

EXECUTIVE SUMMARY

I. Introduction to PLP for 2016-17

The criticality of capital formation in agriculture need not be overemphasized. However, the recent declining trend in investment credit vis-à-vis crop loan has serious implications for sustaining capital formation. The theme selected for the PLP 2016-17 is “**Accelerating the pace of capital formation in agriculture and allied sector**”. The PLP maps the potential in priority sectors which could be exploited with institutional credit within a specified time frame. PLP are intended to provide a meaningful direction to the flow of credit to different sectors at the ground level taking into account all relevant factors. The various linkage and other support required to be provided by line departments to facilitate credit flow as planned are also listed in the PLP.

II. Brief narration on specific characteristics of the district based on District Profile.

The Udalguri district is one of the four Bodoland Territorial Administrative Districts, situated at a distance of 140 kms from Guwahati. The district was bifurcated from Darrang district with effect from 04 April 2004. The district is situated in the Northern Brahmaputra Valley Zone and has a total geographical area of 2012 sq. km. Agriculture is the predominant economic activity in the district and includes crop cultivation and allied activities such as fishery, dairy, poultry, sericulture etc. There are 25 medium to large Tea Gardens owned by corporate houses and around 1000 Small Tea Gardens. Weaving is an important household activity in the District. As per 2011 Census, the population of the district is 831668. The net sown area was 99949 ha during 2013-14 which is around 60% of the total geographical area of the district (Source: Statistical Handbook 2014).

III. Sectoral trends in credit flow for last three years and specifically the performance under the District Credit Plan:

- State Bank of India is the Lead Bank of the district. There are 35 bank branches in the district (CBs - 21, RRBs – 12 and StCB - 2) out of which 27 are located in rural areas and the remaining 8 are located in semi urban areas..
- The trends in priority sector credit flow for last three years in the district were as under :
(₹ lakh)

	Activity	2012-13		2013-14		2014-15	
		Target	Achiv.	Target	Achiv.	Target	Achiv.
1	Agri & Allied	4680.65	3190.62	10440.43	3493.98	13249.97	6643.97
2	MSME	1587.50	775.58	6000.00	1045.66	1527.62	1473.08
3	OPS	773.00	346.68	3800.00	792.43	2805.07	1207.18
	Total	7041.15	4312.88	20240.43	5332.07	17582.66	9324.23

The achievement under the Annual Credit Plan for the year 2014-15 was around 53%. During the year 2014-15, Banks have issued 6860 KCCs disbursing an amount of ₹3274.72 lakh under Crop Loan.

Highlights of banking benchmarks referred to in Banking Profile

The CD ratio of the district during 2014-15 was 64.39%. RRB has the highest CD ratio of 88.45% followed by PSU Banks (59.43%), StCB (20%) and Pvt Banks (7.71%). Average per branch population stands at 23761.

IV. Highlights of Policy Initiatives in the field of Agriculture and Rural Development by Goi/RBI/NABARD/State Government is given in Chapter I

V. Ongoing Government Sponsored Programmes/schemes are given in Chapter 2.

VI. Brief Sectoral Review/Comments and Projection of Potentials for 2016-17

The Base PLP projection (2012-17) for the year 2016-17 was estimated at ₹19385.04 lakh. However, taking into account the expectation of increase in cost of various agriculture inputs and labour cost, fuel price hikes and certain factors like forecast of normal rainfall, changes in infrastructure, the revised PLP projections for 2016-17 is estimated at ₹21500.14 lakh, comprising of ₹14218.12 lakh for Agriculture (₹ 7547.04 lakh for Crop Loans; Agri Term Loans ₹5025.55 lakh; Agriculture Infrastructure ₹659.53 lakh and Ancillary Activities ₹986.00 lakh), ₹4227.77 lakh for MSME Sector and ₹3054.25 lakh for Other Priority Sector. The sub-sectoral projections for the year 2016-17 is given as under:

(₹ lakh)		
Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Poteltial for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	7547.04
ii	Water Resources	233.39
iii	Farm Mechanization	850.96
iv	Plantation & Horticulture	1276.97
v	Forestry and Wasteland Development	62.15
vi	Animal Husbandry - Dairy	591.46
vii	Animal Husbandry - Poultry	639.39
viii	Animal Husbandry -Sheep/Goat/Piggery	833.96
ix	Fishery	481.59
x	Others - Bullock & Bullock cart etc.	55.68
	Sub Total	12572.59
B	Agriculture Infrastructure	
i	Storage Facilities	431.95
ii	Land Development, Soil Conservation, Watershed Development	98.34
iii	Others	129.24
	Sub Total	659.53
C	Anciliary Activities	
i	Agro & Food Processing Sector	738.00
ii	Others	248.00
	Sub Total	986.00
D	Total Agriculture	14218.12
II	Micro, Small and Medium Enterprises	
	MSME - Term Loan	3758.72
	MSME - Working Capital	469.05
	Total MSME	4227.77
III	Export Credit	64.00
IV	Education	600.00
V	Housing	736.00
VI	Renewable Energy	126.40
VII	Others (SHG, PMJDY, JLG)	1318.25
VIII	Social Infrastructure	209.60
	Total Priority Sector	21500.14

VII. Major constraints and suggested action points for State Govt. and banking sector

Low growth in agriculture has been observed due to reliance on tradition farming practices, low level of capital formation and poor quality of physical infrastructure. Bank credit can act as a catalyst for capital formation. However, its efficacy would be largely dependent on the delivery efficiency of non-credit inputs such as infrastructure and extension services, which would go hand in hand to reduce farmers' ignorance. The flow of GLC during the past years have been tardy. The flow of ground level credit during the year 2014-15 was ₹ 9324.23 lakh, which is 53.03% of the target. Major constraints faced in the district in increasing ground level credit flow are :

- lack of awareness amongst the farmers/ entrepreneurs about various Schemes of Govt. of India and State Govt.
- procedural delay in sponsoring of proposals/schemes by the Govt. Deptts.
- avoidable delay by banks while sanctioning schemes
- Subsistence farming
- lack of irrigation facilities (rainfed agriculture)
- lack of adequate power supply
- lack of marketing facilities
- lack of quality extension services , soil testing laboratory.
- seasonal floods.

Shortage of farm power has become the main constraints to increase cropping intensity. Lack of quality power hinders the growth of micro,small and medium enterprises. More emphasis may be given to the minor irrigation system. Private parties and Co-op societies may come forward for setting up cold storage and rural godowns with loan-cum-subsidy under the centrally sponsored schemes. The farmers may be made aware of different schemes of the government and banks.

VIII. Infrastructure support

More minor irrigation projects need to be taken up for the benefit of farmers. Surface water available from major river may be utilised for this purpose. Market Yards and Rural Godowns need to be constructed at important rural market places for the benefit of farmers. This may be done under public-private partnership basis. Improvement of existing market infrastructure would go a long way in addressing marketing need of farmers. Besides, condition of roads, bridges and availability of power needs to be improved for overall development of the district. The infrastructure of PACS are required to be strengthened.

IX. Informal Credit Delivery System- SHGs- JLG, etc.

There are about 2000 SHGs in the district. At present SHGs are promoted under NRLM in Udalguri Block. RRB is providing credit linkage to SHGs in the District. However, no data on credit linkage of SHGs is available from Commercial Banks

X. Area Based Schemes

New area based schemes on dairy may be introduced in the district. All blocks may be considered for dairy development in the district with tailor made loan products in association with extension support from Animal husbandry & veterinary department keeping in view the recently started Milk pasteurisation plant in Orang area.

XI. Thrust areas for 2016-17 – PO, JLGs, SHGs, post-harvest infrastructure, etc

The district has potential on SHG and JLG financing. SHGs and JLGs may be financed on live stock farming, farm mechanisation and handloom sectors. The district lacks proper post harvest infrastructures. Godowns and cold storages may be encouraged through PACS. Producer

organisations may be developed in fishery, dairy, poultry, goatery etc to help in commercialisation of agriculture. Strengthening of SAMIS, monitoring at district and block level, financial literacy, financial inclusion, coverage by SHG and JLG are also required to develop the district as well as the farmers.

NABARD's endeavour is to increase the flow of ground level credit by providing awareness on KCC & WCC guidelines, Area Development Scheme, development of Producers' Organizations, PACS as Multi Service Societies, formation of JLGs and propagating financial literacy and credit counseling. There is need for continued coordinated approach for enhancing capital formation, strengthening of reporting system, better monitoring and review at BLBC, DCC/DLRC meetings, effective implementation of Financial inclusion plans including coverage of Oral Lessees, Tenant Farmers into Joint Liability Groups, etc.

While making credit projections under various sectors the prevailing unit cost of Agriculture and Allied Activities has been taken into account and along with reasonable increase in physical units for the succeeding years has been assumed.

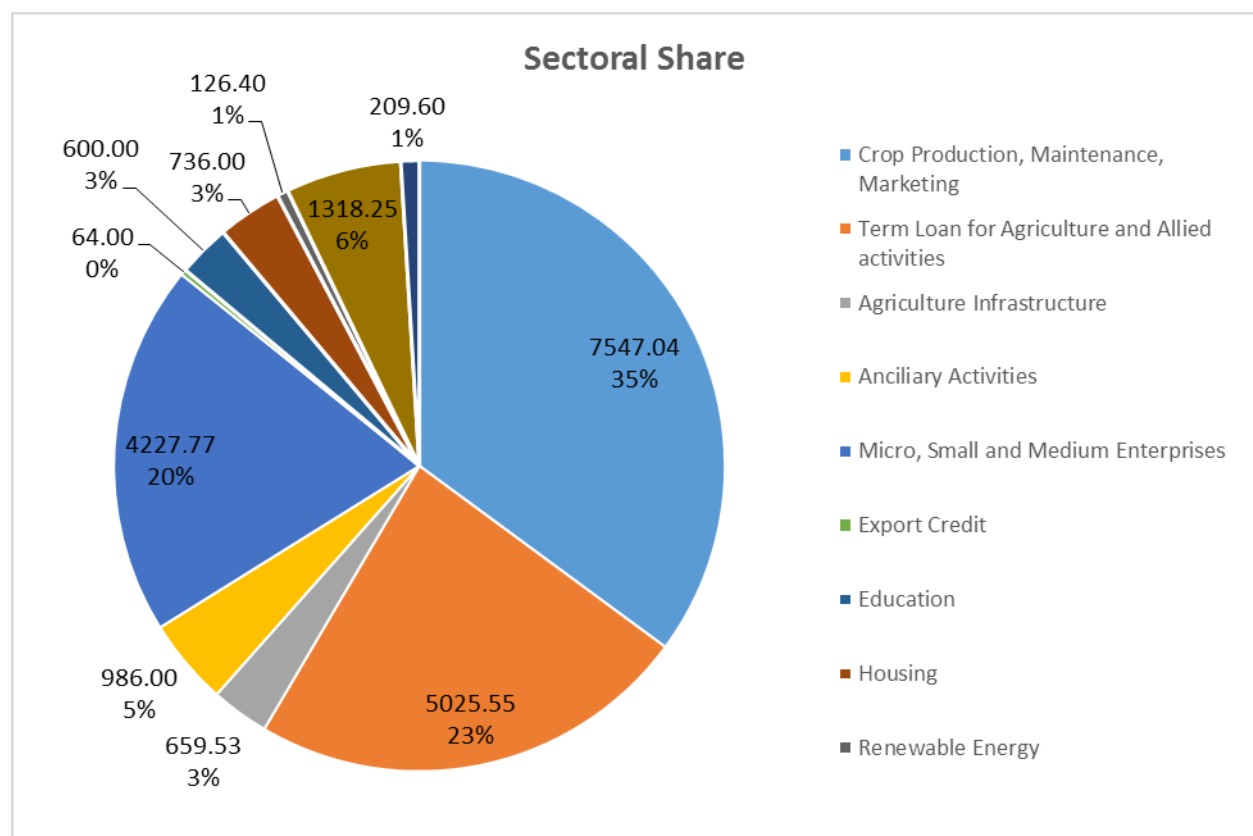
Broad Sector-wise PLP Projections (Year: 2016-17)

Name of the District: Udalguri

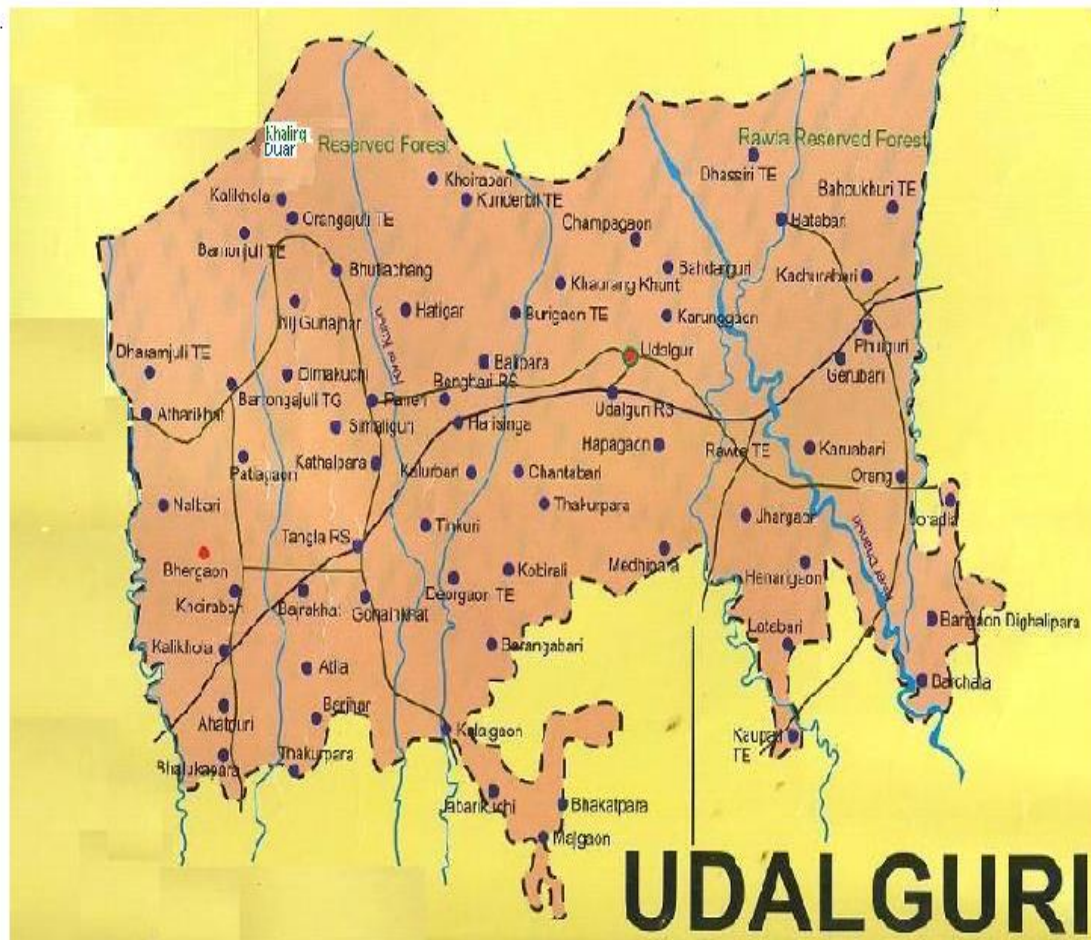
State: Assam

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	7547.04
ii	Term Loan for Agriculture and Allied activities	5025.55
	Sub Total	12572.59
B	Agriculture Infrastructure	659.53
C	Anciliary Activities	986.00
I	Credit Potential for Agriculture (A+B+C)	14218.12
II	Micro, Small and Medium Enterprises	4227.77
III	Export Credit	64.00
IV	Education	600.00
V	Housing	736.00
VI	Renewable Energy	126.40
VII	Others	1318.25
VIII	Social Infrastructure	209.60
	Total Priority Sector (I to VIII)	21500.14



Udalguri District Map



District Profile

District -	UDALGURI	State -	ASSAM	Division -	Lower Assam Division			
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	2012	Agro-climatic Zone	North Bank Plain Zone (Northern Brahmaputra Valley Zone)					
No. of Sub Divisions	2	Climate	Humid and congenial					
No. of Blocks	6	Soil Type	New and Old Alluvium, Sandy to clay loam, lateritic in foothills, Acidic					
No. of Villages	800							
No. of Panchayats (VCDC- VI scheduled district)	114							
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER						
Total Area Reported	167393	Rainfall [in mm]	Normal	Actual	2012-13	2013-14	2014-15	
Forest Land	22400		2100		1800	1980	2070	
Area Not Available for Cultivation	23485		Variation from Normal		200	20	70	
Permanent Pasture and Grazing Land(khas land)	3862	Availability of Ground	Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	7061	Water [Ham]	73279		5777		67502	
Cultivable Wasteland	3579	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	42	Classification of Holding	Holding		Area			
Other Fallow	70		Nos.	% to Total	Ha.	% to Total		
Net Sown Area	99949		<= 1 Ha	52959	52	25964	26	
Total or Gross Cropped Area	158903	>1 to <=2 Ha	37920	37	22451	23		
Area Cultivated More than Once	58954	>2 Ha	11590	11	51335	51		
Cropping Intensity [GCA/NSA]	138.00	Total	102469	100	99750	100		
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators	105	Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	92	Population	832	422	410	794	38	
Agricultural Labourers	36	Scheduled Caste	32	17	15	NA	NA	
Workers engaged in Household Industries	5	Scheduled Tribe	242	122	120	NA	NA	
Workers engaged in Allied Agro-activities	24	Literate	285	175	110	NA	NA	
Other workers	30	BPL	449	240	209	NA	NA	
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households	169	Having brick/stone/concrete houses	NA		Having electricity supply	54		
Rural Households	160	Having source of drinking water	132		Having independent toilets	74		
BPL Households	91	Having access to banking services	169		Having radio/tv sets	NA		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified	NA	Anganwadis	866		Dispensaries	9		
Villages having Agriculture Power Supply	NA	Primary Health Centres	23		Hospitals	1		
Villages having Post Offices	NA	Primary Health Sub-Centres	147		Hospital Beds	332		
Villages having Banking Facilities	800	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	NA	Fertiliser/Seed/Pesticide Outlets [Nos]	250		Agriculture Pumpssets[Nos]	4000		
Villages having Primary Health Centres	NA	Total N/P/K Consumption [MT]	NA		Pumpssets Energised [Nos]	Ni		
Villages having Potable Water Supply	191	Certified Seeds Supplied [MT]	NA		Agro Service Centres [Nos]	Ni		
Villages connected with Paved Approach Roads	149	Pesticides Consumed [MT]	NA		Soil Testing Centres [Nos]	Ni		
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	219		Plantation nurseries [Nos]	12		
Total Area Available for Irrigation (NIA + Fallow)	67911	Power Tillers [Nos]	900		Farmers' Clubs [Nos]	19		
Irrigation Potential Created	26228	Threshers/Cutters [Nos]	15		Krisni vigyan Kendra(Na)	1		
Net Irrigated Area(Total area irrigated at least once)	41683	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	15220	Rural/Urban Mandi/Haat [Nos]	25		Wholesale Market [Nos]	1		
Area irrigated by Wells	19354	Length of Pucca Road [Km]	1828		Godown [Nos]	4		
Area irrigated by Tanks	102	Length of Railway Line [Km]	77		Godown Capacity[MT]	6600		
Area irrigated by Other Sources	2300	Public Transport Vehicle [Nos]	NA		Cold Storage [Nos]	1		
Irrigation Potential Utilized (Gross Irrigated Area)	32402	Goods Transport Vehicle [Nos]	NA		Cold Store Capacity[MT]	2000MT		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of units	Cap.[MT]	Crop	2013-14		2014-15		Avg. Yield [Kg/Ha]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	15	15		Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)	Nil	Nil	Rice	96210	122194	95842	425563	4440
Fruit (Pulp/Juice/Fruit drink)	1	1	Wheat	1415	1163	560	1008	1800
Spices (Masala Powders/Pastes)	Nil	Nil	Pulses	4963	2456	3735	3861	1034
Dry-fruit (Cashew/Almond/Raisins)	Nil	Nil	Oilseeds	4646	1986	5512	4536	823
Cotton (Ginning/Spinning/Weaving)	56	56	Jute	5766	65547	4510	12624	2799
Milk (Chilling/Cooling/Processing)	Nil	Nil	Potato	6139	5220	6446	38438	5963
Meat (Chicken/Motton/Pork/Dryfish)	Nil	Nil	Vegetables	11449	170658	10187	97554	9576
Animal feed (Cattle/Poultry/Fishmeal)	Nil	Nil	Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)					
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	12	Animal Markets [Nos]	11	
Cattle -	352	NA	NA	Disease Diagnostic Centres [Nos]	Nil	Animal Collection Centres [Nos]	Nil	
Cattle - CB	6	NA	NA	Artificial Insemination Centers [Nos]	11	Fishermen Societies [Nos]	2	
Buffaloes	1	NA	NA	Animal Breeding Farms [Nos]	Nil	Fish seed farms [Nos]	5	
Sheep - Cross bred	NA	NA	NA	Animal Husbandry Tng Centres [Nos]	Nil	Fish Markets [Nos]	7	
Sheep - Indigenous	6	NA	NA	Dairy Cooperative Societies [Nos]	2	Poultry hatcheries [Nos]	Nil	
Goat	184	Data NA	Data NA	Improved Fodder Farms [Nos]	3	Slaughter houses [Nos]	37	
Pig -	19	Data NA	Data NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Exotic	49	Data NA	Data NA	Fish	Production [MT]	10884	Per cap avail. [gm/day]	0.01
Horse/Donkey/Camel	7	Data NA	Data NA	Egg	Production [Lakh Nos]	2669656	Per cap avail. [nos/p.a.]	4
Poultry - Cross bred	NA	Data NA	Data NA	Milk	Production [000 MT]	2032188	Per cap avail. [gm/day]	7
Poultry - Indigenous	726	Data NA	Data NA	Meat	Production [MT]	NA	Per cap avail. [gm/day]	72
Sources (if not mentioned against the respective item):		Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2011; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.						

Banking Profile

District -	UDALGURI	State -	ASSAM	Lead Bank -	STATE BANK OF INDIA
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1. NETWORK & OUTREACH (As on 31/03/2014)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	8	21	15	6	NIL	2	NIL	20	423	61335
Regional Rural Bank	1	12	10	2	NIL	2	NIL	NIL	403	58435
District Central Coop. Bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Coop. Agr. & Rural Dev. Bank	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Primary Agr. Coop. Society *(villages covered by PACS are covered by other banks too)	17	17	17	NIL	NIL	NIL	NIL	NIL	170*	38250
Others (Assam SCB)	1	2	NIL	2	NIL	NIL	NIL	NIL	Villages not specified	
All Agencies	27	52	42	10	NIL	4	NIL	20	826	119770

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA			3873430	4977570	5378242	7.45	77.60
Regional Rural Bank	NA	NA	NA			1012852	1176995	1244090	5.39	17.95
Cooperative Banks	NA	NA	NA			292776	310492	308456	-0.66	4.45
Others	NA	NA	NA							
All Agencies	NA	NA	NA			5179058	6465057	6930788	6.72	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA			2518903	296010	3301226	91.03	73.97
Regional Rural Bank	NA	NA	NA			846111	967488	1100418	12.08	24.66
Cooperative Banks	NA	NA	NA			51069	49205	61072	19.43	1.37
Others	NA	NA	NA							
All Agencies	NA	NA	NA			3416083	1312703	4462716	70.59	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	65.03	5.95	61.38
Regional Rural Bank	83.54	82.20	88.45
Cooperative Banks	17.44	15.85	19.80
Others			
All Agencies	65.96	20.30	64.39

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/c's)

Agency	During 2014-15		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks
Regional Rural Bank
Cooperative Banks
Others
All Agencies	82961	4280	90080	8895

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2015)

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	3068835	74.34	1711206	72.11	2016931	82.72	NA	NA	486441	74.59
Regional Rural Bank	1007808	24.41	634305	26.73	415135	17.03	NA	NA	151171	23.18
Cooperative Banks	51560	1.25	27606	1.16	6079	0.25	NA	NA	14502	2.22
Others							NA	NA		
All Agencies	4128203	100.00	2373117	100.00	2438145	100.00	NA	NA	652114	100.00

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Commercial Banks	421175	299249	71.05	1106882	375662	33.94	1056814	726456	68.74	57.91
Regional Rural Bank	256780	124172	48.36	843789	129936	15.40	655757	179717	27.41	30.39
Cooperative Banks	26160	7867	30.07	73372	27609	37.63	45695	26250	57.45	41.72
Others										
All Agencies	704115	431288	61.25	2024043	533207	26.34	1758266	932423	53.03	46.88

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	Target [Rs.'000]	Ach'ment [Rs.'000]	Ach'ment [%]	
Crop Loan	637420	268787	42.17	637420	268787	42.17	706355	327472	46.36	43.57
Term Loan (Agr)	406623	80611	19.82	406623	80611	19.82	618642	336925	54.46	31.37
Total Agri. Credit	1044043	349398	33.47	1044043	349398	33.47	1324997	664397	50.14	39.03
MSME	600000	104566	17.43	600000	104566	17.43	152762	147308	96.43	43.76
Other Priority Sector	380000	79243	20.85	380000	79243	20.85	280507	120718	43.04	28.25
Total Priority Sector	2024043	533207	26.34	2024043	533207	26.34	1758266	932423	53.03	35.24

9. RECOVERY POSITION

Agency	2012-13			2013-14			2014-15			Average Rec. [%] in last 3 years
	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	Demand [Rs.'000]	Recovery [Rs.'000]	Recovery [%]	
Commercial Banks	247006	16568	6.71	221155	15134	6.84	220762.00	15544.00	7.04	6.86
Regional Rural Bank	38545	6548	16.99	72445	3196	4.41	45039.00	13767.00	30.57	17.32
Cooperative Banks	7489	91	1.22	12232	1020	8.34	8662.00	2969.00	34.28	14.61
Others										
All Agencies	293040	23207	7.92	305832	19350	6.33	274463	32280	11.76	8.67

Sources : Lead Bank & SLBC