

District Profile											
District - BANKURA			State - WEST BENGAL								
1. PHYSICAL & ADMINISTRATIVE` FEATURES				2. SOIL & CLIMATE							
Total geographical Area (sq km)			6882								
No. of Sub Divisions			3								
No. of Blocks			22								
No. of Villages(Inhabited)			3565								
No of Panchyats			190								
3. LAND UTILISATION[Ha]				4. RAINFALL & GROUND WATER							
Total Area Reported			688100								
ForestLand			148930								
Area Not Available for Cultivation			109621								
Permanent Pasture and Grazing Land			633								
Land under Miscellaneous Tree-Crops			5524								
Cultivable Wasteland			2337								
Current Fallow			21106								
Barren &Uncultivated			3302								
Other Fallow			1386								
Net Sown Area			395841								
Total or Gross Cropped Area			573526								
Area Cultivated More than Once			177685								
Cropping Inensity [GCAINSA]			1.45								
6. WORKERS PROFILE [IN '000]				5. DISTRIBUTION OF LAND HOLDING							
Cultivators			440								
Of the above, SmallMarginal Fanners			324								
Agricultural Labourers			503								
Workers engaged in Household Industries			144								
Workers engaged in Allied Agro-activities			483								
Other Workers			401								
8. HOUSEHOLDS [in '000]				7. DEMOGRAPHIC PROFILE [in '000]							
Total Households			766								
Rural Households			662								
BPL Households			104								
10. VILLAGE-LEVEL , INFRASTRUCTURE [Nos]				9. HOUSEHOLD AMENITIES [Nos.in '000Households]							
Village Electrified			3565								
Village having Agriculture Power Supply											
Village Having Post Offices			490								
Village having Banking Facilities			2835								
Villages having Primary Schools			3467								
Villages having Primary Health Centres			654								
Villages having Potable Water Supply			3045								
VillagesconnectedwithPavedApproachRoads											
13. IRRIGATION COVERAGE [Ha]				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]							
Total Area Availablefor Irrigation(Nl.As-Fallow)			419055								
Irrigation Potential Created											
Net Irrigated Area (Totalareairrigatedat least once)			354130								
Area irrigated by Canals / channels			167888								
Area irrigated by Well			169313								
Area irrigated by Tanks			45216								
Area irrigated by Other Sources			16692								
IrrigationPotentialUtilized(GrossIrrigatedArea)			419055								
15. AGRO-PROCESSING UNITS				14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING							
Type of Processing Activity		No of units	Cap.[MT]	RuralUrban MandilHaat [Nos]		255		Wholesale Market [Nos]		11	
Food (Rice)FlourlDallOilTealCoffee)		13525		Length of Pucca Road [Km]		1220		Godown [Nos]		105	
Sugarcan (Gnr/Khandsari/Sugar)		8		Length of Railway Line [Km]		144		Godown Capacity [MT]		11750	
Fruit (Pulp/JuicelFruit drink)		3		Public Transport Vehicle [Nos]		1424		Cold Storage [Nos]		44	
Spices (Masala powders)lPastes		13		Goods Transport Vehicle [Nos]		4136		Cold Store Capacity[MT]		585269	
Seed Processing unit		15		16. AREA, PRODUCTION & YIELD OF MAJOR CROS							
Cotton (Ginning)lspinninglweaving)				Crop		2012-13		2013-14		Avg. Yield [MT/Ha]	
Milk (Chilling)CoolinglProcessing)		3	4000	Area(Ha)		Prod.(MT)		Area(Ha)		Prod.(MT)	
Meat (Chicken)lMottonlPorklDryfish)				407025		1790910		428060		1258653	
Animal feed (Cattle)lPoultrylFishmeal)				48928		1229560		52924		572773	
				5955		14292		3157		7112	
				16529		18181		17475		17655	
				5423		4067		4193		3229	
				23615		21858		33569		32395	
				32000		592000		40084		547366.63	
										13.66	
				Productionof Cotton(limt)Jute, Mesta & Sanhempare in Bales(177.8kg per bale in India)							
17. ANIMAL POPULATION AS PER CENSUS 2007				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES							
Category of animal		Total	Male	Female	VeterinaryHospitals/Dispensarie[Nos]		138		Animal Markets [Nos]		1
Cattle-Cross bred		105825	26200	79625	Disease Diagnostic Centres [Nos]		3		MilkcollectionCentres [Nos]		168
Cattle-Indigenous		1445741	631623	814118	Artificial Insemination Centers [Nos]		338		Fishermen societies [Nos]		22
Buffaloes		98691	74080	24611	Animal Breeding Farms [Nos]		3		Fish seed farms [Nos]		312
Sheep-Cross bred		202	91	111	Animal Husbandry Tng Centres [Nos]		6		Fish Markets [Nos]		
Sheep-Indigenous		100370	38471	61899	Dairy Cooperative Societies [Nos]		160		Poultry hatcheries [Nos]		1
Goat		893912	359087	534825	Improved Fodder Farms [Nos]		1		Slaughter houses [Nos]		
Pig-Cross bred		0			19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY						
Pig-Indigenous		17776	8329	9447	Fish		Production [MT]		29300		Per cap avail.[gm/day]
Horse)Dunkey/Cannel					Egg		Production [Lakh Nos]		1100		Per cap avail.[nos/p.a.]
Poultry-improved		1461488			Milk		Production ['000]		580		Per cap avail.[gm/day]
Poultry-Indigenous		1675763			Meat		Production [MT]				Per cap avail.[gm/day]
Sources: (If not mentioned against the respective item		Snrvey 2012.ItemNo.15- District Ind.Centre(DIC) / Dir.lcco & Stat., Item No.16-Agri.Deptt.GoWB, Item NO.17-AH Census 2007, Item No. 18 & 19- Dir.of Animal Hus/dir.of Econ.&Stat..									

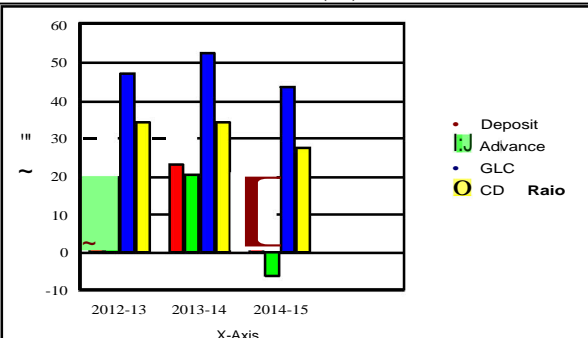
EXECUTIVE SUMMARY

"There can be little disagreement that the fastest relief to the poor in India would come from productivity growth in agriculture. This is where nearly half of the workforce is employed. With the share of agriculture in the GDP at about 15 percent now, this half of the workforce is also significantly poorer than the other half, employed in industry and services"

Shri Arvind Panagariya, Vice Chairman, NITI Aayog

I. Theme of the PLP - 2016-17 : Accelerating the pace of capital formation in agriculture and allied sector

The PLP is intended to provide insight on the potential for development in different sectors of the rural economy, a road map to banks for extending credit to important sectors/ activities in the district and for Government Departments and various developmental agencies operating in the district to provide necessary infrastructure and linkage support for the development of various sectors and also aiming convergence of their plans with those of banks thereby facilitating increased credit flow and overall development. The PLP projections given in this document based on the achievements & growth during last 03 years and unexploited potential will form the basis for banks in preparing Annual Credit Plan.

Achievement during last three years				Growth(%)	
Growth (%)	2012-13	2013-14	2014-15		
Deposit	11.63	23.15	18.11		
Advance	18.82	20.16	-6.19		
GLC	47.03	52.21	43.54		
CD Ratio	34.17	34.27	27.22		

Brief narration on specific characteristics of the district based on District Profile

Bankura, the fourth largest district of West Bengal is located in the western part of the state, which is popularly known as "Rarh" from time immemorial. It has an area of 6882 sq.km and according to the census of 2011, it has a population of 35.98Lakh. The district is surrounded by the districts of Paschim Medinipur and Hooghly district in the east, Purulia district in the west, Bardhaman district in the north and again Purulia and Medinipur in the South. It is somewhat triangular in shape and lies within 22° to 23° North latitude and 86° to 87° East longitude. Bankura is drained by Damodar, Darkeswar and Kangsabati along with their tributaries of which Gandeswari, Silai and Kumari deserve separate mention. This district has a moderate deposit of coal and a number of good deposits of china clay, base material for ceramic industry. The district lies in sub-humid zone having total annual rainfall of 1423 mm. The soil is mostly lateritic, light in texture and acidic in nature. The fertility status is also very low. The soil is light and porous in nature with low organic matter and low water holding capacity. However, eastern and southern part of the district is more productive than western part. Rice is the main crop of the district. Besides rice, the other

major crops are Potato, wheat, vegetables, Mustard, Summer Til, etc. This district is self-sufficient in rice, potato and vegetable production.

Sectoral trends in credit flow for last three years and specifically the Performance under the District Credit Plan (2014-15)

The base PLP giving potentials for 5 years co-terminus with the 12th Five Year Plan i.e. 2012-2017 was prepared during 2013-14. The Ground Level Credit Flow under the Priority Sector during the last 3 year is as under:

~lakh

Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3years
	Target	Ach	Ach [%]	Target	Ach	Ach [%]	Target	Ach	Ach [%]	
Crop Loan	96000	40646.26	42.34	39728.26	37344.56	93.99	155642.00	47977.73	30.83	55.72
Term Loan(Agr)	39600	16738.74	42.27	166183.74	53008.25	31.89	67317.00	45700.00	67.89	47.12
Total Agri. Credit	135600	57385.00	42.32	205912.00	90352.81	43.87	222959.00	93677.73	42.02	42.57
Non-Farm Sector	40760	18554.93	45.52	56920.00	28296.85	49.71	57555.00	22214.00	38.60	45.00
Other Priority Sector	36174	24004.97	66.41	10770.00	24205.41	224.74	11451.00	11222.00	98.00	71.54
Total Priority Sector	212507	99944.90	47.03	273602.00	142855.07	52.21	291965.00	127113.73	43.54	48.00

Since cost of inputs and labour have increased, the scale of finance for crop loan and unit cost for investment credit have also gone upward, these attracts need for revision on estimations for 2016-17. The potential credit plan for the whole district for the year 2016-17 has been estimated at ~403763.49 lakh.

Highlights of developments/initiatives having bearing on the flow of credit/market making role of NABARD, innovative banking products Introduced

Overall achievement in ACP for the year 2014-15 was 43.54% (Agri & Allied - 42.02%, mSME-38.60% and OPS-98%). Initiatives are underway for flow of increased institutional credit to farmers through KCC from Banks (116956 KCCs have since been issued involving an amount of ~34937.95 lakh as on 31 March 2015), better and ready availability of standard agricultural inputs, restoring soil fertility (Bankura soil being acidic), rain water harvesting, adoption of SRI technology in cultivation of paddy & wheat, cost effective farm mechanization ensuring better production as well as productivity. In this context, Bringing Green Revolution to Eastern India (BGREI), GOI Programme is being implemented in 22 blocks by Deptt of agriculture for different identified crops. National Fiber Mission, WSHG launched by Government of India has assumed added importance and it is in 2nd phase now. As at the end of March 2015, 41308 SHGs have since been formed, out of which 34771 groups have been credit linked. Further, 874 nos of JLGs and 1125 nos of Farmers Clubs have since been formed. 1 FLC under BGVB, at district level and 10 FLCs under BDCCB in 10 blocks have since been operationalised.

Comments on Total Projections 2016-17

The Bankura district mainly depends on Agriculture. About 90-92% of the total population (35.98 lakhs) lives in villages and majority of these people depends on agriculture and allied activities. There exists immense potential under the various sectors in the district. The total PLP projection for the year 2016-17 has been estimated at ~403763.49 lakh. The total broad sector and sub-sector wise break-up is given in the annexure.

The sector and sub-sector wise analysis of the projections made with justifications for variation from base PLP under the major activities under priority sector, for which bank loans are disbursed normally in the district are as under:-

1. Crop Loan

Paddy, wheat, Potatoes, Oilseeds (i.e. Mustard, Til etc.), Seasonal Vegetables viz Pulses, cabbages, cauliflower, Tomatoes, Brinjals etc. are financed under crop loan in the district. Of these paddy is the major crop. A projection of ~189985.12lakh has been made.

District Level Technical Committee fixes scales of finance for various crops every year. In the meeting of the DLTC held on 21 February 2015, scale of finance for various crops have been fixed. The same has been circulated amongst the banks of the district for adherence and to avoid under/over financing. Projection under crop loan is based on the revised guidelines of SOF of DLTC.

2. Water Resources

Minor Irrigation is another major activity for which the district has immense potential. This has further improved with the implementation of the "*JAL DHARO JAL BHARO*" programme of the State Govt through re-excavation of the existing water area which not only helps rise of water table but provides more water for irrigation. However, the bank credit is yet to reach the expected level of requirement. Pumpset, Dugwell, Shallow Tube Wells, Low Lift Point are the activities normally financed by the banks under this sector. A projection of ~3987.78 lakh has been made.

3. Farm Mechanization

Farm Mechanization is a major activity under farm sector for which flow of bank credit is increasing considerably. Tractors, power tillers, threshers, etc. are major items which are financed under this sector. A projection of ~7088.13lakh has been made. Adequate repairing / servicing centers for the farm equipment and machineries may be created under the Government Sponsored programmes and with the direct bank loan.

4. Plantation & Horticulture (including Sericulture)

These activities are also having very much potential in the district as indicated through research and field application that soil and weather of the district suits production of quality grapes, strawberries etc ensuring higher returns to farmers. However, the flow of bank credit to these activities is not encouraging. A projection of ~3108.88lakh has been made.

5. Forestry and Wasteland Development

The district has a forest cover of 148350 ha including farm forestry by individuals which is about 21.6% of the total geographical area. In view of the huge potential of Bamboo plantation in the district, bankers may encourage financing Bamboo plantation in the district. The area is having tremendous potential on forestry based processing industries in addition to cultivation of medicinal and aromatic plants. A projection of ~1038.78 lakh has been made.

6. Animal Husbandry

Animal Husbandry is the major allied activity to which flow of bank credit is not very much encouraging. Dairy, Poultry farming and rearing of Piggery/Sheep/Goats are the major remunerative activities which are financed under this sector. In spite of this, achievement under this sector is yet to reach the desired level. A projection of ~7072.15lakh, ~1991879 lakh & ~3583.15 lakh have been made for Dairy, Poultry & Piggery/Sheep/Goats/ , Piggery(SGP) respectively.

7. Fisheries

Fisheries is the major remunerative activities to which flow of bank credit is not very much encouraging. Achievement under this sector is yet to reach the desired level. A projection of ~2459.39 lakh has been estimated for this sector.

8. Others (Bullock & Bullock with Cart)

Under various government sponsored programmes financing bullock and cart is a major activity. There is considerable demand for that since average land holding of the district is small. Further, transport in rural areas is underdeveloped and bullock carts form major mode of transport for agriculture and other commodities. A projection of ~1307.36 lakh have been for this purpose.

9. Agriculture infrastructure

Absence of adequate facilities for post-harvest storage, both for perishable and non-perishable agriculture produce, is one of the problems associated with the agricultural production. To ensure that the benefits of various production and investment activities accrue to producers, it is essential to have adequate marketing facilities to fetch remunerative prices. Further, land degradation is another major cause of soil erosion in the district which need to be arrested. A projection of ~29788.92 lakh have been made for agriculture infrastructure.

10. Ancillary Activities

It is an activity which has more potential in the district. The district is mainly producing rice, wheat, maize and variety of pulses like masur, mung, gram, arhar, etc. Good investment opportunities are available in the areas of food processing industries more specifically fruit and vegetable processing, meat, fish and poultry processing. A projection of ~9109.10 lakh has been made under this segment.

11. MSME

With the shrinkage in the size of agricultural landholdings and its inability to support the livelihood of increasing population, there is great scope for increase in GLC flow to the MSME sector. MSME sector holds potential for creation of additional jobs. A projection of ~99303.75 lakh has been made under this sector.

12. Education and Housing

Education loan and housing is the major thrust areas where bank may think of increasing the credit flow. This will in one way help in increasing CD ratio of the district. A projection of ~3558.60 lakh and ~7317.00 lakh respectively have been made under Education and Housing.

13. Renewable Energy

The contribution of renewable energy to the power sector has increased and is expected to increase in the future. MNRE is targeting a huge capacity of renewable energy in India and aims to add almost four times the present capacity by 2017. The Ministry has since revised its target of renewable energy capacity to 175000 MW till 2022, comprising 1,00,000 MW Solar, 60,000 MW Wind, 10,000 MW Biomass and 5,000 MW Small Hydro as announced in Union Budget 2015-16. Department of Financial Services has instructed to all Public Sector Banks to encourage home loan & home improvement loan seekers to install rooftop solar PV Plants and include cost of system in their home loan proposals. A projection of ~380.88 lakh has been made under this segment.

14. Other

Under this category i.e loans to SHGs, JLGs, overdraft facility to PMJDY, loans to State sponsored organizations for SCs, a projection of ~13899.70 lakh has been made.

15. Social Infrastructure

Considering the huge population, the district has immense potential on setting up of schools / colleges / pay& use toilets and drinking water projects. Bankura suffers from poor access to social sector. There are uncovered areas where there is no school/colleges/medical centres are there. School sanitation is required to be taken up vigorously since schools are expected to act as the nodal point to disseminate the message on sanitation. A projection of ~856.00 lakh has been made under this segment.

Area Based Schemes

Separate Chapter viz Chapter 12 deals with the possibilities area specific plan with respect to Bankura scenario.

Appendix A to Annexure I
BROADSECTOR-WISE PLP PROJECTIONS- 2016-17

(~lakh)		
Sr. No.	Particulars	PLP Projections 2016-17
A	Farm Credit	
Ci)	Crop Production, Maintenance and Marketing	189985.12
Cii)	Term Loan for agriculture and allied activities	49564.41
	Sub-Total	239549.53
B	Agriculture Infrastructure	29788.92
C	Ancillary Activities	9109.10
I	Credit Potential for Agriculture (A+B+C)	278447.55
II	Micro, Small and Medium Enterprises	99303.75
III	Export Credit	0.00
IV	Education	3558.60
V	Housing	7317.00
VI	Renewable Energy	380.88
VII	Others	13899.70
VIII	Social Infrastructure involving bank credit	856.00
	Total Priority Sector (I to VIII)	403763.48

Appendix B to Annexure I
SECTOR/ SUB-SECTOR WISE PLP PROJECTIONS - 2016-17

(~lakh)

Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	189985.12
ii	Water Resources	3987.78
iii	Farm Mechanisation	7088.13
iv	Plantation and Horticulture	3108.88
v	Forestry & waste Land Development	1038.78
vi	Animal Husbandry-Dairy	7072.15
vii	Animal Husbandry -Poultry	19918.79
viii	Animal Husbandry -Sheep/Oat/Piggery, etc.	3583.15
ix	Fisheries (Marine, Inland, Brackish water)	2459.39
x	Others- Bullock, Bullock cart, etc	1307.36
	SubTotal	239549.53
B	Agriculture Infrastructure	
i	Construction of storage Facilities(Warehouses, market yards, Godowns, Silos, Cold Storage units/Cold storage Chain)	28244.25
ii	Land development, soil conservation, Watershed development	1363.22
iii	Others(Tissue culture, Agri-biotechnology, Seed Production, Bio-pesticide/fertilizers, vermin-composting)	181.45
	SubTotal	29788.92
C	Ancillary activities	
i	Food & Agro processing	7737.30
ii	Others (Loans to Cooperative societies of farmers for disposing of their produce, Agri clinic Agri business centres, Loans to PACS/ FSS/LAMPS, Loan to MFI for onlending)	1371.80
	SubTotal	9109.10
	Total Agriculture	278447.55
II	Micro, Small and Medium Enterprises	
i	MSME- Working capital	19860.75
ii	MSME- Investment credit	79443
	Total MSME	99303.75
III	Export Credit	0
IV	Education	3558.60
V	Housing	7317.00
VI	Renewable Energy	380.88
VII	Others (Loans to SHGs/JLGs, Loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisation sfor SCjST)	13899.70
VIII	Social Infrastructure involving bank credit	856.00
	Total Priority sector	403763.48