

District Profile

District -	Maida	State -	West Bengal	Division -	Jalpaiguri
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1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	3733
No. of Sub Divisions	2
No. of Blocks	15
No. of Villages (Inhabited)(Mouzas)	1798
No. of Panchayats	146

3. LAND UTILISATION [Ha]

Total Area Reported	373300
Forest Land	1679
Area Not Available for Cultivation	84654
Permanent Pasture and Grazing Land	-
Land under Miscellaneous Tree Crops	4874
Cultivable Wasteland	90
Current Fallow	65632
Other Fallow	326
Net Sown Area	188623
Total or Gross Cropped Area	371147
Area Cultivated More than Once	182524
Cropping Intensity [GCA/NSA]	196

6. WORKERS PROFILE [in '000]

Cultivators	279
Of the above, Small/Marginal Farmers	220
Agricultural Labourers	412
Workers engaged in Household Industries	209
Workers engaged in Allied Agro-activities	NA
Other workers	440

8. HOUSEHOLDS [in '000]

Total Households	6321
Rural Households	4481
BPL Households	2591

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified(Mouzas)	1794
Villages having Agriculture Power Supply	154
Villages having Post Offices	356
Villages having Banking Facilities (Mouzas)	1870
Villages having Primary Schools	1144
Villages having Primary Health Centres	264
Villages having Potable Water Supply	1640
Villages connected with Paved Approach Roads	591

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	276275
Irrigation Potential Created	NA
Net Irrigated Area(Total area irrigated at least once)	125759
Area irrigated by Canals / Channels	
Area irrigated by Wells	90165
Area irrigated by Tanks	1320
Area irrigated by Other Sources	34274
Irrigation Potential Utilized (Gross Irrigated Area)	NA

15. AGRO-PROCESSING UNITS

Type of Processing Activity	No of units	Cap.[MI]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	2516	-
Sugarcane (Gur/Khandsari/Sugar)	NA	
Fruit (Pulp/Juice/Fruit drink)	NA	
Spices (Masala Powders/Pastes)	NA	
Dry-fruit (Cashew/Almond/Raisins)	NA	
Cotton (Ginning/Spinning/Weaving)	1317	
Milk (Chilling/Cooling/Processing)	2	
Meat (Chicken/Mutton/Pork/Dryfish)	NA	
Animal feed (Cattle/Poultry /Fishmeal)	NA	

17. ANIMAL POPULATION AS PER CENSUS 2007 [in '000]

Category of animal	Total	Male	Female
Cattle - Cross bred	53.98	9.21	44.77
Cattle - Indigenous	731.63	NA	NA
Buffaloes	58.11	43.80	14.31
Sheep - Cross bred	NA	NA	NA
Sheep - Indigenous	56.20	NA	NA
Goat	975.50	NA	NA
Pig - Cross bred	NA	NA	NA
Pig - Indigenous	60	NA	NA
Horse/Donkey/Camel	0.34	NA	NA
Poultry - Cross bred	3282.04	NA	NA
Poultry - Indigenous	NA	NA	NA

2. SOIL & CLIMATE

Agro-climatic Zone	Lower Gangetic Plains - barind plains
Climate	Moist Sub-humid to Dry sub-humid
Soil Type	Red and yellow alluvial(recent)

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2012	2013	2014
	1485		962.23	1291	1296.1
	Variation from Normal		(-)35%	(-)13%	(-)12.7%
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	1.79 Mts.				

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<=1 Ha	327455	83	170349	57
>1 to <=2 Ha	49658	13	80379	27
>2Ha	15508	4	45601	15
Total	392621	100	296329	100

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	3290	1360	1930	3049	241
Scheduled Caste	554	285	269		
Scheduled Tribe	227	114	113		
Literate	1332	802	530	1165	168
BPL	1842				

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

IHaving brick/ stone/ concrete houses	194	IHaving electricity supply	NA
IHaving source of drinking water	NA	IHaving independent toilets	NA
IHaving access to banking services	NA	IHaving radio/tv sets	NA

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

IAnjanwadis	22871	IDispensaries	
IPrimary Health Centres	45	IHospitals	11
IPrimary Health Sub-Centres	511	IHospital Beds	1843

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	2320	Agriculture Pumpssets[Nos]	
Total N/P/K Consumption [MI]	91400	Pumpssets Energised [Nos]	
Certified Seeds Supplied [:MI]		Agro Service Centres [:Nos]	1
Pesticides Consumed [:MI]		Soil Testing Centres [Nos]	1
Agriculture Tractors [Nos]	3618	Plantation nurseries [Nos]	6
Power Tillers [Nos]		Farmers' Clubs [Nos]	87
Threshers/Cutters [:Nos]		Krishi Vigyan Kendras[Nos]	1

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	147	Wholesale Market [Nos]	41
Length of Pucca Road [Km]	2605	Godown [Nos]	43
Length of Railway Line [Km]		Godown Capacity[:MI]	35139
Public Transport Vehicle [Nos]	2891	Cold Storage [Nos]	4
Goods Transport Vehicle [Nos]	7066	Cold Store Capacity[:MI]	28000

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2014-15		Avg. Yield [Kg/Ha]
	Area (,000Ha)	Prod. (,000,000)	
Rice	208.86	687.8	3250
Wheat	44.66	129.07	2,892
Oil Seed	29.96	36.85	1,230
Jute	15.684	34.5	2200
Sugarcane	2.902	145.1	50000
Potato	10.385	41.92	2000
pulses	20.96	15.2	725
Production ofCotton(lint), Jute, A1estu & Sunhemp are in Bales(177.8 kg per bale in India)			

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	148	Animal Markets [Nos]	NA
Disease Diagnostic Centres [Nos]		Milk Collection Centres [Nos]	NA
Artificial Insemination Centres [Nos]	287	Fishermen Societies [Nos]	87
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	9
Animal Husbandry Tng Centres [Nos]	1	Fish Markets [Nos]	9
Dairy Cooperative Societies [Nos]	23	Poultry hatcheries [Nos]	1
Improved Fodder Farms [Nos]	1	Slaughter houses [Nos]	Nil

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

Fish	Production [:MI]	29288	Per cap avail. [gm/day]	NA
Egg	Production [Lakh Nos]	1669	Per cap avail. [nosyp.a.]	NA
Milk	Production [000 :MI]	193	Per cap avail. [gm/day]	NA
Meat	Production [:MI]	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.yDir. of

Banking Profile

District- Maida	State - West Bengal	Lead Bank- United Bank of India
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1. NETWORK & OUTREACH (As on 31/03/2015)

Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFls/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	24	138	104	NA	34	NA	14767	271	16	5642
Regional Rural Bank	1	60	59	NA	1	NA	8815	NA	31	10896
District Central Coop. Bank	1	16	12	NA	4	NA	95	NA	128	45142
Coop. Agr. & Rural Dev. Bank	1	4	NA	NA	NA	NA	165	NA	450	158000
Primary Agr. Coop. Society	146	NA	NA	NA	NA	NA	18855	NA	NA	NA
Others	276	NA	NA	NA	6	NA		NA	NA	NA
All Agencies	449	218	175	NA	45	NA	42697	310	10	3361

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-Mar-10	31-Mar-11	31-Mar-12	Growth(%)	Share(%)	31/03/13	31/03/14	31/03/15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	33845600.00	9098000.00	41962700.00	361.23	70.49
Regional Rural Bank	NA	NA	NA	NA	NA	8526500.00	38312100.00	10206300.00	-73.36	17.14
Cooperative Banks	NA	NA	NA	NA	NA	5041800.00	6404100.00	7362000.00	14.96	12.37
Others	NA	NA	NA	NA	NA					
All Agencies	NA	NA	NA	NA	NA	47413900.00	53814200.00	59531000.00	10.62	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-Mar-11	31-Mar-12	31-Mar-13	Growth(%)	Share(%)	31/03/13	31/03/14	31/03/15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	12506800.00	13747400.00	18111100.00	31.74	63.24
Regional Rural Bank	NA	NA	NA	NA	NA	5638400.00	5428800.00	6701800.00	23.45	23.40
Cooperative Banks	NA	NA	NA	NA	NA	2946200.00	3334700.00	3744600.00	12.29	13.08
Others	NA	NA	NA	NA	NA			79800.00		0.28
All Agencies	NA	NA	NA	NA	NA	21091400.00	22510900.00	28637300.00	27.22	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	36.95	37.85	37.95
Regional Rural Bank	66.13	67.97	65.66
Cooperative Banks	51.97	55.47	52.4
Others			
All Agencies	44.61	48.01	48.1

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/c's)

Agency	During 2014-15		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	41962700.00	18111100.00	NA	NA
Regional Rural Bank	10206300.00	6701800.00	NA	NA
Cooperative Banks	7362000.00	3744600.00	NA	NA
Others		79800.00	NA	NA
All Agencies	59531000.00	28637300.00	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 [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	11692900.00	62.79	4350500.00	50.87	NA	NA	NA	NA	NA	NA
Regional Rural Bank	4673300.00	25.10	2891600.00	33.81	NA	NA	NA	NA	NA	NA
Cooperative Banks	2255800.00	12.11	1310500.00	15.32	NA	NA	NA	NA	NA	NA
Others					NA	NA	NA	NA	NA	NA
All Agencies	18622000.00	100.00	8552600.00	100.00	NA	NA	NA	NA	NA	NA

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	12994000.00	7208900.00	55.48	17437500	9267500	53.15	23339000.00	12250900.00	52.49	53.71
Regional Rural Bank	5162300.00	2526700.00	48.95	7121300	3156300	44.32	10542900.00	4673300.00	44.33	45.86
Cooperative Banks	3484400.00	2998600.00	86.06	8115300	4894300	60.31	3335200.00	1697800.00	50.91	65.76
Others	20600.00	28800.00	139.81	2411500	550800	22.84				54.22
All Agencies	21661300.00	12763000.00	58.92	35085600.00	17868900.00	50.93	37217100.00	18622000.00	50.04	53.30

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	6072500.00	1904400.00	31.36	6053500.00	3543300.00	58.53	13685600.00	6807000.00	49.74	46.54
Term Loan (Agr)	3478400.00	2211000.00	63.56	11638000.00	4734100.00	40.68	5921600.00	1745600.00	29.48	44.57
Total Agri. Credit	9550900.00	4115400.00	43.09	17691500.00	8277400.00	46.79	19607200.00	8552600.00	43.62	44.50
Non-Farm Sector	7014400.00	4672600.00	66.61	13064100.00	6939200.00	53.12	13497900.00	7686500.00	56.95	58.89
Other Priority Sector	5096000.00	3975000.00	78.00	4330000.00	2652300.00	61.25	4112000.00	2382900.00	57.95	65.74
Total Priority Sector	21661300.00	12763000.00	58.92	35085600.00	17868900.00	50.93	37217100.00	18622000.00	50.04	53.30

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	5503900.00	2620900.00	47.62	7758300	3319300	42.78	7758300.00	3319300.00	42.78	44.40
Regional Rural Bank	2582300.00	1626500.00	62.99	2582300	2068500	80.10	2582300.00	2068500.00	80.10	74.40
Cooperative Banks	1292600.00	659500.00	51.02	1854700	843900	45.50	1854700.00	843900.00	45.50	47.34
Others	6500.00	4600.00	70.77	22000	12000	54.55	22000.00	12000.00	54.55	59.95
All Agencies	9385300.00	4911500.00	52.33	12217300.00	6243700.00	51.11	12217300.00	6243700.00	51.11	51.51

Sources: Lead Bank & SLBC

EXECUTIVE SUMMARY

Malda is called the gateway of North Bengal. It has 15 blocks divided into two Sub-Divisions, viz. Sadar and Chanchal. The soil of Malda is alluvium in nature and is found on both sides of Mahananda river. The east of Mahananda is called the Barind - the characteristic features of which is relatively high land of red clay soil. The west of Mahananda is further divided into two parts - Tal and Diaria. Other major rivers are Ganga, Kalindi, Punarbha and Tangon. All these river flow from North to South of the district. The southern part of the district, on the other hand, is rich with slit of Ganga and considered to be the most fertile area of the district. The physiography of the district is mostly plain barring a few pockets of mild slope here and there. Out of a total Geographical area of 373300 ha, 112481 ha has been identified as drought prone area and a total of 21145 ha has been categorized as flood prone area. As on 2011, the population of Malda is 3290468. Number of cultivators and Agricultural labours is 279276 and 411862 which is 8.48% and 12.51% of the population respectively. There are 209307 household industries and 440261 other workers which constitute 6.36% and 13.37% respectively. Density of population in Malda is 881. There are 82039 registered bargadars in the district. Agriculture, Mango, Litchi Orchards and Sericulture form the backbone of the economy of the district. Paddy, wheat, maize, mustard and potatoe are the major field crops. Other crops cultivated in the district are jute, mulbery and sugarcane. The district is prosperous of silk and cotton industries. The District is having 24 Commercial Banks functioning through 218 branches of which 175 are rural branches. The district is also served by one RRB, viz. Bangyia Gramin Vikash Bank having 60 branches of which 59 are rural branches. Besides, Malda District Central Co-operative Bank and Malda ARDB are also functioning in the district with 16 and 04 branches respectively. Out of this commercial Banks, 6 Private banks are pvt who are working in the district Head quarters. United Bank of India is the Lead Bank of the District.

Flow of ground level credit in agriculture during 2012-13 which was ~41154.00 lakh increased to ~84210.00 lakh in 2013-14 and again, increased to ~85526.00 lakh during 2014-15. In MSME, it was ~46726.00 lakh in 2012-13 which increased to ~69392.00 lakh in 2013-14 and further to ~76865.00 lakh in 2014-15 while in other priority sector, it was ~39750.00 lakh in 2012-13 which declined to ~26523.00 lakh in 2013-14 and further declined to ~23829.00 lakh in 2014-15.

NABARD in the year 2012-13 had prepared Base PLP for five years coterminous with the XII Five year plan (2012-2017). Due to change of some parameters and also on account of factors such as change in Government's priorities and policies, Priority Sector Lending (PSL) norms, strengthening of rural infrastructure, market force, cost escalation, Base PLP has been revised. This document estimates the technically feasible potential for the year 2016-17 for each of the economic activity undertaken in the district, exploitable through credit. The total revised PLP projection for 2016-17 for bank loan is estimated at ~497029.03 lakh. Broad sector/Sub-sector-wise projection for Year is given in the summary sheet. Under short term agriculture loan, an amount of ~157014.91 lakh has been projected taking into consideration the availability of irrigated area, land development and status of farm mechanisation in the district. In water resources, revised projection is ~2932.73 lakh from ~1889.99 taking into account the utilization of 125759 ha irrigated land out of net shown area of 188623 ha land in the district. An increase of 55.17% is made to increase production and productivity and 4% growth in agriculture. Farm Mechanization has huge scope in the district to increase the productivity and cropping intensity. A revised amount of ~15477.36 lakh from ~12295.28 lakh has been projected during the year. Increase is 25.8% which may be possible due continuation of FSSM scheme of govt. Mango production is one of the major activity of the district and also there is huge scope of development of horticulture and sericulture. To increase the productivity, an revised amount of ~7120.13 lakh from ~5367.24 lakh (Base PLP) has been projected during the year. Increase is 32.6% which may be possible due arrangement of various training/awareness for farmers. There is very little potential for development of forestry in the district and so same projection of ~614.25 lakh has been retained (.Base PLP). Due to formation of activity wise farmers clubs and also availability of abundant fodder in the district, sizable section of population are engaged in cattle and poultry rearing. With Govt.'s intervention for training for farmers & SHG members,

the scope for milk processing, fodder & feed and need for animal health have increased. It requires development and credit support. Accordingly, for overall development of these sectors, revised amount of ~5325.80 lakh from ~4570.05 lakh under Dairy, ~11124.06 lakhs from ~11015.64 lakh for Poultry and ~2908.78 lakh from ~2016.93 lakh for Sheep/Goatery and Piggery have been estimated for the year. An increase have been made Dairy, Poultry & Sheep/Goatery & Piggery to 16.5%, 0.98% & 44.2% respectively. As Malda has many water bodies viz ponds, dighis, bills and rivers there is excellent opportunity for pisciculture. The gap in the demand and the local supply is met with outside fish. For development of fishery sector, investment in seed farm banks, Soil/water/feed testing centre, feed plant, fish markets etc are essential. Keeping in view of the above, a revised amount of ~2627.75 lakh from ~2077.36 lakh (Base PLP) has been estimated under pisciculture and related sector. For others, a revised amount of ~8265.69 lakh from ~3037.77lakh has been made.

Keeping mind in the importance of agricultural infrastructures, an amount of ~13971.73 lakh and for ancillary activities ~48352.50 lakh has been projected. To avoid distress sale/wastage, there is need for multipurpose cold storages/ go-down for proper post-harvest management of fruits and crops market for this sector. There are 74 registered industries in the district. Under MSE sector, the scope of financing of rural artisans, rural industries and miscellaneous industrial units including village industries is available in the district. Hence, a revised amount of ~63204 lakh including working capital of ~60.00 lakh has been projected for MSE for the year.

Since Malda is an agri export zone, there is huge potential for export business and accordingly, an amount of ~6608.00 lakh has been projected. Similarly, there is increasing demand in housing and education. To mitigate the rising demand under these two sectors, an amount of ~34800.00 lakh and ~35000.00 lakh respectively have been projected. For Renewable Source of Energy, same projection for an amount of ~350.74 lakh has been retained due to less use of accessories under this sector. Others which cover SHG/JLG and PMJDY etc is a potential area for financing and accordingly, an amount of ~53268.00 lakh has been projected. In addition, new concept like area development, formation of Producers Organisation are being formed in the district which will facilitate in ground level credit. Lastly, projection for social infrastructure has been made for ~28062.60 lakh being it an important sector for economic development of the district.

One area based scheme on Horticulture i.e area expansion of Guava, Ber and Papaya cultivation is given in Chapter 12. NGOs, Cooperative Bank are working as SHPI with NABARD Financial support and as such SHG-Bank Linkage Programme is running well in the district. Training and awareness programmes for bankers/NGOs are also arranged by NABARD. Further, Joint Liability Groups(JLGs) of Small/Marginal Farmers, bargadars, pattadars have been formed with the efforts of NABARD. Malda, being a backward district, Sreema Mahila Samity, an anchor NGO has been working here since 2012-13 and they have achieved the target of formation 1750 WSHGs. Direct loans can also be availed by Producers Organisations/NGOs. An awareness programme on Future Commodity Marketing is done by NABARD.

There is ample scope for providing loans to these areas and also for rural godowns/cold storage. In terms of warehousing (Development & Regulation Act 2007), warehouses are required to be registered with Warehousing Development & Regulation Authority to issue negotiable warehouse receipts which will help the farmers to seek loan from banks and GOI will provide interest subvention for a period of six months from post harvestage as applicable to crop loans. Under this project, 75% of the total financial outlay is sanctioned to the borrowers as bank loan. NABCONS has been registered as an accreditation agency with WDRA and with payment of a nominal fee of ~5618.00 small capacity warehouse of 250 MT to 2500 MT by PACS the warehouses can get accredited.

NABARD is continuing to provide loans under various tranches of RIDF to State govt. There are 65 ongoing projects in the district on irrigation, Flood protection, rural road, bridge, market yard, godowns, cold storage, block seed farm etc. NABARD Infrastructure Development

Assistance (NIDA) is a new line of credit available for rural infrastructure investment to state-owned institutions. NABARD has set up a fund viz Rural Infrastructure Promotion Fund whose main focus will be to consider such projects, so as to increase the production/productivity and income of the farmers. Further, after announcement in the Union Budget, NABARD Warehousing Scheme 2013-14 (NWS-2013-14) was launched exclusively for financing construction of Warehouse, Godowns, Silos and Cold storage etc., for storage of agriculture and allied produce. To increase capital formation and sustainable growth, coordinated efforts by Bankers and Govt. Line departments are required and also to strengthen SAMIS reporting system. Under Financial inclusion, BC/BFs and CSPs are engaged in the unbanked service area. One Financial Literacy centre under BGVB at Mangalbari and another five under MDCCB at Englishbazar, Habibpur, Gazole, Chanchal and Kaliachak I were established with NABARD Financial support which are working well for enhancing financial literacy covering latest financial security schemes viz. PMJJBY, PMJSBY, ATP etc. among the most vulnerable section of the society.

NABARD has set up a fund titled 'Producer Organisation Development Fund' to tackle the issues of non-availability of timely credit, capacity building of producers and strengthening of the Producers Organisation and market tie-ups.

The total projection for Priority Sector lending ~497029.04 for 2016-17 is achievable. For this coordinated efforts are required with line department in the field of Agriculture, Animal Husbandry, Horticulture, Sericulture, Fishery, Marketing etc. converging various subsidised schemes of both Central and State Govt. Constant monitoring and follow up are required to be ensured in all BLBC/DCC meeting along with creation of awareness in the field of Financial Literacy of the people and growth in capital formation through increasing project based lending.

Broad Sector wise PLP project -2016-17

C~Lakh)

Sr. No.	Particulars	PLP Projection 2016-17
A	Farm Credit	
I	Crop Production, Maintenance and Marketing	157014.91
ii	Term Loan for agriculture and allied activities	56396.55
	SubTotal	213411.46
B	Agriculture Infrastructure	13971.74
C	Ancillary Activity	48352.50
I	Credit Potential for Agriculture CA+B+C)	275735.70
II	Micro, Small and Medium Enterprises	63204.00
III	Export Credit	6608.00
IV	Education	34800.00
V	Housing	35000.00
VI	Renewable Energy	350.74
VII	Others	53268.00
VIII	Social Infrastructure involving bank credit	28062.60
	Total Priority Sector (I to VIII)	497029.04

Sector- Sub-sector wise PLP projections -2016-17

(~Lakh)

Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Potential of Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	157014.91
ii	Water Resource	2932.73
iii	Farm Mechanisation	15477.36
iv	Plantation and Horticulture (including sericulture)	7120.13
v	Forestry and Waste Land Development	614.25
vi	Animal Husbandry - Dairy	5325.80
vii	Animal Husbandry - Poultry	11124.06
viii	Animal Husbandry - Sheep, Goat, Piggery, etc.	2908.78
ix	Fisheries (Marine, Inland, Brackish water)	2627.75
x	Others - Bullock, Bullock Cart, etc.	8265.69
	SubTotal	213411.46
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouse, Marketing yards, Godowns, Silos, Cold Storage unites/ Cold storage chains)	12806.25
ii	Land development, Soil conservation, Watershed development	1153.92
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticide/ fertilizers, Vermin composting)	11.57
	SubTotal	13971.74
C	Ancillary Activities	
i	Food and Agro processing	47632.50
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)	720.00
	SubTotal	48352.50
	Total Agriculture	275735.70
II	Micro, Small and Medium Enterprises	
i	MSME -Working Capital	60.00
ii	MSME - Investment Credit	63144.00
III	Export Credit	6608.00
IV	Education	34800.00
V	Housing	35000.00
VI	Renewable Energy	350.74
VII	Others (Loans to SHG/JLGs, loans to distressed persons to prepay non institutional lenders, PMJDY, loans to state sponsored organisations for SC / ST)	53268.00
VIII	Social Infrastructure involving bank credit	28062.60
	Total Priority Sector	497029.04

DISTRICT MAP

