



NB.Goa/ 156/GLC/2016-17
11 May 2016

The Convenor, SLBC (Goa)
State Bank of India, LHO, Lead Bank Dept, Plot No.C-6
G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051

Dear Sir,

Ground Level Credit Target for Agriculture - 2016-17

It was announced in the Union Budget that the Ground Level Credit Target for Agriculture for 2016-17 will be at Rs.9,00,000 crore. The broad sector-wise and agency-wise allocation made by DFS, GoI, is as under:-

Agency	Crop Loan	Term Loan	Total
Commercial Banks	4,05,000	2,20,000	6,25,000
Cooperative Banks	1,15,000	35,000	1,50,000
RRBs	95,000	30,000	1,25,000
Total	6,15,000	2,85,000	9,00,000

Rs. Crore

2. The region-wise allocation of agriculture credit allocations made by the GoI and disaggregated state-wise, broad sector-wise and agency-wise targets are given in Annexure I and II. It may be noted that,

- (i) For making the allocations, factors like %age share of Gross Cropped Area, Gross Irrigated Area and Cropping Intensity etc, have been taken into account.
 - (ii) As per the priority of GoI, in order to reduce regional disparity in disbursement of agriculture credit, higher allocations as compared to the previous year have been made for North Eastern, Eastern and Central Region.
 - (iii) Keeping in view the GoI's thrust on capital formation in agriculture for increasing production and productivity, a sub-target has been made for agriculture term loan at 32% of the total agriculture credit. SLBC may share this concern with all the banks in the State and advise the LDMS for review of performance by all the banks regularly in the DCC/BLBC forums.
 - (iv) The allocations made are not the upper ceiling and banks must endeavour to achieve higher disbursements. **In case the Annual Action Plan (ACP) target is more than the target allocated now, the higher target may be retained for implementation and monitoring.**
 - (v) All efforts may be made by the banks to cover new farmers.
3. You are requested to convene the SLBC meeting immediately and allocate the bank-wise and sector-wise target. LDMS may also be requested to disseminate the target immediately to all the banks in the district. The disbursement of agriculture credit may be closely and regularly monitored at SLBC/DCC/BLBC level so as to ensure achievement of the target by 31 March 2017.

Yours faithfully,

(B B Sethi)
General Manager/OiC

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

Encl : as above..... National Bank for Agriculture and Rural Development

गोवा क्षेत्रीय कार्यालय

क्षेत्रीय अधिकारी, निदेशकारी भवन, मिनेनेज़ ब्रगान्ज़ा रोड, पानाजी, गोवा - 403 001 टेली.: 0832-2220490, 2432967, 2420504, फ़ैक्स : 0832-2223429 ई-मेल : panaji@nabard.org

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Annexure I

PROPOSED AGRICULTURE CREDIT TARGET FOR THE YEAR 2016-17

S. No.	Zone/Region	Cooperative Banks			Regional Rural Banks			Commercial Banks			Total Agriculture Target		
		Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	
1	NORTH REGION	36755	12153	48908	19750	5430	25180	96430	43580	140010	152935	61163	214098
2	NORTH EAST REGION	196	391	587	850	530	1380	4090	2680	6770	5136	3601	8737
3	EASTERN REGION	10375	3798	14173	17000	6610	23610	46450	28550	75000	73825	38958	112783
4	CENTRAL REGION	20300	4400	24700	25200	5650	30850	73500	41200	114700	80242	42226	118702
5	WESTERN REGION	23554	7256	30810	5600	2050	7650	47322	32920	80242	76476	87802	275430
6	SOUTHERN REGION	23820	7002	30822	26600	9730	36330	137208	71070	208278	187628	87802	275430
TOTAL		115000	35000	150000	95000	30000	125000	405000	220000	625000	615000	285000	900000

(Rs. Crore)



Annexure II

AGRICULTURE CREDIT TARGET FOR THE YEAR 2016-17

(Rs. Crore)

S. No.	State / UT	Cooperative Banks			Regional Rural Banks			Commercial Banks			Total Agriculture Target		
		Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total
1	NEW DELHI	5	3	8	0	0	0	60	30	90	65	33	98
2	HARYANA	8300	2150	10450	5500	1500	7000	29200	17000	41200	43000	15650	58650
3	HIMACHAL PRADESH	750	500	1250	400	100	500	2200	2000	4200	3350	2600	5950
4	JAMMU & KASHMIR	200	100	300	150	230	380	550	450	1000	900	780	1680
5	PUNJAB	14800	4000	18800	5500	1600	7100	36000	17500	53500	56300	23100	79400
6	RAJASTHAN	12700	5400	18100	8200	2000	10200	28400	11500	39900	49300	18900	68200
7	CHANDIGARG UT	0	0	0	0	0	0	20	100	120	20	100	120
	NORTH REGION	36755	12153	48908	19750	5430	25180	96430	43580	140010	152935	61163	214098
8	ARUNACHAL PRADESH	5	6	11	17	20	37	120	90	210	142	116	258
9	ASSAM	80	70	150	600	160	760	2800	2000	4800	3480	2230	5710
10	MANIPUR	5	6	11	17	20	37	220	150	370	242	176	418
11	MEGHALAYA	15	40	55	70	55	125	145	100	245	230	195	425
12	MIZORAM	15	18	33	25	18	43	105	65	170	145	101	246
13	NAGALAND	30	20	50	11	7	18	220	100	320	261	127	388
14	SIKKIM	18	6	24	0	0	0	125	50	175	143	56	199
15	TRIPURA	28	225	253	110	250	360	355	125	480	493	600	1093
	NORTH EAST REGION	196	391	587	850	530	1380	4090	7680	6770	5136	3601	8737
16	A & N ISLAND	20	28	48	0	0	0	50	50	100	70	78	148
17	BIHAR	500	300	800	9500	2800	12300	15800	10000	25800	25800	13100	38900
18	JHARKHAND	155	200	355	500	260	760	2800	1000	5800	3455	3460	6915
19	ORISSA	6500	1700	8200	2400	1450	3850	6800	5500	12300	15700	8650	24350
20	WEST BENGAL	3200	1570	4770	4600	2100	6700	21000	10000	31000	28800	13670	42470
	EASTERN	10375	3798	14173	17000	6610	23610	46450	28550	75000	73825	38958	112783
21	CHATTISGARH	1800	800	2600	800	500	1300	4200	3200	7400	6800	4500	11300
22	MADHYA PRADESH	11500	1500	13000	6500	2250	8750	24300	17500	41800	42300	21250	63550
23	UTTARAKHAND	1000	600	1600	400	200	600	3000	1500	4500	4400	2300	6700
24	UTTAR PRADESH	6000	1500	7500	17500	2700	20200	42000	19000	61000	65500	23200	88700
	CENTRAL	20300	4400	24700	25200	5650	30850	73500	41200	114700	119000	51250	170250
25	GOA	50	85	135	0	0	0	300	400	700	350	485	835
26	GUJARAT	9000	3550	12550	3000	1050	4050	23000	13500	36500	35000	18100	53100
27	MAHARASHTRA	14500	3615	18115	2600	1000	3600	24000	19000	43000	41100	23615	64715
28	D & N HAVELI UT	2	1	3	0	0	0	13	10	23	15	11	26
29	DAMAN & DIU UT	2	5	7	0	0	0	9	10	19	11	15	26
	WESTERN	23554	7256	30810	5600	2050	7650	47322	32920	80242	76476	42226	118702
30	ANDHRA PRADESH	5600	1925	7525	5500	2000	7500	30300	11800	42100	41400	15725	57125
31	TELANGANA	3300	1250	4550	5000	1600	6600	20800	8400	29200	29100	11250	40350
32	KARNATAKA	6600	1000	7600	6200	2500	8700	22300	17000	39300	35100	20500	55600
33	KERALA	2100	1280	3380	4500	2100	6600	22300	10600	32900	28900	13980	42880
34	PONDICHERRY	20	7	27	200	30	230	400	260	660	620	297	917
35	TAMILNADU	6200	1540	7740	5200	1500	6700	41100	23000	64100	52500	26040	78540
36	LAKSHADWEEP UT	0	0	0	0	0	0	8	10	18	8	10	18
	SOUTHERN	23820	7002	30822	26600	9730	36330	137208	71070	208278	187628	87802	275430
	TOTAL	115000	35000	150000	95000	30000	125000	405000	220000	625000	615000	285000	900000

