

## EXECUTIVE SUMMARY

### A. Introduction

Bilaspur primarily an agricultural district where 70.5% of the total workforce is dependent on agriculture. Maize and wheat as the major cereal crops. Tomato, ginger and carnation and capsicum in green houses are the major commercial crops in the district. About 84.4% of land holdings are with small and marginal farmers and the average size of the holdings is less than one Ha (0.92 ha). District has network of 66 commercial bank branches, 8 Regional Rural Bank branches, 28 branches of Kangra District Central Cooperative Bank with low CD ratio of 25.36

The Potential Linked Credit Plan (PLP) for 2016-17 has been prepared aligning with the revised RBI guidelines on Priority Sector Lending. It estimates credit flow of ₹ 65262.16 lakh, of which, Crop Production sector has a major share of 30% at ₹ 19334.90 lakh. Term loan under agriculture including agriculture infrastructure is assessed at ₹ 13089.98 lakh accounting for about 20%. Under MSME, ₹ 18998.00 lakh has been assessed as potential forming 29.79% and balance at ₹ 13839.35 lakh has been estimated for other sectors like Exports, Education, Housing, etc. The activity-wise and block-wise assessment of potential is presented in Annexure I.

The PLP projection for 2016-17 is higher by ₹ 12185.00 lakh when compared to the PLP and ACP for the year 2015-16 representing an increase of 23%. DCC approved all PLP projections 2015-16 as ACP target for the year 2015-16.

### B. Sector-wise comments on major sectors

#### 1. Crop Production, Maintenance and Marketing

Keeping in view agro climatic conditions, the district has potential to grow high value crops and use of hill specific machinery like power tillers, small tractors, maize shellers and gender friendly post-harvest equipment may be used. Banks may educate farmers on benefits of Rupay KC and crop insurance schemes.

#### 2. Water Resources and Land Development

As monsoon continues to be erratic, need for greater focus lies in water resource management. Farmers need to be incentivised to save water by adopting suitable cropping pattern on their farms. There is a need for conserving soil moisture security so that “more crop per drop” can be achieved.

Rainwater Harvesting Structure is now-a-days common and a good measure in the direction of the conservation of water. The sustainability of the structure can be achieved only when it is designed based on proper hydrological, hydraulic and structural design considering watershed approach.

#### 3. Farm Mechanisation

There is need to enhance credit flow for farm mechanisation in the district keeping in view the potential for horticulture and agriculture crops. Since most of the farmers in the district are small and marginal, Banks may have to adopt strategy of JLG financing to enable SF/MF to purchase farm equipment. Shortage of labour is a serious threat affecting the development of agriculture in the district. Enhanced credit flow for farm mechanisation should be ensured. Banks may increasingly adopt the strategy of JLG financing to enable SF/MF to purchase farm machineries and equipment.

#### **4. Plantation and Horticulture**

Plantation and horticulture is one of the potential areas for increasing credit flow. Keeping in view good potential for growing high value cash crops including medicinal plants. Government of HP has taken initiatives particularly in promoting horticulture. Bankers may encourage farmers to avail credit for the schemes where subsidy support is available for horticulture crops. Horticulture crops could be encouraged as an alternative to the traditional cropping pattern in the district. Vegetables and Floriculture may be encouraged under modern methods like Green house/controlled conditions with bank credit. The Departments of Horticulture and Agriculture may popularise suitable horticulture crops for development in cultivable wastelands and saline/alkaline areas.

#### **5. Animal husbandry**

Animal husbandry, particularly dairy is the most suitable subsidiary occupation. As dairy offers quick returns and near stable prices, banks may finance liberally ensuring tie-up arrangements with Dairy farms/societies. Banks may also encourage farmers to take up calf rearing and fodder cultivation, as viable activities with financial assistance.

#### **6. MSME**

Banks should step up their lending to MSME sector including provision of adequate Working Capital assistance. Handloom Weavers and Handicrafts sectors in the district offer need to be adequately supported with bank credit. Banks may encourage artisan SHGs/JLGs from Handloom, Arts & crafts in these areas and also issue SCCs.

#### **C. Highlights of Developments, initiatives taken, achievements, specific prescriptions etc.**

To give thrust to the dairy activity by enhancing term loan disbursements through a banking plan, implementation of area based scheme has been suggested as a coordinated effort of NABARD, Lead Bank, other banks, line departments and other important stake holders.

‘WADI’ model is holistic in approach, addressing production, processing and marketing of produce and other livelihood needs.

Govt. of India has established the National Adaptation Fund on Climate Change (NAFCC) with a budget provision of ₹ 350 crores for the year 2015-16 and 2016-17. NABARD has been appointed as National Implementing Entity (NIE) responsible for implementation of adaptation projects under the Fund.

#### **D. Thrust areas for 2016-17**

The theme for PLP 2016-17 shall continue to be “Accelerating the pace of capital formation in agriculture and allied sector”. Further JLG/SHG financing, post–harvest infrastructure, food processing, Producer Organizations, Area Development Plans/Schemes, etc. as applicable to the district.

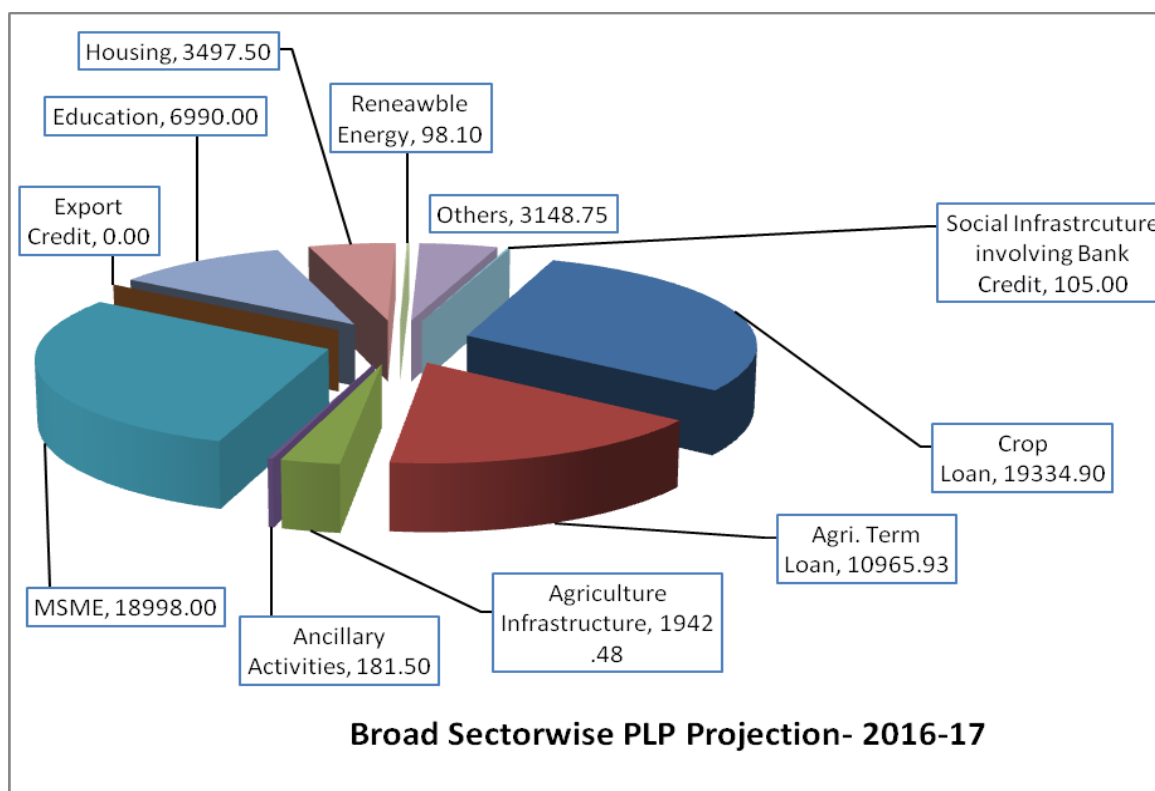
#### **E. Conclusion**

There is need for coordinated effort by all stake holders for enhancing capital formation in agriculture. Keeping in view the priority sector guidelines, the document has been prepared with focus and agriculture infrastructure, social infrastructure, MSME, export credit etc. Better monitoring and review at all forums, implementation social sector schemes, deepening of SHG and JLG credit linkage will enhance the credit flow in the district.

**Broad Sector-wise PLP Projections for the year 2016-17**

(₹. Lakh)

S. No.	Sector	Financial Projections
i	Crop Production, Maintenance and Marketing (Crop Loan)	19334.90
ii	Term Investment for Agriculture and Allied Activities (Agri. Term Loan)	10965.93
	Total (i+ii)	<b>30300.83</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	1942.48
<b>C</b>	<b>Ancillary Activities</b>	181.50
<b>I</b>	<b>Credit Potential For Agriculture (A+B+C)</b>	<b>32424.81</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	18998.00
<b>III</b>	<b>Export Credit</b>	0.00
<b>IV</b>	<b>Education</b>	6990.00
<b>V</b>	<b>Housing</b>	3497.50
<b>VI</b>	<b>Renewable Energy</b>	98.10
<b>VII</b>	<b>Others</b>	3148.75
<b>VIII</b>	<b>Social Infrastructure involving Bank Credit</b>	105.00
	<b>Total Priority Sector (I to VIII)</b>	<b>65262.16</b>



<b>Summary of Sector/ Sub - Sector wise PLP Projections</b>	
<b>Name of the District :</b>	<b>Bilaspur</b>
<b>State :</b>	<b>Himachal Pradesh</b>

(₹. lakh)

<b>S.No.</b>	<b>Sector</b>	<b>PLP Projections</b>
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
i	Crop Production, Maintenance and Marketing	19334.90
ii	Water Resources	875.62
iii	Farm Mechanisation	1207.00
iv	Plantation and Horticulture	2310.50
v	Forestry and Waste Land Development	136.17
vi	Animal Husbandry – Dairy Development	1750.45
vii	Animal Husbandry – Poultry Development	270.24
viii	Animal Husbandry – Sheep, Goat and Piggery	140.15
ix	Fisheries Development	183.13
x	Others - Bullock, Bullock cart, Misc etc	4092.67
	<b>SUB TOTAL</b>	<b>30300.83</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
i	Storage Facilities	330.00
ii	Land Development, Soil Conservation, Wasteland Development	1515.48
iii	Others - Tissue culture, Agri bio-technology, Bio pesticides/fertilizers, vermin composting	97.00
	<b>SUB TOTAL</b>	<b>1942.48</b>
<b>C</b>	<b>Ancillary Activities</b>	
i	Food and Agro Processing	172.50
ii	Others -Loans to Coop Societies, Agri Clinic/Agri Business Centres, Loans to PACS/LAMPS/MFI	9.00
	<b>SUB TOTAL</b>	<b>181.50</b>
	<b>TOTAL AGRICULTURE</b>	<b>32424.81</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
i	MSME - Investment Credit	12937.50
ii	MSME - Working Capital	6060.50
	<b>TOTAL MSME</b>	<b>18998.00</b>
<b>III</b>	<b>Export Credit</b>	0.00
<b>IV</b>	<b>Education</b>	6990.00
<b>V</b>	<b>Housing</b>	3497.50
<b>VI</b>	<b>Renewable Energy</b>	98.10
<b>VII</b>	<b>Others - Loans to SHG, JLG, PMJDY etc</b>	3148.75
<b>VIII</b>	<b>Social Infrastructure involving Bank Credit</b>	105.00
	<b>TOTAL PRIORITY SECTOR</b>	<b>65262.16</b>

District Profile										
District – Bilaspur		State – Himachal Pradesh		Division - Mandi						
<b>1. PHYSICAL &amp; ADMINISTRATIVE FEATURES</b>			<b>2. SOIL &amp; CLIMATE</b>							
Total Geographical Area (Sq.km)	1167	Agro-climatic Zone								
No. of Sub Divisions	2	Sub-mountainous in upper Shivalik Zone								
No. of Blocks	4	Soil								
No. of Villages (Inhabited)	1061	Shallow and sandy loam in texture								
No. of Panchayats	151	Climate								
<b>3. LAND UTILISATION [Ha]</b>			Sub humid sub tropical. The altitude of the distt varies from 290 to 1980 mtrs.							
Total Area Reported	116700	<b>4. RAINFALL &amp; GROUND WATER</b>								
Forest Land	14013	Rainfall [in mm]	Normal	Actual	2012-13	2013-14	2014-15			
Area Not Available for Cultivation	20134		1080		1079.7	1128.2	1034.7			
Permanent Pasture and Grazing Land	39520	Variation from Normal								
Land under Miscellaneous Tree Crops	159	-0.3								
Cultivable Wasteland	6138	48.2								
Current Fallow	1647	-45.3								
Other Fallow	1032	Availability of Ground Water [Ham]								
Net Sown Area	29133	Net annual recharge								
Total or Gross Cropped Area	56009	Net annual draft								
Area Cultivated More than Once	26876	Balance								
Cropping Intensity [GCA/NSA]	192.25	NA								
<b>6. WORKERS PROFILE [in '000]</b>			<b>5. DISTRIBUTION OF LAND HOLDING</b>			<b>7. DEMOGRAPHIC PROFILE [in '000]</b>				
Cultivators	206	Classification of Holding		Holding		Area				
Of the above, Small/Marginal Farmers	102		Nos.	% to Total	Ha.	% to Total				
Agricultural Labourers	3	<= 1 Ha	38434	68.51	16256	31.43				
Workers engaged in Household Industries	5	>1 to <=2 Ha	11891	21.20	16837	32.55				
Workers engaged in Allied Agro-activities	1	>2 Ha	5772	10.29	18634	36.02				
Other workers	3	Total	56097	100	51727	100				
<b>8. HOUSEHOLDS [in '000]</b>			Category		Total	Male	Female	Rural	Urban	
Total Households	80	Population		382	193	189	357	25		
Rural Households	75	Scheduled Caste		99	50	49	94	5		
BPL Households	17	Scheduled Tribe		11	6	5	10	1		
<b>10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]</b>			Literate							
Villages Electrified	1061	BPL		81	41	40	73	8		
Villages having Agriculture Power Supply	4	<b>9. HOUSEHOLD AMENITIES [Nos. in '000 Households]</b>								
Villages having Post Offices	146	Having brick/stone/concrete houses		67	Having electricity supply		80			
Villages having Banking Facilities	1000	Having source of drinking water		64	Having independent toilets		65			
Villages having Primary Schools	601	Having access to banking services		72	Having radio/tv sets		80			
Villages having Primary Health Centres	116	<b>11. INFRASTRUCTURE RELATING TO HEALTH &amp; SANITATION [Nos]</b>								
Villages having Potable Water Supply	965	Anganwadis		1087	Dispensaries		6			
Villages connected with Paved Approach Roads	23	Primary Health Centres		35	Hospitals		2			
<b>13. IRRIGATION COVERAGE [Ha]</b>			Primary Health Sub-Centres		116	Hospital Beds		443		
Total Area Available for Irrigation (NIA + Fallow)	31812	<b>12. INFRASTRUCTURE &amp; SUPPORT SERVICES FOR AGRICULTURE</b>								
Irrigation Potential Created	7683	Fertiliser/Seed/Pesticide Outlets [Nos]		262	Agriculture Pumpssets [Nos]		NIL			
Net Irrigated Area (Total area irrigated at least once)	3508	Total N/P/K Consumption [MT]		2235	Pumpssets Energised [Nos]		NIL			
Area irrigated by Canals / Channels		Certified Seeds Supplied [MT]		94	Agro Service Centres [Nos]		2			
Area irrigated by Wells	621	Pesticides Consumed [MT]		NA	Soil Testing Centres [Nos]		1			
Area irrigated by Tanks	123	Agriculture Tractors [Nos]		146	Plantation nurseries [Nos]		5			
Area irrigated by Other Sources	2764	Power Tillers [Nos]		2	Farmers' Clubs [Nos]		160			
Irrigation Potential Utilized (Gross Irrigated Area)	6635	Threshers/Cutters [Nos]		50	Krishi Vigyan Kendras [Nos]		1			
<b>15. AGRO-PROCESSING UNITS</b>			<b>14. INFRASTRUCTURE FOR STORAGE, TRANSPORT &amp; MARKETING</b>							
Type of Processing Activity	No of units	Cap.[MT]	Rural/Urban Mandi/Haati [Nos]		2	Wholesale Market [Nos]		1		
Food (Rice/Flour/Dal/Oil)	2	4000	Length of Pucca Road [Km]		1622	Godown [Nos]		1		
Sugarcane (Gur/Khandsari/Sugar)	NIL	NIL	Length of Railway Line [Km]		NIL	Godown Capacity [MT]		500		
Fruit (Pulp/Juice/Fruit drink)	4	58	Public Transport Vehicle [Nos]		427	Cold Storage [Nos]		NIL		
Fruit (Pulp/Juice/Fruit drink)	4	58	Goods Transport Vehicle [Nos]		1200	Cold Store Capacity [MT]		NA		
Spices (Turmeric Powders/Pastes)	4	22	<b>16. AREA, PRODUCTION &amp; YIELD OF MAJOR CROPS</b>							
Honey (Honey Processing)	NIL	NIL	Crop	2012-13	2013-14	2014-15		Avg. Yield [Kg/Ha]		
Cotton (Ginning/Spinning/Weaving)	NIL	NIL		Area (Ha)	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	Yield (Kg/Ha)	
Milk (Chilling/Cooling/Processing)	NIL	NIL	Maize	27250	27250	69000	27300	67900	2487.18	
Meat (Chicken/Mutton/Pork/Dryfish)	NIL	NIL	Wheat	26300	26300	46800	26200	48800	1862.60	
Animal feed (Cattle/Poultry/Fishmeal)	1	20	Paddy	1450	1450	2100	1450	2450	1689.66	
<b>17. ANIMAL POPULATION AS PER CENSUS 2007 [in'000]</b>			Pulses & Oilseeds	1700	1300	750	1300	750	576.92	
Category of animal	Total	Male	Female	vegetable	5750	2470	70600	2550	72000	28235.29
Cattle - Cross bred	20	4	16	Production of Cotton(lint), Jute, Mesta & Sanhemp are in Bales (177.8 kg per bale in India)						
Cattle - Indigenous	33	28	5	<b>18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES</b>						
Buffaloes	100	8	92	Veterinary Hospitals/Dispensaries [Nos]	120	Animal Markets [Nos]		1		
Sheep - Cross bred	1	NA	NA	Disease Diagnostic Centres [Nos]	4	Milk Collection Centres [Nos]		50		
Sheep - Indigenous		229	834	Artificial Insemination Centers [Nos]	135	Fishermen Societies [Nos]		23		
Goat	76	NA	NA	Animal Breeding Farms [Nos]	106	Fish seed farms [Nos]		1		
Pig - Cross bred				Animal Husbandry Tng Centres [Nos]	NA	Fish Markets [Nos]		1		
Pig - Indigenous				Dairy Cooperative Societies [Nos]	22	Poultry hatcheries [Nos]		NA		
Horse/Donkey/Camel	1	NA	NA	Improved Fodder Farms [Nos]	NA	Slaughter houses [Nos]		2		
Poultry - Cross bred				<b>19. MILK, FISH, EGG PRODUCTION &amp; THEIR PER CAPITA AVAILABILITY</b>						
Poultry - Indigenous				Fish	Production [MT]	1740.63	Per cap avail. [gm/day]	8.76		
<b>19. MILK, FISH, EGG PRODUCTION &amp; THEIR PER CAPITA AVAILABILITY</b>			Egg	Production [Lakh Nos]	NA	Per cap avail. [nos/p.a.]	NA			
<b>19. MILK, FISH, EGG PRODUCTION &amp; THEIR PER CAPITA AVAILABILITY</b>			Milk	Production ['000 MT]	5	Per cap avail. [gm/day]	40.17			
<b>19. MILK, FISH, EGG PRODUCTION &amp; THEIR PER CAPITA AVAILABILITY</b>			Meat	Production [MT]	NA	Per cap avail. [gm/day]	NA			

Sources (if not mentioned against the respective item): 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 2014; Item No. 15 - District Ind Centre/Dir. of Eco. & Stat.; Item No. 16 - DACNET; Item No. 17 - AH Census 2011; Item Nos. 18 & 19 - Dir. of Animal Hus./Dir. of Eco. & Stat.

Banking Profile										
District -	Bilaspur	State -	Himachal Pradesh	Lead Bank -	Uco Bank					
<b>1. NETWORK &amp; OUTREACH (As on 31/03/2015)</b>										
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	9	66	60	6		1	845	46	16	1219
Regional Rural Bank	1	8	7	1			111		133	10061
District Central Coop. Bank	1	28	27	1			2086		38	2874
Coop. Agr. & Rural Dev. Bank	1	3		3					354	26828
Primary Agr. Coop. Society	73	73	70	3					15	1103
Others	2	3		3					354	26828
All Agencies	87	181	164	17	Nil	Nil	3042	46	6	445
<b>2. DEPOSITS OUTSTANDING</b>										
Agency	No. of accounts					Amount of Deposit [Rs in lakh]				
	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	171469	209465	246907	17.88	68.81
Regional Rural Bank	NA	NA	NA	NA	NA	3815	4941	5838	18.15	1.63
Cooperative Banks	NA	NA	NA	NA	NA	77383	88485	99814	12.80	27.82
Others	NA	NA	NA	NA	NA	1267	2676	6240	133.18	1.74
All Agencies	NA	NA	NA	NA	NA	253934	305567	358799	17.42	100
<b>3. LOANS &amp; ADVANCES OUTSTANDING</b>										
Agency	No. of accounts					Amount of Loan [Rs.in lakh]				
	31-Mar-12	31-Mar-13	31-Mar-14	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	NA	NA	NA	NA	NA	45763	48719	57177	17.36	62.84
Regional Rural Bank	NA	NA	NA	NA	NA	1957	2760	2919	5.76	3.21
Cooperative Banks	NA	NA	NA	NA	NA	24183	24322	25914	6.55	28.48
Others	NA	NA	NA	NA	NA	909	2030	4973	144.98	5.47
All Agencies	NA	NA	NA	NA	NA	72812	77831	90983	16.90	100
<b>4. CD-RATIO</b>										
Agency	CD Ratio									
	31-Mar-13	31-Mar-14	31-Mar-15							
Commercial Banks	27.00	23.25	23.16							
Regional Rural Bank	51.00	55.86	50.00							
Cooperative Banks	31.00	27.49	25.96							
Others	72.00	75.86	79.70							
All Agencies	29.00	25.47	25.36							
<b>5. PERFORMANCE UNDER FINANCIAL INCLUSION (No. of A/cs)</b>										
Agency	During 2013-14		Cumulative							
	Deposit	Credit	Deposit	Credit						
Commercial Banks	NA	NA	NA	NA						
Regional Rural Bank	NA	NA	NA	NA						
Cooperative Banks	NA	NA	NA	NA						
Others	NA	NA	NA	NA						
All Agencies	NA	NA	NA	NA						
<b>6. PERFORMANCE TO FULFILL NATIONAL GOALS (As on 31/03/2015)</b>										
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	4967500	86.88	2105000	36.82	600300	10.50	3400	0.06	1161800	20.32
Regional Rural Bank	254300	87.12	77500	26.55	74000	25.35	350	0.12	41500	14.22
Cooperative Banks	2082400	80.36	1042900	40.24	150000	5.79			202100	7.80
Others	447300	89.95	109600	22.04	70400	14.16			85200	17.13
All Agencies	7751500	85.20	3335000	36.66	894700	9.83	3750	0.04	1490600	16.38
<b>7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS</b>										
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	2266000	1670456.00	73.72	2739500	2353400	85.91	3025900	2184107	72.18	77.30%
Regional Rural Bank	131000	111905.00	85.42	175000	213600	122.06	200000	245564	122.78	112.86%
Cooperative Banks	1086479	1113050.00	102.45	1351000	1352700	100.13	1559000	1471963	94.42	98.53%
Others	28000	66433.00	237.26	27754	231900	835.56	78550	58866	74.94	265.96%
All Agencies	3511479	2961844	84.35	4293254	4151600	96.70	4863450	3960500	81.43	87.42%
<b>8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS</b>										
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	727475	1178584	162.01	985700	1641162	166.50	1473625	1686700	114.46	141.41%
Term Loan (Agr)	719646	350716	48.73	821904	375038	45.63	904175	349000	38.60	43.94%
Total Agri. Credit	1447121	1529300	105.68	1807604	2016200	111.54	2377800	2035700	85.61	99.09%
Non-Farm Sector	1194858	769283	64.38	1442250	1197309	83.02	1442250	923500	64.03	70.85%
Other Priority Sector	869500	663261	76.28	1043400	938051	89.90	1043400	1001300	95.97	88.04%
Total Priority Sector	3511479	2961844	84.35	4293254	4151560	96.70	4863450	3960500	81.43	87.42%
<b>9. RECOVERY POSITION</b>										
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	960819	696031	72.44	917067	670404	73.10	1009702	830491	82.25	76.08%
Regional Rural Bank	58864	51581	87.63	59996	53541	89.24	81258	68717	84.57	86.87%
Cooperative Banks	268390	137956	51.40	219289	94722	43.20	224067	109613	48.92	48.09%
Others				16534	15374	92.98	1659	1489	89.75	
All Agencies	1288073	885568	68.75	1212886	834041	68.76	1316686	1010310	76.73	71.51%

Sources : Lead Bank & SLBC