

EXECUTIVE SUMMARY

West Sikkim District is one of the four districts of Sikkim located in the western part of the State. The district lies between 27°00'46" to 28°07'48"N Latitude and 88°00'58" to 88°55'25" Longitude. The district shares its boundaries with Darjeeling district of West Bengal in the south, South Sikkim District of Sikkim in the east, North district of Sikkim in North East and Nepal in the West. The district is watershed of the River Rangit and its tributaries. The district has population of 136,435 comprising of 70,238 Male and 66,197 Female residing in 26,624 household. The decadal growth is 10.59 and population density is 117. The sex ratio is 941 female per thousand male and literacy rate is 77.40%. Three ethnic community viz. Lepcha, Bhutia and Nepali are the inhabitants of the district. The district comprises of two sub-divisions viz. Soreng and Gyalshing and nine blocks. Total geographical area of the district is 1166 Sq. Km.

The theme of the PLP 2016-17 is "Accelerating the pace of capital formation in agriculture and allied sector". Agriculture is the main economic activity in the district. Large Cardamom and Ginger are the main commercial crops. Orange, Ginger and vegetables are major horticulture crops. Dairy farming, Piggery and Goatery are the main allied activities in the rural areas. Of late, the farmers are showing keen interest in cultivation of off-season vegetables and floriculture which may gain momentum in the coming years. Major crops grown in the district are ginger, paddy, wheat, maize, pulses and vegetables. Improvement in the standard of living of the people and sizeable floating population on account of booming tourism industry are increasing the demand for milk, meat and poultry products.

Due to agro-climatic advantages, West district has considerable potential for growing a variety of horticulture crops such as large cardamom, orange, passion fruit, mushroom, off-season vegetables and floriculture. The Horticulture and Cash Crop Development Department may provide adequate support like supply of quality planting materials and other post-harvesting facilities. Necessary infrastructure may be created for food processing, marketing of horticulture crops and extension services to farmers.

The major constraints for dairy activity are lack of adequate infrastructure, low availability of green and concentrated feed, lack of awareness and marketing facility. There is good potential for development of poultry farming in West district as there is a huge demand for chicken and eggs. Poultry farming is undertaken on small scale by small farmers and SHGs. Establishing integrated broiler rearing and processing units, broiler breeding farm and hatchery and ensuring adequate extension and support services to farmers will help to exploit the potential in this sector.

Sheep Rearing, Goatery and Piggery are traditional activities which are demand based. There is good demand for wool, mutton and pork. The Department may strengthen and upgrade the existing piggery farms with an emphasis on rearing of pure-bred exotic stock to cater to the requirements of breeding boars in the district.

There is scope for development of non-farm sector in the district. Small agro-based industries may be set up and Line Departments may provide technical and marketing support to the agro-processing industries. Cluster approach for development of handicraft/ handloom products may be adopted. Banks may consider extending finance to trainees supported by the State Government under the promotional programmes viz., Skill Development and Rural Entrepreneurship Development for wood carving, broom binding, carpet weaving, bamboo craft, etc.

Other Priority Sector comprising of Housing, Education, Services, Transport and Trading activities, shows a growing trend, contributing the largest share of the total District Credit Plan annually.

Although the SHG Bank linkage programme has achieved tremendous success elsewhere in the country, this concept is gradually gaining popularity in Sikkim. Although, one of the major drawbacks in the success of the programme is the absence of good NGOs, this to a large extent has been met by the presence of local youth / women groups and co-operative societies. During the year ended 31.3.2015, 146 SHGs (Including SGSY/NERLP groups) have been formed and 8 were saving linked with banks in the district. NABARD has been taking initiative for training of Self Help Promoting Institutions including the NGOs, Community Based Organisations (CBOs) and capacity building of SHGs. A structured effort is being made to involve the Multi-Purpose Cooperative Societies and the Sikkim State Cooperative Bank in forming SHGs. Banks also need to promote and finance Joint Liability Groups (JLGs) in the State.

Farmers' Club Programme is gaining popularity in the district as there is demand from farmers to form such clubs. As on 31 March 2015, 161 Farmers' Clubs have been promoted in West district. The clubs are active and are involved in helping the banks/societies in popularising the schemes of banks and are helping them in recovery of bank/ society dues. The clubs are also popularising various non-farm activities and providing support for rural masses in adoption of latest technology in the field of agriculture. WADI project is being implemented benefiting 635 households of Tribal Community in the district.

Financial Inclusion is the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost. The objective of "Comprehensive Financial Inclusion" is to provide a basic 'No-Frills' banking account for making and receiving payments, savings product suited to the pattern of cash flows of a poor household, money transfer facilities, small loans and overdrafts for productive, personal and other purposes, and insurance (life and non-life).

The economy of West Sikkim may get a boost by encouraging infusion of technology, skills and investments, by improving capacities of people through skill training and extension, and by bridging the gaps of agriculture and supporting infrastructure.

Credit potential of ₹5056.10 lakh has been estimated for West Sikkim district for the year 2016-17 based on potential available, ground level disbursements during past years. The Credit potential for Crop Loan is ₹1977.80 lakh, Term loan for Agriculture and allied activities is ₹901.25 lakh, for MSME is ₹1146.76 lakh and for other priority sector is ₹1030.29 lakh.

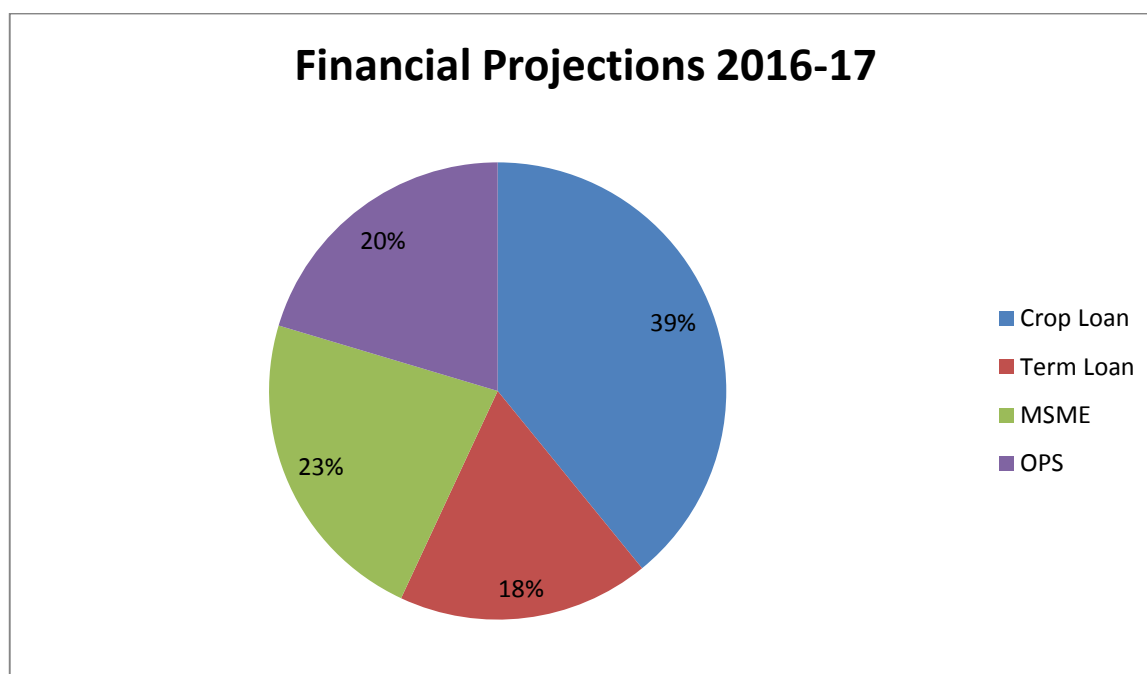
Broad Sector-wise PLP Projections (Years – 2016-17)

Name of the District: West Sikkim

State: Sikkim

(₹ lakh)

S.No	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	1977.80
ii	Term Loan for agriculture and allied activities	901.25
	Sub-total	2879.05
B	Agriculture Infrastructure	30.52
C	Ancillary activities	97.92
I	Credit Potential for Agriculture (A+B+C)	3007.49
II	Micro, Small and Medium Enterprises	1146.76
III	Export Credit	45.00
IV	Education	140.40
V	Housing	630.00
VI	Renewable Energy	7.20
VII	Others	72.50
VIII	Social Infrastructure involving bank credit	6.75
	Total Priority Sector (I to VIII)	5056.10



Summary of Sub Sector-wise Financial Projections (2016-17)

(₹ lakh)

Sl. No.	Particulars	PLP Projection 2016-17
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	1977.80
ii	Water Resources	17.98
iii	Farm Mechanisation	39.30
iv	Plantation and Horticulture (including sericulture)	263.61
v	Forestry and Waste Land Development	39.33
vi	Animal Husbandry – Dairy	210.60
vii	Animal Husbandry – Poultry	132.53
viii	Animal Husbandry – Sheep, Goat, Piggery, etc	165.60
ix	Fisheries (Marine, Inland, Brackish water)	22.95
x	Others – Bullock, Bullock cart, etc.	9.36
	Sub Total	2879.05
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	7.00
ii	Land Development, Soil conservation, Watershed development	20.25
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermi composting)	3.27
	Sub Total	30.52
C	Ancillary activities	
i	Food and Agro processing	45.36
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)	52.56
	Sub Total	97.92
	Total Agriculture	3007.49
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	58.21
ii	MSME – Investment credit	217.80
iii	Others - MSME	870.75

	Total MSME	1146.76
III	Export Credit	45.00
IV	Education	140.40
V	Housing	630.00
VI	Renewable Energy	7.20
VII	Others	72.50
VIII	Social Infrastructure involving Bank credit	6.75
	Total Priority Sector	5056.10

District Profile

District -	West	State -	Sikkim	Division -
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1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	1166
No. of Sub Divisions	2
No. of Blocks	9
No. of Villages (Inhabited)	247
No. of Panchayats	55

2. SOIL & CLIMATE

Agro-climatic Zone	Tropical to temperate with lower to higher hills, alpine zone and snow bound areas		
Climate	Tropical to temperate with drizzling showers to torrential rains		
Soil Type	Loamy sand to silty clay		

3. LAND UTILISATION [Ha]

Total Area Reported	116600
Forest Land	83473
Area Not Available for Cultivation	847
Permanent Pasture and Grazing Land	
Land under Miscellaneous Tree Crops	
Cultivable Wasteland	
Current Fallow	12239
Other Fallow	
Net Sown Area	16600
Total or Gross Cropped Area	29600
Area Cultivated More than Once	
Cropping Intensity [GCA/NSA]	

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2012-13	2013-14	2014-15
	3000 to 4000 mm		2516	NA	NA
Availability of Ground Water [Ham]	Variation from Normal				
	Net annual recharge		Net annual draft		Balance
	nil		nil		nil

5. DISTRIBUTION OF LAND HOLDING

Classification of Holding	Holding		Area	
	Nos.	% to Total	Ha.	% to Total
<= 1 Ha	9907	53.20	11960	40.64
>1 to <=2 Ha	4502	24.18	6343	21.56
>2 Ha	4213	22.62	11123	37.80
Total	18622	100.00	29426	100.00

6. WORKERS PROFILE [in '000]

Cultivators	36
Of the above, Small/Marginal Farmers	16
Agricultural Labourers	4
Workers engaged in Household Industries	0.90
Workers engaged in Allied Agro-activities	
Other workers	12

7. DEMOGRAPHIC PROFILE [in '000]

Category	Total	Male	Female	Rural	Urban
Population	136	70	66	131	5
Scheduled Caste	6				
Scheduled Tribe	57				
Literate	93	52	41	89	4
BPL					

8. HOUSEHOLDS [in '000]

Total Households	23
Rural Households	23
BPL Households	

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

Having brick/stone/concrete houses	NA	Having electricity supply	NA
Having source of drinking water	NA	Having independent toilets	NA
Having access to banking services	NA	Having radio/ tv sets	NA

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	NA
Villages having Agriculture Power Supply	NA
Villages having Post Offices	NA
Villages having Banking Facilities	NA
Villages having Primary Schools	NA
Villages having Primary Health Centres	NA
Villages having Potable Water Supply	NA
Villages connected with Paved Approach Roads	NA

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	1926	Dispensaries	27
Primary Health Centres	5	Hospitals	1
Primary Health Sub-Centres	27	Hospital Beds	75

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	NA	Agriculture Pumpsets [Nos]	NA
Total N/P/K Consumption [MT]	NA	Pumpsets Energised [Nos]	NA
Certified Seeds Supplied [MT]	NA	Agro Service Centres [Nos]	NA
Pesticides Consumed [MT]	NA	Soil Testing Centres [Nos]	1
Agriculture Tractors [Nos]	NA	Plantation nurseries [Nos]	5
Power Tillers [Nos]	NA	Farmers' Clubs [Nos]	130
Threshers/Cutters [Nos]	NA	Krishi Vigyan	1

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	39	Wholesale Market [Nos]	NA
Length of Pucca Road [Km]	361	Godown [Nos]	NA
Length of Railway Line [Km]	nil	Godown Capacity [MT]	NA
Public Transport Vehicle [Nos]	NA	Cold Storage [Nos]	NA
Goods Transport Vehicle [Nos]	NA	Cold Store Capacity [MT]	NA

13. IRRIGATION COVERAGE [Ha]

Total Area Available for Irrigation (NIA + Fallow)	NA
Irrigation Potential Created	NA
Net Irrigated Area (Total area irrigated at least once)	NA
Area irrigated by Canals / Channels	6143
Area irrigated by Wells	NA
Area irrigated by Tanks	NA
Area irrigated by Other Sources	NA
Irrigation Potential Utilized (Gross Irrigated Area)	NA

15. AGRO-PROCESSING UNITS

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

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2012-13		2013-14		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Paddy	3910	7194	3970	7213	1723.91
Maize	12750	22135	13870	23162	1600.93
Wheat	850	690	810	621	892.16
Pulses	2610	2187	2690	2219	895.16
Finger - Millet	790	765	810	795	937.50
Oilseeds	2710	2135	2750	2185	881.86

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

17. ANIMAL POPULATION AS PER CENSUS 2012

Category of animal	Total	Male	Female
Cattle - Cross bred	29		
Cattle - Indigenous	25		
Buffaloes	794		
Sheep - Cross bred	1234		
Sheep - Indigenous			
Goat	37640		
Pig - Cross bred	9987		
Pig - Indigenous			
Horse/Donkey/Camel			
Poultry - Cross bred	1005		
Poultry - Indigenous			

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	21	Animal Markets [Nos]	NA
Disease Diagnostic Centres [Nos]	NA	Milk Collection Centres	NA
Artificial Insemination Centers [Nos]	45	Fishermen Societies [Nos]	NA
Animal Breeding Farms [Nos]	NA	Fish seed farms [Nos]	4
Animal Husbandry Tng Centres [Nos]	NA	Fish Markets [Nos]	NA
Dairy Cooperative Societies [Nos]	NA	Poultry hatcheries [Nos]	1
Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]	NA

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

Fish	Production [MT]	18120	Per cap avail. [gm./day]	NA
Egg	Production [Lakh Nos]	980	Per cap avail. [nos/p.a.]	NA
Milk	Production [000 MT]	127	Per cap avail. [gm./day]	NA
Meat	Production [MT]	NA	Per cap avail. [gm./day]	NA

Source (if not mentioned against the respective item): 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.

Banking Profile

District -	WEST SIKKIM	State -	SIKKIM	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	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	4	10	10	-	-	-	-	-	-	-
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
District Central Coop. Bank	1	4	4	-	-	-	-	-	-	-
Coop. Agr. & Rural Dev. Bank	-	-	-	-	-	-	-	-	-	-
Pri. Agr. Coop. Society/MPCS	-	55	55	-	-	-	-	-	-	-
Others/Pvt bk	2	2	2	-	-	-	-	-	-	-
All Agencies	7	71	71							

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-03-2013	31-03-2014	31-03-2015	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	1092375.00	1300080.00	2496294.00	92.01	87.74
Regional Rural Bank	NA	NA	NA	NA	NA	-	-	-	-	-
Cooperative Banks	NA	NA	NA	NA	NA	83882.00	213264.00	348799.00	63.55	12.26
Others	NA	NA	NA	NA	NA	-	-	-	-	-
All Agencies	NA	NA	NA	NA	NA	1176257.00	1513344.00	2845093.00	88.00	100

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-03-2013	31-03-2014	31-03-2015	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	486033.00	544909.00	911518.00	67.28	85.43
Regional Rural Bank	NA	NA	NA	NA	NA	-	-	-	-	-
Cooperative Banks	NA	NA	NA	NA	NA	70944.00	104235.00	155506.00	49.19	14.57
Others	NA	NA	NA	NA	NA	-	-	-	-	-
All Agencies	NA	NA	NA	NA	NA	56977.00	649144.00	1067024.00	100.00	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	44.49	41.91	36.51
Regional Rural Bank	-	-	-
Cooperative Banks	84.58	48.88	44.58
Others	-	-	-
All Agencies	47.35	42.89	37.50

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

Agency	During 2014-15		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks	4542	4309.00	17962	9891.00
Regional Rural Bank	NA	NA	NA	NA
Cooperative Banks	1673	260.00	4948	1817.00
Others	NA	NA	NA	NA
All Agencies	6215	4569.00	22910	11708.00

6. PERFORMANCE TO FULFIL 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	116463	95.92	48295	95.74	-	-	-	-	-	-
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	4950	4.08	2150	4.26	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	121413	100	50445	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	182800.00	122516.00	67	294200.00	84565.00	29	327781.00	116463.00	36	43.77
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	36000.00	21594.00	60	41600.00	13905.00	33	105651.00	4950.00	5	32.70
Others	-	-	-	-	-	-	23778.00	-	-	-
All Agencies	218800.00	144110.00	66	335800.00	98470.00	29	457210.00	121413.00	27	40.58

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	89000.00	15326.00	17	150000.00	12926.00	9	170100.00	6756.00	4	9.94
Term Loan (Agr)	34000.00	8193.00	24	90000.00	31547.00	35	107000.00	43689.00	41	33.33
Total Agri. Credit	123000.00	23519.00	19	240000.00	44473.00	19	277100.00	50445.00	18	18.62
Non-Farm Sector	5800.00	3565.00	61	5800.00	3307.00	57	30010.00	800.00	3	40.38
Other Priority Sector	90000.00	117026.00	130	90000.00	50690.00	56	150100.00	70168.00	47	77.70
Total Priority Sector	218800.00	144110.00	66	335800.00	98470.00	29.32	457210.00	121413.00	27	40.58

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	17781.00	15486.00	87	30122.00	15397.00	51	26079.00	5270.00	20	52.81
Regional Rural Bank	-	-	-	-	-	-	-	-	-	-
Cooperative Banks	1295.00	998.00	77	18897.00	9310.00	49	25647.00	12380.00	48	58.20
Others	-	-	-	-	-	-	-	-	-	-
All Agencies	19076.00	16484.00	86	49019.00	24707.00	50	51726.00	17649.00	34	56.98

Sources : Lead Bank & SLBC