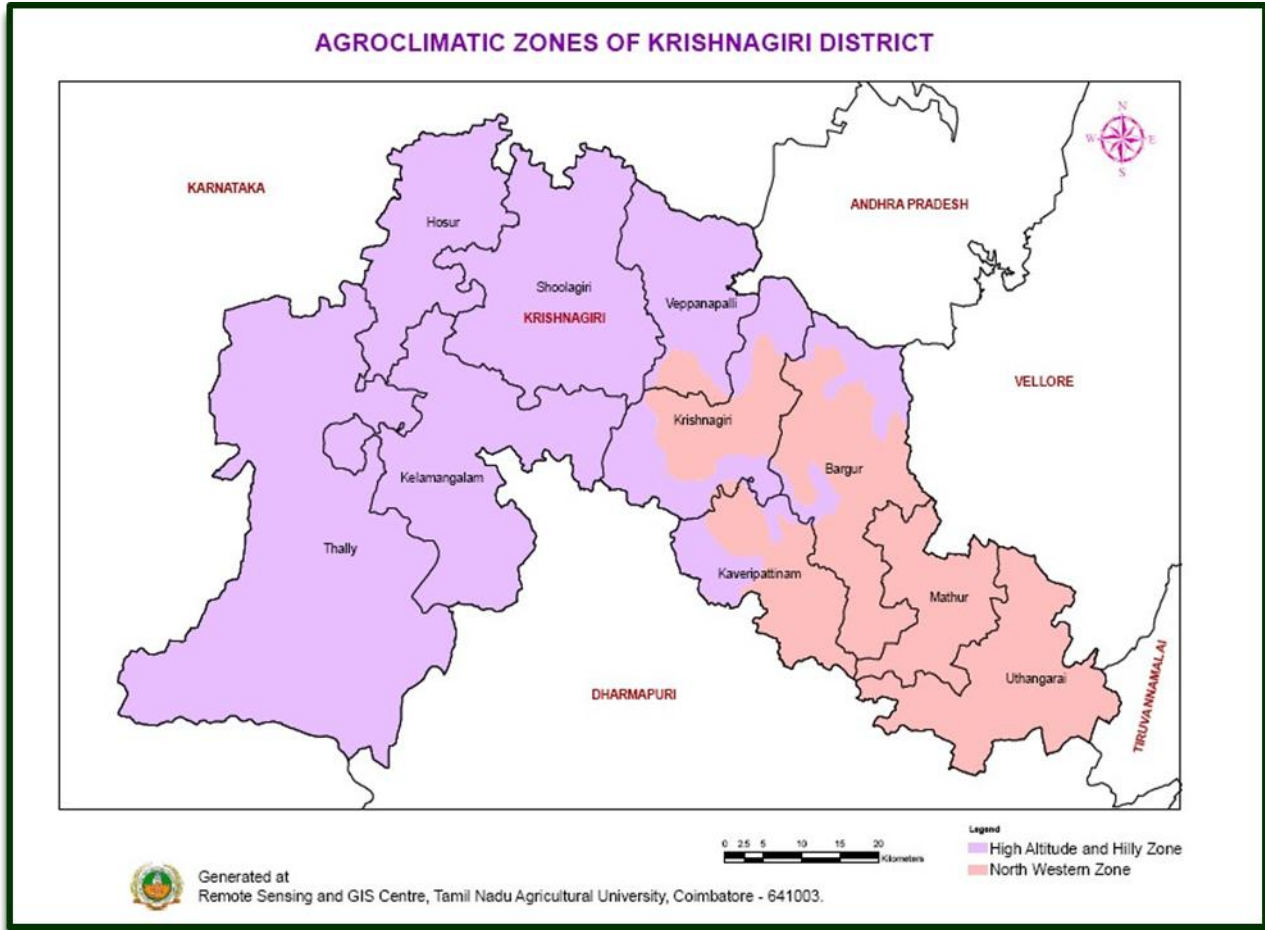
65,959 marginal agricultural laborers, 6,681 marginal workers in household industries and 45,700 other marginal workers (*Annexure-I Table-5*). Percentage of female workers is 34.40% (3, 16,145 persons) and the percentage of male workers is 58.50% (5, 61,634persons). The percentage of main female workers is low (26.92%) when compared to male main workers (51.49%). But the percentage of female cultivators is slightly high (26.95%) when compared to the male cultivators (26.86%). With regards to agriculture laborers, the percentage of female agricultural laborers is high 1, 32,902 persons (43.04%) when compared to the male agriculture laborers 1, 30,426 (23.22%).

Name of the Block	Total Workers	Female Workers	% of Female workers	% of Cultivators to total workers	Agri Labourers	% of Agri labourers	Women Agriculture labourers	% of Women Agri. Labourers
Bargur	91,432	34,843	38.11	18	28,202	30.84	13,430	47.62
Kaveripaytinam	83,328	33,423	40.11	26	21,425	25.71	10,364	48.37
Krishnagiri	66,077	23,509	35.58	15	14,249	21.56	7,152	50.19
Hosur	94,183	25,481	27.05	19	12,744	13.53	5,662	44.43
Veppanapalli	47,334	18,896	39.92	28	14,254	30.11	6,609	46.37
Mathur	55,644	22,909	41.17	19	14,607	26.25	7,548	51.67
Uthangarai	76,885	33,569	43.66	23	27,230	35.42	14,015	51.47
Kelamangalam	67,832	27,866	41.08	31	17,051	25.14	8,104	47.53
Thaly	94,936	36,767	38.73	55	17,758	18.71	8,857	49.88
Shoolagiri	84,796	31,121	36.70	16	24,878	29.34	11,531	46.35
Krishnagiri District	8,77,779	3,16,145	34.38	26.89	2,63,328	30.00	1,32,902	42.04

Geographical Features Topography

Krishnagiri is a border District of Tamil Nadu having a large number of small hills and is generally a dry District. Tamil Nadu has been divided into seven Agro climatic zones based on different Climatic Conditions (*Annexure-I, Figure-7*). Krishnagiri occupies the Fourth Zone called

as

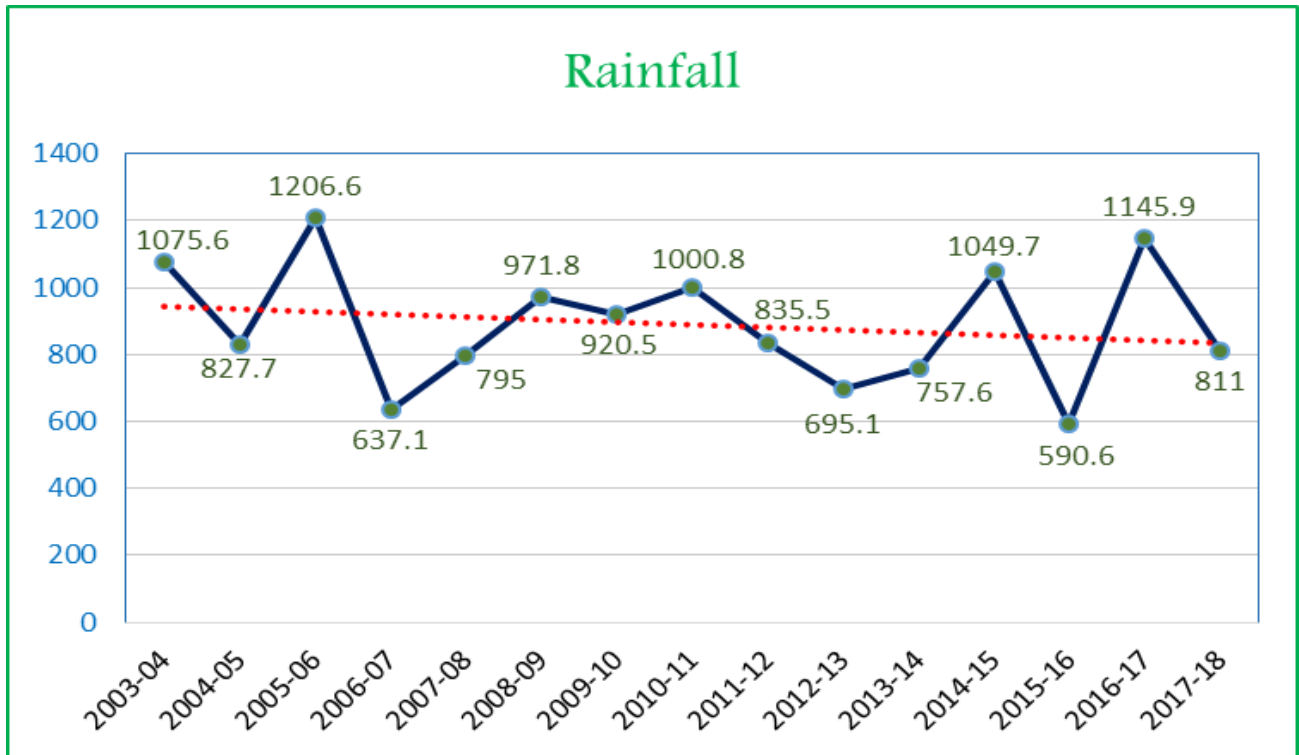


“North Western Zone” Krishnagiri District forms part of the upland plateau region with many hill ranges and undulating plains. The western part of the District has hill ranges of Mysore plateau with a chain of undulating hills and deep valleys extending in NNE-SSW direction. The plains of the District have an average elevation of 488 m msl. The plateau region along the western boundary and the northwestern part of the District has an average elevation of 914 m msl. The Guthrayan Durg with an elevation of 1395 m msl is the highest peak in the District.

More than 75 percent of the area cultivated is under rain fed conditions. Also the rain received is not evenly distributed throughout the crop period. As a result of erratic distribution of rainfall, crop production often fails causing economic loss besides unemployment problem.

Climate and Rainfall

Drought is a regular phenomenon in this District.



Source: Tamil Nadu Water Supply and Drainage Board and DD Statistics, Krishnagiri

The Climate of Krishnagiri District is normally considered as pleasant. The max temp at peak during summer rise to 37°C and minimum temperature in high elevation areas falls to 2-3°C in the winter season.

The District gets a normal rainfall of about 850mm and North east monsoon accounts for nearly 40% of the rain, where southwest monsoon is unpredictable and ranges from 30-50% of the total rainfall.

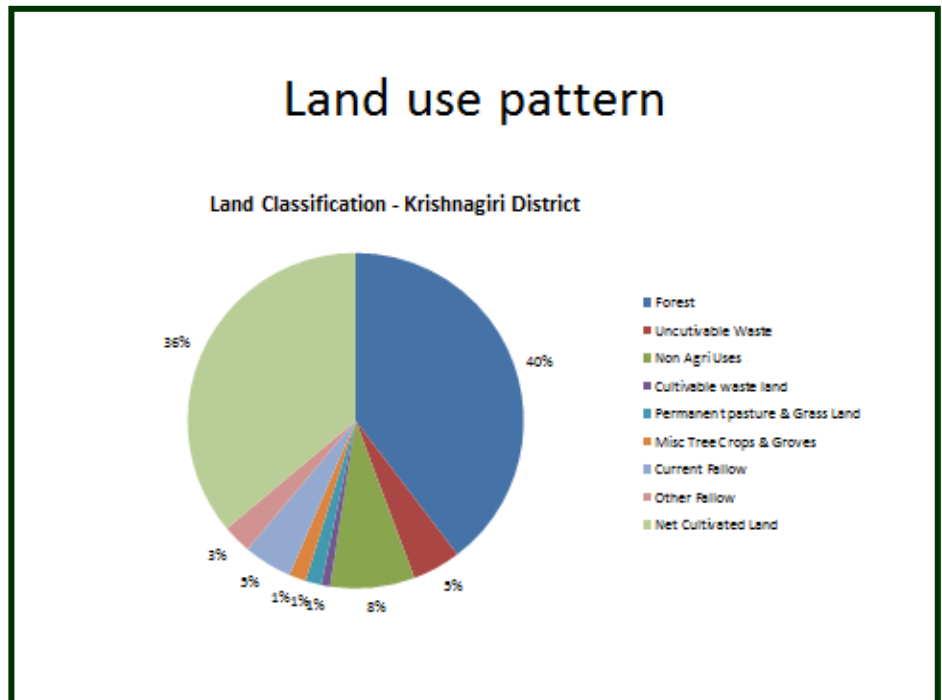
The average rainfall calculated from 2003 to 2018 is 896.856 mm per annum for the District (Annexure-II-Table-19). The rain received is not evenly distributed throughout the crop period. As a result of erratic distribution of rainfall, crop production often fails causing economic loss besides unemployment problem. During the failure of the crop the farmers skip the crop. Drought is a regular phenomenon in this District.

The rainfall trend has been on an above normal rainfall for most of the years (Annexure-II Figure-10).

Land Use Pattern of the District

The land use pattern of the District shows that forest area occupied a maximum percentage, nearly 40 percent, while the net cropped area followed with 37 percent. The other types of land uses occupied a minimum percentage of less than 10 percent for each category.

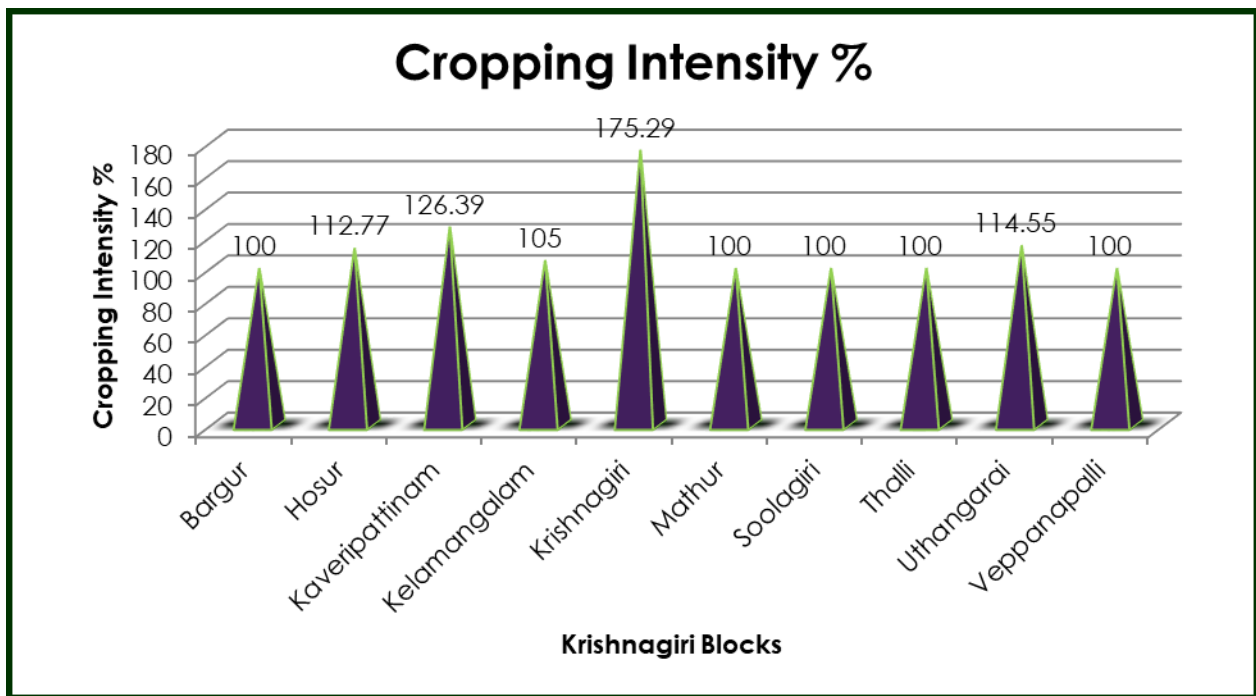
Krishnagiri District is fast becoming an industrial hub and so the land put to non-agricultural uses is around 41,922 hectares. There is no major shift in the land use pattern for the past few years. The analysis of land use information for the year 2013-14 reveals that among the blocks in Krishnagiri District, Thalli occupies the largest geographical area (138,195 ha). 60% of its geography is covered by 40. 40% of Krishnagiri is also covered by forests. The average net cultivated area for each block is about 18000 ha. 20% of Hosur



block is put to non-agricultural uses revealing the industrial development in the block. 50% of the total area is put under cultivation in Kaveripattinam and Bargur blocks, whereas 31% is only cultivated in Krishnagiri. (Annexure-II-Figure-8)

Cropping Intensity

The total geographical area of Krishnagiri District is 5, 14,326 hectares. The net area sown is 1, 85,683 hectares (2013-14) which accounts to 36% of the total geographical area. The area sown more than one ranges from 34,500 hectares to 69,000 hectares which shows the potentials of a second crop dictated by the behavior of the monsoon and corresponding availability of water in surface / sub surface storages.



The permanent pastures and other grazing lands and the land under miscellaneous tree crops and grass area accounts for an average of 16,000 hectares. The net area sown in this District constituted 96 percent in the total cultivated area and the area sown more than once was very less due to low irrigation potential.

The above graph depicts the percentage of cropping intensity. Krishnagiri block shows the highest cropping intensity 175.29%. The other blocks which have cropping intensity higher than 100% are,

Kaveripattinam (126.39%),

Uthangarai (114.55%)

Hosur (113%)

Cropping intensity of above 100% infers that more than one crop is raised in a year. (Annexure-II Figure-9)

Soil

In general, the soil in the District is quite loose and fresh with its color from red to dark brown. **The soil has low nitrogen and phosphate content** with marked variation between different taluks.

Coarse textured red sandy loam	80 percent
Laterite	10 percent
Black and other soil types	10 percent

Sl. No.	Type of Soil	Place in District (Taluks)	Area in Ha.	% in total Geographical area
1	Red soil	Denkanikottai, Hosur, Krishnagiri, Uthangarai, Pochampalli,	234623	45.6
2	Clay soil	Krishnagiri, Uthangarai	50068	9.7
3	Kava soil	-	-	-
4	Vandal soil	All Taluks	550	0.1
5	Barren	-	23957	4.7
6	Other soil	All Taluks	2719	0.5
7	Forrest & Barren	All Taluks	202409	39.4
Total Geographical Area			514326	100

Red soil is predominantly found in Hosur, Shoolagiri, Kelamangalam and Anchetty taluks and accounted for 45.6 percent area of the total geographical area. Krishnagiri and Uthangarai taluk comprised of clay soil which occupied eight percent of area and **nearly 40 percent of area in all the taluks was under forest and barren soil.** (Annexure-I Table-8)

Water Resources

Rivers

The main rivers that flow across the District are Cauvery and South Pennar. It forms a waterfall at Hokenakkal and joins Mettur Dam.



Reservoirs

Krishnagiri Reservoir Project, Shoolagiri-Chinnar Reservoir, Thangarai Reservoir, Pambar Reservoir, Kelevarapalli Reservoir Project and Bargur Tank are the sources of irrigation for Krishnagiri District. By all these water reservoirs **18,965 ha** of land are irrigated.

Ground water resources

In the absence of any major water intensive industry, the industrial water requirements of the District are met with from either surface water or ground water resources available locally. Krishnagiri is a water starved District. The erratic and deficit rainfall over the last few years have brought down the water table.

Groundwater Potential

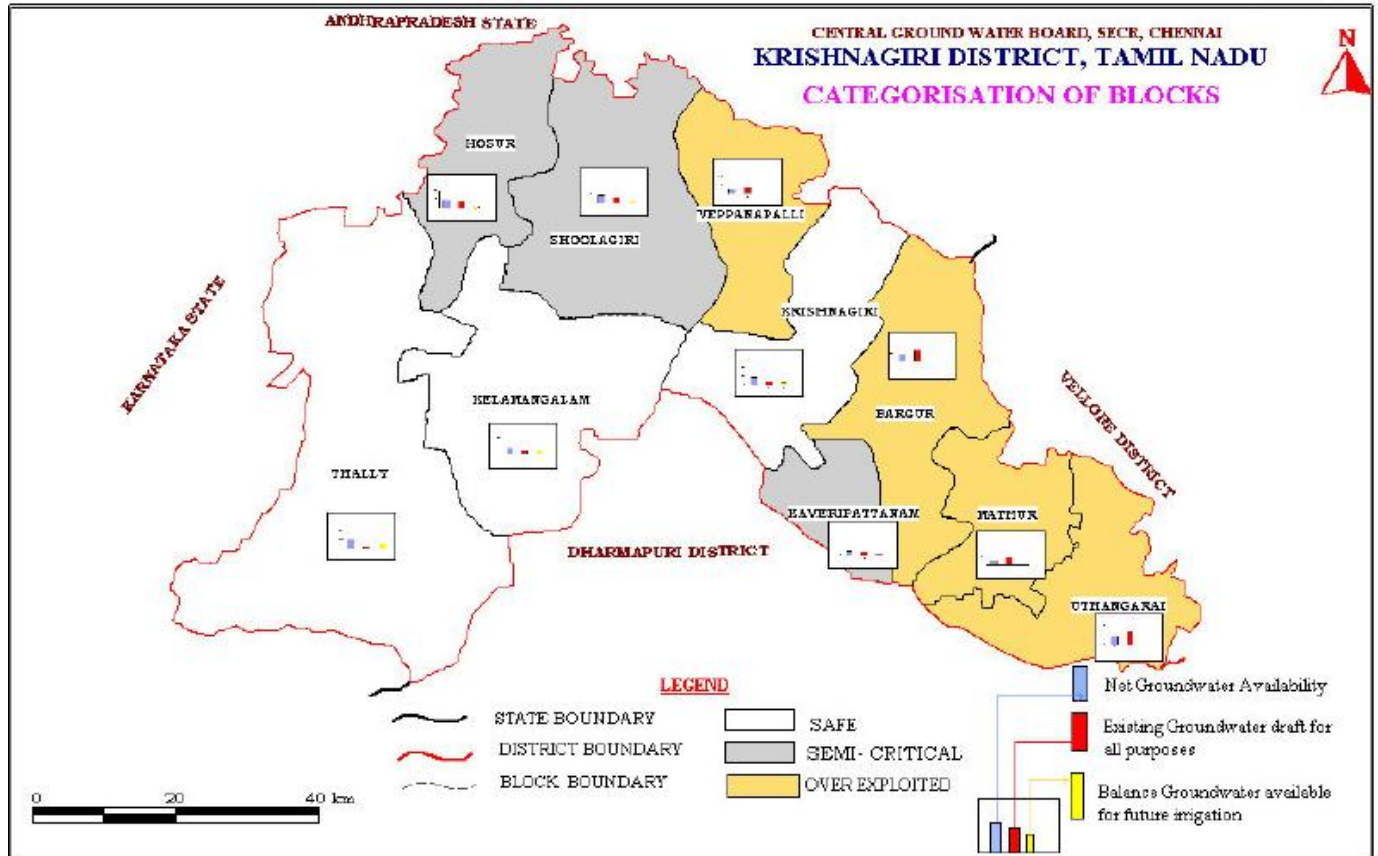
Net Groundwater Availability (in MCM)	354.94
Existing Gross Groundwater draft for all users (in MCM)	471.44
Stage of Groundwater development (in %)	133%
Categorization of District	Over -Exploited

Status of Ground Water

Categorisation based on Extraction	No. of Firkas	Firkas
Over Exploited (>100%)	12	<i>Alapatti, Bargur, Guruparapalli, Kallavi, Krishnagiri, Mathur, Palepalli, Pochampalli, Samalpatti, Singarapettai, Uthangarai, Veppanapalli</i>
Critical (90%-100%)	1	<i>Hosur</i>
Semi-Critical (70%-90%)	8	<i>Barur, Berigai, Mathigiri, Nagarasampatti, Periyamuthur, Rayakottai, Shoolagiri, Uthanapalli</i>
Safe (<70%)	8	<i>Andevanapalli, Anjetti, Denkankotta, Kelamangalam, Kakkadasam, Mathigiri, Thally, Kaveripattinam</i>
Total	29	

Source: Tamil Nadu water supply and drainage board-(TWAD)

Ground water level



District Infrastructure

Power Supply Position

Generally power supply position in Krishnagiri District is normal. But in some areas, low voltage problem is felt, especially in the hamlets in Ghats section. To minimize the current consumption charges in the Panchayat, efforts were taken to utilize solar power lights as an alternate and renewable source in Krishnagiri District

Rural Electrification

Overall, 100 per cent of the hamlets are covered under rural electrification.

Railways

Salem-Bangalore Broad gauge line runs through Hosur. A railway line between Jolarpet and Hosur (Via) Krishnagiri will pave way for further improvement of industrial growth in Hosur. This will link Chennai city and its port facilities with the growing town of Hosur, which is also a hub for horticultural crops. However, this will take time for realization.

FARM SECTOR

Land Holding Pattern of the farmers

The distribution of land size holdings as shown in (*Annexure-I, Table-9*), indicates the fact that 1, 96,131 farmers were marginal i.e holding less than 0.5 hectare and this scenario continues as the number of farmers gradually decrease with the operational holdings from marginal to small (0.5 to 2.0 hectares) and thereafter drastically reduced to very small number of farmers holding large area (10 & 20 hectares) and seven percent of the land holders belong to SC/ST community.

Table-2 Land Holding Pattern

Name of the Blocks	No. of farmers	Below 2 ha (%)
Krishnagiri	20247	95
Kaveripattinam	23728	90
Bargur	13969	90
District	285619	93

The block wise analysis of the landholding pattern revealed that Veppanapalli block had the highest number of marginal farmers (89%) and Bargur had the least (35%). The number of farmers holding less than 2 ha of land were 20,247 in Krishnagiri (95%), 23,728 Kaveripattinam (90%) and 13,969 Bargur (90%) of the farmers owned less than 2 ha of land.

Size Class of holdings (Hectares)	Land Holders			Area (Hec.)		
	S.C.	S.T.	Others	S.C.	S.T.	Others
Marginal	16565	201	196131	7275	85	77751
Small	2216	53	43624	3095	73	60764
Semi small	479	15	17566	1230	39	47068
Medium	36	1	4190	182	7	22944
Large	1	0	314	14	0	4882
All sizes	19297	270	261825	11797	204	213409

Irrigation

The irrigation sources of the District indicate that **wells were the major source** of irrigation supplemented by **tanks and canals**. The tube wells formed an important source of irrigation for the Hosur and Denkanikottai taluks. Tube wells formed the major source of irrigation (66 percent) followed by tanks, (16 per cent) wells, (16 per cent) canal (2 per cent) and other sources in that order.

The wells dug under private sector with pump sets were seen in most places and private tube wells were the next source in utilizing the ground water potential.

The Public Works Department and Panchayat union-maintained tanks, ponds and supply channels also play an important role in the irrigation of Krishnagiri District.

The major irrigated crops in the District are **paddy, ragi, turmeric, sugarcane, banana, tomato, groundnut, cotton, coconut and flowers**. The irrigated area under vegetables, fruit and flowers. Farmers have adopted to cultivation methods through judicious use of water with modern water management techniques and technology. The yield of those crops is can be increased as there is market proximity and connectivity to Cities.

The productivity of food crops like paddy, ragi and pulses can also be increased by proper water management practices.

Major Crops in the District

Owing to the climate and soil conditions Krishnagiri District suits to diverse type of cultivation. There are about 26 type of crops grown in the District including medicinal plants. Important crops grown in the District are Paddy, Ragi, Chola, Red gram, Black gram, Horse Gram, Mango, Coconut, Cabbage, Banana, Tomato, Califlower etc., and the major cash crops are groundnut, flowers and cotton.

Area, Production and Productivity

The major crops in the District considering the area of cultivation are Ragi, Horse gram, Paddy, Groundnut, Red gram and Sorghum.

Table-3 Major Crops in Area (ha.) to State

Crop	State	Krishnagiri (Ha)	Percentage
Ragi	118699	56649	47.72
Mango	143177	36889	25.76
Red gram	59643	8453	14.17
Horse gram	88733	30358	34.21
Tomato	24633	9479	38.48

The District contributes significantly to the state's area of production in Ragi, Mango, Red gram, Horse gram and Tomato. The area of cultivation of Ragi to the state is very high (47.72%). This may be owing to the climate and consumption pattern of Krishnagiri which borders of Karnataka.

Table-4 Contribution of Major crops to State Production (MT)

Crop	State	Krishnagiri	Percentage
Ragi	362343	153811	42.44
Mango	830291	141619	17.05
Red gram	57666	8520	14.77
Horse gram	56869	17755	31.22
Tomato	303914	142494	46.88
Potato	122737	46012	37.48

In terms of production of Ragi, Krishnagiri leads the State in production of Ragi, for Horse gram it ranks second after Dharmapuri, in Fruits and Vegetables it is first in the production of Potato and Mango.

Krishnagiri District significantly contributes to the production of **Ragi (42.44%), Tomato (46.89), Horse gram (31.22%), Mango (17.05), Redgram (14.77%) in Tamil Nadu State.**

Ragi, Paddy and Pulses are widely cultivated in Krishnagiri District in terms of area and production. Ragi is predominantly cultivated in Anchetty area of Thalli, Kelamangalam and Bargur blocks, Paddy is widely cultivated in Kaveripattinam block, Pulses is the predominant crop especially Red gram and Horse gram in Bargur and Kaveripattinam.

Table -5 Average Agricultural Productivity of Major Crops (Kg/ha)

S. No	Crops	State	District
1.	Paddy	4123	4828
2.	Ragi	3053	2715
3.	Red gram	967	1008
4.	Horse gram	641	585
5.	Tomato	12338	15033
6.	Mango	5799	3839

Krishnagiri District is most suitable for cultivation of Horticulture crops especially in Thalli, Kelamangalam and Shoolagiri blocks where they are predominantly cultivated. Under horticultural crops the District leads in the production of Fruits, vegetables and floriculture, medicinal plants, are also grown. In perennial fruits cultivation, Mango is being cultivated as a major crop. About 36889 ha come under Mango cultivation.

Tomato and Coconut are also lead crops in the in the District. The major vegetables cultivated in the District are Tomato, Potato, Cauliflower, Beans and Cabbage. Krishnagiri also leads in Tomato production in the state. Banana is another major crop in the District. Krishnagiri also leads in the production of flowers in Tamil Nadu State next only to Dindigul.

The type of flowers cultivated are classified as, Cut Flowers

In this District, the major cultivated flower crops Rose, Gerbera, Carnation, Golden rod, Bop, etc.

Loose Flowers:

Jasmine, chrysanthemum, hybrid marigold, aster, etc. are being grown in this District.

Bulbous Flowers:

Tube rose and Gladiolus are being cultivated.

The average productivity of Paddy, red gram and Tomato at District level is higher than the state level average productivity which could be inferred from the above shown table. There is a substantial potential to increase the productivity of Ragi, horse gram and Mango. Low productivity of Mango fruits was seen in large traits in different parts of District. Under the National Horticulture Mission, it's proposed to take up productivity improvement through replantation with fresh stock supported with appropriate and integrated combination of inputs, pruning and grafting techniques.

Special Projects / Ongoing programmes in the District

At present in Krishnagiri District, Horticulture development programmes are implemented through no. of schemes viz. Integrated Horticulture Development Scheme, National Horticulture Mission and Micro Irrigation, Farm Mechanization, MSDA, NADP, NFSM, MIDH.

Integrated Horticulture Development Scheme

In Integrated Horticulture Development Scheme **50 percent subsidy** is given to the farmers, by distribution of fruit plants, hybrid vegetable seeds, spices, flowers etc,

Micro Irrigation

All categories of farmers are covered under this scheme. Assistance to farmers will be given for covering a maximum area of five ha per beneficiary. The scheme will facilitate to increase the coverage of area under drip irrigation and sprinkler irrigation for enhancing crop productivity.

National Horticulture Mission

National Horticulture Mission scheme is being implemented with the aim to increase the Production of Planting Material, Establishment of New Garden, Rejuvenation / Replacement of Sterile Plantation

Protected Cultivation

Green House (Hi-Tech) SF/MF- This programme is implemented in Hosur, Thalli, Kelamangalam & Denkanikottai since suitable conditions are available for protected cultivation. Moreover, in this area, the farmers are most interested in construction of Greenhouse. Promotion of INM/IPM

Emphasis will be on nutrition management and bio-fertilizer distribution to the farmers to balance the malnutrition status in the soil.

Marketing

Marketing of agriculture is done through various regulated markets, co-operative marketing societies, Uzhavarsandhai (Fruits and Vegetables), Wholesale markets and Local Shandies. Apart from these Weekly markets and daily markets also exists in the District. The details of markets are as described as under. Rayakottah one of the biggest tomato markets in the state is in Krishnagiri District.

Table-6 Marketing Infrastructure Available

S. No.	Type	Total Nos	Place
1.	Regulated market(APMC)	9	Krishnagiri , Hosur, D.Kottai, Keelamangalam, Rayakottai, Kaveripattinam, Bargur , Pochampalli, Uthangarai
2	Wholesale markets(Traders)	157	All blocks
3	Co-op marketing societies	97	All blocks
4	Local Shandies	23	All blocks
5	Uzhavar sandais	2	Krishnagiri and Hosur
6	Cold storage godowns	4	Krishnagiri and Rayakottah

APMCs

Eighteen agricultural produce commodities have been traded in Krishnagiri District both inside and outside the regulated market. Majority of the trade by volume of the commodities has been outside the regulated markets (85%) in the year 2015-16. The major commodities by volume among food grains is Paddy (10026 MT), Ragi (7797.7MT) and Horse gram (537.5 MT). A quantity of 5563.35MT of Cotton a fiber crop has been traded, among plantation crops the trade of about 52,868.36 MT was seen in coconut. The trade of tamarind which is about 9084.8 MT in the District is not significant in terms of production in the District. The commodity arrives from Northern states of India and is distributed to rest of the Tamil Nadu after being processed in Krishnagiri. The processing has been done traditionally.

Uzhavar Santhais

There are two Uzhavar Santhais have been set up Krishnagiri and Hosur in this District. The salient features of these Santhais are the fruits & vegetables produced by the farmers are directly sold to the consumers. No involvement of middlemen Fair and just price for the farmers produce and reasonable price to the consumers. Hosur Uzhavar Santhais is functioning very well as it is in an urban set up.

Tomato Market at Rayakottah

Rayakottah is one of the biggest vegetable markets in the state especially for tomatoes. It receives tomatoes produced Thalli, Denkanikottai and Rayakottah. From here it is transported to Hosur, Chennai, Rest of Tamil Nadu and Bangalore.

Cold storages

Out of the 4 cold storages three are owned by private players and the major commodity through these private cold storage godowns is **Tamarind**. In Krishnagiri one cold storage maintained by the regulated market.

Transport

As stated, earlier Krishnagiri has a well-connected network of roads and railways. The nearby airport is Bangalore through which exports of fruits and Vegetables is done.

Processing Facilities

There are numerous small rice processing and flour mills in Krishnagiri District. Uthangarai, Shoolagiri and Thalli have the highest number of mills. Kaveripattinam has the highest number of rice mills.

Mango Pulping Industries

There are about 74 mango pulping processing industries in Krishnagiri. The majority use manual cutting procedures about 54 mango pulping factories are in a stage of shut down in Krishnagiri. The 20 new mango manufacturing companies have new technology. During off season other fruits like guava are also processed.

Agribusiness Opportunities

This District has a great potential agribusiness and export of agricultural products. The establishment of special economic zones and investments made through government departments and private players will further accelerate the agribusiness and value chain interventions.

Resource Institution

Regional Agricultural Research Center of Tamil Nadu Agricultural University is functioning at Paiyur in Kaveripattinam since 1973. This center is functioning in 18.5 ha of land. It helps the peasants to develop and adopt the modern techniques of cultivation. Tan flora an AEZ setup under public private partnership supports the floriculture enterprises of the region

OFF FARM SECTORS

The livestock and poultry sectors provide ample opportunity and have to be developed in this District as the agricultural laborers population can earn income from this sector during the off season or non-cropping periods. There are 878 milk cooperatives 2 chilling centers and one dairy units. Milk value added products are produced in Kaveripattinam in large way through cottage industries.

District Livestock Farm or Hosur Cattle Farm

A cattle farm in Mathagiri in Krishnagiri District, which began its journey as a horse-rearing centre during the British rule in 19th century, has become one of the **largest in Asia**. The farm was handed over to the Agricultural Department of India of Madras on September 1, 1924 as a Cattle Breeding Station. Since then the farm has been doing remarkably well. When it was taken over by the Madras Civil Veterinary Department which later was redesigned as Livestock Research Station, with the objective of maintaining the purity of the Indian milk breeds of cattle and to conduct basic research on animal breeding.

"In Asia, this farm is one of the biggest, it comprises of various multi-activities in livestock. This farm is elevated 3115 feet away from sea level. Total area of the farm is 1641 acres with maximum rainfall about 84 cm that is 840 mm, the minimum temperature is about 17 degree and maximum is 30 degrees to 35 degrees," said Gnanaupakaram, Deputy Director of Live Stock Farm, Hosur.

The farm was renamed as District Livestock Farm after the reorganization of Livestock Research Station on January 1, 1970. The farm is known for its activities including breeding of rare varieties of cow's and bulls like the one of Sindhi bull's whose population is deteriorating in India. Different breeds of cow, such as jersey, H.Friesian, cross-bred Friesian, cross bred jerky, kangayam are also bred in the farm. The farm maintenance care and management has been operated equally well.

The farm also improves the quality of local milk-producing animals by way of cross breeding with exotic proven bulls to increase the milk production. The farm has been supplying cattle, both infant and adult, to various parts of the states and country and even to farmer who want to use it for agricultural purposes. Besides trading cattle and cattle produce, they also provide training to various doctors, inspectors and even farmers on livestock maintenance to enhance their growth.

Sericulture Development

The area under mulberry cultivation is the highest in Thali block and the lowest in Kelamangalam. The production of cocoon is high in Shoolagiri block followed by Hosur, Veppanapalli and Krishnagiri (*Annexure-I, Table-10*).

Cocoon Production in Krishnagiri District

Mulberry cultivation is predominant in Thalli, Shoolagiri, Hosur and Veppanapalli blocks. In terms of cocoons production in Shoolagiri, Hosur and Veppanapalli blocks. Though Krishnagiri is a major player in sericulture in Tamil Nadu the potential for taking up the cultivation in TNRTP select block ie Krishnagiri, Bargur and Kaveripattinam is very low.

(Krishnagiri rank among the 29 Districts of Tamil Nadu varied from 15 to 25 during the 1990-91 to 2005-06 according to a NADP report compiled by TNAU)

SWOT of the District-Farm

STRENGTHS	Weakness
<ul style="list-style-type: none"> • Proximity to markets • Connectivity • Hub of food processing • Climate, soil suitable to produce horticultural crops • Prevailing business ecosystem support 	<ul style="list-style-type: none"> • Relevant infrastructures- cold chain, warehouses and logistics, pack house facilities not available • Farmers participation limited to production and supply their role in marketing very less • 90% marginal farmers • Technological adoption farmer very less
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Fruits and vegetables cultivation and improved marketing • Packing grading of vegetables and fruits • Exports of fruits and vegetables 	<ul style="list-style-type: none"> • Improved package of practices • Primary processing- packing grading technologies • Export guidelines • Hygienic way of handling

Industrial Scenario

Krishnagiri District is an emerging industrial hub in the state which provides economic development and generating employment in various sectors from general engineering, mining, printing, horticulture and floriculture, food processing and allied activities related to these sectors.

Krishnagiri District lies in the Industrial corridor of **Ranipet-Hosur industrial corridor**. The types of industries are heavy vehicle manufacturing, batteries, textiles, fibers, match boxes, food processing, coco fiber, foods, Pulp woods, and components from pins, needles, and components.

The Geography of the District with varied climates, soil, natural resources and connectivity form a different nature to industrial development. The horticulture, floriculture, poly houses, nurseries, agri economic zones, training centers are confined to Hosur, Thalli, Shoolagiri, and Mathur blocks. (*Annexure-I Table-11*)

Agri and value addition of milk products are in blocks of Kaveripattinam, Krishnagiri, Bargur, Mathur, Shoolagiri.

Manufacturing, General engineering are presently limited to Hosur where there are many ancillary units which cater to the large and medium enterprises in the automobile sectors in Hosur, Ranipet and Bangalore. There are about 2000 Micro, Small and Nano enterprises that cater to the large industries manufacturing from needles to assembly of Aircrafts. To cater to the expanding industries SIDCO industrial estate has been established in Shoolagiri and SIPCOT in Bargur. Taking advantage of the industrial climate MOU for investments by car manufacturer like Audi and automobile manufacturers are setting up their shops which will help in expansion of ancillary industries. The Nodal agency for MSME has assisted new industrial units providing training, financial and technical assistance through its various programs like UYEGP, PMEGP and NEEDS

The major sectors in District are:

Floriculture, Horticulture, food processing granite processing and general engineering.

The coconut farming being important activity in eastern part of the District coir-based enterprises can be developed in the District. GoI has supported promotion of Coir Cluster in the District which is being inaugurated on 28 Sep. by Hon'ble Union Minister Shri Nitin Gadkari. Rearing of silkworms and cocooning serve to be an opportunity for growth in the District.

Table-7 Industrial background of the Krishnagiri District

S.No.	Industries	Units
1.	Large scale industry	150
2.	Mining quarries	265
3.	Tailoring & Garment	2303
4.	Food Processing Mango pulp	47
5.	Agro, horticulture, floriculture processing	3651
6.	Printing Off-set printers, Screen printers	465 1000
7.	Fruit based	40
8.	Poultry processing	15
9.	Oil crushing	19
10.	Food & Agro based	57
11.	Nurseries	2500
12.	Poly houses	700

Industrial Estates

SIPCOT has promoted 4 Industrial estates in the District and SIDCO ha two estates. There is one AEZ Agri Economic zone in Krishnagiri District. There are many large industries in District namely

1. TITAN,
2. TVS motors,
3. Ashok Leyland,
4. EXIDE,
5. ITC,
6. Carborandum Universal and many others.

There are more than 8500 MSME registered in the District. They are vendors and OEM suppliers to the large scale industries housed in Hosur, Bangalore, Ranipet and other parts of the country. Hosur is an industrial town in Krishnagiri housing more than 2000 general engineering enterprises. In short, Hosur town produces from “Pins to Aircrafts”.

New Investments

The Government is setting up an

1. IT Special Economic zone in the District in Hosur-Bagalur National highway.
2. A bio-pharmaceutical (SEZ) is being set up in Hosur- Denkanikottai taluks and electronic manufacturing cluster is initiated by GMR group in Hosur.
3. The Government has announced setting up a Horticultural College in the District.

Clusters

There are five Clusters in the District which have been developed base on the opportunity for growth of industries in the micro and small enterprise sector. Four clusters of the total five clusters are in the blocks identified for implementation of TNRTP.

a. Manufacturing Cluster- Auto Component Cluster- Hosur

The automobile hub on account of large scale Industries like Ashok Leyland, Sundaram Fasteners, TVS motors, Exide, Bimetal Bearings, fabricated metal industries, Non-metallic products, machinery and equipment s have set up in Hosur providing direct employment to nearly 1 lakh employees and indirect employment to more than 50000 people.

b. Printing Cluster –Krishnagiri

Krishnagiri District has announced developing a printing cluster and there are **465 offset printing press and 1000 screen printing units**. A printing cluster is to be set up in the industrial estate in Krishnagiri. The cluster, an initiative of the Krishnagiri District Master Printers Association (KRIPA), to safeguard the interests of 1,500 single offset and screen printers in the District. The project was developed by Krishnagiri Printers Association to support the development of micro enterprises and 10000 odd employees in the sector. The printing cluster will facilitate growth in the Industry through latest technology competing with the printing Industry in Sivakasi and Bangalore. The printing cluster is in the block identified for implementation of TNRTP.

c. Agro Processing Cluster- Krishnagiri

Mango being the major horticultural crop and second in mango pulping in the country next to Chittoor considering the growth opportunities Krishnagiri has been declared as the cluster. The District has 47 major pulpers. They have Public Private Partnerships with major beverage industries. The District has also 40 fruit based units, 15 poultry processing units, 19 oil crushing, 57 other food and agro processing units, amounting to 3651 agro processing units in the District.

d. Granite Polishing Cluster-Krishnagiri

Krishnagiri District has vast natural resources in the form of granites the most popular among them in Paradise. Black granite is available in Hosur and Denkanikottai. There are many granite processing units, which make slabs of granite, finished and decorated beautifully catering to the Domestic market and export Market. There are 265 quarries in the District

which provides direct employment opportunity to nearly 28500 and indirect employment to more than 5000 members.

e. Cut flowers-Hosur

Floriculture is a major crop in the District where cut flowers are exported to various countries and District has an **agricultural export zone** Tanflora in the District for floriculture and horticulture. The expanding floriculture activities and business has led to the formation of cut flower cluster in Hosur.

Large and Medium Industry

There are 150 large and medium Industries in the District which provides employment to nearly 30,000 employees. Products from pins to planes are manufactured in Hosur. The connectivity and proximity to the capital city of Karnataka has helped in the growth of industry. These industries have led to the springing up many micro and small units who act as ancillary and vendor units to the LMI. The large industry sources majority of its components from the ancillaries and OEM suppliers in Hosur. The spurt of industrial growth in Ranipet, Bangalore has led to the Inflow of migrant labourers in to the District.

Micro Small and Nano Industries

There are 2243 Non-food manufacturing Micro and Small Industries in the District which are one among the major source of employment in the District. The categories of the Industries are listed in *annexure I (Table 11).*

Industries

Krishnagiri District has vast natural resources in the form of granites the most popular among them are Paradise and Black granite. The granite is available in Hosur and Denkanikottai. There are many granite processing units, which make slabs of granite, finished and decorated beautifully catering to the Domestic market and export Market. The multi colored paradise slabs are being exported to America, England, Australia and some other European countries in large quantities. This industry is flourishing with the uninterrupted supply of electricity and availability of raw material and land at cheaper rates. The granite industry offers large chunk of employment in mining, extraction, processing, slabs, and logistics in this sector. There are growing opportunities for enterprise development in tailings business of Wealth from Waste creating eco-friendly paver slabs from the tailings of the granites. There are about 265 quarries and 20000 people employed in the industry in various activities in the supply chain.

Opportunity

The tailings in the granite quarries have become hazardous and are polluting the environment. No dumping yards and heavy cost involved into it has left the tailing in the open. There is a vast opportunity for reuse of tailings for making paver blocks wealth from waste. Which can be developed in to micro enterprises and creation of jobs in the District (Green enterprises).

Garment industries

There are nearly 2303 tailoring units employing around 7000 Members in the District. The proximity to textile hubs in Bangalore, Salem and Erode has led to growth in smaller garment units in Krishnagiri Districts. The Major Garment Productions are in Medical textiles and woven readymade garments. These are mostly in Bargur Block.

Food Processing Centers in Krishnagiri District

Mangos and Guavas are the major horticultural crop grown in Krishnagiri leading to the establishment of pulping industry catering to public Private partnership. There are 47 major pulper's in the District and nearly a dozen food processing industries in the District.

The major work force in the pulping industry is women. There are two main Mango Pulp clusters in the country Chittoor District in Andhra Pradesh and the second cluster is Krishnagiri District in Tamil Nadu. The pulped mangoes are consumed in domestic markets for production of value added products in global markets like Saudi Arabia, Netherland, Yemen Republic, Kuwait and United Arab Emirates. Government of India has proposed to setup a center of excellence in Krishnagiri for Mango.

Fisheries:

The District has 871 irrigation and rural tanks owing to the rich water resources and rich fishery resources. There are three Fish Seed rearing Centres functioning in the District. Under IAMWARM-I scheme a State level GIFT (Genetically Improved Farmed Tilapia) seed production centre was established during the year 2015-16 and is functioning successfully. The names of the seed production and rearing centres are listed below

1. KRP Dam fish seed Rearing Centre at Krishnagiri
2. Pampar fish seed Rearing Centre at Uthangakarai
3. Kelevarapalli fish seed Rearing Centre at Hosur
4. GIFT /Amur carp seed Production Centre at Krishnagiri.

S. No	Fisheries Indicators	Values
1	Total fisher folk population	35,000
2	Inland fishing villages	73
3	Fishermen co-op societies	11
4	Fisherwomen co-op societies	1
5	Total No. of Tanks (owned by PWD/RD etc.)	871
6	Total water spread area (in ha)	9385
7	District fish production 2018-19 (in tons)	6555
8	No. of fish markets	9

Totally 35,000 members are involved in inland fishing in the District. Total Water spread area of the District is 9385 ha and during the year 2017 -18 and 2018 -19 fish production were 3997 and 6555 tons respectively.

Service Sectors

In the District there are no of authorized repair and service station catering to the automobile sector due to high number of penetration of automobiles in the District. There are 431 automobile service centers, 819 electrical and electronics service centers. There are 190 Restaurants, 206 bakeries and 2302 (eateries, cool drinks, tea shops and mess). The growing industries, residential colonies, schools and investments in tourism sector within the District and the nearby District support the promotion of service sectors.

Nationally -It Is a Demand

The skill development training for youths can be provided based on the Industrial requirement, enterprise development opportunity and the institutional availability in the District (*Annexure-I, Table-13*).

District Urban Infrastructure

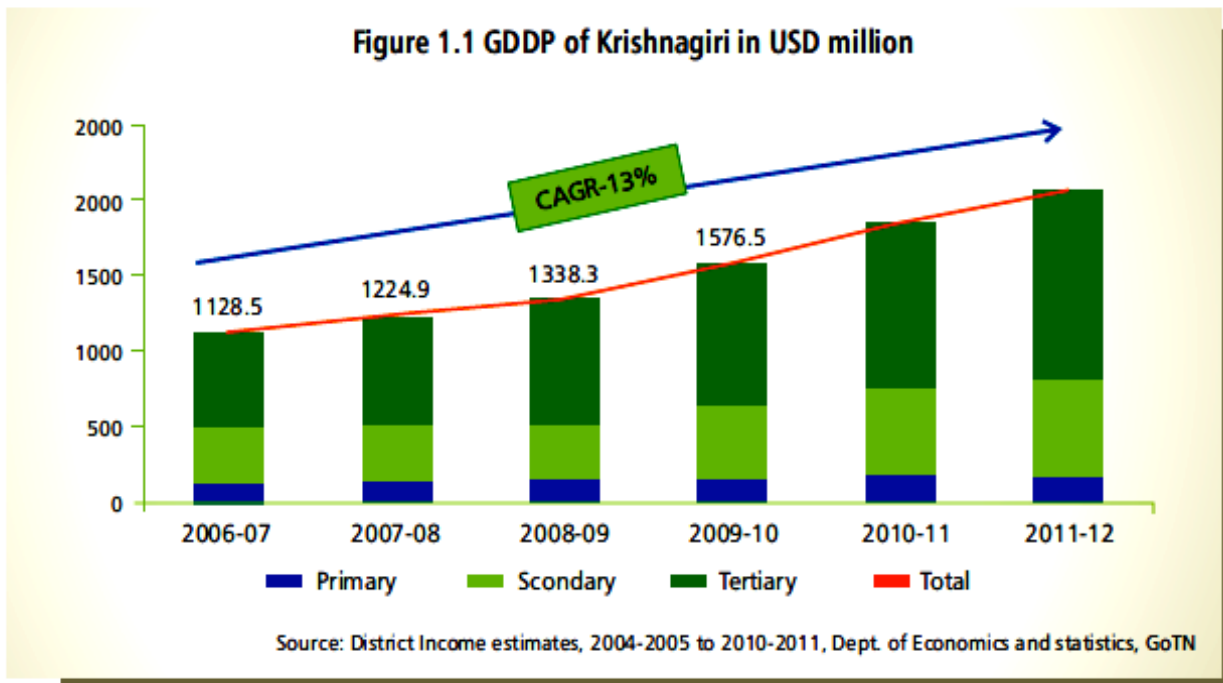
Krishnagiri Special Investment Region

GMR Group, with an objective of building world class industrial infrastructure in India, is setting up a SIR at Hosur, Tamil Nadu just 45 km from Electronic City, Bengaluru. The location provides unique advantage of multi-modal connectivity with National and State Highways and a railway line running alongside Krishnagiri. The Group is developing a 3000-acre multi-product Special Investment Region (SIR) at Krishnagiri, near Hosur in Tamil Nadu and 10000-acre Port-based multi-product SIR at Kakinada, Andhra Pradesh. SIR is planned to be developed as an integrated city spread across 3,000 acres in the influence area of proposed

Chennai–Bengaluru Industrial Corridor. Krishnagiri SIR is being planned to house the following manufacturing clusters:

- Automotive & Ancillary;
- Defense and Aerospace;
- Precision Engineering;
- Machine tools;
- Electronics Product Manufacturing;

Designed to encompass a complete ecosystem, Krishnagiri SIR focuses on Manufacturing enclaves, Innovation Centers, Manufacturing Support Services Center, Multi Skill Development Centre and other social infrastructure like housing, convention center, commercial area and range of services that are essential for a large industrial city center of this scale.



Economic Profile

The GDP of the Krishnagiri is 2012 is 2063.9 US\$ million. The District has grown at a CAGR of 13 % contributing with the tertiary sector contributing the highest to the growth of the GDDP. The tertiary sector contributes about 60% to the GDDP of the District. Major contributors to the tertiary sector are Mango pulp extraction in the agro-food processing sector, Granite slab mining, cutting and polishing in the metallurgy sector and manufacture of auto components in the automobile sector

Potential Sectors for Skilling and Employment.

- Auto and Auto Components
- Banking and Financial Services and Insurance
- Chemicals and Fertilizers
- Pharmaceuticals
- Construction
- Food processing/Cold Chain/Refrigeration
- Healthcare
- IT and Ites
- Textiles Apparels and Garments
- Hospitality
- Transportation Logistics
- Agriculture and horticulture.

Market Driven Skills & Jobs

- Nursery development
- Poly house maintenance and packaging
- AC & Refrigeration
- Electrician
- Hospitality (F&B)
- Housekeeping
- Garments- tailoring
- Plumbing
- Welding
- Assistant Electrician
- CNC Operations
- Automobile Service (2 & 3 wheelers)

The diagnostic study focuses on identifying the skill gap and availability of jobs across farm, off-farm, non-farm and service sectors for self-employment and wage employment. For this purpose, the data was collected from secondary sources, direct interviews, and focus group discussions. Recommendations are arrived to address the employability, based on the suggestion given by department officials from agriculture, horticulture, DIC, THADCO, TNPVP DPMU, TNSRLM, TNSDC, President of Hosur Small and Tiny Industries’ Association (HOSTIA).

Invention of new technology and mechanization

The study across all sectors has led to specific skills, employment in farm and off-farm activities especially in agriculture, horticulture, floriculture, sericulture, animal husbandry and food processing. The secondary source of income is from non-farm sector such as automobiles, textile, garments, metal based, engineering and construction. Services remain as tertiary sector with skills and jobs in retail and travel, hospitality, logistics, healthcare, IT/ITES, banking and Financial Services and Insurance (BFSI). The opportunities of skilling in the high value food processing industry, agro enterprises will lead to creation of localized jobs.

Low availability of appropriately skilled human resources is a problem faced by employers across sectors in the District. The problem is particularly acute in the case of Small-Scale Industries – while larger firms can afford to conduct campus recruitments at skill training institutes or set up captive training centers, the unavailability of skilled workers is a major challenge for smaller firms. Despite their inclusion in the government’s apprenticeship scheme, they often face difficulties in finding suitable candidates.

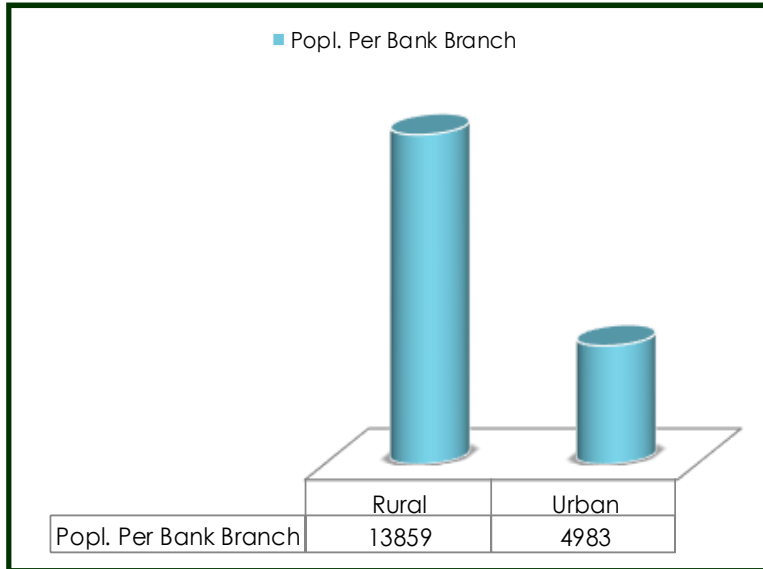
The unorganized sector is one of the largest employers in the state economy, estimated to have over one lakh workers in 2017. Skill training programmes that offer a single specific skill deter skill acquisition in the unorganized sector, since workers are required to perform tasks requiring multiple skill sets. There is a need to focus on up-skilling those who are already employed in the unorganized sector through multi-skilling programmes. This further remains an issue because of the seasonal employment in rural areas. Recruitment processes are unorganized across sectors, thereby weakening the linkages between skill development and employment – there is a need for private employment exchanges and formalized recruitment processes.

There is a need to facilitate targeted skilling initiatives through the existing schemes through various programs

1. Mahalir Thittam/ DDU-GKY/ PMKVY/ NULM Skills
2. TNSDM
3. THADCO
4. Backward classes

Banking penetration in the District

In Tamil Nadu, nationalized banks have good rural branch (1688) presence followed by private sector bank presence (687). State Bank also has good rural branch (337) presence following private sector banks.



The population per branch (excluding PACS) works out to 8033 (With rural /Semi Urban presence for every 13859 members). Of the total 240 branches, 113 are rural branches and remaining 104 are semi-urban and 23 Urban branches. The District has a good network of banks; yet there are many far flung hilly areas with no communication network to facilitate even BC operation.

The industrial development of Hosur and its proximity to Bengaluru has ensured that all major banks open at least one branch in the Municipality. The District has 174 commercial bank branches, 31 Tamil Nadu Grama Bank branches & 22 Dharmapuri District Central Cooperative Banks. SIDBI, TIIC, Cosmos Bank, PCARDB with 3 branches are also working in the District (*Annexure-I, Table-23*).

Indian Bank is the lead bank of the District. Indian Bank with 37 branches, State Bank of India with 15 branches, Indian Overseas Bank with 10 branches, Syndicate Bank with 7 branches, State Bank of Mysore, Canara Bank & Lakshmi Vilas Bank with 6 branches each are the leading banks in the District.

Credit Deposit Ratio:

The Total deposits outstanding of all banks as on 31 March 2019 had increased marginally at 6.2% over preceding year. Commercial banks including Tamil Nadu Grama Bank showed an increase of 7%.

The loan outstanding for the District as a whole as on 31 March 2019 as compared to position as on 31 March 2018 increased by 4.1%. The share of commercial banks was 87%, followed by Tamil Nadu Grama Bank 5.6% & cooperative banks at 6.8%. The CD ratio marginally decreased from 134% in 2017-18 to 131% during the year 2018-19. Agency wise Commercial banks had CD ratio of 135%, followed by TNGB at 108% and Cooperative banks at 102% (*Annexure-II-Table-23*).

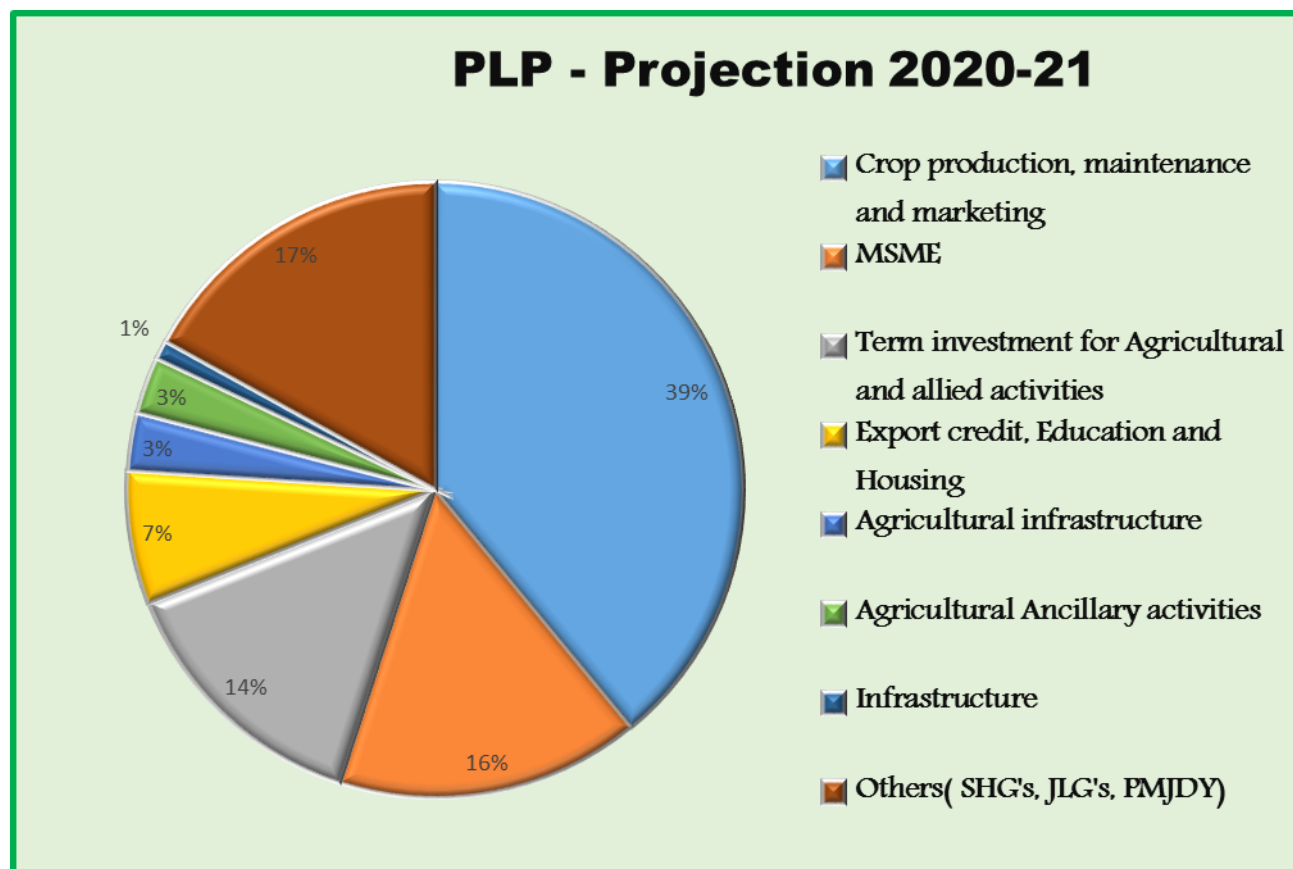
Annual Credit Plan

The issue of loans vis-à-vis the target allotted under Annual Credit Plan was 93% during the year 2018-19 and achievement of commercial banks was 94%, TNMB 71% and Cooperative banks 144%. The loans issued was 25% more than that of the preceding year. The term lending of the banks was 33% of total agriculture lending during 2017-18. SHG lending in the District has crossed Rs. 7817.06 crores.

Status of SHG’s in the District

S. NO	Particulars	Status on 2018
1	No. of SHGs savings linked	22578
2	Loan O/s Number of SHGs	21450
3	Amount of loan o/s (□ lakh)	96036.70

The potential for flow of credit under Priority Sector for Krishnagiri District during the year 2020-21 was estimated at Rs. 651118.94 lakh (Annexure-I Table-22).



Source: Potential Linked Credit Plan 2020-21 (PLP), NABARD

Joint Liability Groups Lending

During 2014-15, a total amount of Rs. 61176.612 lakh was lent to 16919 SHGs in the District. However, only 180 JLGs were credit linked for an amount of Rs. 448 lakhs.

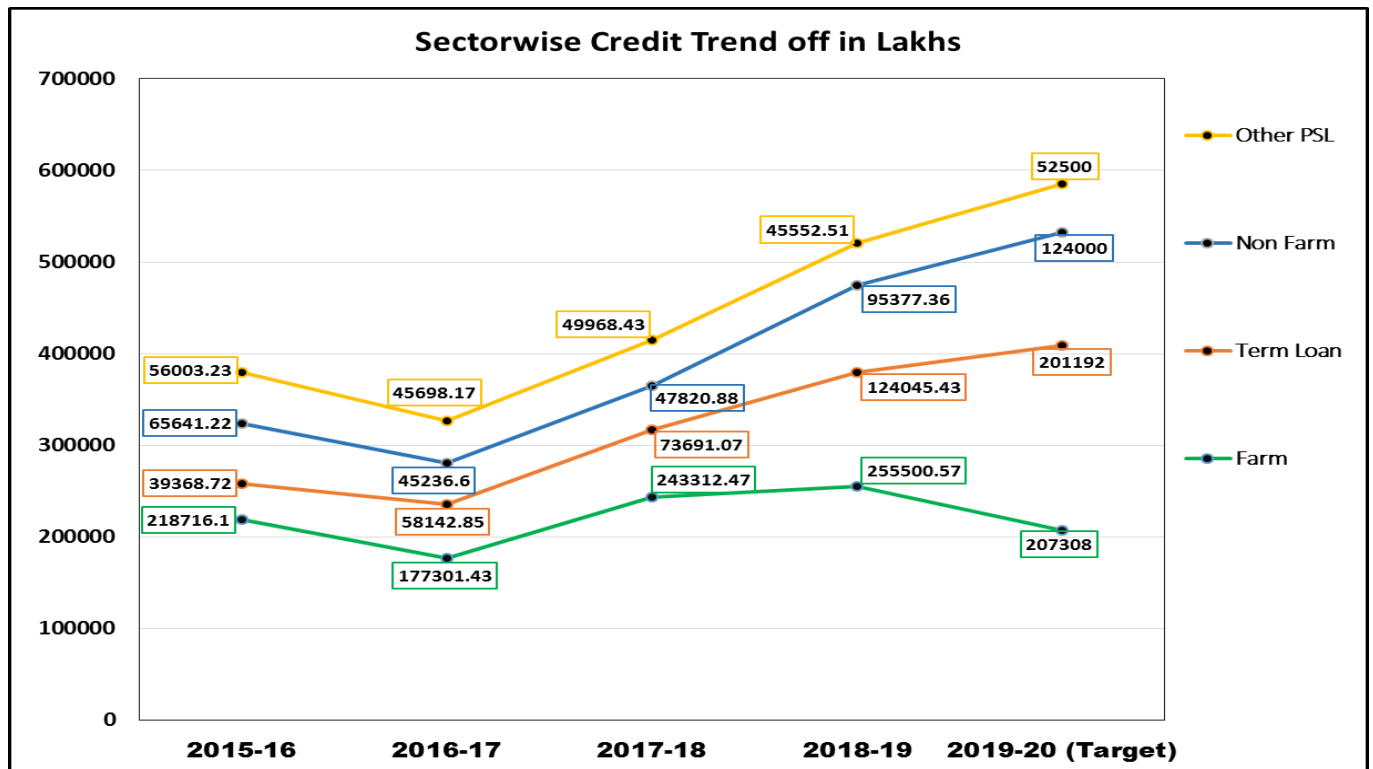
District had been given a target of 500 JLGs for the year 2017-18. The target has been achieved on account of Indian Bank encouraging SHG women to take up income generating activity under JLG mode. Indian Bank has financed 805 JLGs with loan of ₹ 2012.50 lakh.

Funding to Pos

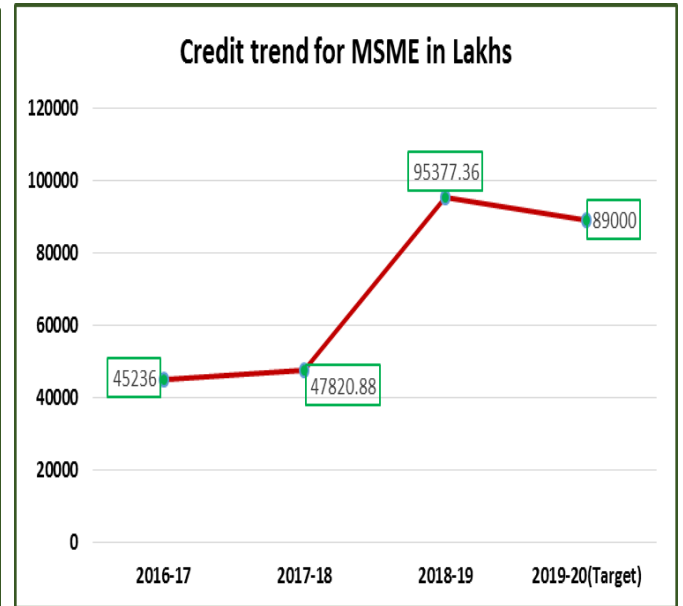
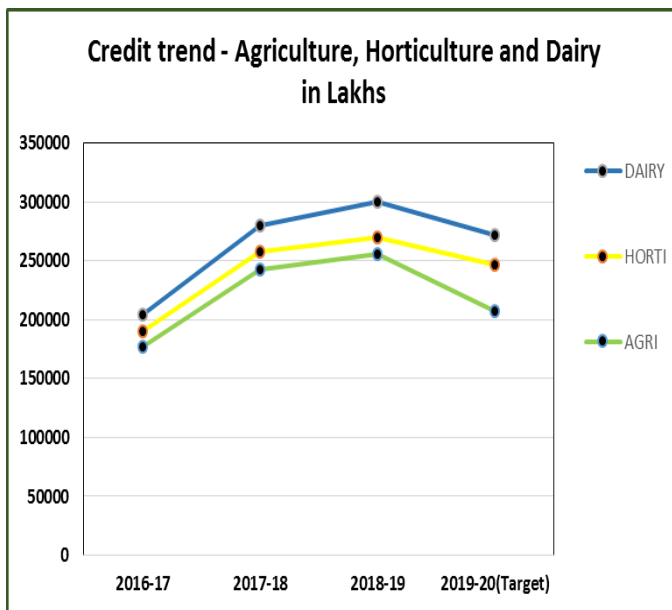
Raitha Mitra Farmer Producer Company in Kakkadasam, Thally block has availed working capital loan from Tamil Nadu Grama Bank and Vetri Farmer Producer Company has availed loan from NABKISAN. NABARD supports promotion of FPOs with support for administrative expenses & capacity building efforts amounting to Rs. 10 lakh approx. Credit guarantee support is available from SFAC. In respect of loans availed from NABKISAN, credit guarantee support is available from NABARD.

Credit Inflow

The term lending of the banks has been increasing steadily of total agriculture lending during the last 2 years of 2017-18 to 2018-19 and 2019-20(Target) Annexure-I-Table-20.



Source: Potential Linked Credit Plan 2019-20 (PLP), NABARD



Source: Potential Linked Credit Plan 2019-20 (PLP), NABARD

Credit take off for Horticulture crops has shown a drastic increase. Credit take off by dairy is higher among the AH Sector comprising mostly of Animal provisioning (Annexure-I-Table-23).

Credit for MSME is in increasing trend with focus on many subsidized schemes proposed. (SMILE, PMEGP, UYEGP, NEEDS, MAKE IN INDIA, START UP, STAND UP) (Annexure-I-Table-23).

Block wise Credit take off across sectors

Credit flow to Krishnagiri block is higher comparing to Bargur and Kaveripattinam blocks across all sectors. There is an increase in agriculture credit across Bargur and Kaveripattinam block but whereas in Krishnagiri block there is decrease in Agriculture credit is noted. MSME Credit has seen a gradual increase across years in all three blocks. The products that come under MSME are enclosed in *Annexure-I, Table-15*.

MFI Presence

Tamil Nadu contributes to 16% of the total MFI portfolio in India (8048 crore). There are 25 institutions with 951 branches with a present outstanding of INR 3666 Crores with a member level average outstanding of 14301 INR. Small Banks are the new category of banks announced by RBI in July 2014. Around 10 companies have received this bank license across India. Krishnagiri District is moderately served by Microfinance institutions. **Ujjivan, Sangamitra, Thenpennai, GraminKoota, Vidiyal, Fincare NABFINS, Equitas, Andhra Financial Services and Jana Lakshmi** are having good presence in Krishnagiri District. **Ujjivan, Jana Lakshmi and Equitas** are the small finance banks operating in Krishnagiri District.

Opportunities in Krishnagiri

1. The opportunities for enterprise promotion is favorable due to its connectivity, emerging Industrial hub varied sectors Viz General engineering, mining, Food processing, textiles and garments.
2. The major sectors of investments in the District are floriculture, horticulture, granite processing and food processing.
3. Promotion industrial estates promoted by SIPCOT, SIDCO, Agriculture Economic zone in Thally- TANFLORA.
4. Government investment in clusters
 - a. Auto component manufacturing cluster -Hosur
 - b. Printing cluster - Krishnagiri
 - c. Mango pulp cluster- Krishnagiri
 - d. Granite polishing cluster- Krishnagiri
 - e. Cut Flowers- Hosur
5. New private investments in the District:
 - a. IT special economic zone in Hosur
 - b. Bio-Pharmaceutical SEZ in Hosur
 - c. Electronic manufacturing cluster in Hosur by GMR Nano Enterprises in general engineering

Opportunities for Enterprise Development

1. Service based automobile and electronic repairing
2. Nursery Development, Poly houses, Packers and logistics.
3. Contracting of activities
 1. Grafting
 2. Harvesting
 3. Grading
 4. Packing.
4. Production units in Food processing, fruits, Tamarind, Millets, milk Based units
5. Food enterprises –Motels and Coffee lounges
6. Wash Enterprises.
7. Production units for bio-fertilizers and pesticides
8. Promotion of solar energy enterprises. (Eco Zen Models)
9. Production of paver bricks from tailings “wealth from waste”
10. Eco and farm stay along with traditional food enterprises.

Opportunities for skilling and employment

1. Agriculture, floriculture and Horticulture based trainings
2. Packing and logistics training.
3. Food processing,
4. General engineering, CNC, Machinist, fabrication
5. Service sector Automobile, electronic, electrical and repair services.
6. Tailoring, and merchandising,
7. Solar energy services,
8. Food and catering

Industries Employment Opportunities

S. no	Industries	Employment	Opportunities
1.	Large scale industry 150	30000	<ul style="list-style-type: none"> • For vendors as enterprises • Skilling & jobs • PPP and Migration center.
2.	Mining 265 quarries	20000	<ul style="list-style-type: none"> • Enterprise opportunities • Setting up of paver slab enterprises • Waste to wealth • Green industry • Govt. support
3.	Tailoring & Garment Units 2303	7000	<ul style="list-style-type: none"> • Opportunity for job orders in medical textile and garments units • Proximity to textile hubs of Bangalore, Salem & Erode
4.	Food Processing Mango pulp units -47 Agro, horticulture, floriculture processing uni-3651 Nurseries-2500 Poly houses-700 Fruit based units-40 Poultry processing unit- 15 Food & Agro based units-57 Oil crushing units-19	27000	<ul style="list-style-type: none"> • Nursery development • Contracting of activities in horticulture & floriculture (grafting, harvesting, grading & packing) • Food processing units.
5.	Printing 465 Off-set printers, 1000 screen printers	10000	<ul style="list-style-type: none"> • Skills & jobs • Business promotion in the cluster
6.	Auto component and ancillary units	75000	<ul style="list-style-type: none"> • Skills & employment • Business promotion services

Commodity Prioritization

COMMODITY PRIORITIZATION TEMPLATE						
S.No	CRITERIA	DESCRIPTION	COMMODITY			
			MANGO	PADDY	PULSES	RAGI
1	Trend in number of producers involved in the commodity	For commodities which has large number of producers.	106%	Water intensive crop. Hence not prioritized	141%	128%
2	Community Interest	Economic viability, Staple food, Knowledge and technology availability, Extension services, Awareness about Market availability				
3	State/National Priority (Thrust from government)	State/National Government Schemes and Investments	NHM, Government is promoting Agro Processing cluster of Mangoes in Krishnagiri District. Centre of Excellence is proposed to be set up for mango in Jenner, Veppanapalli block.		One of the chosen Districts for NFSM, Integrated Development of Pulses Village Scheme	Chosen District for promotion of Ragi through INSIMP, NAD P
4	Comparative advantage	Production, Favorable climatic conditions, GI type characteristics, Uniqueness emerging out of Ethnicity and culture, A	Major share in state production, Major Mango cluster, High demand for Certain varieties		Largest producer of Red gram, favorable climatic condition,	Largest producer of Ragi in the state, Dryland crop, Major Ragi cluster. Staple food of local population

		prevalent cluster.			
5	Access to Market	Ability to sell the produce at a remunerative price- Local, National & International markets.	Export of mango pulp is estimated at Rs. 400 cr	Steady increase in demand throughout the nation, rise in prices.	High demand for Ragi in local market and the proximity to Andhra- a major market for Ragi
6	Opportunity for Value Chain Interventions	Productivity	Productivity significantly lower than the State Average though largest producing state, Mango pulp processing,	Scope for productivity enhancement , promotion of summer pulses, delayed marketing facilities, paddy processing units	Productivity significantly lower than the State Average though the largest producing District in the state

Non-farm Sectors opportunities

S	Criteria	Food processing	Printing	Textil es	Service industry	Granites
1.	State/National Priority	Govt investment in pulping/ dairy products/ Nippads	Government investment in printing cluster		Investments made in infrastructure	Investment in granite cluster
2.	Number of people involved	28000	10000	14000	15866	27000
3.	Potential for job creation	20000		15000	15000	
4.	Comparative advantage	Horticultural zone. Highest number fruit pulping units. Value added products in milk products. Value addition in agro industries.	2 nd largest printing cluster next to Sivakasi. Proximity to industrial hubs Hosur, Bangalore		Growth of industry and residential townships and connectivity through NH	Highest number of quarries and exclusive variety of paradise variety.
5.	Trend in private investment	Increasing no food processing industries and private investments	Increasing investments		Increasing infrastructure development	
6.	Opportunity for Value Chain Interventions	Viable opportunities for value chain interventions as it is related to agricultural, horticultural, animal husbandry activities			Opportunity for value chain interventions.	Higher number of industries and opportunities for wealth from waste.

The major Commodities/Sectors prioritized through the District Diagnostic study in Krishnagiri are,

Sl.no	Commodities	Sectors
1	Pulses (a)red gram (b)horse gram	Food processing (Milk products- Nippads) Fruit pulping's
2	Millets – Ragi, Minor millets	Garment/Textile units
3	Mango	Printing
4	Vegetables-(Tomato-potato). Nurseries	Granite – tailings for green enterprises
5	Floriculture-(Rose-Jasmine). Nurseries	
6	Sericulture	

Learning's from District diagnostic study

1. Participation of Women in pulses, millets, vegetables, floriculture and food processing sectors. **Opportunity for Women led Enterprises and skilling in food processing sectors.**
2. Government has made substantial investments in mango, floriculture, Ragi, other minor millets, Pulses and **opportunity for Value chain interventions.**
3. Government has developed clusters in printing, cut flower, Pulping and granite **opportunities for employment**
4. Proximity to centres of excellence in horticulture food processing-Indian Institute of Horticultural science, Bangalore, CFTRI-Mysore, Sericulture training center Hosur is an **advantage for training new generation entrepreneurs.**
5. **Opportunity for growth of Service sectors such as food enterprises** as it is well connected by National highways.
6. Proximity of Cocoon markets in Ramnagara Bangalore has potential for growth of **sericulture.** Currently, Dharmapuri market is also becoming popular and cocoon is fetching good price **related activities.**
7. The need to **set up migration centers** in industrial town of hosur.

CONCLUSION

Krishnagiri is an agrarian District. Though it has a few irrigated pockets majority of the area under cultivation is rain fed. The rainfall pattern of the District is erratic. During failure of monsoon producers generally skip the crop or go for cultivation of less water utilizing crops like ragi and pulses. Majority of the landholdings are owned by marginal farmers.

The Major commodities prioritized through the study are based on acreage, producers, trends and state priority. The commodities are

- 1. Pulses (Horse gram & Red gram)**
- 2. Millets (Ragi & Minor millets)**
- 3. Mango**
- 4. Vegetables**
- 5. Floriculture.**

Identified Sectors

The following are the sub-sectors identified through DDS:

- 1. Food processing**
- 2. Garments**
- 3. Service industry**
- 4. Printing**
- 5. General engineering**
- 6. homestay/ Eco stay**

The District is unique in having a prevailing business ecosystem within the District and has a great potential for agribusiness and export of agricultural products. The establishment of industrial complexes, special economic zones and investments contribute to the development of service sectors and employment opportunities in the District.

ANNEXURE-I

TABLES

Table 1: Details of Rural Blocks

S.no	Name of the Blocks	Number of Villages Panchayat
1	Bargur	36
2	Hosur	26
3	Kaveripattanam	36
4	Kelamangalam	28
5	Krishnagiri	30
6	Mathur	24
7	Shoolagiri	42
8	Thally	50
9	Uthangarai	34
10	Veppanapalli	27
	Total	333

Source: Census 2001, 2011

Table 2: Socio Demographic Profile-Krishnagiri District

Name of the block	Sex ratio	Child sex ratio	Female literacy rate	% of population SC	%of ST population
Bargur	968	911	47.29	14	1.16
Kaveripattinam	1,000	901	45.22	9	0.35
Krishnagiri	956	937	48.15	14	0.73
Hosur	968	949	83.75	23	0.26
Veppanapalli	1,032	930	42	12	0.61
Mathur	944	889	42.5	16	0.24
Uthangarai	945	887	42.7	24	1.73
Kelamangalam	936	904	41.3	13	3.8
Thally	938	948	41.9	15	3.53
Shoolagiri	945	942	42	14	1.29
Krishnagiri District	958	926	63.91	14	1.19

Source: Census 2001, 2011

Table-3: Status of CBOs in Krishnagiri District

S.No	Promoted By	No. of SHGs	VPRCs	PLFs/ Cluster Federations/CMRCs	CLGs /Commodity Groups	FPOs	Food Processing companies
1	TN SRLM	4606	155	155	27	-	
2	TN PVP	2752	191	191	178	-	
3	IVDP NGO	6674	-	57	-	-	
4	MYRADA and other NGOs	11852	-	9	4	-	3
5	Other NGOs ESAF	-	-	-	-	5	
6	Agri Marketing	-	-	-	33	1	
7	Private	-	-	-	-	-	72
	Total	25884	346	412	242	6	75

Source: TNSRLM, TNPVP, District PLP, Agri marketing department

Table-4: Presence of CBOs in TNRTP proposed locations

S.No	Name of the block	No. of SHGs TNSRLM	SHGs with other NGOs	VPRCs	PLFs/ CLF	CLGs/ Commodity Groups	FPOs	Food Processing companies/ Cottage Industries
1	Krishnagiri	831	2329	30	30	13	-	
2	Kaveripattinam	1265	1588	36	36	11	1	Yes
3	Bargur	1318	1692	36	36	2	-	Yes

Source: TNSRLM

Table-5: Occupation Profile - Krishnagiri District

Name of the Block	Total Workers	Female Workers	% of Female workers	% of Cultivators to total workers	Agri Labourers	% of Agri labourers	Women Agriculture labourers	% of Women Agri. Labourers
Bargur	91,432	34,843	38.11	18	28,202	30.84	13,430	47.62
Kaveripattinam	83,328	33,423	40.11	26	21,425	25.71	10,364	48.37
Krishnagiri	66,077	23,509	35.58	15	14,249	21.56	7,152	50.19
Hosur	94,183	25,481	27.05	19	12,744	13.53	5,662	44.43
Veppanapalli	47,334	18,896	39.92	28	14,254	30.11	6,609	46.37
Mathur	55,644	22,909	41.17	19	14,607	26.25	7,548	51.67
Uthangarai	76,885	33,569	43.66	23	27,230	35.42	14,015	51.47
Kelamangalam	67,832	27,866	41.08	31	17,051	25.14	8,104	47.53
Thaly	94,936	36,767	38.73	55	17,758	18.71	8,857	49.88
Shoolagiri	84,796	31,121	36.70	16	24,878	29.34	11,531	46.35
Krishnagiri District	8,77,779	3,16,145	34.38	26.89	2,63,328	30.00	1,32,902	42.04

Source: Census 2011

Table-6: Differently abled persons in Krishnagiri District

District	Total/Rural/Urban	Total population	Total number of differently abled persons					
			Total	%	Female	%	Male	%
Krishnagiri	Total	1879809	28691	1.53	12165	42.40	16526	57.60
	Rural	1451446	21618	1.49	9145	42.30	12473	57.70

Source: Census 2011

Table 7: Details of Women Headed Households in Krishnagiri District

Sl. No	Name of the Block	No of the Panchayat	No of Habitations	Total Population	No of House Holds	No. of Women Headed Households
TNSRLM						
1	Krishnagiri	30	360	154441	40568	1582
2	Kaveripattinam	36	546	169252	39876	2088
3	Bargur	36	591	191483	48307	1447
4	Veppanapalli	27	211	94483	37930	1086
5	Hosur	26	169	116388	25943	838
Total		155	1877	726047	192624	7041
TN PVP						
1	Mathur	24	168	92743	25389	982
2	Uthangarai	36	272	129248	35084	1875
3	Shoolagiri	43	407	146949	37102	1630
4	Kelamangalam	33	236	117810	29395	1320
5	Thaly	55	506	162949	40762	1896
Total		191	1589	649699	167732	7703
Grant Total			3466	1375746	360356	14744

Source: PIP data TNPVP, TNSRLM Krishnagiri District

Table 8: Type of Soil in Krishnagiri District

S. No.	Type of Soil	Place in District (Taluks)	Area in Ha.	% in total Geographical area
1	Red soil	Denkonikotta, Hosur, Krishnagiri, Uthangari, Pochampalli	234623	45.6
2	Clay soil	Krishnagiri, Uthangari	50068	9.7
3	Kava soil	-	-	-
4	Vandal soil	All Taluks	550	0.1
5	Barren	-	23957	4.7
6	Other soil	All Taluks	2719	0.5
7	Forrest & Barren	All Taluks	202409	39.4
Total Geographical Area			514326	100

Source: Joint Director, Agriculture Department, Krishnagiri.

Table 9: Land Holding pattern

Size Class of holdings (Hectares)	Land Holders			Area (Hec.)		
	S.C.	S.T.	Others	S.C.	S.T.	Others
Marginal	16565	201	196131	7275	85	77751
Small	2216	53	43624	3095	73	60764
Semi small	479	15	17566	1230	39	47068
Medium	36	1	4190	182	7	22944
Large	1	0	314	14	0	4882
All sizes	19297	270	261825	11797	204	213409

Source: Records of Office of Assistant Director of Statistics, Krishnagiri

Table 10: Cocoon Production

Block	Area (Ha)	Production of Cocoons	Value (in lakhs)
Krishnagiri	79.88	615.212	73.825
Veppanapalli	239.52	2304.441	299.58
Bargur	102.69	578.640	75.224
Kaveripattinam	109.23	572.230	69.888
Uthangarai	61.57	369.902	46.24
Mathur	36.75	229.944	28.743
Hosur	364.65	3836.110	460.333
Shoolagiri	669.95	5890.890	706.903
Kelamangalam	12.50	22.358	0.027
Thally	1034.60	144.197	712.920

Source: Records of Office of the Assistant Director of Sericulture, Krishnagiri.

Table 11: Industrial Scenario in Krishnagiri

S. No.	Industries	Numbers
1.	Ready-made garments	2303
2.	Metal based (Steel fabrication)	1560
3.	Repairing & Servicing	1128
4.	Agro Based	1110
5.	Mineral based	412
6.	Engineering units	297
7.	Cotton textile	273
8.	Rubber, Plastic & Petrol based	225
9.	Electrical machinery & Transport	188
10.	Chemical / Chemical based	179
11.	Wood / Wood based furniture	113
12.	Leather based	104
13.	Paper & Paper products	68
14.	Soda Water	24
15.	Others	918

Table 12: Education and Skill Development

Sl.No.	Type of Institution	Numbers
1.	Primary Schools	1118
2.	Middle Schools	292
3.	Higher Secondary Schools	154
4.	Arts & Science Colleges ⁸	10
5.	Engineering Colleges	6
6.	Polytechnics	9
7.	ITIs	5

Table 13: Incremental Human Resource Requirement by Industry Time Period in 000s (in thousands)

Incremental Human Resource Require (in 000s)	2012-2017				2017-2022			
	Un Skilled	Semi-Skilled	Skilled	Total	Un Skilled	Semi-Skilled	Skilled	Total
Agriculture	-29	-1	-5	-35	-25	-1	-5	-30
Automobile	1	1	1	3	2	2	1	5
Chemical, Pharmaceutical	0	0	0	0	0	0	0	0
Electronics hardware	0	0	0	0	0	0	0	0
Food Processing	1	0	1	2	2	0	0	2
Furniture	0	0	0	0	0	0	0	0
Gems And Jewelry	0	0	0	0	0	0	0	0
Handlooms Handcrafts	0	0	0	0	0	0	0	0
Leather	0	0	0	0	0	0	0	0
Textiles	6	1	1	8	8	2	2	11
BFSI	0	1	2	3	0	1	3	4
Construction	25	5	2	32	55	10	5	70
Education	0	0	1	1	0	0	1	1
Healthcare	0	0	1	1	0	0	1	1
IT And ITES	0	0	0	0	0	0	0	0
Media, Entertainment	0	1	1	2	0	1	2	3
Organized Retail	2	1	1	4	4	1	3	8
Real estate	0	0	1	1	0	0	1	1
Tourism and Travel	0	0	0	0	0	0	0	0
Transportation logistics	3	1	1	5	4	1	1	6
Unorganized (excluding Agriculture, construction)	34	15	24	76	40	26	32	98
Total	43	25	32	103	90	43	47	180

Source: SFAC

Table 14: District Skill GAP in 000s (in thousands)

District Skill GAP (in 000s)	2012-2017				2017-2022			
	Un Skilled	Semi-Skilled	Skilled	Total	Un Skilled	Semi-Skilled	Skilled	Total
Incremental Human Resource Requirement	43	25	32	103	90	43	47	180
Incremental Human Resource Availability	80	3	23	107	90	3	27	120
Skill GAP	-37	22	9	-4	0	40	20	60

Source: SFAC

Table 15: Products under MSME Schemes

Scheme	Beneficiary/Contribution	Loan size	IR	Capital Subsidy	Comments	Subsidy	Collateral/Non collateral
Mudra loan	New enterprise Enterprise Expansion of existing enterprise	50000 50000 to 5 lakh 5 lakh to 10 lakh	12.5 %	Nil	60% should go for Shishu loans. Only non farming activity	Nil	Non Collateral
PMEGP	SHGs Societies Cooperatives Charitable trusts Margin money: 10%- General 5%-SC/ST, Women, minorities, handicapped	Project cost @ 10 lakhs for service sector and 25 lakhs for manufacturing sector.		Rural-25%-General Rural-35%-SC/ST, Women	10% margin money –General 5% margin money-SC/ST Only one member from family No income sealing Only for non farms		Non Collateral
UYEGP	Unemployed youths 8 TH PASS <35 Yrs-General <45 Yrs-SC/ST Family income of 1.5 lakhs per annum Margin money: 10%- General 5%-SC/ST, Women, minorities, handicapped	1 Lakhs to 5 Lakh		15%			Non Collateral

Source: SFAC

Table 16: Financial Products for Entrepreneurs

Scheme	Beneficiary/Contribution	Loan size	Capital Subsidy	Comments	Interest Subsidy	Collateral/non collateral
NEEDS	First generation entrepreneur Degree/diploma/ITI Margin money: 10%- General 5%-SC/ST, Women, minorities, handicapped	5 lakh to 1 crore	25% (25 lakhs)		3%	Non Collateral
SMILE	Margin money: 15% of Project Cost	Term loan -75% of Project cost. 10% of project cost as soft loan. 15% for SC/ST/Women			Soft loan-9.35 % Term loan-9.95%	Non Collateral
CGS	Non-farm activity-Plant & machinery	Up to 10 lakhs without collateral and above 10lakhs to 1 crore with collateral	25%		3% (Back ended Interest Subsidy)	Non Collateral
Stand up India	SC/ST, Women	10 lakhs to 1 crore for 7 years with moratorium of 18 months.		One beneficiary per bank branch 75% of project cost with 25% margin money		Non Collateral
Start up	Entrepreneurs, startups, incubators, research parks, only private companies less than 5 years old, less than 25 crore turnover per year.	Seed money without equity share and minimal interest rate.	80% reduction in patent filing fee	Income tax exemption for 3 years An external incubator will authorize		Non Collateral

Source: SFAC

Table 17: Percentage of Credit allocated for Crops

Crop	Bargur	Kaveripattinam	Krishnagiri	Krishnagiri Dt	NADP (RKVY)	NFSM
Paddy	4	32	14	11	Yes	
Cereals	22	15	28	31		Yes
Oilseeds	28	28	12	15	Yes	
Pulses	17	8	18	19	Yes	Yes
Banana	5	2	4	2		MIDH-Yes
Tapioca	2	0	1	1		TN Leads production
Vegetable	1	2	3	7		
S.Cane	1	2	4	0		
Cotton	4	3	4	3		
Mango	8	4	7	5		MIDH-Yes
Coconut	2	1	1	1	Yes	MIDH-Yes

Source: SFAC

Table 18: Percentage of Credit allocated for Plantation & Horticulture Crops

Crop	Bargur	Kaveripattinam	Krishnagiri	Krishnagiri Dt	MIDH	Coconut Board
Mango	35	38	21	21	Yes	
Coconut	21	9	9	9	Yes	Yes
Grapes	2	0	4	4		
Green House	29	33	41	41	Yes	
Sapota	2	5	2	2		
Aonla	2	3	1	1	Yes	
Other PH crop	4	7	4	4		
Nurseries	3	2	2	2		
Tamarind	2	3	2	2		
Floriculture	0	0	3	3		
Rose	0	0	5	5	Yes	
Gerberra	0	0	4	4	Yes	
Other Flowers	0	0	2	2	Yes	

Source: SFAC

Table: 19 Krishnagiri District Rainfall

S.no	Year	Rainfall
1	2003-04	1075.6
2	2004-05	827.7
3	2005-06	1206.6
4	2006-07	637.1
5	2007-08	795
6	2008-09	971.8
7	2009-10	920.5
8	2010-11	1000.8
9	2011-12	835.5
10	2012-13	695.1
11	2013-14	757.6
12	2014-15	1049.7
13	2015-16	590.6
14	2016-17	1145.9
15	2017-18	811

Source: Tamil Nadu Water supply and Drainage Board (TWAD), IMD

Table: 20 Credit trend for different sectors in Krishnagiri District

YEAR	Farm	%	Term Loan	%	Non-Farm	%	Other PSL	%
2015-16	218716.1	57.6	39368.72	10.36	65641.22	17.29	56003.23	14.75
2016-17	177301.43	54.32	58142.85	17.82	45236.6	13.86	45698.17	14
2017-18	243312.47	58.66	73691.07	17.77	47820.88	11.53	49968.43	12.05
2018-19	255500.57	49.09	124045.43	23.83	95377.36	18.33	45552.51	8.75
2019-20 (Target)	207308		201192		124000		52500	

Source: NABARD (PLP 2020-21)

Table: 21 Credit trend for Agriculture, Horticulture, Dairy, MSME in Lakhs

YEAR	AGRI	HORTI	DAIRY	MSME
2016-17	177301.43	13106.86	14096.15	45236
2017-18	243312.47	14703.06	22201.12	47820.88
2018-19	255500.57	14299.76	30236.85	95377.36
2019-20(Target)	207307.59	39369.23	25345.17	89000

Source: NABARD (PLP 2020-21)

Table: 22 PLP - Projection 2020-21

Components	Projection
Crop production, maintenance and marketing	39%
MSME	16%
Term investment for Agricultural and allied activities	14%
Export credit, Education and Housing	7%
Agricultural infrastructure	3%
Agricultural Ancillary activities	3%
Infrastructure	1%
Others(SHG's, JLG's, PMJDY)	17%

Source: NABARD (PLP 2020-21)

Table: 23 SECTOR/SUB-SECTOR-WISE PLP PROJECTIONS 2020-21 (in Lakhs)

Sl.No	Sector/ Activity	Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	255919.34
ii	Water Resources	11153.65
iii	Farm Mechanisation	8808.75
iv	Plantation and Horticulture (including sericulture)	17993.39
v	Forestry and WasteLand Development	209.73
vi	Animal Husbandry – Dairy	30815.06
vii	Animal Husbandry – Poultry	7905.60
viii	Animal Husbandry – Sheep, Goat and Piggery, etc.	9417.20
ix	Fisheries	547.50
x	Farm Credit – Others	620.00
	Sub-Total	343390.22
B	Agriculture infrastructure	
i	Construction of storage facilities	11520.27
ii	Land development, Soil conservation, Watershed development	9686.44
iii	Agriculture Infrastructure - Others	1057.50
	Sub-Total	22264.21
C	Ancillary Activities	
i	Food and Agro Processing	15653.66
ii	Agriculture Ancillary Activities – Others	4050.00
	Sub-Total	19703.66
	Total Agriculture (A+B+C)	385358.09
II	Micro, Small and Medium Enterprise	
i	MSME – Investment Credit	84146.60
ii	MSME – Working Capital	21036.65
	Total MSME	105183.25
III	Potential for Export Credit	8500.00
	Credit Potential for Education	10235.00
	Credit Potential for Housing	28350.00
	Total Export, Education & Housing	47085.00
IV	Infrastructure	
	Social Infrastructure involving bank credit	4650.00
	Credit Potential for Renewable Energy	1467.60
	Total Infrastructure	6117.60
V	Others(Loans to SHGs/JLGs/PMJDY)	107375.00
	Total Priority Sector (I to VIII)	651118.94

Source: NABARD, PLP (2020-21)

Table: 24 Banking Profile in Krishnagiri District

Banking Profile											
District	Krishnagiri				State -	Tamil Nadu			Lead Bank -	Indian Bank	
1. NETWORK & OUT REACH (As on 31/03/2018)											
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach		
		Total	Rural	Semi-urban	Urban	mFls/mFCs	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	42	174	76	82	16	NA	NA	310	3	2575	
Regional Rural Bank	1	31	25	6	0	NA	NA	40	19	14452	
Cooperative Banks	3	29	11	11	7	NA	NA	0	21	15448	
PCARDB	1	3	1	2	0	NA	NA	0	201	149333	
PACS	1	120	0	0	0	NA	NA	0	5	3733	
Others	3	3	0	3	0	NA	NA	0	201	149333	
All Agencies	51	360	113	104	23	0	0	350	3	1244	
2. DEPOSITS OUTSTANDING											
Agency	No. of accounts					Amount of Deposit [Rs.'000]					
	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	
Commercial Banks	NA	NA	NA	NA	NA	64320932	63038858	67577257	7.2	84.4	
Regional Rural Bank	NA	NA	NA	NA	NA	4590321	5125801	5482677	7.0	6.8	
Cooperative Banks	NA	NA	NA	NA	NA	7702668	7208000	7020758	-2.6	8.8	
Others	NA	NA	NA	NA	NA	33038	14873	14245	-4.2	0.0	
All Agencies						76646959	75387532	80094937	6.2	100.0	
3. LOANS & ADVANCES OUTSTANDING											
Agency	No. of accounts					Amount of Loan [Rs.'000]					
	31-Mar-16	31-Mar-17	31-Mar-18	Growth(%)	Share(%)	31-Mar-17	31-Mar-18	31-Mar-19	Growth(%)	Share(%)	
Commercial Banks	NA	NA	NA	NA	NA	82634206	90973365	91423703	0.5	86.9	
Regional Rural Bank	NA	NA	NA	NA	NA	3974483	4827600	5917970	22.6	5.6	
Cooperative Banks	NA	NA	NA	NA	NA	4981954	4758766	7187399	51.0	6.8	
Others	NA	NA	NA	NA	NA	422962	514944	736603	43.0	0.7	
All Agencies	0	0	0			92013605	101074675	105265675	4.1	100.0	
4. CD-RATIO											
Agency	CD Ratio										
	31-Mar-17	31-Mar-18	31-Mar-19								
Commercial Banks	128	144	135								
Regional Rural Bank	87	94	108								
Cooperative Banks	65	66	102								
Others	1280	3462	5171								
All Agencies	120	134	131								
5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)											
Agency	During 2017-18		Cumulative								
	Deposit	Credit	Deposit	Credit							
Commercial Banks	NA	NA	NA	NA							
Regional Rural Bank	NA	NA	NA	NA							
Cooperative Banks	NA	NA	NA	NA							
Others	NA	NA	NA	NA							
All Agencies	0	0	0	0							
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2019)											
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women		
	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans	
Commercial Banks	42672963	46.68	32610521	35.57	10444143	11.42	0.00	0.00	NA	NA	
Regional Rural Bank	4496210	75.98	4014518	67.84	0	0.00	0.00	0.00	NA	NA	
Cooperative Banks	4385407	61.02	1329561	18.50	0	0.00	0.00	0.00	NA	NA	
Others	493007	66.93	0	0.00	1940	0.26	0.00	0.00	NA	NA	
All Agencies	52047587	49.44	37954600	36.06	10446083	9.92	0.00	0.00			
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Agency	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years	
	Target	Ach'ment	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]		
Commercial Banks	38553074	28540378	74	44117389	35538363	81	44143803	41304101	94	83	
Regional Rural Bank	3754435	3067939	0	4976339	4679350	94	8088826	5741167	71	55	
Cooperative Banks	2142441	728741	34	1346696	1179424	88	3123719	4507372	144	89	
Others	152950	300847	197	365029	82148	23	427174	494947	116	112	
All Agencies	44602900	32637905	73	50805453	41479285	82	55783522	52047587	93	83	
8. SECT OR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS											
Broad Sector	2016-17			2017-18			2018-19			Average Ach[%] in last 3 years	
	Target	Ach'ment	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]		
Crop Loan	18316387	17730143	97	20865057	24331247	117	23086619.00	25550042	111	108.03	
Term Loan (Agr)	12287137	5814285	47	13981104	7369107	53	15585639.00	12404458	80	59.87	
Total Agri. Credit	30603524	23544428	77	34846161	31700354	91	38672258.00	37954500	98	88.68	
Non-Farm Sector	7502547	4523660	60	8552907	4782088	56	9170172.00	9537700	104	73.40	
Other Priority Sector	6496829	4569817	70	7406385	496843	67	7941092.00	4555300	57	65.06	
Total Priority Sector	44602900	32637905	73	50805453	41479285	82	55783522.00	52047500	93	82.71	

Source: Lead Bank and SLBC

ANNEXURE-II

CHARTS

Figure 1: Krishnagiri District: Population Density

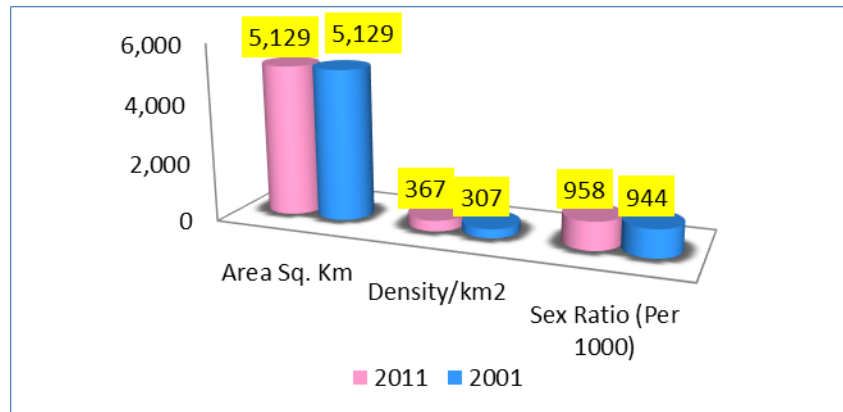


Figure 2: Krishnagiri District: Decade of Population growth –Rural and Urban (Census India 2011)

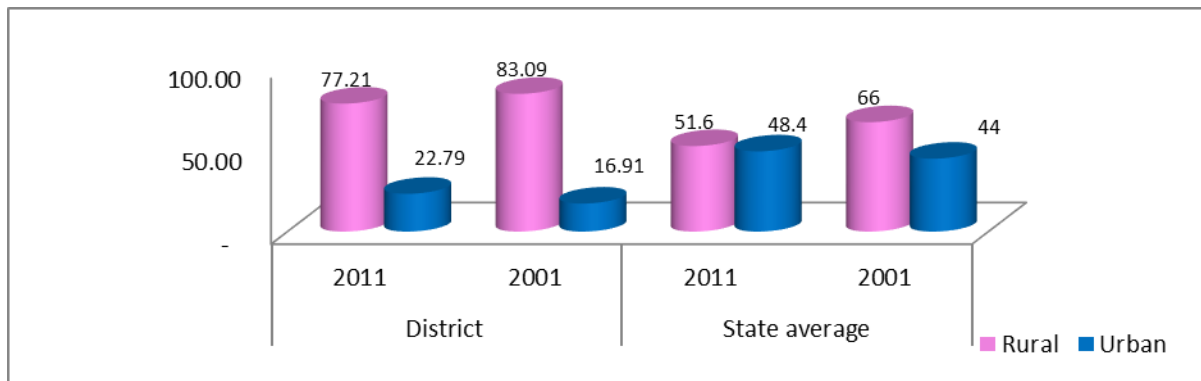


Figure 3: Female Literacy Rate

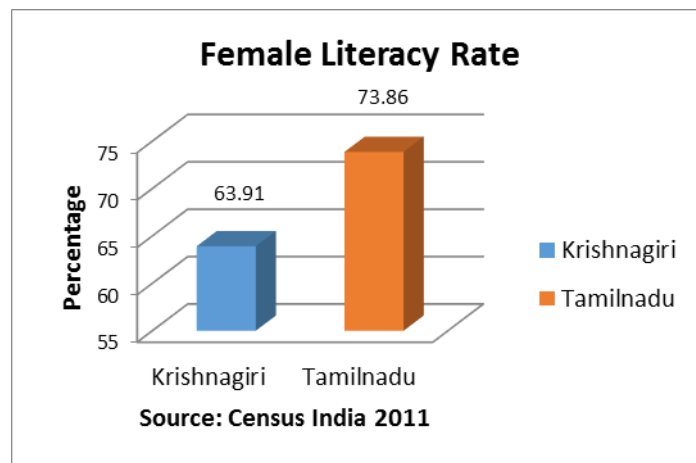


Figure 4: SC, ST Population

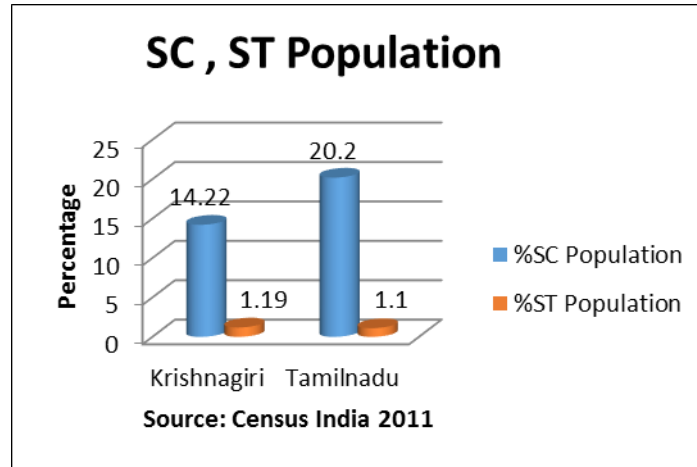


Figure 5: Blockwise % of SC Population

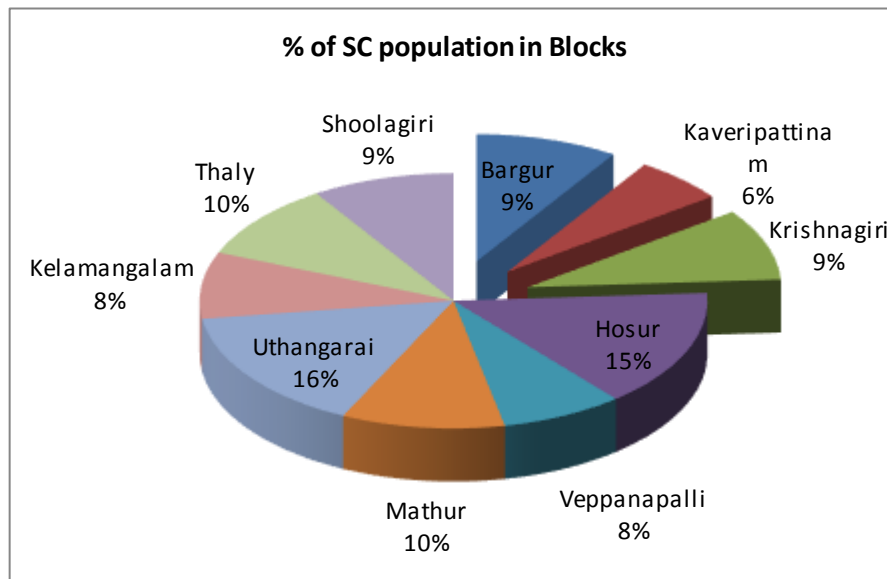


Figure 6: Block wise % of ST Population

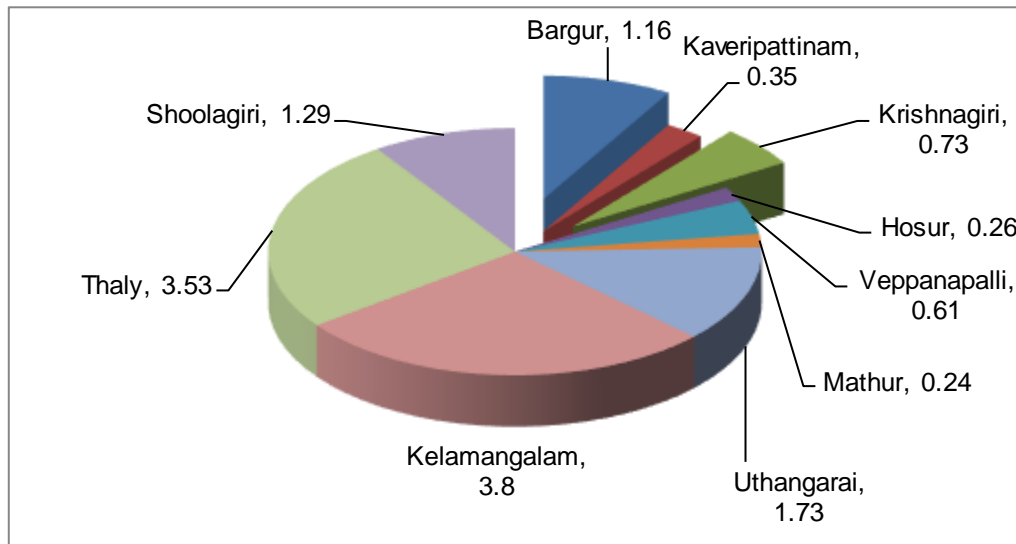
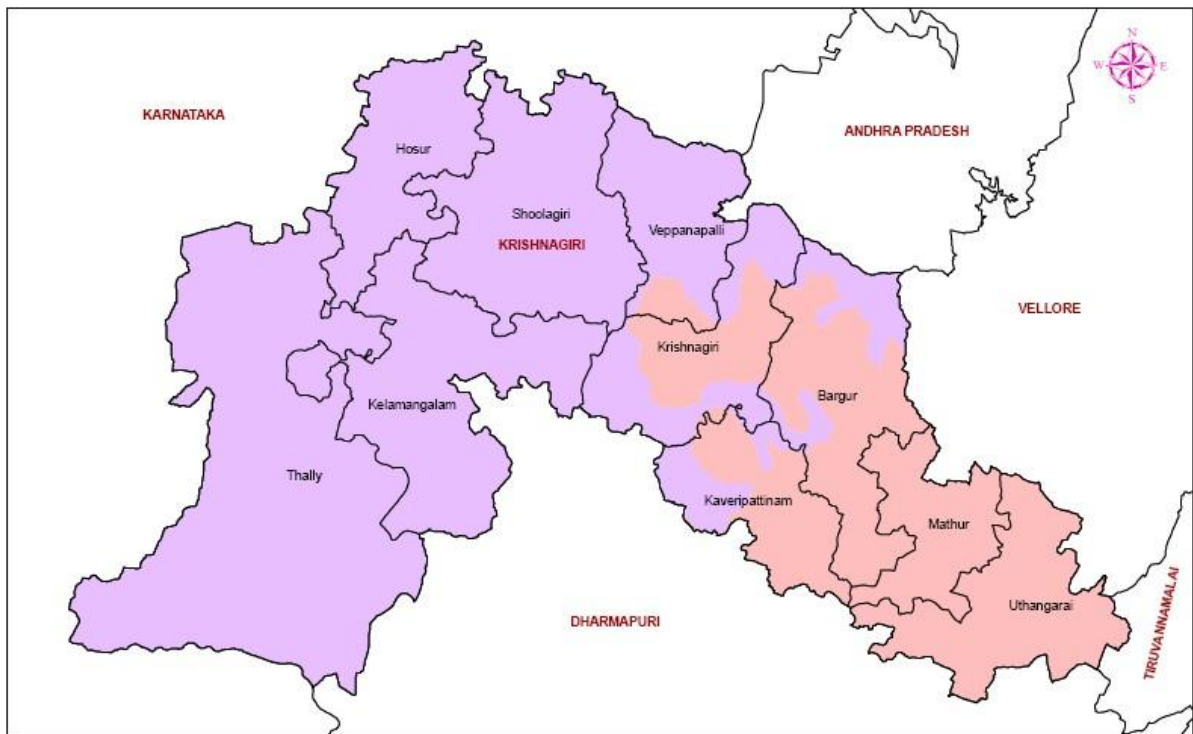
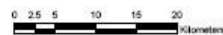


Figure 7: Agroclimatic Zones of Krishnagiri

AGROCLIMATIC ZONES OF KRISHNAGIRI DISTRICT



Generated at Remote Sensing and GIS Centre, Tamil Nadu Agricultural University, Coimbatore - 641003.



Legend
 High Altitude and Hilly Zone
 North Western Zone

Figure 8: Land Use Pattern

Land use pattern

Land Classification - Krishnagiri District

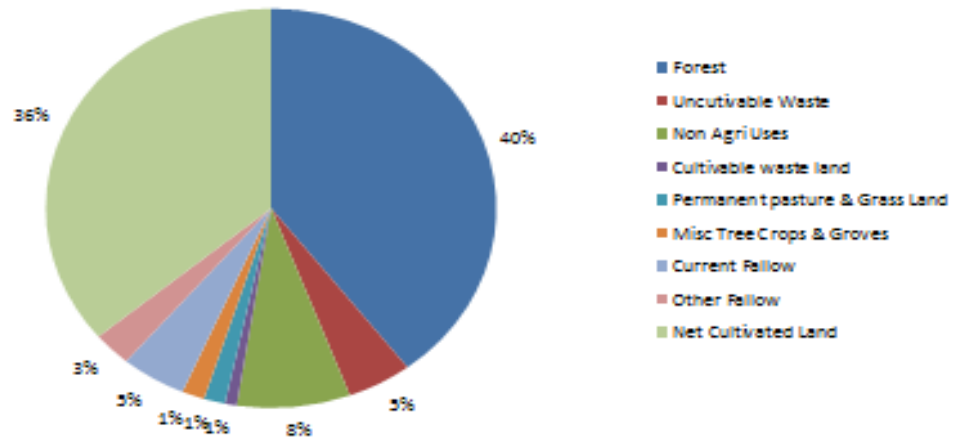


Figure 9: Cropping Intensity

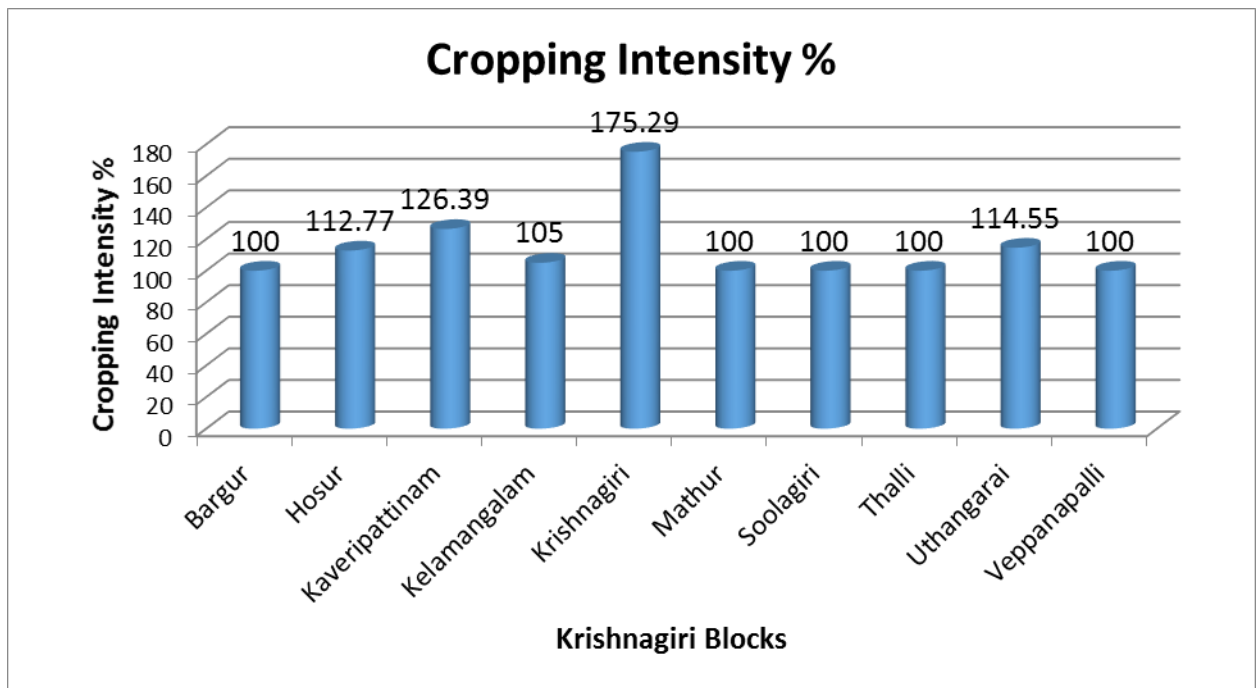


Figure 10: Trends of Rainfall-Krishnagiri District

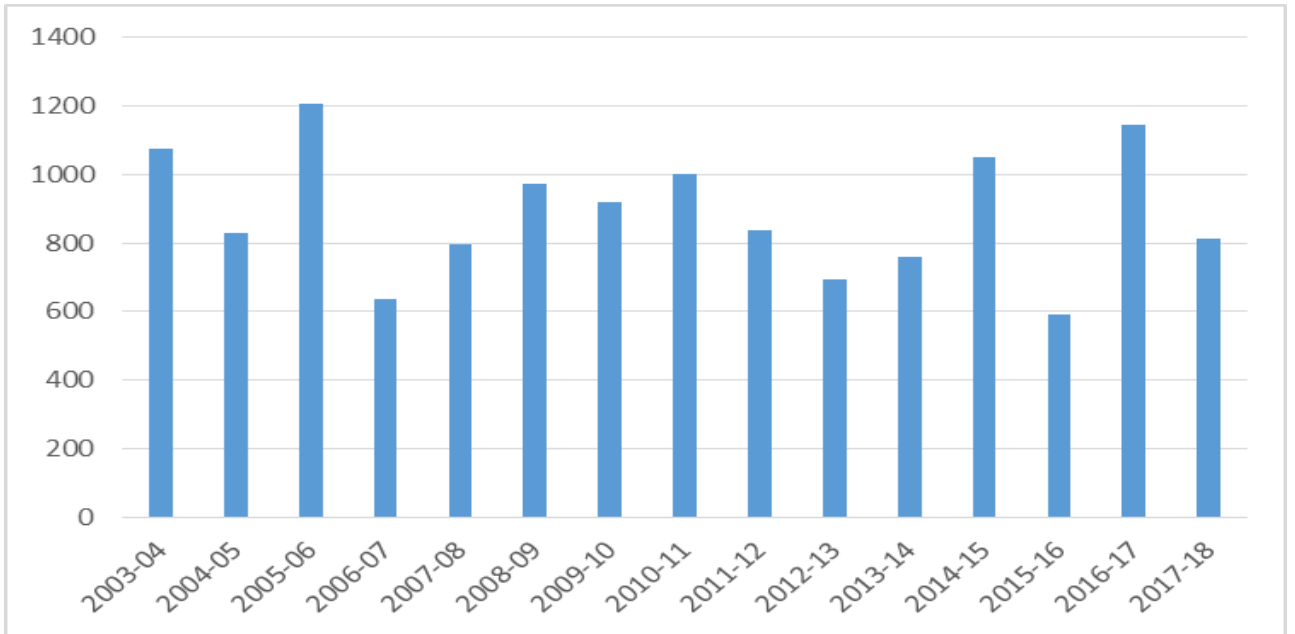


Figure 11: Population per Bank Branch

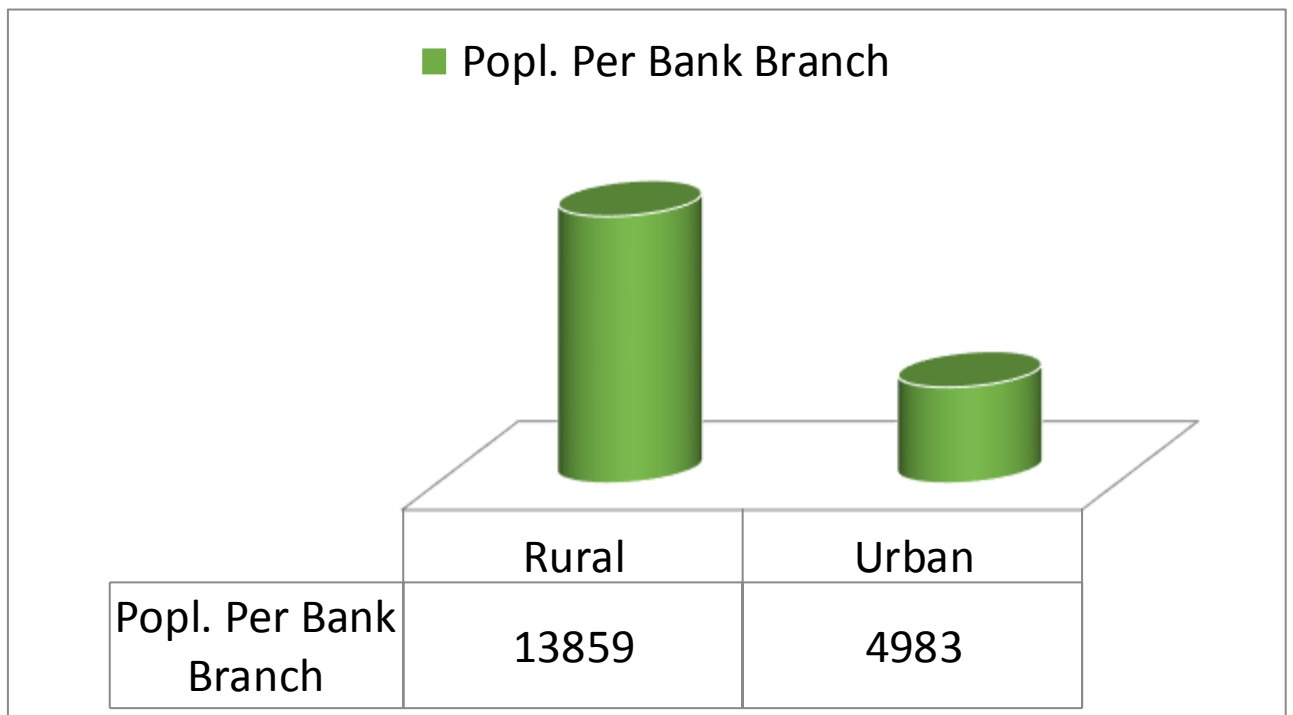


Figure 12: SHG Status in the selected blocks

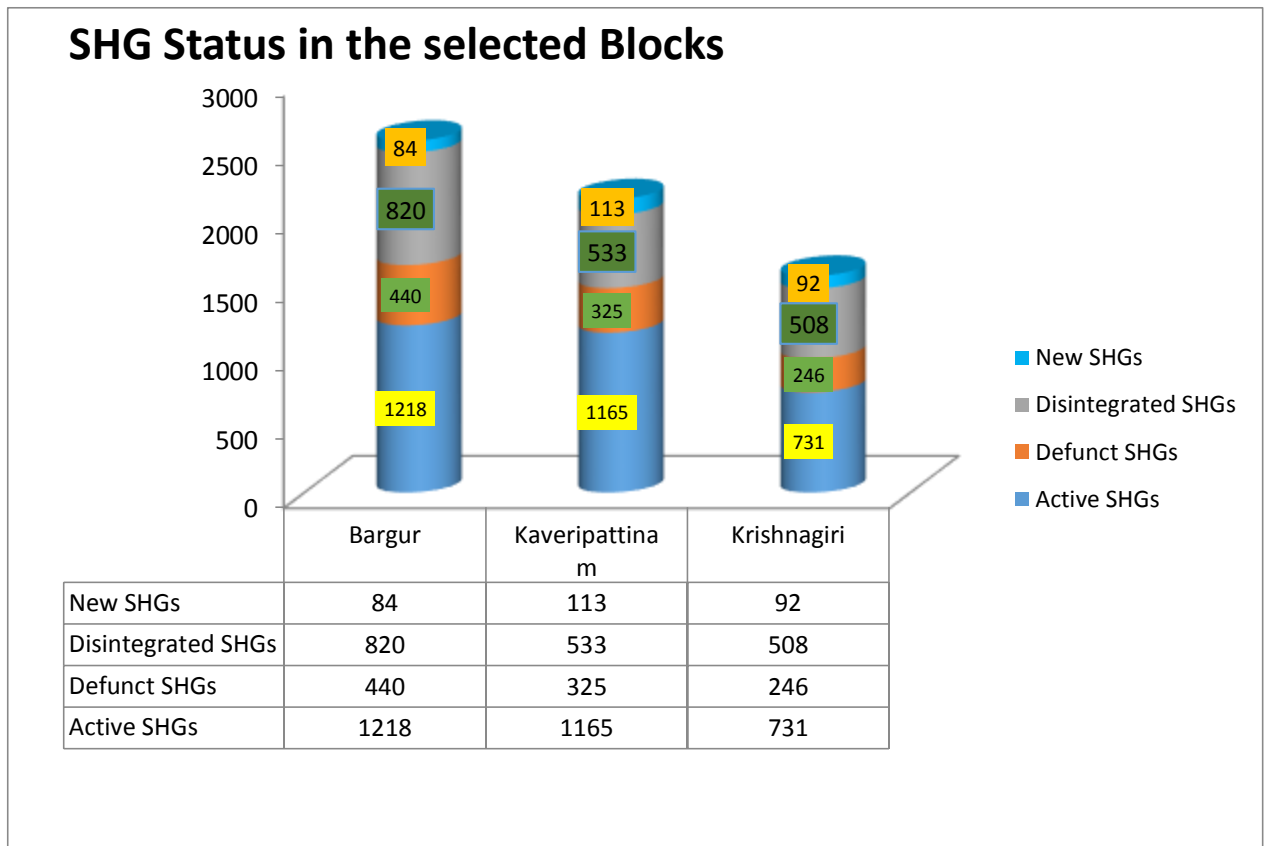


Figure 13: Sector wise Credit take off:

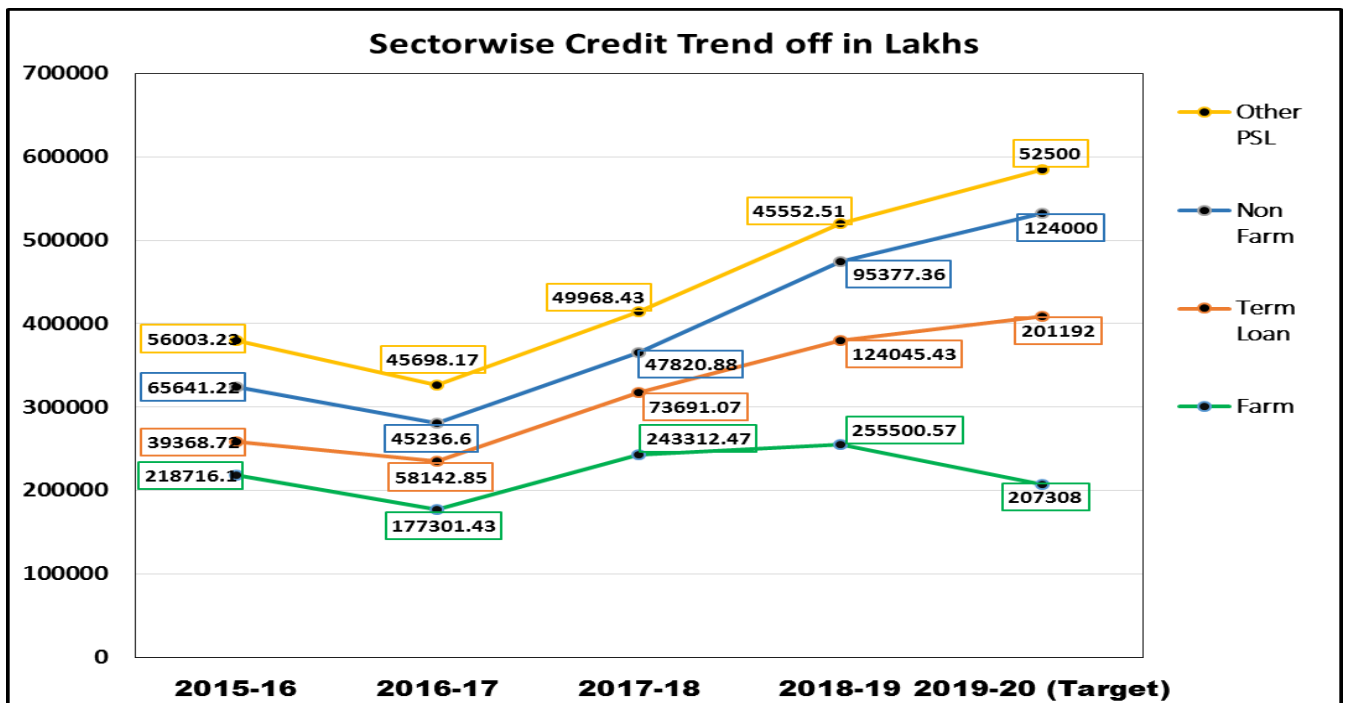


Figure 14: Credit Trend for MSME

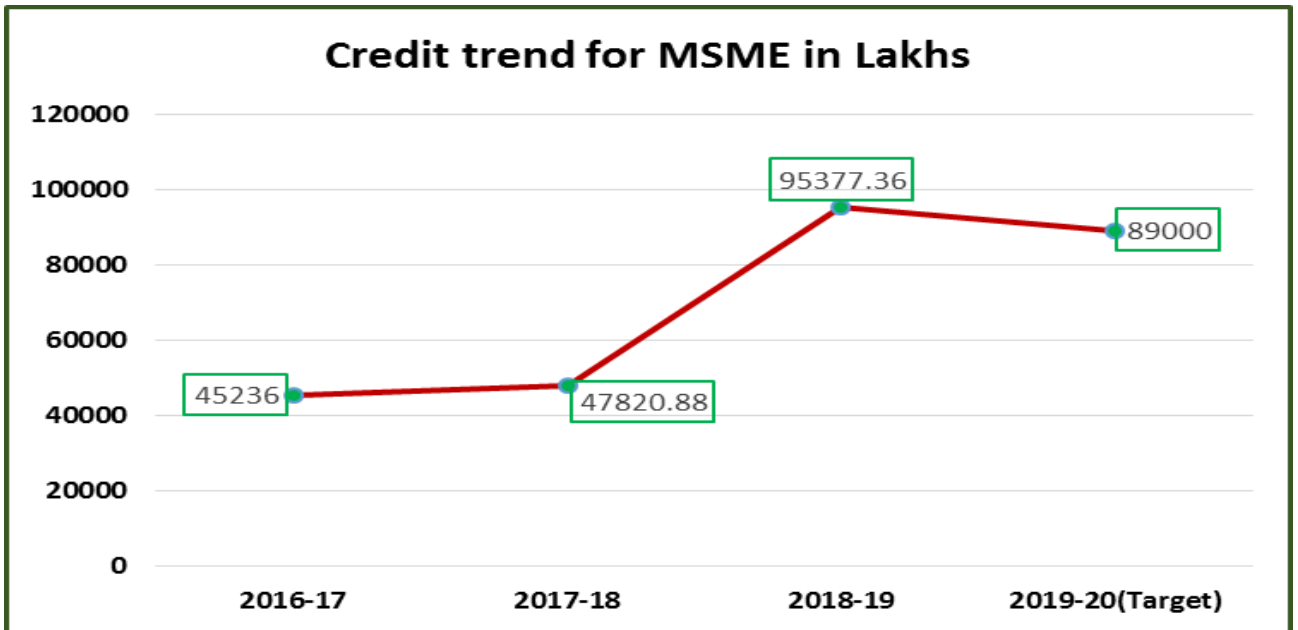


Figure 15: Credit Trend for Agriculture, Horticulture and Dairy

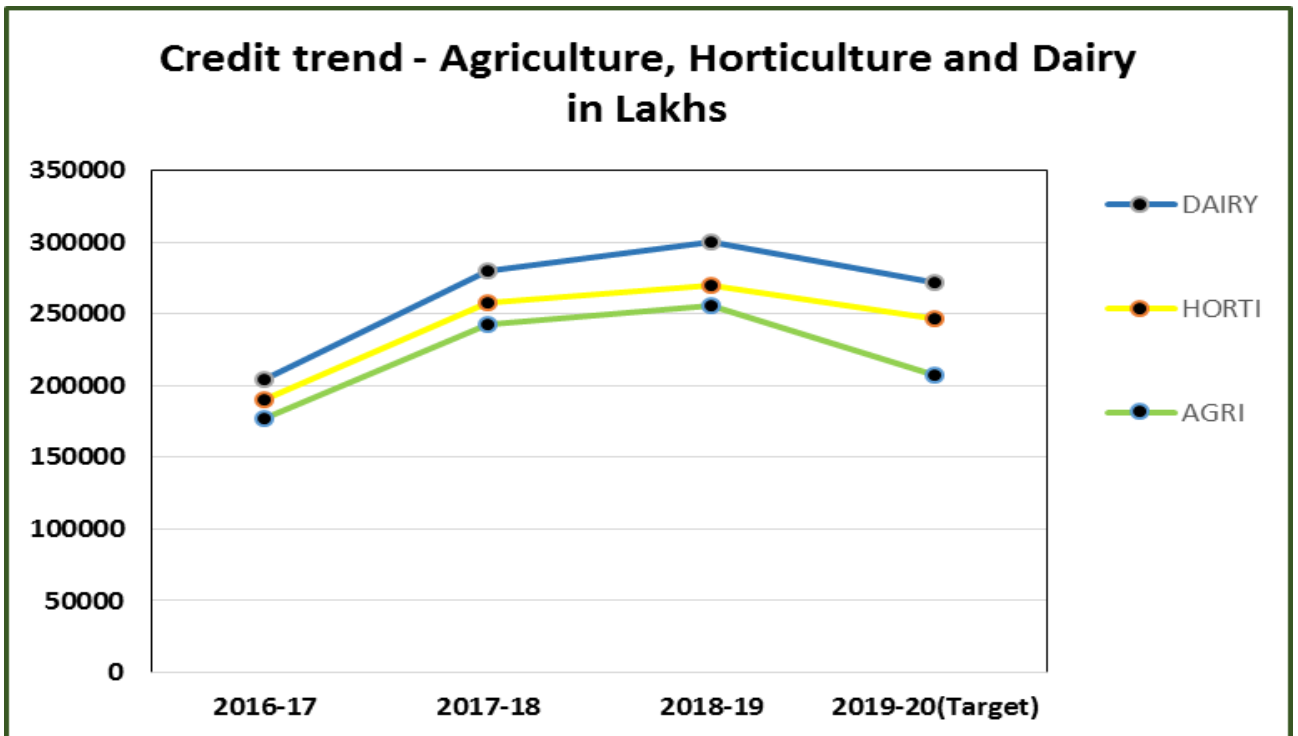


Figure 18: Sector Wise credit Projection

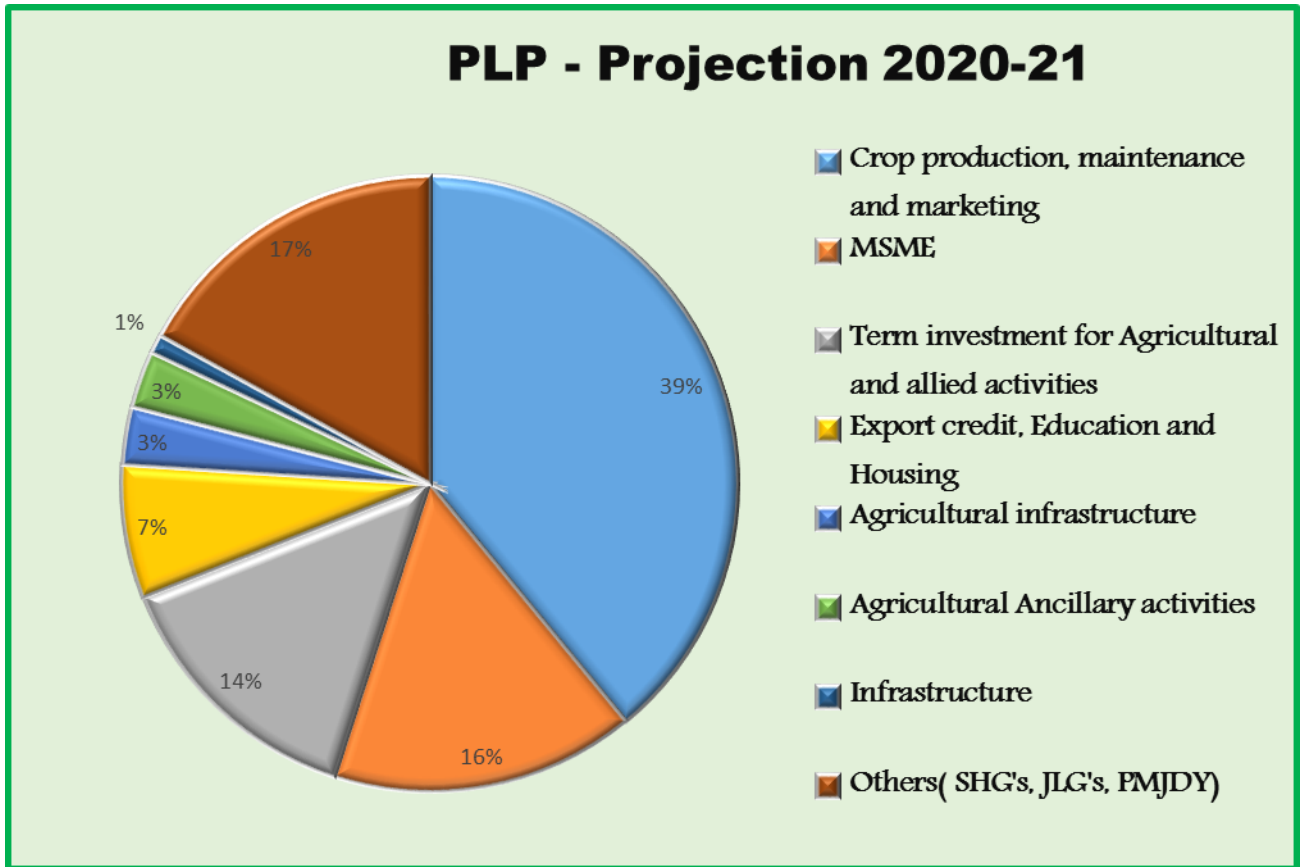


Figure 19: Sector wise Credit Flow in Selected Blocks

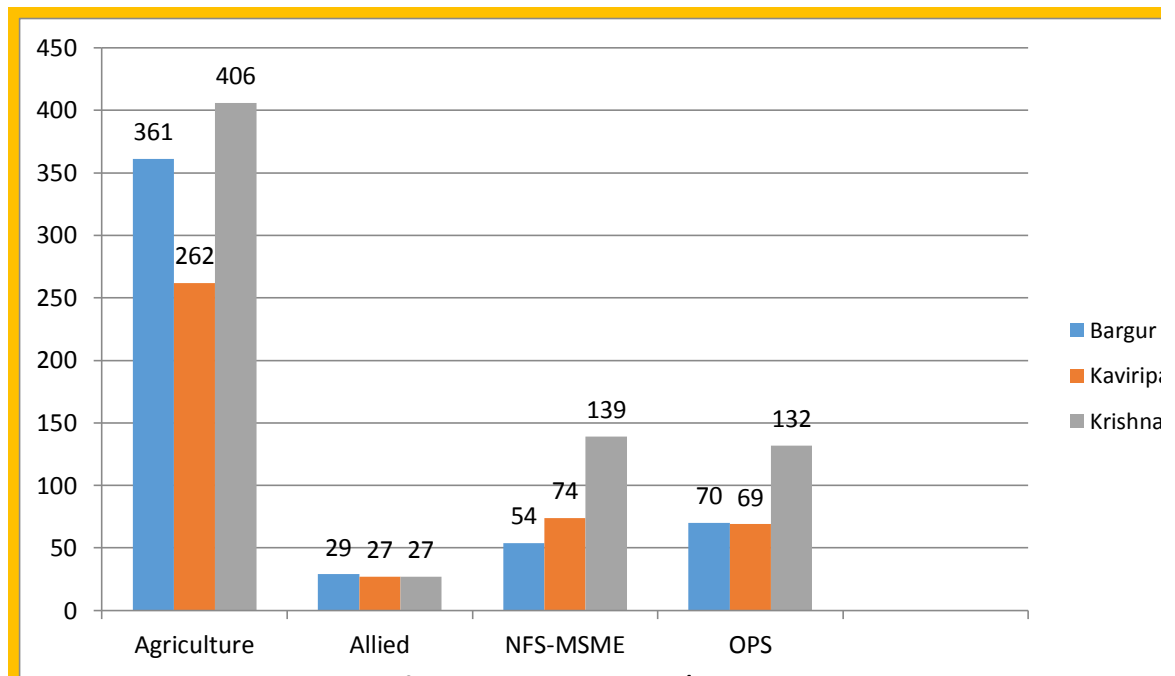


Figure 20: Agriculture Credit Flow in Selected Blocks

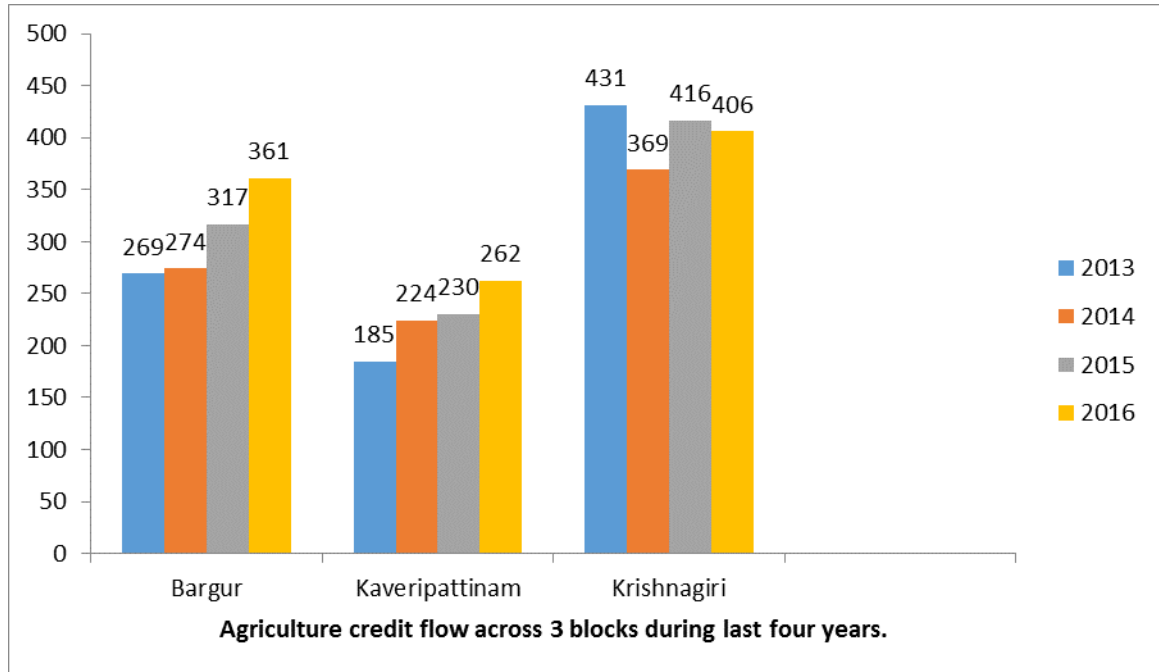


Figure 21: NFS-MSME Credit Flow in Selected Blocks

