

## EXECUTIVE SUMMARY

### A. Introduction

The Kutch district, with 45,652 sq.km. geographically, is the largest district in India. Agriculture and Animal Husbandry are the predominant economic activities in the district. The other major crops cultivated are Wheat, Bajra, Cotton, Castor and Groundnut. About 72% 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 ₹ 237823.00 lakh, of which, Crop Production sector has a share of 35.67% at ₹ 84818.49 lakh. Term loan under agriculture is assessed at ₹ 50136.39 lakh accounting for about 21.08%. Under MSME, ₹ 37751.40 lakh has been assessed as potential forming 15.87% and balance at ₹ 65116.72 lakh forming 27.38% 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 ₹ 51626.35 lakh (27.72 %) when compared to the PLP for the year 2015-16. Further, the PLP projection is higher by ₹ 43675.00 lakh (22.49%) 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. **Water Resources and Land Development** : As monsoon continues to be erratic, need for greater focus lies in water resource management. Farmers need to be incentivised to save water by adopting suitable cropping pattern on their farms. There is a need for conserving soil moisture security so that “more crop per drop” can be achieved.
2. **Farm Mechanisation** : Shortage of labour is a serious threat affecting the development of agriculture in the district. Enhanced credit flow for farm mechanisation should be ensured. Banks may increasingly adopt the strategy of JLG financing to enable SF/MF to purchase farm machineries and equipment.
3. **Animal husbandry**: Animal husbandry, particularly, dairy is the most suitable subsidiary occupation. As dairy offers quick returns and near stable prices, banks may finance liberally ensuring tie-up arrangements with Dairy farms/societies. Banks may also encourage farmers to take up calf rearing and fodder cultivation, as viable activities with financial assistance.

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

To give thrust to the Dairy, Storage, farm fencing, etc., by enhancing term loan disbursements through a banking plan, implementation of area based scheme/s has been suggested as a coordinated effort of NABARD, Lead Bank, other banks, line departments and other important stake holders.

GoI has established the National Adaptation Fund on Climate Change (NAFCC) with a budget provision of ₹ 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.

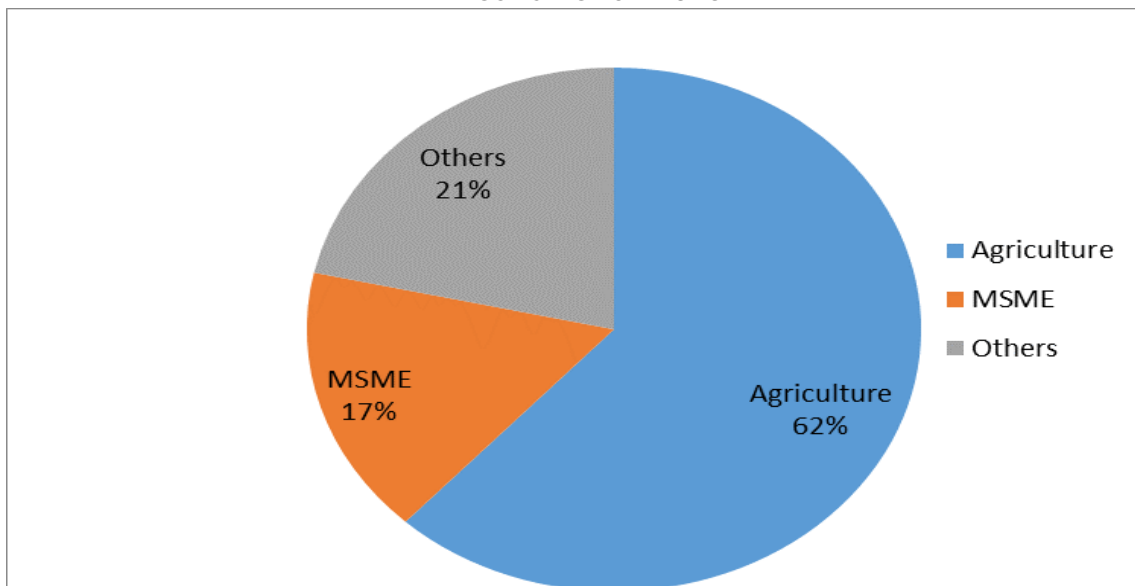
To ensure effective price protection to the farmer, National Agricultural Market being proposed can be a solution backed by adequate storage facilities.

**D. Thrust areas for 2016-17** have been identified as JLG/SHG financing, post-harvest infrastructure, food processing, producer organisations, Area Development Plans/Schemes, etc.

**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.

**BROAD SECTOR-WISE PLP PROJECTIONS -2016-17****NAME OF THE DISTRICT: KUTCH****STATE: GUJARAT****(₹ lakh)**

<b>Sr. No.</b>	<b>Particulars</b>	<b>PLP Projections 2016-17</b>
<b>A</b>	Farm Credit	
i.	Crop production, maintenance and marketing	84818.49
ii.	Term loan for agriculture and allied activities	50136.39
	<b>Sub Total</b>	<b>134954.88</b>
<b>B</b>	Agriculture Infrastructure	11442.83
<b>C</b>	Ancillary activities	2270.70
<b>I</b>	<b>Credit potential for agriculture (A+B+C)</b>	<b>148668.41</b>
II	Micro, Small and Medium Enterprises	37751.40
III	Export Credit	1360.00
IV	Education	6450.00
V	Housing	22500.00
VI	Renewable Energy	168.19
VII	Others	20601.00
VIII	Social infrastructure involving bank credit	324.00
	<b>Total Priority Sector (I to VIII)</b>	<b>237823.00</b>

**PLP PROJECTIONS - 2016-17**

## SUMMARY OF SECTOR/SUB SECTOR-WISE PLP PROJECTIONS - 2016-17

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2016-17
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i.	Crop Production, Maintenance and Marketing	84818.49
ii.	Water Resources	12427.74
iii.	Farm Mechanisation	22878.87
iv.	Plantation and Horticulture	6025.45
v.	Forestry and Waste Land Development	3495.33
vi.	Animal Husbandry – Dairy Development	4782.00
vii.	Animal Husbandry – Poultry Development	39.02
viii.	Animal Husbandry – Sheep, Goat and Piggery Development	146.21
ix.	Fisheries Development	239.40
x.	Other Activities – Bullock, Bullock carts, etc.	102.38
	<b>Sub Total</b>	<b>134954.88</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i.	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	5287.50
ii.	Land development, Soil conservation, Watershed development	5160.83
iii.	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	994.50
	<b>Sub Total</b>	<b>11442.83</b>
<b>C</b>	<b>Ancillary activities</b>	
i.	Food and agro processing	1910.70
ii.	Others	360.00
	<b>Sub Total</b>	<b>2270.70</b>
	<b>Total Agriculture</b>	<b>148668.41</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
i..	MSME – Working Capital	2956.50
ii.	MSME – Investment Credit	34794.90
	<b>Total MSME</b>	<b>37751.40</b>
III	Export credit	1360.00
IV	Education	6450.00
V	Housing	22500.00
VI	Renewable Energy	168.19
VII	Others	20601.00
VIII	Social infrastructure involving bank credit	324.00
	<b>Total Priority Sector</b>	<b>237823.008</b>



## **District Profile**

### **1. Predominant Economic activities in the district**

Agriculture and animal husbandry are the predominant economic activities in the district. Salt processing, Lignite Mining, Bentonite & China Clay processing are other important activities prevalent in the district. Industry, Business and Commerce have also become other important economic activities. Engineering, chemical and cement industries are the major industries. The traditional industry for which the district is known is Handicraft, which is famous in the country as well as abroad. The district has the potential to put Gujarat on the world tourist map due to its unique blend of history, important pilgrim locations, archaeology, desert at one side and beaches on the other. Fossils of ancient Hindu Civilization have been traced at Dholaveera in Rapar taluka which attracts the tourist across the country and abroad, which made Kutch a powerful tourist destination. Since a few years the State Govt. is promoting Rann Utsav in the month of January every year which is attracting the lot of people from across India and even abroad.

### **2. Major food, commercial and plantation / horticulture crops**

Wheat, Bajra, millets and pulses are the major food crops, while cotton, castor and groundnut are the major commercial crops grown in the district. Mango, Papaya, Date Palm, Sapota, Lemon and Pomegranate are the important horticultural crops. As the rainfall is less, more emphasis is being given to organic farming because organic crops give a higher rate of returns and are more nutritious. Vegetables are also grown but consumed in the district itself.

### **3. Special / Additional / Other features of the district**

- ✓ Largest district of the state which occupies 25.29% of total area of the state.
- ✓ District has large desert area admeasuring about 26,000 sq. kms.
- ✓ Long coastline of 405 kms forming 25 percent of total coastline in the state.
- ✓ Large scale mineral deposits of Bauxite, Lignite, Limestone, Bentonite, Gypsum, China Clay etc. and two Ports viz. Kandla & Mundra enjoying the benefits of SEZ.

### **4. Other factors that have mostly affected the district rural economy.**

The district is continuously affected either by drought, cyclone or earthquake. There was a persisting problem of wind and water erosion, moisture stress, salinity and alkalinity in coastal area of Kutch i.e. in Gandhidham & Mandvi blocks, which affected the productivity of land. Kutch District is situated in the seismic zone No. 5, hence there is always fear of earthquake in the district. The earthquake, which took place on 26.01.2001, damaged industries, business, houses and made enormous loss to life of human beings and animals.

### **5. Land holdings**

The classification of land-holding highlights that 72% of the population has more than 2 ha of land and this makes the size of holding very economical and mechanisation of farming can be easily carried out.

### **6. Infrastructure**

There are about 5211 km of pucca roads in the village which makes transportation in agriculture inputs and produce easily. Besides, the roads are of good quality the total area of Kutch is 45652 sq. km and the length of railway line is only 179 km. This makes transportation of goods expensive with the frequent price escalation of fuel viz. petrol and diesel.

The district administration, RBI, NABARD, banks and other stakeholders are making efforts to achieve overall development of the district.

## District Profile

<b>District -</b> Kutch	<b>State -</b> Gujarat	<b>Division -</b> 13
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1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	45652	Agro-climatic Zone	Semi Arid Zone				
No. of Sub Divisions	3	Climate	Extreme Tropical				
No. of Blocks	10	Soil Type	Sandy loam, saline, red soil, mineral deposits of calcium, bauxite, china clay				
No. of Villages (Inhabited)	886						
No. of Panchayats	614						
3. LAND UTILISATION [Ha]		4. RAINFALL & GROUND WATER					
Total Area Reported (Sq km)	45652	Rainfall [in mm]	Normal	Actual	2011-12	2012-13	2013-14
Forest Land	306800		350		675	600	350
Area Not Available for Cultivation	1759400	Variation from Normal		350	350	350	
Permanent Pasture and Grazing Land	70000	Availability of Ground		Net annual recharge		Balance	
Land under Miscellaneous Tree Crops	-	Water [Ham]		686.95	574.52	56	
Cultivable Wasteland	1673400	5. DISTRIBUTION OF LAND HOLDING					
Current Fallow	142800	Classification of Holding	Holding		Area		
Other Fallow	142800		Nos.	% to Total	Ha.	% to Total	
Net Sown Area	612700	<= 1 Ha	13793	8	8817	7	
Total or Gross Cropped Area	648000	>1 to <=2 Ha	33201	20	49811	39	
Area Cultivated More than Once	35300	>2 Ha	117885	72	683573	54	
Cropping Intensity [GCA/NSA] (%)	105	Total	164879	100	742201	100	
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]					
Cultivators	163	Category	Total	Male	Female	Rural	Urban
Of the above, Small/Marginal Farmers	55	Population	1583	815	768	1108	475
Agricultural Labourers	143	Scheduled Caste	184	95	89	131	53
Workers engaged in Household Industries	30	Scheduled Tribe	129	67	62	106	23
Workers engaged in Allied Agro-activities	8	Literate	794	481	313	491	303
Other workers	334	BPL	-	-	-	-	-
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Total Households	310	Having brick/stone/concrete houses	170	Having electricity supply	159		
Rural Households	217	Having source of drinking water	66	Having independent toilets	57		
BPL Households	275	Having access to banking services	61	Having radio/tv sets	56		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	884	Anganwadis	1774	Dispensaries	35		
Villages having Agriculture Power Supply	884	Primary Health Centres	37	Hospitals	13		
Villages having Post Offices	616	Primary Health Sub-Centres	277	Hospital Beds	1194		
Villages having Banking Facilities	780	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools (1663)	835	Fertiliser/Seed/Pesticide Outlets [Nos]	32	Agriculture Pumpsets[Nos]	11603		
Villages having Primary Health Centres (37)	45	Total N/P/K Consumption [MT]	40481	Pumpsets Energised [Nos]	22555		
Villages having Potable Water Supply	834	Certified Seeds Supplied [MT]	-	Agro Service Centres [Nos]	-		
Villages connected with Paved Approach Roads	740	Pesticides Consumed [MT]	-	Soil Testing Centres [Nos]	-		
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	35345	Plantation nurseries [Nos]	28		
Total Area Available for Irrigation (NIA + Fallow)	256500	Power Tillers [Nos]	1676	Farmers' Clubs [Nos]	-		
Irrigation Potential Created	-	Threshers/Cutters [Nos]	2762		1		
Net Irrigated Area (Total area irrigated at least once)	180800	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Area irrigated by Canals / Channels	300	Rural/Urban Mandi/Haat [Nos]	4	Wholesale Market [Nos]	8		
Area irrigated by Wells	18050	Length of Pucca Road [Km]	5211	Godown [Nos]	46		
Area irrigated by Tanks	209071	Length of Railway Line [Km]	179	Godown Capacity[MT]	288000		
Area irrigated by Other Sources	-	Public Transport Vehicle [Nos]	317160	Cold Storage [Nos]	8		
Irrigation Potential Utilized (Gross Irrigated Area)	199500	Goods Transport Vehicle [Nos]	42470	Cold Store Capacity[MT]	6205		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Type of Processing Activity	No of units	Cap.[MT]	2012-13		2013-14		Avg. Yield [Kg/Ha]
Food (Rice/Flour/Dal/Oil/Tea/ Coffee)	-	-	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Sugarcane (Gur/Khandsari/Sugar)	-	-	8680	11405	29848	39220	1314
Fruit (Pulp/Juice/Fruit drink)	4	200	46605	72377	70140	108927	1553
Spices (Masala Powders/Pastes)	-	-	62180	27981	11138	50327	450
Dry-fruit (Cashew/Almond/Raisins)	-	-	128145	205032	97150	155440	1600
Cotton (Ginning/Spinning/Weaving)	13	765000	17875	12065	68443	46199	675
Milk (Chilling/Cooling/Processing)	2	100000	25000	69250	28853	79922	2770
Meat (Chicken/Motton/Pork/Dryfish)	-	-	7865	2752	3525	1233	350
Animal feed (Cattle/Poultry/Fishmeal)	-	-	<i>Production of Cotton(lint), Jute, Mesta &amp; Sanheep are in Bales(177.8 kg per bale in India)</i>				
17. ANIMAL POPULATION AS PER CENSUS 2007 [in '000]		18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	59	Animal Markets [Nos]	-
Cattle - Cross bred	4282	466	3293	Disease Diagnostic Centres [Nos]	-	Milk Collection Centres [Nos]	465
Cattle - Indigenous	159631	39654	181391	Artificial Insemination Centers [Nos]	3	Fishermen Societies [Nos]	13
Buffaloes	94654	4658	126680	Animal Breeding Farms [Nos]	5	Fish seed farms [Nos]	1
Sheep - Cross bred	421272	94419	326853	Animal Husbandry Tng Centres [Nos]	-	Fish Markets [Nos]	4
Sheep - Indigenous	73981	16409	57572	Dairy Cooperative Societies [Nos]	75	Poultry hatcheries [Nos]	-
Goat	345290	81546	263744	Improved Fodder Farms [Nos]	5	Slaughter houses [Nos]	-
Pig - Cross bred	4180	3670	510	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY			
Pig - Indigenous	27608	9425	18183	Fish Production [MT]	82775	Per cap avail. [gm/day]	-
Horse/Donkey/Camel	17043	6367	10676	Egg Production [Lakh Nos]	14	Per cap avail. [nos/p.a.]	-
Poultry - Cross bred	8842	3456	5386	Milk Production [000 MT]	231	Per cap avail. [gm/day]	-
Poultry - Indigenous	16364	5066	11298	Meat Production [MT]	-	Per cap avail. [gm/day]	-

Sources (if not mentioned against the respective item): Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2007; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

Banking Profile										
District -	Kutch	State -	Gujarat	Lead Bank -	Dena Bank					
<b>1. NETWORK &amp; OUTREACH (As on 31/03/2015)</b>										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	32	300	270	10	20	n/a	n/a	n/a	n/a	n/a
Regional Rural Bank	1	49	39	7	7	n/a	n/a	n/a	n/a	n/a
District Central Coop. Bank	1	19	10	7	1	n/a	n/a	n/a	n/a	n/a
Coop. Agr. & Rural Dev. Bank	1	9	3	2	1	n/a	n/a	n/a	n/a	n/a
Primary Agr. Coop. Society	375	375	375	-	-	n/a	n/a	n/a	n/a	n/a
Others	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a
All Agencies	410	752	697	26	29	n/a	n/a	n/a	n/a	n/a
<b>2. DEPOSITS OUTSTANDING</b>										
Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-03-13	31-03-14	31-03-15	Growth(%)	Share(%)	31-03-13	31-03-14	31-03-15	Growth(%)	Share(%)
Commercial Banks	296538	419263	4170798	89.94	99.13	1482694	2096318	2362900	11.28	95.56
Regional Rural Bank	12735	14982	17257	13.18	0.41	63678	74911	99200	24.48	4.01
Cooperative Banks	1799	1617	18432	91.22	0.43	8995	8085	10200	20.74	0.41
Others	4	40	40	0.33	0.00	20	199	200	0.50	0.02
All Agencies	311076	435902	4206527	89.63	100.00	1555387	2179513	2472500	11.85	100.00
<b>3. LOANS &amp; ADVANCES OUTSTANDING</b>										
Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-03-13	31-03-14	31-03-15	Growth(%)	Share(%)	31-03-13	31-03-14	31-03-15	Growth(%)	Share(%)
Commercial Banks	87114	118387	140807	15.92	99.13	435571	591939	897300	34.03	94.61
Regional Rural Bank	3320	5096	61714	91.74	0.41	16600	25481	37300	31.67	3.93
Cooperative Banks	1350	1912	20694	90.76	0.43	6753	9560	13600	29.71	1.43
Others	899	899	398	-25.87	0.00	4499	4499	200	-2149.50	0.03
All Agencies	92683	126294	223613	43.52	100.00	463423	631479	948400	33.42	100.00
<b>4. CD-RATIO</b>										
Agency	CD Ratio									
	31-03-13	31-03-14	31-03-15							
Commercial Banks	23.00	25	25							
Regional Rural Bank	27	36	36							
Cooperative Banks	79	70	70							
Others	-	-	-							
All Agencies	33	34	39							
<b>5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)</b>										
Agency	During 2013-15		Cumulative							
	Deposit	Credit	Deposit	Credit						
Commercial Banks	n/a	n/a	n/a	n/a						
Regional Rural Bank	n/a	n/a	n/a	n/a						
Cooperative Banks	n/a	n/a	n/a	n/a						
Others	n/a	n/a	n/a	n/a						
All Agencies	n/a	n/a	n/a	n/a						
<b>6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2015)</b>										
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	365605	89.81	117177	76.44	44560	85.17	-	-	24296	89.93
Regional Rural Bank	26855	6.60	22539	14.70	4719	9.10	n/a	-	2511	9.30
Cooperative Banks	10112	2.48	9248	6.03	2441	4.66	-	-	-	-
Others	4499	1.11	4325	2.83	601	1.15	-	-	211	0.77
All Agencies	407071	100.00	153289	100.00	52321	100.00	-	-	27018	100.00
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	6460802	6274753	97.00	7747264	7531920	97.00	10348007	8852091	85	93
Regional Rural Bank	1154800	751700	65.00	1360371	1415042	104.00	1700500	2036191	119	96
Cooperative Banks	651405	260679	40.00	692094	464829	67.00	773885	615448	79	62
Others	311430	10078	3.00	351795	7929	2.00	399200	3360	0.84	2
All Agencies	8578437	7297210	85	10151524	9419720	92.00	13221592	11507090	87	88
<b>8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS</b>										
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	2770400	3928608	141	3741956	5849162	156	5375655	8849694	165	154
Term Loan (Agr)	2070100	1253360	66	294155	1012156	34	2741212	1066387	39	46
Total Agri. Credit	4840527	5181968	111	6683111	6861318	102	8116867	9916081	122	112
Non-Farm Sector	1428338	1663599	116	1674604	1886593	112	2202538	1647860	75	101
Other Priority Sector	4081225	2574153	63	4862977	2759179	56	5789589	5575018	96	72
Total Priority Sector	10350090	9419720	92	13220692	11507090	87	16108994	17138959	106	95
<b>9. RECOVERY POSITION</b>										
Agency	2009-10			2010-11			2011-12			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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Regional Rural Bank	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cooperative Banks	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Others	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
All Agencies	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Sources : Lead Bank & SLBC