

CHAPTER-IV.

ANNUAL ACTION PLAN 1983.

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CHAPTER-IV

ANNUAL ACTION PLAN.1983.

4.1. INTRODUCTION:

In this chapter an outline of district credit plan 1983-85 and Annual Action Plan 1983 is also given. This chapter deals with the performance of annual action plan 1983.

Reserve Bank of India advised all the lead banks in February 1982 to start the process of formulation of the District Credit Plan under the 3rd round phase for its period 1983 - 1985. Reserve Bank of India made it clear that D.C.P. period 1983-85 should be co-terminating with the remainder of the 5th Five year plan and issued clear guidelines for the preparation of D.C.P. So that uniformities in the methodology could be forged.

4.2 OBJECTIVE OF PLAN:

The objective of the District Credit Plan and Annual Action Plan 1983 remains identical to that of national plan.

- a) Increasing productivity , production and employment opportunities in various sector of economy.
- b) Promoting balanced economy development of different districts so as to reduce regional imbalances.
- c) Optimum utilisation of land labour, and financial resources.

District Credit Plan 1980-1982 was in operation for the period of three years and it had been completed by the end of December 1982. The D.C.P. 1983 -1985 was

for a period of 27 months commencing from 1.1.1985 to 31st March, 1985.

4.3 TARGET:

The total credit outlay proposed under the plan "1983-85 was of Rs. 54.34 crores which was more by Rs. 38.27 crores than earlier plan 1980-1982 , the sector wise credit outlay of D.C.P. 1983-85 and Annual Action Plan 1983 is as under:-

Table No. 4.1

Sector-wise target under the D.C.P. 1983-85 & A.A.P.83.

<u>Sector.</u>	(Rs. in crores) <u>D.C.P. 1983-85</u>	<u>A.A.P. 1983.</u>
1. Agriculture.	43.94	27.30
2. Small Scale Industries.	5.10	2.39
3. Community Banking Department.	5.31	2.51
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Total.	54.34	32.20
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7 While formulating the plan adequate provision had been made for Government Sponsored Programme for which subsidy was available . While preparing the plan the potential for the proposed programme of this scheme has been assessed on the basis of past trends/performance of participating banks, infrastructure developments , availability of financial and man power resources etc.

Sector-wise target:

I) Agriculture. Under agriculture topost priority is given to this scheme meant for development of dairy poultry and horticulture as the district offers good scope for the

development of these activities. Substantial portion had been made for dairy development amounting to Rs.4.70 crores for a period of 27 months. The I.R.D.P. envisages financing small and marginal farmers for dairy on large scale. It is expected that the provision made would take care of programmes prepared by D.R.D.A., D.I.S., M.P.B.C. D.C. and beneficiaries under 20 point programmes.

Adequate provision of Rs. 68 lacs has been made for the development of horticulture in the district.

As regards to short term crop loans a provision of Rs. 22.86 lacs had been made under D.C.P., Rs.1720.90 lacs under A.A.P. 1983. The main share was taken by district central co-operative bank who was having good net work of branches in the district.

II) Small scale industries:

a) Rural and cottage industry:

In Sangli District there is a good scope for activities like furniture making, bullock cart manufacturing, brick industries, chilly power etc. K.V.I.B. is making efforts to promote these activities. The proposed programme of K.V.I.B. and their requirements for finance had been taken into account while making allocation. In fact provision made under the plan may not appear ambiguous financially. A provision of Rs. 59.44 lacs has been made under A.A.P. 1983.

b) Other small scale industries:

Apart from rural industries there is a good scope for manufacturing units, saw mills, engineering work shop

etc. in Sangli district, The credit for these activities had been assessed by carrying out detail discussions with D.L.C. and allocation had been made on the basis of proposed plan of D.L.C. In the Annual Action Plan 1983 Rs.179.51 lacs has been provided for 314 units.

III) Service sector.

Under the tertiary sector provision of Rs.2.51 crores had been made keeping in view of the scope for service sector such as doctors and professionals in Sangli and Miraj. The provision is also made to cover the beneficiaries under I.R.D.P. Service sector includes schemes such as road transport operations, retail trade, self employed and professional, small business etc.

The credit outlay proposed for each scheme was further allocated bank-wise and block wise.

4.4 DEVELOPMENTAL PROGRAMMES:

Programmes where institutional financed is envisaged given below:-

a) High Yielding Variety Programme:

H.Y.V.P. Programme is being implemented by the agricultural department of Zilla Parishad Sangli. Physical target fixed for 1983 -1984 are given below:-

<u>Sr.No.</u>	<u>Name of the crop.</u>	<u>Hectares.</u>
1.	Paddy	18000
2.	Jawar.	110000
3.	Maize.	5000
4.	Bajara.	18500
5.	Pulses.	3000
6.	Ground-nut.	45000
7.	Sunflower.	5000

b) Integrated rural development programme:

The programme is being implemented in the district since 1977-78. Initially it was implemented only in Atp adi and Walwa Block of the district. Now it is being implemented in all eight blocks of the district and provision of Rs.8 lacs per block per year has been made for various schemes to be implemented under the programme . The major scheme included are as follows:-

- i) Scheme for the benefit of individual beneficiaries.
- ii) Scheme for the benefit of community as a whole
- iii) Agricultural implements.
- iv) Land development and soil conservation.
- v) Purchases of milch animals.
- vi) Provision of bullocks and bullock carts.
- vii) Custom service.
- viii) Development of cottage, small and Tiny industries.

District Rural Development agency Sangli .

D.R.D.A. is set up in the Sangli district under the chairmanship of Chief Executive Officer, Zilla Parishad Sangli. A separate project officer also with the sufficient staff is appointed at district place for implementing this scheme under I.R.D.P.

The benefits of the scheme is available to the economically weaker sections of the society from the rural centres having income below poverty line i.e. Rs. 3500/-per annum. Thus the beneficiaries will be selected from small and marginal farmers, landless labourers, Under this scheme D.R.D.A. authorities will provide subsidy of Rs. 33 1/3 %

to the beneficiaries on the sanctioned loan by the banks.

The D.R.D.A. authorities are required to have a complete survey of the families staying in rural area and prepare a list of identified beneficiaries. Agency has completed the task of identifying the beneficiaries and 87000 families are identified to receive benefits of this scheme. The agency has decided to help atleast 10000 families per year.

c) Special livestock production programme:

The main object of the programme is enable small and marginal farmers and agriculturists labourers to produce high quality of cross breed cows from the indigeneous cattle already with them. The programme is implemented in the district since last five years. Under the programme subsidy is available at the rate of 50 % to small and marginal farmers and $66\frac{2}{3}$ % to agricultural labourers for purchase of balanced feed. A provision of Rs. 9.44 lacs. had been made towards subsidy under the programme for the plan period.

d) Minor Irrigation Programme:

Minor Irrigation division , Zilla Parishad Sangli is undertaking the work of six percolation tanks during the plan period having budgetary provision under the plan grants of Rs. 28.50 lacs. and through the Employment Guarantee Scheme grant of Rs. 80lacs. The expenditure is incurred by the Government and not institutional finance is required.

e) Horticultural Development Programme:

The District Deputy Director of Horticulture is implementing horticulture scheme in the district. They are supplying plantations and provide subsidy to small and marginal farmers as 50 % to Mango and $33\frac{1}{3}$ % for fruit crops.

They have selected 10 villages per block for implementing this scheme and the proposals to the banks. They have provision of subsidy of Rs. 11 lacs for the period. "NABARD" has agreed to give the refinance under "Horticulture Scheme". The Deputy Director of Horticulture prepares a scheme and forwards to "NABARD" for the approval. The individual banks never prepare a specific scheme and claims the ~~the~~ refinance and claims the refinance from "NABARD" on the scheme submitted by the Horticultural Department. The main crops covered under the scheme are mango, coconut, Guava, mosambee, apples, and papaya.

f) Animal husbandry and dairy development programme:

Intensive cattle development programme in the district aims at increasing milk production by improved breeding. The scheme envisage provision for breeding facilities through the artificial insemination centres, castratry of scrub bulbs feed, fodder development etc. As regards the dairy development, the Govt. milk scheme at Miraj is having pasteurisation capacity of 1,20,000 litres a day. The chilling plant at Kadegaon and Shirala are reported to be under utilised for want of milk supply.

The milk produce in the district is collected by six milk collection sangh and through 323 co-operative societies.

g) Employment promotion programme:

This programme is being implemented by the District Industrial Centre Sangli and western maharashtra development corporation limited . Under this scheme provision of seed capital assistance is made at the rate of 10 % to 22½ % based on the actual cost of the project. The Development Corporation had made provision of 40 lacs for the period towards the seed money assistance.

h) Khadi Village Industries Board:

The Khadi and village industries board since its establishment is endeavoring to develop village industries and rural artisans. It gives assistance to the rural industrial co-operative societies and individual rural artisans at subsidied rate of interest . It also gives guidance for the development of these industries . They arrange for installation Gover Gas Plants and provide subsidy and guidance. The subsidy provision for the plan period was Rs. 10 lacs.

i) Special Component Plan:

It is implemented by the Mahatma Phule Backward Class Development Corporation Limited. They provide 50 % subsidy . The Zilla Parishad , Social Welfare Department is also implementing this scheme for scheduled caste and Nav-Buddhas for development of agriculture and they had provided full subsidy for land development (Rs.4500/-) and seeds and other fertilisers.

ii) 20 point economic programme

The revised 20 point economic programmes announced

by Prime Minister in her address to the Nation on 14 Jan. 82 are as under:-

(1) Increase in irrigation. (2) To increase production of pulses, oil seeds. (3) National rural employment programme. (4) Implementation of land ceilings and distribution of surplus land. (5) Minimum wages for agriculture labour (6) Rehabilitation of bonded labourers (7) Development of scheduled caste and scheduled tribes (8) Supply of drinking water to all villages (9) allotment of house site to rural families (10) improving environment of slumps (11) Electrification of villages (12) Vigorous implementation of afforestation and development of bio-gas (13) promotion of family planning (14) Primary health care facilities (15) Welfare programme for women and children (16) removal of adult illiteracy (17) promotion of protection movement (18) Facilities to small scale industries (19) Action against smugglers, tax evaders, check on black money (20) improvement in the working of public sector.

The Chief Executive Officer is implementing agency for 20 point economic programmes in the district. To implement 20 point economic programme they were requested to adopt one village per block. Accordingly 80 villages were adopted by the banks and other institutions.

k) Mahatma Phule Backward Class Development Corporation Ltd.

It is established to implement the schemes exclusively for scheduled caste and scheduled tribes and Nav-Buddhas. According to tie-up scheme they provide subsidy to the extent

of 50 % of the project cost below Rs. 5000/-. In another case they provide subsidy at 30 % and seed capital at 20 % of the project cost. The scheme is applicable to the persons who are below poverty line. The Corporation had provided Rs. 54 lacs during the plan period 1983-85 involving institutional finance of Rs. 150 lacs.

1) Other Government Scheme:

Zilla Parishad , Social Welfare Department is also implementing a scheme for scheduled caste, neo-budhas for development of agriculture and accordingly they will provide full subsidy for land development(Rs. 4500/-), seed and fertilisers(Rs.1250/-) .They also plan to see the institutional finance to the extent of Rs. 18000/- for farm equipment and construction of well on which 50 % subsidy will be provided. The department had taken the target of 70 families per block to be covered under the scheme. The benefit of the scheme is available only to those who are having land holding below six hectares and those income is below Rs. 3600/- .

4.5 BANKABLE SCHEME AND ASSESSMENT OF CREDIT DEMAND:

(A) Agriculture.

(1) Purchase of tractors:

The most important equipment for cultivation is a tractor . This new layer increases production by five % approximately . It also used for transport agriculture produce. It is estimated that there would be demand for 248 tractors in this plan taking into account consideration four sugar factories sanctioned in the district.

(2) Installation of electric pump sets:

A pump set helps to effectively utilised water resources created. The demand for pump sets is not only from new wells but also for lifting the water from rivers banks etc. Keeping in view electrification programme and G.S.D.A. report it was proposed to finance 2023 pump sets in the district.

3) Irrigation loan:

With limited rainfall the agricultural community of the District has to be more or less depend on the - irrigation facilities. Excluding the river bank the crop mostly fed by well water. It had been proposed to finance 809 new wells and 1559 ~~new~~ wells where proposed to be renovated. A provision of Rs. 248.13 lacs had been made in the year 1983 in the A.A.P.

4) Dairy farming:

Dairy farming activities has good potential for providing employment to weaker sections of the society and also to supplement income of small and marginal farmers. Dairy activities has good scope in Draught Prone Areas of the district. The Dairy scheme can be based on buffalows indigenous cows and cross breed cows. The Credit plan envisaged financing of 9658 dairy animals to credit outlay of Rs. 4.70 crores during the period 1983-85. In A.A.P.1983 a provision of Rs. 210.55 lacs had been made for 4360 units.

5) Goat rearing and sheep breeding:

Goat rearing and sheep rearing are good agricultural activity which can be taken up by the agriculturists for

increasing hks income. This activity does not involve much labour and the units can be looked after by the family of the agriculturist. The plan had provided financing for 3765 units in the district credit plan and in A.A.P. 1983 to 67 units.

6) Gober Gas Plants Scheme:

Khadi Village Industry Board is trying to make scheme popular by extending technical as well as financial help. A provision of 767 new gober gas plant had been made in the plan period with a financial outlay of Rs. 24.50 lacs. Zilla Parishad Sangli also implements the Gober Gas Scheme in addition to K.V.I.B. and provides subsidy to the extent of Rs. 1000/- . In a A.A.P. 1983 Rs. 12.45 lacs had been provided.

7) poultry:

With the increasing population, change in food habit of the people and gradual upliftment of economic condition the demand for the poultry meet and eggs has also increased every where. The D.R.D.A. had a plan for realising subsidy to 518 poultry units during the plan period. Therefore an outlay of Rs. 42.47 lacs had been provided in the plan 1983-1985 and in a A.A.P. 1983 Rs. 20.36 lacs.

8) Crop finance:

The crop pattern has been changing during the year mostly in favour of increasing sugarcane production. May be because of increased irrigation facilities. Good grapes are growing in selected area of the district.

Majority of the crop finance proposed were given by the District Central Co-Operative Bank Sangli. In A.A.P. 1983 17,20.90 lacs had been provided.

9) Horticulture.

The horticulture department of the Government implement programme in the district through Dy. Director of Horticulture at the district headquarters. Horticulture department arranges to supply required seedings and grafts to small and marginal farmers. The capital subsidy is offered to the small and marginal farmers at the rate of $33\frac{1}{3}$ % ~~for~~ for other fruit crops and 50 % for mango. In the Annual Action Plan 1983, a provision of Rs. 32.70 lacs had been made for horticulture activity.

(B) Small Scale Industries:

In the district industrial development is not expected to be very rapid due to certain limitations such as scarcity of raw material, limited local market etc. Industrialised is confined to few industries sugar power loom textile mills. In the plan a provision of Rs. 59.44 lacs was made for rural and cottage industry and Rs. 179.51 lacs for S.S.I.

1) Automobile repair workshop:

Due to increasing in number of trucks and tractors scope for repair workshop is increasing and necessary provision ~~for~~ of finance was made in the plan.

2) Tannery:

The district has lot of bovine population and is a good centre for manufacturing famous "Kolhapur Chappal"

At present leather goods activity is concentrated in Jath and Miraj. It was proposed to finance establishing 225 leather tanning units requiring a finance of Rs. 5.51 lacs.

3) Manufacturing of bullock-carts:

Bullock is useful for transporting agricultural goods in the rural areas . During the plan for 301 carts allocation was made.

4) Power looms:

In powerlooms sarees, dhoties and other cloth is manufactured . For development of powerlooms there is further scope in the district. In plan a provision of Rs. 7.68 lacs. had been made for financing 46 more units.

C) Community betterment plan:

It includes transport operators, retail shops, professional self employment and small business , educational loans . In the A.A.P.1983 a provision of Rs. 250.49 lacs had been made for these activities.

1. Retail traders:

Bank finance for retail trader would be mostly for financing ~~the~~ the stocks and furniture. It was proposed under credit plan to finance for 1165 retail traders. In A.A.P. 1983, a provision of Rs. 22.46 lacks. had been made for 545 traders.

2. small business:

It includes pan shop, fruit shops , vegetable vendors , small foot wear stall etc. A provision of Rs.19 lacs had been made to consider financing of 466 units during A.A.P. 1983.

3. Medical practitioners and self employed .

With a view to promoting more and more self employment opportunities and medical practitioners was proposed in the plan 1983 to finance Rs. 28.65 lacs. for 548 persons.

4. Educational loan:

This loan is sanctioned by the banks to brilliant students for getting higher education . It was estimated to finance 32 students with an credit outlay of Rs.3.20 lacs.

4.6 PERFORMANCE OF ANNUAL ACTION PLAN 1983:

(A) Scheme-wise and sector-wise performance under A.A.P.:

The scheme wise and sector wise targets and achievements under A.A.P. 1983 has been shown in the table No. 4.2 .It shows that the achievement made by banks had reached only with the exception of those under irrigation loan, land development, sheep goat, dairy rural and cottage industries.

I) Agriculture :

The overall performance in the district under agricultural and other allied activities by all banks as on 30 September, 1983 was 109.60 % as against the target of Rs. 20.47 lacs disbursement was Rs. 22.44 lacs . The performance of the banks having major shares in the plan is as under:-

Bank of India	336.32 %	: State Bank of India	356.17 %
Sangli D.C.C.Bank	85.68 %	: M.S.L.D.Bank.	100.71 %
Sangli Bank.	130.35 %	: Bank of Mah.	113.79 %

Table No. 4.2

SECTOR WISE TARGET AND ACHIEVEMENT OF ALL BANKS UNDER
A.A.P. 1983 (Rs. '000').

Sr.No.	Scheme/sector.	Target.	Achievement.	Percentage.
I) <u>AGRICULTURE.</u>				
1.	Eopp Loan.	129067	169957	131.68
2.	Irrigation.	18610	15056	80.90
3.	Farm Equipment.	9725	10273	105.63
4.	Plough animal.	322	416	129.19
5.	Land Development.	15782	478	3.02
6.	Horticulture.	2452	3695	150.70
7.	Godown and Storage. Bins.	3750	-	-
<u>ALLIED ACTIVITIES.</u>				
8.	Dairy.	15791	11204	70.96
9.	Poultry.	1527	2178	142.63
10.	Fishery.	-	48	-
11.	Sericulture.	-	13	-
12.	Sheep Goat.	3974	3285	82.66
13.	Gobar Gas.	935	1441	154.11
14.	Others.	2811	6374	226.75
	Total(I)	204746	224418	109.60
II) <u>INDUSTRIES:</u>				
1.	Rural and cottage Industries.	4458	310	6.95
2.	Small Scale Industries. (Others).	13463	22013	163.50
	Sub-Total(II)	17921	22323	124.36

Sr.No.	Schene/Sector.	Target.	Achivement.	Percentage.
<u>III) TERTIARY SECTOR.</u>				
1.	Transport operators.	13284	13357	104.07
2.	Retail traders.	1685	12918	766.64
3.	Small business.	1430	3996	279.44
4.	Professional and self employed.	2148	4263	198.76
5.	Housing.	-	2486	-
6.	Education.	240	254	105.83
7.	Consumption.	-	5760	-
	Sub-Total(III)	18786	43034	229.06
	Grand total.	241454	289775	120.01

Source - Annual Action Plan 1984 Bank of India, Lead Bank, Sangli.

As achievements figures are available only for 9 months upto September, 1983, so for making comparison the targets has been reduced proportionately .

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The scheme wise achievement is as under:-

1) Crop loan:

The performance of all banks was 131.68 % .As against the target of Rs. 1290.67 lacs disbursement was Rs. 1699.57 lacs .

2) Irrigation loan:

The banks had not reached the given target. The main reason for this was non availability of electric connections from Maharashtra State Electricity Board. The performance of this scheme was 80.90 % .

3) Farm equipment:

In the plan Rs. 97.25 lacs was provided while amount actually disbursed was Rs. 102.73 lacs resulting an achievement of 105.63 %.

4) Plough animals:

The performance of this scheme was satisfactory i.e. 129.19 % .

5) Land development:

The target and achievement was Rs. 157.82 lacs and Rs. 47.8 lacs respectively. The performance of this sector was poor i.e. 31.02 % due to Maharashtra State Land Development Bank did not receive proposals as per their expectations through the major share .

6) Horticulture:

The plan outlay was Rs. 24.32 lacs and while the credit disbursed was Rs. 36.95 lacs indicating good performance of 150.70 %.

Allied activities:

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7) Dairy:

The overall performance of this scheme was poor i.e. 70.96 % . The reason for this was disbursement of Second Animal to the same beneficiaries in pending .

8) Poultry:

It had shown very good performance of 142.63 % of the set target.

9) Sheep, goat:

The overall achievement of this scheme was 82.66 % The given target was not achieved.

10) Gober Gas:

The plan outlay was Rs. 9.35 lacs while the credit disbursement was Rs. 14.41 lacs indicating 154.11 % performance .

11) Others:

The achievement under other activities was very excellent i.e. 226.75 % of the target.

II) Industries:

The overall achievement was 124.56 % . As against the target of Rs. 179.21 lacs the disbursement was Rs.223.23 lacs. The performance of banks having major shares in the plan is as under:-

Bank of India	258.67 %	:	State Bank of India	57.74 %
Sangli Bank.	230.34 %	:	Bank of Maharashtra	109.83 %
Bank of Baroda.	272.40 %	:	Union Bank of India.	137.54 %
Mah.State F.Corp.	76.37 %	:		

1) Rural and cottage industry:

The performance in achieving targets under Rural and

Cottage industries was negligible that is 6.95 %. It appears that D.R.D.A. had sponsored more proposals from tertiary sector and allied activities to agriculture which resulted in diversion from activities ~~in~~ envisaged in the plan. The provision of this scheme was also utilised for implemen-
of
-tation/other Government scheme.

2) Small Scale Industries:

There was over achievement indicating 163,50 % of the target. It was mainly due to establishment of new industries and large scale expansion of existing units.

III) Tertiary section.

The overall performance of by all the banks was very excellent i.e. 229.06 % . As against the target of Rs. 187.87 lacs , allocation was Rs. 430.34 lacs . The following banks have achieved target.

Bank of India	134.12 %	:	State Bank of India	192.08 %
Sangli Bank	114.43 %	:	Bank of Maharashtra	123.25 %
Bank of Baroda.	317.50 %	:	Sangli Urban Bank.	410.46 %

1) Transport operators:

As against the target of Rs. 132.84 lacs achievement was 133.57 lacs registering and performance of 104.07 %.

2) Retail traders and small businesses:

The overall performance of this scheme was excellent i.e. 766.64 % in case of retail traders and 279.44 % in case of small business.

3) Professional and self employed:

As against plan outlay of Rs. 21.48 lacs disbursement

was Rs. 42.63 lacs indicating 198.46 % performance.

4) Education:

The given target was reached, as against the provision of Rs. 2.40 lacs credit given was 2.54 lacs showing 105.83 % performance.

(B) Bank-wise achievement under Annual Action Plan 1983:

The bank-wise achievement under A.A.P. 1983 upto 31st December, 1983 are given in the table No. 4.3. The analysis of performance of few banks having major shares in the plan is given below:-

Bank of India was given target of Rs. 204.61 lacs and against which disbursement was Rs. 302.39 lacs, showing 147.78 % overall performance. The bank had achieved target under all Three Sectors. Agriculture 136.32 %, S.S.I. 258.67% C.B.D. 134.12 %.

2) State Bank of India:

The over all target was achieved i.e. 216.91 %. The bank had shown excellent performance under agriculture 356.17 % and C.B.D. 192.08 % but achievement under S.S.I. was poor i.e. 51.74 % .

3) Sangli District Central Co-Operative Bank:

The Bank had given only agriculture target of Rs. 1982.16 lacs against which disbursement made by was 1698.31 lacs resulted 85.68 % performance

4) Maharashtra State Land Development Bank:

The bank was allotted only agriculture target of Rs. 275.85 lacs while disbursement was 277.82 lacs registering and performance of 100.71 %.

5) Sangli Bank:

The overall performance of bank was 140.89 % .
The bank had shown excellent performance under S.S.I. i.e. 230.34 % . The bank had crossed the target under agriculture and C.B.D. i.e. 130.35 % and 114.43 % respectively.

6) Maharashtra State Finance Corporation:

The bank was given only S.S.I. target of Rs.100 lacs . while actual allotment was Rs. 87.04 lacs resulting 87.04 % achievement.

The following banks achieved the target set under Annual Action Plan 1983.

1) Bank of Maharashtra:

The bank had crossed the target set under all three sectors . The overall performance was 116.64 % . The bank target and achievement was Rs. 73.30 lacs and Rs.85.50 lacs respectively.

2) Bank of Baroda:

It had achieved target set under all three sectors . The performance under C.B.D. was very excellent . As against the plan target allotted to C.B.D. was Rs. 10.11 lacs, disbursement was Rs.32.10 lacs . The performance of agriculture and S.S.I. was also very excellent i.e. 240.52 % and 272.40% respectively.

3) Central Bank of India:

The over-all performance of bank was 189.98 % . As against the target of Rs. 8.78 lacs achievement was Rs.16.68 lacs . The bank achieved highest target under S.S.I. i.e.663.46%.

while agriculture performance was very high in all the banks i.e. 363.46 %.

4) Union Bank of India:

The agriculture and S.S.I. performance was 137.01% and 137.54 % respectively while C.B.D. achievement was 163.44% of the given target. The bank was given total target of Rs. 28.91 lacs as against disbursement was Rs. 41.02 lacs. resulting 141.89 % overall performance.

5) United Commercial Bank:

Though overall target was achieved i.e. 104.53 % there was no lending under S.S.I. The achievement under agriculture and C.B.D. was Rs. 24.7 lacs and Rs.16.7 lacs as against the allotted target of Rs. 12.1 lacs and Rs.13.2 lacs respectively.

6) Vijaya Bank:

The bank had shown highest achievement under C.B.D. scheme of all the banks i.e. 679.12 % . It was given target of Rs. .91 lacs against which disbursement was Rs. 6.18 lacs. It indicate that lower target was given under C.B.D. The bank performance under agriculture and S.S.I. was very poor i.e. 19.37 % and 4.76 % respectively.

The following banks had not reached the given target-

1.) Indian bank:

The overall performance of bank was very poor i.e. 16.72 % . In agriculture sector target set was Rs. 24.8 lacs but disbursement made was only .03 lacs registering extremely poor performance of 1.20 % . Under S.S.I. target of Rs.24.0lacs

was given but there was no lending during plan period. It lagged behind all the three sectors.

2) Bank of Karad:

The overall achievement of bank was extremely low of all the banks i.e. 12.61 % . The bank performance under S.S.I. was satisfactory i.e. 92.63 % As against the target of Rs. 53.8 lacs disbursement was Rs. 92.93 lacs. In case of agriculture sector as against target of Rs. 34.96 lacs allotment was only Rs. 0.43 lacs resulting lowest performance i.e. 1.22 %.

3) Punjab National Bank:

The overall performance was 52.80 % . The bank achieved under agriculture sector ~~bank~~ very few target as against the target of Rs. 15.9 lacs achievement was Rs. 0.08 lacs.

4) United Western Bank:

The overall performance of the banks was 45 % while agriculture , S.S.I. and C.B.D. was 54.69 % 15.22 % and 60.52 % respectively.

5) UCorporation Bank:

Though overall performance of bank was 49.01 % there was no agriculture lending. The bank had achieved 100 % S.S.I. target.

In all , majority of the bank had shown a good performance under A.A.P. 1983