

## EXECUTIVE SUMMARY

### I. THEME OF PLP -2016-17

#### **“ACCELERATING THE PACE OF CAPITAL FORMATION IN AGRICULTURE AND ALLIED SECTOR”**

##### A. Introduction

Sivaganga district depends on farming activity for sustenance and the process of industrialization has been at a slow pace. The cropped area constitutes only 28% of geographical area and about 34% of the geographical area is fallow. The major sources of irrigation are 4966 tanks (84%) and 18016 irrigation wells (16%). The district is classified as industrially backward.

**Demography of the District:** -The district has a total population of 1339101 comprising of 668371 male and 670730 female as per the 2011 Census. The rural and urban population is: 926256 (69%) and 412845 (31%) respectively. Of the total 338938 households in the district, 234513 are the rural households (69%) and 104425 are urban households (31%). There are 75458 are the BPL households, indicating that 22.3% of the population are living below poverty line.

**Rainfall:** The normal annual rainfall of the District is 904.4 mm. But, due to the failure of monsoons during the past few years, the district received a rainfall of 356.00 mm and 244.74 mm during 2012-13 and 2013-14 respectively. However, during 2014-15, the district received a near normal rainfall of 872.8 mm.

**Banking Profile:** There are 21 commercial banks with 191 branches; Pandyan Grama Bank with 31 branches and Sivagangai DCCB at Head Office with 29 branches and 125 PACS operating in the district. The banks overall CD ratio is 105% as on 31.3.2015.

**Overall PLP projections:** The PLP for the year 2016-17 for the district has been assessed at ₹ 5497.18 crore, an increase of 21.3% over the Base PLP projection of ₹ 4532.96 crore, for major activities taking into account the natural resources and infrastructure available. Crop production forms a major share of ₹ 1702.33 crore accounting for 31% of the potential for the Total Priority Sector potentials. The Loans for Farm Credit, Term Loans for agriculture and allied activities and for Infrastructure put together at ₹ 3627.67 crore occupy a share of 66%, while loans to MSE and Other Priority Sector constitute 10% (₹ 543.77 crore) and 24% (₹ 671.11 crore) respectively.

The District Credit Plan (DCP) for 2015-16 has been prepared based on the PLP projections. The activity-wise and block-wise assessment of potentials is presented in Annexure I. The activity-wise ground level credit disbursements for the past three years and the target for the year 2015-16 are given in Annexure-II.

An overview of flow of ground level credit for the past two years and the targets for the year 2015-16 set out for banks under the District Annual Credit Plan is as under:

(₹ Lakh)

Particulars	2013-14		2014-15		2015-16
	Target	Achievement	Target	Achievement	Target
<b>CBs</b>	195799.01	207893.79	263717.53	252620.13	267102.08
<b>S C B</b>	29708.61	31476.03	32597.00	36242.67	44520.60
<b>SCARDB</b>	0.00	0.00	0.00	0.00	408.15
<b>R R B</b>	35068.00	42054.94	42197.00	50904.67	53430.22
<b>Other Agencies</b>	39924.38	34231.76	29407.00	42848.61	76152.48
<b>TOTAL</b>	<b>300500.00</b>	<b>315656.52</b>	<b>367918.53</b>	<b>382616.08</b>	<b>441613.53</b>

It may be seen from the table that there is a constant achievement of 105% in GLC flow during the past 2 years, 2013-14 and 2014-15.

## **II. Sector-wise comments on important sectors**

**Food Security:** Paddy, sugarcane, groundnut and chillies cultivation would continue to be major agriculture activities. Mono cropping is an area of concern. Therefore, promotion of alternate / second crop for generating additional income and employment needs to be explored.

**Farm Mechanization:** Out of the term loans to agriculture and allied activities, 52.3% of credit is projected for farm mechanization as there is a need for financing farm implements apart from tractors/tillers, combine harvesters etc. to overcome shortage of labour/increase productivity. Departments need to popularize the use of agricultural machinery.

**Water Resources:** This sector is an important area where credit could play a major role in improving the productivity. Out of the total area irrigated, wells and tanks irrigate 16% and 84% respectively. Investment in irrigation structures and water conservation devices are considered to be thrust areas. Accordingly, 7.4% of the credit under term loans to agriculture is projected for water resources sector. Energisation of pumpsets continues to be a bottleneck.

**Land Development/Horticulture:** In order to effectively address the issue of fallow lands occupying 34.3% of the total area, land development activities and horticulture activities are considered suitable for the district. Since the land development sector activities are covered under various Government programmes, the financial projections the term loans to agriculture have been restricted to activities other than land reclamation and development, for the year 2016-17 and the horticulture sector is estimated to take 24.7% of the term loans to agriculture respectively.

**Animal Husbandry:** Crop cultivation is seasonal in nature and characterized by low cropping intensity, large number of small and marginal farmers and landless labourers and inadequate returns from land. In such a situation, animal husbandry is the most suitable subsidiary occupation. Dairy development, Poultry and Sheep, Goat and Piggery offer quick returns and near stable prices throughout the year. Accordingly AH sector is projected to take 24.5% of the total agriculture term loan. Calf rearing and mini dairy units with fodder cultivation as an integral part, goat & sheep rearing and poultry are potential activities.

## **III. Highlights of developments, initiatives, achievements, specific prescriptions, etc.**

Some of the action points identified for realizing the potentials in other sectors as projected in this document are summarized below:

**Forestry:** Convergence between Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) and National Afforestation Programme (NAP) has been envisaged.

**Poultry:** SHGs may be imparted training to set up poultry feed units as also backyard poultry units and for setting up poultry estates.

**Fisheries:** Awareness camps and training on fresh water fish farming may be arranged.

**Renewable Sources of energy and waste utilization:** Financing to bio-gas can be increased by encouraging SHGs which have availed credit for purchase of milch animals. DRDA and TEDA may conduct awareness camps for popularizing solar energy devices like solar cooker, solar lanterns, etc.

**MSME:** Cluster approach in development of rural industries may be adopted. Transformation of matured SHGs into Micro enterprises may be attempted through training and credit linkages.

**Informal Credit Delivery Systems:** Coordination between banks, Govt. Depts/BDOs and NGOs is necessary for introducing a reliable MIS for the SHG programme and for arresting the rising trend of NPAs in SHG loans.

**Other new Priority Sectors:** Emphasis has been given to various new sectors viz., Educational Loan, Export Credit, Housing, Social Infrastructure, Renewable Energy sources, etc., for ensuring an increased ground level credit flow to these sectors under the revised guidelines of Priority Sector issued by RBI.

**Financial Inclusion:  
BC/BF posted in the district:- (as on 31-03-2015)**

Total number of Banks	Number of BC allocation for villages with population below 2000	Number of BC allocation for villages with population above 2000	Total villages	BCs posted so far	Total BCs to be appointed
152	260	88	348	132	216

(source: Lead Bank, Sivagangai)

#### IV. Conclusion

There is need for a coordinated approach for enhancing capital formation in agriculture and allied sectors. For total Credit Planning, while the achievement and targets given in previous year are taken into account. Many banks are following not only ACP but also, the conditions of individual bank branch in as much as some banks have even stopped fresh lendings in view of mounting overdues.

SAMIS reporting system continues to be in vogue for better monitoring and review of the GLC performance in District Level as well as Block Level Fora. In LBS II & III, sector wise achievement is only collected and analyzed and not industry wise or facility wise. However, with the available LBR-2 submitted by few bank branches and LBS-II, LBR-2 is consolidated through SAMRUDDHI software. The system needs stabilization throughout the District/State.

In all the DLRC, DCC and SC Meetings, all Government sponsored programmes are regularly reviewed and corrective measures suggested. For effective implementation of Financial Inclusion, Lead Bank has a Financial Literacy Centre (IOB-SNEHA) headed by a FL Counsellor. Every month, FI meetings are regularly held in the district chaired by LBO from RBI. Monthly meetings in all banks and schools/colleges being conducted regularly for achieving the goal under Financial Inclusion, mainly with a view to popularizing Joint Liability/Farmers Groups for covering Oral Lessees and Tenant Farmers.

**Appendix A to Annexure I**

**State : TamilNadu**

**District : Sivagangai**

**Broad Sector wise PLP projections - 2016-17**

(₹ lakh)

<b>Sr.No</b>	<b>Particulars</b>	<b>PLP Projections 2016-17</b>
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	170233.41
ii	Term Loan for agriculture and allied activities	120430.32
	<b>Sub Total</b>	<b>290663.73</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	49277.25
<b>C</b>	<b>Ancillary activities</b>	22826.03
<b>I</b>	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>362767.01</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	54377.37
<b>III</b>	<b>Export Credit</b>	4950.00
<b>IV</b>	<b>Education</b>	39600.00
<b>V</b>	<b>Housing</b>	42660.00
<b>VI</b>	<b>Renewable Energy</b>	549.90
<b>VII</b>	<b>Others</b>	37200.00
<b>VIII</b>	<b>Social Infrastructure involving bank credit</b>	7614.00
	<b>Total Priority Sector (I to VIII)</b>	<b>549718.28</b>

**Appendix B to Annexure I**  
**Summary of Sector / Sub-sector wise PLP projections - 2016-17**

**State : TamilNadu**

**District : Sivagangai**  
**(₹ Lakh)**

<b>Sr. No.</b>	<b>Particulars</b>	<b>PLP Projections 2016-17</b>
<b>I</b>	<b>Credit Potential for Agriculture</b>	<b>362767.01</b>
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	170233.41
ii	Water Resources	8920.80
iii	Farm Mechanisation	62952.84
iv	Plantation and Horticulture (including sericulture)	15537.75
v	Forestry and Waste Land Development	2503.62
vi	Animal Husbandry – Dairy	22148.64
vii	Animal Husbandry – Poultry	2609.28
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	4698.00
ix	Fisheries (Marine, Inland, Brackish water)	141.39
x	Others – Bullock, Bullock cart, etc.	918.00
<b>Sub Total</b>		<b>290663.73</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	41580.00
ii	Land development, Soil conservation, Watershed development	1474.20
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	6223.05
<b>Sub Total</b>		<b>49277.25</b>
<b>C</b>	<b>Ancillary activities</b>	
i	Food and Agro processing	21692.03
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)	1134.00
<b>Sub Total</b>		<b>22826.03</b>
<b>Total Agriculture</b>		<b>362767.01</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
i	MSME – Working capital	21108.03
ii	MSME – Investment credit	33269.34
<b>Total MSME</b>		<b>54377.37</b>
<b>III</b>	<b>Export Credit</b>	<b>4950.00</b>
<b>IV</b>	<b>Education</b>	<b>39600.00</b>
<b>V</b>	<b>Housing</b>	<b>42660.00</b>
<b>VI</b>	<b>Renewable Energy</b>	<b>549.90</b>
<b>VII</b>	<b>Others (Loans to SHGs/ JLGs, PMJDY etc)</b>	<b>37200.00</b>
<b>VIII</b>	<b>Social Infrastructure involving bank credit</b>	<b>7614.00</b>
<b>Total Priority Sector</b>		<b>549718.28</b>

District Profile								
District -	SIVAGANGAI		State -	Tamilnadu	Division			
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	4189		Agro-climatic Zone	Sub-Zone 6 of Zone 11				
No. of Sub Divisions	2		Climate	Semi-arid with temperature ranging between 22 to 39 degrees Celsius				
No. of Blocks	12		Soil Type	Red, Black, Alluvial, Sandy lome and laterite.				
No. of Villages (Inhabited)	521		4. RAINFALL & GROUND WATER					
No. of Village Panchayats	445		Rainfall [in mm]	Normal	Actual	2012-13	2013-14	2014-15
3. LAND UTILISATION [Ha]				904.4 mm		356.00	244.74	872.8
Total Area Reported	418900			Variation from Normal		548.40	659.66	31.6
Forest Land	16533		Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
Area Not Available for Cultivation	122575			NA		NA		NA
Permanent Pasture and Grazing Land	1367		5. DISTRIBUTION OF LAND HOLDING					
Land under Miscellaneous Tree Crops	6637		Classification of Holding	Holding		Area		
Cultivable Wasteland	18316			Nos.	% to Total	Ha.	% to Total	
Current Fallow	28751		<= 1 Ha	227220	84.5	82677.29	50	
Other Fallow	122068		>1 to <=2 Ha	28964	11.0	40368.92	24	
Net Sown Area	97943		>2 Ha	12182	4.5	43004.15	26	
Total or Gross Cropped Area	102710		Total	268366	100.0	166050.36	100	
Area Cultivated More than Once	218		7. DEMOGRAPHIC PROFILE]					
Cropping Intensity [GCA/NSA]	100%		Category	Total	Male	Female	Rural	Urban
6. WORKERS PROFILE			Population	1339101	668371	670730	926256	412845
Cultivators	117030		Scheduled Caste	230656	115348	115308	161459	69197
Of the above, Small/Marginal Farmers	21866		Scheduled Tribe	804	398	406	600	204
Agricultural Labourers	122166		Literate	965782	529966	435816	---	----
Workers engaged in Household Industries	9864		BPL	NA	NA	NA	NA	NA
Workers engaged in Allied Agro-activities	159069		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Other workers	212042		Having brick/stone/concrete houses	NA		Having electricity supply	NA	
8. HOUSEHOLDS			Having source of drinking water	NA		Having independent toilets	NA	
Total Households	338938		Having access to banking services	NA		Having radio/TV sets	NA	
Rural Households	234513		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
BPL Households	104425		Anganwadis	1436		Dispensaries	3	
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			Primary Health Centres	81		Hospitals	276	
Villages Electrified	521		Primary Health Sub-Centres	875		Hospital Beds	1016	
Villages having Agriculture Power Supply	521		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Post Offices	258		Fertilizer/Seed/Pesticide Outlets [Nos]	257/20/120		Agriculture Pumpsets [Nos]	15968	
Villages having Banking Facilities	218		Total N/P/K Consumption [MT]	13560		Pumpsets Energised [Nos]	15816	
Villages having Primary Schools	NA		Certified Seeds Supplied [qtl]	25000		Agro Service Centres [Nos]	3	
Villages having Primary Health Centres	NA		Pesticides Consumed [lts]	18		Soil Testing Centres [Nos]	2	
Villages having Potable Water Supply	NA		Agriculture Tractors [Nos]	634		Plantation nurseries [Nos]	2	
Villages connected with Paved Approach Roads	521		Power Tillers [Nos]	144		Farmers' Clubs [Nos]	214	
13. IRRIGATION COVERAGE [Ha]			Threshers/Cutters [Nos]	172		Krishi Vigyan Kendras [Nos]	1	
Total Area Available for Irrigation (NIA + Fallow+ CF)	113010		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Irrigation Potential Created			Rural/Urban Mandi/Haat [Nos]	12		Wholesale Market [Nos]	7	
Net Irrigated Area(Total area irrigated at least once)	65943		Length of Pucca Road [Km]	4403		Godown [Nos]	1044	
Area irrigated by Canals / Channels	0		Length of Railway Line [Km]	142.94		Godown Capacity [MT]	172800	
Area irrigated by Wells	10550		Public Transport Vehicle [Nos]	8612		Cold Storage [Nos]	1	
Area irrigated by Tanks	55393		Goods Transport Vehicle [Nos]	623		Cold Store Capacity [MT]	1500	
Area irrigated by Other Sources	0		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Irrigation Potential Utilized (Gross Irrigated Area)	66161		Crop	2013-14		2014-15		Avg.Yield [Kg/Ha]
15. AGRO-PROCESSING UNITS				Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Type of Processing Activity	No of units	Cap.[MT]	Paddy	85523	86226	65967	66507	2443
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	40	NA	Millets	1950	5432	955	2655	1533
Sugarcane (Gur/Khandsari/Sugar)	1	NA	Pulses	3000	2367	1354	1068	458
Fruit (Pulp/Juice/Fruit drink)	NA	NA	Groundnut	2100	12500	1850	11007	2500
Spices (Masala Powders/Pastes)	NA	NA	Gingilee	7230	6696	6150	5719	1571
Dry-fruit (Cashew/Almond/Raisins)	NA	NA	Sugarcane (in canes)	5219	5091	3006	2946	120275
Cotton (Ginning/Spinning/Weaving)	14	NA	Vegetables	2871	221	2354	181	770
Milk (Chilling/Cooling/Processing)	1	NA	Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)					
Meat (Chicken/Motton/Pork/Dry fish)	NA	NA	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Animal feed (Cattle/Poultry/Fishmeal)	NA	NA	Veterinary Hospitals/Dispensaries [Nos]	2 / 68		Animal Markets [Nos]	Localised	
17. ANIMAL POPULATION AS PER CENSUS 2012			Disease Diagnostic Centres [Nos]	1		Milk Collection Centres [Nos]	143	
Category of animal	Total	Male	Artificial Insemination Centers [Nos]	198		Fishermen Societies [Nos]	Nil	
Cattle - Cross bred	117182	19600	Animal Breeding Farms [Nos]	1		Fish seed farms [Nos]	Nil	
Cattle - Indigenous	289974	43651	Animal Husbandry Tng Centres [Nos]	1		Fish Markets [Nos]	Nil	
Buffaloes	6651	1563	Dairy Cooperative Societies [Nos]	216		Poultry hatcheries [Nos]	Nil	
Sheep - Cross bred	45485	18219	Improved Fodder Farms [Nos]	1		Slaughter houses [Nos]	1	
Sheep - Indigenous	171092	70728	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Goat	345071	98178	Fish	Production [MT] (2014-15)		128	Per cap avail. [gm/day]	0.09
Pig - Cross bred	531	227	Egg	Production [Lakh Nos]		191	Per cap avail. [nos/p.a.]	14
Pig - Indigenous	2968	1279	Milk	Production [Lakh lts]		171.55	Per cap avail. [ml/day]	35
Horse/Donkey/Camel	22	15	Meat	Production [MT]		2126	Per cap avail. [gm/day]	1.5
Poultry - Cross bred (Farm)	498744	170756	Sources (if not mentioned against the respective item):					
Poultry-Indigenous(Backyard)	512311	321099	Item Nos. 1, 6, 7, 9 & 10 - Latest Census ; 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 ; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census ; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.					

## Banking Profile

District	SIVAGANGAI	State -	Tamil Nadu	Lead Bank -	Indian Overseas Bank
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## 1. NETWORK &amp; 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	191	106	85		NA	6971	275	300	83298
Regional Rural Bank	1	31	25	5	1	NA	900	67	60	16660
District Central Coop. Bank	1	40	17	14	9	NA	4180		1	278
Coop. Agr. & Rural Dev. Bank	1	6	6			NA			10	2879
Primary Agr. Coop. Society	125	125	63	62		NA			147	40719
Others	3	5	0	5		NA	6306	2	3	826
All Agencies	152	398	217	171	10		12051	344	521	144660

## 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	NA		29650400	34378436	39182111	15.9	60.8
Regional Rural Bank	NA	NA	NA	NA		3937200	4270160	5312100	8.5	7.6
Cooperative Banks	NA	NA	NA	NA		2144700	3012770	3221248	40.5	5.3
Others	NA	NA	NA	NA		8105400	8700072	8799106	7.3	15.4
All Agencies						43837700	50361438	56514565	12.2	100.0

## 3. LOANS &amp; ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [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	NA		38827300	46248512	40578429	19.1	77.7
Regional Rural Bank	NA	NA	NA	NA		5624800	5534212	5294100	-1.6	9.3
Cooperative Banks	NA	NA	NA	NA		11299400	5256031	6315216	-53.5	8.8
Others	NA	NA	NA	NA		28400	1062570	7300650	3641.4	1.8
All Agencies						55779900	58101325	59488395	2.4	100.0

## 4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	131%	135%	104%
Regional Rural Bank	143%	130%	100%
Cooperative Banks	527%	174%	196%
Others	0%	12%	83%
All Agencies	127%	115%	105%

## 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				

## 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	25262013	42.47	18301356	45.10	11247372.00	27.72	61517	0.15	27596392	68.01
Regional Rural Bank	5090467	8.56	3805392	71.88	793255.00	14.98			317302	5.99
Cooperative Banks	3624267	6.09	3121004	49.42	660846.00	10.46			244653	3.87
Others	4284861	7.20	3525150	48.29	946071.00	12.96	4592	0.06	1085582	14.87
All Agencies	38261608	64.32	28752902	48.33	13647544.00	22.94	66109	0.11	29243929	49.16

## 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	15155062	13107790	86	19579901	20789379	106	22780508	25262013	111	101
Regional Rural Bank	2535812	2609636	103	3506800	4205494	120	4229445	5090467	120	114
Cooperative Banks	1293992	1847705	143	2970861	3147603	106	3261159	3624267	111	120
Others	1667334	2230279	134	3992438	3423176	86	6520741	4284861	66	95
All Agencies	20652200	19795410	96	30050000	31565652	105	36791853	38261608	104	102

## 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	14758779	11010241	75	12525244	21696244	173	16395100	25379037	155	134
Term Loan (Agr)	456000	3602969	790	9006000	1988124	22	9666753	3373865	35	282
Total Agri. Credit	15214779	14613210	96	21531244	23684368	110	26061853	28752902	110	105
Non-Farm Sector	1430115	1101200	77	3303412	2981439	90	4220000	3181166	75	81
Other Priority Sector	4007306	4081000	102	5215344	4899845	94	6510000	6327540	97	98
Total Priority Sector	20652200	19795410	96	30050000	31565652	105	36791853	38261608	104	102

## 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	1934544	1392872	72	2454389	1840792	75	2958365	2458986	83	77
Regional Rural Bank	9437037	9339492	99	10254069	10125759	99	10756236	10625897	99	99
Cooperative Banks	810625	538907	66	1122652	766435	68	1366585	974565	71	69
Others	1470000	1190700	81	1932200	1547600	80	2562854	2154853	84	82
All Agencies	11394387	10749660	86	12739007	11989691	94	17644040	16214301	92	91

Sources : Lead Bank &amp; SLBC