

EXECUTIVE SUMMARY

Ernakulam district is industrially and commercially the most advanced district in the State. The District has the unique feature of having a Seaport, Airport and Rail networking. The district has very good road connectivity. The administrative boundaries of Ernakulam district comprise of 2 Revenue Divisions, 7 taluks and 117 villages. There are 14 blocks comprising of 84 grama Panchayats in the district. In addition to Kochi Corporation, there are 11 other Municipalities.

The Gross Domestic Product (GDP) of the district for the year 2012-13, at factor cost, was ₹.49453.29 crore, which, at 15.1% of the GDP of the State at ₹.349338.32 crore, was the highest among all the districts. The share of primary, secondary and tertiary sectors in the GDP of the district was 11.5%, 39.7% and 48.8% respectively. The per capita income of the district at factor cost during 2012-13 was ₹.144558/- was also the highest in the State. Hence the district ranked number one (1) in both GDP and per capita income in the State.

Ernakulam district is considered as the IT capital of the State. A Software Technopark “INFO TECH Park” is fully functional in Kakkanad. Smart city and International Container Transshipment Terminal (ICTT) are under implementation. The infrastructure created by the LNG terminal, Infopark, Metro rail, etc. are also expected to give a fillip to the development of the district. Adequate availability of infrastructure facilities like electricity, fresh water, good transportation – road, water, air & rail, robust banking facilities, proximity to Kochi airport, rail facilities upto Kochi Harbour Terminus, International Airport, availability of technical and management skills, etc. have substantially contributed to the growth of the industrial sector in the district.

The economy of Ernakulam district also depends on the agricultural sector. Of the total geographical area at 3.06 lakh ha, the net sown area stood at 1.52 lakh ha and gross cropped area was 1.65 lakh ha, during 2013.-14. The cropping intensity stood at 109%. Area-wise, Rubber and Coconut occupy the maximum cultivated area. Continued urbanization, booming real estate prices, increasing demand for residential & commercial premises, shifting of land to more remunerative cash crops, expansion of the services sector, etc. are some of the issues confronting the farm sector in the district.

The district has a good network of financial institutions with 43 Commercial banks, (involving 871 branches) one DCCB (54 branches), four PCARDBs (7 branches), one RRB (30 branches) & 176 Service Co-op Banks (217 branches).

The District has been consistently over achieving the District Credit Plan target. In the year 2014-15, the level of achievement under priority sector lending was 100.2% of the set target.

2. Projections of credit flow for the year 2015-16

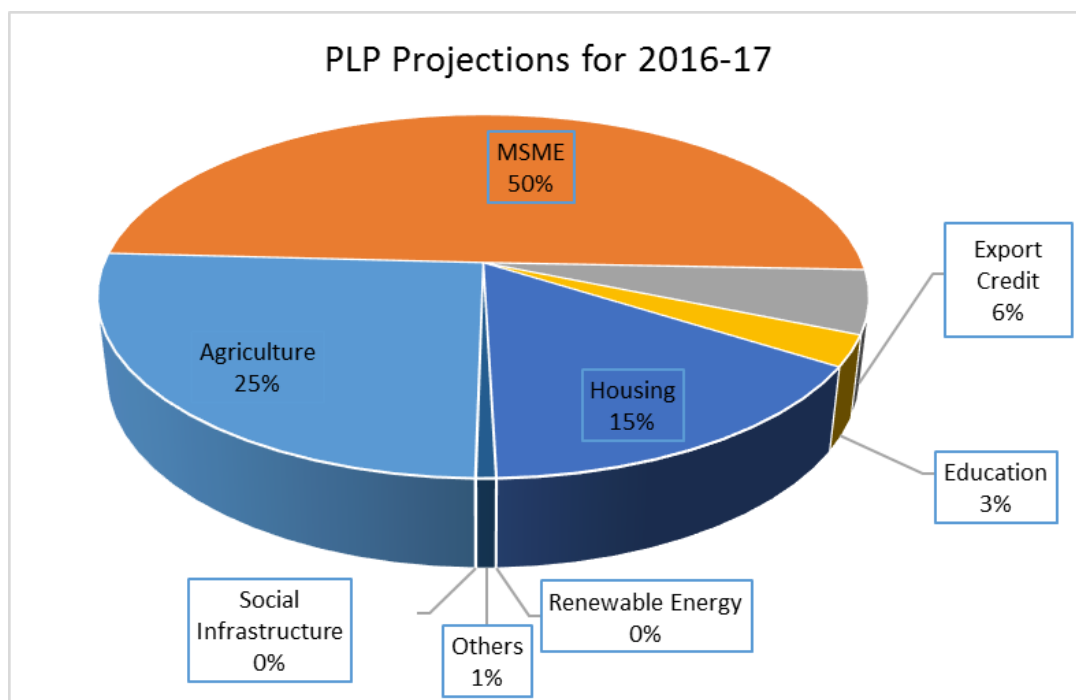
The PLP projections for the year 2016-16 in respect of Ernakulam district has been estimated at Rs.15992.30 crore which is 22 % per cent higher than the PLP projections for the year 2015-16. The details of sector/sub-sector-wise estimates of the PLP projections for the year 2015-16 are furnished below.

Appendix A to Annexure 1 : Broad Sector wise PLP Projections- 2016-17

District: Ernakulam

₹. Lakh

Sr. No.	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	304763.13
ii	Term Loan for agriculture and allied activities	81233.90
	Sub Total	385997.03
B	Agriculture Infrastructure	6625.28
C	Ancillary activities	16440.31
I	Credit Potential for Agriculture (A+B+C)	409062.63
II	Micro, Small and Medium Enterprises	796050.42
III	Export Credit	89943.00
IV	Education	43680.00
V	Housing	248830.00
VI	Renewable Energy	179.92
VII	Others	11084.30
VII	Social Infrastructure involving bank credit	400.00
	Total Priority Sector (I to VIII)	1599230.27



Appendix B to Annexure 1		
Summary of Sector/ Sub-sector wise PLP projections- 2016-17		
District: Ernakulam		₹ Lakh
Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	304763.13
ii	Water Resources	3534.12
iii	Farm Mechanisation	2842.46
iv	Plantation and Horticulture (Including sericulture)	50164.87
v	Forestry and Waste Land Development	28.02
vi	Animal Husbandry - Dairy	7426.72
vii	Animal Husbandry - Poultry	1054.18
viii	Animal Husbandry - Sheep, Goat, Piggery, etc	725.52
ix	Fisheries (Marine, Inland, Brackish water)	15458.02
x	Others - Bullock, Bullock cart, etc.	0.00
	Sub Total	385997.03
B	Agriculture Infrastructure	
i	Construction of storage facilities (Waterhouses, Market yards, Godowns, Silos, Cold storage units/Cold storage chains)	924.00
ii	Land development, Soil conservation, Watershed development	4983.08
iii	Others(Tissue culture, Agri bio-technology, Seed production, Bio-pesticides/ fertilizers, Vermi composting)	718.20
	Sub Total	6625.28
C	Ancillary activities	
i	Food and Agro processing	13890.31
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)	2550.00
	Sub Total	16440.31
	Total Agriculture	409062.63
II	Micro, Small and Medium Enterprises	
i	MSME - Working capital	155358.74
ii	MSME - Investment credit	640691.69
	Total MSME	796050.42
III	Export Credit	89943.00
IV	Education	43680.00
V	Housing	248830.00
VI	Renewable Energy	179.92
	Others (Loans to SHGs/JLGs, loans to distressed persons to preay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	11084.30
VII	Social Infrastructure involving bank credit	400.00
	Total Priority Sector	1599230.27

MAP OF THE DISTRICT



District Profile

District - ERNAKULAM	KERALA	Division -
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1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Ha)	305826	Agro-climatic Zone	Western Plains and Ghat Region- Coastal Midland Region(Zone12)
No. of Sub Divisions	7		
No. of Blocks	14	Climate	Dry Sub -humid and per humid
No. of Villages (Inhabited)	124	Soil Type	Laterite, Red loamy, coastal Alluvium
No. of Panchayats	88		

2. SOIL & CLIMATE

3. LAND UTILISATION [Ha]

Total Area Reported	305826	Rainfall [in mm]	Normal	Actual	2013-14	
Forest Land	70617		3028.90		3337.50	
Area Not Available for Cultivation	41453		Variation		(+) 308.6	
Permanent Pasture and Grazing Land	0	Availability of Ground	Net annual recharge		Net annual draft	Balance
Land under Miscellaneous Tree Crops	121	Water [Ham]	567.84 MCM		293.80 MCM	274.04 MCM
Cultivable Wasteland	11071					

4. RAINFALL & GROUND WATER

5. DISTRIBUTION OF LAND HOLDING

		Classification of Holding	Holding		Area	
			Nos.	% to Total	Ha.	% to Total
Current Fallow	9585	<= 1 Ha	425917	94	26252	55
Other Fallow	10350	>1 to <=2 Ha	20347	4	10949	23
Net Sown Area	151786	>2 Ha	8393	2	10548	22
Total or Gross Cropped Area	165157	Total	454657	100	47749	100
Area Cultivated More than Once	13371					
Cropping Intensity [GCA/NSA]	109					

6. WORKERS PROFILE [in '000]

7. DEMOGRAPHIC PROFILE [in '000]

		Category	Total	Male	Female	Rural	Urban
Cultivators	48	Population	3282	1619	1663	1048	2234
Of the above, Small/Marginal Farmers	25	Scheduled Caste	264	128	134	-	-
Agricultural Labourers	52	Scheduled Tribe	10	5	5	-	-
Workers engaged in Household	25	Literate %	96	98	94	-	-
Workers engaged in Allied Agro-	100	BPL					
Other workers	791						

8. HOUSEHOLDS [in '000]

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

Total Households	693161	Having brick/stone/concrete houses	693	Having electricity supply	693
Rural Households	489390	Having source of drinking water	693	Having independent	
BPL Households	203771	Having access to banking services	693	Having radio/ tv sets	

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Villages Electrified	124	Anganwadis	49	Dispensaries	49
Villages having Agriculture Power	124	Primary Health Centres	661	Hospitals	99
Villages having Post Offices	124	Primary Health Sub-Centres	237	Hospital Beds	3702

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Villages having Banking Facilities	124	Fertiliser/Seed/Pesticide Outlets [Nos]	703	Agriculture	54731
Villages having Primary Schools	124	Total N/P/K Consumption [MT]	33537	Pumpsets Energised [Nos]	54731
Villages having Primary Health Centres	124	Certified Seeds Supplied [MT]	902	Agro Service Centres [Nos]	2
Villages having Potable Water Supply	124	Pesticides Consumed [MT]	1191	Soil Testing Centres [Nos]	1
Villages connected with Paved	124	Agriculture Tractors [Nos]	1341	Plantation nurseries [Nos]	5

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	35903	Power Tillers [Nos]	1301	Farmers' Clubs [Nos]	70
Irrigation Potential Created	24752	Threshers/Cutters [Nos]	7881	Krishi Vigyan Kendras [Nos]	1
Net Irrigated Area (Total area irrigated at least once)	24752				

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Area irrigated by Canals / Channels	8658	Rural/Urban Mandi/Haat [Nos]	17	Wholesale Market [Nos]	35
Area irrigated by Wells	7663	Length of Pucca Road [Km]	2655	Godown [Nos]	66
Area irrigated by Tanks	2182	Length of Railway Line [Km]	82	Godown Capacity [MT]	128919
Area irrigated by Other Sources	6249	Public Transport Vehicle [Nos]	23690	Cold Storage [Nos]	55
Irrigation Potential Utilized (Gross Irrigated Area)	69	Goods Transport Vehicle [Nos]	55219	Cold Store Capacity [MT]	60000

15. AGRO-PROCESSING UNITS

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Type of Processing	No of units	Cap. [MT]	Crop	2012-13		2013-14		Avg. Yield [Kg/Ha]
				Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Food	25			3940	8533	4052	9056	2235
Sugarcane			Paddy	5586	50743	5638	54056	9588
Fruit (Pulp/Juice/Fruit)	2		Banana	5413	50704	5001	53721	10742
Spices (Masala)	9		Pineapple	43751	NA	44582	227*	5092
Dry-fruit			Coconut	59300	NA	59740	74445	1246
Cotton			Rubber	6058	4840	6101	4799	787
Milk	9	280000	Nutmeg	2113	NA	2026	599	296
Meat	5		Pepper					
Animal feed			<i>Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)</i>					

17. ANIMAL POPULATION AS PER CENSUS 2012

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Category of	Total	Male	Female	Veterinary Hospitals/Dispensaries	111	Animal Markets [Nos]	1
Cattle -	119559	18617	100942	Disease Diagnostic Centres [Nos]	1	Milk Collection Centres	9
Cattle -	97426	9261	88165	Artificial Insemination Centers [Nos]	1	Fishermen Societies [Nos]	98
Buffaloes	22133	9356	12777	Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	52
Sheep -	0	0	0	Animal Husbandry Tng. Centres [Nos]	1	Fish Markets [Nos]	198
Sheep -	0	0	0	Dairy Cooperative Societies [Nos]	345	Poultry hatcheries [Nos]	17
Goat	123538	26995	96543	Improved Fodder Farms [Nos]	220	Slaughter houses [Nos]	1
Pig - Cross	4655	2078	2577				

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

Pig -	740	378	362	Fish	Production [MT]		Per cap avail. [gm/day]
Horse/Donk	180	58	122	Egg	Production [Lakh Nos]	1600	Per cap avail. [nos/p.a.]
Poultry -				Milk	Production ['000 MT]	194	Per cap avail. [gm/day]
Poultry -	4270568			Meat	Production [MT]	21510	Per cap avail. [gm/day]

Sources (if not mentioned) Item Nos. 1, 6, 7, 9 & 10 - Census 2001 & 2011; 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.

DISTRICT PROFILE

Ernakulam district was formed in 1958 by bifurcating the Kottayam and Trichur revenue districts. The administrative boundaries of Ernakulam district comprise of 2 Revenue Divisions, 7 taluks and 117 villages. There are 14 blocks comprising of 84 grama Panchayats in the district. In addition to Kochi Corporation, there are 11 other Municipalities. The district is industrially and commercially the most advanced district in the State. The District has the unique feature of having a Seaport, Airport and Rail networking. The district also has very good road connectivity.

The Gross Domestic Product (GDP) of the district for the year 2012-13, at factor cost, at current prices, was ₹.49453.29 crore, which, at 15.1% of the GDP of the State at ₹.349338.32 crore, was the highest among all the districts. The share of primary, secondary and tertiary sectors in the GDP of the district was 11.5%, 39.7% and 48.8% respectively. The per capita income of the district at factor cost, at current prices, during 2012-13 was ₹.144558/- and was also the highest in the State. Hence the district ranked number one (1) in both GDP and per capita income in the State.

The total population of the district stood at 32.82 lakh, of which 50.7% is female. The literacy rate is 95.9%. Adequate availability of infrastructural facilities like electricity, fresh water, good transportation – road, water, air & rail, robust banking facilities, proximity to Kochi airport, rail facilities upto Kochi Harbour Terminus, International Airport, availability of technical and management skills, etc. are factors which have substantially contributed to the growth of the commercial/industrial sectors in the district. On the other hand, continued urbanization, booming real estate prices, increasing demand for residential & commercial premises, shifting of land to more remunerative cash crops, expansion of the services sector, etc. are some of the issues confronting the farm sector in the district. Majority of the land holdings are small/marginal, the average land holding size being just 0.18 ha. Area-wise, Rubber and Coconut occupy the maximum cultivated area. Rubber is the principal crop, accounting for about 35% of the area under cultivation. Of the total gross cropped area, share of non-food crops stood at 65.8%.

BANKING PROFILE

Union Bank of India is the Lead Bank of the district. The lead bank oversees the implementation of the District Credit Plan and the other developmental programmes. Lead District Office collects data from the branches and finalises reports, which are reviewed in the BLBC/DLRC meetings. The district has been declared as a 100 percent financially included district and there is no denial of banking facilities to any household. All the 84 Grama Panchayats are having at least one branch of a commercial bank in addition to the Service Cooperative bank.

The district has a good network of financial institutions with 43 Commercial banks, (involving 871 branches) one DCCB (54 branches), four PCARDBs (7 branches), one RRB (30 branches) & 176 Service Co-op Banks (217 branches).

2. Performance to Fulfill the National Goals during 2015-16

The share of priority sector loans in the total loan outstanding stood at 35% as on 31 March 2015, which was less than the stipulated norm of 40%. Banks will need to step up their advances to the priority sector and especially agriculture sector. The loans to SC/ST, weaker sections and DRI stood at ₹30774.0 lakh, ₹60664.0 lakh and ₹21.0 lakh respectively as on 31 March 2015. The CD ratio stood at 87.1% as on that 31 March 2015.

3. Performance under Annual Action Plans during last 3 years

The District has been consistently over achieving the District Credit Plan target. In the year 2014-15, the level of achievement under priority sector lending was 100.2% of the set target.

4. Crop Insurance Schemes

The objective of the Crop Insurance schemes is to reduce the economic distress of the farmers by providing insurance coverage in the event of failure of any of the notified crops as a result of natural calamities, pests and diseases. Under the National Agriculture Insurance Scheme (NAIS), the notified crops are Paddy, Turmeric, Ginger, Pineapple, Tapioca and Banana which are protected against risks such as natural fire and lightning, storm, hailstorm, cyclone, tempests, hurricane, tornado, flood, inundation, floods, landslides, draught, dry spells, pests and diseases. Besides NAIS, a State Insurance Scheme (SCIS), covering farmers with own or leased lands, is also functional in the district/state.

5. Status of SAMIS / Reporting system

The level of submission of LBR returns during the year 2014-15 stood at 81%. The issue of submission of timely and correctly filled returns by all the bank branches is being regularly taken up in the Block and District level review meetings.

6. Other issues

All the 14 blocks in the district are having Financial Literacy centres functioning. The Rural Self Employment Training Institute (RSETI) in the district has been promoted by Union Bank of India and the institute has trained 7037 persons, 290 batches, so far. The settlement rate of trainees in the RSETI stands at 78.05%.