

Executive Summary

Goa is one of the progressive states of the country with a predominantly service-oriented economy that contributes about 63% of the total GSDP of the State. The main economic activities of the South Goa district are tourism & mining, fishing and agriculture in that order. With the ban on mining since September 2012, agriculture activities have been showing a reviving trend.

With effect from 23 January 2015, Ponda block has been added to South Goa District thus bringing down the total number of talukas to five. North Goa has an excellent network of banks with 382 branches operating to serve a population of 8.18 lakh. Besides, 28 Agriculture Cooperative Credit Societies and 57 urban credit societies are functioning in the District.

The total projected credit flow during the Financial Year 2016-17 in the district is estimated at ₹3055. 53 cr, which is 98 % of the PLP projections for the financial Year 2015-16; this is mainly on account of exclusion of Ponda block.

As per the revisions in the Priority sector guidelines of RBI, the categories under priority sector have been reclassified as (i) Agriculture, (ii) Micro, Small and Medium Enterprises, (iii) Export Credit, (iv) Education, (v) Housing, (vi) Social Infrastructure, (vii) Renewable Energy and (viii) Others. Further, Agriculture is subdivided as Farm credit, Agri Infrastructure and Agri Ancillary activities. Accordingly, the credit projections of PLP document also has been reclassified.

The theme for PLP 2016-17 continues to be “Accelerating the pace of capital formation in agriculture and allied sector”. The broad sector wise break-up of the above projections are 6.60% for farm credit - Crop Production, Maintenance and Marketing, 6% for Farm credit – Term loans, 51.60% for MSME and 35.80% for other priority sector components.

The factors, viz., policies, schemes, ground level demand, etc that are expected to have an impact on the credit flow to various sectors is briefly explained below:

A. Farm Credit

Crop Loans: Agriculture contributed only 2.13% to total GSDP as at the end of 31.03.2014. Due to urbanization, absentee landlordism, fragmented land holdings, high labour cost and more remunerative opportunities in small businesses and service, agriculture sector has been in a state of decline. To revive interest in agriculture and make it attractive to farmers, the State Govt. has proposed a number of measures, viz., interest subvention scheme for all agri and allied loans extended to Cooperative Banks, Commercial Banks and PACS upto ₹ 5 lakhs, subsidy ranging from 50% to 90% for agricultural machinery, fencing, purchase of inputs, cash incentive for SRI farmers, assured price for major crops, etc. The JLG concept has picked up in the District.

Agri and Allied sector term loans: The credit off take of agri and allied term loans is hampered by lack of proper title deeds for creating effective mortgages for collateral security purposes. However, the State Govt.’s developmental schemes have given a positive fillip for capital formation in agriculture sector. The momentum is expected to continue in the coming years too. Increase in credit off take as term loans is prominent in minor irrigation, land development, farm mechanization, plantation and horticulture, dairying fisheries.

- **Farm mechanization:** Mechanization has gained importance due severe shortage and high cost of agriculture labour. To promote the usage of farm machinery, the State Govt. provides a uniform subsidy of 75% of the standard cost approved by the Dept. of Agriculture, for purchase of agricultural machinery. 91% of the land holdings are less than 2 ha size, where small agriculture machinery has a huge scope.
- **Plantation and Horticulture activities** constitute 62% of gross cropped area in the district. The assured prices to plantation crops, viz., Coconut, Cashew and Arecanut has enthused farmers to go for area expansion. Besides, the subsidy scheme for poly houses for vegetables and fruits is a great investment attraction.
- **Minor Irrigation activities** in the district are mostly pertaining to dug wells, deepening of wells and energisation of pump sets. Only 26% of the gross cropped area of the district is irrigated and demand for creation of irrigation structures is on the rise.
- **Dairy Development** has got a boost after the introduction of revised Kamdhenu scheme, which provides upto 90% subsidy on cost of purchase of animals. The revision of unit cost Rs.60000 per animal and flexibility for purchasing animals from outside the State for projects of 10 animals and more, are expected to attract dairy farmers. Since local production meets only 50% of State's milk requirement, dairy sector has a good scope for improvement.
- **Fisheries** is the major activity of the coastal blocks. State Govt. has announced special schemes for installing power blocks on mechanized boats, which will reduce the labour dependency, but are cost intensive. In addition, the Department is embarking on new activities like marine and fresh water cage fisheries, mussel farming, etc, which is expected to attract bank credit.
- **Agri others :** 100% secured gold loans for agriculture and allied activities is a hassle free and quick credit source for farmers to meet their loan requirements, when availing farm loans becomes difficult due to combined tenant ownership of land, Comunidade tenancy, lack of clear legal scrutiny reports, etc. Until the land title issues are resolved, the role of agri gold loans is expected to continue.

Agri Infrastructure: State subsidy schemes are available for solar fencing, production of organic manure and construction of vermicompost and central subsidy schemes for godowns and cold storages. There is a need for storage godowns, cold storages in private sector and market yards in the State are in need of repairs, renovation and strengthening.

Agri ancillary activities: Credit for food processing activities, especially in cashew and marine sector, have a continuous demand. The National Mission on Food Processing is implemented through DITC in the State. 25% subsidy on capital cost (max. of ₹ 50 lakhs) is available for new industries as well as for expansion of existing units. Besides, fiscal rebates like income tax rebate and excise duty rebates on processed foods are expected to attract more investment. Farmers are also slowly realizing the need for shifting to entrepreneurial mode for reaping better returns.

Besides, agencies/societies that are providing procurement and marketing services to farmers in agri and allied sectors are also in need of credit for meeting their working capital requirements. In Goa, there are two major Agri product marketing Societies and 175 Dairy Societies which could be supported by Banks.

B. Micro Small and Medium Enterprises

There are 1806 SSI units in the district with majority of them in Bardez and Bicholim blocks. There is a proposal for expansion of 4 industrial estates (Pernem, Bardez, Tiswadi and Bicholim). The proposed areas are Latambarcem and Carambolim in Bicholim and Tiswadi blocks, respectively. Establishment of micro industrial zones in each taluka during the next two years to encourage small entrepreneurs are also proposed.

The State Govt. has rolled out 'Goa Investment Policy 2014' with the major objective of creating 50,000 jobs in the next five years and facilitating Rs. 25,000 cr of new investment in Goa in the next five years. The thrust areas of new policy are Knowledge based industry, R&D centers and financial services, Pharmaceuticals & bio-technology, Integrated educational hubs, Tourism, Light engineering, Aviation, aerospace and defence, Information Technology, Hardware and Electronics and Agro-based processing industries. The new industrial policy is expected to attract fresh investments under medium and large industries.

South Goa predominantly has micro manufacturing and service units followed by small manufacturing and service units. There is a growing need for credit from SRWTO and Small business and service sector in Goa.

C. Export Credit: Export credit is availed by Pharma companies, Light engineering industries and Defence component manufacturing industries, mining companies and cashew processors. The major chunk of export credit was for light engineering, defence and pharma sectors; however, with the reopening of mining in August 2015, the mining companies would be approaching banks as the international iron ore rates have reduced.

D. Education: Goa has few professional colleges and students often move outside the State for higher education. Education loan is the preferred source of funding for students.

E. Housing: In Goa, Construction sector is a flourishing industry and housing loans at affordable rates are attractive for buyers desirous of small flats or housing units. Being a tourist location too adds to the demand for housing units and housing credit.

F. Renewable Energy Sources: The focus of GoI is on renewable energy sources, with emphasis being placed on captive solar energy generation plants. However, at the user level, solar water heaters, solar PV systems for lighting are gaining prominence. Goa has been allocated a target of 30 solar pumps for irrigation purpose with the intention of moving farmers away from electricity/diesel pumps. The use of biomass by briquetting is being promoted by Goa Energy Development agency with a 25% subsidy on briquetting units.

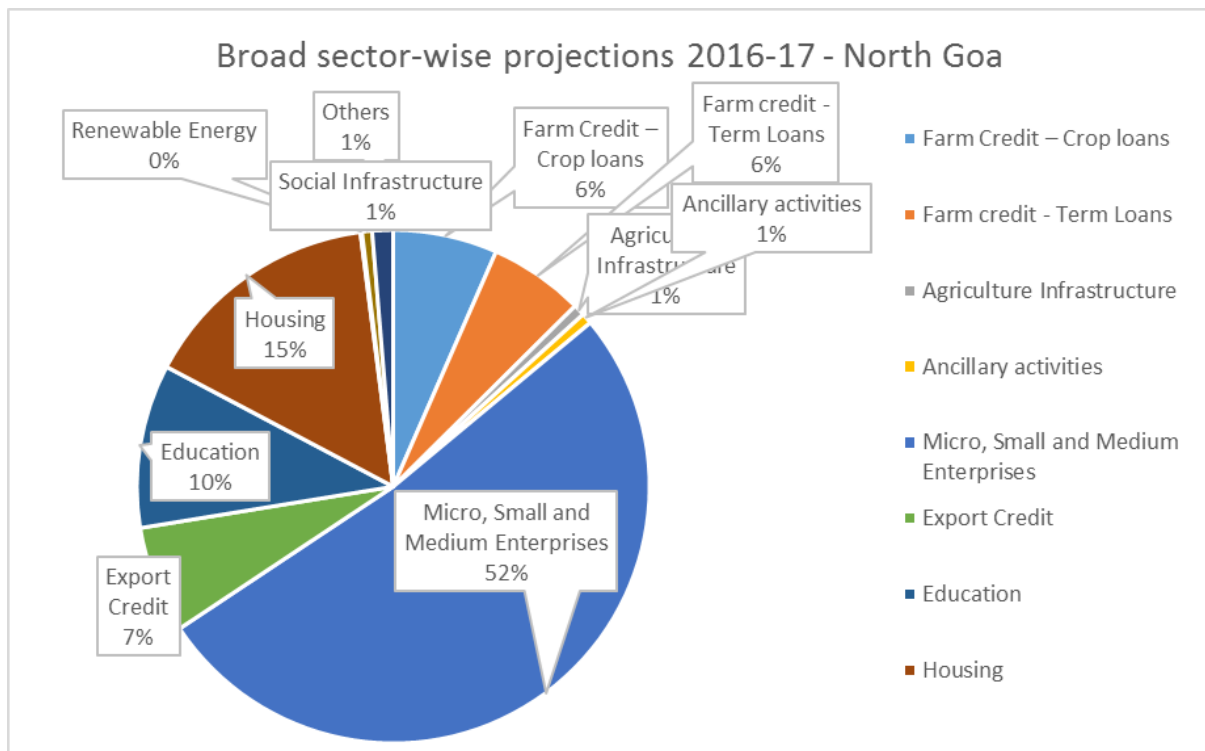
G. Social Infrastructure: In Goa, except Panaji all other towns have population of less than 1 lakh and hence bank loans for social infrastructure activities namely schools, health care facilities, drinking water facilities and sanitation facilities are eligible for coverage under this head in eleven blocks of the State. Waste disposal in hotels, bakeries and school hostels using Biogas technology holds scope for social infrastructure finding. Basic sanitation facilities require strengthening in schools and with the emphasis on Swachh Bharat, credit offtake is expected in these sectors too.

H. Others: JLG funding has taken off in Goa, with intervention of NABARD through projects sanctioned to a few NGOs and a private sector Bank. 99% of these loans are less than ₹50000 per member and for non-farm activities. Besides, the low credit linkage of SHGs provide scope for lending to Banks.

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

(₹Lakh)

Sr.	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	20099.50
ii	Term Loan for agriculture and allied activities	18298.73
	Sub Total	38398.23
B	Agriculture Infrastructure	2215.00
C	Ancillary activities	2074.66
I	Credit Potential for Agriculture (A+B+C)	42687.89
II	Micro, Small and Medium Enterprises	157959.88
III	Export Credit	20625.00
IV	Education	31500.00
V	Housing	46500.00
VI	Renewable Energy	313.88
VII	Others	1940.00
VIII	Social Infrastructure involving bank credit	4008.75
	Total Priority Sector (I to VIII)	305535.40



Appendix B to Annexure 1

Summary of Sector / Sub-sector wise PLP projections - 2016-17 (₹ lakh)

Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	20099.50
ii	Water Resources	1594.95
iii	Farm Mechanisation	1464.54
iv	Plantation and Horticulture (including sericulture)	4219.05
v	Forestry and Waste Land Development	48.75
vi	Animal Husbandry – Dairy	7316.21
vii	Animal Husbandry – Poultry	526.05
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	261.25
ix	Fisheries (Marine, Inland, Brackish water)	1051.59
x	Others – Bullock, Bullock cart, etc.	1816.34
	Sub Total	18298.73
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	291.75
ii	Land development, Soil conservation, Watershed development	1644.68
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	278.58
	Sub Total	2215.00
C	Ancillary activities	
i	Food and Agro processing	1747.16
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)	327.5
	Sub Total	2074.66
	Total Agriculture	42687.89
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	8603.00
ii	MSME – Investment credit	149356.88
	Total MSME	157959.88
III	Export Credit	20625.00
IV	Education	31500.00
V	Housing	46500.00
VI	Renewable Energy	313.88
VII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	1940.00
VIII	Social Infrastructure involving bank credit	4008.75
	Total Priority Sector	305535.40



Ponda block of North Goa has been included to South Goa District w.e.f. 23 Jan 2015

Potential Linked Credit Plan (PLP)
North Goa (2016-17)

District Profile					
District -	North Goa	State -	Goa		

1. PHYSICAL & ADMINISTRATIVE FEATURES *		2. SOIL & CLIMATE			
Total Geographical Area (Sq.km)	1463	Agro-climatic Zone	Western Plain and Ghat Region, Coastal region		
No. of Sub Divisions	4	Climate	Warm & humid		
No. of Blocks	5	Soil Type	Sandy & Red Loamy, Coastal Alluvium, Laterite		
No. of Villages (Inhabited)	166				
No. of Panchayats	102				

3. LAND UTILISATION [Ha] *		4. RAINFALL & GROUND WATER			
Total Area Reported	142208	Rainfall [in mm]	Normal	Actual	2011-12
Forest Land	31911		3470		2012-13
Area Not Available for Cultivation	18120		Variation from Normal	351	2013-14
Permanent Pasture and Grazing Land	386	Availability of Ground Water [Ham]	Net annual recharge	Net annual draft	
Land under Miscellaneous Tree Crops	221		7801.52	2546.64	Balance
Cultivable Wasteland	16436				5254.88
Current Fallow	8698	5. DISTRIBUTION OF LAND HOLDING (Statistical Handbook, 2011-12 (DPSE))			
Other Fallow	0	Classification of Holding	Holding		Area
Net Sown Area	66436		Nos.	% to Total	Ha.
Total or Gross Cropped Area	82044	<= 1 Ha	36520	79.58	17326
Area Cultivated More than Once	15608	>1 to <=2 Ha	4994	10.88	8865
Cropping Intensity [GCA/NSA]	123	>2 Ha	4377	9.54	25184
		Total	45891	100.00	51375.00

6. WORKERS PROFILE [in '000] (State figures, Dist breakup not available)		7. DEMOGRAPHIC PROFILE [in '000]			
Cultivators	15.40	Category	Total	Male	Female
Of the above, Small/Marginal Farmers	NA	Population	818	418	400
Agricultural Labourers	14.12	Scheduled Caste	18	9	9
Workers engaged in Household Industries	8.86	Scheduled Tribe	57	28	29
Workers engaged in Allied Agro-activities	289.27	Literate (%)	89	94	84
Other workers		BPL Families	5	NA	NA

8. HOUSEHOLDS [in '000]		9. HOUSEHOLD AMENITIES [Nos. in '000 Households] *			
Total Households	153	Having brick/stone/concrete houses	148	Having electricity supply	149
Rural Households	71	Having source of drinking water	131	Having independent toilets	120
BPL Households	5	Having access to banking services	133	Having radio/tv sets	125

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]		11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos] *			
Villages Electrified	166	Anganwadis	1262 (State)	Dispensaries (Govt)	16
Villages having Agriculture Power Supply	na	Primary Health Centres	10	Hospitals	Govt 13 + Pvt 53
Villages having Post Offices	129	Primary Health Sub-Centres	95	Hospital Beds	3346
Villages having Banking Facilities	151				
Villages having Primary Schools	151	12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE			
Villages having Primary and sub Health Centres	138	Fertiliser/Seed/Pesticide Outlets [Nos]	40	Agriculture Pumpsets [Nos]	887
Villages having Potable Water Supply	163	Total N/P/K Consumption [MT]##	2237/1751/1216	Pumpsets Energised [Nos]	887
Villages connected with Paved Approach Roads	162	Certified Seeds Supplied [MT]	250	Agro Service Centres [Nos]	Govt 3
		Pesticides Consumed [MT]	6411	Soil Testing Centres [Nos]	1

13. IRRIGATION COVERAGE [Ha]		14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING			
Total Area Available for Irrigation (NIA + Fallow)	29982	Rural/Urban Mandi/Haat [Nos]	5 mkt yards	Wholesale Market [Nos]	5
Irrigation Potential Created	18731	Length of Pucca Road [Km]	1193	Godown [Nos]	5 (Govt)
Net Irrigated Area (Total area irrigated at least once)	21064	Length of Railway Line [Km]	NA	Godown Capacity [MT]	3650
Area irrigated by Canals / Channels	3897	Public Transport Vehicle [Nos]##	114719	Cold Storage [Nos]	17
Area irrigated by Wells	4094	Goods Transport Vehicle [Nos]##	949180	Cold Store Capacity [MT]	4974
Area irrigated by Tanks	11952				
Area irrigated by Other Sources	1121				
Irrigation Potential Utilized (Gross Irrigated Area)	21064				

15. AGRO-PROCESSING UNITS			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS *			
Type of Processing Activity	No of units	Cap.[MT]	2013-14		2014-15	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	235	NA	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)
Sugarcane (Gur/Khandsari/Sugar)	1	150000	22010	97526	17225	76324
Fruit (Pulp/Juice/Fruit drink)	1	NA				
Spices (Masala Powders/Pastes)	26	NA	6775	7466	7220	6806
Dry-fruit (Cashew/Almond/Raisins)	30	NA	40712	17710	37355	16660
Cotton (Ginning/Spinning/Weaving)	4	NA				
Milk (Chilling/Cooling/Processing)	4	NA	336	830	336	830
Meat (Chicken/Mutton/Pork/Dryfish)	0	NA	1431	2656	977	1792
Animal feed (Cattle/Poultry/Fishmeal)	2	NA	2258	24138	1584	16893
			11379	566 (La nuts)	8911	442 (La nuts)

17. ANIMAL POPULATION AS PER CENSUS 2012 [Nos]				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES			
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries	Animal Markets [Nos]		
Cattle - Cross bred	9564	858	8706	Disease Diagnostic Centres [Nos]	1	Milk Collection Centres [Nos]	NA
Cattle - Indigenous	20008	6485	13613	Artificial Insemination Centers [Nos]	32	Fishermen Societies [Nos]	9
Buffaloes	18973	3967	15006	Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]	1
Sheep - Cross bred	nil	NA	NA	Animal Husbandary Training Centres	10	Fish Markets [Nos]	NA
Sheep - Indigenous	nil	NA	NA	Dairy Cooperative Societies [Nos]	90	Poultry hatcheries [Nos]	2
Goat	5871	NA	NA	Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	1
Pig - Cross bred	1280	NA	NA				
Pig - Indigenous	7450	NA	NA				
Horse/Donkey/Camel	6	NA	NA				
Poultry - Cross bred	127583	NA	NA				
Poultry - Indigenous	59209	NA	NA				

19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY (Goa State)			
Fish	Production [MT]	131825	Per cap avail. [gm/day]
Egg	Production [Lakh Nos]	74	Per cap avail. [nos/p.a.]
Milk	Production ['000 litre]	51100	Per cap avail. [gm/day]
Meat	Production [MT]	86	Per cap avail. [gm/day]

Sources (if not mentioned against the respective item):	Item Nos. 1, 6 & 10 - Census 2001; Item No. 7 - Census 2001 (in parantheses prov figures of Census, 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. 16 - Dept. of Agri; Item No. 17 - AH Census 2007; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. * Excluding Ponda block # Figures for entire state
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Banking Profile

District -	North Goa	State -	Goa	Lead Bank -	State Bank of India
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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	42	304	138	166	0	0	5	5	0.54	503
Regional Rural Bank	NA	NA	NA	NA	NA	0	NA	NA	NA	NA
State Coop. Bank	1	29	16	13	0	0	2	NA	5.70	5276
Coop. Agr. & Rural Dev. Bank	NA	NA	NA	NA	NA	0	NA	NA	NA	NA
Primary Agr. Coop. Society	28	28	28	-	0	0	NA	NA	5.90	5464
Others (Urban Coop. Banks)	13	49	9	40	0	0	NA	NA	3.39	3122
All Agencies	84	410	191	219	0	0	7	NA	0.41	373

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	1189960	1784975	1784975		71.45	172143342	247953593	287906525	16.11	90.54
Regional Rural Bank						NA	NA	NA	NA	NA
Cooperative Banks	229687	273089	273089		10.93	6645983	7790384	8788609	12.81	2.76
Others(ucb)	521780	440189	440189		17.62	14181288	21217137	21301924	0.40	6.70
All Agencies	1941427	2498253	2498253		100	192970613	276961114	317997058	14.82	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	162837	156057	175761	12.63	74.65	61068118	91013195	88690002	-2.55	83.95
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	#NAME?	NA	NA
Cooperative Banks	24304	33967	22411	-34.02	9.52	3357934	4602183	6661125	44.74	6.31
Others(ucb)	41734	42749	37264	-12.83	15.83	10221157	11684206	10290090	-11.93	9.74
All Agencies	228875	232773	235436	1.14	100	74647209	107299584	105641217	-1.55	100

4. CD-RATIO

Agency	CD Ratio		
	31 Mar 13	31 Mar 14	31 Mar 15
Commercial Banks	35.48	36.85	30.81
Regional Rural Bank	NA	NA	NA
Cooperative Banks	72.07	59.08	75.79
Others(ucb)	38.68	55.07	48.30
All Agencies	41.87	38.74	33.22

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

Agency	During 2013-14		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	227451	3859.00	50071	3564.14
Regional Rural Bank	NA	NA	NA	NA
Cooperative Banks	3966	NA	29647	499.76
Others	1937	NA	9024	1170.71
All Agencies	231417.00	3859.00	79718.00	5234.61

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	33851893	32.04	3754434	3.55	2082166	1.97	36146	0.03	10828878	10.25
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	2649500	2.51	382601	0.36	46570	0.04	0	0	416491	0.39
Others	4235729	4.01	4302	0.00	555820	0.53	0	0	471749	0.45
All Agencies	40737122	38.56	4141337	3.92	2684556	2.54	36146	0.03	11717118	11.09

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Priority Sector+Non Priority Sector)

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	12200063	9646603	79.07	15594040	15761038	101.07	18511179	19490578	105.29	95.14
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	1575638	734143	46.59	2107705	1802976	85.54	2507335	2292133	91.42	74.52
Others	2589464	2365654	91.36	3351489	2340084	69.82	3460644	2897887	83.74	81.64
All Agencies	16365165	12746400	77.89	21053234	19904098	94.54	24479158	24680598	100.82	91.08

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	857122	1648448	192.32	1802418	1812028	100.53	2462170	743437	30.19	107.68
Term Loan (Agr)	1346898	2488009	184.72	1418235	2044222	144.14	2098244	1764820	84.11	137.66
Total Agri. Credit	2204020	4136457	187.68	3220653	3856250	119.74	4560414	2508257	55.00	120.80
Non-Farm Sector	3577586	538480	15.05	3938019	1221165	31.01	4267912	2259087	52.93	33.00
Other Priority Sector	10583559	8071463	76.26	13894562	14826683	106.71	15650832	19913254	127.23	103.40
Total Priority Sector	16365165	12746400	77.89	21053234	19904098	94.54	24479158	24680598	100.82	91.08

9. RECOVERY POSITION

Agency	As on 30.06.2012			As on 30.06.2013			As on 30.06.2014			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	3817926	3244621	84.98	2681122	1355326	50.55	3972493	3033497	76.36	70.63
Regional Rural Bank	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Cooperative Banks	3328650.00	2607820.00	78.34	102741	84334	82.08	7867248	6200701	78.82	79.75
Others(ucb)	9934699	7327430	73.76	173422	117730	67.89	18075863	15205145	84.12	75.26
All Agencies	17081275	13179871	77.16	2957285	1557390	24.34	29915604	24439343	81.69	61.06

Sources : Lead Bank & SLBC

Executive Summary

Goa is one of the progressive states of the country with a predominantly service-oriented economy that contributes about 63% of the total GSDP of the State. The main economic activities of South Goa are tourism & mining, fishing and agriculture in that order.

With effect from 23 January 2015, Ponda block has been added to South Goa District increasing the total number to 7 blocks. South Goa has an excellent network of banks with 402 branches operating to serve a population of 6.40 lakh. Besides, 50 Primary Agriculture Cooperative Credit Societies and 64 Urban Cooperative credit societies are functioning in the District.

As per the revisions in the Priority sector guidelines of RBI, the categories under priority sector have been reclassified as **(i) Agriculture, (ii) Micro, Small and Medium Enterprises, (iii) Export Credit, (iv) Education, (v) Housing, (vi) Social Infrastructure, (vii) Renewable Energy and (viii) Others**. Further, Agriculture is subdivided as Farm credit, Agri. Infrastructure and Agri. Ancillary activities. Accordingly, the credit projections of PLP document also has been reclassified.

The theme for PLP 2016-17 continues to ***be “Accelerating the pace of capital formation in agriculture and allied sector”***. The total projected credit flow during the Financial Year 2016-17 in the district is estimated at ₹3038.53 cr., which is 58 % more than the PLP projections for the financial Year 2015-16, mainly on account of addition of Ponda block. The broad sector wise break-up of the above projections are 5.50% for farm credit - Crop Production, Maintenance and Marketing, 7.7% for Farm credit – Term loans, 44.90% for MSME and 41.9% for other priority sector components. The factors, viz., policies, schemes, ground level demand, etc., that are expected to have an impact on the credit flow are briefly explained below:

A. Farm Credit

Crop Loans: Agriculture contributed only **2.13% to total GSDP** as at the end of 31.03.2014. Due to urbanization, absentee landlordism, fragmented land holdings, high labour cost and more remunerative opportunities in small businesses and service, agriculture sector has been in a state of decline. To revive interest in agriculture and make it attractive to farmers, the State Govt. has proposed a number of measures, viz., interest subvention scheme for all agri. and allied loans extended to Cooperative Banks, Commercial Banks and PACS upto ₹ 5 lakhs, subsidy ranging from 50% to 90% for agricultural machinery, fencing, purchase of inputs, cash incentive for SRI farmers, assured price for major crops, etc. The JLG concept is slowly picking up in the District. Since agriculture practices are mostly for subsistence purpose and not for commercial purposes, the credit off take under crop loans is expected to increase only slightly by 1.6% as compared to 2015-16.

Agri and Allied sector term loans: The credit off take of agri and allied term loans is hampered by lack of proper title deeds for creating effective mortgages for collateral security purposes. However, the State Govt.’s developmental schemes have given a positive fillip for capital formation in agriculture sector. The momentum is expected to continue in the coming years too. Increase in credit off take as term loans is prominent in minor irrigation, land development, farm mechanization, plantation and horticulture, dairying fisheries.

- **Farm mechanization:** Mechanization has gained importance due severe shortage and high cost of agriculture labour. To promote the usage of farm machinery, the State Govt. provides a uniform subsidy of 75% of the standard cost approved by the Dept. of Agriculture, for purchase of agricultural machinery. 87% of the land holdings are less than 2 ha size, where small agriculture machinery has a huge scope.
- **Plantation and Horticulture activities** constitute 65% of gross cropped area in the district. The assured prices to plantation crops, viz., Coconut, Cashew and Arecanut has enthused farmers to go for area expansion. Besides, the subsidy scheme for poly houses for vegetables and fruits is a great investment attraction.
- **Minor Irrigation** activities in the district are mostly pertaining to dug wells, deepening of wells and energisation of pump sets. Only 37% of the gross cropped area of the district is irrigated and demand for creation of irrigation structures is on the rise.
- **Dairy Development** has got a boost after the introduction of revised Kamdhenu scheme, which provides upto 90% subsidy on cost of purchase of animals. The revision of unit cost ₹ 60000 per animal and flexibility for purchasing animals from outside the State for projects of 10 animals and more, are expected to attract dairy farmers. Since local production meets only 50% of State's milk requirement, dairy sector has a good scope for improvement.
- **Fisheries** is the major activity of the coastal blocks. State Govt. has announced special schemes for installing power blocks on mechanized boats, which will reduce the labour dependency, but are cost intensive. In addition, the Department is embarking on new activities like marine and fresh water cage fisheries, mussel farming, etc, which is expected to attract bank credit.
- **Agri others** : 100% secured gold loans for agriculture and allied activities is a hassle free and quick credit source for farmers to meet their loan requirements, when availing farm loans becomes difficult due to combined tenant ownership of land, Comunidade tenancy, lack of clear legal scrutiny reports, etc. Until the land title issues are resolved, the role of agri gold loans is expected to continue.

Agri Infrastructure: State subsidy schemes are available for solar fencing, production of organic manure and construction of vermicomposting and central subsidy schemes for godowns and cold storages. There is a need for storage godowns, cold storages in private sector and market yards in the State are in need of repairs, renovation and strengthening.

Agri ancillary activities: Credit for food processing activities, especially in cashew and marine sector, have a continuous demand. The National Mission on Food Processing is implemented through DITC in the State. 25% subsidy on capital cost (max. of ₹ 50 lakhs) is available for new industries as well as for expansion of existing units. Besides, fiscal rebates like income tax rebate and excise duty rebates on processed foods are expected to attract more investment. The Farmers are also slowly realizing the need for shifting to entrepreneurial mode for reaping better returns.

Besides, agencies/societies that are providing procurement and marketing services to farmers in agri and allied sectors are also in need of credit for meeting their working capital requirements. In Goa, there are two major Agri product marketing Societies and 175 Dairy Societies which could be supported by Banks.

B. Micro Small and Medium Enterprises

The State Govt. has rolled out 'Goa Investment Policy 2014' with the major objective of creating 50,000 jobs in the next five years and facilitating ₹ 25,000 cr. of new investment in Goa in the next five years. The thrust areas of new policy are Knowledge based industry, R&D centres and financial services, Pharmaceuticals & bio-technology, integrated educational hubs, Tourism, Light engineering, Aviation, aerospace and defence, Information Technology, Hardware and Electronics and Agro-based processing industries. The new industrial policy is expected to attract fresh investments under medium and large industries.

South Goa predominantly has micro manufacturing and service units followed by small manufacturing and service units. There is a growing need for credit from SRWTO and Small business and service sector in Goa.

C. Export Credit: Export credit is availed by Pharma companies, light engineering industries, defence component manufacturing industries, mining companies and cashew processors. The major chunk of export credit was for light engineering, defence and pharma sectors; however, with the reopening of mining in August 2015, the mining companies would be approaching banks as the international iron ore rates have reduced.

D. Education: Goa has few professional colleges and students often move outside the State for higher education. Education loan is the preferred source of funding for students.

E. Housing: In Goa, Construction sector is a flourishing industry and housing loans at affordable rates are attractive for buyers desirous of small flats or housing units. Being a tourist location too adds to the demand for housing units and housing credit.

F. Renewable Energy Sources: The present focus of GoI is on renewable energy sources, with emphasis being placed on captive solar energy generation plants. However, at the user level, solar water heaters, solar PV systems for lighting are gaining prominence. Goa has been allocated a target of 30 solar pumps for irrigation purpose with the intention of moving farmers away from electricity/diesel pumps. Bio-gas plants could take away the dependence on cooking fuel if units are professionally constructed. The use of biomass by briquetting is being promoted by Goa Energy Development agency with a 25% subsidy on briquetting units.

G. Social Infrastructure: In Goa, except Panaji all other towns have population of less than 1 lakh and hence bank loans for social infrastructure activities namely schools, health care facilities, drinking water facilities and sanitation facilities are eligible for coverage under this head in eleven blocks of the State. Waste disposal in hotels, bakeries and school hostels using Biogas technology holds scope for social infrastructure finding. Basic sanitation facilities require strengthening in schools and with the emphasis on Swachh Bharat, credit offtake is expected in these sectors too.

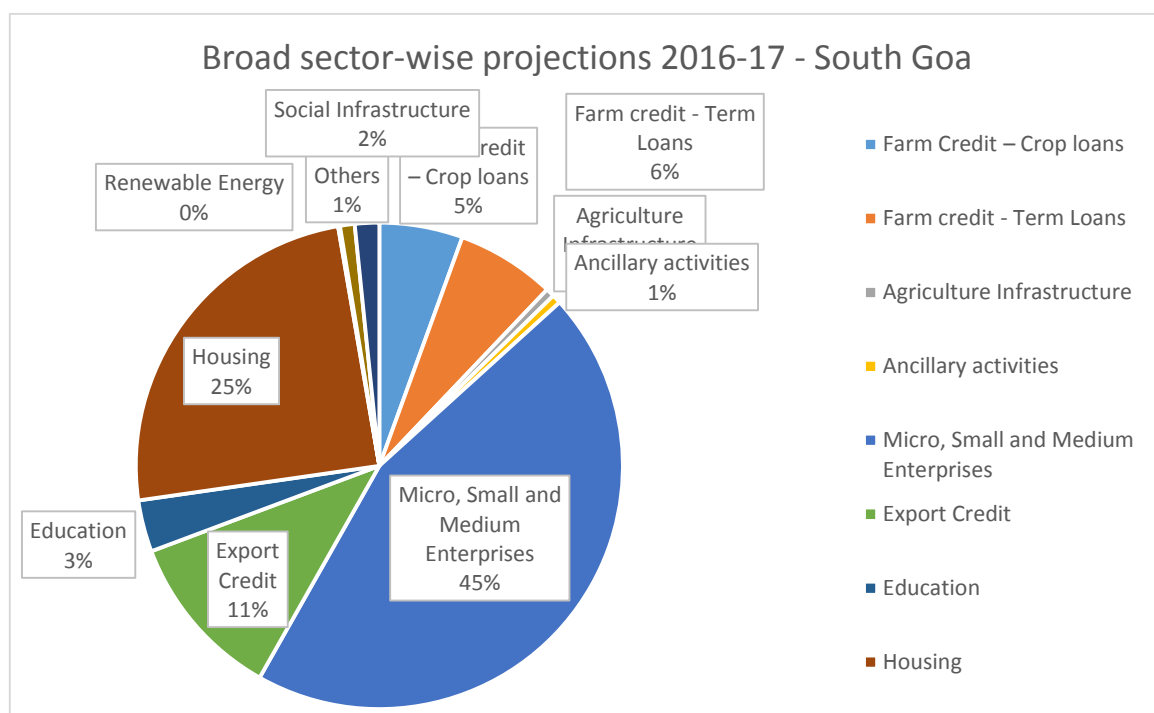
H. Others: JLG funding has taken off in Goa, with intervention of NABARD through projects sanctioned to a few NGOs and a private sector Bank. 99% of these loans are less than ₹50000 per member and for non-farm activities. Besides, the low credit linkage of SHGs provide scope for lending to Banks.

Annexure 1 - Appendix A

Broad Sector wise PLP projections - 2016-17

(₹ Lakh)

Sr. No	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	16818.12
ii	Term Loan for agriculture and allied activities	19919.58
Sub Total		36737.70
B	Agriculture Infrastructure	1737.54
C	Ancillary activities	1833.54
I	Credit Potential for Agriculture (A+B+C)	40308.78
II	Micro, Small and Medium Enterprises	136477.50
III	Export Credit	33750.00
IV	Education	10440.00
V	Housing	74625.00
VI	Renewable Energy	384.40
VII	Others	2951.25
VIII	Social Infrastructure involving bank credit	4916.25
	Total Priority Sector (I to VIII)	303853.18



Annexure 1 - Appendix B
Summary of Sector / Sub-sector wise PLP projections - 2016-17

Sr. No.	Particulars	PLP Projections 2016-17 (₹ lakh)
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	16818.12
ii	Water Resources	2126.88
iii	Farm Mechanisation	4397.33
iv	Plantation and Horticulture (including sericulture)	3812.85
v	Forestry and Waste Land Development	72.83
vi	Animal Husbandry – Dairy	2222.14
vii	Animal Husbandry – Poultry	294.00
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	215.13
ix	Fisheries (Marine, Inland, Brackish water)	2276.95
x	Others – Bullock, Bullock cart, etc.	4501.47
	Sub Total	36737.70
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	348.56
ii	Land development, Soil conservation, Watershed Devt.	1219.80
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	169.18
	Sub Total	1737.54
C	Ancillary activities	
i	Food and Agro processing	1191.04
ii	Others (Loans to Coop. Societies of farmers, ACABCs, loans to PACS / FSS/ LAMPS, Loans to MFIs for on lending)	642.50
	Sub Total	1833.54
	Total Agriculture	40308.78
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	7215.00
ii	MSME – Investment credit	129262.50
	Total MSME	136477.50
III	Export Credit	33750.00
IV	Education	10440.00
V	Housing	74625.00
VI	Renewable Energy	384.40
VII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	2951.25
VIII	Social Infrastructure involving bank credit	4916.25
	Total Priority Sector	303853.18

Map of South Goa



Ponda block of North Goa has been included to South Goa District w.e.f. 23 Jan 2015

Potential Linked Credit Plan (PLP)
South Goa (2016-17)

District Profile					
District - South Goa		State - Goa			
1. PHYSICAL & ADMINISTRATIVE FEATURES*					
Total Geographical Area (Sq.km)	2239				
No. of Sub Divisions	3				
No. of Blocks	7				
No. of Villages (Inhabited)	162				
No. of Panchayats	88				
3. LAND UTILISATION [Ha]*					
Total Area Reported	218905				
Forest Land	92010				
Area Not Available for Cultivation	19017				
Permanent Pasture and Grazing Land	919				
Land under Miscellaneous Tree Crops	359				
Cultivable Wasteland	36097				
Current Fallow	6144				
Other Fallow					
Net Sown Area	62807				
Total or Gross Cropped Area	75658				
Area Cultivated More than Once	12851				
Cropping Intensity [GCA/NSA]	120				
6. WORKERS PROFILE [in '000] census 2011					
Cultivators	16				
Of the above, Small/Marginal Farmers	na				
Agricultural Labourers	13				
Workers engaged in Household Industries	6				
Workers engaged in Allied Agro-activities	na				
Other workers	215				
8. HOUSEHOLDS [in '000]					
Total Households	144				
Rural Households	54				
BPL Households	na				
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					
Villages Electrified	140				
Villages having Agriculture Power Supply	140				
Villages having Post Offices	74				
Villages having Banking Facilities	36				
Villages having Primary Schools	140				
Villages having Primary Health Centres	69				
Villages having Potable Water Supply	109				
Villages connected with Paved Approach Roads	65				
13. IRRIGATION COVERAGE [Ha]					
Total Area Available for Irrigation (NIA + Fallow)	27504				
Irrigation Potential Created	14106				
Net Irrigated Area (Total area irrigated at least	23357				
Area irrigated by Canals / Channels	4138				
Area irrigated by Wells	3774				
Area irrigated by Tanks	14281				
Area irrigated by Other Sources	1164				
Irrigation Potential Utilized (Gross Irrigated Area)	23357				
15. AGRO-PROCESSING UNITS					
Type of Processing Activity	No of units	Cap.[MT]			
Food	189	na			
Sugarcane (Gur/Khandsari/Sugar)	1	150000			
Fruit (Pulp/Juice/Fruit drink)	3	nil			
Spices (Masala Powders/Pastes)	35	na			
Dry-fruit (Cashew/Almond/Raisins)	8	5000			
Cotton	nil	nil			
Milk (Chilling/Cooling/Processing)	na	na			
Meat	16	na			
Animal feed	nil	nil			
17. ANIMAL POPULATION AS PER CENSUS 2012 [Nos]					
Category of animal	Total	Male	Female		
Cattle - Cross bred	7962	998	6964		
Cattle - Indigenous	19496	10059	9437		
Buffaloes	12825	2737	10088		
Sheep - Cross bred	nil	na	na		
Sheep - Indigenous	24	na	na		
Goat	7087	na	na		
Pig - Cross bred	4676	na	na		
Pig - Indigenous	30161	na	na		
Horse/Donkey/Camel	nil	na	na		
Poultry - Cross bred	23542	na	na		
Poultry - Indigenous	71416	na	na		
2. SOIL & CLIMATE					
Agro-climatic Zone	Western Plain and Ghat Region, Coastal region				
Climate	Warm & humid				
Soil Type	Sandy & Red Loamy, Coastal Alluvium, Laterite				
4. RAINFALL & GROUND WATER					
Rainfall [in mm]	Normal	Actual	2011-12	2012-13	2013-14
	2573		3902	3019	3720
	Variation from Normal		1329	446	1147
Availability of	Net annual recharge		Net annual draft		Balance
Ground Water [Ham]	5472.55		1836.75		3320.49
5. DISTRIBUTION OF LAND HOLDING					
Classification of Holding	Holding		Area		
	Nos.	% to Total	Ha.	% to Total	
<= 1 Ha	23380	73	10777	29	
>1 to <=2 Ha	4823	15	8726	23	
>2 Ha	3926	12	18116	48	
Total	32129	100	37619	100	
7. DEMOGRAPHIC PROFILE [in '000] * census 2011					
Category	Total	Male	Female	Rural	Urban
Population	640	323	318	227	413
Scheduled Caste	8	4	4	2	6
Scheduled Tribe	93	43	48	60	33
Literate	504	264	238	173	330
BPL	32	16	16	15	17
9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Having brick/stone/concrete houses	132	Having electricity supply		139	
Having source of drinking water	121	Having independent toilets		116	
Having access to banking services	124	Having radio/tv sets		115	
11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Anganwadis	1262(goa)	Dispensaries		12	
Primary Health Centres	11	Hospitals		Govt 8+Pvt 46	
Primary Health Sub-Centres	82	Hospital Beds		Govt 932+Pvt 1162	
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Fertiliser/Seed/Pesticide Outlets	49	Agriculture Pumpsets[Nos]		887	
Total N/P/K Consumption [MT]	na	Pumpsets Energised [Nos]		887	
Certified Seeds Supplied [MT]	250	Agro Service Centres [Nos]			
Pesticides Consumed [MT]	6411	Soil Testing Centres [Nos]		1	
Agriculture Tractors [Nos]	118	Plantation nurseries [Nos]		59 (3-govt.)	
Power Tillers [Nos]	859	Farmers' Clubs [Nos]		38	
Threshers/Cutters [Nos]	2216	Krishi Vigyan		1	
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Rural/Urban Mandi/Haat [Nos]	3 -mkt.yard	Wholesale Market [Nos]		na	
Length of Pucca Road [Km]	1258	Godown [Nos]		6	
Length of Railway Line [Km]	na	Godown Capacity[MT]		9100	
Public Transport Vehicle [Nos] (goa)	114719	Cold Storage [Nos]		6	
Goods Transport Vehicle [Nos](goa)	949180	Cold Store Capacity[MT]		720	
16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Crop	2013-14	2014-15		Avg. Yield	
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	[Kg/ Ha]
Paddy	20810	92209	20765	92010	4431
Other cereals/pulses	1343	1268	1343	1268	944
Cashew nut	15224	6622	18724	8351	446
Oil Palm	498	1242	498	1225	2460
Mango	503	6288	503	923	1835
Other Garden crops	1581	16901	1581	16861	10665
Coconut	14371	72 M.nuts	16875	83.6 M.nuts	4955 nuts
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Veterinary Hospitals/Dispensaries [Nos]	12	Animal Markets [Nos]		nil	
Disease Diagnostic Centres [Nos]	nil	Milk Collection Centres [Nos]		55	
Artificial Insemination Centers [Nos]	21	Fishermen Societies [Nos]		3	
Animal Breeding Farms [Nos]	1	Fish seed farms [Nos]		nil	
Animal Husbandry Tng Centres	1	Fish Markets [Nos]		3	
Dairy Cooperative Societies [Nos]	88	Poultry hatcheries [Nos]		nil	
Improved Fodder Farms [Nos]	1	Slaughter houses [Nos]		nil	
19. MILK, FISH, EGG PRODUCTION (P.A) & THEIR PER CAPITA AVAILABILITY (for Goa)					
Fish	Production [MT]	131825	Per cap avail. [gm./day]		21
Egg	Production [Lakh Nos]	74	Per cap avail. [nos/p.a.]		10
Milk	Production [000 litre]	51100	Per cap avail. [gm./day]		105
Meat	Production [MT]	86	Per cap avail. [gm./day]		100
Sources (if not mentioned against the respective item): Item Nos. 1,6, 7& 9- Census 2001 and 2011; Item 10,11 - Goa at a glance 2013 (DPSE).Item Nos. 2, 3,4, 5, 12, 13,14 & 16 - Dept. of Agr./Dir. of Eco. & Stat.; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre; Item No. 17 - AH Census 2007; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. * Includes ponda block					

Banking Profile

District -	South Goa	State -	Goa	Lead Bank -	State Bank of India
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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	36	327	116	211	nil	3	3	16	2.01	462
Regional Rural Bank	nil	nil	nil	nil	nil	nil	nil	nil	nil	nil
State Coop. Bank	1	30	18	12	nil	nil	2	nil	5.4	5033
Coop. Agr. & Rural Dev. Bank	nil	nil	nil	nil	nil	nil	nil	nil	nil	nil
Primary Agr. Coop. Society	50	50	43	7	nil	nil	nil	nil	3.24	3020
Others (Urban Coop. Banks)	10	45	6	39	nil	nil	nil	nil	3.6	3356
All Agencies	97	452	183	269	nil	1	5	16	2.8	334

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	1048773	1005399	1051087	4.54	75.00	172773830	188823857	214946318	13.83	94.17
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	125624	111314	91073	-18.18	6.50	2795253	3093527	3634883	17.50	1.59
Others	216035	218868	259312	18.48	18.50	8104655	9119720	9670914	6.04	4.24
All Agencies	1390432	1335581	1401472	4.93	100	183673738	201037104	228252115	13.54	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	90067	100410	108874	8.43	80.68	39566356	41820320	51906326	24.12	85.65
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	8309	10213	7654	-25.06	5.67	1834266	2294545	2847156	24.08	4.70
Others	21613	20677	18425	-10.89	13.65	5761717	5840473	5850812	0.18	9.65
All Agencies	119989	131300	134953	2.78	100.00	47162339	49955338	60604294	21.32	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	21.9	22.17	23.36
Regional Rural Bank	na	na	na
Cooperative Banks	65.62	74.14	78.33
Others	71.09	64.04	44.62
All Agencies	25.68	24.85	26.55

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

Agency	During 2014-15		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	na	na	9913	974
Regional Rural Bank	na	na	na	na
Cooperative Banks	na	na	na	nil
Others	nil	nil	nil	nil
All Agencies			9913	974

6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2015)

Agency	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker		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	22464366	43.28	2516090	4.85	1325242	2.55	1240	0.00	7120817	13.72
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	1291507	45.36	130817	4.59	14971	0.53	35	0.00	147706	5.19
Others	2814572	48.11	9432	0.16	636381	10.88	-	-	521253	8.91
All Agencies	26570445	43.84	2656339	4.38	1976594	3.26	1275	0.00	7789776	12.85

7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS (Priority+Non-priority sector)

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	97147	54377	55.97	111982	90102	80.46	12464855.00	11679566	93.70	76.71
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	8981	5994	66.74	15405	8314	53.97	1752162	825563	47.12	55.94
Others	10228	10248	100.19	11683	15774	135.02	1256103	2479677	197.41	144.21
All Agencies	139070	70619	50.78	139070	114190	82.11	15473120	14984806	96.84	76.58

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	3837	7666	199.81	11915	5871	49.27	1385380	302084	21.81	90.30
Term Loan (Agr)	12532	6669	53.21	19147	10572	55.22	2168050	918734	42.38	50.27
Total Agri. Credit	16369	14335	87.58	31062	16443	52.94	3553430	1220818	34.36	58.29
Non-Farm Sector	10662	5592	52.45	15001	84945	566.25	1694107	1317136	77.75	232.15
Other Priority Sector	89324	50692	56.75	93006	114190	122.78	10225583	114190	1.12	60.21
Total Priority Sector	116355	70619	60.69	139070	215578	155.01	15473120	14984806	96.84	104.18

9. RECOVERY POSITION

Agency	2011-12			2012-13			2013-14			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	4247763	1582526	37.26	4325768	1380013	31.90	6585577	1700515	26	31.66
Regional Rural Bank	na	na	na	na	na	na	na	na	na	na
Cooperative Banks	5471814	5471814	100.00	1381496	1738030	125.81	1277978	1154287	90	105.38
Others	1547588	810921	52.40	1847917	789262	42.71	1231525	780852	63	52.84
All Agencies	11267165	7865261	69.81	7555181	3907305	51.72	9095080	3635654	40	53.83

Sources : Lead Bank & SLBC