

Selvi. **APOORVA**, I.A.S.,
Agricultural Production Commissioner &
Principal Secretary to Government



**Agriculture - Farmers
Welfare Department**
1st Floor, Secretariat,
Chennai - 600 009, Tamil Nadu.
Phone : 044 2567 4482
Fax : 044 2567 4857
E-mail : agrisec@tn.gov.in

Foreword

Since Independence, agriculture has played a pivotal role in shaping our country's economy. Over the past 75 years, India has become self-sufficient in agriculture production and top producer for various commodities like rice, wheat, fruits and vegetables, milk, poultry, among others. Agriculture is the noblest occupation of feeding the people of the world, though there have been many professions in the world.

Agriculture is the source of livelihood for 70 percent of the people living in rural areas of Tamil Nadu. Tamil Nadu has 79.38 lakh land holders cultivating an area of 59.71 lakh hectare. 93% of total land holdings are owned by Marginal and Small farmers, operating 62% of the total cultivable lands. Remaining seven percent are medium and large farmers operating 38% of the total cultivable lands. The average land holding size of Tamil Nadu is only 0.75 hectare (National average land holding size - 1.08 hectare).

The Government of Tamil Nadu is implementing various schemes giving utmost importance to the agriculture sector. The farmers are recommended with new varieties of different crops and improved technologies suited to different agro climatic zones, rainfall and various soil types. In order to give more thrust to the Agriculture sector, the Government of Tamil Nadu during the year 2024-25 has allocated a sum of **Rs.42,281.88 Crore** in the demand under Agriculture & other related departments like Animal Husbandry, Fisheries, Dairy Development, Water resources, Rural Development, Food, Co-operation, Revenue, Forest, Sericulture.

As an initial step for extending crop loan disbursement and working capital assistance to farmers in the State, every year Scale of Finance is being fixed by the State Government by collecting data from all the districts, which would be basis for extending crop loan to farmers. In order to streamline the wide variation in the Scale of Finance for various crops among the districts, the State Level Technical Committee decided to group the recommendations of District Level Technical Committees according to seven Agro-Climatic Zones viz., North

Eastern Zone, North Western Zone, Western Zone, Cauvery Delta Zone, Southern Zone, High rainfall zone and High Altitude Zone and recommended the Scale of Finance for 2024-25. Further, in order to promote the Pulses production in the State, the State Level Technical Committee has recommended highest increase of 10% over the previous year's scale of finance for Pulses crop.

The Apex Bank is releasing a Booklet on approved Scale of Finance and forwarding the same to all financing Banks for its implementation effective from 1st April in order to ensure uninterrupted credit flow to the farmers.

I take this opportunity to express my thanks to the Members of SLTC and DLTCs for their wholehearted dedication and cooperation extended in finalising the Scale of Finance for various crops for the year 2024-25.

I also extend my sincere and special thanks to the Principal Secretary to Government and Additional Secretary to Government, Finance Department for their valuable guidance while finalising the Scale of Finance for various crops for the year 2024-25.

I hope this Book on Scale of Finance 2024-25 will be acting as a guiding factor to all financial institutions in the State while sanctioning crop loan to the farming community in the State.



**AGRICULTURAL PRODUCTION COMMISSIONER &
PRINCIPAL SECRETARY TO GOVERNMENT**