

Executive Summary

I. Potential Linked Credit Plan (PLP): The PLP for Rangareddy district for the reference year 2016-17 has been prepared by updating / revising the estimates made in the Base PLP 2012-17 keeping in view the need to step up investment credit in agriculture and for weaker sections of the population especially the tenant farmers, SC/ST population etc. A brief summary of the PLP is presented below:

Ranga Reddy district is primarily the rural hinterland for the twin cities of Hyderabad and Secunderabad feeding with various raw materials, agriculture produce and finished products. The district is divided into 37 Revenue mandals (11 Talukas covering 3 revenue divisions viz Ranga Reddy east, Chevella and Vikarabad. The district is divided into three broad basins viz the Musi River Basin, Kagna Basi and Manjira Basin. The total geographical area is 7.49 lakh ha. The net sown area is 2.14 lakh ha., and the total cropped area is 2.36 lakh ha. The major food and commercial crops grown in the district are maize, jowar, Green/Black/Bengal/Red Grams, oilseeds, cotton and sugarcane. Ranga Reddy district has an arid to semi-arid climate with light to heavy soils (Red soils and black cotton soils). The climate and edaphic factors offer good scope for setting up seed production and processing units, Food/Agro processing units.

Banking network in the district consists of 807 branches of Commercial Banks (including private banks), 59 branches of Telangana Grameena Bank (TGB), 26 branches of Hyderabad District Central Cooperative Bank Ltd (HDCCB) and 57 PACS. The total deposits and loans outstanding of all the banks in the district were 6496.16 lakhs and 4489.61 lakhs respectively as on 31.03.15. The CD ratio of the district stood at 49.83% and priority sector advances of all the agencies are much above the stipulated levels.

Credit potential for 2016-17: The total credit potential for 2015-16 under priority sector for Ranga Reddy district is estimated at 6504.80 crore registering a growth rate of 29 % over the PLP projection of 5045.99 crore made for the year 2015-16. About 22% of the credit potential is estimated for agriculture and allied activities (1455.14 crore) followed MSME & Food/Agro processing (1292.09 crore) which is 20% of the total projections. Some of the important sectors having substantial potentials are discussed in the following paragraphs.

a. Crop Loan: In recent years, there is a shift in cropping pattern towards commercial crops like sugarcane, vegetables and flower crops. State Government is taking a number of initiatives for increasing the credit absorption capacity of farmers like Mana Vuru Mana Pranalika, Polambadi, Seed Village programme etc. NABARD is promoting the NWR financing against pledge of farm produce so that farmers can get good returns for their produce. These initiatives would increase the demand for crop loans which is projected at 2187.46 crore during 2016-17 as against 1832.27 crore projected in base PLP.

b. Animal Husbandry: The district has good potential under dairy sector, but because of the labour problem, shortage of veterinary officers the sector potential has been under exploited. State govt is training educated youth on veterinary care under Gopala Mitra Scheme. NABARD has also supplemented the extension network by promoting Pasurakshak scheme. GOI has introduced DEDS and National Livestock Mission for promoting investments under animal husbandry. The potential for the Dairy and sheep & goat activities has been increased to 148.56 crore and 90.06 crore respectively during 2016-17 as against 149.63 crore and 72.54 crore projected in base PLP.

c. Poultry sector is well developed as an industry in Ranga Reddy district. Further investment in respect of modernisation, technology upgradation, hygienic market outlets, backyard poultry, rearing of other poultry species may be encouraged in the district. Keeping this in view the projections made

for this activity has been increased marginally to 130.88 crore as against 123.88 crore in the base PLP for 2016-17.

d. Plantation and Horticulture: By virtue of its favorable agro-climatic conditions, Ranga Reddy is one of the potential districts for development of horticulture crops. The major fruit crops grown in the district are mango, grape, guava, ber and pomegranate. Further, hybrid vegetables are extensively cultivated in certain Mandals. Because of nearness to Hyderabad, which is the major market hub for vegetables, species such as coccinia ('donda'), gourds, etc., are grown on permanent pandals under drip irrigation system, which require high capital investment in the district. Keeping in view the potential, the credit projection for the year 2016-17 has been increased to 112.74 crore as against 79.103 crore in the base PLP for 2016-17.

e. Micro, Small and Medium Enterprises (MSME): To avail the benefits of liberalization and make the sector globally competitive, improve production and service, quality etc., Govt of India has taken various initiatives during 2006-07 such as, enactment of Micro, Small and Medium Enterprises Development Act (MSME Act 2006), introduced a package of promotion, to address issues such as credit, cluster development, infrastructure, technology, marketing and capacity building etc. In view of the high importance accorded by the government to the sector, a projection of 1292.09 crore (investment working capital) is made for the year 2016-17 as against 679.98 crore in the base PLP for 2016-17.

f. Food & Agro processing: The district has ample scope for agro and fruit processing for which the required forward and backward linkages like raw material, technology, connectivity, etc., are available. However, a few constraints like supply of quality power, seasonality and marketing (through provision of a brand name) are to be taken care of by the concerned departments of the state government. For 2016-17, a projection of 93.09 crore has been made under agro processing sector.

II. Area Development Schemes for Dairy Development

NABARD has been taking various initiatives to encourage investments in Agriculture sector and has commenced the process of identifying potential activities for development in the district. Many farmers in the district particularly small and marginal farmers are taking up the dairy development activity as a subsidiary occupation for complementing the insecure rain fed agriculture in the district. In view of the high demand for milk and milk products in the district and the twin cities, the available natural resources, infrastructure and linkage support, Dairy and agro processing activity in certain mandals are identified for further development in the district.

III. Infrastructure support

With the objective of assisting State Governments in completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the Rural Infrastructure Development Fund (RIDF) was set up with NABARD in 1995-96. The total corpus covering RIDF I (1995-96) to XX (2014-15) is 2,17,500.00 crore. Government of Telangana State have been sanctioned 8,079 crore respectively under RIDF I to XX. Thirty four activities are eligible for sanction under RIDF. Priority would be given to the incomplete, ongoing projects and new projects, which could be completed within 3 years. In Ranga Reddy district, 1014 projects have been assisted under RIDF I to XX with a loan component of 477.91 crore. The total disbursements under RIDF was 332.56 crore. in the district as on 31-03-2015.

IV. Conclusion

The GOI is implementing subsidy schemes through NABARD for promotion of investment under animal husbandry, agriculture marketing infrastructure, storage etc. State Govt is implementing many economic support schemes for the benefit of SC/STs, Minorities and youth. The PR Institutions are actively involved in the implementation of welfare programmes and bank linkage in the district. The state government is also taking several initiatives relating to agriculture and rural development.

NABARD is also very actively implementing a number of promotional programmes for increasing the credit absorption capacity and financial inclusion like Farmers Clubs, MEDP, PODF, UPNRM, etc., in the district. There is thus a need for a coordinated approach from all the developmental agencies, banks and PRIs with good reporting system for priority sector lending for ensuring the smooth implementation of Comprehensive Financial Inclusion plan, National Food Security Mission objectives and Annual Credit Plan.

Appendix A to Annexure1
Broad Sector wise PLP projections 2016 17

(₹lakh)

S.No.	Particulars	PLP projections 2016 17
A	Farm Credit	
I	Crop Production, Maintenance and Marketing	218746.52
ii	Term Loan for Agriculture and Allied activities	130055.51
B	Agriculture Infrastructure	5824.20
C	Ancillary activities	9634.55
I	Credit Potential for Agriculture(A+B+C)	364260.78
II	Micro, Small and Medium Enterprises	129209.6
III	Export Credit[@]	0
IV	Education	47600
V	Housing	96000
VI	Renewable Energy	720
VII	Others	11200
VIII	Social Infrastructure involving bank credit	1490
	Total Priority Sector (I to VIII)	650480.38

@ Dispensed at port centres.

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

(₹lakh)

S.No.	Particulars	PLP projections 2016 17
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	218746.52
ii	Water Resources	7426.50
iii	Farm Mechanisation	11035.96
iv	Plantation and Horticulture	11274.09
v	Forestry and Waste Land Development	1047.29
vi	Animal Husbandry – Dairy Development	14856.70
vii	Animal Husbandry – Poultry Development	13088.70
viii	Animal Husbandry – Sheep, Goat and Piggery Development	9006.38
ix	Fisheries Development	189.90
x	Others	62130
	Sub Total (A)	348802.04
B	Agriculture Infrastructure	
i	Construction of storage facilities	3540
ii	Land Development, Soil conservation, Watershed development	2284.20
	Sub Total (B)	5824.20
C	Ancillary activities	
i	Food and Agro processing	9309.75
ii	Others	324.80
	Sub Total ©	9634.55
	Total Agriculture (I=A+B+C)	364260.78
II	Micro, Small and Medium Enterprises	
i	MSME - Working Capital	4750.00
ii	MSME - Investment Credit	124459.60
	Total MSME (II)	129209.60
III	Export Credit@	
IV	Education	47600.00
V	Housing	96000.00
VI	Renewable Energy	720.00
VII	Others	11200.00
VIII	Social Infrastructure involving bank credit	1490.00
	Total Priority Sector (I to VIII)	650480.38

@Dispensed at port centres.

District Profile

The geographical area of the Rangareddy district is 749300 sq. kms. and it is divided into 3 revenue divisions viz., Rangareddy East, Chevella and Vikarabad. The 3 revenue divisions are administered with 37 mandals. Totally there are 1021 villages in the district. The population of the district as per the provisional figures of 2011 census is 52.96 lakh, of which is 17.21 lakh higher than the population of 2001 Census (35.75 lakh). Due to increasing trend of urbanization in the district, the population has been increasing continuously.

The average annual rainfall of the district is 781 mm. the bulk of which is received through the South West Monsoon and remaining through North East Monsoon. Red soils predominate in the district followed by black soils. The major source of irrigation in the district is bore wells and dug wells. Out of the total cultivators of 282344 nearly 84% of the farmers are small and marginal farmers.

Predominant economic activities of the district: The major activities in the district are agriculture and allied activities (like dairy, poultry, etc.) and small business, retail trade, etc. As the district is very close to the twin cities of Hyderabad and Secunderabad, the agriculture produce has easy marketability and therefore, many people undertake trading of agricultural goods. International Airport is located in the district. The State Government has initiated steps to lay Outer Ring Road (ORR) connecting the international airport at Shamshabad. Laying of ORR has increased the value of lands in RR district and also causing reduction in agricultural activity in the Mandals where ORR is passing through. Many people from the district, especially the unemployed youth, come to the twin cities to work as daily laborers in factories, business houses, and construction companies and also as petty traders. Over the years, a number of commercial establishments, farm houses and housing complexes have grown in the district, leading to conversion of agricultural land to non- agricultural purposes, and thereby reducing the area under agriculture.

Panchayat Raj Institutions: The Constitution (73rd Amendment) Act, 1992 envisages a three-tier system of Panchayat Raj for all the states having population of over 20 lakh. Panchayats shall be given powers and authority to function as institutions of self-government including preparation of plan for economic development and social justice, implementation of schemes in relation to 29 subjects given in Eleventh Schedule of the Constitution etc. There are 705 Grama Panchayats, 33 Mandal Parishads and one Zilla Parishad in the district.

Gross District Domestic Product (GDDP) & other economic indicators. The Gross District Domestic Product of Rangareddy district at constant prices (2009-10) is estimated at 27325 crore and current prices (2009-10) is estimated 37902 crore. The state GDP at constant prices is 347344. The district per capita income at factor cost at current and constant (2009-10) prices is estimated at 74970 and 53234 for the year 2009-10. The per capita income is more than state average (52814 current prices and 37061 constant prices).

Rivers: The District can be divided into three broad basins. A major part of the District is covered by Musi River Basin which rises in Ananthagiri. Hills. Next largest basin in the District is the Kanga Basin, a tributary of Bhima River and all new irrigation projects are proposed in this basin. The third basin is the Manjira Basin which is part of the Godavari basin where the area under irrigation is very limited.

Land utilisation: Out of the total geographical area of 749300 hectares, the total cropped area is 236138 hectares. The current and other fallow lands in the district is 249683 hectares. The Forests covered area and land put to non-agricultural uses are 73075 hectares and 106512 hectares respectively.

Cropping pattern and productivity: The principal crops of the district are paddy, jowar, maize, cotton, castor, pulses and vegetables. The variation in the rainfall, source of irrigation and fertility of the soils are the causes for the difference in the cropping pattern. The productivity of different crops in the district is low as compared to the state average.

District Profile								
District - Rangareddy		State - Telangana		Divisions - 3				
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE					
Total Geographical Area [Sq.km]	7492		Agro-climatic Zone	Southern Plateau and Hill Region - South Telangana Zone				
No. of Sub Divisions	3		Climate	Semi arid to arid				
No. of Blocks	37		Soil Type	Medium to deep Black, red sandy				
No. of Villages	1055							
No. of Panchayats	705							
3. LAND UTILISATION [Ha]			4. RAINFALL & GROUND WATER					
Total Area Reported	749300		Rainfall [In mm]	Normal	Actual			
Forest Land	73075			2009-10	2010-11	2011-12		
Area Not Available for Cultivation	106247			781	913	933		
Permanent Pasture and Grazing Land	31722		Variation from Normal		-15.59% 16.00%			
Land under Miscellaneous Tree Crops	6176		Availability of Ground Water [Ham]	Net annual recharge Net annual draft Balance				
Cultivable Wasteland	18910			8				
Current Fallow	191358		5. DISTRIBUTION OF LAND HOLDING					
Other Fallow	92780		Classification of Holding	Holding		Area		
Net Sown Area	201948			Nos.	% to Total	Ha.	% to Total	
Total or Gross Cropped Area	229758		<= 1 Ha	139650	47	79657	17	
Area Cultivated More than Once	27810		>1 to <=2 Ha	83587	26	118348	20	
Cropping Intensity [GCA/NSA]	111.00		>2 Ha	70309	26	282082	63	
			Total	313546	100	480087	100	
6. WORKERS PROFILE [In '000]			7. DEMOGRAPHIC PROFILE [In '000]					
Cultivators	282344		Category	Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers	173000		Population	5296224	2772732	2523492	2425671	2870553
Agricultural Labourers	299575		Scheduled Caste	520045	263576	256469	NA	NA
Workers engaged in Household Industries	41235		Scheduled Tribe	144057	75054	71003	NA	NA
Workers engaged in Allied Agro-activities			Literate	2034381	1192100	842281	NA	NA
Other workers	814452		BPL	256	NA	NA	NA	NA
8. HOUSEHOLDS [In '000]			9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Total Households	742590		Having brick/stone/concrete houses	NA		Having electricity supply		NA
Rural Households	326000		Having source of drinking water	NA		Having independent toilets		NA
BPL Households	NA		Having access to banking services	NA		Having radio/tv sets		NA
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]			11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	1055		Anganwadis	4418		Dispensaries		32
Villages having Agriculture Power Supply	1055		Primary Health Centres	73		Hospitals		3
Villages having Post Offices	336		Primary Health Sub-Centres	14		Hospital Beds		2203
Villages having Banking Facilities	982		12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools	4729		Fertiliser/Seed/Pesticide Outlets [Nos]	NA		Agriculture Pumps/sets [Nos]		NA
Villages having Primary Health Centres	39		Total N/P/K Consumption [MT]	NA		Pumps/sets Energised [Nos]		NA
Villages having Potable Water Supply	172		Certified Seeds Supplied [MT]	NA		Agro Service Centres [Nos]		NA
Villages connected with Paved Approach Roads	1344		Pesticides Consumed [MT]	NA		Soil Testing Centres [Nos]		NA
13. IRRIGATION COVERAGE [Ha]			Agriculture Tractors [Nos]	NA		Plantation nurseries [Nos]		NA
Total Area Available for Irrigation [NSA + Fallow]	585632		Power Tillers [Nos]	NA		Farmers' Clubs [Nos]		43
Irrigation Potential Created	301494		Threshers/Cutters [Nos]	NA		Krusha Vigyan Kendras [Nos]		1
Net Irrigated Area [Total area irrigated at least once]	301494		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Area Irrigated by Canals / Channels	251309		Rural/urban Mandi/haat [Nos]	NA		Wholesale Market [Nos]		NA
Area Irrigated by Wells	56877		Length of Pucca Road [Km]	5904		Godown [Nos]		177
Area Irrigated by Tanks	22914		Length of Railway Line [Km]	171		Godown Capacity [MT]		578034
Area Irrigated by Other Sources	2145		Public Transport Vehicle [Nos]	889		Cold Storage [Nos]		6
Irrigation Potential Utilized [Gross Irrigated Area]	513740		Goods Transport Vehicle [Nos]	14282		Cold Store Capacity [MT]		17000
15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Type of Processing Activity	No. of units	Cap. [MT]	Crop	2009-10		2010-11		Avg. Yield [kg/Ha]
Food [Rice/Flour/Dal/Oil/Tea/Coffee]	890	NA		Area [Ha]	Prod. [MT]	Area [Ha]	Prod. [MT]	
Sugarcane [Gur/Khandisari/Sugar]	2	10 lakh M.T.	Paddy	25362	92655	47513	14419313	304
Fruit [Pulp/Juice/Fruit drink]	750	Mango jelly 1000 M.T.	Jowar	21906	292020	25431	307972	121
Spices [Masala Powders/Pastes]	Nil	NA	Maize	2794	115000	7434	3953015	532
Dry fruit [Cashew/Almond/Raisins]	NA	NA	Redgram	3434	28000	6381	265384	50
Cotton [Ginning/Spinning/Weaving]	3	NA	cotton	17000	40000	17764	1986341	64
Milk [Chilling/Cooling/Processing]	3	NA	green gram	2720	97500	3780	165926	44
Meat [Chicken/Mutton/Pork/Dryfish]	3	NA	sugarcane	1000	23000	1000	20000	20
Animal feed [Cattle/Poultry/Fishmeal]	1	NA	17. ANIMAL POPULATION AS PER CENSUS 2003 [In '000]					
Category of animal	Total	Male	Female	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES				
Cattle - Cross bred	303053	134456	86175	Veterinary Hospitals/Dispensaries [Nos]	68	Animal Markets [Nos]	3	
Cattle - Indigenous				Disease Diagnostic Centres [Nos]	57	Milk Collection Centres [Nos]	190	
Buffaloes	267591	6377	152576	Artificial Insemination Centers [Nos]	285	Fishermen Societies [Nos]	8	
Sheep - Cross bred	603512			Animal Breeding Farms [Nos]	100	Fish seed farms [Nos]	3	
Sheep - Indigenous				Animal Husbandry Tng Centres [Nos]	2	Fish Markets [Nos]	NA	
Goat	386874			Dairy Cooperative Societies [Nos]	17	Poultry hatcheries [Nos]	NE	
Pig - Cross bred	15679			Improved Fodder Farms [Nos]	1	Slaughter houses [Nos]		
Pig - Indigenous				2. SOIL & CLIMATE				
Horse/Donkey/Camel	5214			Fish Production [MT]	101263	Per cap avail. [gm/day]	59	
Poultry - Cross bred				Egg Production [Lakh Nos]	53423	Per cap avail. [nos/p.a.]	1160	
Poultry - Indigenous	14099276			Milk Production [000 MT]	838322	Per cap avail. [gm/day]	527	
				Meat Production [MT]	52734	Per cap avail. [gm/day]	71.22	
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./Div. of Eco. & Stat.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPS Survey 2009; Item No. 15 - District Ind Centre/Div. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2009; Item Nos. 18 & 19 - Div. of Animal Hus./Div. of Eco. & Stat.								

Banking Profile

District -	Rangareddy	State -	Telangana	Lead Bank -	STATE BANK OF HYDERABAD
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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/mFIs	SHGs/A.Gs	BCs/BFs	Villages	Households
Commercial Banks	45	481	105	140	211	8	236	151	151	305408
Regional Rural Bank	1	47	52	7	23		3119	27	27	74262
District Central Coop. Bank	1	22	10	5	13		99	2	2	55482
Coop. Agr. & Rural Dev. Bank										
Primary Agr. Corp. Society	48									
Others	51	40	0	12	28					
All Agencies	146	590	167	184	275	8	3454	180	180	435152

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31 Mar 12	31 Mar 13	31 Mar 14	Growth(%)	Share(%)	31 Mar 12	31 Mar 13	31 Mar 14	Growth(%)	Share(%)
Commercial Banks	3095948	3405542	3747990	10.06	87.23	27553100	30308410	36370092	20.00	93.37
Regional Rural Bank	42162	468402	515242	10.00	11.99	2453800	2775460	3531100	27.23	5.23
Cooperative Banks	29545	31022	33503	8.00	0.78	2513405	2671398	2782371	4.15	1.4
Others					0.00					
All Agencies	3168075	3904966	4296735	10.03	100.00	32509305	35755268	42683563	26.82	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 12	31 Mar 13	31 Mar 14	Growth(%)	Share(%)
Commercial Banks	299610	354125	453111	27.95	85.17	298099200	333826304	387900249	15.00	90.91
Regional Rural Bank	43521	45451	46485	3.27	8.74	23623465	27754600	35311000	27.20	8.36
Cooperative Banks	25641	282051	32435	9.00	6.10	2418975	2800441	3067559	9.54	0.73
Others					0.00					0.00
All Agencies	368772	681627	532031	13.07	100.00	324101840	364381345	422278808	17.24	100.00

4. CD-RATIO

Agency	CD Ratio		
	31 Mar 12	31 Mar 13	31 Mar 14
Commercial Banks	79	78	78.50
Regional Rural Bank	88	81	85.00
Cooperative Banks	97	105	110.00
Others			
All Agencies	88	85	91.00

Agency	During 2013-14		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	52322	48163	3765512	2955926
Regional Rural Bank	5354	9821	41554270	35311000
Cooperative Banks	3648	2465	2782371	3067559
Others				
All Agencies	61326	60449	48102153	41334485

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2014)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under SRI 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	24578449	61	9762613	58	14747069	30	61000	100	5666400	70
Regional Rural Bank	5665081	14	2768883	14	3799486	69	0	0	2795600	30
Cooperative Banks	9800670	25	4395504	26					0	0
Others			0	0	0	0			0	0
All Agencies	40044200	100	16927000	100	49258000	100	61000	100	8062000	100

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2011-12			2012-13			2013-14			Average Ach(%) in last 3 years
	Target [Rs.'000]	Achievement [Rs.'000]	Ach(ment) (%)	Target [Rs.'000]	Achievement [Rs.'000]	Ach(ment) (%)	Target [Rs.'000]	Achievement [Rs.'000]	Ach(ment) (%)	
Commercial Banks	27065908	25755111	95	28749838	24543000	85	31366120	24578449	78	86
Regional Rural Bank	1460355	1747000	120	2483716	2316800	93	2766876	5665081	102	105
Cooperative Banks	3454132	2372500	69	3926546	3690200	94	4279604	9800670	229	131
Others										
All Agencies	31980395	29875611	93	35168100	30550000	87	38412600	40044200	104	95

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2011-12			2012-13			2013-14			Average Ach(%) in last 3 years
	Target [Rs.'000]	Achievement [Rs.'000]	Ach(ment) (%)	Target [Rs.'000]	Achievement [Rs.'000]	Ach(ment) (%)	Target [Rs.'000]	Achievement [Rs.'000]	Ach(ment) (%)	
Crop Loan	6628132	1676400	157	6694700	7049012	105	7067000	8479900	120	127
Term Loan (Agr)	3171732	8875211	280	4028900	9291600	231	5372800	8451100	157	223
Total Agri. Credit	9799864	19251611	196	10723600	16340612	152	12439800	16927000	136	162
Non-Farm Sector	7524431	4083500	54	80347000	8337779	10	8838200	14103800	162	82
Other Priority Sector	14656100	6540500	45	16401800	15170000	92	17134600	7413400	43	60
Total Priority Sector	31980395	29875611	93	35168100	30550000	87	38412600	40044200	105	95

Sources : Lead Bank & SLBC