



**Government of India
Ministry of MSME**

**District Industrial Profile
Ariyalur**

2018-19



Prepared by

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1. DISTRICT AT A GLANCE

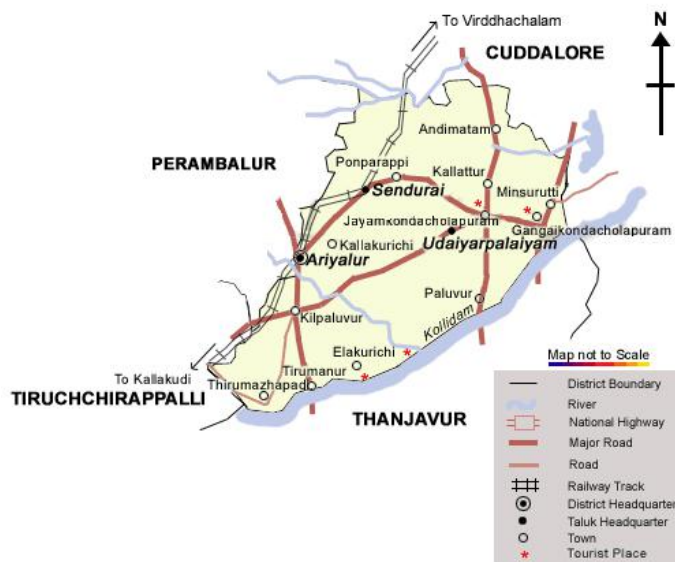
S.No	Particular	Year	Unit	Statistics
1	Geographical features			
(A)	Geographical Data	2011		
	i) Latitude			10.54' & 11.30' N
	ii) Longitude			78. 40'&10. 30' E
	iii) Geographical Area		Sq.Km	1949.
(B)	Administrative Units			
	i) Sub divisions /Revenue Divisions			2
	ii) Tehsils			3
	iii) Sub-Tehsil			six blocks
	vii) Nagar Palika			2
	viii) Gram Panchayats			201
	xi) Revenue villages			195
	x) Assembly Area			3
2.	Population (2011)			
(A)	Sex-wise			
	i) Male			3,74,703
	ii) Female			3,80,191
(B)	Rural Population			6,71,100
3.	Agriculture			
A.	Land utilization			
	i) Total Area		Hectare	193398.150
	ii) Forest cover		"	739.495
	iii) Non Agriculture Land		"	32417.220
	iv) cultivable Barren land		"	8523.395
4.	Forest			

	(i) Forest		Ha.	739.495
5.	Livestock & Poultry (2012)			
A.	Cattle			
	i) Cows		Nos.	151238
	ii) Buffaloes		Nos.	5898
B.	Other livestock			
	i) Goats		Nos.	224958
	ii) Sheep		Nos.	41285
	iii) Poultry			191527
6.	Infrastructure			
	i) Length of rail line	2013- 14	KMS	42
	ii) Surface Roads	2013- 14	KMS	1560
	i) Un Surface Roads	2013-14	KMS	
7.	BANKING and EDUCATION			
	i) Length of rail line		Nos	53
	Rural Bank	2019	Nos	54
	Semi Urban	2019	Nos	29
	a) Public Sector Bank	2017		11
	b) Co-op Banks	2017		2
	c) Private Banks	2017		8
	Colleges (including Govt, Private, Arts & Science, Engg, Medical and Polytechnic Colleges)		Nos	11

2. INTRODUCTION

GENERAL CHARACTERISTICS OF THE DISTRICT:

Ariyalur district came into existence by the bifurcation of Perambalur District as per G.O.Ms.No.683 Revenue RA1 (1) Department dated 19.11.2007. It is bounded on the North by Cuddalore, South by Thanjavur, East by Cuddalore and Thanjavur and West by Perambalur and Tiruchirappalli districts. Ariyalur has been functioning as a separate District since 23.11.2007.



LOCATION & GEOGRAPHICAL AREA.

Ariyalur District is located in central Tamil Nadu and is 265 K.M. away from Chennai. The District has an area of 1949 Sq.Km. It is an inland district without any coast line. The District has Vellar River in the North and Kollidam River in the South and it has no well marked natural divisions.

TOPOGRAPHY:

The district has an average Rainfall of 951.1 mm (Annual). The maximum temperature is 38°C and Min: 24°C. Land of Limestone Ferruginous red loam occurs in Ariyalur district. The texture is usually loamy, the colour varying from red at the surface to yellow at the lower horizon. The soils are of medium depth with good drainage, free from accumulation of salt and calcium carbonate, ranging from 6.5 to 8.0 and contain low amounts of organic matter, nitrogen and phosphorus but with generally adequate amounts of potash and lime. The major cashew grown districts are Ariyalur and Cuddalore which occupies 77.56 and 22.44 per cent of the total cashew cultivable area.

Red loam soil is found to be prevalent in Sendurai, T. Palur, Andimadam, Jeyankondam blocks of Ariyalur District. Block soil is found in Thirumanur and Ariyalur blocks of the district.

FOREST: Total forest coverage is 739.495 hectares.

ADMINISTRATIVE SET UP.

Ariyalur District consists of two Revenue Divisions viz., Ariyalur and Udayarpalayam, three Taluks viz., Ariyalur, Udayarpalayam and Sendurai comprising of 195 Revenue Villages. The District has six blocks viz. Ariyalur, Thirumanur, Sendurai, Jayankondam, Andimadam and T.Palur comprising 201 Village Panchayats. There are two Municipalities viz. Ariyalur & Jayankondam and two Town Panchayats viz. Udayarpalayam & Varadharajanpettai.

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3. AVAILABILITY OF RESOURCES

LIMESTONE:

Limestone of sedimentary origin has been found in Ariyalur and Sendurai Taluks. The Limestone is Cement grade to plus cement grade in quality and is used in the cement plants. Fire Clay is used for the manufacture of floor tiles, stoneware pipes, fire bricks and Chemical industry. Jayankondam in Udayarpalayam Taluk is rich in Lignite, Oil and Gas reserves. Apart from the above major minerals the common use minor minerals viz Red Gravel, Brick Clay, filling earth and Kankar are also available in this District.

55 Limestone mining lease were granted in Ariyalur District in favour of M/s. Tamil Nadu Cements limited, Tamil Nadu Minerals Limited, M/S. Madras Cements Ltd., M/s. India Cements Limited, M/s. Grasim Cements, M/s.DalmiaCements (Bharat) Limited, and M/s. Chettinad Cements limited are the Major Lessees having limestone leases. The remaining leases belong to private persons. Six Major cement plants, five in private sector and one in public Sector undertaking exploits the Limestone deposits. Other small mine owners and Tvl. Tamil Nadu Minerals Limited are also engaging in exploitation of Limestone. Mini cement plants established in the district are defunct due to various technical reasons

FIRE CLAY:

The Fireclay is used for the manufacture of floor tiles, stoneware pipes, fire bricks and Chemical industry. 8 Fireclay were granted to private persons. (Extent 9.59.0Hects)

LIGNITE:

Lignite and Oil and Gas are available in the Jayamkondam area in Udayarpalayam Taluk. In Jayankondam area lignite ores are present, totalling 1168 million tonnes of lignite is assessed in an area of 130.0 Square Kilometres. Out of which 102.20 Square Kilometres are applied for mining lease by Neyveli Lignite Corporation.

SAND QUARRIES:

The quarrying of sand is being done by Public Works Department vide G.O No. 95 Industries (MMC1) Department, Dated: 01.10.2003 with effect from 02.10.2003. The Public Works Department (W.R.O) Ariyalur, Trichy, Chidamparam are permitted for doing sand quarrying operation in the following 7 locations in the River Kollidam and Vellar. At present two sand quarries operated by the by the WRO: Thirumulapadi and Thalavai Villages.

4. INFRASTRUCTURE FACILITIES EXISTING IN THE DISTRICT**4.1 INTRODUCTION**

The importance of infrastructure for sustained economic development is well recognized. High transaction costs arising from inadequate and inefficient infrastructure can prevent the economy from realizing its full growth potential regardless of the progress on other fronts. Physical infrastructure covering transportation, power and communication through its backward and forward linkages facilitates growth, social infrastructure including water supply, sanitation, sewage disposal, education and health, which are in the nature of primary services and has a direct impact on the quality of life. The performance of infrastructure is largely a reflection of the performance of the economy.

Tamil Nadu has a well established transportation system that connects all parts of the state. This is partly responsible for the investment in the state. Though the present transportation system is substantial, it needs to be developed further to keep pace with the rapid increase in use. Tamil Nadu is served by an extensive road network in terms of its spread and quality, providing links between urban centers, agricultural market-places and rural habitations in the countryside. There are 28 national highways in the state, covering a total distance of 5,036 km

4.2 ROADS

The roads in Ariyalur districts are of four types, Mud, Water Bound Macadam (WBM), Bituminous (BT), Cement Concrete Roads (CC). We have 2584.619 KM BT roads among the total road length of 4241.705. Ariyalur has more length of BT roads in its total length of road. Out of the total length of roads, around 1232.060 Km roads are mud roads and only 203.866 in cement concrete roads. The district administration must take necessary steps to convert these mud roads in to CC roads.

Table 8.1 Distribution of Total Road Length 2013-14

S.No	District	Mud (Km)	WBM (Km)	BT(Km)	CC (Km)
1	Ariyalur	278.110	44.550	449.550	0.500
2	Thirumanur	183.740	61.210	309.539	0.610
3	Sendurai	238.560	44.600	474.950	6.761
4	Jayankondam	168.495	116.630	586.440	1.050
5	Andimadam	240.900	71.950	458.640	2.170
6	T.Palur	122.255	65.700	305.500	9.295
	District	1232.060	404.640	2584.619	20.386

Source: DRDA. EE Highways, Ariyalur

4.3 ELECTRICITY

Electricity is also an indicator for identifying various types of backwardness in the district. It is negatively influencing the current living condition of the households in the district.

Table: Status of Electrification

S.No.	Block wise / District	Revenue Village	Hamlets	Towns	No. of Street Lights
1.	Ariyalur	29	143	1	6947
2.	Thirumanur	37	93	-	4855
3.	Sendurai	35	154	2	7172
4.	Jayankondam	28	93	-	6809
5.	Andimadam	29	103	1	5954
6.	T.Palur	32	124	-	5230
	District	190	710	4	36967

Source: TNEB, Ariyalur.

Ariyalur district is well connected with electricity; in this district around 190 revenue villages, 710 hamlets are covered under electrification. Due to the cement companies situated in Ariyalur and Sendurai blocks, they have more street lights among other blocks. T. Plaur block has only 5230 street lights and only 124 hamlets are covered in the block.

4.4 COMMUNICATION SYSTEM

Communication becomes vital in the day to day life of every person in the society. Since, it is the indicator of the social development, it must be considered as an important factor to evaluate the district development. For a better communication process, a well built infrastructure for communication corridor is needed. The district administration must develop a viable and modern technology to the communication system.

Table: Telecommunication Systems

S.No.	Block/District	No. Of Telephone exchange	No.of PCO	No. Of Land line	No.of Mobile towers
1	District	25	480	8119	49

Source: DE (Telecommunication)

Telecommunication is the base for development all over the world. Ariyalur is also having well placed communication system. Ariyalur district has 25 telephone exchange offices spread around the district by providing 8119 land line connections and 49 mobile phone towers are there.

4.5 FINANCIAL INSTITUTIONS

The development of the society belongs to how well the society and its people are connected by the financial institutions. These financial institutions are helping them to improve their economic status. The government of India and the state government also emphasized that to people must open account with nationalized banks. By this financial inclusion, it helps the poor to get the government benefits directly and quickly.

Table: Commercial and Cooperative Banks 2011

S.No.	Block wise/District	No. of cooperative societies	No. of Members	Commercial Banks	No. of Account Holders
1	Ariyalur	10	27728	17	20209
2	Thirumanur	14	44499	6	21983
3	Sendurai	9	21315	6	14143
4	Jayankondam	12	43384	13	21869
5	Andimadam	10	33711	6	13054
6	T.Palur	9	24624	6	16833
	District	64	195261	54	108091

Source: Lead Bank (AD Statistics)

In total population of more than 6 Lakhs, only 303352 account holders are there in this district, including cooperative and commercial banks. In this, 54 commercial banks have only 108091 account holders, and with 64 cooperative banks have 195261 members, which is nearly twice the worker's of account holders in the commercial banks. After Ariyalur became separate district, it attracted more commercial and private banks to start their branches in Ariyalur. But the question is how they will serve or cover the people in rest of the areas in the district.

4.6 INSURANCE

Insurance plays important role in the individual life for giving some financial support to the family after the loss of the life of individual. Banks provide financial inclusion to the people of Ariyalur district.

Table 8.5 Insurance Companies

S. No	Name of the Companies	No. of Branches	Policies Issued
1	LIC	2	17953

Important financial aspect is lacking in this district. That is none other than insurance. In Ariyalur district there are only two insurance branches, which only issued 17953 policies so far. District administrative should welcome the insurance companies to the district. At the same time, it must create awareness about insurance among the public.

4.7 TRANSPORT FACILITIES

Ariyalur district is nearer to major districts such as Trichy and Thanjavur. So, Ariyalur is well connected by train and bus facilities. In Ariyalur district, totally four railway stations are available in Ariyalur, Sendurai, R.S. Mathur and Echankadu. Among these, Ariyalur railway station is the major railway station where nearly 8 major express trains stops. It connects Chennai, Trichy and other places too. As Ariyalur has many cement factories, the cargo facilities

through railways has been the great advantage to companies to transport the raw materials and finished goods to other parts of Tamil Nadu and the rest of India.

Tamil Nadu State Transport Corporation also provides many bus facilities to connect major cities in the state with Ariyalur district. Totally 202 buses are operated in the district and carry 175904 passengers daily. More buses are operated regularly to Kumbakonam, Thanjavur, Perambalur and Trichy from various parts of Ariyalur district. But the quality of the buses are not good, they should be maintained properly.

4.8 SUMMARY AND CONCLUSION

The infrastructure of the district is in the developing stage, when compared to the other districts of the state. The communication and electricity facilities can be improved further to bring technological arrangement of the state. In urban areas such as Ariyalur and Jayankondam the infrastructure developments are in a full swing. Ariyalur being headquarters of the district attracts major companies in different industries such as banking, insurance, home appliances, telecommunication and other facility providers from both private sector and government.

5. INDUSTRIAL SCENARIO AND MSMES

Some of the big industrial units like Birlas (UltraTech Cement), India cements, Dalmia cements, Madras cements have their cement units here. Tamil Nadu government's TANCEM factory is in Ariyalur and is the first factory to establish the cement production in Ariyalur.

Sugar cane is grown as a major commercial crop. One private sugar factory near keelapalur is functioning in the district with a capacity of crushing 3000 Tonnes per day. One of the main crop in Ariyalur district is cashew. The pre-dominant soil in the district is red sanding with scattered patches of black soil. This town

consists mainly of glade soil. The soil in the district is best suited for raising dry crops. Rice also grown in some places.

5.1. DETAILS OF OF MSMES IN THE DISTRICT:

BLOCK-WISE DETAILS OF MSMES, REGISTERED

Block-wise details of micro and small industries					
MICRO AND SMALL INDUSTRIES					
Sl.No	Name of Block	Units Registered	Investment (Rs.In lakhs) (L&B)	Investment (Rs.In lakhs)(P&M)	Employment Generated
1.	Ariyalur	607	382.00	417.79	1606
2.	Tirumanur	199	290.52	154.11	331
3.	Jayankondam	612	839.57	496.41	2396
4.	T. Palur	179	191.91	93.78	415
5.	Andimadam	184	197.32	283.96	413
6.	Sendurai	364	179.83	139.15	1258

5.2. UDYOG AADHAAR MEMORANDUM (UAM)

Govt. of India, Ministry of Micro, Small and Medium Enterprises (MSME) has notified the Udyog Adair Memorandum (UAM) under the MSMED Act, 2006 vide gazette notification [SO No. 2576(E)] dated 18-09-2015 in order to promote ease of doing business for MSMEs. A one-page simple registration form for online filing of UAM has been introduced which replaces the filing of Entrepreneur's Memorandum Part I&II.

The filing of UAM can be done on www.udyogaadhaar.gov.in or www.msmeonline.tn.gov.in. Registration is online and user-friendly. UAM can be filed on self-declaration basis. No documentation required. No Fee for filing. Can file more than one Udyog Aadhaar with same Aadhaar Number. EM-I has been abolished. Udyog Aadhaar (UA) is for running units. No need to apply for upcoming units.

**5.3. DETAILS OF UDYOG AADHAAR MEMORANDUM
FILED/REGISTERED - ARIYALUR (as on date 20.08.19)**

Sl No.	Details	Total	Micro	Small	Medium
1	Total Units registered under UAM	1888	1642	242	04
1	Manufacturing Units	764	721	42	01
2	Service Units	1124	921	200	03

5.4. LARGE SCALE INDUSTRIES/PUBLIC SECTOR UNDERTAKINGS

NCEM, Arasu Nagar, Ariyalur - Taluk,
Ariyalur - District, PIN-Code - 621729,
Tamil Nadu, India.

MADRAS CEMENTS, Govindapuram Village,
Ariyalur - Taluk, Ariyalur - District,
PIN-Code - 621713, Tamil Nadu, India.

DALMIA CEMENT (BHARAT) LIMITED,
Thamaraikulam Village, Ariyalur - Taluk,
Ariyalur - District, PIN-Code - 621705,
Tamil Nadu, India.

GRASIM SUGAR FACTORY,
Ariyalur District KOTHARI SUGAR (P) LTD,
Sathamangalam Village,
Ariyalur - Taluk, Ariyalur - District.

5.5. MAJOR EXPORTABLE ITEM:

Cement, handicraft items,

5.6. ENTERPRISES HAVING POTENTIAL IN ARIYALUR DISTRICT.

Hotel, Hospitality enterprises, Travel agency, Hygienic Broiler (Beef), chicken, Mutton shop, Interior decoration, , upholstery , Power System maintenance, Manpower agency, Weighing bridge repairing and maintenance, Embroidering and chamki work , repacking of agriculture produce,.

5.7. POTENTIAL AREAS FOR NEW MSMES

Acutrim	Readymadegarments
Agriculture equipment servicing and repairing	
Bio fertilizer	Corrugated Sheets & Boxes
Bio-fertilizer from agricultural waste	Glass engraving
Colur chalk crayons, Cem based industries	Logistic
Vermi composting	Natural dying and natural fiber based textile products
Poultry	Safety matches Processing of Silk Cotton
Integrated Dairy farming	Woven sack unit

6. MICRO SMALL ENTERPRISES – CLUSTER IDENTIFIED.

MANUFACTURING SECTOR

Chalk Crayon, Ariyalur

Silk/ Handloom Udayarpalayam

Brass utensils, Udayanatham

Silk weaving – Udayarpalayam

More than 1500 people are involved in Silk Saree weaving activity which is the other major occupation of the town. Both wholesale and retail trade of these silk saris are undertaken in the town. The silk saris weaved here are sold to the major clothing emporia in other parts of the state.

7. SWOT ANALYSIS

SWOT analysis is a strategic planning technique used to help a person or organization identify strengths, weaknesses, opportunities, and threats related to business competition or project planning. SWOT analysis assesses internal and external factors, as well as current and future potential. This chapter shows what are the major Strength, Weaknesses, Opportunities and Threats in Ariyalur District.

Strengths.	Weaknesses
<p>Large Costal Area</p> <p>Sea based industries</p> <p>Presence of Natural Clusters</p> <p>Tourism Spot</p> <p>Availability of Labour</p> <p>Availability of basic infrastructural facilities like road, rail and sea connectivity</p>	<p>Easily vulnerable to natural disasters</p> <p>Production and productivity is less since using obsolete techniques of production in clusters.</p> <p>Lack of sizable number of PSUs and large scale industries.</p> <p>Lack of agro based industries</p>
Opportunities	Threats
<p>Large potential for export in marine products, industrial salt and handicraft goods.</p> <p>More industries can be introduced to boost the economy as some natural resources are available in plenty.</p> <p>Natural clusters and its allied sectors can work together for creating more exports.</p> <p>Large scope for establishing cold storage unit.</p>	<p>Frequent occurrence of natural disasters.</p> <p>Excessive use of chemicals in some industries affecting the soil.</p> <p>Soil erosion.</p> <p>Lack of entrepreneurship urge with the workforce.</p>

8. INSTITUTIONAL SUPPORT – WHOM TO CONTACT FOR WHAT

Sl. No	NATURE OF LICENSE / ASSISTANCE	DEPARTMENT/AGENCY
GUIDANCE		
1.	<p><u>Guidance on</u></p> <p>Product Identification / Selection/Training</p>	<p>Director MSME DEVELOPMENT INSTITUTE, 65/1, GST Road, Guindy, Chennai-600 032 Ph: 22501011-3 lines, 22502416, 222501785 Fax: 222501475, 222501014 Email: dcdi-chennai@dcmsme.gov.in Web : www.msmedi-chennai.gov.in</p> <p>General Manager (i/c), District Industries Centre, 56-B, Rajaji Nagar, Ariyalur - 621 713.</p>
REGISTRATION / LICENSING		
2.	Technical consultation	General Manager (i/c), District Industries Centre, 56B, Rajaji Nagar, Ariyalur - 621 713
3.	License for Compulsory Licensable items	Secretariat for Industrial Assistance, Department of Industrial Policy& Promotion, Ministry of Commerce & Industry UdyogBhavan, New Delhi 110 011. Ph: +91-11-23011983 Fax : +91-11-23011034 Email: dipp_sia@ub.nic.in
4.	Municipal / Local Body License	Concerned Municipality/Local Body Ariyalur District

Sl. No	NATURE OF LICENSE / ASSISTANCE	DEPARTMENT/AGENCY
5.	F.P.O. - License (for fruits &Vegetable Processing Units and Beverages manufacturers)	Office of the Deputy Director (F&VP) RajajiBhavan, Basant Nagar, Chennai-600090 044-24912421 Fax : 044- Ph : 24912421
6.	Patents & Designs Registration	Sr. Joint Controller of Patents & Designs The Patents Office, Intellectual Property Office Building, G.S.T. Road, Guindy, Chennai-600032, Ph: 044-22502080, FAX: 044-22502066 Email: chennai-patent@nic.in
7	Trade Mark Registration	Assistant Registrar of Trade Marks Trade Marks Registry, Intellectual Property Office Building G.S.T. Road, Guindy, Chennai 600032, Ph : 044-22502045 Fax:044-22502046 Email: tmrchebr@md3.vsnl.net.in
8	Import-Export (I.E.) Code Number	Office of Zonal Joint Director General of Foreign Trade 4th & 5th Floor, ShastriBhavan Annex, 26, Haddows Road, Chennai - 600 006 Ph 044- 28283404 / 08 Fax: 044 - 28283403 Email: zjdgft@aec-ch.tn.nic.in
9	ISI Mark	Management Systems Certification Officer, Bureau of Indian Standards, C.I.T. Campus, IV Cross Road Chennai-600 113 Ph: 044-22541442, 22542315, 22541311, Fax: 91-044-22541087, 22541087 Email: sro@bis.org.in salessro@bis.org.in
INFRASTRUCTURE		
10	Factory Accommodation	Tamilnadu Small Industries Development

Industrial Plots / Sheds (SIDCO)	Corporation Limited, Industrial Estate, Guindy, Chennai - 600 032. Ph: 22501461, 22501422/0185/0506/1210
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Sl. No	NATURE OF LICENSE / ASSISTANCE	DEPARTMENT/AGENCY
		Fax: 22500792 Email: sidco@vsnl.com tansidco@eth.net Branch Manager Small Industries Development Corporation (SIDCO) Industrial Estate, Ariyamangalam Trichy 620 010. Ph: 0431-2441177
11	Power Connection	Superintendent Engineer of the Concerned EB office
12	District Environmental Engineer	District Environmental Engineer, Tamil Nadu Pollution Control Board 99-A, Ethiraj Nagar, Railway Station Road, Rajaji Nagar (PO), Ariyalur-621 713. Phone No.04329-221555 Email: deetnpcbariyalur@gmail.com
13	TAHDCO	District Manager, TAHDCO, Room NO,225. 2nd Floor, Collectotate Campus. Ariyalur District. Phone No. 04329 228315.
14	Joint director of agriculture	Joint Director of Agriculture, O/o Joint director of agriculture, 232, II Floor, Ariyalur Collectorate

		Complex. Jayankondam Road, Ariyalur-621704. Phone : 04329-228056 Email : jdaariyalur@gmail[dot]com
FINANCE		
15	PMEGP Scheme	General Manager (i/c), District Industries Centre, 56B, Rajaji Nagar, Ariyalur - 621 713.
16	UYEGP Scheme	General Manager (i/c), District Industries Centre, 56B, Rajaji Nagar, Ariyalur - 621 713.
17	Finance under KVIC Scheme	State Director, Khadi and Village Industries Commission, 236, AvvaiShanmugam Road, Gopalapuram, Chennai – 600 086 Ph: 044 – 28351019 Fax No: 044 - 28351697

9. STEPS TO SET UP ENTERPRISES.

18 STEPS TO START MSMEs	
1.	DECISION TO BE AN ENTREPRENEUR
2.	PRODUCT SELECTION / TECHNOLOGY
3	LOCATION OF THE UNIT
4	TYPE OF THE ORGANISATION
5	PROJECT REPORT PREPARATION
6	ARRANGMENT OF FINANCE
7	STATUTORY LICENCES AND REGISTRATION
8	LAND AND BUILDING
9	PURCHASE OF MACHINERY
10	POWER CONNECTION AND WATER SUPPLY
11	INSTALLATION OF MACHINERY
12	MANPOWER
13	RAW MATERIAL PROCUREMENT
14	PRODUCTION
15	COSTING AND PRICING
16	MARKETING
17	SALES
18	PROFIT

10. IMPORTANT SCHEME AND ITS PERFORMANCE

Unemployment is a basic economic problem of India. It is considered to be the greatest obstacle in the way of economic development of our country. Had this problem been solved, the economic scenario of India would have been changed dramatically. Government of India and State Governments have ever been very serious about this problem. All the five year plans completed so far in the country have concentrated upon this problem. A number of measures have been taken and a number of programmes have been launched with a view to encourage self employment to eradicate or at least to minimize the problem of unemployment. In this chapter, we shall discuss some of these programmes, which are particularly aimed at reducing unemployment by providing technical and financial support to new and existing entrepreneurs and which are in operational now a day.

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Government of India has approved the introduction of a credit linked subsidy programme known as Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME). The Scheme will be implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the Scheme will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the scheme will be routed by KVIC through the identified Banks for eventual distribution to the beneficiaries/entrepreneurs in their Bank accounts.

OBJECTIVES

- (i) To generate employment opportunities in rural as well as urban areas of the country through setting up of new self employment ventures
- (ii) To bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
- (iii) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- (iv) To increase the wage earning capacity of artisans and contribute to increase in the growth rate of rural and urban employment.

NATURE OF ASSISTANCE

The maximum cost of the project/unit admissible under manufacturing sector is Rs.25 lakh and under business/service sector is Rs.10 lakh.

Who can apply?

Any individual above 18 years. For projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector, the candidate should at least pass VIII standard. Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible.

The following table shows the achievement of PMEGP for the Year 2017-2018 in Ariyalur District as per SLBC report.

Ariyalur District 2017-2018					
Target			Achievement		
Project	Margin Money	Employment	Project	Margin Money	Employment
78	156.40	624	84	65.67	672
Project & Employment in No's and MM in Lakh Rupees					

The above tables clearly show that the achievement is more than the target fixed for both Tamil Nadu and Ariyalur.

The next table shows the tentative target under PMEGP during the Year 2018-2019 for Tamil Nadu and Ariyalur District.

Tentative Target under PMEGP during the Year 2018-2019					
Tamil Nadu			Ariyalur District		
Project	Margin Money	Employment	Project	Margin Money	Employment
3302	9902.03	26408	79	234.35	630
Project & Employment in No's and MM in Lakh Rupees					

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015 for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs. The borrower can approach any of the lending institutions mentioned above or can apply online through this portal. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth.

The progress of Pradhan Mantri MUDRA Yojana (PMMY) as on 31-03-2019 in Tamil Nadu and in the District of Ariyalur is shown in the following tables.

Shishu in Tamil Nadu (Nos. in actual & amount Rs. In Crore)			Shishu in Ariyalur (Nos. in actual & amount Rs. In Crore)		
No. of accounts	Sanctioned Amount	Disbursement Amount	No. of accounts	Sanctioned Amount	Disbursement Amount
6521703	18636.53	18575.87	11410	34.18	34.13

Kishore in Tamil Nadu (Nos. in actual & amount Rs. In Crore)			Kishore in Ariyalur (Nos. in actual & amount Rs. In Crore)		
No. of accounts	Sanctioned Amount	Disbursement Amount	No. of accounts	Sanctioned Amount	Disbursement Amount
600738	8936.57	8704.10	906	12.63	11.71

Tarun in Tamil Nadu (Nos. in actual & amount Rs. In Crore)			Tarun in Ariyalur (Nos. in actual & amount Rs. In Crore)		
No. of accounts	Sanctioned Amount	Disbursement Amount	No. of accounts	Sanctioned Amount	Disbursement Amount
310356	6657.97	6498.94	66	5.2	4.99

PMMY in Tamil Nadu (Nos. in actual & amount Rs. In Crore)			PMMY in Ariyalur (Nos. in actual & amount Rs. In Crore)		
No. of accounts	Sanctioned Amount	Disbursement Amount	No. of accounts	Sanctioned Amount	Disbursement Amount
7432797	34231.08	33778.91	12382	52.01	50.83

Source: SLBC Tamil Nadu 158th Sub Committee on Credit Flow

STAND UP INDIA SCHEME

Stand-Up India Scheme Facilitates bank loans between 10 lakh and 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake

should be held by either an SC/ST or woman entrepreneur. The progress of Stand-Up India Scheme in Tamil Nadu and in Ariyalur as on 15-11-2018 is shown in the table below.

SUI in Tamil Nadu (Amount Rs. In actual)		SUI in Ariyalur (Amount Rs. In actual)	
NO.OF APPLICATIONS	DISBURSEMENT AMOUNT	NO.OF APPLICATIONS	DISBURSEMENT AMOUNT
411	753676276	01	2078000

Source: SLBC Tamil Nadu 156th Agenda.