

EXECUTIVE SUMMARY

I. Introduction to PLP for 2016-17

The economy of Morigaon District is predominantly dependent on agriculture and more than 70% of the population depends on agriculture and allied activities. Around 74% of them are in marginal and small category. They form the 'Bottom-of-the-Pyramid' (BOP) consumer base for bank credit. The growth in banks' businesses (farm and rural credit) would not take place without this BOP clientele. The scope for providing financial services to them is enormous. The opportunities in rural Morigaon are so visible; no market research is required to show that there is opportunity for credit products. The potential linked credit plan (PLP) for Morigaon has been prepared to help bankers, Govt department and other agencies in spotting the opportunities without much difficulty. Activities under various sectors have been identified keeping in mind the traditional skill, market availability, infrastructure, extension support etc. as well as the general investment climate. The exploitable estimated potential for 2016-17 for the district is ₹39132.40 lakh, of which ₹15479.05 lakh is under Crop loan, ₹8502.78 lakh under term loan for Agriculture, ₹884.08 lakh for agriculture infrastructure, ₹320.60 lakh for ancillary activities, ₹3828.16 lakh for MSME activities, ₹200.00 lakh for education, ₹5200.00 lakh for housing, ₹33.73 lakh for renewable energy, ₹4324.00 lakh for others and ₹360.00 for creation of social infrastructure.

Capital formation in agriculture and allied sectors leads development to a sustainable level. For inclusive and sustainable development in our economy convergence of efforts from various agencies is required with the objective of capital formation in agriculture and allied sector. The theme selected for the PLP 2016-17 is "**Accelerating the pace of capital formation in agriculture and allied sector**". The PLP maps the potential in priority sectors which could be exploited with institutional credit within a specified time frame. PLP intends to provide a meaningful direction to the flow of credit to different sectors at the ground level taking into account all relevant factors. The various linkages and other support required to be provided by line departments to facilitate credit flow as planned are also listed in the PLP.

II. Agriculture is the major activity in Morigaon district. Summer paddy, winter paddy, mustard, jute, wheat, seasonal vegetables are major agricultural products in the district. Production of fish, meat and milk are major allied agricultural activities in the district.

III. In the last three financial years there was no significance growth in Ground Level Credit. In the year 2012-13, the total ground level credit flow in priority sector lending was ₹10232.76 lakh. In the financial year 2013-14, it was ₹10983.33 lakh. During the financial year 2014-15, the total ground level credit flow in priority sector lending was ₹10803.41 lakh. Out of it agricultural credit was ₹5886.71 lakh, non-farm sector credit was ₹1087.73 lakh and other priority sector credit was ₹3828.97 lakh.

The credit deposit ratio (CD ratio) as on 31 March 2015 was 58% as against the state average of 37%. All the banks of the district have participated in financial inclusion. Apart from brick and mortar branches, banks have engaged business correspondents (BC) to cover unbanked areas. Crop loan under KCCs were disbursed to 10146 farmers during the year 2014-15. The total amount disbursed during the year 2014-15 under KCC was ₹4204.57lakh.

IV. Highlights of Policy Initiatives in the field of Agriculture and Rural Development by GoI/RBI/NABARD/State Government is given in Chapter I.

V. Ongoing Government Sponsored Programmes/schemes are given in Chapter 2. It is expected that this will serve as ready reckoner for the PLP users.

VI. The Base PLP projection for the year 2016-17 was estimated at ₹36191.29 lakh. However, considering the increase in cost of various agricultural inputs, fuel and labour, expected revised PLP projections for 2016-17 is estimated at ₹39132.40 lakh, comprising ₹25186.51 lakh for Agriculture (including ₹15479.05 lakh for Crop Loans), ₹3828.16 lakh for MSME activities, ₹200.00 lakh for education, ₹5200.00 lakh for housing, ₹33.73 lakh for renewable energy, ₹4324.00 lakh for others and ₹360.00 for creation of social infrastructure.

VII. Major constraints and suggested action points for State Govt. and Banks are narrated in Chapter 3 to 9.

VIII. Infrastructure and linkage supports are narrated in Chapter 10.

IX. Micro-finance has become the key intervention in the efforts to develop the poor. The SHG-Bank linkage programme initiated by NABARD has proved that poor are bankable and that too profitably & with less risk. The concept of Joint Liability Groups (JLG) for providing institutional credit support to the mid-segment clientele is being initiated by NABARD. NABARD is providing policy as well as tactical guidance for implementation of the programme including support in the form of training as well as grant (on case to case basis). Financing SHGs has been established as the most secured mode of providing credit. However, effort is required to develop these groups for economic activity. Details of Projection of SHG financing is discussed in Chapter 11 under Informal Credit Delivery System. The total estimated projection of SHGs financing is ₹4240.00 lakh covering 5300 SHGs.

X. Area based schemes on dairy is included in chapter 12. The activity has a strong base in the district.

XI. Financial inclusion is a challenge for bankers. The poorest of the poor also have to be included within the supply side of basic banking services. Banks have put efforts through Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Scheme, etc. More than 40,000 bank accounts were opened under PMJDY. The resource fewer farmers have to be included in banking credit through the delivery mode of JLG. There is growth in the district in spite of constraints. Removing the bottlenecks will enhance the potential to contribute towards development of this district. The objective of all the Govt. Departments, banks, other institutions, NGOs, etc. operating in the district is development; and increase in income & standard of living. This PLP is an effort of NABARD to contribute towards this end.

Appendix A to Annexure 1

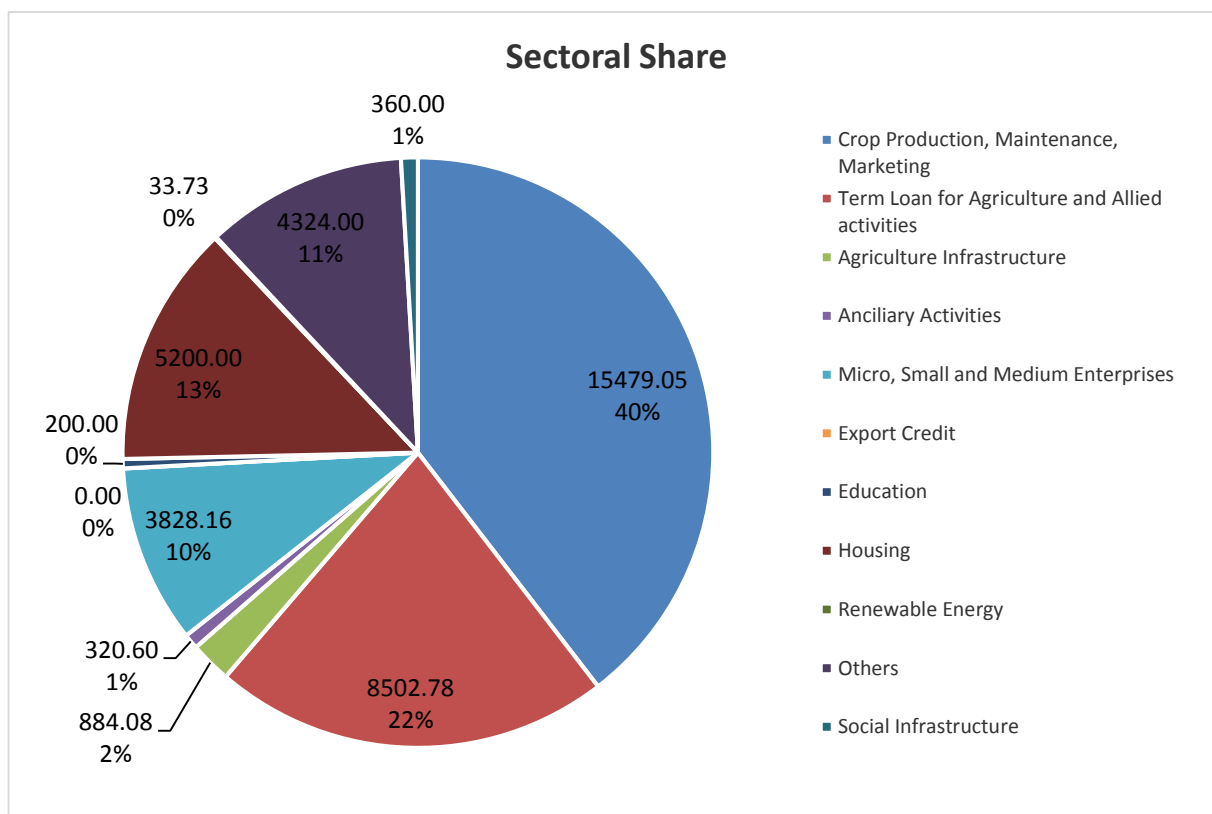
Broad Sector wise PLP Projections 2016-17

District : MORIGAON

State : Assam

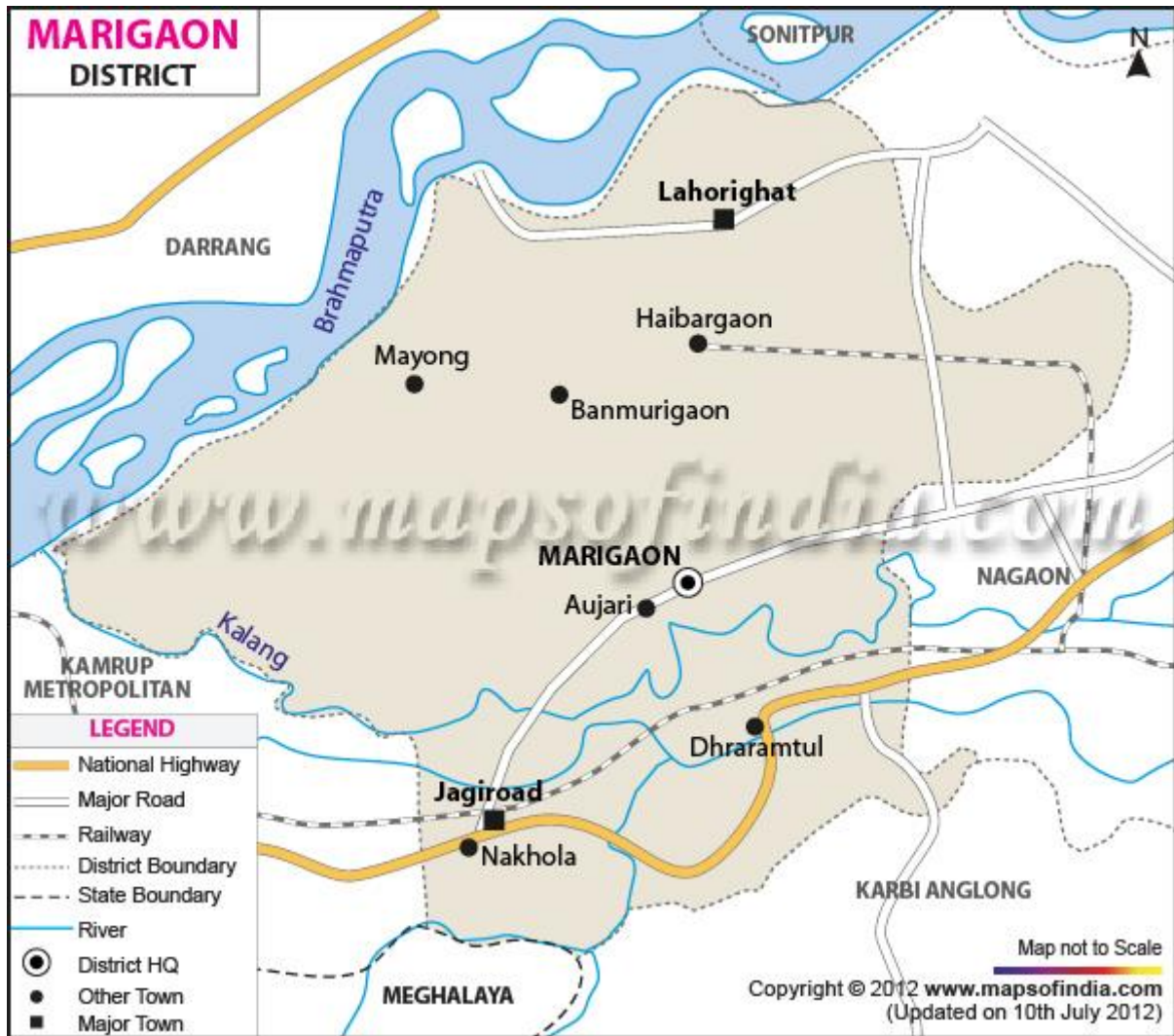
(₹ lakh)

Sr. No.	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	15479.05
ii	Term Loan for Agriculture and Allied activities	8502.78
	Sub Total	23981.83
B	Agriculture Infrastructure	884.08
C	Anciliary Activities	320.60
I	Credit Potential for Agriculture (A+B+C)	25186.51
II	Micro, Small and Medium Enterprises	3828.16
III	Export Credit	0.00
IV	Education	200.00
V	Housing	5200.00
VI	Renewable Energy	33.73
VII	Others	4324.00
VIII	Social Infrastructure	360.00
	Total Priority Sector (I to VIII)	39132.40



Appendix B to Annexure I		
SUMMARY OF SECTOR / SUB-SECTOR WISE PLP PROJECTIONS 2016-17		
District : MORIGAON		State : Assam
(₹ lakh)		
Sr. No.	Particulars	PLP Projections 2016-17
I	Credit Poteltial for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance, Marketing	15479.05
ii	Water Resources	1893.61
iii	Farm Mechanization	1720.00
iv	Plantation & Horticulture	792.65
v	Forestry and Wasteland Development	122.90
vi	Animal Husbandry - Dairy	1048.40
vii	Animal Husbandry - Poultry	1284.80
viii	Animal Husbandry -Sheep/Goat/Piggery	1036.12
ix	Fishery	576.30
x	Others	28.00
	Sub Total	23981.83
B	Agriculture Infrastructure	
i	Storage Facilities	682.49
ii	Land Development, Soil Conservation, Watershed Development	201.59
iii	Others	0.00
	Sub Total	884.08
C	Anciliary Activities	
i	Agro & Food Processing Sector	160.60
ii	Others	160.00
	Sub Total	320.60
D	Total Agriculture	25186.51
II	Micro, Small and Medium Enterprises	
	MSME - Term Loan	3403.56
	MSME - Working Capital	424.60
	Total MSME	3828.16
III	Export Credit	0.00
IV	Education	200.00
V	Housing	5200.00
VI	Renewable Energy	33.73
VII	Others	4324.00
VIII	Social Infrastructure	360.00
	Total Priority Sector	39132.40

MAP OF MORIGAON DISTRICT



DISTRICT PROFILE				State - Assam		Division - Lower Assam				
District - Morigaon				State - Assam		Division - Lower Assam				
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE						
Total Geographical Area (Sq.km)	1551			Agro-climatic Zone	Central Brahmaputra Valley					
No. of Sub Divisions	1			Climate	Moderate					
No. of Blocks	5			Soil Type	Alluvial					
No. of Villages (Inhabited)	632			4. RAINFALL & GROUND WATER						
No. of Panchayats	85			Rainfall [in mm]	Normal	Actual	2011	2012	2013	
3. LAND UTILISATION [Ha]					Variation from Normal	493	389	1250	1354	1571
Total Area Reported	158765				Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
Forest Land	13207			5. DISTRIBUTION OF LAND HOLDING						
Area not Available for Cultivation	31704			Classification of Holding	Holding Nos.	% to Total	Area Ha.	% to Total		
Permanent Pasture and Grazing Land	8331			<= 1 Ha			47459	42		
Land under Miscellaneous Tree Crops	4189			>1 to <=2 Ha			36264	32		
Cultivable Wasteland	960			>2 Ha			29883	26		
Current Fallow	7391			Total			113606	100		
Other Fallow	972			7. DEMOGRAPHIC PROFILE (in '000)						
Net Sown Area	92011			Category	Total	Male	Female	Rural	Urban	
Total or Gross Cropped Area	127811			Population	958	487	471	885	73	
Area Cultivated More than Once	35800			Scheduled Caste	118	60	58			
Cropping Intensity [GCA/NSA]	1.39			Scheduled Tribe	136	68	68			
6. WORKERS PROFILE (in '000)				Literate (%)	69	72	64			
Cultivators	157607			9. HOUSEHOLD AMENITIES (Nos. in '000 Households)						
Of the above, Small/Marginal Farmers				Having brick/stone/concrete houses			Having electricity supply	52		
Agricultural Labourers	75984			Having source of drinking water	184		Having independent toilets	110		
Workers engaged in Household Industries	14346			Having access to banking services			Having radio/tv sets			
Workers engaged in Allied Agro-activities				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]						
Other workers	103206			Anganwadis			Dispensaries			
8. HOUSEHOLDS (in '000)				Primary Health Centres	25		Hospitals	1		
Total Households	184602			Primary Health Sub-Centres	123		Hospital Beds	266		
Rural Households				12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE						
BPL Households	131539			Fertiliser/Seed/Pesticide Outlets [Nos]			Agriculture Pumpsets [Nos]			
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				Total N/P/K Consumption [MT]	9248		Pumpsets Energised [Nos]			
Villages Electrified	484			Certified Seeds Supplied [MT]			Agro Service Centres [Nos]	Nil		
Villages having Agriculture Power Supply				Pesticides Consumed [MT]			Soil Testing Centres [Nos]	Nil		
Villages having Post Offices	100			Agriculture Tractors [Nos]			Plantation nurseries [Nos]			
Villages having Banking Facilities				Power Tillers [Nos]			Farmers' Clubs [Nos]	114		
Villages having Primary Schools				Threshers/Cutters [Nos]			KrishiVigyan Kendras [Nos]			
Villages having Primary Health Centres	25			14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING						
Villages having Potable Water Supply				Rural/Urban Mandi/Haat [Nos]	33		Wholesale Market [Nos]	1		
Villages connected with Paved Approach Roads				Length of Pucca Road [Km]	510		Godown [Nos]	6		
13. IRRIGATION COVERAGE [Ha]				Length of Railway Line [Km]			Godown Capacity [MT]			
Total Area Available for Irrigation (NIA + Fallow)				Public Transport Vehicle [Nos]			Cold Storage [Nos]	Nil		
Irrigation Potential Created	49627			Goods Transport Vehicle [Nos]			Cold Store Capacity [MT]	Nil		
Net Irrigated Area (Total area irrigated at least once)	49627			16. AREA, PRODUCTION & YIELD OF MAJOR CROPS						
Area irrigated by Canals / Channels	1130			2011-12		2013-14		Avg. Yield [Kg/Ha]		
Area irrigated by Wells	45643			Crop	Area (Ha)	Prod. (MT)	Area (Ha)		Prod. (MT)	
Area irrigated by Tanks				Winter paddy	57616	144065	43985	104300	2371.26	
Area irrigated by Other Sources				Summer paddy	45614	241754	45614	241754	5293	
Irrigation Potential Utilized (Gross Irrigated Area)				Wheat	4255	6595	4255	6595	1549.94	
15. AGRO-PROCESSING UNITS				Mustard	8475	6780	8475	6780	800	
Type of Processing Activity	No of units	Cap.[MT]		Black gram			3936	1574	399.9	
Food (Rice/Flour/Dal/Oil/Tea/Coffee)				Rabi vegetables	4816	192640	4816	73203	15199.96	
Sugarcane (Gur/Khandsari/Sugar)				Kharif vegetables	3108	155400	3108	29526	9500	
Fruit (Pulp/Juice/Fruit drink)				Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales (177.8 kg per bale in India)						
Spices (Masala Powders/Pastes)				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES						
Dry-fruit (Cashew/Almond/Raisins)				Veterinary Hospitals/Dispensaries	14		Animal Markets [Nos]	3		
Cotton (Ginning/Spinning/Weaving)				Disease Diagnostic Centres [Nos]			Milk Collection Centres [Nos]	3		
Milk (Chilling/Cooling/Processing)				Artificial Insemination Centers [Nos]	32		Fishermen Societies [Nos]	42		
Meat (Chicken/Mutton/Pork/Dryfish)				Animal Breeding Farms [Nos]			Fish seed farms [Nos]	31		
Animal feed (Cattle/Poultry/Fishmeal)				Animal Husbandry TngCentres [Nos]			Fish Markets [Nos]	29		
17. ANIMAL POPULATION AS PER SAMPLE SURVEY 2013-14 (in '000)				Dairy Cooperative Societies [Nos]	23		Poultry hatcheries [Nos]	1		
Category of animal	Total	Male	Female	Improved Fodder Farms [Nos]	2		Slaughter houses [Nos]			
Cattle - Cross bred	17937			19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY						
Cattle - Indigenous	239414			Fish	Production [MT]	15951	Per cap avail. [gm/day]	45.64		
Buffaloes	8795			Egg	Production [million]	19.892	Per cap avail. [nos/p.a.]	20.78		
Sheep - Cross bred				Milk	Production [million litres]	27.888	Per cap avail. [ml/day]	79		
Sheep - Indigenous	11642			Meat	Production [thousand ton]	24.586	Per cap avail. [gm/day]	70.35		
Goat	84094			Sources (if not mentioned against the respective item):						
Pig - Cross bred	29963			Item Nos. 1, 6, 7, 9 & 10 - 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. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Sample Survey 2012-13; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.						
Pig - Indigenous										
Horse/Donkey/Camel	213									
Fowls	416542									
Ducks	172273									

Agriculture is the major activity in Morigaon district. Summer paddy, winter paddy, mustard, wheat, rabi and kharif vegetables are major agricultural products in the district. Production of fish, meat and milk are major allied agricultural activities in the district.

BANKING PROFILE											
District - Morigaon			State - Assam				Lead Bank - United Bank of India				
1. NETWORK & OUTREACH (As on 31/03/2015)											
Agency	No. of Banks/Soc.	No. of Branches				No. of non-formal agencies			Per Branch Outreach		
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	18	31	23		8						
Regional Rural Bank	1	13	12		1						
State Coop. Bank	1	2	1		1						
Coop. Agr. & Rural Dev. Bank											
Primary Agr. Coop. Society	29	29	29								
Others											
All Agencies	49	75	65		10						
2. DEPOSITS OUTSTANDING											
Agency	No. of accounts					Amount of Deposit [Rs.lakh]					
	31-Mar-13	31-Mar-14	31-Mar-15	Growth (%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth (%)	Share(%)	
Commercial Banks						57369.08	68449.22	78471.75	14.64	81.85	
Regional Rural Bank						16881.06	15139.38	14578.2	(-) 3.70	15.2	
Cooperative Banks						2369.87	2484.55	2832.57	14.01	2.95	
Others											
All Agencies						76620.01	86073.15	95882.52	11.4	100	
3. LOANS & ADVANCES OUTSTANDING											
Agency	No. of accounts					Amount of Loan [Rs.lakh]					
	31-Mar-13	31-Mar-14	31-Mar-15	Growth (%)	Share (%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth (%)	Share (%)	
Commercial Banks						28475.58	32237.73	39039.39	21.1	69.84	
Regional Rural Bank						12465.52	15542.24	15752.78	1.35	28.18	
Cooperative Banks						1047.39	1041.61	1103.49	5.94	1.98	
Others											
All Agencies						41988.49	48821.58	55895.66	14.49	100	
4. CD-RATIO											
Agency	CD Ratio				5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)						
	31-Mar-13	31-Mar-14	31-Mar-15		During 2014-15		Cumulative				
Commercial Banks	50	47	49.75		Deposit	Credit	Deposit	Credit			
Regional Rural Bank	74	103	108.06								
Cooperative Banks	44	42	38.95								
Others											
All Agencies	55	57	58.3								
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	2938784	75	1532244		39	1393068	36				
Regional Rural Bank	1280000	81	575855	37	775526	49					
Cooperative Banks	77588	70	43138	39	72273	65					
Others											
All Agencies	4296372	77	2151237	38	2240867	52					
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	2838078	628690	22.15	2085372	662908	31.79	1950011	809987	41.5	31.76	
Regional Rural Bank	469199	373814	79.67	943799	411569	43.61	687324	262754	38.22	42.11	
Cooperative Banks	185257	20772	11.21	282627	23856	8.44	3491.5	45.58	1.3	18.71	
Others											
All Agencies	1997614	1023276	51.22	3311798	1098333	33.16	2986485	1080341	36.17	40.12	
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	910046	315518	34.67	1174066	339291	28.9	1284085	420457	32.74	32.1	
Term Loan (Agr)	469397	167238	35.63	793132	249130	31.41	765615	168214	21.97	29.67	
Total Agri. Credit	1379443	482756	35	1967198	588421	29.91	2049700	588671	29.72	31.54	
Non-Farm Sector	108975	144440	132.54	864600	75813	8.77	172717	108773	62.98	68.1	
Other Priority Sector	509196	396080	77.79	480000	434099	90.44	764068	382897	50.11	72.78	
Total Priority Sector	1997614	1023276	51.22	3311798	1098333	33.16	29864.85	1080341	36.17	40.18	
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	819093	368198	44.95	302494	207964	68.75	NA	NA	NA	NA	
Regional Rural Bank	21153	14953	70.69	6251	782	12.51	NA	NA	NA	NA	
Cooperative Banks	66828	1214	1.82	66118	18583	28.11	71524	8229	11.5	13.81	
Others											
All Agencies	907074	384365	42.37	374863	227329	60.64	NA	NA	NA	NA	
Sources :	Lead Bank & SLBC										