

Executive Summary

I Theme of the PLP 2016-17

The development of the economy or sector depends upon the capital accumulation. India being an agrarian country, the contribution to national GDP is not in proportion to the population engaged in it. To alter the situation, to divert the disguised unemployment, to utilize natural resources more sustainably & judiciously, to increase the productivity of components involved in agriculture and allied activities, inter alia to achieve food security and growth rate of four percent in agriculture, capital investment in agriculture is considered one of the major engines of productivity growth in agriculture. In view of this while revisiting the **Base PLP 2016-17**, the theme of the revisited PLP 2016-17 is “**Accelerating the pace of productivity growth in agriculture and employment generation**”, and accordingly while making financial projections more emphasis has been given on credit for interventions to increase productivity as well as credit for employment generation. While revisiting the PLP revised guidelines on Priority Sector Lending and priorities decided by the Union Government and State Government are taken care and dovetailed in the revisited PLP 2016-17.

As per the revised guidelines on Priority **Sector** Lending, projections for agriculture lending are bifurcated in Farm Credit, Agriculture Infrastructure and Ancillary Activities. First time projections for on Export Credit and Social Infrastructure involving bank credit are prepared and accordingly new chapters on these issues are added.

II. Specific characteristics of the district based on District Profile

Hingoli is one among the eight districts of Marathwada region of Maharashtra, located in the Western Plateau Region of the State. The geographical area of Hingoli district is 4827 sq. kms and as per 2011 Census, the total population is 11.77 lakh of which 84.79 per cent is rural. The district is in the assured rainfall zone with average annual rainfall of 890.00 mm and is blessed with fertile soil. The economy of Hingoli district is predominantly agrarian. The major Kharif crops are cotton, soyabean, moong, bajra and jowar, while wheat is grown in the Rabi season. sugarcane, arhar, groundnut and safflower are other crops grown in the district. The irrigation facilities in the district are mainly from the irrigation projects like Yeldari, Sidheshwar, Karpara and Masoli. The district is industrially backward with almost no presence of big industry, and is categorized as D+ category as per the Industrial Policy. The district experienced loss of crops due to unseasonal rains in December, 2013 to February, 2014, in January, 2015 to February, 2015 and also experienced drought during 2014-15.

III. Sectoral trends in credit flow for last three years and specifically the performance under the District Credit Plan 2014-15

During the past three years the district has surpassed targets of Annual Credit Plans with targets under NFS/MSME and Other Priority Sectors. However, targets under Crop Loan for the year 2014-15 and Agriculture Term Loans for past three years could not be achieved. The sector-wise annual targets and achievements during the past three years are given in the table given below:

(₹ in lakh)

Sr No	Sector	2012-13			2013-14			2014-15		
		Target	Target		Target	Achievement		Target	Achievement	
			Amt.	%		Amt.	%		Amt.	%
1	Crop Loan	23690.25	37648.02	159	50064.94	46581.35	93	72847.00	41797.87	57
2	Agri Term Loan	8700.16	958.27	11	9066.99	1731.88	19	11504.00	3065.10	27
3	Total Agri	32390.41	38606.29	119	59131.93	48313.23	82	84351.00	44862.97	53
4	NFS / MSME	1553.46	118.76	8	2634.00	2629.55	99	2944.00	3938.16	134
5	Other Priority Sector	5437.11	7909.59	145	7110.00	9222.57	130	7437.00	13449.31	181
	Total ACP	39380.98	46634.64	118	68875.93	60165.35	87	94732.00	62250.44	66

Sector wise vis-à-vis agency-wise achievements of targets during the past three years are indicated in Annexure II. Sub Sector wise vis-à-vis Agency wise, Ground Level Credit Flow for the past three years are indicated in Annexure III.

The achievement of Priority Sector of ACP during 2014-15, is indicated in following table.

(₹ in lakh)

Sr. No	Sector	Commercial Banks			Maharashtra Grameen Bank			Parbhani DCCB		
		Target	Achievement		Target	Achievement		Target	Achievement	
			Amt.	%		Amt.	%		Amt.	%
1	Crop Loan	48009.00	27594.17	57.5	7064.00	6299.47	89	17774.00	7904.23	44.5
2	Agri Term Loan	7904.00	2583.42	32.7	1200.00	481.66	40	2400.00	0.02	0.0
3	Total Agri	55913.00	30177.59	54.0	8264.00	6781.13	82	20174.00	7904.25	39.2
4	NFS / MSME	2680.00	3763.86	140.4	203.00	174.30	86	61.00	0.00	0.0

5	Other Priority Sector	7134.00	12483.97	175.0	203.00	965.34	476	100.00	0.00	0.0
	Total ACP	65727.00	46425.42	70.6	8670.00	7920.77	91	20335.00	7904.25	39

As regards achievement of Priority Sector targets for district as a whole, as against the total priority sector target of ₹94,732.00 lakh, the achievement was ₹ 62,250.44 lakh i.e. 65.7%. The Sector wise details are given in the table given at pre page. The highlights of the achievement are GLC flow under NFS / MSME sector, as against the target of ₹2,944.00 lakh the disbursement are ₹3,938.16 lakh. The district is a major producer of cotton, in the district total 38 Cotton Ginning and Pressing units are established. The achievement under NFS / MSME is on account of the Investment Credit and Working Capital sanctioned to these units. As regards Achievements under Other Priority sector, the Maharashtra Gramin Bank has achieved 475.5% targets and commercial banks have achieved 175% targets, the over all achievement in the district is 180.8%.

Highlights of banking benchmarks referred to in Banking Profile.

There are 18 banks that are operating in the district with 103 branches, of which 39 branches are of 16 Public Sector and Private Sector Commercial Banks, 23 of Maharashtra Gramin Bank and 41 of PDCCB. Of the 103 branches, 34 branches are operating in semi urban area and 69 branches in rural area. All 711 villages are covered with the services by the banks. The total deposits and advances as on 31st March, 2015 were ₹1,62,928.00 lakh and ₹1,47,142.00 lakh. The CD ratio of the district was 90 with the CD ratio of commercial banks being 96, Private Sector Banks 312, Gramin Bank 62 and PDCC Bank 74. The district is minority dominated, as at the end of the March, 2015 coverage of bank loan to the minority community was 20.77%, as against the stipulated 15%. As on 31st March, 2015, the district has 3.59 lakh crop loan accounts and banks have extended crop loans to 1.26 lakh accounts holders. The recovery position in respect of MGB was 85.69% and of PDCCB was 41.58%, poor recovery has resulted in rise in number of defaulted accounts.

While revisiting the Base PLP 2016-17 the physical projections are need based have been revisited if necessary and made realigned according to targets of Govt. sponsored programmes, where ever unit cost has been changed the same has been accounted for. The total revised financial projections for 2016-17 are ₹146,138.89 lakh, which is more by 36.6% over the projection of ₹107,019.66 lakh for the year 2015-16 and more by 46.18% than the projections of ₹99,971.94 lakh envisaged in base PLP 2016-17. The major revision in financial projections is in the following sub sectors.

Farm Credit:

Crop Loan : Keeping in view the demand for crop loan, base PLP projections for the year 2016-17 are revisited and the revised projections are ₹1,15,671.45 lakh which is more by 31.4% over projections made for the 2015-16 (₹79,060.32 lakh), and more by 42.2% over base PLP projections (₹73,053.50 lakh) and also more by 248.5% over last year achievement (₹41,797.87 lakh). The share of crop loan in total agriculture loans is 85.5% and its share in total Priority Sector Loan is 71%.

Water Resources : Though there is subsidy scheme for installation of Micro Irrigation systems, substantial area is yet to be covered under the same. Keeping in view the need of the district Micro Irrigation system, projection for drip and sprinkler systems are therefore re-estimated. Thrust has been given on the activity where subsidy component is available. The revised projections are ₹2513.47 lakh is more by 12.2%

over projections of 2015-16 (₹2240.22 lakh), more by 5.54% over projections of base PLP for 2016-17 (₹2381.51 lakh) and more by 1517% over achievement of 2014-15 (₹165.19). The share of the activity in total agriculture loan is 2.1% and in priority sector is 1.72%

Farm Mechanisation : Though the district is agrarian, the per hectare productivity is far below the state average. During sowing, harvesting seasons farmers face labour problems, and if labour is available the remuneration sought is very high. To divert disguised labour, to overcome labour shortage, to increase productivity, etc. more thrust needs to be given on farm mechanization. While revisiting the projections of base PLP 2016-17 this has been revised. The revised Projections are more by 20% more over projections of 2015-16 (₹2,563.13 lakh), more by 23% over projections of Base PLP 2016-17 (₹2509.8) and more by 537% over GLC of ₹574.66 lakh during the year 2014-15. The share of activity in total Agriculture loan is 2.5% and in priority sector share is 2.1%. Increases in financial projections are on account of increase in unit cost.

Dairy Development: Dairying is under developed in the district and milk is being supplied to the district from Western Maharashtra. There is good scope for this activity in the district. While revisiting the projections of base PLP 2016-17 the projections made for the activity have also been revised. The revised Projections are more by 26% more over projections of 2015-16 (₹2,167.38 lakh), more by 16% over projections of Base PLP 2016-17 (₹2,353.85) and more by 838% over GLC of ₹325.98 lakh during the year 2014-15. The share of activity in total Agriculture Loan is 2.2% and in Priority Sector, share is 1.8%. Increase in financial projections are on account of increase in unit cost.

Sheep, Goat & Piggery: Small units of sheep and goat rearing are traditional activities of rural poor, mainly agricultural labourers having only seasonal employment. Now a days commercial approach is seen among the farmers, due to which the commercial goat rearing becoming popular. Potentials under these activities remain untapped. These activities are popular and acceptable to poor beneficiaries as they do not require any special skill. There are also added advantages of low maintenance cost and easy marketability due to high demand. Under NRLM several SHGs, taken up goat rearing as an economic activity. While revisiting the projections of base PLP 2016-17 the projections made for the activity have also been revised. The revised Projections are more by 14% more over projections of 2015-16 (₹895.15 lakh), and more by 2666% over GLC of ₹38.35 lakh during the year 2014-15. The share of activity in total Agriculture Loan is 0.8% and in Priority Sector, share is 0.7%. Increase in financial projections are on account of increase in unit cost.

Agriculture Infrastructure:

Construction of storage facilities: Keeping in view the agri production vis a vis availability of storage facilities in the district, the base PLP projections have been revised. The revised Projections are more by 7.6% over projections of 2015-16 (₹2715.6 lakh), more by 7% over projections of Base PLP 2016-17 (₹2730.00 lakh) and more by 4071% over GLC of ₹71.77 lakh during the year 2015-16. The share of activity in total Agriculture Loan is 2.4% and in Priority Sector, share is 2%. Increase in financial projections are due to additional of Silos and additional capacity of Rural Godowns.

Land Development, Soil Conservation and Watershed Development: Keeping in view Govt. of Maharashtra's Jalyukta Abhiyan, workdone in completed watersheds, etc. Alongwith Land development activities, watershed plus activities, financing to Farmers Producers Organisations are also considered in the chapter. The revised Projections are more by 94% over projections of 2015-16 (₹515.46 lakh), more by 65.63% over projections of Base PLP 2016-17 (₹603.80 lakh). The share of activity

in total Agriculture Loan is 0.8% and in Priority Sector, share is 0.7%. Increase in financial projections are a/c of new activities Financing to FPO, Seed productions, etc.

Ancillary Activities:

Food & Agro Processing: While revisiting the projections of base PLP, projections made for 2016-17 have been revised. The revised Projections are more by 53.6% over projections of 2015-16 (₹921.9 lakh), more by 34% over projections of Base PLP 2016-17 (₹1053.05 lakh). The share of activity in total Agriculture Loan is 1.2% and in Priority Sector, share is 1%. The projections re align as per the existing scope for various activities. Financial projections are more on account of increase in unit cost and considering the working capital for agro based units.

Others: Under this head 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 are considered. Projections of ₹381.00 lakh.

MSME: Keeping in view the latest development in the economy viz. MUDRA and **sequal to skill development and employment generation, the union government has established The Prime Minister's National Council on Skill Development with a view to** Create 500 million skilled people by 2022. To fulfill 'Make in India' vision of the Hon'ble Prime Minister and to give required push to the manufacturing sector, the projections for Investment credit and Working capital are revisited. The working capital for agro based industries are considered separately in Food and Agro processing chapter. The revised projections are more by 181% over projections of 2015-16 (₹3,829.00 lakh), more by 272% over projections of Base PLP 2016-17 (₹2,907.45). The share of activity in total priority sector is 7.4%.

Export: New separate chapter added to the PLP as per revised guidelines on Priority Sector Lending, keeping in view the potential available for exporting cotton bales, projections of ₹480.00 lakh are made.

Education: As per revised guidelines on Priority Sector Lending and keeping in view the demand and GLC flow for past three years i.e. 2012-13, 2013-14 and 2014-15 was ₹29.25 lakh, ₹87.29 lakh and ₹231.51 lakh respectively, the projections are more by 5.9% over projections of 2015-16. The share of the activity in priority sector is 0.5%.

Housing: Separate chapter added to the PLP as per revised guidelines on Priority Sector Lending, keeping in view the trend in housing sector, Govt. sponsored programme viz. Rajiv Gandhi Nivara Yojana II and GLC flow for past three years i.e. 2012-13, 2013-14 and 2014-15 was ₹ 1596.26 lakh ₹1712.65 lakh ₹2093.98 lakh respectively. Financial projections of ₹ 3037.50 lakh are made. The projections are more by 101.6% over projections of 2015-16. The share of the activity in priority sector is 2%.

Others: While revisiting the projections of the OPS, the physical units have been realigned keeping in view the past trend in savings & credit linkages under MSRLM, new activity loans to distressed persons to repay non institutional lenders, over drafts under PMJDY, loans to state sponsored organisations for SC / ST, other backward class, etc. are considered. Financial projections of ₹7167.00 lakh are made. The share of activity in total priority sector is 5%.

Social Infrastructure with bank credit: New separate chapter added to the PLP as per revised guidelines on Priority Sector Lending, keeping in view the requirement of the district, Reverse Osmosis system for purification of drinking water and multi

speciality hospital are considered under this activity. projections of ₹2,283.50 lakh are made.

II New Area Based Schemes introduced / to be introduced (Last year ABS. As per discussions with the District Collector and line deptts, we proposed to change change it. As per D C's direction alongwith this scheme, New ABS with a aim to generate recurring income for farmers, SHG members to be identified viz. Goat rearing, Dairy, etc. He has directed Animal Husbandary Deptt to formulate such scheme in consultation with NABARD and Bankers. Officials of A H Deptt. yet to spare time and prepared the scheme. In view of this we may continue with the last year Area based scheme of Micro Irrigation.

The total area under irrigation in the district is 57,135 ha which comes to 15.87% of the total cultivable area. The potential created so far from various irrigation projects is 12151.07 ha, which includes Percolation tanks (2252.86 ha), village ponds (471.6 ha), Canal (1929 ha) and others (7497.61ha). The area irrigated by surface water is 7618 ha and by ground water is 25,850 ha. The cropping intensity is 140%. To cover more area under assured irrigation, adoption of micro irrigation is need of hour. As there is Central and State Govt. Sponsored subsidy scheme for Micro Irrigation, there is lot of scope for implementation of the scheme. Under the scheme there is subsidy upto 45% and 35% for small & marginal farmers and other farmers respectively. Farmers are finding it difficult to contribute to the balance amount, banks needs to support balance amount. To support the farmers, Area Based Scheme is formulated, where beneficiary will contribute 10% of the project cost, 90% amt. will be provided by bankers as term loan, subsidy received will be credited to term loan account as back ended subsidy or as per wish of the borrower will be credited to term loan account and by repayment received / to be received the account will be closed. By this the farmers will be financially supported for implementation of the micro irrigation system, inter alia they will be benefited with subsidy, more area will come under assured irrigation system, add to farmers income, farmers social and financial status will be improved. For Bankers good opportunity to get good quantum of term loan, assured repayment. By supporting and implementing this scheme there will be win win situation for all state holders i.e. farmers, bankers, scheme implementing agencies.

By implementing this scheme there will be Ground Level Credit flow of ₹ 3,000.00 lakh during the year.

Highlights of developments / initiatives having bearing on the flow of credit / market making role of NABARD, innovative banking products introduced.

In the district concept of Farmers Producers Company, Activity based Groups is becoming popular among the farmers, Bankers needs to nurture the concept and come forward for financing to these groups for their share capital contribution, investment credit needs, etc.

Highlights of developments / initiatives having bearing on the flow of credit / market making role of NABARD, innovative banking products introduced.

The concept of Farmers Producers Company, Activity based Groups is becoming popular among the farmers. Bankers need to nurture the concept and come forward for financing these groups for their share capital contribution, investment credit needs, etc.

The district is minority dominated and majority of the minority population do not have sufficient land for cultivation, are engaged in small trade, mechanical workshops, petty

business, etc. If sufficient, bank finance is made available to these trades, these small business entities and community engaged in it will thrive and there is lot of scope for financing entrepreneurs engaged in small trades, mechanical workshops, petty business, etc.

District is also having good availability of landless labourers, artisans and hence there is lot of scope for financing to this targeted group under the Joint Liability Groups, Activity Based Groups.

LBR submission by banks in the district was 100% during 2014-15. However, many activities where bankers are extending finance are not appearing in the LBR, viz., financing to SHGs, non renewable energy sources, etc. Many a times financing to these activities and small finances are marked as 'other activities'. In view of this, it is difficult to assess the credit flow to these activities. Bankers need to take care to enter correct code of each activity, which will enable DLCC to take review at BLBCs and DLCC meetings.

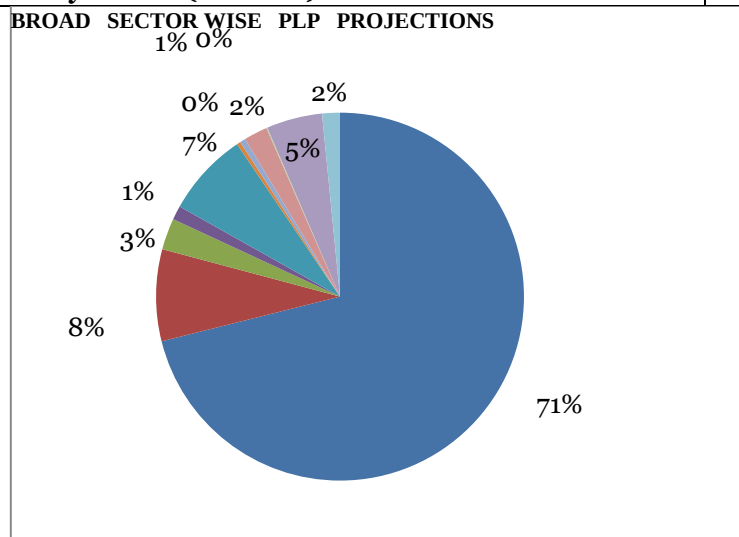
For grounding of the PLP projections vis a vis ACP targets coordinated approach among bankers, line departments and all stake holders are expected for enhancing capital formation, better monitoring and review at BLBC, DCC meetings. An effective implementation of Financial Inclusion plans including better coverage of Oral Lessees, Tenant Farmers, etc. through Joint Liability Group mode, etc. is also expected as a part of financial inclusion drive.

Appendix A to Annexure 1

Broad Sector wise PLP projections - 2016-17

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2016-17
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	1,03,889.76
ii.	Term Loan for agriculture and allied activities	11,781.69
	Sub Total	1,15,671.45
B	Agriculture Infrastructure	4,042.08
C	Ancillary activities	1,796.65
I.	Credit Potential for Agriculture (A+B+C)	1,21,510.18
II.	Micro, Small and Medium Enterprises	10,807.45
III.	Export Credit	480.00
IV.	Education	720.00
V.	Housing	3,037.50
VI.	Renewable Energy	133.26
VII.	Others	7,167.00
VIII.	Social Infrastructure involving bank credit	2,283.50
	Total Priority Sector (I to VIII)	1,46,138.89



	Crop Production, Maintenance and Marketing	71.1
	Term Loan for agriculture and allied activities	8.1
	Agriculture Infrastructure	2.8
	Ancillary activities	1.2
	Micro, Small and Medium Enterprises	7.4
	Export Credit	0.3
	Education	0.5
	Housing	2.1
	Renewable Energy	0.1
	Others	4.9
	Social Infrastructure involving bank credit	1.6

Appendix B to Annexure I

Summary of Sector / Sub – sector wise PLP projections – 2016-17

(₹ lakh)

Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Potential for Agriculture – 2016-17	
A	Farm Credit	
i.	Crop Production, Maintenance and Marketing	1,03,889.76
ii.	Water Resources	2,513.47
iii.	Farm Mechanization	3,089.63
iv.	Plantation and Horticulture including Sericulture	1,228.84
v.	Forestry and Waste Land Development	89.26
vi.	Animal Husbandry - Dairy	2,728.08
vii.	Animal Husbandry - Poultry	825.25
viii.	Animal Husbandry – Sheep, Goat, Piggery, etc	1,023.02
ix.	Fisheries	108.64
x.	Others - Bullock, Bullock-carts, etc.	175.50
	Sub Total	1,15,671.45
B	Agriculture Infrastructure	
i.	Construction of storage facilities	2,922.00
ii.	Land development, Soil conservation and Watershed development	1,000.08
iii.	Others - (Tissue culture, Vermicomposting, etc.)	120.00
	Sub Total	4,042.08
C	Ancillary Activities	
i.	Food and Agro Processing	1,415.65
ii.	Others - (ACABC, Loans to PACS, etc.)	381.00
	Sub Total	1,796.65
	Total Agriculture	1,21,510.18
II	Credit Potential for Micro, Small and Medium Enterprises (MSME)	10,807.45
i.	MSME – Working Capital	8,300.00
ii.	MSME – Investment Credit	2,507.45
III	Export Credit	480.00
IV	Education	720.00
V	Housing	3,037.50
VI	Renewable Energy	133.26
VII	Others (SHGs, JLGs, PMJDY, etc)	7,167.00
VIII	Social Infrastructure involving Bank credit	2,283.50
	Total Priority Sector	1,46,138.89



DISTRICT - HINGOLI

District Profile

District -	HINGOLI	State -	MAHARASHTRA	Division -	AURANGABAD			
1. PHYSICAL & ADMINISTRATIVE FEATURES		2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	4827	Agro-climatic Zone	Deccan plateau,Eastern Maharashtra , Assured rainfall zone					
No. of Sub Divisions	2	Climate	hot and dry,					
No. of Blocks	5	Soil Type	black cotton, medium red and black					
No. of Villages (Inhabited)	710							
No. of Panchayats	565							
3. LAND UTILISATION [Ha] @		4. RAINFALL & GROUND WATER						
Total Area Reported	452672	Rainfall [in mm]	Normal	Actual	2012-13	2013-14	2014-15	
Forest Land	21373		890.00		977.30	1200.60	452.00	
Area Not Available for Cultivation	20114		Variation from Normal	(+) 127%	(+) 136%	(-) 47%		
Permanent Pasture and Grazing Land	10100	Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance	
Land under Miscellaneous Tree Crops	8050		86486		21567	64919		
Cultivable Wasteland	92260	5. DISTRIBUTION OF LAND HOLDING						
Current Fallow	13430	Classification of Holding	Holding		Area			
Other Fallow	2930		Nos.	% to Total	Ha.	% to Total		
Net Sown Area	360136	<= 1 Ha	78427	36.80	45010	12.54		
Total or Gross Cropped Area	500436	>1 to <=2 Ha	76037	35.68	108032	30.10		
Area Cultivated More than Once	140300	>2 Ha	58639	27.52	205868	57.36		
Cropping Intensity [GCA/NSA]	139	Total	213103	100.00	358910	100.00		
6. WORKERS PROFILE [in '000]		7. DEMOGRAPHIC PROFILE [in '000]						
Cultivators	359	Category	Total	Male	Female	Rural	Urban	
Of the above, Small/Marginal Farmers	153	Population	1177	606	571	998	179	
Agricultural Labourers	195	Scheduled Caste	183	94	89	162	21	
Workers engaged in Household Industries	7	Scheduled Tribe	112	58	54	107	5	
Workers engaged in Allied Agro-activities	71	Literate	791	451	340	658	133	
Other workers		BPL	172	N.A.	N.A.	N.A.	N.A.	
8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households]						
Total Households	229	Having brick/stone/concrete houses	N.A.		Having electricity supply	N.A.		
Rural Households	196	Having source of drinking water	N.A.		Having independent toilets	N.A.		
BPL Households	33	Having access to banking services	N.A.		Having radio/tv sets	N.A.		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Villages Electrified	710	Anganwadis	1064		Dispensaries	8		
Villages having Agriculture Power Supply	710	Primary Health Centres	24		Hospitals	5		
Villages having Post Offices	114	Primary Health Sub-Centres	132		Hospital Beds	450		
Villages having Banking Facilities	91	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
Villages having Primary Schools	710	Fertiliser/Seed/Pesticide Outlets [Nos]	2304		Agriculture Pumpsets[Nos]	NA		
Villages having Primary Health Centres	710	Total N/P/K Consumption [MT]	22500		Pumpsets Energised [Nos]	65923		
Villages having Potable Water Supply	649	Certified Seeds Supplied [pkts]	523580		Agro Service Centres [Nos]	2304		
Villages connected with Paved Approach Roads	671	Pesticides Consumed [MT]			Soil Testing Centres [Nos]	2		
13. IRRIGATION COVERAGE [Ha]		Agriculture Tractors [Nos]	5897		Plantation nurseries [Nos]	11		
Total Area Available for Irrigation (NIA + Fallow)		Power Tillers [Nos]	19		Farmers' Clubs [Nos]	240		
Irrigation Potential Created		Threshers/Cutters [Nos]			Krishi Vigyan Kendras[Nos]	1		
Net Irrigated Area(Total area irrigated at least once)	26382	14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Area irrigated by Canals / Channels	15500	Rural/Urban Mandi/Haat [Nos]	31		Wholesale Market [Nos]	6		
Area irrigated by Wells	25850	Length of Pucca Road [Km]	6018		Godown [Nos]	93		
Area irrigated by Tanks		Length of Railway Line [Km]	108		Godown Capacity[MT]	93300		
Area irrigated by Other Sources	6669	Public Transport Vehicle [Nos]	13737		Cold Storage [Nos]	2		
Irrigation Potential Utilized (Gross Irrigated Area)		Goods Transport Vehicle [Nos]	5007		Cold Store Capacity[MT]	500		
15. AGRO-PROCESSING UNITS		16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Type of Processing Activity	No of units	Cap.[MT]					Avg. Yield	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	71	N.A.	2013-14		2014-15		[Kg/Ha]	
Sugarcane (Gur/Khandsari/Sugar)	3	56510	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)		
Fruit (Pulp/Juice/Fruit drink)			16106	12256	223	0	0	
Spices (Masala Powders/Pastes)	4		27893	24478	27423	12660	462	
Dry-fruit (Cashew /Almond/Raisins)			13796	5347	8263	1041	126	
Cotton (Ginning/Spinning/Weaving)	38	N.A	10498	4122	4965	655	132	
Milk (Chilling/Cooling/Processing)	1	2000 lts	200355	217779	201227	57551	286	
Meat (Chicken/Motton/Pork/Dryfish)	1	N.A	86326	82545	104716	45329	432	
Animal feed (Cattle/Poultry/Fishmeal)	1	N.A	3536	265	1169	0	0	
17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]		Production of Cotton(lint), Jute, Mesta & Sanheemp are in Bales(170 kg per bale in India)						
Category of animal	Total	Male	Female	18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES				
Cattle - Cross breed	N.A	N.A	5	Veterinary Hospitals/Dispensaries [Nos]	69 Animal Markets [Nos]			4
Cattle - Indigenous	N.A	N.A	71	Disease Diagnostic Centres [Nos]	22 Milk Collection Centres [Nos]			4
Buffaloes	N.A	N.A	82	Artificial Insemination Centers [Nos]	109 Fishermen Societies [Nos]			26
Sheep - Cross bred	66	N.A	N.A	Animal Breeding Farms [Nos]	1 Fish seed farms [Nos]			2
Sheep - Indigenous	6	N.A	N.A	Animal Husbandry Tng Centres [Nos]	0.0000 Fish Markets [Nos]			0
Goat	111	N.A	N.A	Dairy Cooperative Societies [Nos]	80 Poultry hatcheries [Nos]			0
Pig - Cross breed	0	N.A	N.A	Improved Fodder Farms [Nos]				9
Pig - Indigenous	3	N.A	N.A	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY				
Horse/Donkey/Camel	0.1	N.A	70	Fish	Production [MT]	1020	Per cap avail. [gm/day]	N.A.
Poultry - Cross bred	N.A	N.A	7	Egg	Production [Lakh Nos]	88.66	Per cap avail. [nos/p.a.]	8
Poultry - Indigenous	N.A	N.A	57	Milk	Production [Lakh KG]	900.48	Per cap avail. [gm/day]	140
				Meat	Production [MT]	N.A.	Per cap avail. [gm/day]	N.A.
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./Dir. of Eco. & Stat.						
3. LAND UTILISATION [Ha]@		: web site of Dept of Agri. GoM						

Banking Profile										
District -	HINGOLI	State -		MAHARASHTRA		Lead Bank -		STATE BANK OF INDIA		
1. NETWORK & OUTREACH (As on 31/03/2015)										
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFls/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	16	39	18	21	NIL	N.A.	N.A.	31	18	5868
Regional Rural Bank	1	23	18	5	NIL	N.A.	2100	26/50	30	9950
District Central Coop. Bank	1	41	33	8	NIL	N.A.	3245	N.A.	17	5582
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society										
Others	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
All Agencies	18	103	69	34	NIL				7	2222
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	N.A.	N.A.	N.A.	N.A.	N.A.	8661800	14525400	14525400	0.00	71
Regional Rural Bank	N.A.	149284	149284	N.A.	N.A.	1958907	2233738	2572873	15.18	13
Cooperative Banks	309230	295705	453717	53.44	#VALUE!	2594500	3028106	3419184	12.91	17
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.	13215207	19787244	20517457	3.69	100
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	N.A.	N.A.	N.A.	N.A.	N.A.	5404100	7059300	7059300	0.00	63
Regional Rural Bank	N.A.	17729	17729	N.A.	N.A.	939282	1235958	1575840	27.50	14
Cooperative Banks	N.A.	N.A.	N.A.	N.A.	N.A.	1867902	2153485	2520302	17.03	23
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.	8211283.57	10448743	11155442	6.76	100
4. CD-RATIO				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
Agency	CD Ratio			Agency	During 2014-15		Cumulative			
	31-Mar-13	31-Mar-14	31-Mar-15		Deposit	Credit	Deposit	Credit		
Commercial Banks	81	71	71	Commercial Banks	N.A.	N.A.	N.A.	N.A.		
Regional Rural Bank	48	55	61.25	Regional Rural Bank	39425	N.A.	2382	N.A.		
Cooperative Banks	71.99	71.11	73.71	Cooperative Banks	N.A.	N.A.	N.A.	N.A.		
Others	N.A.	N.A.	N.A.	Others	N.A.	N.A.	N.A.	N.A.		
All Agencies	78	68		All Agencies	N.A.	N.A.	N.A.	N.A.		
6. PERFORMANCE TO FULHILL 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	4081347.00	69	29611.57	61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Regional Rural Bank	683233.00	12	6186.30	13	334200	N.A.	N.A.	N.A.	235700	N.A.
Cooperative Banks	1159725.00	20	12519.65	26	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Others	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Agencies	5924305.00	100	48317.52	100	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	2312148.00	2750960.00	118.98	4811131.00	4081347.00	84.83	65727.00	46425.42	70.63	95.68
Regional Rural Bank	690000.00	958691.00	138.94	751962.00	683233.00	90.86	8670.00	7920.77	91.36	113.73
Cooperative Banks	935950.00	953813.00	101.91	1324500.00	1251955.00	94.52	20335.00	7904.25	38.87	97.06
Others										
All Agencies	3938098.00	4663464.00	118.42	6887593.00	6016535.00	87.35	94732.00	62250.44	65.71	98.37
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	2369025.00	3764802.00	158.92	5006494.00	4658135.00	93.04	7284700.00	4179787.00	57.38	85.97
Term Loan (Agr)	870016.00	95827.00	11.01	906699.00	173188.00	19.10	1150400.00	306510.00	26.64	19.66
Total Agri. Credit	3239041.00	3860629.00	119.19	5913193.00	4831323.00	81.70	8435100.00	4486297.00	53.19	74.93
Non-Farm Sector	155346.00	11876.00	7.64	263400.00	262955.00	99.83	294400.00	393816.00	133.77	93.76
Other Priority Sector	543711.00	790959.00	145.47	711000.00	922257.00	129.71	743700.00	1344931.00	180.84	153.03
Total Priority Sector	3938098.00	4663464.00	118.42	6887593.00	6016535.00	87.35	9473200.00	6225044.00	65.71	83.28
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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Regional Rural Bank	573798.70	428792.00	74.73	638711.00	485421.00	76.00	762092.00	777744.00	102.05	85.69
Cooperative Banks	1221230.00	506178.00	41.37	1310987.00	541584.00	41.22	1304421.00	547395.00	41.96	41.58
Others										
All Agencies										