CHAPTER – III

CLEAN LOAN SCHEMES AND PROFILE OF

KARUR DISTRICT

List of clean loans Offered by Various Banks in Karur District

CORPORATION BANK

❖ Corp Mobile
❖ Corp Personal Loan
❖ Consumer Loan
❖ Car Loan
❖ Education Loan
❖ Computer Loan – Corp Byte
❖ Corp Professional Loan
❖ Short Term Overdraft

CITY UNION BANK

❖ Engineering
❖ Medical
❖ Agriculture Law
❖ Rental
❖ Management
❖ Computer
- ICWA
- CA
- CFA
- MBA
- MCA
- MS
- Ph.D
- Veterinary
- CVB EAS RIDE (Two Wheelers)

**KVB – KARUR VYSYA BANK**

- Flexi Mobile Loan
- Personal Loan
- Professional Loan
- Quick Loan
- Insta Loan
- Doctor Loan

**SBI – STATE BANK OF INDIA**

- Educational Loan
- Loan to pensioners
- Personal Loan
- Festival Loan
- Easy Travel Loan
- SBI – Home Line, Special Personal Loan
- SBI – Saral Personal Loan

**ICICI BANK**

- Personal loan
  - For Renovation a Home
  - Marriage in the Family
  - Holiday with Family
  - Child’s Education
  - Buying a Laptop or a electronic equipment
  - Medical Expenses
- Consumer Durable Loan
# LIST OF BANKS IN KARUR DISTRICT

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<thead>
<tr>
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<td>Federal Bank</td>
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CLEAN LOAN SCHEMES

Educational loan schemes

The Reserve Bank of India from August, 1999 introduced a new educational loan scheme for students of full time graduate / post graduate professional course in private professional colleges. Under the scheme all public sector banks have been directed to provide educational loan upto Rs. 15,000 for free seat and Rs. 50,000 for payment seat student at interest not more than 12 per cent per annum. This loans is on clean basis ie., with out calling for security. This loan is available only for students whose annual family income does not exceed Rs. 1,00,000. The loan has to be repaid together with interest with in five years form the date of completion of course studies in respect of the following subjects / areas are covered under the schemes.

- Medical and dental course
- Engineering course
- Chemical technology
- Management course like MBA
- Law studies
- Computer Science and Applications.
This apart, some of the banks have other educational loan schemes against security etc. one can check up the details with the banks.

**Festival Loan**

Festival loan is given during festival season. The purpose is to meet any kind of festival related expenses. Government employee, profit making public limited company, private limited companies, self employed person with minimum 3 years experience, a person having regular source of income from verifiable channels like pension and interest from TDRs / NSCs / Govt. Securities are eligible to get the festival loan.

**Loan Amount**

Loan amount determined income of the borrower. The minimum amount is Rs. 5000 and the maximum 4 times of net monthly income subject to ceiling of Rs. 50000.

**Travel loan**

Travel loan is given by commercial banks to meet expenses during vacation, particularly to meet any kind of traveling expenses such as cost of ticket, hotel stay, visa, airport, taxi, purchase of basic travel coyote.
Amount: Loan limit, minimum Rs. 24,000, maximum 12 times net monthly income of salaried individual.

**Computer loan scheme**

For getting computer loan, the borrower should be permanent employee of Govt, parastatal bodies, and reputed private sector companies.

**Loan amount**

75% of the cost of computer & peripheral or maximum of Rs.35000 is disbursed directly to supplies. The repayment period is 36 months from the date of first disbursement.

**Vehicle loan**

The vehicle loan has been given to buy two-wheeler or four-wheeler. It is given to individuals (professionals, businessmen, salaried class and others) sole proprietorship, partnership firm, HUF, limited companies and others. Individual’s annual income of Rs. 1.20 lakhs for purchase of four wheeler and 50000/- for purchase of two/three wheelers.

Loan amount: Rs. 1 lakhs for two / three wheelers and Rs. 75 lakhs for four wheelers and water transport operators interest rate 10.50% to 11.50%.
Bank overdraft for professionals

The purpose of a clean over draft facility for meeting short term credit needs. Professional having minimum gross income of Rs. 80,000 p.a. is eligible to obtain this facility.

Loan amount: Upto 25% of borrowers net annual income as per latest It assessment / return field. The loan amount minimum Rs. 10,000 and maximum of Rs. 2,00,000. Rate of interest is 13.50% p.a.

Credit card payment

Credit gets cashless shopping facility to the beneficiaries. The commercial banks provide various payment channels for the credit car bill payment. There include ion line bill payment service called pay net and e-pay.

Holiday loan

In some commercial bank named holiday – loan instead of travel loan. The loan is given to meet the expenses for going for pilgrimage / tour / executions etc. No specific margin. Loan amount is not to exceed proposed expenditure/requirement. Maximum 24 EMIs one month after first disbursement from loan account in special or exceptional case upto rat A interest in the range of 11.75 to 13.75% 36 EMIs.
PROFILE OF THE KARUR DISTRICT

To develop an undertaking of the survey area it is necessary to present a back-ground view of the agro climatic and economic conditions of the area properly. In order to view the problem perspective, general features of the area and special features are discussed.

HISTORY OF KARUR

Karur is one of the oldest towns in Tamil Nadu and has played a very significant role in the history and culture of the Tamils. Its history dates back over 2000 years, and has been a flourishing trading centre even in the early Sangam days. Epigraphically, numismatic, archaeological and literary evidences have proved beyond doubt that Karur was the capital of early Chera Kings of Sangam age. It was called Karuvoor or Vanji during Sangam days. There has been a plethora of rare findings during the archaeological excavations undertaken in Karur. These include mat-designed pottery, bricks, mud-toys, Roman coins, Chera Coins, Pallava Coins, Roman Amphorae, Rasset coated ware, rare rings etc. Karur was built on the banks of river Amaravathi which was called Aanporunai during the Sangam days. The names of the early Chera Kings who ruled from Karur, have been found in the rock inscriptions in Aru Nattar Malai close to Karur. The Tamil epic
Silapathikaram mentions that the famous Chera King Cheran Senguttuvan ruled from Karur. In 150 Greek scholars Ptolemy mentioned “Korevora” (Karur) as a very famous inland trading centre in Tamil Nadu. After the early Cheras, Karur was conquered and ruled by Pandyas followed by Pallavas and later Cholas. Karur was under the rule of Cholas for a long time. Later the Naickers followed by Tipu Sultan also ruled Karur. The British added Karur to their possessions after destroying the Karur Fort during their war against Tipu Sultan in 1783. There is a memorial at Rayanur near Karur for the warriors who lost their lives in the fight against the British in the Anglo-Mysore wars. Thereafter Karur became part of British India and was first part of Coimbatore District and later Tiruchirappalli District.
Tamil Nadu Newsprint and Papers Limited

**Boom Stacker**
Unique bagasse handling system

**Beliot - twin wire former**
- Speed 650 mpm
- Deckle 6.8 metres

**Voith - Duo former**
- Speed 800 mpm
- Deckle 6.6 metres
Tamil Nadu News Print and Papers Ltd., better known as TNPL the country’s largest non-wood based paper maker was established in the early 80’s at Pugalur near Karur. It is acknowledged as the world leader in the technology for manufacture of newsprint from bagasse which became operational from January 1996. The production of news print and paper has been raised from 90000 tonnes to 180000 tonnes per annum.

It is the most Modern paper mill in the country with a unique bagasse handling and pulping system, multifuel boilers, mechanized finishing section and a sophisticated R & D center. The TNPL’s 6.8 metre wide paper machine from the U.K. designed for maximum, operational since 1985, producing quality news print and printing and writing paper. TNPL produces 230,000 tons of Printing & writing paper and consumes 1 million tones of bagasse every year.
Chettinad Cement Corporation Ltd.

Chettinad Cement Corporation Ltd was formed 1962 to cater to growing demands of cement in the country. The manufacturing unit located at Puliyur, Karur District, in Tamilnadu commenced production in April 1968. Apart from cement, the Chettinad House is today engaged in activities as diverse as granite, engineering, silica, garnet, information technology, steel & textile trading, horse breeding, plantations, shipping, transportation, stevedoring, clearing and forwarding and logistics having a combined turnover of Rs.8500 million.
Textile Trade
On the international textile map, Karur has become synonymous with handloom “made-ups” as Tirupur in the hosiery product. The weaving industry came to Karur from Kerala and has earned a reputation for its high quality handloom products today. Exports of handlooms from Karur began on a modest scale with just 15 exporters in 1975 and today Karur has hundreds of exporters. The handloom products being exported have been broadly classified under three heads – Kitchen, bathroom and bedroom furnishing items. Some of the handloom made-ups exported from Karur are Bedspreads, Towels, Floor rugs, Tea towels, Napkins, Aprons, Kitchen towels, Pot holders Plate mats, Bath Mats, Tea mats, Curtains, Pillow, Quill covers, Shower curtains etc.,

The products are exported to Europe, U.S.A., Japan, Canada, Australia, Singapore, South Korea, South Africa and the Scandinavian countries among others. The handloom industry in Karur generates nearly an annual turn over of Rs.2000 Crores (400 million dollars a year) through direct and indirect exports of textile goods. The development of export as a major trade has led to the enormous growth of other allied industries like handloom and power loom weaving units, dyeing and bleaching units, tailoring, packaging units etc. The handloom and its allied industries provide direct and indirect employment to over two lakh persons.
India is the world’s largest producer of sugar. Parry’s pioneered sugar production in India. In 1842, the Company set up India’s first sugar factory at Vandipalayam. Since then, they have maintained the edge in the industry through advanced technologies. At Pugalur, Karur the company has one its manufacturing units apart from Nellikuppam, Pettaivaithalai and Pudukkottai. The factory at Pugalur has a capacity of 4000 TCD. It has a capacity of 4000 TCD per year. It's also seting a 22 MW co-generation Power plant, with TNPL.
Karur District is very famous for its Bus Body building industry. In and around Karur, there are several small and large industries catering the need within Tamil Nadu as also Outside the state. Karur is a renowned centre for bus building industries. This is a unique feature of Karur and almost 90% of south Indian bus bodies are being built here. The total business is estimated to be around Rs.250 crore per annum.

DIVISION

District Collector is the Head of the District administration and District Collector's Office is the centre of District Administration situated in Master
Plan Complex in Thanthondrimalai. It is nearly 6 Km from Karur bus stand and 8 Km from Railway Station on the way to Dindigul via Vellianai.

Karur district has 2 Revenue Divisions, 4 Taluks, 2 Municipalities, 13 Town Panchayats and 158 Village Panchayats and 203 Revenue Villages. Karur District has 4 Assembly constituencies of which one is a reserved namely Krishnarayapuram Constituency. Karur Parliamentary constitutes 6 Assembly constituencies, 2 are from Tiruchirappalli revenue district, namely Marungapuri and Thottiam and 4 Assembly Constituencies from Karur.

**BLOCK AND HEAD QUARTERS**

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<th>S. No.</th>
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<tr>
<td>8</td>
<td>Thogamalai</td>
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</tr>
</tbody>
</table>

**AREA OF THE STUDY**

Karur is a town and a municipality in Karur district in the Indian state of Tamil Nadu situated on the banks of Amaravati. It is the administrative headquarters of Karur District.
Karur has a very long history and has been sung by various sangam poets. It has been the battleground of various Tamil Kings like Chera, Chola and Pandya because of its strategic location in Kongu nadu (Coimbatore). The district has a very rich and varied cultural heritage. The district is made fertile by the perennial flows of the Kaveri River on the northern side (Thavittupalayam, Vangal, Mayanur, Kulithalai) and also the Amaravati, Nanganjiyar and Noyyal rivers. Its economy is mainly agrarian. Presently, the district is famous worldwide for its handloom products.

**HISTORY**

Karur is one of the oldest cities in Tamil Nadu and has played a very significant role in the history and culture of the Tamils. Its history dates back over 2000 years, and has been a flourishing trading centre in the early Sangam days. It was ruled by the Cheras, Gangas, Cholas, the Vijayanagara Nayaks, Mysore and the British successively.

Karur was built on the banks of river Amaravathi which was called Aanporunai during the Sangam days. According to the Hindu mythology, Brahma began the work of creation here, which is referred to as the "place of the sacred cow." The names of the early Chera kings who ruled from Karur, have been found in the rock inscriptions in Aaru Nattar Malai close to Karur.
The Tamil epic Silapathikaram mentions that the famous Chera King Senguttuvan ruled from Karur.

Epigraphical, numismatic, archaeological and literary evidence have proved beyond doubt that Karur was the capital of early Chera kings of Sangam age. It was called Karuvoor or Vanji during Sangam days. There has been a plethora of rare findings during the archaeological excavations undertaken in Karur. These include mat-designed pottery, bricks, mud-toys, Roman coins, Chera Coins, Pallava Coins, Roman Amphorae, Rasset coated ware, rare rings, etc. Karur may have been the center for old jewellery-making and gem setting (with the gold imported mainly from Rome), as seen from various excavations. In 150 Greek scholars Ptolemy mentioned “Korevora” (Karur) as a very famous inland trading center in Tamil Nadu.

After the Sangam Cheras, Kongus (Gangas), a Chera related native clan ruled Karur. The history of Kongu nadu dates back to the 8th century. The name Kongu nadu originated from the term "Kongu", meaning nectar or honey. Kongu came to be called as Kongu nadu with the growth of civilization. Kulasekhara known as Kongar Kon (the king of the Kongu people) ruled Kongu Nadu from Karur during this period.

After them, the arch rivals Chozhas conquered karur and ruled it for forty years. The Kongus (Gangas) again conquered Karur as vassals of
Hoysalas. Then Malik Kafur ended the Hoysalas and Vijayanagara empire absorbed Karur. Thereafter, Karur was a part of the Mysore state. The hanging of Tipu and defeat of Dheeran Chinnamalai broke up Kongu Nadu and Karur was absorbed into the Tiruchirapalli district by the British.

Later the Naickers followed by Tipu Sultan also ruled Karur. The British added Karur to their possessions after destroying the Karur Fort during their war against Tipu Sultan in 1783. There is a memorial at Rayanur near Karur for the warriors who lost their lives in the fight against the British in the Anglo-Mysore Wars. Thereafter Karur became part of British India and was first part of Coimbatore District and later Tiruchirappalli District.

Karuvoor Thevar born in Karur, is one among the nine devotees who sung the divine Music Thiruvichaippa, which is the ninth Thirumurai. He is the single largest composer among the nine authors of Thiruvichaippa. He lived during the reign of the great Raja Raja Chola I. In addition to the famous Siva temple, there is a Vishnu temple at Thiruvithuvakkodur suburb of Karur, sung by famous Kulasekaraazhvaar [7-8th century AD]. The same temple is presumably mentioned in epic Silappadikaram as Adaha maadam Ranganathar whose blessings Cheran Senguttuvan sought before his north Indian expedition.
Karur District

1. K. Paramathy  
2. Aravakurichi  
3. Karur  
4. Thanthoni  
5. Kadavur  
6. Krishnarayapuram  
7. Kulithalai  
8. Thogaimalai  

Karur district, with headquarters at Karur, is the most centrally located district of Tamil Nadu. It is bounded by Namakkal district in the north, Dindigul district in the south, Tiruchirapalli district on the east and Erode district on the west.

Karur district has 4 Municipalities (Karur, Inama Karur, Thanthoni, Kulithalai) 10 Town Panchayats and 158 Village Panchayats and 203 Revenue Villages. Karur District has 4 Assembly constituencies of which one is a reserved namely Krishnarayapuram Constituency. Karur Parliamentary constitutes 6 Assembly constituencies, 2 are from Tiruchirappalli revenue district, namely Marungapuri and Thottiam and 4 Assembly Constituencies from Karur.

Politics

Karur assembly constituency is part of Karur (Lok Sabha constituency).

Geography

Karur is located at. It has an average elevation of 122 m (400 ft). It is about 371 km south west of Chennai (Madras), the capital of Tamil Nadu.
Climate

The highest temperature is obtained in early May to early June usually about 34°C, though it usually exceeds 38°C for a few days most years. Average daily temperature in Karur during January is around 23°C, though the temperature rarely falls below 17°C.

The average annual rainfall is about 855 mm. The city gets most of its seasonal rainfall from the north-east monsoon winds, from late September to mid November.

Demographics

As of 2001 India census, Karur had a population of 1,54,328. Males constitute 49.5 percent of the population and females’ 50.5 percent (1008 females for 1000 males). It is one of the female dominated districts in the state. Karur has an average literacy rate of 78 percent, higher than the national average of 59.5 percent, male literacy is 84 percent, and female literacy is 72 percent. In Karur, 10 percent of the population is under 6 years of age.

Economy

Agriculture

Utilization of land area in Karur district is up to 44.59 percent. 4.76 percent of the land area remains as other uncultivated land. 2.74 percent is forest area in Karur district.
Black soil is the predominant soil type in this district accounting for 35.51 percent followed by lateritic soil for 23.85 percent. The remaining 20.31 percent is alluvium soil.

The main crops are Paddy, Banana, Sugarcane, Beetle leaf, Grams & Pulses, Tapioca, Kora grass, Groundnuts, Oil seeds, Tropic-Vegetables, Garland Flowers, Medicinal Herbals etc.,

**Home textiles**

Karur is famous for its home textiles. Karur has a niche in five major product groups - bed linens, kitchen linens, toilet linens, table linens and wall hangings. Overall Karur generates around Rs.6000 crores ($300 million dollars a year) in foreign exchange through direct and indirect exports, allied industries like ginning and spinning mills, dyeing factories, weaving etc employs around 300,000 people in and around Karur.

On the international textile map Karur has become synonymous with hand-loom “made-ups” first as Tirupur in the hosiery product. The weaving industry came to Karur from Kerala and has earned a reputation for its high quality hand-loom products today. Hand-loom Exports from Karur began on a modest scale with just 15 exporters in 1975 and today Karur has 1000s of exporters and the products are supplied to world leading chain stores like WalMart, Target, IKEA etc.
The hand-loom products being exported have been broadly classified under three heads viz., kitchen, bathroom and bedroom furnishing items. Some of the hand-loom made-ups exported from Karur are Bedspreads, Sheet sets, Towels, Floor rugs, Tea towels, Napkins, Aprons, Kitchen towels, Pot holders, Plate mats, Bathmats, Tea mats, Curtains, Pillow, Quilt covers, Shower curtains (above 500 classified varieties).

**Paper**

TNPL is promoted by the Government of Tamil Nadu with loan assistance from the World Bank. Today TNPL is the largest producer of bagasse (sugarcane waste from Sugar mills) based paper in the world and the 2nd largest paper producer in Asia. TNPL produces 230,000 tons of Printing & writing paper and consumes 1 million tones of bagasse every year.

**Bus body building**

Karur is a hub for bus body building industries. Most of the South Indian private bus bodies are built in Karur. The total business from building bus bodies is estimated to be around Rs.324 crore per annum.

**Cement**

Karur is also home to Chettinad Cements. It has an installed production capacity of 600,000 tons per annum, with another 1.1 million tons expansion in the pipeline.
Sugar

EID Parry has a sugar factory in Pugalur, Karur. It has a capacity of 4000 TCD per year. It also has a 22 MW co-generation Power plant, with TNPL.

Banking

Karur is the home town of India's oldest private scheduled banks, The Karur Vysya Bank and The Lakshmi Vilas Bank.

HDPE Filaments

HDPE filament and associated product manufacturing is the prime work in Karur. It’s mainly for the fruit fields of Himalayas & north-east. Above 50 percent of nylon nets in India are made in Karur.

Gem Stones

The Karur belt also produces some very good Cats eyes, Feldspar, Moonstones, Aquamarines, Quarts, Sapphires, Jasper and beryls.

Educational Institutions

- Government Arts College
- Shri Sarada Niketan college of science for Women(Sarathapuri)
- The Karur Polytechnic College(Kongu Nagar)
- Kongu College of Arts & Science(Karur)
- Kumaraswamy College of Engineering
➢ VSB College Of engineering And Technology
➢ Chettinad College Of Engineering And Technology
➢ Valluvar College Of Science & Management(Karur)
➢ Arabindho College of Arts & Science
➢ Arungarai amman college of arts & science, Chinnadharapuram,Karur
➢ Rani Meyyammai Higher Secondary School, Puliyur (CF)(Karur)
➢ Cheran Matriculation School(Karur)

Tourism

➢ Karur District Museum
➢ Sri Kalyanapasupatheeswarar Temple
➢ Sri Vengatajalapathi temple Thanthonrimalai(perumal Temple)
➢ Sri Karuvur Mariyamman temple
➢ Vennaimalai Shree Balathandayuthapani temple
➢ Mayanur - Kaveri bed regulator, River side park
➢ Chettipalayam - Amaravathi bed regulator, park
➢ Nerur - Sacred Math, Meditation, River side park
➢ Vangalamman Temple,Vangal

Health

Karur district has 29 Primary Health Care centres, 168 health sub-centres and Government General Hospital in the city. In recent years, it has
gained notoriety as one of the districts with the highest prevalence of HIV/AIDS in the country. In response to the epidemic, a massive district-level communication campaign (DLCC) was launched in 2006 by the USAID-funded APAC-VHS project in the district. In 2007, the district received its own ART (Antiretroviral drug therapy) Centre, located at the Government General Hospital. Also in 2007, Karur was selected as an IMAI pilot district by the World Health Organization and Solidarity and Action against the HIV Infection in India, with support from the District Collectorate and Tamil Nadu AIDS Control Society.

**Transportation**

**ROAD**

Karur is well connected with rest of India through all modern means of transportation. There are 2 National highways NH-7 (North South Corridor (Kashmir to Kanyakumari)) Varanasi - Kanyakumari) and NH-67 (Nagapattinam - Trichy - Karur - Coimbatore - Ooty) that ply through Karur.

**TRAIN**

Karur (Station Code - KRR) is connected to the Indian Railways network. Trains from Mysore to Tuticorin, Mangalore to Chennai, Coimbatore to Mayiladuthurai Janshatabdi Express and Mysore to Mayiladuthurai, Nagercoil to CST Mumbai, Madurai to Manmad and
Madurai to Jammu Tawi via New Delhi, Rohtak, Ludhiana, Jalandhar, Pathankot (Chakki Bank) travel via Karur. Karur is also connected by rail to major towns like Coimbatore, Madurai, Chennai, Trichy, Salem, Erode, Bangalore, Hyderabad, Tirupathy, Mumbai.

**AIR PORT**

The nearest airport is in Trichy (78 km), Coimbatore (122 km) and Madurai (135).

**SEA PORT**

The nearest major sea port is at Cochin (280 km), Thoothukudi (344 km) and Chennai (332 km).