

EXECUTIVE SUMMARY

A. Introduction

Panchmahal district is an important district in middle Gujarat region. Panchmahal is primarily an agricultural district with paddy, maize as the predominant crops. The other crops cultivated are wheat, pulses, groundnut, tobacco, etc. About 70% of land holdings are with small and marginal farmers and the average size of the holdings is 2 ha.

The Potential Linked Credit Plan (PLP) for 2016-17 has been prepared aligning with the revised RBI guidelines on Priority Sector Lending. It estimates credit flow of **Rs.105105.19 lakh**, of which, Crop Production sector has a major share of **39 %** at **Rs.40999.84 lakh**. Term loan under agriculture is assessed at **Rs.30919.13 lakh** accounting for about **29%**. Under MSME, **Rs.5377.48 lakh** has been assessed as potential forming **5%** and balance **26%** at **Rs.27808.74 lakh** has been estimated for other sectors like Exports, Education, Housing, etc. The activity-wise and block-wise assessment of potential is presented in Annexure I.

The PLP projection for 2016-17 is higher by Rs.7005.15 lakh when compared to the PLP for the year 2015-16 representing an increase of 7.14 %. Further, the PLP projection is higher by Rs.2180.80 lakh when compared to the ACP target for the year 2015-16. Suggested action Points in respect of major sectors and infrastructure/non-credit inputs are as under:

B. Sector-wise comments on major sectors

1. Crop Production, Maintenance and Marketing

The agro-climatic conditions prevailing in the district are suitable for cultivation of fruits and vegetables like Mango, Sapota, Guava, Papaya, onion, potato, etc. Panchmahal produces a variety of vegetables that includes Green Leafy vegetables, bhendi, brinjal, tomato, okra, etc. However, there are no organized sorting, grading, cleaning, packaging facilities to help channelise these produce for marketing purpose.

There is a scope for taking up high value crops and vegetables which will give higher income to small and marginal farmers.

2. Water Resources and Land Development

Panchmahal district has semi-arid climate. The average rainfall in the district varies from 770mm to 880 mm. The monsoon is erratic and long dry spells are common even in rainy season. Due to this farmers are unable to take second crop and keep milch animals. Need for greater focus lies in water resource management. Farmers may adopt Drip and Sprinkler irrigation system, for which subsidy is available from GGRC.

3. Farm Mechanisation

Shortage of labour is a major problem in agriculture. Increased bank credit should flow for purchase of different farm machineries like mini tractor, paddy transplanter, threshers etc. through bank loan. On many farm equipment like tractor, power tiller etc. for which subsidy is also available from Agriculture department of Government of Gujarat. Banks may increasingly adopt the strategy of JLG financing to enable SF/MF to purchase farm machineries and equipment. This will increase their productivity and also reduce drudgery.

4. Plantation and Horticulture

Area under Horticulture crops is on rise in the district which needs to be encouraged as an alternative to the traditional cropping pattern in the district. Planting of Vegetables and Floriculture may be encouraged under modern methods like Greenhouse/controlled conditions with bank credit. NABARD has

implemented Wadi projects in the district where income level of tribals have gone up substantially. The same model may be replicated by Department of Horticulture.

5. Animal husbandry

Dairy is the second largest economic activity after agriculture. There are 1586 Milk Co-operative societies in Panchmahal. Panchmahal Dairy has a milk processing capacity of 12 lakh lit/day, with daily procurement is about 8.50 lakh lit/day. Therefore lot of scope exists for taking up this activity. Panchmahal Dairy also supports purchase of animals to farmers at a very nominal rate of interest besides providing Milk Testing machines, Milk chilling unit etc. to beneficiaries and are also having good collection of milk throughout the district. Subsidy is also available under Dairy Entrepreneurship Development Scheme (DEDS) of Government of India. Besides this, DIC is also giving subsidy for milch animals. Animal husbandry, particularly dairy is the most suitable subsidiary occupation.

6. MSME

Panchmahal District has famous Halol GIDC area of Gujarat. This district is a manufacturing base for steel products, automobiles and cryogenic equipment. The ancillary industries are being encouraged for generation of employment. This Industrial area has been assured of regular electricity and water supply and also has proximity to Vadodara and Ahmedabad. Due to these advantages, it is one of the most favorite districts in Gujarat in terms of its potential for new and innovative experimentation in agro-horticultural sectors, food processing industry, agro-based chemical and pharmaceutical industry, organic fertilizers industry, rubber and plastics industry. Banks should step up their lending to MSME sector including provision of adequate Working Capital assistance.

C. Highlights of Developments, initiatives taken, achievements, specific prescriptions etc.

Wadi / Watershed Model

NABARD as its initiative on Natural Resources Management has supported wadi development for 2500 tribal families in the district. 'WADI' model is holistic in approach, addressing production, processing and marketing of produce and other livelihood needs. Farmers' Producers Organization (FPOs) are being formed to provide forward linkages for processing and marketing of various produce from Wadi farmers. In the Hilly terrain area of Gogumba and Jambughoda blocks, NABARD has successfully completed Watershed programmes. Due to implementation of various water retaining measures in the area, Ground water level has increased substantially. This has resulted in tribals taking multiple crops, increase in standard of living and checking their migration to cities.

Area Based Scheme

Dairy development is most sought after activity in the district. Area Based Scheme (ABS) have been identified for **'Financing Milch animal to matured SHG women members'** and **'Rural Godown -Grading and sorting unit'** with coordinated effort of NABARD, Lead Bank, other banks, line departments This will give thrust for development of these activities.,

GOI has established the National Adaptation Fund on Climate Change (NAFCC) with a budget provision of Rs.350 crores for the year 2015-16 and 2016-17. NABARD has been appointed as National Implementing Entity (NIE) responsible for implementation of adaptation projects under the Fund.

To ensure effective price protection to the farmer, National Agricultural Market being proposed can be a solution backed by adequate storage facilities.

D. Thrust areas for 2016-17:

The PLP document, besides discussing the development initiatives taken by Government of India and Government of Gujarat in the fields of agriculture, horticulture and infrastructure, lays emphasis on the following thrust areas and calls for collective participation of all stakeholders in the district to firm up the credit plan and to work towards achievement of targets for 2016-17.

- a) Improvement in CD ratio of the district & coverage of all eligible farmers under KCC.
- b) Promotion of Joint Liability Groups (JLGs) and ensuring credit linkage.
- c) Capacity building of SHGs and upscaling of SHG linkage.
- d) Ensuring capital formation in agriculture by financing potential sectors mainly Farm Mechanisation, Dairy and Food and Agro processing
- e) Implementation of an Area Development Schemes
- f) Formation of Producers organisations in the Wadi project area.

E. Conclusion

The major driver of private sector capital formation is investment credit. Immediate thrust is required to raise its share in the total agriculture credit. The document, has therefore, been prepared with emphasis on accelerating the pace of capital formation in agriculture and allied sectors. This goal can be achieved with the coordinated efforts of all the stakeholders. The potential Linked Credit Plan for FY 2016-17 will certainly help in further boosting the capital formation in agriculture, improve agriculture production and productivity and thus, secure rural prosperity.

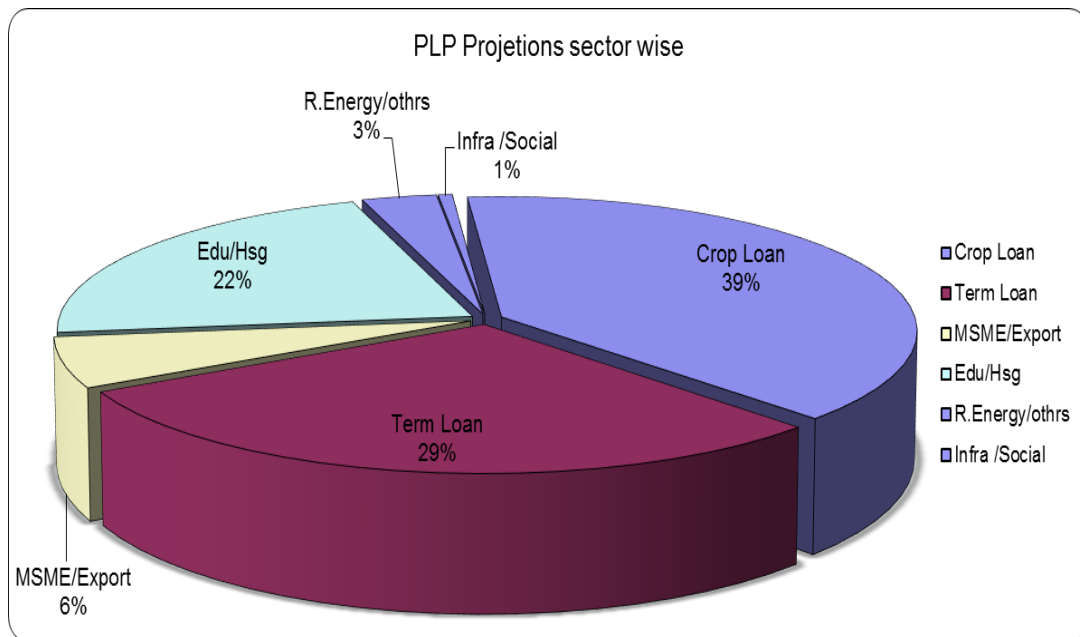
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BROAD SECTOR-WISE PROJECTIONS
(Year 2016-17)

District : Panchmahal

(Rs. Lakh)

Sr. No.	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	40999.84
ii	Term Loans for Agriculture and allied activities	23214.83
	Sub total	64214.67
B	Agriculture Infrastructure	4301.06
C	Ancillary Activities	3403.24
I	Credit Potential for agriculture (A+B+C)	71918.97
II	MSME	5377.48
III	Export	988.00
IV	Education	9576.00
V	Housing	13238.00
VI	Renewable Energy	1498.24
VII	Others	1877.30
VIII	Social Infrastructure involving bank credit	631.20
	Total Priority Sector (I to VIII)	105105.19



SUMMARY OF SECTOR-WISE PROJECTIONS
(Year 2016-17)

District: Panchmahal

State: Gujarat
(Rs.Lakh)

Sr. No.	Particulars	PLP projections 2016-17
I	Credit Potential for Agriculture	
A.	Farm Credit	
i	Crop Production, Maintenance and Marketing	40999.84
ii	Water Resources	2952.50
iii	Farm Mechanization	5069.91
iv	Plantation and Horticulture (including sericulture)	1670.66
v	Forestry & Wasteland Development	573.76
vi	Animal Husbandry - Dairy	6833.36
vii	Animal Husbandry - Poultry	922.88
viii	Animal Husbandry - Sheep, Goat, Piggery, etc.	749.84
ix	Fisheries (Marine, Inland, Brackish water)	305.20
x	Others - Bullock, Bullock cart, etc.	4136.72
	(CL Rs.40999.84 + others Rs.23214.83) Sub Total	64214.67
B	Agriculture Infrastructure	
i	Construction of storage facilities (warehouses, Market yards, Godowns, Silos, Cold storage units / chains)	1006.20
ii	Land development , soil conservation, Watershed development	790.56
iii	Others (Tissue culture, Agri-bio-technology, Seed production, Bio pesticides / fertilisers, Vermin composting)	2504.30
	Sub total	4301.06
C	Ancillary activities	
i	Food and Agro processing	2057.00
ii	Others (Loans to Co-op Societies of farmers for disposing of their produce, Agri-Clinics / Agri-Business Centres, Loans top PACs / FSS / LAMPS. Loans t MF is for on lending)	1346.24
	Sub Total	3403.24
	Total Agriculture	71918.97
II	Micro, Small and Medium Enterprises	
i	MSME - Working capital	531.64
ii	MSME - Investment Credit	4845.84
	Total MSME	5377.48
III	Export Credit	988.00
IV	Education	9576.00
V	Housing	13238.00
VI	Renewable energy	1498.24
VII	Others (loans to SHGs/ JLGs/ Distressed persons, etc.)	1877.30
VIII	Social Infrastructure involving bank credit	631.20
	Total Priority Sector	105105.19

District profile

The history of the Panchmahal district revolves around the city of Champaner which was established in 7th century (647) in the territory of King Vanraj of Solanki dynasty. Panchmahal is located in the eastern part of Gujarat. The district is spread across 7 talukas and Godhra is the district headquarter. Panchmahal is 166 km from Gandhinagar, State capital and National Highway (NH) 59 passes through the district connecting it to Ahmedabad (136 Kms.) and Indore (260 Kms.). The total rail length of the district is 155 Km and nearest airport (Vadodara) is 80 Kms away.

The major industrial locations in the district are Kalol, Halol and Godhra. The focused industry sectors are mineral, engineering and automobile, tourism, irrigation projects, dairy farming. Panchmahal is the largest producer of quartz. Major tourist attractions in the district include Pavagarh Archeological park which is listed as world heritage site by UNESCO, temple of Mata Kalika in Pavagarh, the Jain pilgrimage center at Pavoli, fairs of Chaiti Atham and math Kotal, etc.

Economy and Industry

Panchmahal is rich in mineral and agricultural produce. Major occupations in the district are dairy farming and agriculture. Major crops cultivated are paddy, wheat, maize and pulses. Besides agriculture large cultivation of horticultural crops of mango, banana, papaya, citrus, guava, brinjal, cabbage, onion, garlic, etc. is done. Panchmahal boasts of 97% production of Quartz in Gujarat and supplies to other districts and regions. The district is manufacturing base for steel products, automobiles and cryogenic equipment. Major minerals present in the district are quartz, marble and granite.

Tourist destinations and fairs in the district attract a large number of tourists every year. Around 10% of the total area of the district is covered under forests.

Economy Drivers

The economy of the district is driven by dairy farming and agriculture practices. Small scale industry sector such as food processing units, wooden products and machine tools are the supporting pillars of the economy. Emergence of small industries, vast reserves of minerals and existence of many industry players are fuelling the economic and industrial growth in the district. Recent surge in the growth of engineering sector in the district has added more jobs and increased opportunities for the masses.

NABARD's interventions in the district

NABARD is having one watershed project in Jambhughoda and 3 Wadi Projects for 2500 Tribal people in Gogumbha and Morva Hadaf Talukas, which are implemented through NGOs. Under watershed project area treatment of land has been done and ground water level has increased considerably, resulting in increased agricultural production. Under Wadi programme, besides planting mango, nimbu and guava trees the tribal people are taking up vegetable cultivation with mandap structures as intercropping. This has increased their income as they don't have to depend only on their traditional crop production like paddy and maize. It has made a visible impact and stands out as a demonstrative and sustainable model.

District Profile

District - Panchmahal		State -Gujarat		Division - Central				
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE						
Total Geographical Sq.Km.	5210	Agro-	Semi Arid					
No. of Sub Divisions	3	Climate	Gujarat plains & Hill Region					
No. of Blocks	7	Soil Type	Loamy, Medium Black Soil, alluvial					
No. of Villages	597							
No. of Panchayats	464							
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER						
Total Area Reported	521000	Rainfall [in	Normal	Actual	2011-12	2012-13	2013-14	
Forest Land	117000		1000		792	791	1191	
Area Not Available for Cultivation	63700		Variation from Normal (%)		-21	-21	19	
Permanent Pasture and Grazing Land	15200	Availability	Net annual		Net annual		Balance	
Land under Miscellaneous Tree	0							
Culturable Wasteland	12100	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	29200	Classification of Holding		Holding	Area			
Other Fallow	1000			Nos.	% to Total	Ha.	% to Total	
Net Sown Area	318318	<= 1 Ha		106960	51	43310	14	
Total or Gross Cropped Area	384016	>1 to <=2		50635	24	72829	23	
Area Cultivated More than Once	28100	>2 Ha		51332	25	197373	63	
Cropping Intensity [GCA/NSA] (%)	121	Total		208927	100	313512	100	
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators	194	Category	Total	Male	Female	Rural	Urban	
Of the above,		Population	1391	713	678	2055	335	
Agricultural Labourers	96	Scheduled Caste	53	27	26	83	17	
Workers engaged in Household Industries	5	Scheduled Tribe	360	184	176	698	24	
Workers engaged in Allied Agro-activities	69	Literate	1727	1032	695	843	183	
Other workers	257	BPL	64					
8. HOUSEHOLDS [in '000]		9 combined						
Total Households	447	Having brick/stone/concrete houses	196		Having electricity supply	398		
Rural Households	379	Having source of drinking water	447		Having independent toilets	119		
BPL Households	64	Having access to banking services	200		Having radio/tv sets	1		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified 100%	597	Anganwadis	253		Dispensaries	8		
Villages having Agriculture Power Supply	597	Primary Health Centres	68		Hospitals	32		
Villages having Post	222	Primary Health Sub-Centres	400		Hospital	1294		
Villages having Banking Facilities	597	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	597	Fertiliser/Seed/Pesticide Outlets [Nos]	118091		Agriculture Pumpsets[Nos]	31792		
Villages having Primary Health	597	Total N/P/K Consumption [Kgm]			Pumpsets Energised [Nos]	NA		
Villages having Potable Water Supply	597	Certified Seeds Supplied [MT]			Agro Service Centres [Nos]	76		
Villages connected	597	Pesticides Consumed [MT]	73000		Soil Testing Centres [Nos]	1		
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	10167		Plantation nurseries [Nos]	0		
Total Area Available	149173	Power Tillers [Nos]	6874		Farmers'	477		
Irrigation Potential		Threshers/Cutters [Nos]	3353		Krishi Vigyan Kendras[Nos]	1		
Net Irrigated	96962	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	53329	Rural/Urban Mandi/Haats [Nos]	28		Wholesale Market [Nos]	19		
Area irrigated by Wells	33940	Length of Pucca Road [Krm]	4862		Godown			
Area irrigated by Tanks	2500	Length of Railway Line [Krm]	155		Godown Capacity[MT]	14700		
Area irrigated by Other Sources	9693	Public Transport Vehicle [Nos]	167394		Cold Storage	1		
Irrigation Potential Utilized (Gross Irrigated Area)	99462	Goods Transport Vehicle [Nos]			Cold Store Capacity[MT]	1		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing	No of	Cap.[MT]	Crop		2013-14	2014-15	Avg. Yield	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	1045				Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)
Sugarcane			Paddy		44720	50802	44691	50769
Fruit (Pulp/Juice/Fruit drink)			Wheat		21218	64715	23072	70369
Spices (Masala)			Jowar		18	25	55	77
Dry-fruit			Maize		67839	141173	62500	130062.5
Cotton	440		Groundnut		4387	6580.5	40	600
Milk (per day)	1	12 lakh ltrs	Bajra		620	806	972	1264
Meat	0	0	Pulses		15388	17696	17944	20636
Animal feed	0	0						
17. ANIMAL POPLN - AS PER CENSUS 2012 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]		75	Animal Markets [Nos]	7
Cattle crossbred	95698	18597	77101	Disease Diagnostic Centres [Nos]		0	Mil collection Centres	1586
Cattle - Indigenous	577811	314194	263617	Artificial Insemination Centers [Nos]		32	Fishermen	21
Buffaloes	733489	66459	667030	Animal Breeding Farms [Nos]		0	Fish seed	0
Sheep - Cross bred	384	219	165	Animal Husbandry Tng Centres [Nos]		0	Fish Markets	6
Sheep - Indigenous	1811	327	1484	Dairy Cooperative Societies [Nos]		1586	Poultry hatcheries [Nos]	
Goat	597548	143834	453714	Improved Fodder Farms [Nos]		0	Slaughter	1
Pig - Cross bred	10	7	3	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Indigenous	0	0	0	Fish	Production	3805	Per cap avail.	1.12
Horse/Donkey/Camel	162/2042/84			Egg	Production	236	Per cap avail.	10
Poultry - Cross bred	18165	8206	9959	Milk	Production	850	Per cap avail.	198
Poultry - Indigenous	264407	104618	159789	Meat	Production	229	Per cap avail.	0.042

Sources (if not mentioned against the respective item): Item Nos 1, 6, 7, 9 & 10 - Census 2001 ; Item Nos. 2, 3, 5, 8, 12, 13 & 14, 16- Dept of Agr/ Dir of Eco & Stat. ; Item No. 15 - District Ind centre / Dir of Eco & Stat ; Item No. 17 - AH Census 2012;
Prior to division, Panchmahal distt. was having 11 blocks, after bifurcation Panchahal distt has 7 blocks

Banking Profile

District - Panchmahal		State - Gujarat				Lead Bank - Bank of Baroda				
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	mFIs/mFO	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	18	86	45	20	21	NA	11767	127	16	4714
Regional Rural Bank	1	25	20	4	1	NA	4325	55	11	1851
District Central Coop.	1	11	6	3	2	NA	168		52	16495
Coop. Agr. & Rural	1	4	0	3	1	NA			172	51844
Primary Agr. Coop.		134	134			NA			6	1657
Others	5	10	1	6	3	NA				
All Agencies	26	136	72	36	28	0	16260	182	257	76561
2. DEPOSITS OUTSTANDING										
Agency	No. of Accounts					Amount of Deposit ['000]				
	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.		37286530	32150300	42311355	31.60	90.29
Regional Rural Bank	N.A.	N.A.	N.A.	N.A.		4855973	3825235	4231581	10.62	9.03
Cooperative Banks	N.A.	N.A.	N.A.	N.A.		551320	325356	319149	-1.91	0.68
Others	N.A.	N.A.	N.A.	N.A.		0	0	0	0	0.00
All Agencies	N.A.	N.A.	N.A.	N.A.		42693823	36300891	46862085	29.09	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan ['000]				
	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	N.A.	N.A.	N.A.	N.A.		1717271	15630639	20591783	31.74	89.56
Regional Rural Bank	N.A.	N.A.	N.A.	N.A.		2125802	1745976	1924845	10.24	8.37
Cooperative Banks	N.A.	N.A.	N.A.	N.A.		938693	366169	476521	30.14	2.07
Others	N.A.	N.A.	N.A.	N.A.		0	0	0	0	0.00
All Agencies	N.A.	N.A.	N.A.	N.A.		4781766	17742784	22993149	29.59	100
4. CD-RATIO				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
Agency	CD Ratio			Agency	During 2013-14		Cumulative			
	31-Mar-13	31-Mar-14	31-Mar-15		Deposit	Credit	Deposit	Credit		
Commercial Banks	46.06	44.78	51.60	Commercial Banks	NA	NA	NA	NA		
Regional Rural Bank	47.78	46.97	45.49	Regional Rural Bank	NA	NA	NA	NA		
Cooperative Banks	170.26	96.95	149.30	Cooperative Banks	NA	NA	NA	NA		
Others	334.44	100.19	67.74	Others	NA	NA	NA	NA		
All Agencies	44.80	49.07	49.07	All Agencies	NA	NA	NA	NA		
6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2015)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker		Loans under DRI Scheme		Loans to Women	
	Amount ['000]	% of Total Loans	Amount ['000]	% of Total	Amount ['000]	% of Total Loans	Amount ['000]	% of Total Loans	Amount ['000]	% of Total Loans
Commercial Banks	12907371	63	6004605	29	4719086	23	7145	0	1109079	5
Regional Rural Bank	1423243	74	994178	52	815709	42			29314	2
Cooperative Banks	437036	92	365473	77	131348	28			1014	0
Others	0	0	0	0	0	0			0	0
All Agencies	14767650	64	7364256	32	5666143	25	7145	0	1139407	5
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target ['000]	Ach'ment ['000]	Ach'ment [%]	Target ['000]	Ach'ment ['000]	Ach'ment [%]	Target ['000]	Ach'ment ['000]	Ach'ment [%]	
Commercial Banks	54114	62006	115	48360	39363	81	28754	20483	71	92.86
Regional Rural Bank	16651	9581	58	12089	6525	54	10661	8378	79	62.14
Cooperative Banks	6069	2461	41	3953	1545	39	6002	2070	34	37.92
Others	0	0	0	0	0	0	0	0	0	0.00
All Agencies	76834	74048	96	64402	47433	74	45417	30931	68	81.66
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS										
Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target ['000]	Ach'ment ['000]	Ach'ment [%]	Target ['000]	Ach'ment ['000]	Ach'ment [%]	Target ['000]	Ach'ment ['000]	Ach'ment [%]	
Crop Loan	28824	20269	70.32	20404	17164	84	28082	16887	60	70.26
Term Loan (Agr)	22840	33737	147.71	18698	10369	55	17335	14043	81	98.77
Total Agri. Credit	70994	66355	93.47	57822	34803	60	71418	37233	52	69.11
Non-Farm Sector	5840	7662	131.20	6580	12630	192	13557	7077	52	105.36
Other Priority Sector	19330	12349	63.89	18720	7270	39	26001	6303	24	40.47
Total Priority Sector	96164	86366	89.81	83122	54703	65.81	110976	50613	46	66.04
9. RECOVERY POSITION										
Agency	2012-13			2013-14			2014-15			Average Rec. [%] in last 3 years
	Demand ['000]	Recovery ['000]	Recovery [%]	Demand ['000]	Recovery ['000]	Recovery [%]	Demand ['000]	Recovery ['000]	Recovery [%]	
Commercial Banks	-	-	-	437213	176740	40	419161	161768	39	40
Regional Rural Bank	-	-	-	34264	342	1	4053	182	4	3
Cooperative Banks	-	-	-	14736	9	0	14576	19	0	0
Others	-	-	-	-	-	-	-	-	-	0
All Agencies	-	-	-	486213	177091	41	437790	161969	43	42

Sources : Lead Bank & SLBC