Executive Summary

1. Characteristics of District Economy

The geographical area of Kolhapur district is 7.76 lakh ha and as per Census-2011 data, the population is 38.76 lakh of which 26.46 lakh is rural population. The district is in the assured rainfall zone with average annual rainfall of 1899.04 mm and is blessed with fertile soil. The economy of Kolhapur district is predominantly agrarian with sugarcane as the major crop. The major kharif crops are paddy, jowar, nagali, cereals, pulses, oils seeds and rabi crops are jowar, wheat, cereals, pulses. Paddy, sugarcane, soyabean, groundnut, vegetables are important crops of district. Out of the Net sown area of 3.91 lakh ha, 1.28 lakh ha is net irrigated area. The district is endowed with 7 main perennial rivers. viz. Panchaganga, Krishna, Warana, Ghataprabha, Doodhganga, Vedganga, Hiranyakeshi. Textile industry through co-operative spinning and weaving mills and small power loom units have developed around Ichalkaranji. 'Kolhapuri Chappals', 'Kolhapuri Jaggery', "Kolhapuri silver works" are famous in the country for its special Kolhapur 'touch'.

2. Performance under District Credit Plan during 2014-15

During the year 2014-15, the performance of the banks under Annual Credit Plan in Kolhapur District was as under –

(` in lakh)

Sr. No.	Item	Target	Achievement	% Achievement
1.	Crop Loans	159,675.00	178,693.00	111.91%
2.	Agri. And allied terms loans	91,211.00	110,187.00	120.80%
3.	NFS	149,878.00	148,345.00	98.98%
4.	OPS	79,436.00	80,876.00	101.81%
Total		**480,200.00**	**518,101.00**	**107.89%**

The Annual Credit Plan (ACP) was substantially lower (` 480200.00 lakh) than PLP projections (` 631999.21 lakh) for the year 2014-15. As per SLBC decision during the month of January 2014, Lead Bank Manger had reduced the crop loan target by 30% and taken the crop loan projection to the actual crop loan disbursement as on 31.3.2014. Therefore the ACP target for 2014-15 were on lowerside. Further LDM had increased targets in MSME to ` 149878.00 lakh to match the ACP target to PLP projection.

3. Potential Linked Credit Plan (PLP) Projections for 2016-17

The PLP projections for 2016-17 have been kept higher taking into account the long term potential available in the district in the form of physical units and related natural resources as also revised Priority sector guidelines issued by RBI vide its circular no RBI/2014-15/573 dated April 23,2015. Through PLP, credit potential for priority sector in Kolhapur district has been assessed at ` 718527.16 lakh, an increase of 8.2% over the potential of ` 663833.49 estimated for the year 2015-16.

(` in lakh)

Sr. No.	Item	PLP Projections 2015-16	ACP target 2015-16	PLP Projections 2016-17	Growth (%) vis-a-vis	
					PLP	ACP
1.	Crop Loans	261588.50	178814.00	267633.09	2.3%	49.7%
2.	Agri. and allied terms loans	163814.68	72890.00	178928.79	9.2%	145.5%
3.	MSME	117654.02	164867.00	198041.26	68.3%	18.0%
4.	OPS	120776.29	87382.00	73924.02	-38.8%	-15.4%
Total		**663833.49**	**503953.00**	**718527.16**	**8.2%**	**41.7%**

4. Highlights of Sub-sector wise PLP projections :

a. Crop loans projections of ` 267633.09 lakh constitute a major share (37%) in the credit potential of the district.

b. As per revised RBI guidelines, Agricultural Term Loan has been divided into 3 distinct sub-sectors viz. Farm credit – term loan, Agriculture infrastructure and Ancillary activities. Accelerating the pace of capital formation in Agriculture sector including allied sector is a concern of our policymakers. Projections of ` 178928.79 lakh have been made for the year 2016-17 constituting 25% of the credit potential under Priority sector.

   Out of which, an amount of ` 145561.16 lakh has been assessed for Term Loan under Farm credit. The sub sectors which have been provided focused attention and importance from the point of food security are Minor Irrigation, Farm Mechanization, Animal Husbandry, Plantation and Horticulture.

   Credit potential of ` 26654.53 lakh has been estimated for Agriculture infrastructure sector which includes Land Development and Storage structures. Further, projections of ` 6703.10 lakh have been made for Ancillary activities which includes Food and Agro-processing.

   Keeping in view the importance of the sector, PLP envisages substantial growth in the credit flow for these activities from the Banking sector.

c. In spite of high potentials for private investments in agricultural sector in the district, the growth in the credit flow has been inhibited due to various factors like landholding pattern, fragmented landholdings, low levels of recovery of bank loans, staff constraints particularly non-availability of technically qualified professionals, infrastructural gaps etc. The PLP has attempted to identify emerging and potential sectors and activities in the district to be supported by the Banks and government agencies together.

d. MSME sector in the district is fairly well developed. The PLP envisages credit flow of ` 198041.26 lakh to MSME (28%). Of this, the estimated credit flow to manufacturing sector is ` 1160.44 lakh (16%) and to the services sector `81997.00 lakh (12%). Inclusion of medium industries/service sector units have been the primary reason for substantial increase in credit potential assessment for the sector.

e. As per revised RBI guidelines, Other Priority Sector has been restructured and now it includes Export credit, Education, Housing, Renewable Energy, Social Infrastructure and others including SHGs/JLGs. The credit flow to the Other Priority Sector has been estimated at ` 73924.02 lakh (10%). The PLP also envisages, among others, credit flow of ` 6322.50 lakh to Self Help Groups, Joint Liability Group / Activity Based Groups thereby providing easy access of banking services to rural poor.

5. Major constraints and suggested action points

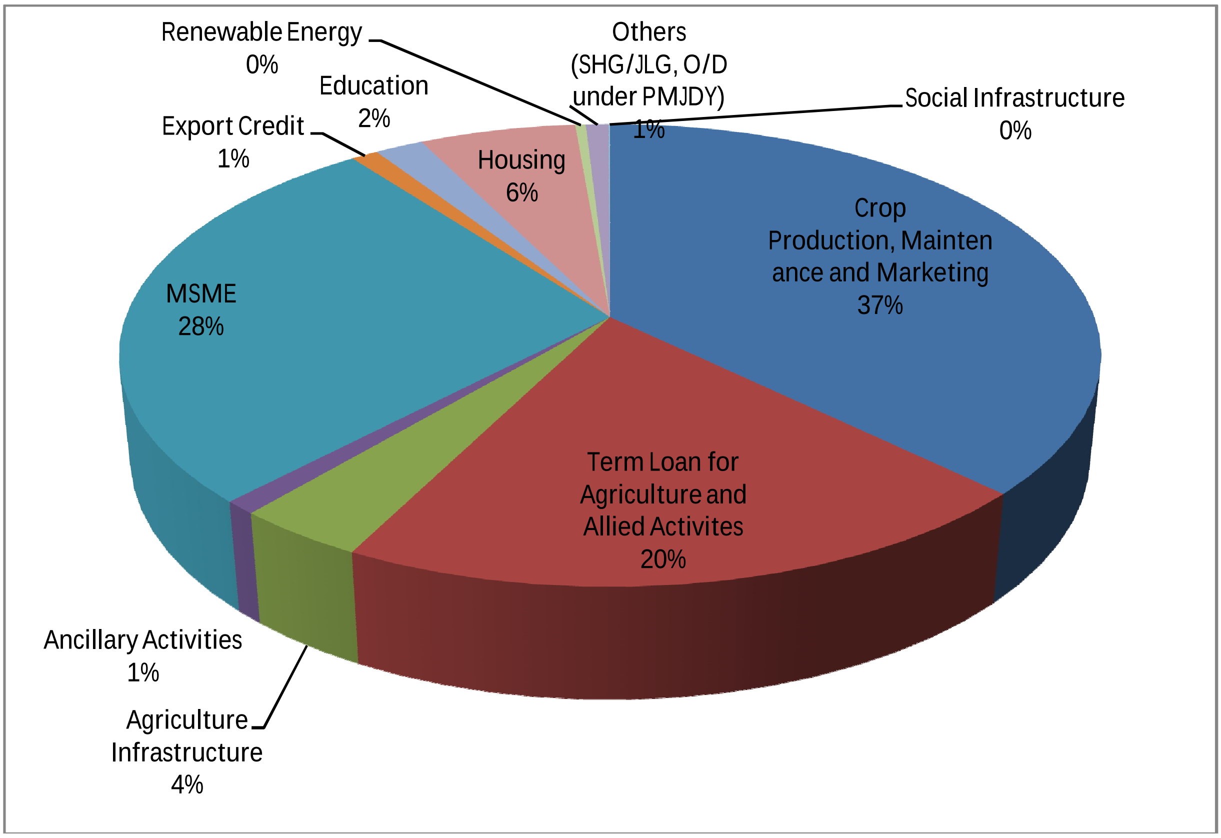
a) Low crop diversification, inadequate capital formation in Agriculture, difficulties in getting credit by SF/MF, share croppers/tenant farmers.
b) About 93% of cultivators are SF/MF owning fragmented landholdings underscores the need for promoting JLGs so as to facilitate their access to credit from formal banking system.
c) To reduce the excess use of fertilizers and pesticides by the farmers, there is a need to promote organic farming practices.
d) Considering the large area under sugarcane cultivation, adoption of micro-irrigation systems by the farmers needs to be encouraged. Sugar factories, Govt. agencies, KVKs can play a lead role in this.
e) Dairy loans need to be encouraged on a large scale with tie up arrangements with Milk Unions.
f) To avoid distress sale by farmers, there is a need for promotion of pledge financing against Negotiable Warehouse Receipts (NWRs).
g) Banks may extend loans to MSME sector under CGTMSE.

Conclusion : There is a need for coordinated approach for enhancing capital formation in Agriculture sector, strengthening of SAMIS reporting system, better monitoring and review at BLBC and DLCC meetings, increasing coverage of farmers under KCCs.

SUMMARY OF BROAD SECTOR-WISE PROJECTIONS WITH A PIE DIAGRAM

(` in Lakh)

Sr No	Sector	Financial Projections
1	Crop Production, Maintenance and Marketing	267633.09
2	Term Loan for Agriculture and Allied Activites	145561.16
3	Agriculture Infrastructure	26664.53
4	Ancillary Activities	6703.10
5	Total Agriculture (1+2+3)	446561.88
6	MSME	198041.26
7	Export Credit	7500.00
8	Education	13425.00
9	Housing	43392.00
10	Renewable Energy	2909.52
11	Others including SHG/JLG, O/D under PMJDY	6322.50
12	Social Infrastructure	375.00
	TOTAL PRIORITY SECTOR (5+6+7+8+9+10+11+12)	**718527.16**



SUMMARY OF SECTOR/SUB-SECTOR-WISE PROJECTIONS FOR 2016-17

(` in Lakh)

I	**AGRICULTURE**	
A	**FARM CREDIT**	
i	CROP PRODUCTION, MAINTENANCE, MARKETING	267633.09
ii	**TERM LOAN**	
a	WATER RESOURCES	54302.83
b	FARM MECHANISATION	32064.32
c	PLANTATION / HORTICULTURE	7475.15
d	FORESTRY & WASTE LAND DEVPT.	1454.69
e	ANIMAL HUSBANDRY (D)	41061.00
f	ANIMAL HUSBANDRY (P)	4245.39
g	ANIMAL HUSBANDRY (SGP)	4018.95
h	FISHERIES -INLAND	395.39
i	OTHERS	543.44
	SUB-TOTAL – FARM CREDIT -TERM LOAN	**145561.16**
	TOTAL {FARM CREDIT i + ii}	**413194.25**
B	**AGRICULTURE INFRASTRUCTURE**	
a	STORAGE GODOWN/MARKET YARD	20601.30
b	LAND DEVELOPMENT	5340.23
c	OTHERS	723.00
	TOTAL - AGRICULTURE INFRASTRUCTURE	**26664.53**
C	**ANCILLARY ACTIVITIES**	
a	AGRO & FOOD PROCESSING	5839.10
b	OTHERS	864.00
	TOTAL - ANCILLARY ACTIVITIES	**6703.10**
	TOTAL-AGRICULTURE (A+B+C)	**446561.88**
II	**MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)**	
a	MANUFACTURING SECTOR - TERM LOAN	83386.76
b	MANUFACTURING SECTOR - WORKING CAPITAL	32657.50
c	SERVICES SECTOR - TERM LOAN	64647.00
d	SERVICES SECTOR - WORKING CAPITAL)	17350.00
	TOTAL – MSME	**198041.26**
III	EXPORT CREDIT	7500.00
IV	EDUCATION	13425.00
V	HOUSING	43392.00
VI	RENEWABLE ENERGY	2909.52
VII	OTHERS	6322.50
VIII	SOCIAL INFRASTRUCTURE	375.00
	TOTAL PRIORITY SECTOR (I+II+III+IV+V+VI+VII+VIII)	**718527.16**


KOLHAPUR
DISTRICT MAP
N
Satara
Sangli
Ratnagiri
Sindhudurg
KARNATAKA
Malgaon
To Ratnagiri
Amba
Malkapur
Shahuwadi
To Kameri
Yelvan
Panhala
Vadgaon Kasba
Panchganga
Hatkalngda
Shirol
Kale
KOLHAPUR
Kurundvad
Salevan
Ichalkaranji
Vaina
Pattan
Kagal
Bavda
Vaibhavawadi
Lora
Radhanagari
Nipani
Murgad
Gargoti
Gadhinglaj
Sankeshwar
Kadgaon
Ajra
Palgoon
Chandgad
Kumri
Parle
LEGEND
National Highway
Major Road
Railway
District Boundary
State Boundary
River
District HQ
Other Town
Major Town
Map not to Scale
Copyright © 2011 www.mapsofindia.com
(Updated on 9th August 2011)

District Profile

State	MAHARASHTRA	District	KOLHAPUR

1. PHYSICAL & ADMINISTRATIVE FEATURES (CENSUS 2012

Total Geographical Area (1000 ha.)	776
No. of Sub Divisions	4
No. of Blocks	12
No. of Villages (Inhabited)	1195
No. of Panchayats	12

2. SOIL & CLIMATE

Agro-climatic Zone	Western Plateau & Hills region - Western Hills zone
Climate	Semi-arid
Soil Type	medium to deep black, shallow red, red loamy

3. LAND UTILISATION [Ha]

Total Area Reported (1000 ha.)	776
Forest Land (1000 ha.)	140
Area Not Available for Cultivation (1000 ha.)	78
Permanent Pasture and Grazing Land	17
Land under Miscellaneous Tree Crops	4
Cultivable Wasteland (1000 ha.)	76
Current Fallow (1000 ha.)	5
Other Fallow (1000 ha.)	22
Net Sown Area (1000 ha.)	393
Total or Gross Cropped Area (1000 ha.)	438
Area Cultivated More than Once	45
Cropping Inensity [GCA/NSA]	111.45%

4. RAINFALL & GROUND WATER

	Normal	Actual	2012-13	2013-14	2014-15
Rainfall [in mm]	1899		1694.4	2208.8	1611.1
	Variation from Normal		-204.6	309.8	-288.0
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	82343.88		45866.62		31033.65

5. DISTRIBUTION OF LAND HOLDING (individuals)

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	496110	79.88	163069	38.85
>1 to <=2 Ha	86312	13.90	119302	28.42
>2 Ha	38652	6.22	137370	32.73
Total	621074	100.00	419740	100.00

6. WORKERS PROFILE [in '000] (2011 census)

Cultivators	621
Of the above, Small/Marginal Farmers	582
Agricultural Labourers	266
Workers engaged in Household Industries	60
Workers engaged in Allied Agro-activities	-
Other workers	717

7. DEMOGRAPHIC PROFILE [in '000] (Census 2011)

Category	Total	Male	Female	Rural	Urban
Population	3876	1981	1895	2646	1230
Scheduled Caste	504	253	251	342	162
Scheduled Tribe	30	15	15	20	10
Literate	2826	1560	1266	1854	972
BPL	98	50	48	75	23

8. HOUSEHOLDS [in '000] (2011 Census)

Total Households	821
Rural Households	556
BPL Households	272

9. HOUSEHOLD AMENITIES [Nos. in '000 Households] Census 2011

Having brick/stone/concrete houses	806	Having electricity supply incl Solar	771
Having source of drinking water	971	Having independent toilets	610
Having access to banking services	1217	Having radio/tv sets	-

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	1216
Villages having Agriculture Power Supply	1216
Villages having Post Offices	562
Villages having Banking Facilities	1217
Villages having Primary Schools	2597
Villages having Primary Health Centres	72
Villages having Potable Water Supply	971
Villages connected with Paved Approach Roads	1199

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	4369	Dispensaries	43
Primary Health Centres	77	Hospitals (incl specialized)	29
Primary Health Sub-Centres	424	Hospital Beds	2207

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	22	Agriculture Pumpsets[Nos]	106763
Total N/P/K Consumption [MT]	115644	Pumpsets Energised [Nos]	23498
Certified Seeds Supplied [MT]	278.48	Agro Service Centres [Nos]	2300
Pesticides Consumed [MT]	-	Soil Testing Centres [Nos]	1
Agriculture Tractors [Nos]	5932	Plantation nurseries [Nos]	35
Power Tillers [Nos]	1800	Farmers' Clubs [Nos]	850
Threshers/Cutters [Nos]	9900	Krishi Vigyan Kendras[Nos]	1

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	567976
Irrigation Potential Created	128584
Net Irrigated Area(Total area irrigated at least once)	151000
Area irrigated by Canals / Channels	120000
Area irrigated by Wells	79566
Area irrigated by Tanks	3756.00
Area irrigated by Other Sources	4211.00
Irrigation Potential Utilized (Gross Irrigated Area)	135151

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	36	Wholesale Market [Nos]	4
Length of Pucca Road [Km]	107.78	Godown [Nos]	521
Length of Railway Line [Km]	35.67	Godown Capacity[MT]	155150
Public Transport Vehicle [Nos]	797798	Cold Storage [Nos]	38
Goods Transport Vehicle [Nos]	890173	Cold Store Capacity[MT]	14976.50

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MT]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	369	996.27
Sugarcane (Gur/Khandsari/Sugar)	128	46116.50
Fruit (Pulp/Juice/Fruit drink)	37	9.61
Spices (Masala Powders/Pastes)	293	8.40
Dry-fruit (Cashew/Almond/Raisins)	87	140.95
Cotton (Ginnining/Spinning/Weaving)	11	17.00
Milk (Chilling/Cooling/Processing)	4245	95125056.00
Meat (Chicken/Motton/Pork/Dryfish)	4	10.00
Animal feed (Cattle/Poultry/Fishmeal)	6	1000000.00

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2013-14		2014-15		Avg. Yield [Kg/Ha]
	Area ('00Ha)	Prod. ('00MT)	Area ('00Ha)	Prod. ('00MT)	
Wheat			39	97	2475
Paddy	875	2650	976	2876	2947
Jawar	54	99	43	72	1677
Maize	17	42	13	31	2400
Gr.Nut	408	706	429	674	1572
Soyabean	452	1023	504	1035	2054
SugarCane	141800	201356	1463	146300	100000

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]

Category of animal	Total	Male	Female
Cattle - Cross bred	173298	8696	164602
Cattle - Indigenous	101815	77323	24492
Buffaloes	612998	26811	586187
Sheep - Cross bred	4599	949	3650
Sheep - Indigenous	99531	18809	80722
Goat	162503	35877	126626
Pig - Cross bred	327	135	192
Pig - Indigenous	4266	842	3424
Horse/Donkey/Camel	2026	-	-
Poultry - Cross bred	2538793	-	-
Poultry - Indigenous	660535	-	-

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	178	Animal Markets [Nos]	4
Disease Diagnostic Centres [Nos]	-	Milk Collection Centres [Nos]	592
Artificial Insemination Centers [Nos]	234	Fishermen Societies [Nos]	47
Animal Breeding Farms [Nos]	-	Fish seed farms [Nos]	-
Animal Husbandry Tng Centres [Nos]	-	Fish Markets [Nos]	4
Dairy Cooperative Societies [Nos]	4117	Poultry hatcheries [Nos]	3
Improved Fodder Farms [Nos]	-	Slaughter houses [Nos]	14

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

Fish	Production [MT]	2500.00	Per cap avail. [gm/day]	N/A
Egg	Production [Lakh Nos]	1867.00	Per cap avail. [nos/p.a.]	N/A
Milk	Production [Lakh] Ltr.	8014.22	Per cap avail. [gm/day]	N/A
Meat	Production [MT]	-	Per cap avail. [gm/day]	N/A

Sources (if not mentioned against the respective item):	Item Nos. 1, 6, 7, 9 & 10 - Census 2001; Item Nos. 2, 3, 12, 13,14,16 - Dept. of Agr/Dir. of Eco. & Stat.; Item No. 4,5 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

Banking Profile

State - Maharashtra	District Kolhapur	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 (ASK	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	31	341	155	71	115	NIL	28372	341	3.5	2407
Regional Rural Bank	1	7	5	1	1	NIL	-	-	170	11246
District Central Coop. Bank	1	191	158	16	17	NIL	30493	-	6.3	4298
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	NIL	-	-	-	-
Primary Agr. Coop. Society	1856	1856	1856	-	-	NIL	-	-	0.64	442
Others	-	-	-	-	-	NIL	-	-	-	-
All Agencies	1880	2386	2165	88	133	NIL	58865	341	0.5	344

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit (` in Lakhs)				
	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)	31/03/2013	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	902188	1242061	1428265	14.99	83.07
Regional Rural Bank	N.A.	N.A.	N.A.	N.A.	N.A.	2804	5985	2142	-64.21	0.12
Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	186656	261915	288975	10.33	16.81
Others	N.A.	N.A.	N.A.	N.A.	N.A.					
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	1091648	1509961	1719382	13.87	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan (H42 in Lakhs)				
	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)	31/03/2013	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.	N.A.	802947	997587	1065292	6.79	82.74
Regional Rural Bank	N.A.	N.A.	N.A.	N.A.	N.A.	7795	5551	5593	0.76	0.43
Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	134392	181777	216700	19.21	16.83
Others #	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	-	-	-
All Agencies	N.A.	N.A.	N.A.	N.A.	N.A.	945134	1184915	1287585	26.76	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	89	80	75
Regional Rural Bank	278	314	93
Cooperative Banks	72	83	69
Others			
All Agencies	87	78	78

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

Agency	During 2014-15		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	172382	-	364718	-
Regional Rural Bank	5404	-	5712	-
Cooperative Banks	35831	-	42703	-
Others	-	-	-	-
All Agencies	213617		413133	

6. PERFORMANDE TO FULFILL NATIONAL GOALS (As on 31/3/2015)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [` Lakhs]	% of Total Loans	Amount [` Lakhs]	% of Total Loans	Amount [` Lakhs]	% of Total Loans	Amount [` Lakhs]	% of Total Loans	Amount [` Lakhs]	% of Total Loans
Commercial Banks	361255.00	69.73	155372.00	53.78	26628.00	98.17	362.00	98.64	6065.00	94.84
Regional Rural Bank	2269.00	0.44	1011.00	0.35	497.00	1.83	5.00	1.36	330.00	5.16
Cooperative Banks	154577.00	29.84	132497.00	45.87	-	-	-	-		
Others#										
All Agencies	518101.00	100.00	288880.00	100.00	27125.00	100.00	367.00	100.00	6395.00	100.00

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [`.Lakhs]	Ach'ment [` Lakhs]	Ach'ment [%]	Target [`.Lakhs]	Ach'ment [` Lakhs]	Ach'ment [%]	Target [`.Lakhs]	Ach'ment [` Lakhs]	Ach'ment [%]	
Commercial Banks	335398.00	297222.00	88.62	368623.00	265982.00	72.16	161427.00	199372.00	123.51	94.76
Regional Rural Bank	4616.00	1287.00	27.88	5225.00	7063.00	135.18	3214.00	1011.00	31.46	64.84
Cooperative Banks	150116.00	139647.00	93.03	160038.00	165350.00	103.32	86246.00	132497.00	153.63	116.66
Others#										
All Agencies	490130.00	438156.00	89.40	533886.00	438395.00	82.11	250887.00	332880.00	132.68	101.40

8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [`.Lakhs]	Ach'ment [` Lakhs]	Ach'ment [%]	Target [`.Lakhs]	Ach'ment [` Lakhs]	Ach'ment [%]	Target [`.Lakhs]	Ach'ment [` Lakhs]	Ach'ment [%]	
Crop Loan	202652.00	146339.00	72.21	247925.00	182819.00	73.74	159686.00	178693.00	111.90	85.95
Term Loan (Agr)	117601.00	92893.00	78.99	100666.00	95489.00	94.86	91201.00	110187.00	120.82	98.22
Total Agri. Credit	320253.00	239232.00	74.70	348591.00	278308.00	79.84	250887.00	288880.00	115.14	89.89
Non-Farm Sector	85032.00	91024.00	107.05	97104.00	90427.00	93.12	149877.00	148345.00	98.98	99.72
Other Priority Sector	80229.00	106613.00	132.89	88191.00	69660.00	78.99	79436.00	80876.00	101.81	104.56
Total Priority Sector	485514.00	436869.00	89.98	533886.00	438395.00	82.11	480200.00	518101.00	107.89	93.33

9. RECOVERY POSITION

Agency	2012-13			2013-14			2014-15			Average Rec. [%] in last 3 years
	Demand [` Lakhs]	Recovery [` Lakhs]	Recovery [%]	Demand [` Lakhs]	Recovery [` Lakhs]	Recovery [%]	Demand [` Lakhs]	Recovery [` Lakhs]	Recovery [%]	
Commercial Banks	87958.00	60142.00	68	93779.00	66154.00	70.54	98268.00	69770.00	71.00	69.97
Regional Rural Bank	1637.00	335.00	20	1690.00	438.00	25.92	1724.00	1310.00	75.99	40.79
Cooperative Banks	45320.00	35018.00	77	46379.00	41228.00	88.89	47770.00	37261.00	78.00	81.39
Others #										
All Agencies	134915.00	95495.00	71	141848.00	107820.00	76.01	147762.00	108341.00	73.32	73.37

Sources : Lead Bank & SLBC

 # Private Sector Banks were earlier reported as others by Lead Bank. However, based on revised SLBC format, they have been clubbed with commercial banks