

CHAPTER-III

DISTRICT CREDIT PLAN, 1980-82

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CHAPTER - III.DISTRICT CREDIT PLAN 1980-19823.1 INTRODUCTION:

Bank of India has been assigned lead bank responsibilities for 36 districts in five states of the country. In Maharashtra State, Bank of India has 10 lead districts viz. Sangli, Kolhapur, Solapur, Ratnagiri, Sindhudurg, Alibag, Chandrapur, Bhandara, Nagpur, Gadchiroli.

The District Credit Plan is essentially an exercise in area planning for a district, which incorporates various schemes for financing inter-related and inter dependent, techno-economically viable schemes to be implemented in an integrated manner for the over all developments of the dist. In other words the major thrust of the District Credit Plan is on the balanced growth of the district.

The first District Credit Plan for the Sangli Dist. was launched for a period from January 1978 to December 1980. Reserve Bank of India instructed the banks to terminate the D.C.P. under first round by December 1979. Reserve Bank of India also further instructed the banks to prepare fresh credit plan for the period 1980-1982 mainly with a view to achieving uniformity in approach, methodology of plans, preparation and implementation.

3.2 OBJECTIVES OF THE D.C.P.

For formulating the District Credit Plan for the period 1980 to December 1982, the Reserve Bank of India framed the objectives of D.C.P. which were in consonance with that of the National Plan namely.

- i) removal of unemployment and under employment.
- ii) Optimum and efficient utilisation of land ,labour and financial resources for increasing productivity, production,.
- iii) Appreciable rise in the standard of living of the poorest section of the people.
- iv) Provision of some of the basic needs of the people belonging to the poorer sections.

From the above objectives emanated the main objectives for the disbursement of bank loans.

- a) Loans for labour intensive schemes which generate employment.
- b) Loans to increase productivity of lands and allied sectors so as to reduce under employment and increase income levels.
- c) Loan to the weaker sections of the population for productive purposes to the maximum extent possible.

To attain the stated objectives a sizeable chunk of financial resources were channelised by various commercial and co-operative banks and Government agencies during the 2nd Round plan period 1980-1982.

### 3.3 DISTRICT CREDIT PLAN.1980-1982.

Bank of India as the lead bank formulated the credit plan for the Sangli District for the period 1980-82 and it was being implemented in the last phased through Annual Action Plan prepared separately for each year of the plan period, in consultation and co-ordination with all the participating financial institutions. The A.A.P. for the year 1982 has been terminated on 31st December, 1982.

### 3.4 TARGETS:

The District Credit Plan 1980-82 for the Sangli Dist.

was launched on 1st January 1980, covering the period from January 1980 to 31st December, 1982. The over all outlay under the credit plan was of Rs. 16.07 crores for three years i.e. 1980-1982. The allocation under various schemes /sectors are presented below:-

Table No. 3.1

Allocation of target under various schemes and sectors

Sector.	Amount(Rs.in lacs)	% of total.
1. Agricultural. of which crop loan.	1221.47 (691.28)	75.98 (56.94)
2. Small Scale Industries.	207.80	12.93
3. Community betterment schemes.	178.34	11.09
Total.	1607.61	100.00

Source - Annual Action Plan 1980-1982 Bank of India, Sangli.

The plan had been divided in 3 major heads viz. agriculture, small scale industries and community betterment schemes. It is seen from the above table that the weightage was given to agricultural sectors. Out of the total out-lay of Rs. 16.07 crores, agriculture sector account for Rs.12.21 crores or 75.98 %. In the agriculture crop loan amount to Rs. 6.91 crores which had been estimated for the terminal year of the District Credit Plan.

I) Agricultural term loan.

Credit plan estimates were on the basis of loan component out of the total financial out-lay as indicated in the various schemes like the I.R.D.P. , S.L.P.P., D.P.A.P., etc. It means that subsidy amount has been excluded . Therefore

District Credit Plan present net credit to be advanced by financial institutions.

(a) Crop loans:

As suggested by Reserve Bank of India, the crop loans requirement in the district has been worked out by two methods. In the first method estimation has been made on the basis of cropping area at Rs. 29.10 crores. The R.B.I. guide lines suggested that the crop loan should be estimated as 50 % of the total cultivation requirement. The crop loan requirement is therefore estimated at Rs. 14.55 crores for district. The second method which is based on operational holding, crop loan requirement worked out to Rs. 17.42 crores. Crop loan target of Rs. 6.91 crores was reasonable and arrived at after having discussion with District Consultative Committee and Bank individually.

II) Small Scale Industries.

A provision of Rs. 207.80 lacs ( 12.93 % of total target) had been made for S.S.I. The District Industries Centres, the western Maharashtra Development Corporation, K.V.I.B. and M.P.B.C. D.C. are also increasing lending to S.S.I. It was emphasized that while financing under this scheme preference was given to weaker sections of the society by K.V.I.B.

III) Community betterment schemes:

The activities such as retail and small businesses, transport operation student pursuing higher education are included in this scheme. The performance of bank branches of

Sangli District was satisfactory under the previous credit plan and hence bank had set modest target under C.B.S. A financial out-lay was of Rs. 178.34 lacs.

In this plan an effort had been made to give due importance to the backward bloc ks like Jath, Atpadi, Shirala. Khanapur, Kavathe Nahankal.

### 3.5 DEVELOPMENTAL PROGRAMME IN THE DISTRICT:

The Government through Zilla Parishad and State Sector is undertaking various developmental activities for over all development of the district as per the strategy planned. A brief resume of the scheme , programme are given below:-

#### a) Integrated Rural Development Programme(I.R.D.P.)

The programme is being implemented in the district since 1977-1978. It is being implemented in Atpadi and Walva block of the district. This programme has been launched by the Govt.of India and State Govt. It is a poverty alleviation programme and is intended to provide assistance in the form of productive assets to families living below the poverty line for raising their income substantially so that these families go above poverty line. I.R.D.P. is of particular significant to backward region which are not endowed with natural resources and where no technical revolution has taken place. The small and marginal farmers, landless labourers are the main beneficiaries under this programme. Scheme like minor irrigation , land development and soil conservation , purchase of bullock-cart with pair of bullocks milch cattle,

sheep goats, schemes under village industries, horticultural development, livestock production programme , service sector craftsman , rural artisan are included in the programme. A subsidy of Rs. 5 lacs and Rs. 15 lacs was available for Atpadi and Walwa block respectively for I.R.D.P. The subsidy available to the individual beneficiaries ~~is~~ was 25 % of the capital cost for small farmers and 33 1/3 % for marginal farmers and landless labourers.

b) Special Livestock Production Programme :

The main objective of the programme is to enable small and marginal farmers and agricultural labourers to produce good quality of sheep and poultry birds . Under the scheme assistance is provided in the form of package of services and inputs for rearing sheeps and poultry birds. The service to be given include distribution of balanced feed, health cover marketing of eggs etc. The subsidy available was 25 % for small farmers and 33 1/3 % to marginal farmers and agricultural labourers. The scheme is being operated in the entire district.

c) Draught prone area programme:

Under this programme certain villages had been selected in different blocks depending upon the scarcity of rain fall and subsidy was available to small/ marginal farmers from these vällages for construction deepening of wells , installation of pump sets milch animals etc. Marginal and small farmers get subsidy of 25 % and 33 1/3 % respectively through implementing authorities.

d) Animal husbandry and dairy development programme.

The intensive cattle development programme in the district aims as an increase in the milk production by necessary

infrastructure for animal health and improved breedings. The scheme envisages provision of breeding facilities through Artificial Insemination Centres, castration of scrub bulls, milk recording registration of cows feed, fodder development etc.

As regards the dairy development Govt. milk scheme at Miraj was having milk pasteurisation capacity of 1,20,000 litres per day and 60,000 litres per day for converting into powder. State Gov t. had commissioned a chilling centre at Jath and another one was proposed at Shirala.

### 5.6. DEVELOPMENT ACTIVITIES OF VARIOUS GOVT. DEPARTMENTS.

#### a) Khadi and Village Industries Board.

The K.V.I.B. is attempting to develop Village Industries and rural artisans. It gives financial assistance to rural industrial co-operative societies and individual rural artisans at subsidised rate of interest. The board also provides all the necessary guidance for the development of these industries. The board is also arranging for - installation of Gobar Gas Plants for the district. The K.V.I.B. during 1979-1983 proposed to construct 600 Gobar Gas Plants in the district.

#### b) Mahatma Phule Backward Class Development Corporation:

This corporation was set-up by the Govt. of Maharashtra especially for the development of scheduled caste/scheduled tribe. The Corporation is sponsoring cases of persons belonging to scheduled caste/scheduled tribe/Nav-Budhas for bank - assistance. It provides assistance to the margin money loan scheme, interest subsidy scheme. Marginal money loan is a



provided for self employment scheme.

c) District Industrial Centre.

The D.I.C. has started functioning since 15th March, 79 at Sangli for steady and faster growth of small scale, cottage industries and various other services mainly in the interior parts of the district for its even development. The D.I.C. has to play pivotal role in the creation of large employment. The D.I.C. therefore formulates specific schemes for the benefit of educated unemployed and gives wide publicity with details of scheme to identify the eligible beneficiaries and sponsored their application to the commercial banks for the credit.

d) Western Maharashtra Development Corporation Ltd:

It implement Employment Promotion Programme with the help of State Industries Department under which educated unemployed are encouraged to take up self employment ventures . 10 % seed capital assistance is given to educated/<sup>un</sup>employed persons if they are financed by financing agencies under the scheme. It also establishes many industrial estates, mainly for projects taken up by educated unemployed persons.

3.7 DETAILS OF BANKABLE SCHEME AND CREDIT ESTIMATION :

I) Agriculture.

a) Purchase of tractors:

Due to special feature of the district viz. good portion of holding the use of tractors for the agricultural is on increase. Generally tractor in the district are used by the farmers for their own village operations, transportation of sugar-cane , ploughing the fields on higher basis. In this plan it was proposed to finance for 79 tractors .

b) Installation of electric pump-sets.

Except river banks the major source of irrigation in the district for agriculture is wells. As majority of the villages are electrified there is scope for electric motor and pump-sets in the block Jath, Shirala, Atpadi, Khanapur, Kavathe Mahankal where there are white water sheds. Under the plan 2085 pump-sets were proposed to finance.

c) Irrigation loans:

There is good scope for irrigation loans. Such as Dug wells, repairs to the old wells. The plan provides the provision for construction of 587 new wells and 518 units for renovation. There is also scope for constructing "Bandharas" and lift irrigation.

d) Dairy farming:

It is one of the most important allied activity which can be undertaken by small and marginal farmers. There is a good scope for new dairy units. It was proposed to finance 4793 dairy animal amounting to Rs. 1.76 crores.

e) Goat rearing and sheep breeding:

Goat rearing and sheep breeding seems to have good scope in the draught prone areas of the district. The D.C.P. envisaged financing of 880 units.

f) Agro-service centre:

It aims at providing farmers the necessary equipments such as tractor, threshers, dusters on retail basis. It also supply fertilisers, insecticides seeds etc. Bank had planned to finance 4 centres with a provision of Rs. 6 lacks.

g) Poultry:

Due to increase in population, change in food , habits of people the demand for poultry meat and eggs has also increased each year. The special live stock production programme has a plan for realising subsidy to 300 poultry units, every year. Therefore credit outlay of Rs. 28.29 lacs had proposed.

h) Crop finance:

The area under sugarcane cultivation is increasing each year. So the credit demand has been estimated at Rs. 3.32 crores. Good quality grapes are grown in Tasgaon areas of the district. Bank had estimated Rs. 77 crores for grape financing.

III) Small Scale Industries<sup>3</sup>:

Sangli District being prominently an agriculture district. Industrilisation in the district is limited and confi ned to few industries . The plan envisaged to fianace Rs. 207.80 lacs for S.S.I. More important had been given to educat@d unemployed persons.

a) Automobile repair workshop:

There is scope for repair work shop in the dist. Due to large number of trucks, tractors and pump-sets . So it was proposed to finance 13 work shop during plan period.

b) Tannery:

Leather goods in the district is increasing constantly . It was proposed to finance establishing a tannery at Jath.

c) Bullock -cart:

The activity of manufacturing Bullock-carts, has...

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good scope in area of sugar factories. Allocation for 69 carts was made during the plan period.

d) Powerlooms:

At present the district has fairly good number of powerlooms at Madhavanagar and Vita. There is scope for the development of powerlooms in the district and so more units were proposed to finance during the plan.

III) Community Betterment Schemes:

It includes all the priority sector other than agriculture and S.S.I. It covers transport operations, retail traders, professional and self employed. Under the plan a provision of Rs. 178.34 lacs had been made for C.B.S.

a) Trucks:

The district is already equipped with large number of trucks, but there is still scope for this. It was proposed to finance 44 trucks during the plan period.

b) Retail traders:

A provision of Rs. 43.60 lacs had been made to consider the financing of 218 retail traders.

c) Small vendors:

Small vendors run a small stall fixed or moving e.g. vegetable and fruits vendor. The credit plan includes financial arrangements of Rs. 43.60 lacs for 2199 persons from mostly weaker sections.

d) Medical practitioners:

In Sangli and Miraj Centres have good medical facilities and doctors. It was estimated to finance Rs.12 lacs for 48 medical practitioners during the period of three years.

e) Self employment:

It was proposed in the plan to finance 3092 self employed persons under various categories such as tailors, cobblers , photographers, cycle repair shops , laundry.

f) Educational loan:

Educational loans are sanctioned by bank to enable the brilliant student for prosecuting higher studies in specific lines . It was estimated to finance 128 students with an credit out-lay of Rs. 6.40 lacs.

3.8 PERFORMANCE UNDER ANNUAL ACTION PLAN 1980.

The district credit plan 1980-1982 for the Sangli district was put into operation on 1st January 1980 for a period of three years and it had been implemented through Annual Action Plans prepared for each of the plan period. The Annual Action Plan 1982 has been terminated on 31st Dec.82

The target set under Annual Action Plan prepared each year and the performance achieved by bank each year is given below:-

Table No. 3.2Target and performance under D.C.P. 1980-1982.

<u>Year</u>	<u>target.</u> Rs.	<u>Achievement.</u> Rs.	<u>%</u>
1980	928	1931	208.08
1981	998	2141	214.52
1982	1843	2891	156.72

Source - District Credit Bank 1983 Bank of India.

The above figures reveals that the bank had shown well and over achieved performance. The reasons for over achievement was -

i) Heavy branch expansion in rural areas , 19 branches of

commercial banks and 27 branches of co-operative banks had been opened in rural areas. These branches covered new areas and additional demand was credited.

II) The Sangli District Co-Operative Bank had given less share than their requirement.

Table No.3.3

Sector-wise target and achievement under A.A.P.80,81,82.

Sector.	1980		1981		1982	
	Target.	Achievement.	Target.	Achievement.	Target.	Achievement.
1. Agriculture.	7.96	14.08	8.61	16.48	16.49	24.04
2. S.S.I.	0.27	2.11	0.72	2.31	1.04	2.10
3. O.P.S.	0.60	3.12	0.66	2.52	1.42	2.07
Total.	9.28	20.31	9.99	21.41	18.95	28.21

Source - District Credit plan 1983, Bank of India, Sangli.

A) Sector-wise and scheme-wise performance under A.A.P.1980.

The sector-wise and scheme-wise performance have been shown in table No. 3.4. It clearly shows that the achievements made by all banks in disbursing credit to all three sectors had been achieved.

I) Agriculture.

The over all achievements in the district under agriculture sector by all the banks was 151.90 %. As against the target of Rs. 755.14 lacs, achievement was 1147.11 lacs. The performance of banks having major shares in A.A.P. 1980 had been satisfactory.

Table No. 3.4.  
SCHEME WISE TARGET/ACHIEVEMENTS OF ALL BANKS  
YBDER ANNUAL ACTION PLAN 1980 ( AMOUNT IN RS. 000)

Sr.No.	Sector/Scheme	Target. Rs.	Achieve ment Rs.	Percentage.
<u>I. AGRICULTURE.</u>				
1	Crop Loan.	61759	87959	142.42
2.	Minor Irrigation.	2195	11287	514.21
3,	Dairy Development.	5934	9238	155.67
4.	Farm Mechanisation.	5626	<del>6272</del> 6227	110.38.
	Total A.	75514	114711	151.90
<u>II. Small Scale Industries.</u>				
		7289	14428	197.94
	Sub-Total.	7289	14428	197.94.
<u>III. Other Priority Sector.</u>				
1.	Transport operators.	2430	18164	747.48
2.	Retail traders and small business.	2153	8321	386.48
3.	Professional and self employed.	1095	24140	2205.45
	Sub-Total.	5678	50625	891.60
	Grand total.	88481	179764	203.17

Source - District Credit Plan 1983 - 1985 Bank of India,  
L.B.S.

Bank of India.	171.10 %	: State Bank of India	302.88 %
Sangli D.C.Co-Op. Bank.	130.28 %	: M.S.L.D.Banks.	425.89 %
Bank of Maharashtra.	143.62 %	Sangli Bank.	316.49 %

The scheme wise achievements are as follows:-

1. Crop loan:

The total plan out lay under crop loan was Rs.617.59 lacs, while the amount disbursed was Rs. 879.59 lacs showing 142.42 % performance.

2. Minor Irrigation.

The over-all achievements was excellent i.e. 514.21 % as against the target of Rs.21.95 lacs, achievement was Rs. 112.87 lacs.

3. Dairy development:

In the plan Rs. 59.34 lacs was provided while amount actually disbursed was Rs. 92.38 lacs. resulting 155.67 % performance.

4. Farm equipment:

The performance under this scheme of all banks was 110.68 % . The target and achievement was Rs. 56.26 lacs. and Rs.62.27 lacs. respectively.

II) Small Scale Industries:

Over all performance of all banks was good i.e. 197.94 % as against the target of Rs. 72,89 lacs credit disbursed was Rs. 144.28 lacs. The performance of banks having major shares in the plan was satisfactory.

Bank of India	750.89 %	: State Bank of India	558.62 %
Bank of Maharashtra	127.59 %	: M.S.F.Corp.	115.94 %

III) Other priority sectors:

The over all performance of all banks was very



i.e. 891.60 % . The target set was Rs. 56.78 lacs against which allotment was Rs. 506.25 lacs. The following banks having major shares in the plan achieved than the given target -

Bank of India ... 313.96 % State Bank of India 190.53 %  
Bank of Maharashtra 220.23 %

The scheme-wise achievement under priority sectors are as follows:-

1) Transport operation.

The performance under transport operators was above expected level i.e. 747.48 % against the target of Rs. 24.30 lacs , the achievement was 181.64 lacs.

2. Retail traders and small business:

The plan out-lay was Rs. 21.53 lacs but the disbursement was Rs. 83.21 lacs indicating excellent performance of 386.48 %.

3) Professional and self employed:

The performance of this scheme was very high i.e. 2204.45 %.

It seems from the above that sector-wise and scheme wise target had been achieved. There was over achievement under each scheme and sector. It was due to less target setting and due to introduction of Government scheme.

B) Bankwise performance under A.A.P. 1980.

The bank wise achievement under A.A.P. 1980 upto 31st December, 1980 have been given in Table No.3.5. The analysis of performance of few banks having major shares

in a plan is given as under:-

1) Bank of India:

The target given to bank was Rs. 77.30 lacs while credit disbursement was Rs. 196.03 lacs registering an overall achievements of 253.60 % .The bank had surpassed the given target under all three sectors. The S.S.I. performance of the bank was good i.e. 750.89 %.

2) State Bank of India:

The bank had reached the target under all three sectors. The over-all performance of banks was 311.84 % .The bank had shown excellent achievements under S.S.I. i.e.558.62 %.

3) Sangli D.C.C. Bank

The allotted target to the bank was only agriculture sector i.e. Rs. 616.40 lacs as against which disbursement was Rs. 803.10 lacs indicating 130.29 % performance . The bank had given highest target under total plan out-lay.

4) Maharashtra State L.D.Bank:

Only agriculture sector target was given to the banks of Rs. 46.96 lacs as against which credit disbursement was Rs. 200 lacs indicating 425.89 % performance.

5) Bank of Maharashtra:

The total plan outlay given to bank was Rs.50.78 lacs as against which achievement made was Rs. 80.98 lacs., showing 159.47 % performance.

6) Maharashtra State Finance Corporation:

The Corporation was given only S.S.I. target and it had shown 115.94 % performance of the set target.

The performance of other banks having less share in the total outlay has been as follows:-

1) Sangli Bank.

The overall performance of bank was 945.45 %. The bank had shown very high achievement under S.S.I. i.e. 23693.75 % as against the target of Rs. 0.16 lacs disbursement was Rs. 37.91 lacs. High performance was due to lower target setting. The bank had shown very excellent performance under agriculture and Community Betterment Dept. i.e. 316.49 % and 4486.63 % respectively.

2) Bank of Karad:

The Bank had not given S.S.I. target under the plan. Agriculture and C.B.D. target was surpassed by the bank. The achievement under agriculture was 1528.38 % and C.B.D. was 3669.64 % . Under C.B.D. less target was allotted to bank and hence performance appeared very high.

3) Miraj State Bank:

Though overall performance of bank was 547.10 % the bank could not achieve agriculture target. C.B.D. sector showed very high performance i.e. 7140.90 % .

4) Syndicate Bank:

The total target given to the bank was Rs.24.5 lacs against which the disbursement made was Rs. 15.16 lacs registering an achievement of 618.77 % . But agriculture achievement was 98 % of the set target.

5) Bank of Baroda:

The overall achievement of this bank was 284.68 %, the Bank had reached the target under all three sectors.

6) Central Bank of India:

It had showed good performance under agriculture sector i.e. 843.33 % but it lag behind under C.B.D. sector .

The achievement of C.B.D. was 89.79 % .

7) Union Bank of India:

The bank had shown very high performance under all three sectors by crossing 1000 % .The overall performance of the bank was 1567.83 %.

8) Indian Bank:

Though overall target and agricultural target was achieved, the bank could not achieved C.B.D. target and showed poor performance of 66.66 %.

9) Ratnakar Bank:

The target given to the bank was Rs. 0.50 lacs as against achievement was Rs. 61.88 , registering very high performance of all the banks i.e. 12376.00 % It had shown very high performance under agricultural and C.B.D. sector of all the banks i.e. 6415 % and 30300 % respectively.

10) Dena bank:

It had shown over achievement under agriculture sector. As against the target of Rs. 18 lacs. achievement was Rs. 23 lacs, showing 1277.78 % performance. It had reached C.B.D. target.

11) United Commercial bank:

The overall performance of bank was 550 % . The bank had fulfilled agriculture target i.e. 1527.78 % achievements.

12) Sangli Urban Co-Operative Bank:

The bank was allotted only agriculture target of Rs. 0.60 lacs against which disbursement was Rs. 14.08 lacs. indicating 2346.67 % performance.

In all, performance of all banks was very excellent under Annual Action Plan 1980. All the banks had achieved

total target given to them . Overall performance of all the banks was above 100 %.

### 3.9 PERFORMANCE UNDER ANNUAL ACTION PLAN , 1981:

#### A) Sector-wise and scheme-wise achievements.

The sector-wise and scheme-wise achievement have been shown in the table No. 3.6 . It shows that achievement made by all banks in disbursing credit to all three sectors had been achieved.

#### I) Agriculture:

Over all achievement was 174.61 % .,As against the plan outlay of Rs. \$28.18 lacs.,lending was Rs.1446.13 lacs. The performance of banks having bigger shares in the plan was as follows:-

State Bank of India.	377.90 %	: Bank of India	120.01 %
Sangli D.C.C.Bank.	133.83 %	: Sangli Bank.	417.83 %
M.S.L.D. Bank.	478.06 %	: Bank of Mah.	113.48 %.

The scheme wise achievement are as follows:-

#### 1) Crop loan:

The over all performance was 160.55 % as against target of Rs. 679.34 lacs disbursement was Rs. 1090.69 lacs.

#### 2) Minor Irrigation:

The bank had shown very excellent performance under minor irrigation.i.e. 532.23 %.The target and achievement was Rs. 29.25 lacs and 155.68 lacs respectively.

#### 3) Dairy development:

The banks had achieved the target showing 131.53 % performance.

#### 4) Farm equipment:

The performance under this scheme of all banks was

Table No. 3.6

Scheme wise target/achievement of all banks under  
Annual Action Plan 1981 Rs. in '000'

Sr.No.	Sector/scheme.	Target. Rs.	Achievement. Rs.	Per- centage.
<u>I. AGRICULTURE.</u>				
1.	Crop Loan.	67934	109069	160.55
2.	Minor Irrigation.	2925	15568	532.23
3.	Dairy Development.	5954	7805	131.53
6.	Farm Mechanisation.	6025	12171	202.00
	Sub-Total.	82818	144613	174.61
<u>II. SMALL SCALE INDUSTRIES.</u>				
	Sub-Total. II.	7289	53454	733.35
<u>III. OTHER PRIORITY SECTOR.</u>				
1.	Transport Operator.	2430	23970	986.41
2.	Retail traders., and small businesses.	2788	17767	637.26
3.	Professional and self employed.	1224	5301	433.08
	Sub-Total III.	6442	47038	739.17
	Grand Total.	96549	245105	253.86

Source :- District Credit Plan 1983 to 1985 Bank of India, Lead Bank Scheme.

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202 % . The bank provided Rs. 6025 lacs target but allotment was Rs. 121.71 lacs.

## II) Small Scale Industry:

Overall performance under S.S.I. was very excellent i.e. 733.35 % As against the provision of Rs.72.89 lacs , the disbursement was Rs. 534.54 lacs.

The performance of bank having major shares in the plan was very excellent.

Bank of India .. 449.50 % S.B.I. 214.5 % M.S.F.C. 259.84 %  
Bank of Maharashtra and Bank of Baroda could not reach the given target.

## III) Other priority sectors:

The overall performance of all banks was 30.17 %  
The plan outlay was Rs. 64.42 lacs as against total lending was Rs. 470.38 lacs.

The performance of bank having major shares in the plans was as under:-

Bank of India 224.70 % : State Bank of India 119.27 %  
Sangli Bank. 4831.35 %

The following bank could not achieve the given target.

United Commercial Bank ... 67.22 % : Indian Bank.. 76.81 %  
Bank of Maharashtra ..... 68.72 %.

Scheme-wise achievement was as follows:-

### 1. Transport operators:

The overall performance under transport operators was very high i.e. 986.41 % . As against the target of Rs. 24.50 lacs achievement was Rs. 239.70 lacs.

2) Retail trade and ~~bran~~ small business:

The achievement of this sector was excellent i.e. 637.26 % of the target.

3) Professional and self employed:

Rs. 12.24 lacs was provided for this scheme but actual disbursement was Rs. 53.01 lacs. registering 435.08 % performance.

In this plan there was also over achievement in all sectors and schemes and it was due to wrong setting up target and introduction of certain new schemes.

(B) Bankwise achievement under A.A.P. 1981.

The bankwise achievement under A.A.P. 1981 upto 31st December, are given in to table No. 3.7 .It reveals that except Bank of Maharashtra all other banks had achieved the total target over 100 %.

The performance of banks who have given bigger target in the plan is as follows:-

1) Bank of India:

The Bank had achieved target under all the three sectors . The over all performance was Rs. 173.63 % The plan outlay was Rs. 80.71 lacs as against disbursement was 140.14 lacs. The bank had showed excellent performance under S.S.I. i.e. 449.50 % .Agriculture and C.B.D.performance was 120.01 % and 224.70 % respectively.

2) Sangli District Co-Operative Bank :

Only agriculture target was given to the bank of Rs. 674.69 lacs as against allotment was Rs. 903.10 lacs indicating 133.85 % achievement.



3) Maharashtra State Land Development Bank:

The bank was allotted only agriculture target of Rs. 47.01 lacs while disbursement was Rs. 224.74 lacs showing 478.06 percentage achievement.

4) Bank of Maharashtra:

The overall performance of Bank was 90.32 % As against the target of Rs. 55.35 lacs achievement was Rs. 48.19 lacs The bank reached agriculture target i.e. 113.48 % but could not reach the S.S.I. and C.B.D. target.

5) Maharashtra State Financial Corporation:

Only small scale industries target was given to the bank . The plan outlay of S.S.I. was Rs. 45.16 lacs while disbursement was 112.15 lacs showing 259.84 % performance. The performance of other banks having lesser outlay in the plan had been very good except Bank of Maharashtra.

1) Bank of Baroda:

The overall performance of Bank was 176.63 % .The plan outlay was Rs.80.71 lacs but actual disbursement was 140.14 lacs .The bank had achieved target under all three sectors i.e. agriculture 120.01 % , S.S.I. 449.50 % and C.B.D. 224.70 %.

2) Bank of Karad:

It had shown very high performance i.e. 1754.66 % as against the target of Rs. 3.11 lacs achievement was Rs. 54.57 lacs. The bank had shown 1174.67 % performance under agricultural sector and C.B.D. 3131.48 %.

3) Miraj State Bank:

The overall performance of bank was 213.90 % .

The bank had shown 2581.81 % achievement under C.B.D.  
But the bank was given very lower target of Rs0.22 lacs  
under C.B.D.

4) Syndicate Bank:

Though overall target was achieved i.e. 483.83 %  
the bank could not achieve S.S.I. target i.e. 50 % but shown  
good performance under agriculture i.e. 962 % .

5) Bank of Baroda:

The bank had surpassed above 300 % of target  
set under all three sectors. The total target and achieve-  
-ment of the bank was Rs. 60.7 lacs and Rs. 26.17 lacs  
respectively indicating 431.13 % overall performance.

6) Central Bank of India:

The overall performance and aggregate performance  
of the bank was excellent i.e. 552.80 % and 1110.00 %  
respectively.

7) Reserve Bank of India:

The bank had achieved over 10000 % achievement  
under agriculture and C.B.D.sector. The bank was given  
the target of Rs. 4.58 lacs as against which disbursed  
Rs. 66.93 lacs indicating 1461.35 % performance.

8) Ratnakar Bank:

The bank had shown very high performance of  
all banks under agricultural sector i.e. 10682.5 % but  
it seems that it was due to under estimation of target.

9) United Commercial bank:

Though overall performance was achieved the  
bank could not fulfilled C.B.D.target.

10) Punjab National bank:

The overall performance of the bank was 397.14 % . Bank had surpassed target under agriculture and C.B.D.sector.

11) United Western Bank:

The total plan outlay was 0.36 lacs as against the disbursement was made was Rs. 4.21 lacs registering an over all achievement of 1169.44 %.

12) Vijaya Bank:

The bank had achieved S.S.I. target i.e. 314.81 %.

3.10 PERFORMANCE UNDER ANNUAL ACTION PLAN 1982.(A) Sectorwise and schemewise performance under A.A.P.1982.

The schemewise and sectorwise achievements have been shown in the table No. 3.8. It shows that the achievement made by the banks in disbursing credit to various schemes and sectors had been achieved only with the exception of dairy development and farm equipment.

I) Agriculture.

The overall achievement under agriculture by all the banks upto June, 1982 was 182.58 % as against the target of Rs. 818.25 lacks disbursement was 1493.97 lacs . The performance of the bank having major shares in the plan is as under:-

Bank of India	107.32 %	:	State Bank of India	342.55 %
Sangli Dist.D.C.	124.48 %	:	M.S.L.D.Bank.	482.26 %
Sangli Bank.	477.97 %	:	Bank of Maharashtra	57.44 %

The scheme wise achievement is as under:-

1) Crop loan:

The total provision under crop loan was Rs.707.65 lacs

SCHEME WISE TARGET/ ACHIEVEMENTS OF ALL BANKS UNDER A.A.P.  
1982. ( UPTO 31st June 1982) (Rs.in '000')

Sr.No.	Sector/schene.	Target.	Achievement.	Percentage.
<u>I. AGRICULTURE.</u>				
1.	Crop Loan.	70765	106465	150.44
2.	Minor Irrigation.	3591	37618	1047.56
3.	Dairy Development.	4241	2504	59.04
4.	Farm Mechanisation.	3238	2820	87.36
	Sub-Total-I.	81825	149397	182.58
<u>II. SMALL SCALE INDUSTRIES :</u>				
		5221	77836	1490.82
	Sub-Total II.	5221	77836	1490.82
<u>III. OTHER PRIORITY SECTOR.</u>				
1.	Transport Operators.	1660	20816	1253.98
2.	Retail traders., and small business.	1900	14726	775.05
3.	Professional and Self employed.	825	50091	60.71
	Sub-Total - III.	4385	85633	1952.86
	Grand total.	91431	321866	352.03

Source - District Credit Bank 1983-85 Bank of India, Sangli.

while credit given by all banks was 1064.65 lacs., resulting an achievement of 150.44 % .

2) Minor Irrigation:

The over all achievement was 1047.56 %. As against the target of Rs. 35.91 lacs achievement was Rs. 376.18 lacs.

3) Dairy development:

The total plan outlay under dairy development was Rs. 42.41 lacs while amount disbursed was Rs. 25.04 lacs indicating and performance of 59.04 % .

4) Farm mechanisation:

The performance was 87.36 % the target was Rs.32.28 lacks while allocation was Rs. 28.20 lacs .

II) Small Scale Industries:

The overall performance was very excellent i..e. 1490.82 % as against the Rs. 52.21 lacs. achievement was Rs. 778.36 lacs. This was possible due to good performance of following banks -

State Bank of India.	216.93 %	:	Bank of India	109.70 %
M.S.F.Corp.	216.12 %	:	Sangli Bank.	750.47 %
Bank of Baroda.	202.64 %			

III) Other priority sector:

The overall performance of all banks was 156.72 % The target under A.A.P. 1982 was Rs. 1844.45 lacs as against achievement was Rs. 2891.51 lacs. Except professional and self employed under these scheme, other scheme had reached their target . The following banks have achieved target

which have bigger share in the plan.				
Bank of India	96.97 %	:	State Bank of India	366.50 %
Bank of Maharashtra	146.79%	:	Syndicate Bank	1501.54 %

The scheme wise achievement is as under:-

1) Transport operators:

The performance under transport operators was very good i.e. 1253.98 % as against the target of Rs. 16.60 lacs. the achievement was Rs. 208.16 lacs.

2) Retail traders and small business:

The plan outlay was Rs. 19 lacs while the disbursement was Rs. 147.26 lacs indicating good performance of 775.05 %.

3) Professional and self employed:

The performance of this was not satisfactory as 60.71 target could be achieved.

(B) Bank-wise performance under A.A.P. 1982.

The bank wise achievement under A.A.P. 1982 upto 31st December have been given into the table No. 3.9. The analysis of performance of few banks have given below -

1) Bank of India:

The overall performance of the bank was 104.10 %. The bank had achieved agricultural target i.e. 107.32 % . As against the target of Rs. 62.15 lacs achievement was Rs. 66.70 lacs . S.S.I. achievement and C.B.D. achievement were 109.70 % and 96.97 % of the target respectively.

2) State Bank of India :

The overall performance was very excellent i.e. 319.75 % as against total outlay of Rs. 67.38 lacs the disbursement was Rs. 215.45 lacs. The bank had shown good performance under agricultural and C.B.D. and also S.S.I. i.e. 342.55 % , 366.50 % , 216.93 % respectively.

3) Sangli D.C.C. Bank:

The bank was allotted only agriculture target and it was completed upto 31st December. As against the target of Rs. 1400 lacs, achievement was 1742.77 lacs resulting 124.48 % performance. It was given highest target of the total plan outlay.

4) Maharashtra State Land Development Bank .

It was given only agriculture target of Rs. 50 lacs against which disbursement made was Rs. 241.13 lacs indicating high achievement of 482.26 % .

5) Sangli Bank:

The overall performance under all three sectors was very high i.e. 586.46 % They had shown excellent performance under financing of C.B.D. i.e. 1082.35 %. The agriculture and S.S.I. achievement was 477.97 % and 750.47 % respectively.

6) Bank of Maharashtra:

The outlay was Rs. 62.32 lacs against the disbursement was Rs. 45.43 lacs indicating 72.90 % overall achievement. The ~~144~~ bank had crossed above 100 % target only in case of C.B.D. i.e. 149.79 % but it was lagging behind in agriculture and S.S.I. of the target given i.e. 57.44 % and 35.46 % respectively.

7) Maharashtra State Finance Corporation:

Corporation was given S.S.I. target only of Rs. 52.18 lacs as against disbursement was Rs. 117.99 lacs indicating 226.12 % performance .

8) Bank of Karad:

The overall achievement of all sectors was very

poor i.e. 13.90 % . In case of agriculture there was not disbursement . The bank fulfilled only S.S.I. target i.e. 290 % .It had showed very poor achievement under C.B.D. i.e. 7.08 % .

9) Miraj State Bank:

The bank had achieved target under agriculture and S.S.I. i.e. 207.25 % and 300 % respectively. But C.B.D. target had not been reached i.e. 11.80 % only.

10) Syndicate Bank:

The overall performance of the bank was 1101.60 % Bank had shown excellent performance under C.B.D. i.e. 1501.54 % but could not achieved S.S.I. target. i.e. 36 %.

11) Bank of Baroda:

The bank had achieved targets under all sectors . The performance of S.S.I. was excellent i.e. 606.08 % .

12) Indian Bank:

Though overall performance was achieved there was poor performance under agriculture 84 % and C.B.D. 10.66 %.

13) Union Bank of India:

The overall performance of the bank was 374.64 % but performance of S.S.I. was poor i.e. 66. % .

14) Dena Bank:

Though overall performance of all sector was achieved i.e. 132.32 % the bank was lagging behind under S.S.I. and C.B.D.

15) Ratnakar Bank:

It has shown very ~~poor~~ <sup>high</sup> performance under agricultural sector i.e. 1716.92 % . The total target given was 3.82 lacs



against which disbursement was Rs. 38.78 lacs.

16) Sangli Urban Co-Operative Bank.

There was no leading under all the three sectors.

17) Corporation Bank:

The Corporation had shown good performance under C.B.D. i.e. 350 % but there was no agriculture disbursement.

The following banks have shown achievement below the target:-

United Commercial Bank 94.19 % : Vijaya Bank 4.77 %

In all performance of majority of banks was good under Annual Action Plan 1982.

Achievement figures of Annual Action Plan in respect of scheme/sector wise were available for six months ending 31st June, 1982. So for making comparison target was proportionately reduced .

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