

## Executive Summary

The theme for the PLP 2016-17 is “accelerating the pace of capital formation in agriculture and allied sector”. Taking cognizance of the theme of the PLP for the year 2016-17, sector wise potential for credit deployment along with critical infrastructure gaps in the district has been assessed and presented. The PLP for the year 2016-17 has been redesigned based on the revised Priority Sector Lending norms prescribed by RBI.

The economy of the district is primarily agrarian with 75 to 80% of the people dependent on agriculture and allied activities for their livelihood. The district is agriculturally prosperous and has a lot of potential for further development. Paddy, maize, turmeric, soya bean, pulses, sugarcane are the major crops grown. The district is known for cultivation of turmeric and export of the same to other countries. Further, Armoor block in Nizamabad district is popular for hybrid seed-production of maize, paddy, jowar, sunflower, black gram and bajra. Ankapur village in this block is known in the country as a model agricultural village. District is well known for Turmeric and seed processing activity. There is a GOI assisted Food Park coming up in Nandipet Mandal and this is expected to create awareness about opportunities for value addition to the agricultural produce and the quality standards required for exploring export avenues. Industries could be developed in the Kamareddy division taking advantage of its proximity to Hyderabad and also the good rail and road connectivity.

During the last few years, District Credit Plans projected for increase in the Investment credit in Agriculture –especially for farm mechanization, dairy and minor irrigation activities. There is good thrust for SHG coverage. The average achievement under District Credit Plans during the last three years was 76 %. The Potential Linked Credit Plan -2016-17 has projected an amount of ₹6129 crore which is 24.15% higher than the PLP projection of ₹4937 crore for the year 2015-16 and 27.40% more than the DCP projection of ₹4811 crore for 2015-16. The PLP for the year 2016-17 has been prepared in line with the eight sectors identified in the Priority Sector Guidelines of RBI issued in April 2015. The potential for crop loan, agriculture term loan and allied activities, MSME are assessed as ₹3338 cr, ₹1502 cr and ₹530 cr respectively, pegging the total credit flow for the year 2016-17 at ₹6129 cr.

### **Government departments/Banks:- Action points:**

- Organic farming, Zero tillage in maize, SRI paddy, drum seeder usage, Zero budget farming of Subhash Palekar and similar methods may be popularized by the Govt, especially in rainfed areas.
- In view of depletion of groundwater, there is an imminent need to recharge the ground water, bring in proper legislation and usage of water saving devices. Support for micro irrigation methods to be increased. Water recharging structures may be encouraged under MGNREGS, due to high dependence on groundwater for irrigation.
- Scientific storage, supply chain management & market linkages to be propagated by Marketing and Agriculture departments.
- APDDCF and AH department have to encourage dairy loans on a large scale with tie up arrangements with Milk Cooperative societies/ Unions.
- JLG mode of financing may be adopted especially for small value loans to dairy and sheep farming and coverage of small and marginal farmers, Oral Lessees, Tenant Farmers, etc
- Loans to MSME sector under CGTMSE and grant under technology upgradation scheme
- Formation of Farmer Producers' Organizations for which the branch managers are to be trained to take a proactive role.

### **Area based Schemes**

Area based schemes are aimed at promoting investment credit for identified activities in potential area / cluster with all backward and forward linkages. To ensure success of these plans there is a need for showcasing some of the successful smaller area based schemes so that the same could act as guide posts for others to follow. With this objective in view two area based schemes for sheep farming and mulberry cultivation have been prepared and detailed in Chapter 12. Cooperation between line departments and banks is needed to make these schemes a success so that they could act as a model for replicating in other areas and formulating similar schemes for other potential activities.

### **Highlights of Developments /Initiatives**

The important developmental initiatives taken up by NABARD are (i) implementation of 23 watershed development programmes under P.M distressed Districts Package covering an area of about 27500 ha in 88 villages spread over 11 mandals, (iii) Technology transfer project for SRI paddy cultivation in water scarce mandal of Kamareddy,(iv) supporting Farmers' clubs, (v)livelihood training to women of matured SHGs under MEDP programme, (vi) support to AH, PR, TSIDC and other departments under RIDF, etc. To incentivize Long Term loans, subsidy is extended to activities such as dairy, sheep/goat farming, poultry, rural godowns, setting up of marketing infrastructure such as seed processing /ginning units, etc. Under PODF scheme NABARD has taken initiative of developing PACS as a one stop shop unit / Multi Services Centre for meeting all the needs of the farmers like providing agriculture implements on hire basis, enabling purchase of inputs, having good quality storage capacity as per Negotiable Warehouse Receipt system, marketing facilities, etc. Till now 102 PACS have availed PODF assistance for setting up storage godowns.

### **Thrust Areas**

Thrust areas for 2016-17 are adoption of JLG method of financing for dairy and Sheep farming, support for livelihood for women of matured SHGs, financing of post harvest infrastructure, promotion of Producer Organizations for reaping collective benefits by actual producers, promotion of financing for NWRs, formulation and implementation of area based schemes, etc.

### **Infrastructure - Government & Private investments**

Infrastructure development is a necessary pre-condition for integrated rural development in the district. The critical infrastructure required for the district are water harvesting structures, micro irrigation, drying platforms, own office buildings for Agriculture and Horticulture departments, etc. Private investments are required in rural godowns, cold storages, seed processing industries and other post harvest infrastructure.

### **Conclusion**

There is a need for a coordinated approach by Government departments and banks for enhancing capital formation. Banks have to strengthen systems for submission of data under SAMIS, put more efforts for effective implementation of goals under Financial Inclusion and Financial Literacy.

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

(₹. lakh)

Sr. No	Particulars	PLP Projections 2016-17
A	Farm Credit	
i	Crop Production, Maintenance and Marketing	<b>333833.00</b>
ii	Term Loan for agriculture and allied activities	105170.34
	Sub Total	<b>439003.34</b>
B	Agriculture Infrastructure	25116.40
C	Ancillary activities	8809.70
I	Credit Potential for Agriculture (A+B+C)	472929.44
II	Micro, Small and Medium Enterprises	53031.00
III	Export Credit	0.00
IV	Education	22500.00
V	Housing	35750.00
VI	Renewable Energy	311.90
VII	Others	27000.00
VIII	Social Infrastructure involving bank credit	1408.00
	Total Priority Sector (I to VIII)	<b>612930.34</b>

**Appendix B to Annexure I**  
**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	333833.00
ii	Water Resources	6177.08
iii	Farm Mechanisation	28319.38
iv	Plantation and Horticulture (including sericulture)	1939.55
v	Forestry and Waste Land Development	1447.24
vi	Animal Husbandry – Dairy	26302.50
vii	Animal Husbandry – Poultry	5590.58
viii	Animal Husbandry – Sheep, Goat, Piggery, etc.	4123.80
ix	Fisheries (Marine, Inland, Brackish water)	843.93
x	Others – Bullock, Bullock cart, etc.	30426.28
	Sub Total	439003.34
B	Agriculture Infrastructure	
i	Construction of storage facilities (Warehouses, Market yards, Godowns, Silos, Cold storage units/ Cold storage chains)	16425.75
ii	Land development, Soil conservation, Watershed development	7561.45
iii	Others (Tissue culture, Agri bio-technology, Seed production, Bio pesticides/ fertilizers, Vermin composting)	1129.20
	Sub Total	25116.40
C	Ancillary activities	
i	Food and Agro processing	7719.70
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 onlending)	1090.00
	Sub Total	8809.70
	Total Agriculture	472929.44
II	Micro, Small and Medium Enterprises	
i	MSME – Working capital	36805.50
ii	MSME – Investment credit	16225.50
	Total MSME	53031.00
III	Export Credit@	0.00
IV	Education	22500.00
V	Housing	35750.00
VI	Renewable Energy	311.90
VII	Others (Loans to SHGs/ JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to state sponsored organisations for SC/ST)	27000.00
VIII	Social Infrastructure involving bank credit	1408.00
	Total Priority Sector (I to VIII)	<b>612930.34</b>

@ credit dispensed at port centre

## District Profile

Nizamabad district is located in northern part of Telangana State (Zone VI North Telangana Zone). It is bounded on the north by Adilabad district, south by Medak district, east by Karimnagar district and west by Nanded district of Maharashtra and Bidar district of Karnataka. The district is well connected by road and rail network. The district is divided into three revenue divisions and 36 mandals. There are 912 villages falling under 718 Gram Panchayats. Forests area is 169343 ha forming 22 % of the total geographical area of 795600 ha. The total population of the district is 25.51 lakh as per 2011 census. The economy of the district is predominantly agricultural and rural in character. The soil in the district is mainly black cotton soil (50%) and red soils (43%). The climate of the district is tropical with high temperature fluctuations from as low as 5% C during winter and to as high as high as 47% C during peak summer season. The normal rainfall in the district is 1036.70/1035.7 mm as per district profile of which 75 % comes from south-west monsoon during the latter part of June to the end of September. Important rivers flowing through the district are the Godavari and its tributary Manjeera.

Paddy, maize, jowar sugarcane, cotton, turmeric, soya and various pulses are grown in the district. The total gross cropped area under both Kharif and Rabi put together is about 600000 ha during the recent years. The net area irrigated is 232476 ha with bore wells being the major source of irrigation. As many as 231 villages have been identified as over exploited villages.

The GDDP of the district at current prices stood at ₹21202 crore and forms 5.4% of State GDDP at ₹391751 crore. The per capita income of the district stood at ₹71528/- at current prices, which is much lower than the state per capita income at ₹95361/-.

There is a GOI assisted Food Park coming up in Nandipet Mandal and this is expected to create awareness about opportunities for value addition to the agricultural produce and the quality standards required for exploring export avenues. Industries could be developed in the Kamareddy division taking advantage of its proximity to Hyderabad and also the good rail and road connectivity.

The issues critical to the district are:

- Adoption of micro irrigation methods for optimal utilization of water as at present there is greater ground water exploitation;
- Popularization of low cost methods of agriculture such as zero tillage in maize and zero budget farming of Subhash Palekar.
- Reduction of dependence on fertilizers and creating awareness on optimal use of the same based on soil fertility index mapping already done in the district.
- To prevent distress sale by farmers, creation of scientific storage facilities and extending finance against Negotiable Warehouse receipts.
- Finance to small, marginal and tenant farmers through JLG mode,
- Watershed approach in soil works may be taken up under MGNREGS.
- Coordinated approach by APDDCF, AH department and DRDA to boost up the dairy activity in the district.
- Water recharging structures may be encouraged under MGNREGS, due to high dependence on Ground water for irrigation.

## District Profile

District - Nizamabad		State - Telangana		Division - Telangana North	
1. PHYSICAL & ADMINISTRATIVE FEATURES					
Total Geographical Area (Sq.km)	7956				
No. of Sub Divisions	3				
No. of Blocks	9				
No. of Villages	912				
No. of Panchayats	718				
3. LAND UTILISATION [Ha]					
Total Area Reported	795600				
Forest Land	169343				
Barren and Uncultivable Land	46833				
Permanent Pasture and Grazing Land	19780				
Land under Miscellaneous Tree Crops	1540				
Cultivable Wasteland	12500				
Current Fallow	38322				
Other Fallow	48126				
Net Sown Area	362103				
Total or Gross Cropped Area	605377				
Area Cultivated More than Once	243274				
Cropping Intensity [GCA/NSA]	1.672				
6. WORKERS PROFILE [in '000]					
Cultivators	278				
Of the above, Small/Marginal Farmers					
Agricultural Labourers	448				
Workers engaged in Household Industries including Non farm sector	171				
Workers engaged in Allied Agro-activities					
Other workers	363				
8. HOUSEHOLDS [in '000] (2011 Census)					
Total Households	593				
Rural Households	466				
BPL Households					
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]					
Villages Electrified	912				
Villages having Agriculture Power Supply	912				
Villages having Post Offices	415				
Villages having Banking Facilities	858				
Villages having Primary Schools	839				
Villages having Primary Health Centres	50				
Villages having Potable Water Supply	858				
Villages connected with Paved Approach Roads	858				
13. IRRIGATION COVERAGE [Ha]					
Net Irrigated Area(Total area irrigated at least once)	232476				
Area irrigated by Canals / Channels	35381				
Area irrigated by Wells	176269				
Area irrigated by Tanks	15594				
Area irrigated by Other Sources	5232				
Irrigation Potential Utilized (Gross Irrigated Area)	406448				
15. AGRO-PROCESSING UNITS					
Type of Processing Activity	No of units	Cap.[MT]			
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	325	65800			
Sugarcane (Gur/Khandsari/Sugar)	4	10750tcd			
Fruit (Pulp/Juice/Fruit drink)	NA				
Spices (Masala Powders/Pastes)	NA				
Dry-fruit (Cashew/Almond/Raisins)	NA				
Cotton (Ginning/Spinning/Weaving)	NA				
Milk (Chilling/Cooling/Processing)	30	2000000lts			
Meat (Chicken/Motton/Pork/Dryfish)	300	28000			
Animal feed (Cattle/Poultry/Fishmeal)	25	25000			
17.ANIMAL POPULATION- CENSUS 2012 (Prov.) [in '000]					
Category of animal	Total	Male	Female		
Cattle - Cross bred	36	5	31		
Cattle - Indigenous	298	117	181		
Buffaloes	400	36	364		
Sheep - Cross bred	5	1	4		
Sheep - Indigenous	916	148	768		
Goat	478	87	391		
Pig - Cross bred	-	-	-		
Pig - Indigenous	19	6	13		
Horse/Donkey/Camel	-	-	-		
Poultry - Cross bred	2779	663	2116		
Poultry - Indigenous	801	54	747		
2. SOIL & CLIMATE					
Agro-climatic Zone	Zone VI North Telangana Zone				
Climate	The climate of the district is characterisedby hot summer and generally dry weather except during south west monsoon				
Soil Type	The important soils are black soils and chalka (sandy Loamy ) and they constitute 52% and 48% of the total area of the district respectively				
4. RAINFALL & GROUND WATER					
Rainfall [in mm]	Normal	Actual	2012-13	2013-14	2014-15
	1035.70mm		945.20 mm	1290.80 mm	510.90 mm
	Variation from Normal (%)		-8.7	+24.6	+50.7
Availability of Ground Water [Ham]	Net annual recharge		Net annual draft		Balance
	106657		79914		26742
5. DISTRIBUTION OF LAND HOLDING					
Classification of Holding	Holding		Area		
	Nos.	% to Total	Ha.	% to Total	
<= 1 Ha	289866	67	132942		32
>1 to <=2 Ha	101402	23	140543		33
>2 Ha	43914	10	144676		35
Total	435182		418161		
7. DEMOGRAPHIC PROFILE [in '000]					
Category	Total	Male	Female	Rural	Urban
Population	2551	1251	1300	1963	588
Scheduled Caste	371	179	192	323	48
Scheduled Tribe	193	96	97	185	7
Literate	1390	790	600	988	402
BPL	765	NA	NA	NA	NA
9. HOUSEHOLD AMENITIES [Nos. in '000 Households]					
Having brick/stone/concrete houses	250	Having electricity supply		567	
Having source of drinking water	40	Having independent toilets		400	
Having access to banking services	562	Having radio/ tv sets		560	
11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Anganwadis	2511	Dispensaries		41	
Primary Health Centres	50	Hospitals		23	
Primary Health Sub-Centres	-	Hospital Beds		1694	
12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Fertiliser/Seed/Pesticide Outlets [Nos]	180	Agriculture Pumpsets[Nos]		240000	
Total N/P/K Consumption [MT]	320866	Pumpsets Energised [Nos]		210826	
Certified Seeds Supplied [MT]	70000	Agro Service Centres [Nos]		21	
Pesticides Consumed [MT]	1000	Soil Testing Centres [Nos]		3	
Agriculture Tractors [Nos]	7500	Plantation nurseries [Nos]		2	
Power Tillers [Nos]	575	Farmers' Clubs [Nos]		230	
Threshers/ Cutters [Nos]	1150	Krishi Vigyan Kendras[Nos]		1	
14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Rural/Urban Mandi/Haats [Nos]	10	Wholesale Market [Nos]		88	
Length of Pucca Road [Km]	2351	Godown [Nos]		40	
Length of Railway Line [Km]	115	Godown Capacity[MT]		237892	
Public Transport Vehicle [Nos]	1738	Cold Storage [Nos]		10	
Goods Transport Vehicle [Nos]	15139	Cold Store Capacity[MT]		21560	
16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Crop	20013-14		20014-15		Avg. Yield [Kg/Ha]
	Area (Ha)	Prod. (MT)	Area (Ha)	Prod. (MT)	
Paddy	260992	1571295	167859	917391	5803
Jowar	23448	27173	29637	49911	1452
Maize	96215	437162	57852	206671	4179
Pulses	54278	80438	24546	15913	1222
Sunflower	7633	9106	6866	10127	1327
Soyabean	99829	221647	97554	135234	1808
Cotton	15398	17138	15795	9888	866
Turmeric	13250	55359	12458	51052	4139
18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Veterinary Hospitals/Dispensaries [Nos]	135	Animal Markets [Nos]		13	
Disease Diagnostic Centres [Nos]	1	Milk Collection Centres [Nos]		198	
Artificial Insemination Centers [Nos]	129	Fishermen Societies [Nos]		440	
Animal Breeding Farms [Nos]		Fish seed farms [Nos]		3	
Animal Husbandry Tng Centres [Nos]	1	Fish Markets [Nos]		10	
Dairy Cooperative Societies [Nos]	305	Poultry hatcheries [Nos]		NIL	
Improved Fodder Farms [Nos]	NIL	Slaughter houses [Nos]		8	
s					
Fish	Production [MT]	27630	Per cap avail. [gm/day]		NA
Egg	Production [Lakh ]	1964	Per cap avail. [nos/p.a.]		74
Milk	Production [000 MT]	308	Per cap avail. [gm/day]		318
Meat	Production [MT]	20338	Per cap avail. [gm/day]		21

Source: GKnot mentioned against the

Sources (if not mentioned against the

## Banking Profile

District -	Nizamabad	State -	Telangana	Lead Bank -	State Bank of Hyderabad
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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 assoiated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	32	230	114	59	57	1	26272	153	5	2500
Regional Rural Bank	1	56	47	8	1	Nil	5255	42	6	3000
District Central Coop. Bank	1	40	31	6	3	Nil	4871	Nil	31	13710
Coop. Agr. & Rural Dev. Bank										
Primary Agr. Coop. Society		140	140			Nil	Nil	Nil	7	3036
Others	1	1			1					
All Agencies	35	467	332	73	62					

### 2. DEPOSITS OUTSTANDING

Agency	No. of accounts					Amount of Deposit Rs in lakhs				
	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	858351	878883	1504826	75	73	476607	488329	565398	9	88
Regional Rural Bank	209596	213456	371766	37	18	32225	39708	49762	27	8
Cooperative Banks	147259	173253	190212	15	9	18824	22171	25074	17	4
Others										
All Agencies	1215206	1265592	2066804	70		527656	550208	640234	11	

### 3. LOANS & ADVANCES OUTSTANDING

Agency	No. of accounts					Amount of Loan Rs lakhs				
	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)	31-Mar-13	31-Mar-14	31-Mar-15	Growth(%)	Share(%)
Commercial Banks	155790	195049	186936	20	43	445484.00	535408.00	608377.00	18.00	83
Regional Rural Bank	71247	74539	82753	8	19	41693.00	53177.00	63594.00	26.00	9
Cooperative Banks	146841	151243	163872	6	38	47169.00	55208.00	57451.00	11.00	8
Others										
All Agencies	373878	420831	433561	16		534346.00	643793.00	729422.00	18.00	

### 4. CD-RATIO

Agency	CD Ratio		
	31-Mar-13	31-Mar-14	31-Mar-15
Commercial Banks	93.47	109.64	107.60
Regional Rural Bank	129.38	133.92	127.79
Cooperative Banks	250.58	249.01	229.12
Others			
All Agencies	101.27	117.01	113.91

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

Agency	During 2014-15		Cumulative	
	Deposit	Credit	Deposit	Credit
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies			2066804	433561

### 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 lakhs	% of Total Loans	Amount Rs lakhs	% of Total Loans	Amount Rs lakhs	% of Total Loans	Amount [Rs.'000]	% of Total Loans	Amount [Rs.'000]	% of Total Loans
Commercial Banks	522855	82.66	320640	76.20					6418053	71.34
Regional Rural Bank	54234	8.57	47896	11.38					2196516	24.42
Cooperative Banks	55441	8.77	52237	12.42					381800	4.24
Others										
All Agencies	632530		420773		19945.00		445550		8996369	

### 7. AGENCY-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Agency	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target Rs lakhs	Ach'ment Rs lakhs	Ach'ment [%]	Target Rs lakhs	Ach'ment Rs lakhs	Ach'ment [%]	Target Rs lakhs	Ach'ment Rs lakhs	Ach'ment [%]	
Commercial Banks	219541.00	159479.00	73.00	253623.00	224269.00	88.00	294150.00	214594.46	73.00	78.00
Regional Rural Bank	33119.00	25691.00	78.00	38205.00	12169.00	32.00	42003.00	35756.36	85.00	65.00
Cooperative Banks	53440.00	35792.00	67.00	61272.00	45411.00	74.00	64847.00	57581.18	89.00	77.00
Others										
All Agencies	306100.00	220962.00	72.00	353100.00	281849.00	80.00	401000.00	307932.00	77.00	76.00

### 8. SECTOR-WISE PERFORMANCE UNDER ANNUAL CREDIT PLANS

Broad Sector	2012-13			2013-14			2014-15			Average Ach[%] in last 3 years
	Target [Rs.lakhs]	Ach'ment [Rs.lakhs]	Ach'ment [%]	Target [Rs.lakhs]	Ach'ment [Rs.lakhs]	Ach'ment [%]	Target [Rs.lakhs]	Ach'ment [Rs.lakhs]	Ach'ment [%]	
Crop Loan	166800.00	121231.00	73.00	192100.00	184221.00	96.00	235000.00	199965.00	85.00	85.00
Term Loan (Agr)	101900.00	74977.00	74.00	119000.00	33278.00	28.00	119000.00	70426.00	59.00	54.00
Total Agri. Credit	268700.00	196208.00	73.00	311100.00	217499.00	70.00	354000.00	270391.00	76.00	73.00
Non-Farm Sector	16500.00	11499.00	70.00	19000.00	33275.00	175.00	22000.00	7960.20	36.00	94.00
Other Priority Sector	20900.00	13255.00	63.00	23000.00	31075.00	135.00	25000.00	29580.80	118.00	105.00
Total Priority Sector	306100.00	220962.00	72.00	353100.00	281849.00	80.00	401000.00	307932.00	77.00	76.00

Sources : Lead Bank, DCCB, TGB & PD, DRDA