EXECUTIVE SUMMARY

Introduction: The geographical area of Chandrapur district is 11,443 sq. kms. As per 2011 census, the population of the district is 22.04 lakh and population density is 181 per sq km. The district is considered as the rice bowl of the State. The major crops grown in the district are paddy, cotton, soybean, jowar and pulses in Kharif and wheat, gram, pulses, linseed and chilly in Rabi seasons. Agriculture in the district mostly depends on monsoon. Due to inadequate irrigation facilities, double cropping could not stabilize. The average yield of the crops is poor due to small land holdings. The average normal annual rainfall is 1142 mm.

Estimated potential of the District: The broad sector wise potential for bank credit is given below:

(₹ Crore)

Sr. No.	Sector	PLP for 2014-15	DCP 2014-15	PLP for 2015-16	DCP 2015-16	PLP for 2016-17
1	Crop loan	614.58	535.24	764.30	688.85	808.18
2	Term loan	198.78	165.94	219.60	169.85	244.68
3	Sub total Agriculture sector (1+2)	813.36	546.82	983.90	858.70	1052.86
4	NFS/MSME	124.87	104.93	126.96	271.10	318.40
5	OPS & SHG	479.78	399.77	382.46	225.75	216.36
	Total (3+4+5)	**1418.02**	**1207.08**	**1493.32**	**1355.55**	**1587.62**

The credit flow for priority sector shows an increasing trend at around 21% growth rate during last 03 years. The performance of the district for the last three years under priority sector is given below:-

(₹ lakh)

Year	Agriculture		NFS /SSI		Other Priority Sector		Total Priority Sector	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
2012-13	54682	45036	8624	9673	43965	24397	107272	79107
2013-14	63085	66998	9356	7033	44505	25687	116946	99718
2014-15	75345	71022	10494	21198	39977	35414	125816	127635

Source: Lead Bank

Agriculture credit: Taking into account the performance of banks in the district so far the projections indicated above may appear to be ambitious for the year 2016-17. The credit absorption capacity has decreased because of less flow of investment credit on account of poor recovery of loans. It is assumed that the growth rate in agricultural credit would continue to be satisfactory during the year 2015-16 and 2016-17 also.

Implementation of Kisan Credit Card (KCC) Scheme: The RBI has directed the banks to cover all eligible farmers under KCC scheme. The cumulative number of KCC issued stood at 2,06,193 as on 31 March 2015. The banks may step up efforts to increase the flow of agricultural credit through coverage of all eligible farmers under KCCs.

Water Resources: The ground water potential estimated are 102965.41 ha meter and the utilization is at 12563.69 ha meters. The balance potential of 81680.28 ha meters is available for construction of new wells, dug wells after providing for other use e.g. domestic use, industries use, etc.) There is a need to increase investments in various irrigation systems such as dug wells, deepening of wells, energisation of pump sets, etc.

Banks and district authorities may work together in financing farmers for these investments.

Plantation and Horticulture: The National Horticulture Mission (NHM) has been launched in Maharashtra since the year 2005-06, broadly covering four Mini-Missions. Out of total net sown area of 451500 ha. in the district, fruit crops cover 17503 ha (4 %), vegetable crops cover 5305 ha (1%) and floriculture crops covers only 18 ha area.

Forestry Development: Forestry is an important source of employment in rural area. The main forest produce in the district are tendu leaves, teak, timber, bamboo & firewood etc. Absence of systematic survey of private wastelands has been a limiting factor for assessing the exact potential under this sector. The cumbersome procedures laid down by the Government requiring the farmers to obtain permission from the concerned authorities at the district level for felling of trees on private lands and transportation of timber and fuel wood need to be relaxed so that the farmers/ agri-entrepreneurs may come forward for taking up this activity as commercial venture with bank finance.

Dairy development: There is gap between existing and required infrastructures for dairy sector viz., A.I. centers, veterinary hospitals, etc. Growth of dairy sector in the district has been stagnant over the last few years mainly because of the fact that major financing for this activity has been under Govt. sponsored program me only where creation of poor quality assets and unsatisfactory recovery performance have discouraged banks to lend. There is good scope for promoting commercial dairy as well as calf rearing. There is need to revitalize dormant/defunct dairy societies. Further based on the availability of cattle in the district, there is a large potential for setting up of private veterinary service centers by veterinary graduates.

MSME: The review of flow of credit to this sector reveals that loans from banks for working capital requirements are not easily forthcoming. Major reason for poor performance of banks in purveying working capital loan to non-farm sector could be due to the fact that majority of industries are availing bank credit from the branches situated elsewhere and as such those loans do not get reflected under the performance of the district.

Others: The flow of credit to others is showing an increasing trend because of the demand for housing, transport, etc. The growth of the sector reflects overall economic development of the region. The main components of the sector are trade and transport. Housing is also identified as a very important priority sector activity.

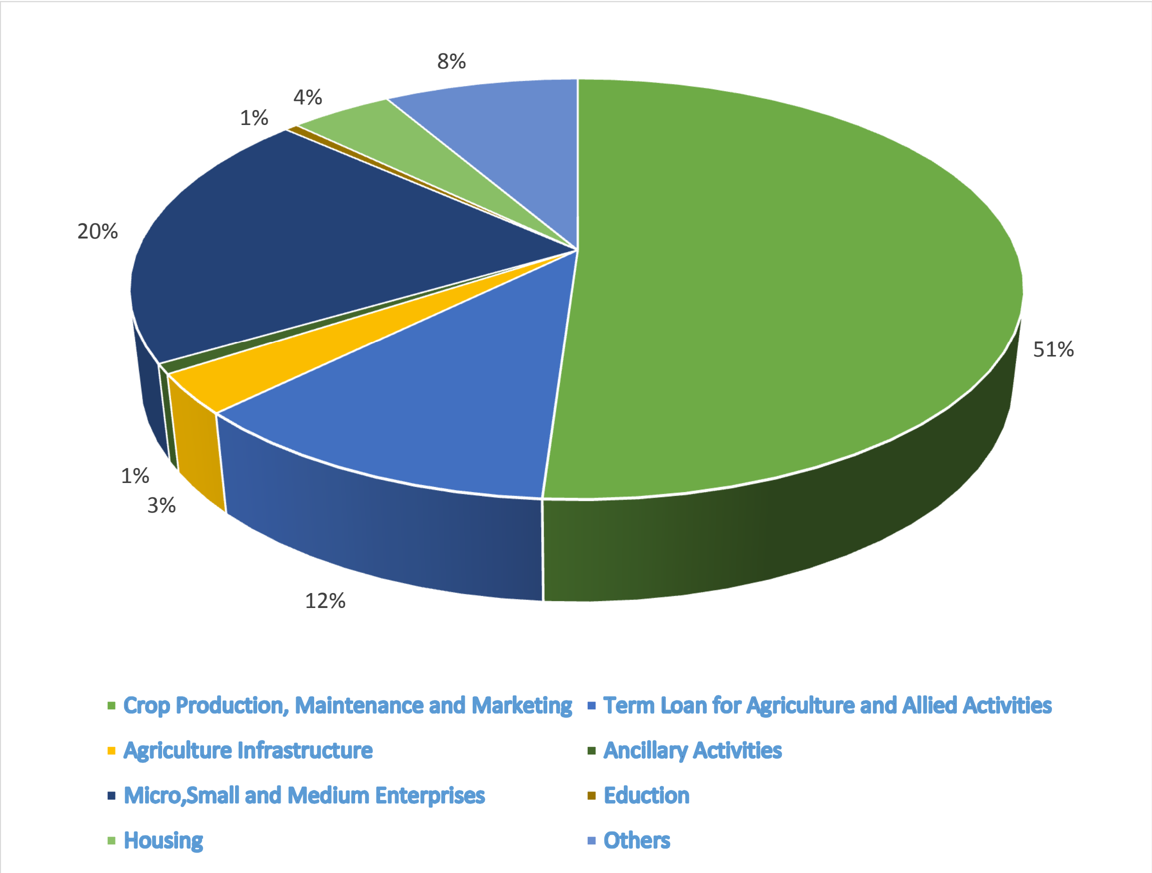
Micro-finance: Large number of SHGs have been promoted by various agencies viz. MAVIM, NGOs, Banks in the district. Of the total SHGs formed by them, 90% are exclusively women groups. Up to March 2015, 35,000 SHGs have been credit linked. During the year 2014-15, banks have disbursed loan aggregating ₹7,115 lakh to 10,355 SHGs including fresh as well as repeat. Banks may play a vital role in providing credit to SHGs in a quick and flexible manner.

Area Based Scheme: Vegetables play a significant role in providing quality food & nutritional security as well as poverty alleviation. It has now been realized that to achieve higher production level, productivity has to be increased through improved production technology. Shade net is now being increasingly used for vegetable cultivation. There exists good scope for production of this activity in Chandrapur district.

BROAD SECTOR WISE PLP PROJECTION – 2016-17

District: Chandrapur (₹ Lakh)

Sr. No.	Particulars	PLP Projection 2016-17
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	80818.00
ii	Term Loan for Agriculture and Allied Activities	18363.00
	Sub total	**99181.00**
B	**Agriculture Infrastructure**	**4884.00**
C	**Ancillary Activities**	**1221.00**
I	**Credit Potential for Agriculture (A+B+C)**	**105286.00**
II	**Micro, Small and Medium Enterprises**	**31840.00**
III	**Export Credit**	**0.00**
IV	**Education**	**911.00**
V	**Housing**	**6998.00**
VI	**Renewable Energy**	**88.00**
VII	**Others**	**13286.00**
VIII	**Social Infrastructure involving Bank Credit**	**353.00**
	Total Priority Sector (I to VIII)	**158762.00**



SUMMARY OF SECTOR/SUB-SECTOR WISE PLP PROJECTION - 2016-17

District: Chandrapur (₹ Lakh)

Sr. No.	Particulars	PLP Projections 2016-17
I	**Credit Potential for Agriculture**	
A	**Farm Credit**	
i	Crop Production, Maintenance and Marketing	80818.00
ii	Water Resources	6642.00
iii	Farm Mechanisation	4490.50
iv	Plantation and Horticulture (including sericulture)	789.00
v	Forestry and Waste Land Development	393.00
vi	Animal Husbandry - Dairy	2789.00
vii	Animal Husbandry - Poultry	996.00
viii	Animal Husbandry -Sheep, Goat, Piggery etc.	1169.00
ix	Fisheries	394.00
x	Others - Bullock, Bullock Cart etc.	701.00
	Sub Total	**99181.50**
B	**Agriculture Infrastructure**	
i	Construction of Storage facilities (Warehouse, Market Yards, Godowns, Silos, Cold Storage units/chains)	3958.00
ii	Land Development, Soil Conservation, Watershed Development	871.00
iii	Others (Tissues Culture, Agri-biotechnology, Seed Production, Bio-pesticides/fertilizers, Vermin-composting)	55.35
	Sub Total	**4884.35**
C	**Ancillary Activities**	
i	Food and Agro Processing	1028.23
ii	Others – Agri. Clinic Agri. Business Center	252.00
	Sub Total	**1221.00**
	Total Agriculture	**105286.00**
II	**Micro, Small and Medium Enterprises**	
i	MSME - Working Capital	6556.23
ii	MSME - Investment Credit	19863.00
	Total MSME	**31840.00**
III	**Export Credit**	**0.00**
IV	**Education**	**911.25**
V	**Housing**	**6998.00**
VI	**Renewable Energy**	**87.60**
VII	**Others (Loans to SHGs/JLGs, PMJDY, Consumption)**	**13286.00**
VIII	**Social Infrastructure involving Bank Credit**	**352.00**
	Total Priority Sector	**158762.00**

CHANDRAPUR
(Maharashtra)
NAGPUR
To Bhiwapur
BHANDARA
N
01. Chandrapur
02. Bhadrawati
03. Warora
04. Chimur
05. Bramhpuri
06. Nagbhid
07. Sindewahi
08. Mul
09. Saoli
10. Gondpipari
11. Rajura
12. Korpana
13. Jiwti
14. Pombhurna
15. Ballarpur
To Hinganghat
WARDHA
YAVATMAL
GADCHIROLI
Bhisi
Nagbhir
Dhigori
Warsa
Brahmapuri
Kharsingi
Jambulghata
Chimur
Mendki
Talodhi
Kolara
Alewahi
Kosarsar
Shegaon Buzurg
Nawargaon Buzurg
Wainganga
Madheli
Tadoba
Murjha
Chandankhera
Sindewahi
Warora
Moharli
Rajoli
Pirli
Wihar
Bhandak
Maroli
Mul
Tadali
Durgapur
Chichpalli
Kelzar
Churala
Ghugus
Babupet
Wardha
CHANDRAPUR
Balharshah
Ballalpur
Kothari
Chandur
Askapur
Rajura
Pardi
Manikgarh
Talodi
Sondo
Tohogaon
Dabha
Wamanpolli
Andhra Pradesh
To Tandur(AP)
District Boundary
River
Major Road
Road
Railway Track
District Headquarter
Taluk Headquarter
Town
Tourist Place
Map not to scale
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District Profile — Appendix - 1

District -	Chandrapur	State -	Maharastra	Division-	Nagpur

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	11443
No. of Sub Divisions	4
No. of Blocks	15
No. of Villages (Inhabited)	1792
No. of Gram Panchayats	847

2. SOIL & CLIMATE

Agro-climatic Zone	Eastern plateau and hill region
Climate	Dry sub humid
Soil Type	Medium to deep red and black soil with lime mix, yellow

3. LAND UTILISATION [Ha]

Total Area Reported	1141700
Forest Land	388200
Area Not Available for Cultivation	26300
Permanent Pasture and Grazing Land	56000
Land under Miscellaneous Tree Crops	12000
Cultivable Wasteland	36600
Current Fallow	16000
Other Fallow	13600
Net Sown Area	451500
Total or Gross Cropped Area	532100
Area Cultivated More than Once	80600
Cropping Inensity [GCA/NSA]	118

4. RAINFALL & GROUND WATER

	Normal	Actual	2012-13	2013-14	2014-15
Rainfall [in mm]	1142		1265	1696	839
	Variation from Normal		123	554	-303

	Net annual recharge	Net annual draft	Balance
Availability of Ground Water [Ham]	102965.41	12563.69	81680.28

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	113227	37	62750	12
>1 to <=2 Ha	97509	32	138960	26
>2 Ha	93491	31	339201	63
Total	304227	100	540911	100

6. WORKERS PROFILE [in '000]

Cultivators	220
Of the above, Small/Marginal Farmers	142
Agricultural Labourers	473
Workers engaged in Household Industries	21
Workers engaged in Allied Agro-activities	NA
Other workers	341

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	2204	1124	1080	1428	775
Scheduled Caste	348	176	171	188	160
Scheduled Tribe	389	196	192	324	65
Literate	80	87	73	77	90
BPL	NA	NA	NA	NA	NA

8. HOUSEHOLDS [in '000]

Total Households	529
Rural Households	352
BPL Households	204

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

Having brick/stone/concrete houses	283	Having electricity supply	418
Having source of drinking water	217	Having independent toilets	229
Having access to banking services	358	Having radio/tv sets	269

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	1292
Villages having Agriculture Power Supply	
Villages having Post Offices	349
Villages having Banking Facilities	239
Villages having Primary Schools	NA
Villages having Primary Health Centres	432
Villages having Potable Water Supply	NA
Villages connected with Paved Approach Roads	1466

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	2837	Dispensaries	109
Primary Health Centres	58	Hospitals	54
Primary Health Sub-Centres	339	Hospital Beds	1544

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	2785	Agriculture Pumpsets[Nos]	19000
Total N/P/K Consumption [MT]	113296	Pumpsets Energised [Nos]	10000
Certified Seeds Supplied [MT]	8105	Agro Service Centres [Nos]	NA
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	2
Agriculture Tractors [Nos]	1091	Plantation nurseries [Nos]	5
Power Tillers [Nos]	NA	Farmers' Clubs [Nos]	334
Threshers/Cutters [Nos]	2368	Krishi Vigyan Kendras[Nos]	1

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	142600
Irrigation Potential Created	170995
Net Irrigated Area(Total area irrigated at least once)	113000
Area irrigated by Canals / Channels	50889
Area irrigated by Wells	12727
Area irrigated by Tanks	NA
Area irrigated by Other Sources	52569
Irrigation Potential Utilized (Gross Irrigated Area)	118000

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	27	Wholesale Market [Nos]	12
Length of Pucca Road [Km]	9963	Godown [Nos]	290
Length of Railway Line [Km]	381	Godown Capacity[MT]	69500
Public Transport Vehicle [Nos]	339940	Cold Storage [Nos]	Nil
Goods Transport Vehicle [Nos]	34507	Cold Store Capacity[MT]	Nil

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	181	NA
Sugarcane (Gur/Khandsari/Sugar)	-	NA
Fruit (Pulp/Juice/Fruit drink)	-	NA
Spices (Masala Powders/Pastes)	10	NA
Dry-fruit (Cashew/Almond/Raisins)	-	NA
Cotton (Ginnining/Spinning/Weaving)	48	NA
Milk (Chilling/Cooling/Processing)	3	60
Meat (Chicken/Motton/Pork/Dryfish)	-	NA
Animal feed (Cattle/Poultry/Fishmeal)	-	NA

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2013-14		2014-15		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Soyabean	136500	83000	97200	47300	487
Jowar	9900	7000	6600	7300	532
Rice	182000	234800	161000	178900	1111
Cotton	111900	242900	134800	163300	206
Wheat	32300	28200	15800	11500	725
Tur	29400	30500	31900	17100	537
Gram	45600	23000	26000	11600	446

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

17. ANIMAL POPULATION AS PER CENSUS 2007

Category of animal	Total	Male	Female
Cattle - Cross bred	24066	5914	18152
Cattle - Indigenous	492481	310034	182447
Buffaloes	73491	11320	62171
Sheep - Cross bred	239	104	135
Sheep - Indigenous	23534	6347	17187
Goat	229416	55948	173468
Pig - Cross bred	71	27	44
Pig - Indigenous	2611	1179	1432
Horse/Donkey/Camel	17	10	7
Poultry - Cross bred	9207	NA	NA
Poultry - Indigenous	542688	NA	NA

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	161	Animal Markets [Nos]	5
Disease Diagnostic Centres [Nos]	Nil	Milk Collection Centres [Nos]	13
Artificial Insemination Centers [Nos]	151	Fishermen Societies [Nos]	161
Animal Breeding Farms [Nos]	nil	Fish seed farms [Nos]	3
Animal Husbandry Tng Centres [Nos]	Nil	Fish Markets [Nos]	Nil
Dairy Cooperative Societies [Nos]	243	Poultry hatcheries [Nos]	Nil
Improved Fodder Farms [Nos]	nil	Slaughter houses [Nos]	10

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

Fish	Production [MT]	7354	Per cap avail. [gm/day]	9
Egg	Production [Lakh Nos]	304	Per cap avail. [nos/p.a.]	18
Milk	Production ['000 MT]	67	Per cap avail. [gm/day]	70
Meat	Production [MT]	NA	Per cap avail. [gm/day]	NA

Sources (if not mentioned against the respective item):	Item Nos. 1, 6, 7, 9 & 10 - Census 2001; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2003; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

Banking Profile — Appendix - 2

District -	Chandrapur	State -	Maharastra	Lead Bank -	Bank of India

1. NETWORK & OUTREACH (As on 31/03/2015)

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	21	152	67	49	36	-	4431	50	11	3483
Regional Rural Bank	1	37	28	6	3	-	8460	4	5	5902
District Central Coop. Bank	1	93	69	14	10	-	24426	Nil	9	6425
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	Nil	-	-
Primary Agr. Coop. Society	561	-	-	-	-	-	-	nil	-	-
Others	-	-	-	-	-	7	-		-	-
All Agencies	584	282	164	69	49	7	37317	54	25	15810

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [₹.'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	NA	NA	76607387	59850675	60018700	0.28	73.33%
Regional Rural Bank	NA	NA	NA	NA	NA	3251000	3658607	4809900	31.47	5.88%
Cooperative Banks	NA	NA	NA	NA	NA	13660078	15144114	17019300	12.38	20.79%
Others	NA	NA	NA	NA	NA	-	-	-	-	-
All Agencies	NA	NA	NA	NA	NA	93518465	78653396	81847900	4.06	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [₹.'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	NA	NA	13616442	15655724	22569600	44.16	58.96
Regional Rural Bank	NA	NA	NA	NA	NA	1363900	1576200	2031500	28.89	5.31
Cooperative Banks	NA	NA	NA	NA	NA	7230639	8428804	13679400	62.29	35.73
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	22210981	25660728	38280500	49.18	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	20.43	31.82	38.00
Regional Rural Bank	48.48	50.35	42.00
Cooperative Banks	61.70	67.34	80.00
Others	-	-	-
All Agencies	27.44	39.53	47.00

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	

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 [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans	Amount [₹.'000]	% of Total Loans
Commercial Banks	17462028	74.40	8276769	35.26	2550350	10.86	1440	Nil	892651	3.80
Regional Rural Bank	1687290	77.84	733773	33.85	438695	20.24	Nil	Nil	342182	15.79
Cooperative Banks	8300093	60.68	7356127	53.78	13128	0.10	nil	0.09	244121	1.78
Others	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
All Agencies	27449411	69.81	16366669	41.63	3002173	7.63	1440	Nil	1478954	3.76

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [₹Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	Target [₹Lakh]	Ach'ment [₹Lakh]	Ach'ment [%]	Target [₹Lakh]	Ach'ment [₹ Lakh]	Ach'ment [%]	
Commercial Banks	53234.23	29013.29	54.50	57681.39	24984.09	43.31	64326.8	62328.28	96.89	64.90
Regional Rural Bank	13361.29	5007	37.47	14339.3	1738.15	12.12	14525.07	10528.02	72.48	40.69
Cooperative Banks	33692.48	21940.23	65.12	35251.17	28218.48	80.05	46964.14	54778.43	116.64	87.27
Others	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
All Agencies	100288	55961	55.80	107272	54941	51.22	125816.01	127634.73	101.45	69.49

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [₹.'000]	Ach'ment [₹. '000]	Ach'ment [%]	Target [₹.'000]	Ach'ment [₹. '000]	Ach'ment [%]	Target [₹.'000]	Ach'ment [₹. '000]	Ach'ment [%]	
Crop Loan	3623400	2990030	82.52	3808765	3254666	85.45	5863200	5994473	102.24	90.07
Term Loan (Agr)	1567500	518561	33.08	1659456	327426	19.73	1671350	1107800	66.28	39.70
Total Agri. Credit	5190900	3508591	67.59	5468221	3582092	65.51	7534550	7102273	94.26	75.79
Non-Farm Sector	812900	492031	60.53	862418	737810	85.55	1049363	2119813	202.01	116.03
Other Priority Sector	4025000	1627785	40.44	4396547	1174170	26.71	3997688	3541387	88.59	51.91
Total Priority Sector	10028800	5628407	56.12	10727186	5494072	51.22	12581601	12763473	101.45	69.59

9. RECOVERY POSITION

Agency	2012-13			2013-14			2014-15			Average Rec. [%] in last 3 years
	Demand [₹ '000]	Recovery [₹ '000]	Recovery [%]	Demand [₹ '000]	Recovery [₹. '000]	Recovery [%]	Demand [₹. '000]	Recovery [₹. '000]	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	662600.00	513300.00	77.47	962600.00	713300.00	74.10	536531.00	387536.00	72.23	74.67
Cooperative Banks	4703275.00	1834483.00	39.00	5510604.00	2389762.00	43.37	7997992.00	3352215.00	41.91	41.60
Others	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
All Agencies	5365875	2347783	43.75	6473204	3103062	47.94	8534523.00	3739751.00		45.11

Sources : Lead Bank & SLBC