

EXECUTIVE SUMMARY

A. Introduction

Bhavnagar is primarily an agricultural district with cotton and groundnut as the predominant crops. The other major crops cultivated are Bajra, Sesame, Jowar, Onion, etc. About 60% of land holdings are with small and marginal farmers and the average size of the holdings is 2.40 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.730024.51 lakh, of which, Crop Production sector has a share of 33% at Rs.240012.50 lakh. Term loan under agriculture is assessed at Rs.79924.51 lakh accounting for about 11%. Under MSME, Rs.370500.00 lakh has been assessed as potential forming 51% and balance at Rs.39587.50 lakh has been estimated for other sectors like Exports, Education, Housing, etc. The activity-wise and block-wise assessment of potential is presented in Annexure I.

The PLP projection for 2016-17 is higher by Rs. 35994.51 lakh when compared to the PLP for the year 2015-16 representing an increase of 5%. Further, the PLP projection is higher by Rs.35947.51 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. 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 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 have been identified as JLG/SHG financing, post-harvest infrastructure, food processing, producer organisations, Area Development Plans/Schemes, etc.

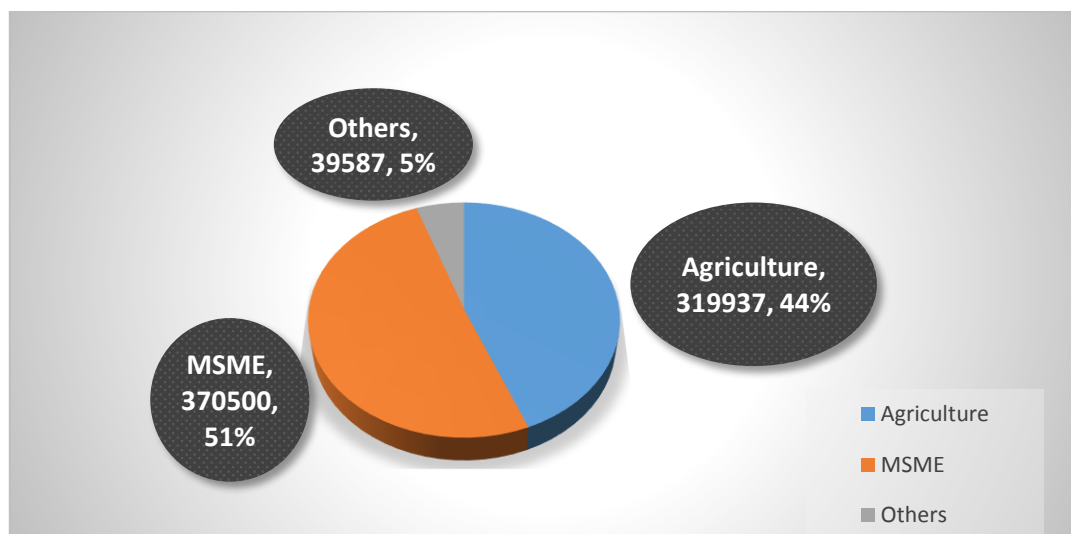
E. Conclusion: The major driver of private sector capital formation is investment credit. Immediate thrust is required to raise its share in the total agriculture credit. The document, has therefore, been prepared with emphasis on accelerating the pace of capital formation in agriculture and allied sectors. This goal can be achieved with the coordinated efforts of all the stakeholders.

**BROAD SECTOR-WISE PLP PROJECTIONS
2016-17**

Name of the District: BHAVNAGAR

State : GUJARAT

| | | (Rs.lakh) |
|---------|---|----------------------------|
| Sr. No. | Particulars | PLP Projections 2016-17 |
| A | Farm Credit | |
| i. | Crop production, maintenance and marketing | 240012.50 |
| ii. | Term loan for agriculture and allied activities | 33103.91 |
| | Sub Total | 273116.41 |
| B | Agriculture Infrastructure | 14720.60 |
| C | Ancillary activities | 32100.00 |
| I | Credit potential for agriculture (A+B+C) | 319937.01 |
| II | Micro, Small and Medium Enterprises | 370500.00 |
| III | Export Credit | 7500.00 |
| IV | Education | 4500.00 |
| V | Housing | 6637.50 |
| VI | Renewable Energy | 7587.00 |
| VII | Others | 10100.50 |
| VIII | Social infrastructure involving bank credit | 3262.50 |
| | Total Priority Sector (I to VIII) | 730024.51 |



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

| (Rs. lakh) | | |
|------------|--|----------------------------|
| Sr. No. | Particulars | PLP Projections 2016-17 |
| I | Credit Potential for Agriculture | |
| A | Farm Credit | |
| I | Crop Production, Maintenance and Marketing | 240012.50 |
| ii. | Water Resources | 13126.95 |
| iii. | Farm Mechanisation | 10875.75 |
| iv. | Plantation and Horticulture | 779.08 |
| v. | Forestry and Waste Land Development | 40.05 |
| vi. | Animal Husbandry – Dairy Development | 5637.15 |
| vii. | Animal Husbandry – Poultry Development | 252.00 |
| viii. | Animal Husbandry – Sheep, Goat and Piggery Development | 230.18 |
| ix. | Fisheries Development | 2018.75 |
| x. | Other Activities – Bullock, Bullock carts, etc. | 144.00 |
| | Sub Total | 273116.41 |
| B | Agriculture Infrastructure | |
| i. | Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains) | 5737.50 |
| ii. | Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting) | 8787.60 |
| iii. | Land development, Soil conservation, Watershed development | 195.50 |
| | Sub Total | 14720.60 |
| C | Ancillary activities | |
| i. | Food and agro processing | 31875.00 |
| ii. | Others | 225.00 |
| | Sub Total | 32100.00 |
| | Total Agriculture | 319937.01 |
| II | Micro, Small and Medium Enterprises | |
| i. | MSME – Working Capital | 277500.00 |
| ii. | MSME – Investment Credit | 93000.00 |
| | Total MSME | 370500.00 |
| III | Export credit | 7500.00 |
| IV | Education | 4500.00 |
| V | Housing | 6637.50 |
| VI | Renewable Energy | 7587.00 |
| VII | Others | 10100.50 |
| VIII | Social infrastructure involving bank credit | 3262.50 |
| | Total Priority Sector | 730024.51 |



District Profile

| | | | | | |
|------------|-----------|---------|---------|------------|------------|
| District - | BHAVNAGAR | State - | GUJARAT | Division - | SAURASHTRA |
|------------|-----------|---------|---------|------------|------------|

1. PHYSICAL & ADMINISTRATIVE FEATURES

| | |
|---------------------------------|------|
| Total Geographical Area (Sq.km) | 9981 |
| No. of Sub Divisions | 3 |
| No. of Blocks | 10 |
| No. of Villages | 663 |
| No. of Panchayats | 660 |

3. LAND UTILISATION [Ha]

| | |
|-------------------------------------|--------|
| Total Area Reported | 693300 |
| Forest Land | 23300 |
| Area Not Available for Cultivation | 90500 |
| Permanent Pasture and Grazing Land | 49700 |
| Land under Miscellaneous Tree Crops | |
| Cultivable Wasteland | 51000 |
| Current Fallow | 50300 |
| Other Fallow | 1019 |
| Net Sown Area | 430000 |
| Total or Gross Cropped Area | 504500 |
| Area Cultivated More than Once | 75000 |
| Cropping Intensity [GCA/NSA] | 117 |

6. WORKERS PROFILE [in '000]

| | |
|---|-----|
| Cultivators | 226 |
| Of the above, Small/Marginal Farmers | 133 |
| Agricultural Labourers | 210 |
| Workers engaged in Household Industries | 85 |
| Workers engaged in Allied Agro-activities | 214 |
| Other workers | 479 |

8. HOUSEHOLDS [in '000]

| | |
|------------------|-----|
| Total Households | 448 |
| Rural Households | 248 |
| BPL Households | |

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

| | |
|--|-----|
| Villages Electrified | 663 |
| Villages having Agriculture Power Supply | 663 |
| Villages having Post Offices | 408 |
| Villages having Banking Facilities | 345 |
| Villages having Primary Schools | 660 |
| Villages having Primary Health Centres | 37 |
| Villages having Potable Water Supply | 663 |
| Villages connected with Paved Approach Roads | 660 |

13. IRRIGATION COVERAGE [Ha]

| | |
|---|--------|
| Total Area Available for Irrigation (NIA + Fallow) | |
| Irrigation Potential Created | 83909 |
| Net Irrigated Area (Total area irrigated at least once) | 211500 |
| Area irrigated by Canals / Channels | 24200 |
| Area irrigated by Wells | 183200 |
| Area irrigated by Tanks | 2000 |
| Area irrigated by Other Sources | 2100 |
| Irrigation Potential Utilized (Gross Irrigated Area) | 264700 |

15. AGRO-PROCESSING UNITS

| Type of Processing Activity | No of units | Cap.[MT] |
|---------------------------------------|-------------|----------|
| Food (Rice/Flour/Dal/Oil/Tea/Coffee) | 2 | |
| Sugarcane (Gur/Khandsari/Sugar) | - | - |
| Fruit (Pulp/Juice/Fruit drink) | - | - |
| Spices (Masala Powders/Pastes) | 3 | |
| Dry-fruit (Cashew/Almond/Raisins) | - | - |
| Cotton (Ginning/Spinning/Weaving) | 90 | |
| Milk (Chilling/Cooling/Processing) | 3 | |
| Meat (Chicken/Mutton/Pork/Dryfish) | - | - |
| Animal feed (Cattle/Poultry/Fishmeal) | - | - |

17. ANIMAL POPULATION AS PER CENSUS 2012 [in '000]

| Category of animal | Total | Male | Female |
|----------------------|-------|------|--------|
| Cattle - Cross bred | 10 | 1 | 9 |
| Cattle - Indigenous | 404 | 142 | 262 |
| Buffaloes | 395 | 28 | 367 |
| Sheep - Cross bred | 1 | - | 1 |
| Sheep - Indigenous | 173 | 38 | 135 |
| Goat | 207 | 30 | 177 |
| Pig - Cross bred | - | - | - |
| Pig - Indigenous | - | - | - |
| Horse/Donkey/Camel | 1 | - | 1 |
| Poultry - Broiler | 1250 | - | - |
| Poultry - Indigenous | - | - | - |

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 - DACNEI; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal

2. SOIL & CLIMATE

| | |
|--------------------|---------------------------------|
| Agro-climatic Zone | Gujarat plains and hills region |
| Climate | dry subhumid |
| Soil Type | medium black |

4. RAINFALL & GROUND WATER

| Rainfall [in mm] | Normal | Actual | 2012 | 2013 | 2014 |
|------------------|-----------------------|--------|------|------|------|
| | 572 | | 380 | 932 | 490 |
| | Variation from Normal | | 192 | 360 | 82 |

| | | | |
|------------------------------------|---------------------|------------------|---------|
| Availability of Ground Water [Ham] | Net annual recharge | Net annual draft | Balance |
| | 85120 | 57446 | 27674 |

5. DISTRIBUTION OF LAND HOLDING

| Classification of Holding | Holding | | Area | |
|---------------------------|---------|------------|--------|------------|
| | Nos. | % to Total | Ha. | % to Total |
| <= 1 Ha | 41782 | 23 | 28540 | 7 |
| >1 to <=2 Ha | 66802 | 37 | 97295 | 23 |
| >2 Ha | 70589 | 39 | 304870 | 71 |
| Total | 179173 | 100 | 430705 | 100 |

7. DEMOGRAPHIC PROFILE [in '000]

| Category | Total | Male | Female | Rural | Urban |
|-----------------|-------|------|--------|-------|-------|
| Population | 2393 | 1240 | 1153 | 1385 | 1008 |
| Scheduled Caste | 125 | 64 | 61 | 67 | 58 |
| Scheduled Tribe | 8 | 4 | 4 | 3 | 5 |
| Literate | 1575 | 909 | 666 | | |
| BPL | | | | | |

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

| | | | |
|------------------------------------|-----|----------------------------|-----|
| Having brick/stone/concrete houses | 430 | Having electricity supply | 413 |
| Having source of drinking water | 431 | Having independent toilets | 242 |
| Having access to banking services | 132 | Having radio/tv sets | 307 |

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

| | | | |
|----------------------------|------|---------------|------|
| Anganwadis | 2532 | Dispensaries | 9 |
| Primary Health Centres | 47 | Hospitals | 79 |
| Primary Health Sub-Centres | 360 | Hospital Beds | 1791 |

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

| | | | |
|---|--------|----------------------------|-------|
| Fertiliser/Seed/Pesticide Outlets [Nos] | 3277 | Agriculture Pumpsets [Nos] | 53950 |
| Total N/P/K Consumption [MT] | 102117 | Pumpsets Energised [Nos] | 50354 |
| Certified Seeds Supplied [MT] | 293 | Agro Service Centres [Nos] | 570 |
| Pesticides Consumed [MT] | 274660 | Soil Testing Centres [Nos] | 4 |
| Agriculture Tractors [Nos] | 27275 | Plantation nurseries [Nos] | 25 |
| Power Tillers [Nos] | 19448 | Farmers' Clubs [Nos] | 232 |
| Threshers/Cutters [Nos] | 51979 | KVK [Nos] | 1 |

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

| | | | |
|--------------------------------|------|--------------------------|-------|
| Rural/Urban Mandi/Haat [Nos] | 26 | Wholesale Market [Nos] | 15 |
| Length of Pucca Road [Km] | 3439 | Godown [Nos] | 16 |
| Length of Railway Line [Km] | 196 | Godown Capacity [MT] | 27230 |
| Public Transport Vehicle [Nos] | 7528 | Cold Storage [Nos] | 2 |
| Goods Transport Vehicle [Nos] | 7528 | Cold Store Capacity [MT] | 6000 |

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

| Crop | 2011-12 | | 2012-13 | | Avg. Yield [Kg/Ha] |
|-----------|-----------|------------|-----------|------------|--------------------|
| | Area (Ha) | Prod. (MT) | Area (Ha) | Prod. (MT) | |
| Groundnut | 116400 | 152100 | 81200 | 54800 | 675 |
| Bajra | 52300 | 116800 | 31000 | 47900 | 1545 |
| Cotton | 388900 | 1092600 | 313500 | 505500 | 274 |
| Wheat | 9700 | 28700 | 2400 | 7900 | 3292 |
| Onion | 27100 | 804900 | 6000 | 162000 | 27228 |

Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(177.8 kg per bale in India)

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

| | | | |
|---|-----|-------------------------------|----|
| Veterinary Hospitals/Dispensaries [Nos] | 33 | Animal Markets [Nos] | - |
| Disease Diagnostic Centres [Nos] | 24 | Milk Collection Centres [Nos] | 18 |
| Artificial Insemination Centers [Nos] | 101 | Fishermen Societies [Nos] | 14 |
| Animal Breeding Farms [Nos] | 1 | Fish seed farms [Nos] | 11 |
| Animal Husbandry Trng Centres [Nos] | - | Fish Markets [Nos] | 2 |
| Dairy Cooperative Societies [Nos] | 630 | Poultry hatcheries [Nos] | - |
| Improved Fodder Farms [Nos] | - | Slaughter houses [Nos] | 2 |

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

| | | | | |
|------|-----------------------|------|---------------------------|---|
| Fish | Production [MT] | | Per cap avail. [gm/day] | |
| Egg | Production [Lakh Nos] | 2314 | Per cap avail. [nos/p.a.] | 1 |
| Milk | Production [000 MT] | 429 | Per cap avail. [gm/day] | |
| Meat | Production [MT] | 973 | Per cap avail. [gm/day] | |

Banking Profile

| | | | | |
|-------------------|------------------|----------------|--------------------|----------------------------|
| District - | BHAVNAGAR | GUJARAT | 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 associated | | | Per Branch Outreach | |
|------------------------------|-------------------|-----------------|-------|------------|-------|---------------------------------------|-----------|---------|---------------------|------------|
| | | Total | Rural | Semi-urban | Urban | mFls/mFOs | SHGs/JLGs | BCs/BFs | Villages | Households |
| Commercial Banks | 20 | 154 | 56 | 33 | 65 | | 5840 | 148 | 5 | 2358 |
| Regional Rural Bank | 1 | 24 | 13 | 4 | 7 | | 891 | 25 | 33 | 17981 |
| District Central Coop. Bank | 1 | 64 | 47 | 8 | 9 | | 369 | | 10 | 5328 |
| Coop. Agr. & Rural Dev. Bank | 1 | 9 | 2 | 6 | 1 | | | | 72 | 39234 |
| Primary Agr. Coop. Society | 553 | | | | | | | | | |
| Others | 10 | 40 | 11 | 10 | 19 | | | | | |
| All Agencies | 586 | 291 | 129 | 61 | 101 | | 7100 | 173 | | |

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 | | | | | | 107308600 | 104607200 | 131219600 | 125 | 94.95 |
| Regional Rural Bank | | | | | | 1891900 | 2050500 | 2117900 | 103 | 1.53 |
| Cooperative Banks | | | | | | 5126600 | 4216500 | 4854600 | 115 | 3.52 |
| Others | | | | | | | | | | |
| All Agencies | | | | | | 114327100 | 110874200 | 138192100 | 125 | 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 | | | | | | 51502000 | 51663100 | 63444300 | 123 | 89.66 |
| Regional Rural Bank | | | | | | 1489200 | 1738500 | 2201000 | 127 | 3.11 |
| Cooperative Banks | | | | | | 6126600 | 4635900 | 5114100 | 110 | 7.23 |
| Others | | | | | | | | | | |
| All Agencies | | | | | | 59117800 | 58037500 | 70759400 | 122 | 100.00 |

4. CD-RATIO

| Agency | CD Ratio | | |
|---------------------|-----------|-----------|-----------|
| | 31-Mar-13 | 31-Mar-14 | 31-Mar-15 |
| Commercial Banks | 48 | 52 | 42 |
| Regional Rural Bank | 79 | 85 | 104 |
| Cooperative Banks | 119 | 110 | 105 |
| Others | | | 114 |
| All Agencies | 52 | 52 | 51 |

5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)

| Agency | During 2014-15 | | Cumulative | |
|---------------------|----------------|--------|------------|--------|
| | Deposit | Credit | Deposit | Credit |
| Commercial Banks | | | | |
| Regional Rural Bank | | | | |
| Cooperative Banks | | | | |
| Others | | | | |
| All Agencies | | | | |

6. PERFORMANCE TO FULFILL 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 | 35196131 | 86 | 7497055 | 53 | | | 36 | 100 | | 92 |
| Regional Rural Bank | 533928 | 1 | 469589 | 3 | | | | | | 3 |
| Cooperative Banks | 5339779 | 13 | 5336809 | 38 | | | | | | 5 |
| Others | | | 740423 | 5 | | | | | | |
| All Agencies | 41069838 | 100 | 14043876 | 100 | | | 36 | 100 | | |

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 | 28302543 | 31711100 | 112.04 | 33239433 | 34064479 | 102.48 | 37619811 | 35196131 | 93.56 | 101.83 |
| Regional Rural Bank | 1431104 | 784000 | 54.78 | 1345815 | 1401752 | 104.16 | 1414000 | 533928 | 37.76 | 64.89 |
| Cooperative Banks | 10543969 | 15569100 | 147.66 | 16680492 | 16545270 | 99.19 | 18375700 | 5339779 | 29.06 | 82.14 |
| Others | | | | | | | | | | |
| All Agencies | 40277616 | 48064200 | 119.33 | 51265740 | 52011501 | 101.45 | 57409511 | 41069838 | 71.54 | 94.76 |

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 | 19203200 | 20750300 | 108.00 | 21327380 | 23978351 | 112.43 | 21737720 | 13288839 | 61.13 | 93.17 |
| Term Loan (Agr) | 5860738 | 1008700 | 17.00 | 8882180 | 2242762 | 25.25 | 11189161 | 890213 | 7.96 | 15.97 |
| Total Agri. Credit | 25063938 | 21759000 | 87.00 | 30209560 | 26221113 | 86.80 | 32926881 | 14179052 | 43.06 | 70.47 |
| Non-Farm Sector | 9441609 | 22540600 | 239.00 | 16417680 | 19427287 | 118.33 | 15507900 | 21880753 | 141.09 | 154.35 |
| Other Priority Sector | 5772069 | 3764600 | 70.00 | 4638500 | 6363101 | 137.18 | 8974730 | 5010033 | 55.82 | 78.09 |
| Total Priority Sector | 40277616 | 48064200 | 120.00 | 51265740 | 52011501 | 101.45 | 57409511 | 41069838 | 71.54 | 94.76 |

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 | | | | | | | | | | |
| Regional Rural Bank | | | | | | | | | | |
| Cooperative Banks | | | | 8596730 | 8187021 | 95.23 | 7846280 | 7360661 | 93.81 | 94.52 |
| Others | | | | | | | | | | |
| All Agencies | | | | | | | 7846280 | 7360661 | 93.81 | |

Sources : Lead Bank & SLBC