EXECUTIVE SUMMARY

1. Specific Characteristics of the District

The theme of PLP 2016-17 is **“Accelerating the pace of capital formation in agriculture and allied sector”**. Akola district is having predominantly agriculture based economy. The district has a geographical area of 5.43 lakh hectares. Net irrigated area is 5.24 % of the net cropped area. Cotton, Jowar, Soyabean, Tur and other pulses are the main Kharif crops of the district, while Wheat and Gram are major Rabi crops. There are 116 branches of 23 Commercial Banks, 28 branches of Vidarbha Kshetriya Gramin Bank and 65 branches of Akola DCCB, in the district. The Akola DCCB is operating in 2 districts viz. Akola and Washim. Major rivers in the district are Purna, Morna, Katepurna, Uma and Nirguna. Akola is well connected by rail and road. The rail head to district headquarters is Akola junction. Industries are mostly agro based.

2. Potential estimated for the District

The PLP projections of the district for the year 2016-17 have been estimated at ₹ 2201.27 crore, covering agriculture both crop production and investment credit, MSME, export credit, education, housing, renewable energy and others as against the previous year’s potential estimated at ₹ 1789.51 crore. The credit flow in the district was ₹ 816.66 crore in 2012-13, ₹ 959.26 crore in 2013-14 and ₹ 1249.61 crore in 2014-15. The Annual Credit Plan for the year 2015-16 has envisaged credit flow of ₹ 1789.53 crore.

3. Sector-wise comments

Broad sector-wise potential assessed for the year 2016-17 is as under:

(₹ lakh)

Sr. No.	Particulars	Amount	Percentage
1	Farm Credit	129157.68	58
2	Agriculture Infrastructure and Ancillary activities	13149.50	06
3	**Total Potential under Agriculture Sector**	**142307.18**	**64**
4	MSME & Export Credit	28438.52	13
5	Education, Housing & Renewable Energy	14562.84	07
6	Others (loans to SHG / JLG etc.) & Social Infrastructure	34818.00	16
7	**Total Plan for Priority sector**	**220126.54**	**100**

The assessment has been made on the basis of potential available in the district, past trends in disbursements under different sectors and favourable conditions for credit flow to agriculture and rural sector.

Constraints/ Suggestions

Crop Loan: Area under irrigation is about 5.24% of net cultivated area and therefore majority of farming is done under rainfed conditions. More than 85% of the area is under mono cropping and crops are grown predominantly in kharif season. It is necessary to increase irrigation potential. It is also necessary to diversify the crops.

Minor Irrigation and Land Development: a) Water resource is scarce and need to be judiciously used, for which construction of large number of farm ponds is necessary so that rain water can be harvested and used for critical irrigation. (b) Existing water tanks have become heavily silted and need to be desilted to store adequate water. (c) Use of chemical fertilizers has affected the fertility of land and emphasis on use of organic farming, use of vermicompost, bio-fertilizers, bio-pesticides, etc., needs to be taken up on a large scale. (d) Formation of more Water Users' Associations will help optimal utilisation of water.

Animal Husbandry-Dairy: Though there is enough scope for dairy activities in the district, this activity is not picking up due to non availability of quality animals and lack of entrepreneurship. The milk production in the district needs to be doubled to meet the desired per capita consumption.

Plantation / Horticulture: The area under horticulture crops in Akola district is 0.28 lakh ha. (i.e., 5.16 % of total geographical area of 5.43 lakh ha. in the district) forming about 0.6 % of the total State's area of 24.66 lakh ha under plantation and horticulture. The activity in the district has not picked up to the desired extent due to a number of factors like a) non-availability of adequate / timely credit, storage facilities, marketing arrangements and plant protection measures. (b) lack of quality planting material of high yielding varieties. (c) lack of infrastructure for post harvest management, processing, marketing and agribusiness. (d) losses due to absence of storage and value addition facilities (e) lack of efforts to create awareness about potential for horticultural crops among the farmers and (f) non-replication of latest technology developed in Agricultural Universities / Krishi Vigyan Kendras on farms on large scale.

Non Farm Sector : Industrial recession in the past leading to closure of several small units and non-availability of adequate power has hampered the growth of this sector. To keep up the pace of development, the following steps are necessary:

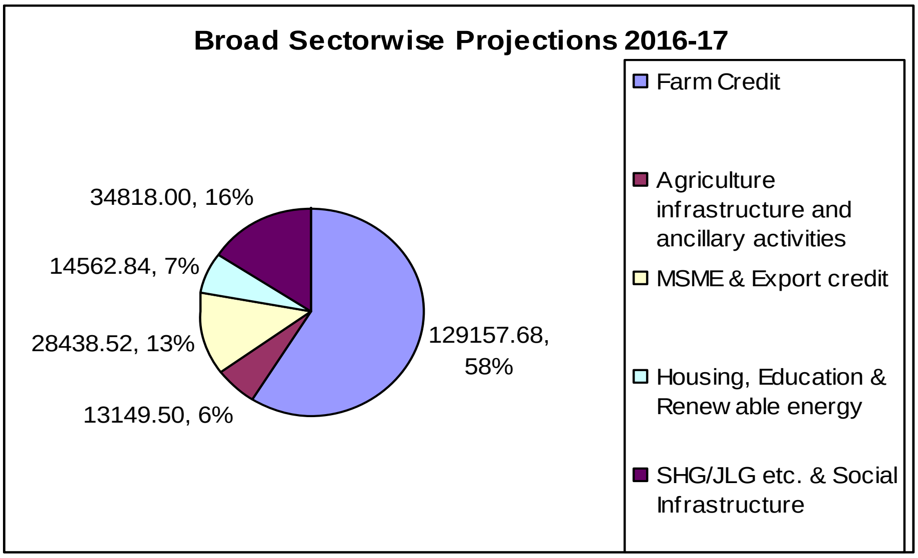
a) the banks may get involved in identifying competent entrepreneurs for setting up industrial units, (b) re-orienting the Branch Managers with skill based inputs for project appraisal relating to industrial projects and their exposure to rural industries, (c) creation of an environment conducive to the development of Rural Non Farm Sector, (d) MITCON/MCED to give top most priority to provide escort services to the already trained REDP candidates and ensure that they are gainfully employed/settled and (e) post-sanction supervision of units needs to be strengthened.

Food and Agro Processing, Non-farm sector is also being developed in the district.

BROAD SECTOR-WISE PLP PROJECTIONS - 2016-17

(₹ lakh)

Sr. No.	Sector	Financial Projections
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	103005.20
ii	Term Investments for Agriculture and Allied Activities.	26152.48
	Subtotal	129157.68
B	Agriculture Infrastructure	6822.47
C	Ancillary activities	6327.03
I	Credit Potential for Agriculture(A+B+C)	142307.18
II	Micro, Small and Medium Enterprises	28348.52
III	Export Credit	90.00
IV	Education	3501.00
V	Housing	10762.50
VI	Renewable Energy	299.34
VII	Others (Loans to SHGs / JLGs)	34232.55
VIII	Social Infrastructure involving bank credit	585.45
	Total Priority Sector	**220126.54**



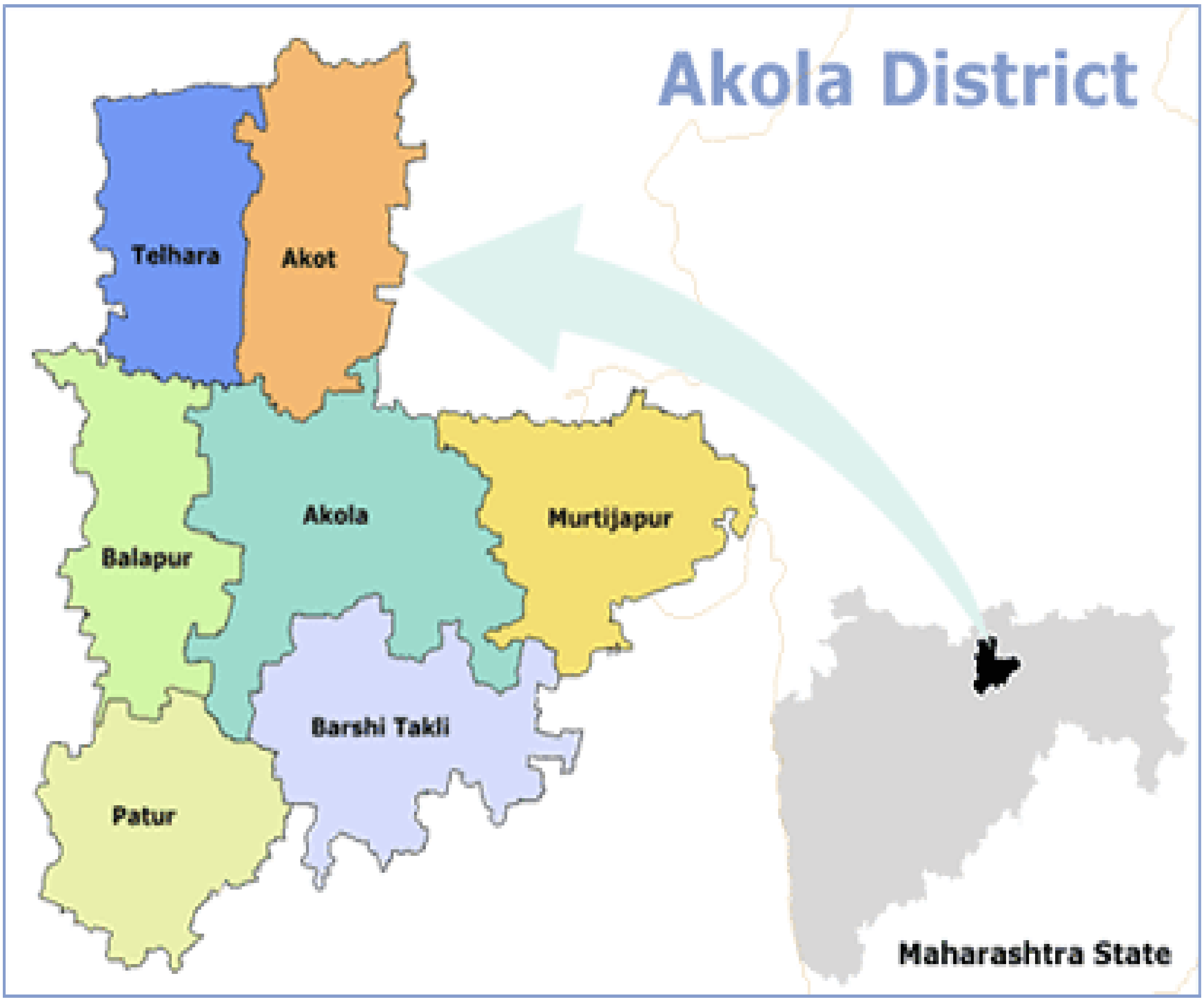
Highlights of PLP

- **Agriculture-Term Loans:** Intensive efforts are required to increase the irrigation potential and watershed development works in the district. The emerging and potential activities under Agriculture-Term loans include drip and sprinkler irrigation, mini and commercial dairy units on the lines of DEDS, Rural Godowns/AMIGS, Food and Agro processing units etc.
- **Non-farm sector:** There is good potential for SSI/Tiny sector activities.
- **Micro Credit:** The PLP envisages a credit flow of ₹ 33978 lakh to SHGs as it is the major activity helping the rural poor. Formation and credit linkage of 300 Joint Liability Groups/Activity Based Groups, with a credit flow of ₹ 150 lakh, is also envisaged.

Summary of Sector / Sub-Sector-wise PLP Projections 2016-17

Name of the District : Akola **State** : Maharashtra

Sr. No	Particulars	PLP Projections16-17 (₹ lakh)
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	103005.20
ii	Water Resources	9476.47
iii	Farm Mechanisation	7230.00
iv	Plantation and Horticulture & Sericulture	2039.09
v	Forestry and Waste Land Development	83.52
vi	AH - Dairy Development	3689.78
vii	AH – Poultry Development	952.50
viii	AH - Sheep / Goat / Piggery Development	1383.12
ix	Fisheries Development	219.12
x	Others – Bullock, Bullock cart, etc.	1078.88
	Sub Total	129157.68
B	**Agriculture Infrastructure**	
i	Construction of storage facilities(Warehouses, Market yards, godowns, silos, cold storage units / cold storage chains)	5257.50
ii	Land development, Soil conservation, watershed development	948.47
iii	Others (Tissue culture, Agri bio-technolgy, Sead production, Bio pesticides / fertilisers, Vermin composting)	616.50
	Sub Total	6822.47
C	**Ancillary activities**	
i	Food and Agro processing	5511.03
ii	Others (Loans to cooperative societies of farmers for disposing of their produce, Agri clinics / Agri Business Centres, Loans to PACS / FSS / LAMPS, Loans to MFIs for on lending	816.00
	Sub Total	6327.03
	Total Agriculture	142307.18
II	Micro, Small and Medium Enterprises	
i	MSME – Investment Credit	25771.38
ii	MEME – Working capital	2577.14
	Total MSME	28348.52
III	Export Credit	90.00
IV	Education	3501.00
V	Housing	10762.50
VI	Renewable Energy	299.34
VII	Others (Loans to SHGs / JLGs etc.)	34232.55
VIII	Social Infrastructure involving bank credit	585.45
	Total Priority Sector	220126.54


Akola District
Telhara
Akot
Balapur
Akola
Murtijapur
Barshi Takli
Patur
Maharashtra State

District Profile

District -	AKOLA	State -	MAHARASHTRA	Division -	AMRAVATI

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	5429
No. of Sub Divisions	4
No. of Blocks	7
No. of Villages (Inhabited)	986
No. of Panchayats	7

2. SOIL & CLIMATE

Agro-climatic Zone	Western Plateu & Hills Region -Plateu Zone North
Climate	Hot & dry semi Arid(Wetter Half)
	Deep Black,Medium Black,Medium Red & Black,Shallow Red

3. LAND UTILISATION [Ha]

Total Area Reported	542900
Forest Land	36414
Area Not Available for Cultivation	7033
Permanent Pasture and Grazing Land	13173
Land under Miscellaneous Tree Crops	5158
Cultivable Wasteland	5950
Current Fallow	7910
Other Fallow	5260
Net Sown Area	496700
Total or Gross Cropped Area	591600
Area Cultivated More than Once	12800
Cropping Inensity [GCA/NSA]	1.19

4. RAINFALL & GROUND WATER

	Normal	Actual	2011	2012	2013
Rainfall [in mm]	718		620	824	1335
	Variation from Normal		(-)98	106	617
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	45437		14673		30764

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	58180	29	40973	10
>1 to <=2 Ha	74985	37	107629	26
>2 Ha	67685	34	268636	64
Total	200850	100	417238	100

6. WORKERS PROFILE [in '000]

Cultivators	128
Of the above, Small/Marginal Farmers	97
Agricultural Labourers	340
Workers engaged in Household Industries	14
Workers engaged in Allied Agro-activities	4
Other workers	348

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	1813	932	881	1094	719
Scheduled Caste	168	NA	NA	NA	NA
Scheduled Tribe	100	NA	NA	NA	NA
Literate	1411	758	652	829	582
BPL	242	NA	NA	NA	NA

8. HOUSEHOLDS [in '000]

Total Households	320
Rural Households	198
BPL Households	116

9. HOUSEHOLD AMENITIES [Nos. in '000 Households]

Having brick/stone/concrete houses	NA	Having electricity supply	NA
Having source of drinking water	NA	Having independent toilets	NA
Having access to banking services	NA	Having radio/tv sets	NA

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	856
Villages having Agriculture Power Supply	856
Villages having Post Offices	221
Villages having Banking Facilities	181
Villages having Primary Schools	NA
Villages having Primary Health Centres	NA
Villages having Potable Water Supply	861
Villages connected with Paved Approach Roads	NA

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	129	Dispensaries	32
Primary Health Centres	33	Hospitals	10
Primary Health Sub-Centres	185	Hospital Beds	1890

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	12489	Agriculture Pumpsets[Nos]	11348
Total N/P/K Consumption [MT]	32672	Pumpsets Energised [Nos]	11219
Certified Seeds Supplied [MT]	NA	Agro Service Centres [Nos]	NA
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	NA
Agriculture Tractors [Nos]	4158	Plantation nurseries [Nos]	8
Power Tillers [Nos]	13000	Farmers' Clubs [Nos]	87
Threshers/Cutters [Nos]	79	Krishi Vigyan Kendras[Nos]	

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	49023
Irrigation Potential Created	30412
Net Irrigated Area(Total area irrigated at least once)	18894
Area irrigated by Canals / Channels	2811
Area irrigated by Wells	16083
Area irrigated by Tanks	NA
Area irrigated by Other Sources	NA
Irrigation Potential Utilized (Gross Irrigated Area)	30412

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	28	Wholesale Market [Nos]	7
Length of Pucca Road [Km]	3931	Godown [Nos]	225
Length of Railway Line [Km]	193	Godown Capacity[MT]	15772
Public Transport Vehicle [Nos]	144139	Cold Storage [Nos]	1
Goods Transport Vehicle [Nos]	14098	Cold Store Capacity[MT]	5100

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	483	38
Sugarcane (Gur/Khandsari/Sugar)	NA	NA
Fruit (Pulp/Juice/Fruit drink)	NA	NA
Spices (Masala Powders/Pastes)	71	2
Dry-fruit (Cashew/Almond/Raisins)	NA	NA
Cotton (Ginnining/Spinning/Weaving)	137	20
Milk (Chilling/Cooling/Processing)	3	1.62 lakh litres
Meat (Chicken/Motton/Pork/Dryfish)	NA	NA
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2009-10		2010-11		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Sorgum (Jowar)	54600	86300	46200	34900	756
Pigeon Pea (Tur)	53300	64100	69700	61800	887
Green Gram (Mung)	34900	9000	62700	46100	736
black Gram (Udad)	11300	3700	14800	10000	677
Soyabean	155600	163400	107700	95100	833
Cotton	164100	275100 bales	185000	296000	272
		bale-170 kg.			

Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)

17. ANIMAL POPULATION AS PER CENSUS 2012

Category of animal	Total	Male	Female
Cattle - Cross breed	15467	4618	10849
Cattle - Indigenous	253876	135106	118770
Buffaloes	49455	3738	45717
Sheep - Cross bred	475	214.00	261
Sheep - Indigenous	4182	1359	2823
Goat	134681	31586	103095
Pig - Cross bred	371	171	200
Pig - Indigenous	5789	2676	3113
Horse/Donkey/Camel	1617	-	-
Poultry - Cross bred	134539	17224	117315
Poultry - Indigenous	186822	39471	147351

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	73	Animal Markets [Nos]	4
Disease Diagnostic Centres [Nos]	40	Milk Collection Centres [Nos]	NA
Artificial Insemination Centers [Nos]	129	Fishermen Societies [Nos]	36
Animal Breeding Farms [Nos]	NA	Fish seed farms [Nos]	1
Animal Husbandry Tng Centres [Nos]	1	Fish Markets [Nos]	NA
Dairy Cooperative Societies [Nos]	283	Poultry hatcheries [Nos]	NA
Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	28

19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY

Fish	Production [MT]	1764	Per cap avail. [gm/day]	NA
Egg	Production [Lakh Nos]	156	Per cap avail. [nos/p.a.]	NA
Milk	Production ['000 MT]	60	Per cap avail. [gm/day]	99
Meat	Production [MT]	NA	Per cap avail. [gm/day]	NA

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 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

Banking Profile

District -	AKOLA	State -	MAHARASHTRA	Lead Bank -	CENTRAL BANK OF INDIA

1. NETWORK & OUTREACH (As on 31/03/2014)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	23	116	34	37	45	NA	NA	NA	58	18711
Regional Rural Bank	1	28	19	6	3	NA	NA	NA	31	9940
District Central Coop. Bank	1	65	35	5	25	NA	NA	NA	92	29821
Coop. Agr. & Rural Dev. Bank	1	Nil	Nil	Nil	Nil	NA	NA	NA	NA	NA
Primary Agr. Coop. Society	412	412	NA	NA	NA	NA	NA	NA	NA	NA
Others	Nil	Nil	Nil	Nil	Nil	NA	NA	NA	NA	NA
All Agencies	438	621	88	48	73	NA	NA	NA	181	58472

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31.Mär.13	31.Mär.14	31.Mär.15	Growth(%)	Share(%)	31.Mär.13	31.Mär.14	31.Mär.15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	34028775	43417700	46207200	6.42	76
Regional Rural Bank	140115	188342	179436	NA	NA	3148829	2777400	2815500	1	5
Cooperative Banks	NA	NA	NA	NA	NA	9795862	11127200	11994600	8	19
Others	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
All Agencies	NA	NA	NA	NA	NA	46973466	57322300	61017300	6	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31.Mär.13	31.Mär.14	31.Mär.15	Growth(%)	Share(%)	31.Mär.13	31.Mär.14	31.Mär.15	Growth(%)	Share(%)
Commercial Banks	115443	102527	113835	NA	NA	19185162	22754200	26297500	15.57	72.82
Regional Rural Bank	44712	41361	41929	NA	NA	1459614	1549900	1884300	21.57	5.21
Cooperative Banks	NA	NA	NA	NA	NA	6903224	6765400	7936800	17.31	21.97
Others	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
All Agencies	NA	NA	NA	NA	NA	27548000	31069500	36118600	16.25	100.00

4. CD-RATIO

Agency	CD Ratio		
	31.Mär.13	31.Mär.14	31.Mär.15
Commercial Banks	56	52	52
Regional Rural Bank	46	56	56
Cooperative Banks	70	61	61
Others	NA	NA	NA
All Agencies	59	54	54

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

Agency	During 2014-15		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	NA	NA	NA	NA

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	5350182	NA	3110126	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	691110	NA	617137	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	2361255	NA	2347426	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	8402547	NA	6074689	NA	NA	NA	NA	NA	NA	NA

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	6552300	7030713	107.30%	8620300	7559961	87.70%	8620300	7559961	87.70%	89.5
Regional Rural Bank	1220000	893200	73.21%	1298600	745186	57.38%	1298600	745186	57.38%	46.0
Cooperative Banks	2818400	3011025	106.83%	3452100	4065358	117.76%	3452100	4065358	117.76%	71.1
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	10590700	10934938	103.25%	13371000	12370505	92.52%	13371000	12370505	92.52%	78.8

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	4865296	5320333	109.35%	5566171	5289880	95.04%	7572401	6694522	88.41%	96.12%
Term Loan (Agr)	2712104	1915622	70.63%	2647688	537666	20.31%	2859655	870813	30.45%	40.44%
Total Agri. Credit	7577400	7235955	95.49%	8213859	5827546	70.95%	10432056	7565335	72.52%	78.67%
Non-Farm Sector	842500	1064739	126.38%	1588129	486945	30.66%	1779154	1068704	60.07%	62.25%
Other Priority Sector	2170800	2634244	121.35%	2635952	3278135	124.36%	3338935	3862061	115.67%	120.00%
Total Priority Sector	10590700	10934938	103.25%	12437940	9592626	77.12%	15550145	12496100	80.36%	85.60%

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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	3128647	2173272	69	3152230	2452100	78	3047006	2367080	78	75
Cooperative Banks	11660381	9790215	84	12593691	10784126	86	6385065	4656061	73	82
Others-MSCARDB	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies										

Sources : Lead Bank & SLBC