

## EXECUTIVE SUMMARY

The district is predominantly agrarian. 94% of rural population and 6% of urban population is indicative or not only agrarian demographic profile but also preponderance of poverty in a sense. The share of primary activities in the district domestic product is gradually increasing despite migration of labour to the Middle East countries. This may be due to several factors like improved agricultural methods and implements and increased spending of the farmers, who are able to invest in improved practices, due to foreign remittances by their NRI relatives. The major crops of the district are Paddy, Wheat, Maize, Potato etc. The other major economic activities of the district are Dairy Development, Fish Capture & Culture, Retail Trading, Transport, Agro/ Food Processing, etc. Owing to its surplus agricultural produce, the district has immense potential for setting up of the agro-based industries. The growth of these units will be complemented with the fact that the district has good connectivity with the state capital by both rail & road.

The Ground Level Credit flow under the Priority Sectors, during last 3 years in the district was Rs. 74842 lakh (2012-13), Rs. 71721 lakh (2013-14) and Rs. 136270 lakh (2014-15) and the achievement of ACP target was 86%, 65% and 99% during the respective years. However, in order to meet the demands of the accelerated growth and to bring in Rainbow / Green Revolution, greater credit flow is required at the ground level.

“There can be little disagreement that the fastest relief to the poor in India would come from productivity growth in agriculture. This is where nearly half of the workforce is employed. With the share of agriculture in the GDP at about 15 percent now, this half of the workforce is also significantly poorer than the other half, employed in industry and services.”

Shri Arvind Panagariya, Vice Chairman, NITI Ayog

In the Base PLP, credit potential of Rs. 146061 lakh was projected for 2016-17. However, in view of the changes in the Priority Sector Lending guidelines with inclusion of certain new sectors like Social Infrastructures, Medium Enterprises, Export Credit and enhancement of credit limits under some of the sectors like Agri Infrastructure and Ancillary Activities and current thrusts, policies and programmes of the central and state governments, the revised credit potential for 2016-17 has been assessed at Rs. 277129.65 lakh and out of that Rs.117553.76 lakh for Crop Production, Rs. 35741.40 lakh for Agri Term Loans, Rs. 9255.11 lakh for Agri Infrastructure, Rs. 9307.05 lakh for Ancillary Activities, Rs. 46080.63 lakh for MSME, Rs. 13600 lakh for Education, Rs. 20230 lakh for Housing, Rs. 70.95 lakh for Renewable Energy, Rs. 16634.50 lakh for Social Infrastructure and Rs. 8656.25 lakh for Others.

Theme of PLP 2016-17 is “Accelerating the Pace of Capital Formation in Agriculture and Allied sectors” and the thrust areas are Productivity Growth in agriculture, JLG/SHG financing, post-harvest infrastructure, food processing, Producer Organisations, Area Development Schemes, Social Infrastructures etc.

Some of the major constraints, where government action is suggested are land consolidation, computerization of land records, extending the outreach of extension services, ensuring power supply to farmers / entrepreneurs and Banking sector is required to promote JLGs/SHGs, FPOs/POs, Area Development Schemes and to provide complete financial needs of the people.

To facilitate the optimum exploitation of potential, NABARD has taken initiatives for promotion of POs/FPOs, Development of PACS as Multi Service Centres, PACS as Deposit Mobilizing Agents (DMA), KCC RuPay Card, CBS Computerization in Cooperative Banks, Farmers’ Club and promotion of other innovative activities etc.

NABARD has sanctioned financial assistance to Rs. 82.078 lakh to CCB Siwan for PACS as Multi Service Centers covering two PACS namely Don Bujurg and Karom for Custom Hiring Activities. For PACS as DMA, NABARD has sanctioned Rs. 76.16 lakh to CCB Siwan wherein setting of 3 FLCs, purchase of 50 Micro ATMs and 10 ATMs are envisaged. In addition, NABARD has also sanctioned Rs. 36 lakh to CCB Siwan for setting up of PACS Development Cell.

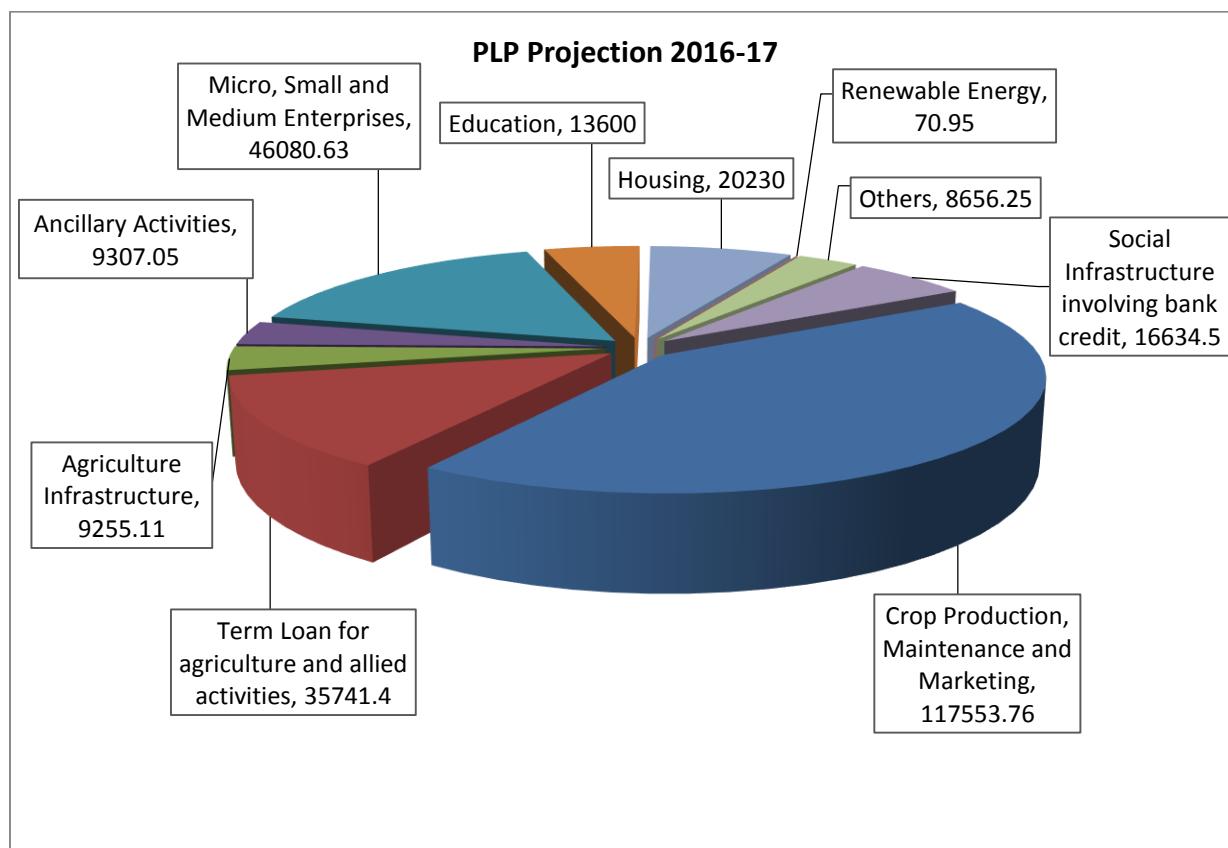
For translating the PLP into reality, besides resolution of major constraints, a coordinated approach for enhancing capital formation, better monitoring and review at BLBC, DLCC/DLRC meetings, effective implementation of Financial Inclusion Plans including better coverage of Oral Lessees, Tenant Farmers, etc. through JLG mode is required.

**SECTOR / SUB-SECTORS WISE PROJECTION – 2016-17**

**Broad Sector wise PLP projections – 2016-17**

(Rs. lakh)

Sr.	Sector	PLP Projections for 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	117553.76
ii	Term Loan for agriculture and allied activities	35741.40
	Sub-Total (i+ii)	153295.16
B	Agriculture Infrastructure	9255.11
C	Ancillary Activities	9307.05
I	Credit Potential for Agriculture (A+B+C)	171857.32
II	Micro, Small and Medium Enterprises	46080.63
III	Export Credit	0.00
IV	Education	13600.00
V	Housing	20230.00
VI	Renewable Energy	70.95
VII	Others	8656.25
VIII	Social Infrastructure involving bank credit	16634.50
	<b>Total Priority Sector (I to VIII)</b>	<b>277129.65</b>



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

(Rs. lakh)		
<b>Sr.</b>	<b>Sector</b>	<b>PLP Projections for 2016-17</b>
I	Credit Potential for Agriculture	
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	117553.76
ii	Water Resources	6922.91
iii	Farm Mechanization	9220.80
iv	Plantation & Horticulture (including sericulture)	2681.26
v	Forestry & Waste Land Development	225.80
vi	Animal Husbandry – Dairy	10501.17
vii	Animal Husbandry – Poultry	3317.21
viii	Animal Husbandry – Sheep, Goat & Piggery	1814.58
ix	Fisheries Development	799.18
x	Others – Bullock, Bullock cart etc.	258.49
	Sub-Total	153295.16
B	Agriculture Infrastructure	
i	Construction of storage facilities	7920.00
ii	Land Dev., Soil Conser., Watershed Dev.	778.97
iii	Others (vermi-compost)	556.14
	Sub-Total	9255.11
C	Ancillary Activities	
i	Food and Agro Processing	8437.50
ii	Others (ACABC, FPO)	869.55
	Sub-Total	9307.05
	Total Agriculture	171857.32
II	Micro, Small and Medium Enterprises	
i	MSME – working capital	9216.13
ii	MSME – Investment credit	36864.50
	Total MSME	46080.63
III	Export Credit	0.00
IV	Education	13600.00
V	Housing	20230.00
VI	Renewable Energy	70.95
VII	Others	8656.25
VIII	Social Infrastructure involving bank credit	16634.50
	Total Priority Sector	277129.65

District Profile					
District - SIWAN		State - BIHAR		Division - Saran	
<b>1. PHYSICAL &amp; ADMINISTRATIVE FEATURES</b>					
Total Geographical Area ('000 hectares)	222.4 (100.0)				
No. of Sub Divisions	2				
No. of Blocks	19				
No. of Villages (Inhabited-1435, uninhabited-95)	1530				
No. of Panchayats	293				
<b>3. LAND UTILISATION ['000 Ha]</b>					
Total Area Reported	222.4 (100.0)				
Forest Land	0.2				
Area Not Available for Cultivation	52.9 (23.6)				
Permanent Pasture and Grazing Land	0.2 (0.1)				
Land under Miscellaneous Tree Crops	8.6 (3.8)				
Cultivable Wasteland	0.8 (0.3)				
Current Fallow	0.8 (0.3)				
Other Fallow	1.5 (0.7)				
Net Sown Area	171.5 (76.4)				
Total or Gross Cropped Area	229.7				
Area Cultivated More than Once	56.0				
Cropping Intensity [GCA/NSA]	1.34				
<b>6. WORKERS PROFILE</b>					
Cultivators	264928				
Of the above, Small/Marginal Farmers	219000				
Agricultural Labourers	376344				
Workers engaged in Household Industries	31244				
Workers engaged in Allied Agro-activities	219000				
Other workers	259900				
<b>8. HOUSEHOLDS</b>					
Total Households	535661				
Rural Households	507055				
BPL Households	315461				
<b>10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]</b>					
Villages Electrified	441				
Villages having Agriculture Power Supply	993				
Villages having Post Offices	358				
Villages having Banking Facilities	169				
Villages having Primary Schools	1314				
Villages having Primary Health Centres	513				
Villages having Potable Water Supply	1439				
Villages connected with Paved Approach Roads	1031				
<b>13. IRRIGATION COVERAGE [Ha]</b>					
Total Area Available for Irrigation (NIA + Fallow)					
Irrigation Potential Created					
Net Irrigated Area (Total area irrigated at least once)	100697				
Area irrigated by Canals / Channels	4821				
Area irrigated by Wells	89120				
Area irrigated by Tanks	2446				
Area irrigated by Other Sources	4310				
Irrigation Potential Utilized (Gross Irrigated Area)	107262				
<b>15. AGRO-PROCESSING UNITS</b>					
Type of Processing Activity	No of units	Cap.[MT]			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	8				
Sugarcane (Gur/Khandsari/Sugar)					
Fruit (Pulp/Juice/Fruit drink)					
Spices (Masala Powders/Pastes)	8				
Dry-fruit (Cashew/Almond/Raisins)					
Cotton (Ginning/Spinning/Weaving)					
Milk (Chilling/Cooling/Processing)	4	5000 lt			
Meat (Chicken/Mutton/Pork/Dryfish)					
Animal feed (Cattle/Poultry/Fishmeal)					
<b>17. ANIMAL POPULATION AS PER CENSUS 2012</b>					
Category of animal	Total	Male	Female		
Cattle - Cross bred	76234	11458	64776		
Cattle - Indigenous	218866	41918	176948		
Buffaloes	149190	14340	134850		
Sheep - Cross bred	183	86	97		
Sheep - Indigenous	1841	808	1033		
Goat	234937	63067	171870		
Pig - Cross bred	1001	582	419		
Pig - Indigenous	9336	4589	4747		
Horse/Donkey/Camel	4458	3790	668		
Poultry - Cross bred					
Poultry - Indigenous	231876				
<b>2. SOIL &amp; CLIMATE</b>					
Agro-climatic Zone	Middle Gangetic Plains-Northeast Alluvial (Zone 4)				
Climate	Dry-sub-humid to Moist sub-humid				
Soil Type	Alluvial				
<b>4. RAINFALL &amp; GROUND WATER</b>					
Rainfall [in mm]	Normal	Actual	2012	2013	2014
	1136		1087	844	804
Variation from Normal					
Availability of Ground Water [Ham]			Net annual draft		
			Balance		
<b>5. DISTRIBUTION OF LAND HOLDING</b>					
Classification of Holding	Holding		Area		
	Nos.	% to Total	Ha.	% to Total	
<= 1 Ha	258972	86	66990	41	
>1 to <=2 Ha	24152	8	35140	21	
>2 Ha	17981	6	36154	38	
Total	301105	100	165284	100	
<b>7. DEMOGRAPHIC PROFILE [in '000]</b>					
Category	Total	Male	Female	Rural	Urban
Population	3330	1675	1655	3147	182
Scheduled Caste	386	195	190	375	11
Scheduled Tribe	87	43	44	84	3
Literate	1930	1116	814	1807	123
BPL	1893		60		
<b>9. HOUSEHOLD AMENITIES [Nos. Households]</b>					
Having brick/stone/concrete houses		Having electricity supply			52935
Having source of drinking water		Having independent toilets			16146
Having access to banking services	402537	Having radio/tv sets			9536
<b>11. INFRASTRUCTURE RELATING TO HEALTH &amp; SANITATION [Nos]</b>					
Anganwadis		Dispensaries			36
Primary Health Centres	43	Hospitals			5
Primary Health Sub-Centres	419	Hospital Beds			9 bed/lakh (09-10)
<b>12. INFRASTRUCTURE &amp; SUPPORT SERVICES FOR AGRICULTURE</b>					
Fertiliser/Seed/Pesticide Outlets [Nos]		Agriculture Pumpsets [Nos]			489
Total N/P/K Consumption [MT]	61637	Pumpsets Energised [Nos]			
Certified Seeds Supplied [MT]	3	Agro Service Centres [Nos]			
Pesticides Consumed [MT]		Soil Testing Centres [Nos]			1
Agriculture Tractors [Nos]	3945	Plantation nurseries [Nos]			
Power Tillers [Nos]		Farmers' Clubs [Nos]			184
Threshers/Cutters [Nos]	2329	KVK [Nos]			1
<b>14. INFRASTRUCTURE FOR STORAGE, TRANSPORT &amp; MARKETING</b>					
Rural/Urban Mandi/Haat [Nos]	20	Wholesale Market [Nos]			12
Length of Pucca Road [Km]		Godown [Nos]			44
Length of Railway Line [Km]		Godown Capacity [MT]			16400
Public Transport Vehicle [Nos]		Cold Storage [Nos]			11 working 5
Goods Transport Vehicle [Nos]		Cold Store Capacity [MT]			57069
<b>16. AREA, PRODUCTION &amp; YIELD OF MAJOR CROPS</b>					
Crop			2013-14		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Paddy	76668		148846		1940
Wheat		81911	196532		2400
Maize		30186	32643		1080
Pulses		17661	7255		1050
Oilseeds		7774	6695		850
Others		5632	4377		777
Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales(477.8 kg per bale in India)					
<b>18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES</b>					
Veterinary Hospitals/Dispensaries [Nos]	25	Animal Markets [Nos]			
Disease Diagnostic Centres [Nos]		Milk Collection Centres [Nos]			
Artificial Insemination Centers [Nos]	14	Fishermen Societies [Nos]			
Animal Breeding Farms [Nos]		Fish seed farms [Nos]			1
Animal Husbandry Tng Centres [Nos]		Fish Markets [Nos]			
Dairy Cooperative Societies [Nos]		Poultry hatcheries [Nos]			
Improved Fodder Farms [Nos]		Slaughter houses [Nos]			
<b>19. MILK, FISH, EGG PRODUCTION &amp; THEIR PER CAPITA AVAILABILITY</b>					
Fish	Production [MT]	6100	Per cap avail. [gm/day]		
Egg	Production [Lakh Nos]		Per cap avail. [nos/p.a.]		
Milk	Production ['000 MT]		Per cap avail. [gm/day]		
Meat	Production [MT]		Per cap avail. [gm/day]		
Sources (if not mentioned against the respective item):		Item Nos. 1, 6, 9 & 10 - Census 2011; Item Nos. 2, 3, 5, 12, 13 & 14 - Dept. of Agr./ Eco.survey'14.; Item No. 4 - Dept. of Agr./Water Resources; Item No. 8 - BPL Survey 2002; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2012; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat. Item No.7-District census Handbook 2011			

Banking Profile

District -	Siwan	State -	Bihar	Lead Bank -	Central 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	25	98	51	19	28	1	2850	250		
Regional Rural Bank	1	84	76	2	6					
District Central Coop. Bank	1	13	10	2	1					
Coop. Agr. & Rural Dev. Bank	1	5	2	3	0					
Primary Agr. Coop. Society	297	297	297	0	0					
Others										
All Agencies	325	497				1	2850	250	3	1078

2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit [Rs.'000]				
	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)
Commercial Banks	N.A	N.A	N.A	N.A	N.A	312106	342524	426223	24.435952	74.83
Regional Rural Bank	N.A	N.A	N.A	N.A	N.A	84272	98500	113306	15.031472	19.89
Cooperative Banks	N.A	N.A	N.A	N.A	N.A	7379		7805		1.37
Others	N.A	N.A	N.A	N.A	N.A	6893	11707	22217	89.775348	3.90
All Agencies	N.A	N.A	N.A	N.A	N.A	410850	452731	569551	25.803402	100.00

3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan [Rs.'000]				
	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)
Commercial Banks	N.A	N.A	N.A	N.A	N.A	62382.00	80745.00	82734.00	2.4633104	67.37
Regional Rural Bank	N.A	N.A	N.A	N.A	N.A	27616.00	30300.00	36489.00	20.425743	29.71
Cooperative Banks	N.A	N.A	N.A	N.A	N.A	1881.00		1691.00		1.38
Others	N.A	N.A	N.A	N.A	N.A	673.00	1463.00	1891.00	29.254956	1.54
All Agencies	N.A	N.A	N.A	N.A	N.A	92552.00	112508.00	122805.00	9.1522381	100.00

4. CD-RATIO

Agency	CD Ratio		
	31-Mar-12	31-Mar-13	31-Mar-14
Commercial Banks	19.99	23.57	19.41
Regional Rural Bank	32.77	30.76	32.2
Cooperative Banks	24.82	N.A	21.67
Others	9.76	12.50	8.51
All Agencies	22.53	24.85	21.56

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

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

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	68538.00	60	49569.00	61	N.A	N.A	N.A	N.A	N.A	N.A
Regional Rural Bank	42880.00	38	30400.00	37	N.A	N.A	N.A	N.A	N.A	N.A
Cooperative Banks	2127.84	2	1863.90	2	N.A	N.A	N.A	N.A	N.A	N.A
Others					N.A	N.A	N.A	N.A	N.A	N.A
All Agencies	113545.84	100	81832.90	100	N.A	N.A	N.A	N.A	N.A	N.A

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	54395	44595	81.98	67796.00	44235.00	65.25	90961.00	68538.00	75.35	74.19	
Regional Rural Bank	30873	29625	95.96	38030.00	25849.00	67.97	42509.00	42880.00	100.87	88.27	
Cooperative Banks				2931.00	588.00	20.06	0.00	2127.84			6.69
Others	1782	622	34.90	1344.00	1049.00	78.05					37.65
All Agencies	87050	74842	85.98	110101.00	71721.00	65.14	133470.00	113545.84	85.07	78.73	

8. Sectorwise performance under Annual Credit Plan

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	65983.00	50556.00	76.62	85000.00	51868.00	61.02	94546	81832.9	86.553529	74.73
Term Loan (Agr)										
Total Agri. Credit	65983.00	50556.00	76.62	85000.00	51868.00	61.02	94546	81832.9	86.553529	74.73
Non-Farm Sector	7593.00	12287.00	161.82	7999.00	10749.00	134.38	19070	15140.94	79.396644	125.20
Other Priority Sector	13474.00	11999.00	89.05	17102.00	9104.00	53.23	19854	16572	83.469326	75.25
Total Priority Sector	87050.00	74842.00	85.98	110101.00	71721.00	65.14	133470.00	113545.84	85.072181	78.73

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	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	N.A	
Regional Rural Bank	N.A	N.A	N.A	2427.29	1326.94	54.67	3447.00	2058.00	59.70	
Cooperative Banks	N.A	N.A	N.A	1059.01	794.50	75.02	187.56	10.38	5.53	
Others	N.A	N.A	N.A							
All Agencies	N.A	N.A	N.A							

Sources : Lead Bank, SLBC, DCP and Previous PLP