CHAPTER-II

PROFILE OF SINDHUDURG DISTRICT

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2.1 INTRODUCTION :

The present study evaluates the the performance of Lead Bank i.e. Bank of India in the district of Sindhudurg. Since the present research work has got the geographical area of Sindhudurg District, a brief profile of Sindhudurg District is presented in this chapter.

The Lead Bank Scheme is in operation from last 18 years. This scheme is based on "Area Approach" and aims at increasing the involvement of the banks in the district in the development process at the district level. By this time, the lead bank scheme has gained considerable importance as an integral part of the planning process for the development of economy of the district. Sindhudurg is one of the 34 districts allocated to Bank of India under the Lead Bank Scheme for allround development. This district is a part of erstwhile Ratnagiri District and came into existence from 1st May, 1981.

2.2 LOCATION :

The Sindhudurg District formerly a part of unbifurcated Ratnagiri District, came into existence as a separate administrative district from 1st May, 1981. The district drives its mame from the fort "Sindhudurg" which was built up during the regime of king chhatrapati Shivaji on Kutere Island near Malvan coast.

Geographically, it is one of the smallest district in the state. Sindhudurg district is a part of Konkan strip running north to south along the Western coats of India. It is a gateway to the Karnataka and Goa. The district has north south length of about 113 K.M. and average east west extension is about 64 K.M. for the purpose of administrative the district is divided in 7 blocks.

2.3. BOUNDRIES :

The district is surrounded by Sahyadri hills and beyond the Sahyadri Belgaum and Kolhapur district in the east, Ratnagiri district in the north and Arabian Sea in the west and Goa in the south.

2.4. TOPOGRAPHY :

The district can be divided into 3 parts i.e. Hilly Area, of Sahyadri and offshoot, the plateau surfaced which is used for crops and costal plains where coconuts and arecanut and fishing are the main source of livelihood.

2.5 CLIMATE AND RAINFALL :

The climate of the district is moist. Being a coastal strip, variation of temperature during day and night and between seasons is not large. Maximum temperature rarely goes beyond 38°C at the coast and seldom crosses 40°C in the interior area. The rainfall does not uniform in all the parts of the district. It increases rapidly from coast to ghats. Amboli gets heaviest rainfall in the district. July is the month of heaviest rains i.e. 3,000 mm an average, rainfall is 2,250 mm in Sindhudurg District.

2.6 AREA AND POPULATION :

The district has an area of 5,029 Sq.Kms. and population of 7.33 lakhs according to 1981 census. Out of which rural population is 6.82 lakhs with 30,000 population of scheduled caste and 5,000 of scheduled tribes. The percentage of scheduled caste/ Tribes is 4.8 per cent. The rural population accounts for 93 per cent of the total population in the district as against 64.97% in Maharashtra.

2.7 HILLS AND RIVERS :

Most of the land surfaces of Sindhudurg District is hilly. Numerous streams flow through the alleys forming parallel drainage pattern. All rivers in this district flow from east



to west to join Arabian sea. These rivers are Vaghotan, Deogad, Achara, Karli and Therekhol. The majority of the rivers receive water from Sahyadri's main range. Their region is yet another limitation of their economic use.

2.8 <u>SOIL</u> :

The soil of this district is laterate varying in colours from bright red to brownish red owing to the hydrated oxides. The soil is porous not retentive of moisture and organic matter. It is poor in nitrogen phosphorous and potash. Coastal allurium is highly saline inspite of high rainfall. They are not capable

of supporting any crop. Yet this soil is useful for coconut and arecanut gardens.

2.9 FOREST :

No latest data was available as per 1975-76 data, the area in this district is reported to be 26,500 hecters, which accounts for 5.7% of total reporting area of the district. The major forest products are timber, firewood, white hirda, Shikekai etc.

2.10 IRRIGATION :

Even though the district receive good rainfall, run off waste is too much. There is thus little scope for irrigation in this district due to hilly nature of area. There is "major irrigation project at present. Thilariwadi project is under construction.

REFERENCES

- 1. District Statistical Abstract for Sindhudurg District Prepared by District Statistical Officer.
- Credit Plan of 1983-85 prepared by Lead Bank, i.e. Bank
 Of India.

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