

EXECUTIVE SUMMARY

A. Introduction:

Valsad is primarily an agricultural district with paddy and sugarcane as the predominant crops. The other major crops cultivated are mango, sapota, banana, tuver, nagli etc. About 82% of land holdings are with small and marginal farmers and the average size of the holdings is 1.29 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.160134.65 lakh, of which, Crop Production sector has a major share of 18.27% at Rs.29254.29 lakh. Term loan under agriculture is assessed at Rs.45702.59 lakh accounting for about 28.54%. Under MSME, Rs.51938.25 lakh has been assessed as potential forming 32.43% and balance 20.76% at Rs.33239.52 lakh has been estimated for other sectors like Export, 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.26187.91 lakh when compared to the PLP for the year 2015-16 representing an increase of 19.55%. Further, the PLP projection is higher by Rs.23323.14 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:

Valsad is one of the districts covered under Agri Export Zone (AEZ) for mangoes and vegetables. Valsad is also known as Mango capital of Gujarat, wherein major area under horticultural crops is mango. Fruits like Mango, Sapota, Banana and vegetables are important crops and have a major share in the district economy. The agro-climatic conditions prevailing in the district are suitable for cultivation of fruits and vegetables like Mango, Sapota, Banana, Guava, Papaya, Watermelon, Cauliflower, Cabbage, Okra, Carrots etc. Valsad is very important for growing horticultural crops where mango alone was grown in 29400 ha. (1,76,400 MT) of land during 2012-13. Valsad produces a variety of vegetables that includes Green Leafy vegetables, tomato, carrot, okra, etc. However, there are no organized sorting, grading, cleaning, packaging facilities to help channelise their produce to export markets.

There is a scope for taking up high value crops and vegetables which will give higher income to small and marginal farmers. Drip irrigation for paddy, sugarcane, vegetables will increase the productivity. Out of 1,22,839 farmers about 81% are small and marginal farmers. Total KCC issued upto 31.3.2015 is only 76,542. The small and marginal farmers have to be covered under KCC or JLGs.

2. Water Resources and Land Development:

Though Valsad is having average rainfall of 2000mm, the hilly region of Dharampur and Kaprada faces lot of water scarcity during summer. Due to this, people are unable to take 2nd crop and also unable to keep milch animals. Series of check dams, drip irrigation, lift irrigation is very much required in this area. Moreover, in hilly areas soil erosion is a major problem which has to be controlled through plantation, stone bunding, trenches etc. which will protect the soil. In Valsad and Pardi Taluka water is available in plenty, however, farmers need to be educated for proper use of water. GGRC is also giving subsidy for drip irrigation. An Area Based Scheme (ABS) has been prepared for drip irrigation which can be financed through bankers. The details of ABS is given in Chapter 12.

3. Farm Mechanisation:

Shortage of labour and cost of labour is a major problem in agriculture. Many farmers have destroyed their very old sapota trees due to this problem. Farmers can purchase different farm machineries like paddy transplanter, self-propelled harvesters, bulldozers, threshers etc. through bank loan. On many farm equipment like tractor, power tiller etc. subsidy is also available from agriculture department. 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:

Valsad is a horticulture hub in Gujarat. Horticulture crop under greenhouse, nethouse gives good income to farmers. However, technical knowledge and guidance may be provided to farmers by Agriculture Department, Krishi Vigyan Kendra (KVK) etc. for successful adoption of such method. Proper grading, sorting, packaging and processing units are also required in district as value addition to such products will enable farmers to get good prices. Horticulture Department is giving subsidy for mandap and trellies structure for cultivating creeper vegetables. Awareness about i-khedut portal among SF/MF is required as they are not able to take benefit of various subsidy schemes of Agriculture Department and Horticulture Department. An Area Based Scheme (ABS) has been prepared for vegetable cultivation through mandap and trellies which can be financed through bankers. The details of ABS is given in Chapter 12.

5. Animal husbandry:

Dairy is the second largest economic activity after agriculture. There are 416 Milk Co-operative societies in Valsad. Vasudhara Dairy is located on the outskirts of Valsad. They are also giving animals to farmers at a very nominal rate of interest. They are also 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) for purchasing milch animals. Besides this, DIC is also giving subsidy for milch animals. 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. As the dairy sector has good potential in district, an Area Based Scheme (ABS) has been prepared for dairy activity.

6. MSME:

The “Golden Corridor of Gujarat i.e. Vapi to Tapi” wherein Valsad is located at the Ground Zero level. It has become India's first integrated horticulture district. It has several advantages, both natural and man-made, that makes it one of the most prosperous 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 and plastic industry, dyes and dye-stuff industry, rubber and plastics industry. Vapi has biggest GIDC colony.

Since 01.01.2015, capital subsidy is given to MSME units by DIC in addition to interest subsidy. Awareness about such schemes is required to be created among entrepreneurs. DIC may help in marketing for Rural NFS products by arranging for some Exhibitions, Trade Fairs, Melas, etc. NABARD is organising such melas wherein rural artisans and SHG members can showcase their products and earn by selling these products in urban areas

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.:

NABARD is implementing “Wadi Project” in Kaprada under Tribal Development Fund (TDF) through DHRUVA-BAIF. Under these project tribal families are given horticulture plants like mango,

cashew and guava. Besides this for immediate income, vegetable cultivation through mandva is also given, intercropping is also done with yam, tuver etc. This gives steady income to tribal families, which prevents them from migrating in search of livelihood activity. 'WADI' model is holistic in approach, addressing production, processing and marketing of produce and other livelihood needs.

To give thrust to Dairy Activity, Vegetable Cultivation through mandva/trellies and Drip Irrigation, 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 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 GOI and the 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.

- i. Improvement in CD ratio of the district.
- ii. Coverage of all eligible farmers under KCC.
- iii. Promotion of Joint Liability Groups and ensuring credit linkage.
- iv. Capacity building of SHGs and upscaling of SHG linkage.
- v. Ensuring capital formation in agriculture by financing potential sectors mainly Farm Mechanisation, Dairy and Food and Agro processing.

E. Area Based Scheme (ABS):

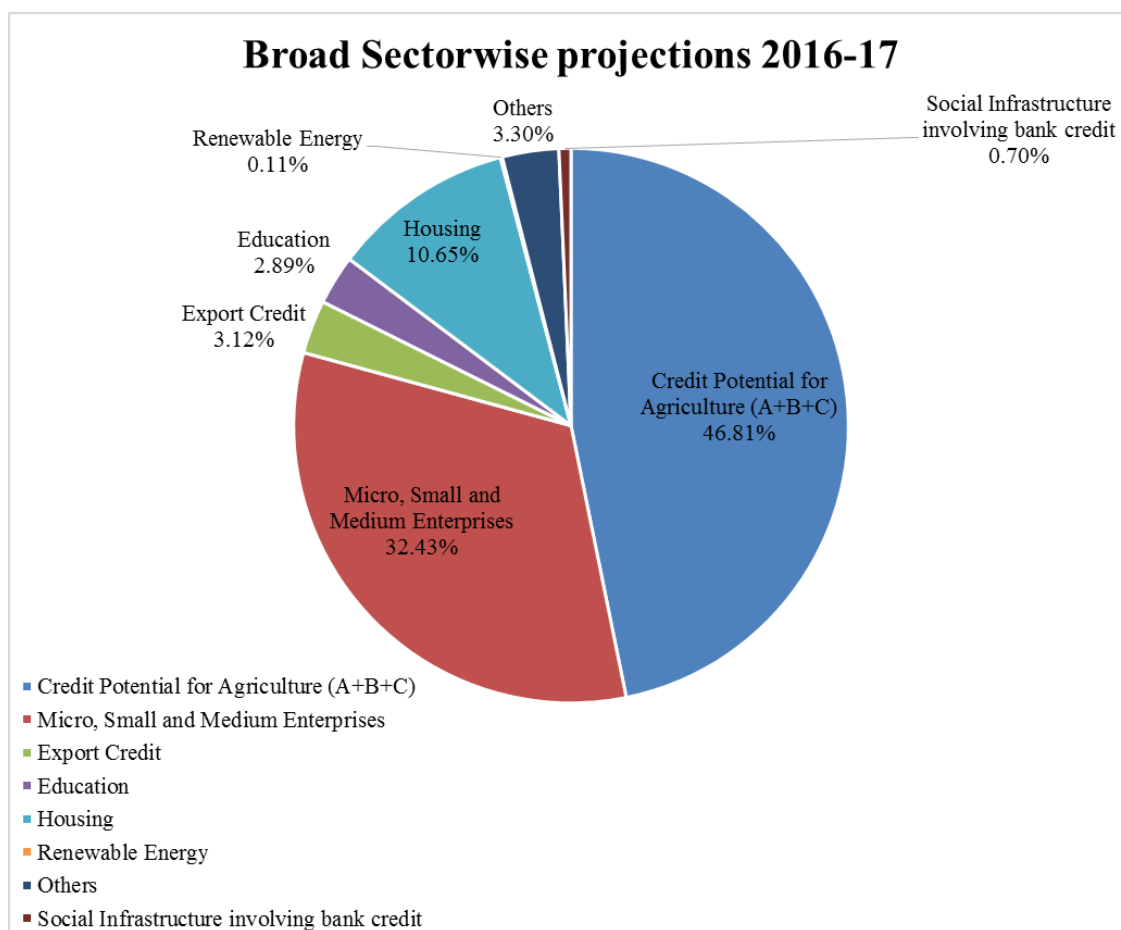
The Area Based Scheme (ABS) has been identified for Vegetable Cultivation with Mandap structure and drip irrigation. Besides this, dairy activity is also identified under this scheme. These activities are identified taking into account local conditions and such activities can be taken up by farmers with the help of bank loan. The detailed projections are given in Chapter 12.

F. 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 Sectorwise PLP Projections - 2016-17		
		(Rs. Lakh)
Sr. No.	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	29254.29
ii	Term Loan for agriculture and allied activities	34932.62
	Sub Total	64186.91
B	Agriculture Infrastructure	3915.46
C	Ancillary activities	6854.50
I	Credit Potential for Agriculture (A+B+C)	74956.88
II	Micro, Small and Medium Enterprises	51938.25
III	Export Credit	5000.00
IV	Education	4624.00
V	Housing	17048.00
VI	Renewable Energy	168.52
VII	Others	5279.00
VIII	Social Infrastructure involving bank credit	1120.00
	Total Priority Sector (I to VIII)	160134.65

Pie Chart



Summary of Sector / Sub-sector wise PLP projections - 2016-17		
		(Rs. Lakh)
Sr.No.	Particulars	PLP Projections
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	29254.29
ii	Water Resources	6427.20
iii	Farm Mechanisation	11622.24
iv	Plantation and Horticulture (including sericulture)	9838.98
v	Forestry and Waste Land Development	339.49
vi	Animal Husbandry – Dairy	4226.18
vii	Animal Husbandry – Poultry	134.20
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	190.79
ix	Fisheries (Marine, Inland, Brackish water)	1406.34
x	Others – Bullock, Bullock cart, etc.	747.20
	Sub Total	64186.91
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	1385.56
ii	Land development, Soil conservation, Watershed development	2206.38
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	323.52
	Sub Total	3915.46
C	Ancillary activities	
i	Food and Agro processing	6526.50
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)	328.00
	Sub Total	6854.50
	Total Agriculture	74956.88
II	Micro, Small and Medium Enterprises	
i	MSME – Investment Credit	39572.00
ii	MSME – Working Capital	12366.25
	Total MSME	51938.25
III	Export Credit	5000.00
IV	Education	4624.00
V	Housing	17048.00
VI	Renewable Energy	168.52
VII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	5279.00
VIII	Social Infrastructure involving bank credit	1120.00
	Total Priority Sector	160134.65

Map of the District



District profile

Valsad is the southernmost district in Gujarat near Arabian Sea. The name 'Valsad' derives from vad-saal, a meaning "hampered (saal) by banyan trees (vad)" (as the area was naturally rich in banyan trees). Originally it was known as "Bulsar". It has 6 Talukas. It is very famous for its "Alphonso Mangoes" locally known as Valsadi Haafus. Its economy is still dependent on this as people are having numerous mango orchards. It is a horticulture hub as mangoes, chikoo, guava and vegetables are grown in plenty. It is also famous for its tourist place – Tithal beach. It is strategically located near Mumbai and Surat.

Major food / commercial and plantation / horticulture crops:

Paddy is the major food crop. The total area under paddy cultivation during the year 2014-15 was 70209 ha and total production was 238078 MT. Sugarcane is the major cash crop which covers a substantial area of 7274 ha producing 509816 MT. Fruits like Mango, Sapota, Banana, vegetables are important crops and have their own share in the district economy.

Mango and Sapota are the main fruits grown in Valsad. Mango plantation is highest in Pardi and Dharampur blocks. Sapota plantation is highest in Umargaon block. During the year, the district has produced 1,76,400 MT mangoes and 14705 MT Sapota.

The forest land which covers 87648 hectares (almost 30% of total geographical area of the district) also contributes significantly to the district economy. Mainly the forest produce are teak wood, fire wood, charcoal and timber wood etc. Due to coastal area, fishing is also a major activity. It is the main fishing zone of Gujarat state. There is a huge demand from Mumbai market both domestic and for onward export.

Special/additional/other features of the district relevant to credit estimates of updated year:

There are 5 GIDCs viz. Gundlav, Vapi, Sarigam, Pardi and Umargaon. Each of them housing on an average 500 industrial units. Besides, the largest Industrial Centre of Gujarat i.e. Vapi is housing 5000 plus Industrial Units, including Large, Medium and Small scale industries.

NABARD's interventions in the district:

NABARD is having Wadi Project for Tribal people in Kaprada Taluka which is implemented through Dhruva-BAIF. Under this project 1000 wadis of mango, cashew and guava are established. 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 ragi. It has made a visible impact and stands out as a demonstrative and sustainable model.

The important features are highlighted in the following table of District Profile.

District - Valsad		State - Gujarat		Division - 3				
1. PHYSICAL & ADMINISTRATIVE FEATURES			2. SOIL & CLIMATE					
Total Geographical Area (sq.km)	2947	Agro-climatic Zone	Gujarat Plains and Hills region - Southern Gujarat					
No. of Sub Divisions		Climate	Semi Arid to Dry Sub - Humid					
No. of Blocks	6	Soil Type	PH range-Neutral, Organic carbon- low, Nitrogen - Low, Potash- High, Phosphorus - Medium					
No. of Villages (Inhabited)	467							
No. of Panchayats	373							
3. LAND UTILISATION [ha]		4. RAINFALL & GROUND WATER						
Total Area Reported	294412	Rainfall [in mm]	Normal	Actual	2011-12	2012-13	2013-14	
Forest Land	87648		2000		1827	2879	1957	
Area Not Available for Cultivation	25750		Variation from Normal					
Permanent Pasture and Grazing Land	2249	Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops			43079.9		16215.5			
Cultivable Wasteland		5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	11486	Classification of Holding	Holding		Area			
Other Fallow	1940		No.	% to Total	ha	% to Total		
Net Sown Area	165330	<= 1 ha	76820	63	26246	17		
Total or Gross Cropped Area	182847	>1 to <=2 ha	22923	19	32546	20		
Area Cultivated More than Once	17517	>2 ha	23096	19	100198	63		
Cropping Intensity [GCA/NSA]	1.11	Total	122839	100	158990	100		
6. WORKERS PROFILE [No.]		7. DEMOGRAPHIC PROFILE						
Cultivators	122839	Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	99743	Population	1705678	887222	818456	1070177	635501	
Agricultural Labourers	183025	Scheduled Caste	38237	19557	18680	20777	17460	
Workers engaged in Household Industries	11833	Scheduled Tribe	902794	450976	451818	785002	117792	
Workers engaged in Allied Agro-activities	NA	Literate	1170657	655528	515129	671205	499452	
Other workers	400818	BPL	84610	NA	NA	NA	NA	
8. HOUSEHOLDS [No.]		9. HOUSEHOLD AMENITIES [No.]						
Total Households	364403	Having brick/stone/concrete houses	148474	Having electricity supply		329218		
Rural Households	216948	Having source of drinking water	87264	Having independent toilets		193013		
BPL Households	84610	Having access to banking services	220197	Having radio/tv sets		188248		
10. VILLAGE-LEVEL INFRASTRUCTURE [No.]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [No.]						
Villages Electrified	452	Anganwadis	1860	Dispensaries		48		
Villages having Agriculture Power Supply	452	Primary Health Centres	45	Hospitals		12		
Villages having Post Offices	283	Primary Health Sub-Centres	330	Hospital Beds		178		
Villages having Banking Facilities	467	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	467	Fertiliser/Seed/Pesticide Outlets [No.]	800	Agriculture Pumps[No.]		6536		
Villages having Primary Health Centres	45	Total N/P/K Consumption [MT]	7279	Wells Energised [No.]		95312		
Villages having Potable Water Supply	452	Certified Seeds Supplied [MT]	NA	Agro Service Centres [No.]		3		
Villages connected with Paved Approach Roads	452	Pesticides Consumed [MT]	NA	Soil Testing Centres [No.]		5		
13. IRRIGATION COVERAGE [ha]		Agriculture Tractors [No.]	8121	Plantation nurseries [No.]		3		
Total Area Available for Irrigation (NIA + Fallow)	75177	Power Tillers [No.]	NA	Farmers' Clubs [No.]		87		
Irrigation Potential Created	61751	Threshers/Cutters [No.]	NA	Krishi Vigyan Kendras[No.]		1		
Net Irrigated Area(Total area irrigated at least once)	NA	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by river./check dam	16673	Rural/Urban Mandi/Haat [No.]	14	Wholesale Market [No.]		2		
Area irrigated by Wells	28232	Length of Pucca Road [km]	3917	Godown [No.]		10		
Area irrigated by Tanks	1397	Length of Railway Line [km]	72	Godown Capacity[MT]		20883		
Area irrigated by private/govt canals	15449	Public Transport Vehicle [No.]	412372	Cold Storage [No.]		5		
Irrigation Potential Utilized (Gross Irrigated Area)	61751	Goods Transport Vehicle [No.]	452021	Cold Store Capacity[MT]		1375		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of units	Inv (Rs. lakh)	Crop	2013-14		2014-15		Avg. Yield [kg/ha]
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	34	1407		Area (ha)	Prod. (MT)	Area (ha)	Prod. (MT)	
Wood	67	2153	Paddy (irrigated)	18572	72988	18662	74674	4001
Rubber & Plastic items	44	2446	Paddy (Rainfed)	51532	155111	51547	163404	3170
Chemical industries	114	7132	Ragi	6513	11723	5604	10367	1850
Machineries	110	4520	Tur	7745	8752	7343	8738	1190
Cotton (Ginning/Spinning/Weaving)	77	6632	Udad	6545	4582	5958	4588	770
Non-iron Mettle	25	460	Kharsani	5813	4069	4878	3659	750
Others/Service sector related	8	133						
Other industries	100	26468						
17. ANIMAL POPULATION AS PER CENSUS 2012 [No.]			18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [No.]	9	Animal Markets [No.]		0
Cattle - Cross bred	85187	10756	74431	Disease Diagnostic Centres [No.]	1	Milk Collection Centres [No.]		428
Cattle - Indigenous	158984	85914	73070	Artificial Insemination Centers [No.]	12	Fishermen Societies [No.]		26
Buffaloes	76307	27206	49101	Animal Breeding Farms [No.]	0	Fish seed farms [No.]		1
Sheep - Cross bred	377	218	159	AH Trng Centres (poultry) [No.]	1	Fish Markets [No.]		1
Sheep - Indigenous	3485	1285	2200	Dairy Cooperative Societies [No.]	416	Poultry hatcheries [No.]		1
Goat	122469	37069	85400	Improved Fodder Farms [No.]	0	Slaughter houses [No.]		1
Pig - Cross bred	9	3	6	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Pig - Indigenous	33	25	8	Fish	Production [Lakh MT]	928.61	Per cap avail. [gm/day]	NA
Horse/Donkey/Camel	121	108	13	Egg	Production [Lakh No.]	377.87	Per cap avail. [No./p.a.]	NA
Poultry - Cross bred	74595	3504	71091	Milk	Production [lakh kg]	659.71	Per cap avail. [gm/day]	NA
Poultry - Indigenous	387705	126178	261527	Meat	Production [MT]	NA	Per cap avail. [gm/day]	NA

Source : District Statistical Book - 2013-14, Socio Economic Review - 2013-14, Gujarat State, Live Stock Census 2012

Source : District Statistical Book - 2013-14, Socio Economic Review - 2013-14 - Gujarat State, Live Stock Census 2012

Banking Profile as on 31 March 2015										
District - Valsad					Lead Bank -		Bank of Baroda			
1. NETWORK & OUTREACH										
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	22	133	51	82			6524		306	216948
Regional Rural Bank	1	13	9	4			1845		161	147455
District Central Coop. Bank	1	15	8	7			39			
Coop. Agr. & Rural Dev. Bank	1	4		4						
Primary Agr. Coop. Society							0			
Private Sect.	11	41	2	39						
All Agencies	36	206	70	136	0	0	8408		467	364403
2. DEPOSITS OUTSTANDING										
Agency	No. of accounts					Amount of Deposit [Rs.'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	1328678	1582794	2025730	27.98	91.75	72265200	90819900	99306700	9.34	96.17
Regional Rural Bank	95616	102689	119543	16.41	5.41	1680100	1840900	2738000	48.73	2.65
Cooperative Banks	51973	57850	62681	8.35	2.84	1018200	1082900	1219200	12.59	1.18
All Agencies	1476267	1743333	2207954	26.65	100.00	74963500	93743700	103263900	10.16	100.00
3. LOANS & ADVANCES OUTSTANDING										
Agency	No. of accounts					Amount of Loan [Rs.'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	96554	108745	123910	13.95	89.78	34467000	44245900	50941000	15.13	94.58
Regional Rural Bank	9124	9469	9906	4.62	7.18	831500	1063800	1111200	4.46	2.06
Cooperative Banks	3155	4130	4196	1.60	3.04	1347600	1465000	1806700	23.32	3.35
All Agencies	108833	122344	138012	12.81	100.00	36646100	46774700	53858900	15.15	100.00
4. CD-RATIO										
Agency	CD Ratio			5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
	31-Mar-13	31-Mar-14	31-Mar-15	During 2014-15		Cumulative				
Commercial Banks	47.70	48.72	51.30	Deposit	Credit	Deposit	Credit	Deposit	Credit	
Regional Rural Bank	49.49	57.79	40.58	1694		15177				
Cooperative Banks	132.35	135.28	148.19	1287		2511				
All Agencies	48.89	49.90	52.16	2981	0	17688	0			0
6. PERFORMANCE TO FULFILL NATIONAL GOALS as on 31 March 2015 (Rs in '000)										
Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans	Amount	% of Total Loans
Commercial Banks	27529200	54.04	4223800	8.29	4745100	9.31	0	0.00	3413900	6.70
Regional Rural Bank	824600	74.21	388500	34.96	351300	31.61	0	0.00	122700	11.04
Cooperative Banks	1297300	71.80	509600	28.21	406900	22.52	0	0.00	1800	0.10
All Agencies	29651100	55.05	5121900	9.51	5503300	10.22	0	0.00	3538400	6.57
7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs. in '000)										
Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	
Commercial Banks	6061400	7510500	123.91	7869500	8827600	112.17	9822900	10292700	104.78	113.62
Regional Rural Bank	492800	391800	79.50	696600	642100	92.18	755300	539300	71.40	81.03
Cooperative Banks	1417300	582100	41.07	1708800	943900	55.24	1909800	514100	26.92	41.08
All Agencies	7971500	8484400	106.43	10274900	10413600	101.35	12488000	11346100	90.86	99.55
8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Rs. in '000)										
Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	Target	Ach'ment	Ach'ment [%]	
Crop Loan	1980600	1051300	53.08	2398400	1072400	44.71	4377600	1692500	38.66	45.49
Term Loan (Agr)	2463800	1351700	54.86	3197600	1098400	34.35	1989900	1230700	61.85	50.35
Total Agri. Credit	4444400	2403000	54.07	5596000	2170800	38.79	6367500	2923200	45.91	46.26
Non-Farm Sector	1485300	3406600	229.35	2149600	4355500	202.62	2780000	4258200	153.17	195.05
Other Priority Sector	2041800	2674800	131.00	2529300	3887300	153.69	3340500	4164700	124.67	136.46
Total	7971500	8484400	106.43	10274900	10413600	101.35	12488000	11346100	90.86	99.55
9. RECOVERY POSITION (Rs. in '000)										
Agency	2012-13			2013-14			2014-15			Avg. Rec. [%] in last 3 years
	Demand	Recovery	Recovery [%]	Demand	Recovery	Recovery [%]	Demand	Recovery	Recovery [%]	
Commercial Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Source : Lead Bank, BOB										

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