

**REPORT OF THE  
COMMITTEE ON CREDIT DEPOSIT RATIO  
in  
UTTAR PRADESH**

**Ms. I.T. Vaz  
(Chairperson)  
Executive Director  
Reserve Bank of India**

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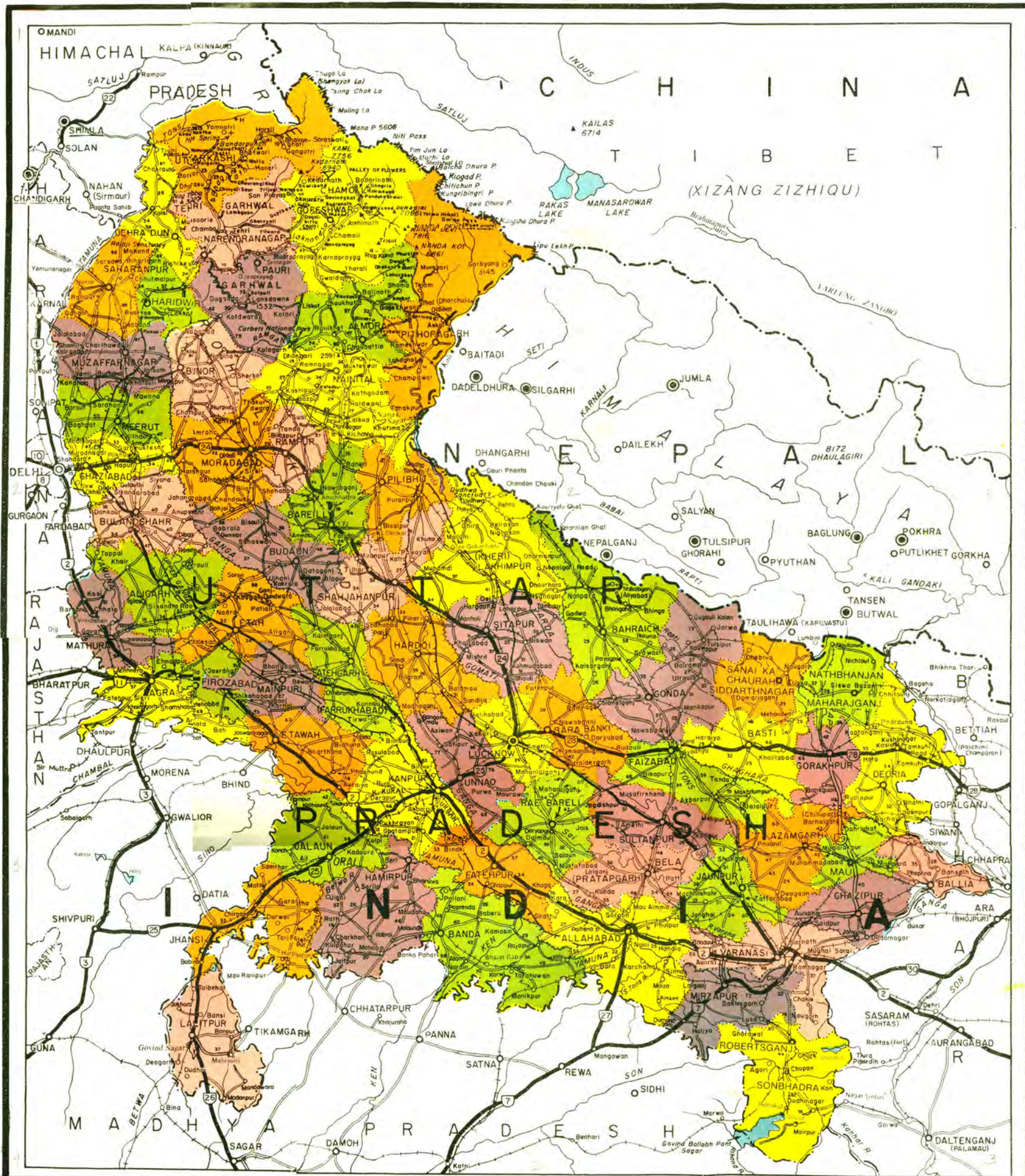
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# UTTAR PRADESH





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## CHAPTER I

### INTRODUCTION

1.1 Credit Deposit Ratio is considered as an important indicator, among others, of the extent of contribution made by the banks to the developmental efforts of the State. It is correct to presume that a high credit deposit ratio in a State would imply that a large proportion of deposits has been deployed productively within the State in various sectors of the economy. Therefore, in order to gauge the impact of banks' contribution to the developmental efforts of the State, it would be appropriate to monitor the growth of credit over a period of time. The credit deposit ratio would, however, depend not only on the efforts made by the banks but also on various other factors such as the credit absorption capacity of the region, the policy frame work, the infrastructural support, etc.

1.2 The credit deposit ratio in U.P. has, by and large, not exceeded 50 per cent against the national average of 60 per cent. And a more disturbing feature has been its continuous decline as can be seen from the figures given below:

March 1986	-	49.30%
March 1990	-	48.07%
March 1991	-	46.45%
March 1992	-	45.72%
March 1993	-	42.79%

1.3 There has been a significant involvement of commercial banks in the provision of credit to the priority sector as also to the Government sponsored programmes for poverty alleviation and employment generation. The proportion of priority sector advances to total advances as on 31 March 1993 was 54.90 per cent as against the stipulated target of 40 per cent of the total lendings. Direct agricultural advances as a proportion of total advances accounted for 23.55 per cent on 31 March 1993 as against the stipulated level of 18 per cent. Advances to weaker sections at 21.86 per cent as at the end of March 1993 is more than double the stipulated level of 10 per cent. The banks have

exceeded the one per cent stipulated level under DRI advances as on 31 March 1993. Although the financing to priority and weaker sectors have been well above the stipulated levels, credit deposit ratio has not only been quite low but has also declined over a period of time.

Against this backdrop, the subject was discussed by the then Hon'ble Chief Minister of Uttar Pradesh with the Governor of Reserve Bank of India on 9 July 1992 when the latter visited Lucknow. Pursuant to this discussion; the Governor, Reserve Bank of India, vide Memorandum dated 6 August 1992 constituted a Committee to examine the reasons for low credit deposit ratio and to suggest the measures for improving the same. The Committee comprised the following members:

- |    |   |             |
|----|---|-------------|
| 1. | Ms. I.T. Vaz<br>Executive Director<br>Reserve Bank of India   | Chairperson |
| 2. | Shri J.M. Chona<br>Economic Adviser<br>Rural Planning & Credit Department<br>Reserve Bank of India<br>Bombay    | Member      |
| 3. | Shri S.A.T. Rizvi<br>Principal Secretary<br>Directorate of Institutional Finance<br>Government of Uttar Pradesh | Member      |
| 4. | Shri B.N. Tiwari<br>Principal Secretary (Finance)<br>Government of Uttar Pradesh                                | Member      |
| 5. | Shri P.N. Ramamoorthy<br>Director, Banking Division<br>Ministry of Finance<br>Government of India               | Member      |

- |    |  |                  |
|----|--|------------------|
| 6. | Shri A.K. Puri<br>Chief General Manager<br>State Bank of India (Convenor SLBC)<br>Uttar Pradesh                        | Member           |
| 7. | Shri S.B. Sharma<br>General Manager<br>National Bank for Agriculture<br>and Rural Development<br>Lucknow               | Member           |
| 8. | Shri Sunirmal Bose<br>Joint Chief Officer<br>Rural Planning & Credit<br>Department<br>Reserve Bank of India<br>Lucknow | Member-Secretary |

1.4 The Committee held two preliminary meetings at Lucknow, the first on 16 September 1992 and the second on 23 October 1992. At these meetings, the Committee, inter-alia, focused its attention on securing feedbacks from the zonal heads of various banks and Principal Secretaries/Secretaries of various State Government departments in respect of their areas of operation and also to identify the problems that restrained the flow of adequate bank credit. These preliminary meetings were intended to facilitate the deliberations of the Committee at its subsequent meetings.

While the Committee was engaged in this task, there were political changes in the State as also reshuffle of various secretaries. Consequent to this reshuffle, Shri S.A.T. Rizvi and Shri B.N. Tiwari were replaced by Shri S.C. Tripathi and Shri C.M. Vasudev respectively. Further, to give adequate representation to the commercial banks on the Committee, Shri S.G. Mehrotra, General Manager, Allahabad Bank, Lucknow was co-opted as a member of the Committee. The Committee was thus

reconstituted in March 1993. Subsequently, while the report was being drafted Shri S.C. Tripathi was also replaced by Shri Anil Kumar in the first week of July 1993.

1.5 Because of this interregnum, the Committee could hold its third meeting only on 19 March 1993 at Lucknow. To gain a better appreciation of intra-regional variations in credit deposit ratio, the Committee decided to look into the problems of backward districts and hill districts so as to chalk out a strategy for enhancing the credit deposit ratio in these areas also so that the regional disparities could be reduced. Accordingly, the Committee visited Jaunpur district, which is a backward district, and attended a meeting of the District Consultative Committee. It also visited Varanasi and held meetings with local Government officials, bankers, SSI associations especially carpet manufacturers. A visit was also paid to Dehradun, a hill district, where a similar meeting was held with the Government officials, bankers and the representatives of the SSI associations. The Committee visited the rural areas and an export-oriented angora rabbit farm. The Committee met in New Delhi on 24 July 1993 to finalize the report.

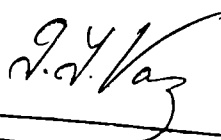
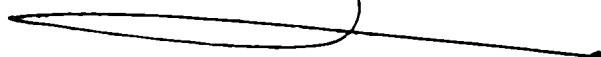
### Terms of Reference

1.6 The terms of reference of the Committee were set out as follows :

- (i) To identify the causes for the low credit deposit ratio in the State of Uttar Pradesh also taking into account the investment deposit ratio.
- (ii) To review the performance of the banks with a relative larger share of business in the State.
- (iii) To make recommendations for a time bound improvement in the credit deposit ratio in the State.

### Acknowledgements

1.7 The Committee wishes to record its sincere appreciation of the efforts made by the Member-Secretary, Officers of the Reserve Bank of India, Lucknow and also of the regional office of NABARD, Lucknow for collection of the data and drafting of the report. The Committee is also thankful to the Officers of the regional office of SIDBI and banks at Lucknow as well as officials of the Government of Uttar Pradesh for furnishing information/data required by the Committee. The Committee would also like to acknowledge its gratitude to the officials of Union Bank of India, Varanasi, Punjab National Bank, Dehradun and other officials and non-officials **who** gave it the benefit of their views and assisted the Committee in studying problems, conducting meetings, etc.

**Ms. I.T. Vaz**  
**Chairperson**



**Anil Kumar**  
Member



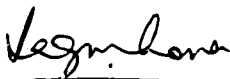
**C.M. Vasudev**  
Member



**A.K. Puri**  
Member



**S.G. Mehrotra**  
Member



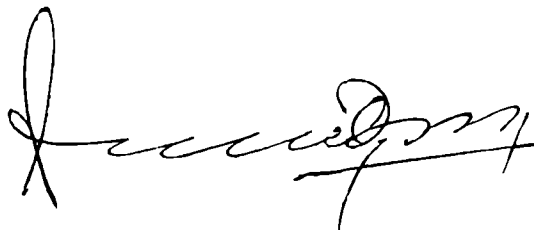
**J.M. Chona**  
Member



**P.N. Ramamoorthy**  
Member



**S.B. Sharma**  
Member



**Sunirmal Bose**  
Member-Secretary



## CHAPTER II

### ECONOMIC AND BANKING PROFILE OF U.P.

2.1 The State of Uttar Pradesh has a geographical area of 12.94 lakh sq. kms. and ranks fourth amongst the States in terms of area. The share of the State in geographical area of the country is 9 per cent whereas its share in population is 16.5 per cent.

2.2 Administratively, the State is divided into 63 districts, 897 community development blocks, 73,917 gram sabhas and 1,12,057 inhabited revenue villages. In view of the regional diversities and varying planning needs, the State has been sub-divided into five regions, viz., Eastern, Central, Western, Bundelkhand and Hill districts. The details of the districts covered by each region are given below:

#### **EASTERN REGION**

Allahabad, Azamgarh, Bahraich, Ballia, Basti, Deoria, Faizabad, Ghazipur, Gonda, Gorakhpur, Jaunpur, Mau, Mirzapur, Maharajganj, Pratapgarh, Sonbhadra, Siddharth Nagar, Sultanpur and Varanasi.

#### **CENTRAL REGION**

Barabanki, Fatehpur, Hardoi, Kanpur Dehat, Kanpur Nagar, Lakhimpur Kheri, Lucknow, Rae Bareli, Sitapur and Unnao.

#### **WESTERN REGION**

Agra, Aligarh, Bareilly, Bulandshahr, Bijnor, Badaun, Etah, Etawah, Farrukhabad, Firozabad, Ghaziabad, Mathura, Mainpuri, Meerut, Moradabad, Muzaffarnagar, Pilibhit, Rampur, Saharanpur, Shahjahanpur and Haridwar.

#### **BUNDELKHAND REGION**

Banda, Hamirpur, Jalaun, Jhansi and Lalitpur.

#### **HILL REGION**

Almora, Chamoli, Dehradun, Nainital, Pauri Garhwal, Tehri Garhwal, Pithoragarh and Uttar Kashi.

Out of these, three regions viz. Eastern, Bundelkhand and Hill regions are relatively backward characterized by low productivity, difficult terrain, harsh topography, inadequate infrastructure and natural calamities like floods and droughts. They are also characterized by disparities in levels of development as is evident from Annexure - 2.1.

2.3 The districts of the State, based on the level of industrial development, have been classified into the following four categories by the Government of India, which shall continue under the new Industrial Policy also. The most backward districts have been classified as category 'A', less backward districts as category 'B', least backward districts as category 'C' and non-backward districts as category 'D' as under:

#### **Category 'A'**

Banda, Hamirpur, Jalaun, Fatehpur, Jaunpur, Sultanpur, Kanpur (Rural), Almora, Chamoli, Pauri Garhwal, Tehri Garhwal, Uttar Kashi, Pithoragarh, Dehradun and Nainital.

#### **Category 'B' -**

Entire Jamunapar area of Allahabad except Naini, Basti, Siddharthnagar, Faizabad, Jhansi, Lalitpur, Rae Bareli, Ballia and Taj Trapezium area.

#### **Category 'C'**

Azamgarh, Mau, Bahraich, Deoria, Barabanki, Etah (remaining area), Etawah, Farrukhabad, Ghazipur, Gonda, Hardoi, Mainpuri (remaining area), Mathura (remaining area), Moradabad, Pilibhit, Pratapgarh, Rampur, Shahjahanpur, Badaun, Sitapur, Unnao and Bulandshahr.

#### **Category 'D'**

Kanpur City, Agra (remaining area), Firozabad (remaining area), Allahabad (remaining area), Lucknow, Bareilly, Meerut, Ghaziabad, Muzaffarnagar, Saharanpur, Haridwar, Bijnor, Lakhimpur Kheri, Aligarh (remaining area),

Varanasi, Mirzapur, Sonbhadra, Gorakhpur and Maharajganj.

## **ECONOMY**

2.4 The total income of the State at current prices increased from Rs. 14,102 crores in 1980-81 to Rs. 21,658 crores in 1984-85 and further to Rs. 40,719 crores in 1989-90 recording an increase of 53.6 per cent (1981-85) and 88.0 per cent (1985-90) at current prices. At constant prices, it registered an increase of 16.9 per cent in the period 1981-85 and 26.4 per cent in 1985-90. Despite these increases, the share of the State in national income declined from 12.7 per cent in 1980-81 to 11.7 per cent in 1984-85 which remained at this level in 1989-90, while at constant prices it receded from 12.7 per cent to 11.9 per cent in the same period. The per capita income at current prices in the State increased from Rs. 1,286 in 1980-81 to Rs. 1,812 in 1984-85 and Rs. 3,072 in 1989-90, the increases being 40.9 per cent (1981-85) and 69.5 per cent (1985-90). In terms of per capita income, the State lagged behind the national average of Rs. 4,252 and States like Punjab (Rs. 7,081), Haryana (Rs. 6,265) and Maharashtra (Rs. 6,184) are far ahead.

2.5 The structure of State economy has undergone some changes during the period 1981-1990. The share of primary sector (agriculture and animal husbandry) in the total income declined from 52 per cent in 1980-81 to 41.5 per cent in 1989-90 whereas the share of secondary sector (manufacturing) moved up from 16.3 per cent to 20.5 per cent during the same period. The share of tertiary sector (transport, finance, real estate, etc.) in the total State income increased from 31.7 per cent in 1980-81 to 38 per cent in 1989-90.

2.6 The overall growth rate remained below the targeted rates. The annual growth rate continued to be around 2 per cent from the First Plan to the Fourth Plan as against the targeted growth rate of 5.6 per cent per annum. However, the economy of the State registered impressive growth rates of 5.7 per cent and 5.5 per cent per annum during the Fifth Plan and the Sixth Plan respectively which were still below the respective targets of 6.5 per cent and 6 per cent per annum. As regards the Seventh Plan, the tentative estimates of the State

income place the average annual growth rate at 4.8 per cent at 1980-81 prices as against the target of 6 per cent. The fall in growth rate in the Seventh Plan is mainly due to sharp decline in agricultural production in the wake of unfavourable climatic conditions.

## **POPULATION**

2.7 According to 1991 census, Uttar Pradesh has a total population of 1390.31 lakhs sub-divided into the urban component of 276.53 lakhs and rural component of 1113.78 lakhs. Nearly 80 per cent of the population lives in rural area and is largely dependent on agriculture for livelihood. The increase in population pushed up the density of population from 377 persons per sq. km. in 1981 to 472 persons per sq. km. in 1991. Consequently, the difference between the density of population in the State and in the country also increased from 161 persons in 1981 to 205 persons in 1991.

## **AGRICULTURE**

2.8 Agriculture is the major activity of the State. Nearly 78 per cent of the total working force, as compared with 72 per cent at the national level, is engaged in agriculture and allied activities. The major part of the cultivated area is covered by fertile thick alluvial soil. The total land suitable for irrigation is estimated at 216 lakh hectares. The State accounted for 20 per cent of the foodgrains production in 1989-90 although it covers only 14 per cent of gross cropped area of the country. The average per capita foodgrains production increased from 197 kg. in 1967-70 to 240 kg. in 1988-89. The share of agriculture in state domestic product was 43.8 per cent in 1984-87 as compared to an all India average of 32.8 per cent. Sugarcane is the major cash crop of the State and U.P. is the largest sugarcane producing State in the country. It accounts for more than half of the cane area and about 42 per cent of the country's cane production. The sugarcane produced in the State in 1990-91 was 1,021 lakh tonnes as against the target of 1,004 lakh tonnes.

## **LAND HOLDINGS**

2.9 Sub-marginal and marginal holdings of less than one hectare in the State rose from 125.72 lakhs in 1980-81 to 137.82 lakhs in 1985-86. The share

of these holdings in the total number of operational holdings also moved up from 70.6 per cent in 1980-81 to 72.6 per cent in 1985-86. In terms of area, in 1985-86, the average size of operational holdings in the State was 0.93 hectare which is lower than the national average of 1.68 hectare and also lowest amongst all the major States but for West Bengal, Bihar and Kerala.

### **CROPPING PATTERN**

2.10 The share of area under foodgrains in the gross cropped area of the State is 80.4 per cent (1987-88). This is the highest among all the major States except Bihar (90.4 per cent) and is also higher than the national average of 69.2 per cent. On the other hand, the share of area under crops other than foodgrains is only 19.6 per cent in comparison to 31.9 per cent in Maharashtra, 58.2 per cent in Gujarat and 30.8 per cent at the national level. This is yet another feature which accounts for low income in agriculture. The pace of diversification within agriculture in this State has been slow.

2.11 The magnitude of both drought prone and flood prone areas in the State is the highest amongst all the major States. The number of development blocks under drought prone area is 14.1 per cent in this State as against the corresponding shares of 1.5 per cent in Haryana, 4.9 per cent in Rajasthan, 5.5 per cent in West Bengal and 6.3 per cent in Orissa. Likewise, the extent of flood prone area in the State is as high as 20 per cent as against much smaller areas in Haryana (6.4 per cent), Punjab (11.0 per cent) and Bihar (11.6 per cent).

### **HORTICULTURE:**

2.12 The varying agroclimatic conditions and soil characteristics of various regions in U.P. are conducive for growing a wide variety of horticultural crops like fruits (for example, mangoes, guavas, bananas in the plains and apples, peaches, pears, plums etc. in the hill areas) as also most types of vegetables, tubers (potato, sweet potato, colacacia) and ornamental plants besides spices and plants of medicinal value. Given the limited possibility of increasing agricultural area, the need for utilisation of the existing land for growth of horticulture has gained importance. This was facilitated by the fact

that many such crops can be grown even on waste land and could be extremely beneficial to small and marginal farmers with low productivity and small land holdings. Horticulture has great potential in generating employment by supporting the establishment of small scale processing units for horticulture produce. The production of fruits, vegetables and potatoes which was only 5 lakh metric tonnes, 10 lakh metric tonnes and 6.86 lakh metric tonnes respectively before 1951 had touched the levels of 57 lakh metric tonnes, 108 lakh metric tonnes and 26 lakh metric tonnes by the end of 1989-90.

2.13 Against the total irrigation potential available in the State, 22 lakh hectares irrigation potential has been created through all sources of irrigation by the end of the Seventh Plan which is 70 per cent of the ultimate irrigation potential. The irrigated area accounts for 53.2 per cent of the gross cropped area (1986-87). As about 80 per cent of the population is dependant upon agriculture, this low coverage by irrigation is inadequate.

2.14 Minor irrigation provides the most important input of assured irrigation for cultivation of high yielding varieties, for increasing the intensity of cropping and for general increase in productivity of different crops in areas covered by them. By the end of 1989-90, irrigation potential of 155.68 lakh hectares was created through minor irrigation works, including 36.32 lakh hectares of State minor irrigation works. A target of additional irrigation potential of 54.39 lakh hectares is envisaged in the Eighth Plan period, in which the contribution of both private minor irrigation works and State minor irrigation works will be 50.76 lakh hectares and 3.63 lakh hectares respectively.

### **FLOOD CONTROL AND DRAINAGE**

2.15 Damages on account of floods in this State are perhaps the highest in the country. It has been observed that out of a total area of 294.4 lakh hectares, an area of 43.43 lakh hectares has, on an average, been affected by floods annually between the years 1978 and 1982. In 1978, a year of heavy floods, as much as 73.36 lakh hectares and 23 per cent of the population were affected. The loss of crops, property and cattle, updated for price level of 1987 has been estimated at about Rs. 400 crores



in an average year, but the losses were well over Rs. 1,225 crores in 1978 and over Rs. 2,930 crores in 1985. A comparison of the areas affected by

floods and which have been provided protection in the northern part of the country is given below:

**Areas affected by Floods in various States**  
(Lakh ha.)

State	Flood prone Area	Protectable area	Area Protected upto VII Plan	Balance area to be protected	% area protected VII Plan
Uttar Pradesh	73.36	58.72	14.87	43.85	20.26
Bihar	42.60	34.08	19.29	14.79	45.28
West Bengal	37.66	30.19	18.55	11.64	49.26
Punjab	40.50	37.00	26.81	10.19	66.21
Haryana	23.50	23.50	17.20	6.30	73.19
<b>Total (All India)</b>	<b>366.61</b>	<b>320.00</b>	<b>137.76</b>	<b>182.16</b>	<b>37.58</b>

The above figures clearly show that the State of Uttar Pradesh is the most acutely flood affected area in the country and whereas by the end of Seventh Plan. Bihar, West Bengal, Punjab and Haryana had protected to the extent of 45.73 per cent of their flood affected areas, the corresponding figure for U.P. is only 20.26 per cent. At the end of Seventh Plan, U.P. is to provide protection to an area of 43.85 lakh hectares as against balance of 182.16 lakh hectares for the entire country. In other words, this State has to provide protection to 25 per cent of the balance protectable area in the entire country.

## MINERAL RESOURCES

2.16 The State is considered rich in mineral

resources such as lime stone, dolomite, bauxite, magnesite, silica sand, rock phosphate and gypsum. Mineral and Mining Directorate, Government of U.P., has undertaken several projects during the year 1989-90 for developing mineral based industries and discovery of new mineral deposits in the State. The major discoveries during the year 1988-89 are uranium deposits in Lalitpur, granite in Hamirpur, dolomite in Sonebhadra, tungsten in Alinora, zinc, lead and copper in Dehradun and Pithoragarh.

2.17 It is estimated that based on an annual production of 6 MT of major minerals and 25 MT of minor minerals, the metal industry provides employment to about one lakh persons. The mineral resources of the State are given in the following table:

(In Million Tonnes)			
Minerals	Proved	Probable	Estimated
(1)	(2)	(3)	(4)
1. Lime Stone (Cement grade)	213.3 (Mirzapur & Pithoragarh)	171.0 (Dehradun & Sonebhadra)	26.0 (Sonebhadra)
2. Lime Stone (Chemical and Steel grade)	10.0 (Dehradun)	45.3 (Dehradun & Sonebhadra)	500.0 (Dehradun & Tehri Garhwal)
3. Silica Sand	—	24.0 (Allahabad & Banda)	—
4. Bauxite	8.4 (Banda)	—	—

5.	Dolomite	12.0 (Sonebhadra)	—	21.0 (Nainital)
6.	Rock Phosphate	5.1 (Lalitpur)	—	0.9 (Lalitpur)
7.	Pyrophyllite Diaspore	0.3 (Lalitpur, Jhansi & Hamirpur)	—	—
8.	Iron Ore (low grade)	—	—	100.0 (Lalitpur)
9.	Magnesite	5.0 (Almora)	3.5 (Almora)	7.8 (Pithoragarh)
10.	Copper, Lead and Zinc	1.6 (Pithoragarh)	—	—
11.	Talc	—	—	8.6
12.	Gypsum	—	—	0.4 (Nainital & Pauri Garhwal)

## POWER

2.18 The role of energy in the developmental process is of paramount importance. It is an essential pre-requisite to industrial as well as agricultural development. In 1950-51, U.P. had the third highest installed capacity among the various states in the country. Over the last four decades of planned development, some states with much lower base have grown much faster than U.P. The share of U.P. in generation and consumption of power remained below 10 per cent of the country's total power generation and consumption. The per capita consumption of power in the State is only 159 KWH (1989-90) as against an all India average of 236 KWH. The State ranked 14th amongst 17 major States of the country in respect of per capita consumption of electricity.

2.19 The total installed capacity available to the State in public sector at the end of Seventh Plan was 7106 MW, of which 5488 MW was from the own capacity of the State and 1618 MW from its share in Central projects. During the Eighth Plan (1992-97) with the addition of 4537 MW capacity in the Northern Region, additional availability of 3446 MW is envisaged. Of this, the share of the State as indicated by the Central Government is 1339 MW. An outlay of Rs. 8,353 crores has been proposed in the Eighth Plan. In order to increase hydro thermal mix, ongoing Maneri Bhali Part- II project (4 × 76 MW) is proposed to be completed

in the Eighth Plan itself. Power at present is generated only in public sector but of late it is understood that the State Government is considering a proposal for transfer of some power generation units to the private sector also. There is no gainsaying the fact that the main constraint in the development of the State has been the low level of power availability to industries, agriculture and other usages.

## INDUSTRY

2.20 The economy of the State of Uttar Pradesh is predominantly agricultural and the process of industrialisation has picked up only during the recent period. The industrial sector is dominated by small scale, village and cottage industries with the exception of some large sugar, textile, edible oil, paper, cement, fertilizer and chemical units. Industries in the State are mainly concentrated in the districts of Kanpur, Modi Nagar (Ghaziabad), Agra, Moradabad, Lucknow, Allahabad, Aligarh, Saharanpur, Varanasi, Mirzapur, Meerut, Ghaziabad, Dehradun and NOIDA.

2.21 During the Seventh Plan period, 249 large and medium industrial units involving capital investment of Rs. 4,267.98 crores have been set up raising the total number of large and medium units to 939 with investment of Rs. 7,842.98 crores providing employment to 4.49 lakh persons. As on 31 March 1992, these figures increased to 1,303, Rs. 9,726 crores and 4.86 lakh persons respectively.

In the small scale sector, in all 1,05,543 units involving an investment of Rs. 642.42 crores were set up in the Seventh Plan taking the cumulative figures to 2,16,251 with total investment of Rs. 1320.42 crores employing 14.45 lakh persons. As on 31st March 1992, these figures increased to 2,79,543, Rs. 1,678 crores and 17.30 lakh persons respectively. The State Government envisages establishment of three lakh small industrial units during the Eighth Plan besides five lakh rural and cottage industries.

2.22 Some of the major industries in U.P. are sugar, leather, textile, silk, carpet, brassware, glassware, etc. The sugar industry is of immense significance to the State as it leads to utilisation of local raw material and promotes capital formation in rural areas. During the year 1991-92, 18.55 lakh hectares of land was under sugarcane production. During the same period, the production of sugarcane and sugar was 1047.20 lakh MT and 32.87 lakh MT respectively. It is estimated that nearly 2.7 million cultivators are depending on this industry which provides employment to about one lakh persons. There are 108 sugar factories in the State including four factories under Central Government, 35 in the corporate sector and 31 in the co-operative sector with a total crushing capacity of 2.21 lakh TCD. At present, less than 32 per cent of the sugar cane grown is being crushed. There is need to increase crushing capacity of existing sugar mills by inducting modernisation and expansion programme.

2.23 The leather industry is one of the important industries in the State. The main leather goods producing centres are Agra and Kanpur. The State has 147 tanneries and accounts for 13.6 per cent of total tanneries in the country. The State accounts for as much as 12.9 per cent of the total leather products in the country. This industry is predominantly export oriented and the State's share in the exports were of the order of 11 per cent.

2.24 Textiles is another major industry in the State. Out of total 36 spinning mills in U.P., 13 are under U.P. State Textile Corporation and subsidiaries, 11 under U.P. Cooperative Spinning Mills Federation, five under National Textile Corporation (U.P.) and remaining seven are under

private sector. In addition, there are 15 composite mills in the State. Besides that, there are 2.61 lakh handlooms which are producing 660.88 million meters handloom cloth and 120.76 million sq. meters Janta cloth under the handloom sector, where 9.39 lakhs weavers are engaged. Further, with 63,783 powerlooms in U.P. giving employment to 2.42 lakhs people, annual production of cloth under powerloom sector is 714 million meters.

2.25 Silk is one of the important indigenous industries of the State. The main silk weaving centres are based at Varanasi and Farrukhabad. Silk reeling is done at Varanasi. Indian silk fabrics, mainly sari materials which are exquisite in nature, are produced in Varanasi. Most of the production is done on handlooms. There are an estimated 2,21,037 handlooms in India of which an estimated 66,533 looms are exclusively engaged in pure silk weaving in the State. Varanasi alone has got 60,910 handlooms. During the year 1991-92, the State exported silk material worth Rs. 20.30 crores. The silk industry faces the biggest problem of non-availability of raw material in as much as that only five per cent of total consumption of raw material is produced in the State.

2.26 The hand-woven carpet industry is also famous in U.P. and is mainly located in the Bhadohi-Mirzapur belt. The work is carried out in the unorganised sector and the industry is basically a cottage industry. There are about 1.5 lakh looms in U.P. The industry is labour intensive and has substantial export potential. The export of woollen carpets from Varanasi region has increased from Rs. 24.00 crores in 1973-74 to Rs. 700.00 crores in 1992-93. The State Government has taken various measures for the development of the carpet industry.

2.27 U.P. is also known for the metalware industry, Moradabad being the main centre for this activity. This industry has developed due to the craftsmanship of the artisans and is mainly dependent on imported raw materials. The work is carried out mostly in decentralised sector and provides self-employment to more than 3 lakh artisans. The industry is important from the point of view of exports. The exports which were worth Rs. 6.50 crores in 1970-71 increased to Rs. 245.78 crores in 1990-91 and the estimate for the current



year is over Rs. 600.00 crores.

2.28 Firozabad in U.P. is famous for the glass industry whose annual production is worth Rs. 300.00 crores. It is estimated that the working capital requirement is around Rs. 50.00 crores of which, at present, only about Rs. 5.00 crores is available to the industry. There is no direct export. However, the indirect export is worth Rs. 10.00 crores.

### BANKING ENVIRONMENT

2.29 There are 28 commercial banks (including State Bank of India and its subsidiaries) operating in the State. Besides, there are 40 Regional Rural

Banks and four private sector banks. Further, in the co-operative sector there is U.P. State Co-operative Bank, 57 Central Co-operative Banks for short term lending and State Land Development Bank for term lending to agriculture. In addition, there are 40 Regional Rural Banks with 3,056 branches in the State.

2.30 The detailed position of the State Co-operative Bank, Central Co-operative Bank, Primary Agricultural Credit Societies and State Land Development Bank as on 30 June 1991 is given in the following table:

	(Rs. in crores)			
	SCB	CCBs	PACS	SLDB
Number	1	57	8597	1
Share Capital	27.95	79.50	118.56	48.95
Reserves	64.91	63.41	19.23	50.13
Deposits	716.36	715.75	53.61	0.12
Borrowings	382.32	516.82	667.49	483.22
Loans & Advances	684.85	1249.23	574.93	197.82
Overdues	211.36	282.85	208.24	106.27
Percentage of OD to Demand	41	50	39*	35

\* Percentage for 1989-90 was 74. The decline in percentage of overdues to demand is presumably on account of ARDRS 1990.

The cooperative banks have mobilised deposits to the tune of Rs. 1,219.00 crores as on 30 June 1991. The deposit growth was 26 per cent in 1988-89 which came down to 17 per cent in 1989-90 and 14 per cent in 1990-91. The crop loan targets and achievements by the co-operative banks during the last three years were as under:

(Amount in crores of Rs.)			
Year	Target	Achievement	(3) as % (2)
(1)	(2)	(3)	(4)
1989-90	550.00	408.78	74
1990-91	650.00	346.00	53
1991-92	573.00	621.00	108

In the light of the past performance, a lower target of crop loans disbursement was fixed for the year 1991-92. There was, however, a quantum jump in the disbursement of crop loans by

co-operatives during 1991-92 due to dual pricing policy of fertilizers and the subsidy on fertilizers being routed through the co-operatives.

During 1991-92, out of 57 DCCBs only 10 have achieved a recovery performance of 75-90 per cent. As many as two banks had recoveries of between 10-25 per cent, five between 15-40 per cent and 20 banks between 40-60 per cent. 24 out of 57 CCBs in the State have been identified as weak by NABARD. As at end of February 1992, five CCBs, viz., Kanpur, Gonda, Agra, Gorakhpur and Barabanki did not comply with the provisions of Section 11 of the Banking Regulation Act, 1949 (as applicable to co-operative societies).

Continuous efforts need to be made for deposit mobilisation and diversification of lending by all DCCBs. There is also need to bring down the cost of the management. A time-bound action plan for improving the financial position of the

DCCBs may be drawn up and implemented so as to enable the banks to comply with the provisions of Section 11 of Banking Regulation Act, 1949 (As applicable to co-operative societies). There is also need for drawing a business development plan for banks, particularly those running at a loss, so as to wipe out the losses within 2-3 years.

2.31 Out of the 196 RRBs having over 14,539 branches throughout the country, there are 40 RRBs in U.P. with 3,056 branches accounting for 21 per cent of the total number of branches. U.P. is having the largest number of RRB branches in the country. Out of 40 RRBs in the State, 39 have been sponsored by the public sector commercial banks and one (Mainpuri RRB) by the U.P. State Co-operative Bank which is the only RRB sponsored by a Co-operative bank in the country. As at March 1992, out of the total deposits held by RRBs at Rs. 5,867.83 crores, the 40 RRBs in U.P. account for 28.1 per cent thereof, amounting to Rs. 1,653.26 crores. The total advances and loans outstanding as at end March 1992 of all RRBs amounted to Rs. 4,090.86 crores, while U.P.'s share stood at Rs. 864.80 crores. The credit deposit ratio for the whole State thus works out approximately to 52.3 per cent, while the average credit deposit ratio for the RRB as a whole was around 70 per cent for the said period. While the All India average of recovery rate of RRBs was around 47 per cent for 1990-91, the performance of RRBs in U.P. was around 41.74 per cent, even though it is stated to have improved during 1991-92, and was 49.81 per cent. The accumulated losses of RRBs in U.P. as at March 1992 amounted to Rs. 119.69 crores. While all the 40 RRBs have eroded their net worth (share capital and reserves),

37 RRBs had erosion in their deposits too. As at December 1992, out of 40 RRBs in the State, only seven are showing profits.

2.32 The details of branch net-work and population-wise breakup of the branches of commercial banks as at the end of March 1991, 1992 and 1993 are given in Annexure 2.2. The banking structure, judged by its geographical spread and population coverage seems to be quite broad based. Under Service Area Approach, implemented in the year 1988, it was envisaged by Reserve Bank of India that 15 to 25 villages may be allocated to each rural and semi-urban branch. The urban branches exclusively dealing with agricultural finance, like A.D.Bs of State Bank of India, were also to be allocated villages. Accordingly, 1,12,057 villages were allocated to 6,300 rural and semi-urban branches and 93 urban branches. Thus, the average number of villages per bank branch came to 17.5. As on 31 March 1993, the average number of villages further declined to 15.8 villages per bank branch due to increase in the number of rural and semi urban branches from 6,300 to 7,003. Average population per bank branch as on 31 March 1993 was 16.25 thousand. However, some areas especially the Hill districts of the State still need additional branches as spatial gaps are quite large owing to geographical configurations.

2.33 Nine public sector commercial banks have been given the lead bank responsibility in the State. The number and names of the districts where a bank has lead bank responsibility and the number and names of Regional Rural Banks sponsored by it are mentioned against the name of the bank in the following table:

Sl. No.	Name of the Bank	No. and name of the districts where it has lead bank responsibility	No. & name of districts of RRB sponsored by it
1.	2.	3.	4.
1.	Allahabad Bank	9. Bahraich, Banda, Gonda, Hamirpur, Jalaun, Lakhimpur Kheri, Sitapur, Mirzapur and Sonebhadra	6. Bahraich, Banda, Jalaun, Lakhimpur Kheri, Mirzapur and Sitapur

2.	Bank of Baroda	13. Allahabad, Bareilly, Faizabad, Fatehpur, Kanpur Dehat, Kanpur Nagar, Nainital, Pratapgarh, Pilibhit, Rae Bareli, Rampur, Shahjahanpur and Sultanpur	10. Allahabad, Bareilly, Faizabad, Fatehpur, Kanpur, Nainital, Pratapgarh, Rae Bareli, Sultanpur and Shahjahanpur
3.	Bank of India	6. Barabanki, Farrukhabad, Hardoi, Mainpuri, Lucknow and Unnao	3. Barabanki, Farrukhabad and Lucknow
4.	Canara Bank	3. Agra, Aligarh and Etah	3. Agra, Aligarh, and Etah
5.	Central Bank of India	3. Ballia, Deoria and Etawah	2. Ballia and Etawah
6.	Punjab National Bank	9. Budaun, Bijnore, Bulandshahr, Dehradun, Jhansi, Lalitpur, Muzaffarnagar, Haridwar and Saharanpur	6. Budaun, Bijnore, Ghaziabad, Gonda, Jhansi and Muzaffarnagar
7.	State Bank of India	11. Almora, Basti, Chamoli, Firzabad, Gorakhpur, Pauri Garhwal, Pithoragarh, Siddharth Nagar, Tehri Garhwal, Uttar Kashi and Maharajganj	2. Basti, Dehradun, Gorakhpur, Pauri Garhwal and Pithoragarh
8.	Syndicate Bank	4. Ghaziabad, Mathura, Meerut and Moradabad	1. Moradabad
9.	Union Bank of India	5. Azamgarh, Mau, Ghazipur, Jaunpur and Varanasi	3. Azamgarh, Jaunpur and Varanasi

2.34 The development of business by all the scheduled commercial banks including Regional Rural Banks and their performance under priority

sector lending in the State vis-a-vis the national policy stipulation are given in the following table:

(Rs. in crores)				
	As On 31.3.91	As on 31.3.92	As on 31.3.93	National Policy Stipulation
1. Deposits	21,102.00	22,730.00	26,411.50	—
(Growth)	2,795.41 (15.27%)	1,628.03 (7.71%)	3,681.47 (16.20%)	—



2.	Advances	9,803.10	10,393.16	11,301.49	—
	(Growth)	1,002.48	590.06	908.25	—
		(11.3%)	(6.01%)	(8.74%)	
3.	C.D. Ratio	46.45	45.72	42.79	60%
	(Growth)	(-) 1.62	(-) 0.73	(-) 2.93	
4.	Priority Sector Advances	5,349.67	5,754.49	6,205.07	—
5.	% of priority sector advances to total advances	54.57	55.36	54.90	40%
6.	Direct Agricultural advances	2,158.55	2,425.98	2,661.16	—
7.	% of Direct Agricultural advances to total advances	22.01	23.34	23.35	18%
8.	Advances to weaker sections	2,079.66	2,331.89	2,471.26	—
9.	% of Weaker Sections Advances to total advances	21.21	22.43	21.86	10%
10.	DRI Advances	78.28	125.03	159.00	—
11.	% of DRI Advances	0.80	1.1	1.41	1%

2.35 The credit deposit ratio of the State has shown a declining trend and was 42.79 at the end of March 1993. The trend in credit deposit ratio of the State vis-a-vis the all India position is given in the following table:

Year	Uttar Pradesh	All India
1969	—	72.00
1986	49.30	57.00
1990	48.07	65.75
1991	46.45	65.36
1992	45.72	61.00
1993	42.79	—

The bank-wise credit deposit ratio of commercial banks and Regional Rural Banks for the last three years are given in Annexure 2.3. The district-wise credit deposit ratio of the State for the last nine years and also for Eastern, Central, Western, Bundelkhand and Hill regions are given in Annexure 2.4, 2.5, 2.6, 2.7, 2.8 and 2.9 respectively. Population-group-wise credit deposit ratios of the States arranged in descending orders as on 31st March,

1992 are given in Annexure 2.10. The state-wise credit deposit ratio and credit plus investment deposit ratio as on 31st March, 1986, 31st March, 1990 and 31st March, 1991 are given in Annexure 2.11. What emerges from a perusal of the data is that there is considerable variation in the credit deposit ratio as among the different regions of the State as also among different banks. It is evident that there has been greater absorption of credit in the more developed districts or regions implying that demand for credit has arisen because of various developmental activities that have been undertaken. Concomitantly, the banks have also come forward to support these activities. However, from the point of view of the balanced growth of the State, it is necessary that there should be greater penetration in the deployment of credit in the relatively backward regions supported by adequate infrastructural facilities. What kind of policy postures are required and what would need to be done by the banking sector in this regard are the central issues discussed at length in the subsequent chapters.

## CHAPTER III

## LOW CREDIT DEPOSIT RATIO SYNDROME

3.1 Credit is no doubt an important input acting as a catalyst for development. But it can only supplement, and not supplant, other inputs in the form of infrastructural support, backward and forward linkages, marketing network, availability of raw materials, etc. The financial system is the link between suppliers and users of capital. Availability of credit by itself cannot induce growth and the key function of the financial sector is to provide financial intermediation. In the sequential process, it is growth fostered by non-credit factors which can accelerate the expansion and development of the financial sector. It, however, needs to be recognised that there are close inter-linkages between the growth process and expansion of credit and the two complement and supplement each other.

Through the instrument of planning, we have embarked on the process of balanced development trying to reduce regional disparities in growth. The existence of regional imbalances in the growth process is not unusual. Since we seek to reduce multi-dimensional disparities-regional, sectoral, social and face problems of unemployment and utilisation of resources, productive deployment of resources has to be tempered by equity to give a push to the developmental process. It would, therefore, be myopic to consider the banking system as being primarily concerned with the mobilisation of deposits and channelling them to the desired sectors. The commercial banks have not only to fill the credit gaps but also to provide after-services complementary to credit availability that would encourage entrepreneurial responsibilities. In consonance with the developmental strategy incorporated in various Five Year Plans, the banking system is called upon to balance considerations of profitability with the requirements of social justice, i.e., an appropriate blending of societal concerns with prudent banking norms.

3.2 There are quite a few backward districts in U.P., where the flow of credit is abysmally low. In fact, more than a decade ago, a Committee was

constituted by the Reserve Bank of India, under the Chairmanship of Dr. S.R. Sen, to look into the problems of agricultural productivity in Eastern India which covered 19 districts of Uttar Pradesh and made recommendations for development thereof. The thrust of this Committee is on promoting infrastructural facilities in the form of adequate capital on such programmes like micro watershed development, irrigation, flood control, drainage, water management, power, transport, marketing, processing, etc. Credit, it has to be appreciated, is only one of the inputs for development and it would not be apposite to take a view that credit should be utilised for the development of infrastructure. The latter is an area where the state governments have to address themselves and raise resources through budgetary provisions as also by recourse to the capital market. However, banks have been permitted by the Reserve Bank of India to extend credit to private entrepreneurs for projects relating to development of infrastructural facilities which have the approval of Central/State Governments. It has been suggested by the State Government that banks may consider financing public sector undertakings in respect of financially viable projects, at commercial rates. On behalf of the banks, it has been stressed that the low credit absorptive capacity — a major problem in U.P. — is more a consequence of lack of demand than of banking system which is marked by a fairly wide and deep coverage. If infrastructure is developed, it will *pari passu* generate demand for credit which would then essentially have to play a complementary and supportive role to provide an expansive impulse to agricultural and industrial productivity. It is only when infrastructure has been developed to a particular level that criticality of supplementary credit begins to emerge. It must, however, be added that credit would remain essentially a revolving kind of input to facilitate the fruition of infrastructural capabilities. At best, commercial banks can come forward with the financing of working capital needs insofar as they are ancillary to, and supportive of, infrastructural

capabilities. Although it may have a supportive role to play, yet the inadequacy of credit both in terms of availability as well as cost can become a critical constraint in the development process.

3.3 The economy of the State is essentially agrarian in character, spliced with mostly small and medium industries. The growth of agricultural and industrial sectors has not been commensurate with the endowment of natural resources available for exploitation. This growth can be accelerated and grafted by a combination of appropriate policy and attitudinal responses in the form of better co-ordination within the financial sector and adequacies in the availability of infrastructural facilities such as power, communication, transport, marketing, etc. Strengthening of the extension services would remain an important vehicle for imparting an expansive push to the economy of the State. With emphasis on agriculture, there may be a sizeable increase in credit disbursement but due to small land holdings it will not be very significant. If credit absorption has to be improved in any sizeable measure and the low credit deposit ratio reversed, then it has to be done primarily by giving a fillip to industrialisation, especially heavy units. Power which remains the basic and vital input, is a major problem and renders the climate as not conducive for industrial development. While emphasis will continue to be laid on the optimal flow of credit for agriculture and allied activities, there has to be a sharp accent on industrialisation in U.P., ably supported by infrastructural facilities for credit absorption to be enhanced. The composite index of relative development of infrastructure of U.P., some other States and all India position is given in Annexure 3.1.

3.4 It is axiomatic that when growth takes place, there is greater demand for credit. There is also the perception that prior availability of finance can be a stimulus to entrepreneurs to undertake industrial projects. What is, therefore, important to stress is that there is a symbiotic relationship between the availability of finance and the pace of economic growth. The backwardness in the State is fairly pervasive, epitomizing low productivity in both the agricultural and industrial sectors, notwithstanding the fact that the banking sector has developed over time in terms of both geographical spread and

functional coverage. The continuation of low credit deposit ratio can be a constraint to the momentum of growth that may be generated by high investment and a conducive policy framework. It would, therefore, be desirable to examine the causes for the low credit deposit ratio in U.P., which has been continuously declining for the past few years and is much below the national average. Incidentally it may be pointed out that the Reserve Bank of India had asked the banks to maintain 60 per cent credit deposit ratio in respect of their rural and semi-urban branches at the corporate level and not state-wise. However, the states are desirous of ploughing back the deposits collected within the State.

3.5 The factors summarised below may be independently or concurrently responsible for this state of affairs.

- (i) The economic profile would underscore the desirability to strengthen and develop necessary linkages and infrastructural support with a view to promoting and expanding credit absorptive capacity of the State. Power is a major problem constraining industrial development of the State.
- (ii) Despite the widening and deepening of the banking structure, the commercial banks have not been able to perform upto the envisaged level. Apart from this, the RRBs have not been able to fulfil their commitments under the Annual Credit Plans even insofar as their share for the target groups is concerned owing to the acute financial crunch that they have experienced.
- (iii) There is a phenomenon that, while the State has significantly surpassed national policy stipulations for lending to priority sector under various sub-heads, it still continues to register a low credit deposit ratio. This only fortifies the argument that the key to an improvement in the credit deposit ratio lies in an emphasis on rapid industrialisation and development of other sectors and a more affirmative approach by the banks in this process.
- (iv) The existence of a large number of fragmented holdings hamstrings the capability for increasing per unit investment and

consequently for introducing new technology and allied mechanisation in agricultural sector which reduces the scope for credit deployment.

- (v) The pace of diversification of cropping pattern has been quite slow. A discernible shift from foodgrains to cash crops will necessitate deployment of large bank credit. This shift in pattern has to be read with the fact that achievements in crop loans under the Annual Action Plans for the past several years have been below the targets.
- (vi) Borrowers in general have exhibited a preference for seeking credit assistance under Government sponsored schemes because of various advantages/facilities that are available to them. Consequently, the demand for non-sponsored lending has not picked up. Not only that, even the targets for lending under the sponsored schemes have not been achieved.
- (vii) The recovery of overdues has a bearing on credit deposit ratio. Insofar as the recovery is poor, especially in the agricultural sector, it not only restricts the recycling of funds but also proves to be a limiting factor for expansion of credit.
- (viii) The financing of activities allied to agriculture such as fisheries, poultry, piggery, goatery, dairy development, horticulture, sericulture, floriculture, etc., has not received adequate attention. With the development and expansion of each of these areas, there can be sufficient demand for a larger amount of bank credit.
- (ix) Decentralisation of credit planning process which implies a "bottom-up" approach below the district level has not yet reached the grassroot levels. The absence of a co-ordinated approach to credit planning due to this lacuna erodes the effectiveness of the Service Area Plans. Such a situation provides sufficient temptation for the preparation of unrealistic plans involving an inchoate implementation with a consequential shortfall in achievements. The continuous failure in performance has the effect of reducing the credit deposit ratio. The outcome reflects the absence of vertical linkages in the institutional mechanism for an

effective monitoring of credit deployment.

- (x) Shortages of power and water in many districts have hampered the growth of industrial activity. There have also not been adequate facilities and institutional back-up for entrepreneurial development programme. The absence of an effective programme like this has contributed to industrial sickness and non-establishment of new units leading to a low level of credit deployment.
- (xi) There is high incidence of sickness especially among the traditional units. While sickness is due to a number of factors such as the absence of proper management, non availability of raw materials, lack of proper marketing network, problems of power and labour, etc; the failure to provide adequate and timely credit is an important contributory factor. Rehabilitation packages are also not being sanctioned expeditiously by banks and term lending institutions.
- (xii) The financial position of the U.P. State Finance Corporation is not robust. A system of well co-ordinated and effective term lending financial institutions can spur industrial development. The financial position of this institution as well as its effectiveness to cater to the needs of industries should be reviewed so as to help increase the credit deposit ratio. Better co-ordination between this institution and commercial banks would also help in this direction.
- (xiii) Certain artisans and indigenous manufacturers of specialised items have not received adequate credit in the past. If this is rectified, then there is considerable scope for healthy development of these industries (for example, carpets and silk industry in Varanasi, brassware in Moradabad, locks in Aligarh, glassware in Firozabad, leather goods in Agra and Kanpur, etc.).
- (xiv) The limited potential for setting up new industries in the eight hill districts owing to environmental and infrastructural constraints has also contributed to the low credit deposit ratio.

(xv) Although this State is known for its centres of tourist interest and its religious shrines, adequate attention has not been paid to the development of these centres from the tourist angle. Construction of hotels combined with greater stress on tourism and transportation would assist in a substantial improvement of credit deposit ratio.

**3.6** While analysing the reasons for the low credit deposit ratio, one must take due cognizance of the migration of credit into U.P., which is not effectively recorded but which, for all practical purposes, would contribute to enhance the low credit deposit ratio. This migration stems from the fact that some of the larger units that have been set up in NOIDA, an industrial complex adjunct to Delhi, Agra, Meerut and Bulandshahr avail credit facilities from banks' branches situated in Delhi. The credit extended by banks is *de facto* being channelled to

units in U.P. whereas *de jure* it is being recorded as given to the Union Territory of Delhi. To the extent to which this credit is not reported as being available to the State of Uttar Pradesh, it tends to underestimate the credit deposit ratio. However, the State Government feels that the position regarding deposits from this area to banks in Delhi should also be taken into consideration.

**3.7** While the government has set in motion the process of improving infrastructural capabilities so that the State is poised for greater credit absorption, there is still a lot more to be done in this direction. Especially, the management of power remains a critical factor for industrial development. Removal of deficiencies in infrastructure together with a more affirmative approach by the banks can go a long way towards improving the credit absorption capacity.



## CHAPTER IV

### APPROACH AND METHODOLOGY

4.1 Enhancement of productivity would depend on several factors such as the level of investment, the linkages both forward and backward — the development of minor irrigation, the technological upgradation, the availability of power, the marketing facilities, the volume of bank credit, etc. In the previous chapter, reference has already been made to the Sen Committee which emphasised the need for the removal of constraints to higher productivity. Since the primary responsibility in this connection would devolve on the State Government considering that most of these constraints required corrective measures which fall within their domain, the broad thrust of the Sen Committee was that the prime move for growth has to be initiated by the State Government in terms of provision of appropriate infrastructural facilities. Whereas the State Government has taken steps to implement the recommendations of this Committee, much more remains to be done to remove such of the infrastructural deficiencies as they exist. Provision of adequate infrastructural support would thus remain an *avant-garde* in the formulation of strategies for enhancing overall productivity. Insofar as lack of adequate bank credit impedes the fruition of projects, that would need to be addressed. Bank credit, it needs reiteration, would play a supportive role by facilitating the completion of agricultural and industrial projects. Therefore, there has to be a co-partnership between the State Government and the banking sector in the quest for strategies to accelerate the pace of growth of the economy which should be reflected in a substantial improvement in the credit deposit ratio. And this implies a continuous search for, and identification of, unexplored areas and activities where credit absorption can be increased.

4.2 In view of this and having regard to the socio-economic profile as it exists, the natural resources obtaining in the State and the banking infrastructure that has been developed, it would not be inappropriate to proceed on the assumption that whatever exists has to be accepted as the base and

the policies should be so formulated with an action plan as would improve the credit deposit ratio in the future. It is, therefore, the perception of the Committee that radical changes in the infrastructure cannot be brought about within a short period. This implies that if the level of 60 per cent in credit deposit ratio has to be achieved, then it has to be done in a phased manner. Given the configuration of socio-economic framework, a quantum jump in credit deposit ratio cannot be expected to take place in a short span of time. Contrary to general expectations that the trend will be reversed, the credit deposit ratio declined rather sharply during the year 1992-93 which can be attributed to larger difference in the rate of growth of deposits and advances during the year. The banks have to make good this shortfall and also reverse the trend. Since the current year i.e. 1993-94 has already started and a few months have elapsed, it may be difficult to raise the credit deposit ratio substantially during the remaining months. Given the declining trend and not so well developed infrastructural facilities, it is decided that the credit deposit ratio should be raised to 55 per cent by March 2000 and 60 per cent by March 2002 co-terminating with Ninth Five Year Plan. Apart from this, there will have to be an ongoing process of identifying new activities as well as new areas of development where a greater thrust on credit absorption can be contemplated. What the Committee has in mind is to have a credit plan covering a period of nine years. And the policy measures would need to be attuned to the desirability of moving along this time-frame even though it is recognised that policy measures would not necessarily operate in a sequence and may overlap and run concurrently. The basic strategy adopted by the Committee is to concentrate on substantial injection of credit in selected areas within agriculture and allied activities, industry and services sectors, identified as thrust areas which have a large potential for credit absorption. This would, however, be complementary to the ongoing activities so that a process is set in motion to break the viciousness

of a low credit deposit ratio syndrome.

4.3 The purpose in selecting potential pockets as thrust areas is to establish a nucleus of development which would progressively generate expansive impulses within the economy so that new areas and activities can be covered subsequently. Insofar as rural areas are concerned, reliance will be placed on the potential linked credit plans prepared by NABARD for the selection of thrust areas. It is observed that credit deployment is hindered by the differences in the perception of banks and Government agencies. Even where there is commonality of perception, it does not adequately travel down vertically at the grass root levels so that legitimate borrowers are denied access to credit. It is, therefore, the presumption of the Committee that inter-action between the State Government and banks (and non-governmental organisations wherever possible) would be an ongoing exercise in a co-ordinated manner so that the possibilities of perception gaps as well as percolation lags are removed. In examining the scope for improving the credit deposit ratio, the Committee is guided by the consideration that in view of the recovery performance it is important that all efforts are made by the banks for creating an appropriate recovery and lending climate. Wherever needed, the State Government support may be sought in this regard.

4.4 Considering the importance of the SSI sector in terms of employment and contribution to the domestic product of the State, it is desirable that a critical appraisal is attempted of the existing sick units so as to bring to focus the reasons for their sickness and work out measures for revival. Where closure is inevitable or where the sick units cannot be revived even with suitable rehabilitation packages, a final view will have to be taken. Needless to say, new activities may have to be searched having the potential for success based on local resources, markets and other essential linkages.

4.5 There is considerable geographical and topographical diversity in the State reflected in sharp variations in credit deposit ratio. There are special problems of the hill districts as well as of remote backward districts arising from the inadequate endowment of natural and local resources, market imperfections, information inadequacies, deficiencies

in credit availability, etc. The Committee specifically addressed itself to the problems of backward and hilly areas.

4.6 Pursuant to this approach and methodology, the Committee had meetings with the representatives of various departments of the State Government, the banks and the financial institutions. The Committee also had the benefit of discussions with representatives of several Chambers of Commerce and Industry. Based on these discussions it was felt that the Committee should focus attention on the following aspects:

- i) enhancement of credit absorption in the ongoing activities;
- ii) identification of new activities and thrust areas for financing;
- iii) reduction of regional disparities with regard to backward and hilly areas;
- iv) establishment of vertical and horizontal linkages at critical functional levels so as to minimise and eliminate perception gaps and percolation lags; and
- v) strengthening the institutional mechanisms in order to facilitate implementation of the plans/programmes.

4.7 The report is based primarily on the data published by the Reserve Bank of India, agenda papers circulated by the State Level Bankers' Committee, data/information collected from various departments of the State Government including the document on the Eighth Five Year Plan prepared by the Planning Department, SIDBI, IDBI and various banks functioning in the State. The ground level credit estimates of NABARD (including non-farm sector) have been utilised for the Five Year Plan for agricultural credit. The recommendations of various Working Groups at high levels have also been taken into account.

4.8 The statistical information for various chapters has been collected from State Level Bankers Committee figures (Chapter I - III) and Banking Statistical Returns (Chapter V). As the variations are marginal and do not vitiate the findings, the differences have been allowed to remain.

4.9 In the light of this, projections for credit

requirements in the State for the next nine years ending in 2001-2002 are attempted in Chapter V. Whereas Chapter VI deals with priority sector lendings, the problems in respect of agriculture and its credit requirements at various micro levels are analysed in Chapter VII together with remedial measures that are necessary. The potential for credit

absorption in the industrial sector is examined in Chapter VIII. While Chapter IX deals with the scope for credit requirements in the tertiary sector. Chapter X analyses the special problems of the hill districts. The various aspects pertaining to recoveries of dues are discussed in Chapter XI. The recommendations are summarised in Chapter XII.

## CHAPTER V

# TRENDS AND PROJECTIONS IN DEPOSITS, ADVANCES AND CREDIT DEPOSIT RATIO

5.1 In this chapter, an attempt has been made to work out the projections under various parameters upto the year 2002 on the basis of the trends obtaining during the period 1988-89 to 1992-93. The basic objective is to arrest the adverse trend in credit deposit ratio and formulate a strategy which envisages its improvement in the ensuing years. It is recognised that there cannot be a sudden and marked improvement in the credit deposit ratio as it, *inter-alia*, is a function of development of infrastructure and provision of linkages both of which are time consuming processes. The infrastructural support required for dispensation of credit to agriculture is well developed and consequently, this sector is in a position to absorb credit to its potential. The same, however, does not hold good for industry with the result the overall improvement in credit deposit ratio is gradual and uneven.

5.2 Over the years, there has been a disparity in the growth rates of deposits and advances. As against the growth rate of 14.17 per cent in deposits, the growth rate in advances has been 11.33 per cent (Annexure No. 5.1). In certain cases, this disparity is accentuated when an analysis is carried out at various disaggregate levels, viz., bank group-wise, population group-wise, region-wise and economic development-wise (Annexure No. 5.2 (a) to (d)). This aspect is discussed in greater details in subsequent paragraphs.

5.3 Aggregate bank credit in the State comprises credit to agriculture (including activities allied to agriculture), industry and tertiary sectors. The Committee has considered the present outstanding levels of credit to the three sectors (Annexure 5.3) and computed the overall credit levels in each subsequent year by assuming a growth rate of 14.17 per cent upto 1997, 13.75 per cent upto 2000 and 13.25 per cent upto 2002 in deposits while maintaining the growth in credit at 11.33 per cent. With the trend in disintermediation a deceleration

in the deposit growth rate is likely to occur in future years and deposit projections have been made accordingly. The projections in lendings have been made in such a manner so as to achieve a credit deposit ratio of 55 per cent in 2000 and 60 per cent in 2002 (Annexures No. 5.4 and 5.5). Particulars of credit deployment among the various sub-sectors of each of the three sectors are furnished in Chapters VII-IX respectively.

5.4 In the light of the foregoing, the following exercises are attempted :

- (i) Deposits, advances and credit deposit ratios 1988-89 to 1992-93 in Uttar Pradesh vis-a-vis All India levels.
- (ii) Sector-wise distribution of credit outstanding as on the 31st March 1991.
- (iii) Projections in aggregate deposits, advances and credit deposit ratios 1993-94 to 2001-02.
- (iv) Sector-wise projections in credit deployment 1993-94 to 2001-02.
- (v) Trends in deposits, advances and credit deposit ratio 1988-89 to 1992-93 (actual) and 1993-94 to 2001-02 (projections) (a) Bank group-wise, (b) Population group-wise, (c) Region-wise and (d) Economic development-wise.
- (vi) Incremental credit required on the basis of past trends to achieve projected levels of credit deposit ratio 1993-94 to 2001-02.
- (vii) Group-wise distribution of banks, including regional rural banks, on the basis of credit deposit ratio levels in 1993 (actual) and projections in credit deposit ratios upto 2002.

5.5 The projected levels of aggregate deposits, credit and credit deposit ratio (Annexure No. 5.4) as also the shares of agriculture, industries and tertiary sectors in total credit each year (Annexure No. 5.5) have been made on the basis of figures as on the last Friday of March during the period

1988-89 to 1992-93 from Banking Statistics Quarterly Handouts. The same source has been utilised for segment-wise projections bank group-wise, population group-wise, region-wise, economic development wise and aggregate thereof.

5.6 The assumption of deceleration in the growth rate of deposits has been extended to the segment-wise projections maintaining a corresponding reduction in the growth rates of the respective constituents. However, it has been assumed that the average growth rate of 11.33 per cent would remain unaltered and any possible change in the aggregate level of credit on account of observance of prudent accounting norms of income recognition, assets classification and provisioning of bad and doubtful debts has not been taken into account at this stage as the exercise is still under way.

5.7 The statistical data presented in the Tables (Annexure No. 5.2) would reveal that while aggregate deposits and advances have increased in absolute terms over the years, nevertheless, the percentage increase has steadily declined with the decline in advances being faster than that of deposits resulting in a diminution in the levels of credit deposit ratio. While the increase in both deposits and credit has been different for different bank groups, the growth in respect of the regional rural banks though small in absolute terms has been substantial in percentage terms which could be attributed to the fact that they operate on a smaller base. Significantly, in the case of Other Scheduled Commercial Banks, in spite of their limited base, the growth rate in credit is quite low. (Annexure No. 5.2(a)). Notwithstanding the declining trend, the growth in both deposits and advances in rural segment is quite impressive both in absolute and percentage terms. In respect of the urban/metropolitan segment, while the percentage increase in deposits has declined steadily over the years, the deceleration in credit has been appreciable from 19.75 percent to 4.44 per cent over three successive years (1988-89 to 1991-92) with a marginal improvement in 1992-93 (Annexure No. 5.2(b)). The movement of deposits in hill region is somewhat erratic in as much as the high growth rate achieved in the year 1990-91 could not be sustained subsequently. It is pertinent to point out that Bundelkhand is the only region where credit

increased at a rate faster than that of deposits resulting in higher levels of credit deposit ratio over the years (Annexure No. 5.2(c)). The growth rate in both deposits and advances of the Most Backward Districts and Backward Districts is higher than that for the State as a whole. In the case of other Backward Districts, while the deposit growth is higher than the State average, the credit growth is lagging behind (Annexure No. 5.2(d)).

5.8 While the credit deposit ratio hovered around 46 percent in Uttar Pradesh during 1988-89 to 1991-92, the same was higher by about 20 percentage points at the All India level during the same period. There was, however, a sudden fall by over five percentage points in the All India figure in 1991-92 in spite of which the national average was above the 60 per cent mark. As on the last Friday of March 1993, the credit deposit ratios of Uttar Pradesh and All India have been, respectively, 42.36 per cent and 60.50 per cent (Annexure No. 5.6). As on the 31st March 1992 (latest available data population group-wise), the State ranked 19th (out of 32) in rural and 7th (out of 8) in metropolitan segments. Overall, it was below the half-way mark occupying the 19th position in a total of 32 States/Union territories as shown in Annexure No. 2.10.

5.9 Sector-wise distribution of credit outstanding as on 31st March, 1991\* has been Rs. 2,201.14 crores, Rs. 3,882.53 crores and Rs. 3,675.74 crores in respect of agriculture, industry and tertiary sectors with corresponding shares of 22.56 per cent, 39.78 per cent and 37.66 per cent respectively (Annexure No. 5.3). Assuming decelerated growth rate of deposits as indicated at paragraph 5.3 above, credit required to achieve a credit deposit ratio of 60 per cent by 2002 works out to Rs. 48,939.30 crores in that year (Annexure No. 5.4). Thereafter, maintaining the same percentage shares of 1990-91 among the three sectors in the year 1992-93 and on the basis of the actual outstanding credit as on the last Friday of March 1993, sector-wise projections have been made upto 2002 showing the requisite levels of credit, year-wise, sector-wise to achieve the projected credit deposit ratio. While growth in agriculture in the initial years is rapid and significant on account of the ready

\* Banking Statistics Volume XX—latest available

availability of infrastructure and potential for deployment of credit, industries segment grows at an accelerated pace in the subsequent years consequent on fruition of efforts of government in provision of infrastructure and development of linkages (Annexure No. 5.5). It is significant that increase in outstanding levels of aggregate bank credit during the period 1992-93 to 2001-02 works out to Rs.38,166.30 crores. Segment-wise, the increases in agriculture, industry and tertiary sectors works out to Rs.7,357.47 crores, Rs.19,205.36 crores, and Rs.11,603.47 crores representing improvements of 302.73 per cent, 448.15 per cent and 286.00 per cent respectively during the same period. While the shares of agriculture and tertiary sectors decrease by 2.56 percentage points and 5.66 percentage points, concomitantly the share of industry increases by 8.22 percentage points during 1992-93 to 2001-02. Thus, the shares of agriculture, industry and tertiary sectors would be in the ratio of 20:48:32 respectively in the terminal year. A more prominent role for industry is envisaged because the Committee is of the opinion that this sector, and more particularly the medium and heavy industries components within it, has greater credit absorption capacity consequent to the fruition of efforts in providing infrastructure and other linkages.

5.10 The imperativeness of active intervention on the part of banks in providing credit and of governmental departments and agencies in making available non-credit infrastructural support becomes evident when one perceives that if the present levels of deposits and advances are allowed to continue, i.e., if projections are made on the basis of past trends, the credit deposit ratio in 2002 would be 34.70 per cent which compares highly unfavourably even with the levels obtaining as at present. However, taking into consideration the estimated levels of projected credit deposit ratios, incremental credit required for the purpose and percentage increase in credit over trend levels have been computed. It is observed that the latter increases gradually from 5.31 per cent in 1993-94 to 12.96 per cent in 1994-95 and 20.93 per cent in 1995-96 and maintaining the accelerated levels, this would be of the order of 72.91 per cent in the year 2002. Likewise, the figures of incremental credit as a percentage of incremental deposit over successive years to achieve projected levels of credit deposit

ratios in the year 1993-94, 1994-95, 1995-96 and 2001-02 would be 59.41, 61.61, 63.61 and 78.87 respectively (Annexure No. 5.7).

5.11 The credit deposit ratio of commercial and regional rural banks during the years ended March 1991, March 1992 and March 1993 have been indicated at Annexure No. 2.3. It may be observed therefrom that as on the 31st March 1993, as many as six banks out of a total 25 commercial banks operating in the State have credit deposit ratio below 30 per cent and four more banks have credit deposit ratio between 30 and 40 per cent. There are only four banks which could register credit deposit ratio above 50 per cent. The position with regard to the regional rural banks is also quite unsatisfactory. The Committee finds the scenario paradoxical where certain banks lag far behind most others particularly when all of them operate in the same State and is inclined to believe that, among others, the apathy and inertia on the part of these banks is responsible for the dichotomy. Banks which have not achieved the required levels need to analyse the reasons for their poor performance and make special efforts to improve their lendings. Besides, close monitoring by the controlling offices also becomes absolutely essential.

5.12 On the basis of their credit deposit ratios as on the 31st March 1993, all the banks in the State have been categorised into four groups, viz., (i) banks having credit deposit ratio of 50-60 per cent, (ii) 40-50 per cent, (iii) 30-40 per cent and (iv) below 30 per cent and projections in credit deposit ratio upto the year 2002 have been made in such a manner that the banks in the four groups attain a level of 60 per cent in three, five, seven and nine years respectively beginning 1992-93 (Annexure No. 5.8), there being no slide back. The exercise has been restricted to making year-wise projections in percentages instead of quantifying the absolute levels of advances for each bank/group as the totals of credit of individual banks would not tally with the aggregate levels year-wise owing to the differences in weightages of the constituents. Banks would, on their part, be required to individually compute the levels of credit each year to be able to achieve the desired levels of credit deposit ratios. It therefore becomes obvious that some banks will have to make proportionately larger efforts to step up their lendings if the stipulated target is to be duly achieved.



## CHAPTER VI

## PRIORITY SECTOR FINANCING—ANNUAL CREDIT PLANS— THRUST AREA AND POVERTY ALLEVIATION PROGRAMMES

6.1 This Chapter deals with the progress achieved by banks in the financing of priority sectors, under the Annual Credit Plans, Government programmes and poverty alleviation programmes. The exercise essentially consists of examining the past trends in the State. The projections in respect of the various schemes in aggregate terms have been included in Chapter V and under the respective sub-heads in Chapters VII, VIII and IX. The Committee could not make firm estimates on annual disbursements of credit owing to the absence of readily available data in banks on recovery performance either on an aggregate basis or scheme-wise. In fact, the only information available in this behalf relates to agricultural financing. It may, however, be observed that banks have initiated steps to maintain the requisite information on recoveries only after the matter was duly emphasised by Reserve Bank of India at the meeting of its top executives with the then Honourable Chief Minister of Uttar Pradesh on the 9th July, 1992. Subject to these limitations, the performance of banks in the various sectors is briefly discussed hereunder:

### I. Priority Sector Financing

6.2 Priority Sector financing has occupied an

increasingly important position in the lending activities of banks in Uttar Pradesh over the years. In fact, the banks have performed much better than the various Reserve Bank of India bench-marks as may be observed from the table on pages 12-13 (Chapter II).

### II. Annual Credit Plans (ACPs)

6.3 The performance of banks in relation to targets under Annual Credit Plans over the years is generally not satisfactory. At the micro level, there appeared to be a considerable shortfall in the achievement of targets set under the service area approach thereby adversely affecting the growth of credit in the State. As regards the current year, viz., 1993-94, banks need to carry out a mid-term review of their performance under the plan and step up their lendings so as to achieve the projected levels of credit for the year as indicated in the preceding chapter. The district wise, region-wise, sector-wise targets and achievements for the years 1990-91, 1991-92 and 1992-93 are shown in Annexures 6.1-6.3 and the aggregate position is as under:

**TABLE 6.2 ACHIEVEMENT UNDER ANNUAL CREDIT PLANS**

Sector	1990-91			1991-92			(Rs. in crores) 1992-93		
	Outlay	Achievement	% Achievement	Outlay	Achievement	% Achievement	Outlay	Achievement	% Achievement
1	2	3	4	5	6	7	8	9	10
Agriculture	1363.36 (69.48)	1160.26 (70.00)	85	1585.58 (70.00)	1464.55 (75.92)	92	1764.46 (71.91)	1552.65 (74.05)	88
Industries	289.50 (14.75)	253.54 (15.00)	88	329.82 (15.00)	236.43 (12.25)	72	364.42 (14.85)	301.34 (14.37)	83
Services	309.52 (15.77)	240.55 (15.00)	78	345.00 (15.00)	228.20 (11.83)	66	324.73 (13.24)	242.81 (11.58)	75
<b>TOTAL</b>	<b>1962.38</b>	<b>1654.35</b>	<b>84</b>	<b>2260.40</b>	<b>1929.18</b>	<b>85</b>	<b>2453.61</b>	<b>2096.80</b>	<b>85</b>

(Figures in brackets are % to the Outlay/Achievement.)

6.4 The variance in targets and achievements under Annual Credit Plans, inspite of the availability of sufficient potential, could be attributed to a variety of factors. Though bank branches have prepared village profiles in respect of all the villages allocated to them under the Service Area Approach in 1988-89, they have not been updated thereafter in most cases. The village credit plans are not drawn up on the information available in the village profiles as also the potential indentified by NABARD in their potential linked credit plans as required. Further, the branch credit plans are not formulated on the basis of the updated data. In spite of the lapse of considerable time, the Service Area Monitoring Information system (SAMIS), has failed to stabilise fully in the State.

### III. Thrust Area Programmes

#### (a) Crop Loans

6.5 Uttar Pradesh is essentially an agrarian State and crop loans constitute an important segment of agricultural financing by banks under the annual credit plans (62.37% of target as on 31.3.1993). The co-operative sector has been assigned a larger role under crop financing. As of now, this sector accounts for 68.36 per cent of the aggregate crop loans considering that Reserve Bank of India gives a special line of credit to NABARD at three per cent to be lent by the co-operatives, at 11.5 per cent. Though commercial banks and regional rural banks have a much smaller share, yet they have failed to achieve their targets during the last three years, the short-fall in achievement being Rs. 181.00 crores, Rs.170.00 crores and Rs.103.80 crores in 1990-91, 1991-92 and 1992-93 respectively. While the State Government is of the opinion that non-acceptance of loan applications sponsored to branches is responsible for the poor performance, banks attribute it to the failure of block development authorities to sponsor an adequate number of applications to the commercial banks, the delayed receipt of targets by banks much after the preparation of Annual Action Plans and also the generally poor recovery performance under agricultural lendings. However, the commercial banks have also, on their part, displayed a certain amount of apathy and inertia in achieving the targets. The State Government has since issued instructions to Kisan Sahayaks to

ensure the sponsoring of 50 percent of the crop loan applications to the banks. The particulars of targets and achievements, bank-wise, under crop loans during the years 1990-91, 1991-92 and 1992-93 are given in Annexure No. 6.4 and the overall position is as under:

**TABLE 6.3**  
**Targets and achievements under crop loans**

(Rs. in crores)			
Year	Target	Achievement	%age achievement
31.3.1991	350.00	169.00	48.26
31.3.1992	350.00	180.00	51.43
31.3.1993	350.00	246.20	70.34

#### (b) Special Foodgrains Production Programme (SFPP)

6.6 Special Foodgrains Production Programme operative in the State from 1988-89 in 52 districts has been extended to cover 59 districts in 1992-93. The achievement levels under the programme during the last three years have been respectively 36.53 per cent, 27.59 per cent and 60.69 per cent for commercial banks, including regional rural banks. The marked improvement in 1992-93 largely reflects the scaling down of targets. Particulars of targets and achievements, bank-wise, during the above period are given in Annexure No. 6.5.

#### (c) Oil Seeds Development Programme (OSDP)

6.7 Oil Seeds Development Programme essentially envisages evolution of improved varieties of seeds aimed at improving their productivity levels. The achievements in relation to targets under the programme in the years 1990-91, 1991-92 and 1992-93 have been quite low at 41.40 per cent, 39.29 per cent and 43.23 per cent respectively as may be seen from the bank-wise data presented in Annexure No. 6.6

### IV. Poverty Alleviation Programmes

#### (a) Integrated Rural Development Programme (IRDP)

6.8 While the physical targets regarding IRDP are received from Government of India, there seems to be scope for raising the financial targets based

on the per capita investment levels for each year so that the flow of credit to this sector increases. It appears from the table given below that the financial targets do not match the product of physical targets and per capita investment levels and even

regarding these financial targets, there has been a shortfall in achievement. The bank-wise targets, achievements and shortfalls in the three years are given in Annexure No. 6.7 and the summary position is as under:

**TABLE No. 6.4**

**Targets and achievements under Integrated Rural Development Programme (IRDP)**

Year	Targets		Achievement		Stipulated Per capita investment	Average bank loan	Average Subsidy	Average Bank Loan per Unit	Short- fall
	Physical	Financial	Physical	Financial					
1	2	3	4	5	6	7	8	9	10
1990-91	370764	226.46	388880	206.64	10000.00	6000	4000	5314	15.82
1991-92	350173	239.91	282744	170.61	12000.00	8000	4000	6034	109.53
1992-93	293074	248.08	316843	177.23	12000.00	8000	4000	7313	57.23

**Note:** 1. Shortfall computed on the basis of physical targets (Col.2) multiplied by average bank loan (Col.7) Less financial achievements (Col. 5)

2. The stipulated per capita investment levels enhanced to Rs.15,000.00 in 1993-94.

3. Figures under Cols. 3, 5 and 10 are in crores and under cols. 6, 7, 8 & 9 in rupees.

**(b) Special Component Plan (SCP)**

6.9 This State Government sponsored scheme aimed at ameliorating the conditions of persons belonging to Scheduled Castes and Scheduled Tribes has been extended upto the year 1994-95. Financial assistance by banks shows a steadily declining trend at Rs. 48.60 crores in 1990-91, Rs. 43.02 crores in 1991-92 and Rs. 33.62 crores in 1992-93. While the State Government is of the opinion that the banks retain the subsidy and margin money released to them for considerable period and return the same, the banks contend that the delayed receipt of subsidy and margin money by them as also the low project cost (bank share working out to Rs. 5,000.00 approximately) are responsible for the declining trend. Bank-wise data in respect of the plan are furnished in Annexure No. 6.8.

**(c) Self Employment for Educated Unemployed Youth (SEEUY)**

6.10 The achievement of targets, both physical and financial, under the scheme has been quite unsatisfactory throughout. The main reasons identified for the same have been delayed sponsoring of applications to banks (on account of late receipt of targets from Government of India), excessive bunching of activities and inadequate provision of EDP support. Further, while sanctions have been accorded, actual disbursement thereunder has not been made in a large number of cases every year and to remedy this situation, care must be taken to ensure that all the pre-requisites such as power connection, business premises, etc., are fulfilled. Particulars of targets and achievements, bank-wise, year-wise are furnished in Annexure No. 6.9 and the summary position is reproduced in the next page:

**TABLE No. 6.5 Targets and Achievements under SEEUY**

(Rs. in crores)

Year	position as on	Target			Sanction		Disbursement		Short- fall
		GOI	Banks	Amount	No.	Amount	No.	Amount	
1	2	3	4	5	6	7	8	9	10
1989-90	31.3.91	15650	15171	34.77	11085	25.41	4622	9.41	25.36
1990-91	31.3.92	16000	14940	34.11	12355	28.21	8298	18.50	15.61
1991-92	31.3.93	16600	15271	34.79	11144	25.39	8025	17.98	16.81

Note: 1. The difference in the figures of targets between Government of India and Banks (Columns 3 and 4) is on account of non-reporting by certain banks.

2. Financial targets arrived at as under:

$$\frac{\text{Amount sanctioned}}{(\text{Col. 7})} \div \frac{\text{No. of accounts sanctioned}}{(\text{Col. 6})} \times \frac{\text{Physical target}}{(\text{Col. 4})}$$

**(d) Self Employment Programme for Urban Poor (SEPUP)**

6.11 The performance under the scheme which remained in operation upto 31st March 1992, has not been satisfactory. One of the major causative factors for the poor level of performance has been

the preference of applicants to avail financial assistance under other Government sponsored schemes which proved to be more attractive in terms of both loan and subsidy amounts. Particulars of targets and achievements during the years 1990-91 and 1991-92 are as under:

**TABLE No. 6.6 Targets and achievements under SEPUP**

(Rs. in crores)

Year	Target		Sanctions		Achievements	
	Physical (Number)	Physical (Number)	Physical	Financial	Physical (Number)	Financial
1	2	3	4	5	6	7
1990-91	23749	22662	10.10	13464	6.21	
1991-92	23174	14859	6.52	6426	2.88	

**(e) Scheme for Urban Micro Enterprises (SUME)**

6.12 The progress achieved by banks in respect of financing under the scheme introduced in 1990-91 shows an increasing trend over the years; nevertheless, it has failed to create an impact in an appreciable manner. To improve the situation, it should be ensured that sufficiently high cost economically viable proposals are sponsored after proper scrutiny. Details of bank-wise achievements for the three years are given in Annexure No. 6.10 and the summary position in Table No. 6.7.

**TABLE No. 6.7 Particulars of sanctions and disbursements under SUME**

(Rs. in crores)

Year	Amount sanctioned	Amount Disbursed
1990-91	0.87	0.43
1991-92	10.72	7.92
1992-93	19.61	16.10

6.13 The shortfalls in targets under various poverty alleviation programmes and the general poor recovery performance, as also the failure of the

programmes to achieve the objectives could be ascribed to a number of factors. It would become necessary to ensure proper identification of beneficiaries and activities. The potential in the area and the aptitude of the beneficiaries for undertaking the particular activity need to be properly examined. It is also reported that banks do not entertain loan applications citing reasons of 'Credit Squeeze' inspite of clear instructions from the Reserve Bank of India to the contrary. The Government agencies are, no doubt, aware that provision of infrastructure support is essential for proper fruition of the investment and towards this end, the adoption of a cluster approach becomes necessary. This aspect has been generally neglected and with scattered distribution of activities, the provision of forward and backward linkages becomes difficult. Supply of inputs and marketing facilities to the borrower are not possible. Thus, in Jaunpur district which the Committee visited, it was observed that loans to milch cattle had not been linked to any milk routes and availability of quality animals, fodder, marketing tie-up to ensure remunerative prices had not been ensured contributing to the poor recovery performance.

**6.14** Apart from emphasis being laid on the **achievement** of the targets under poverty-alleviation programmes, it is essential that utmost care is given to the quality of lending so that the intended benefits reach the beneficiaries. Due emphasis should be laid on the quality of assets purchased so that sufficient income is generated to bridge the income gap and enable the borrowers to repay the loans. The applications should be sponsored in a phased manner and the banks, on their part, should adhere to the time norms stipulated by the Reserve Bank of India for disposal of such applications.

**6.15** Bankers were also observed to be not providing adequate loans as per the norms fixed and were insisting on tight repayment schedules. The low level of investment led to poor income generation, abandonment of activity and defaults. Recovery of loans is of great importance for recycling of funds. Defective loaning policies and procedures have, therefore, resulted in a vicious circle where bad loaning resulted in poor recoveries and high overdues have been a powerful dissuading factor against grant of fresh finance by the banks.

**6.16** Instead of seeking the total development of the districts and drawing up well conceived credit plans and strategies therefor, the District Consultative Committee / District Level Review Committee meetings appear to have degenerated into meetings for target fixation under poverty alleviation programmes and the monitoring of such targets. Participation by bank functionaries at sufficiently senior level is not taking place and the decisions arrived at are not suitably followed up / implemented. The State Level Bankers Committee meetings also appear to have failed to achieve their objective in as much as the deficiencies observed at the district level are found to persist here also.

**6.17** There is an urgent need for infusing **dynamism in the credit planning process** as it exists for which banks and governmental agencies should work with greater cohesion. It is important to formulate suitable schemes at the micro level after the process of due consultation between the two sides with the objective of exploiting the potential for area development as opposed to the conventional method of planning which mainly concerns itself with the distribution of resources. Once the process of formulation of schemes gets completed, they have to be broken into disaggregate levels and individual targets fixed.

## CHAPTER VII

### AGRICULTURE

7.1 Based on the projections for credit absorption in the major sectors of the economy of the State, an effort is made in the next three chapters to assess the likely magnitude of credit that would flow in the various sub-sector of the major sectors. In this chapter, we analyse at the micro level the possibilities of the necessary credit flows in the agricultural sector and the requisite infrastructural facilities to enable this.

7.2 The Reserve Bank of India appointed a Committee in 1984 under the chairmanship of Dr. S.R. Sen to go into the Agricultural Productivity in Eastern India. The Committee examined in detail the issue of low agricultural productivity in 19 districts of Eastern U.P., among others, and its major recommendations relate to intensive exploitation of ground water, effective flood control measures, adoption of suitable cropping pattern, development of Usar land, etc. These aspects have been covered in the ensuing paragraphs.

7.3 As agricultural credit is dispensed by the co-operatives, i.e., U.P. State Cooperative Agriculture and Rural Development bank (UPSCARB) and U.P. State Co-operative bank (UPSCB) besides commercial banks and regional rural banks (RRBs); the shares of the co-operatives have been excluded while arriving at the estimates of credit flow by commercial banks and RRBs. The levels of credit disbursement, year-wise, have been indicated in the various sub-sectors taking into consideration the interest element at 13-15 per cent and recoveries at 40-45 per cent during the period 1993-94 to 2001- 02. These projections will not tally with those for agricultural sector given in Chapter V which deals with outstanding levels of credit.

7.4 Agriculture sector essentially comprises nine sub-sectors, viz., crop loans, minor irrigation, land development, plantation and horticulture (including sericulture and floriculture), forestry and wasteland development, inland fisheries, farm mechanisation, animal husbandry and bio-gas. A brief account of the various sub- sectors, their status, major constraints

and problems and credit absorption capacity is given in the following paragraphs.

7.5 As already indicated in Chapter V, the infrastructural support for agriculture is fairly well developed in the State enabling it to absorb credit to the potential existing in the various sub-sectors. Although the activity specific constraints and problems have been dealt with in detail in each of the sub-sectors, it would be pertinent to highlight some of the issues requiring immediate attention of the State Government/commercial banks.

7.6 Stamp duty on loans beyond Rs. 20,000/- in the State is fixed at Rs. 62.50 per thousand (except in the case of Saghan Mini Dairy Yojana). On behalf of the banks, it was pointed out that the rate is very high as compared to the stamp duty prevailing in some other States. The State Government could review the duty structure to see if any relief can help in the flow of credit. It was suggested by the State Government that under the existing arrangements banks should be able to finance the cost of stamp duty though in practice this is not normally being done.

7.7 Commercial banks insist on mortgage of land for agricultural loans exceeding Rs. 10,000. This detracts the farmers from availing of the loans. The banks need to review their stand on this aspect having regard to the merits of individual cases.

7.8 Most of the lending by the banks is confined to three activities, viz., IRDP, farm mechanisation and minor irrigation where refinance is available from NABARD. There is need for diversification in the agricultural lendings of the banks supported, to the extent possible, by refinance from NABARD.

7.9 NABARD schemes should form part of the agenda of the DCC/DLRC meetings in the districts where these should be discussed for each bank for each purpose.

7.10 The projections in State Credit plans made on the basis of Potential Linked Credit Plans prepared by NABARD may be utilised by the State

Government to make the necessary budgetary allocations for infrastructural, extension and other support which would help achieve the envisaged level of credit.

7.11 There is often a wide gap between sanction and availment of refinance under the schematic lending. A suitable mechanism for regular monitoring of NABARD sanctioned schemes therefore has to be evolved by the banks.

## **CROP LOANS**

7.1.1 Uttar Pradesh is a major foodgrains producing State which accounts for 20 per cent of the total foodgrains production in the country. The shares of the State in respect of pulses and oil seeds were around 19 per cent and seven per cent respectively during 1989-90. The State was affected by drought in 1986-87 as well as 1987-88 when the foodgrains production recorded a low level of 286.96 lakh tonnes. However, a significant recovery took place in 1988-89 when the production reached an all time high level of 354.35 lakh tonnes which declined to 337.89 lakh tonnes in the terminal year of the Seventh Plan, i.e., 1989-90.

7.1.2 Uttar Pradesh is the most populous State of the country. The Expert Committee on Population for U.P. has projected the likely population in 2001 at 165.62 million. This is in context to 139 million as per the 1991 census. Therefore, in order to keep pace with the growing population, the aggregate projected demand for foodgrains for U.P. in 2001 has been worked out to about 660 lakh tonnes implying an annual compounded growth rate of 4.21 per cent (base 1976-77). As against this, the growth rate recorded during the period 1970-85 was 3.64 per cent. At this rate, the projected output of foodgrains in the State would be 540 lakh tonnes in 2001 which will result in a likely shortfall to the extent of 120 lakh tonnes (or 22 per cent). This calls for an accentuation of cropping intensity with a view to increasing productivity.

7.1.3 The net area cultivated in U.P. has remained almost stable at 173 lakh hectares since the sixties representing 58 per cent of the total reported areas. In addition, 7.8 lakh hectares (or 2.6 per cent) are under old fallows and 11.3 lakhs hectares (or 38 per cent) are under current fallows. The cropping

intensity is abysmally low at 146. The average yield per hectare in the State for the period 1983-86 was 13.5 quintals in case of rice, 19.2 quintals in case of wheat and 14.6 quintals in respect of total foodgrains which formed only 48.5 per cent of the average yield of foodgrains recorded in Punjab during the same period. An effective thrust for increasing agricultural production would call for substantial technological upgradation alongwith other measures such as land reclamation, wasteland development, etc., which would not only help increase the yields of existing area but would also bring more area under cultivation.

## **Major Constraints and Problems**

7.1.4 The agrarian economy in Uttar Pradesh is characterised by a large number of small land holdings. Consequently, the per unit investment is very low and the pattern of holdings in its present form affords little scope for adoption of new technology and mechanisation. Wherever needed, land records should be updated and arrangements of oral lease and tenurial agreement which may be existing in certain areas should be effectively curbed so that flow of bank credit on this account is not hampered. Further, the cropping intensity of 146 per cent in the State is low as compared to certain more advanced States like Punjab and Haryana which have attained intensity of 172 per cent and 156 per cent respectively. Cultivation of large areas under fallow lands leaves reduced area under multiple cropping.

7.1.5 The average yield of both irrigated and unirrigated crops has been low in the State at 14.61 quintals/ha. as compared to 32.29 quintals / ha. and 19.9 quintals/ha. in Punjab and Haryana respectively. Further, the average yields for wheat and rice at 19.2 quintals and 13.5 quintals respectively are only 58.6 per cent and 43.5 per cent respectively of the average yield of Punjab. The low yield in rainfed area is due to the cultivation of low yielding varieties as also to the application of low crop production inputs arising from weather uncertainties. For irrigated crops, improvement is also needed in crop management practices involving an efficient use of crop inputs like water, fertilizers, seeds, insecticides, pesticides, etc. The pace of diversification of cropping pattern is also quite low necessitating a



shift from low yielding cereal crops to high yielding cash crops.

7.1.6 There is inadequate disbursements of cash component by the co-operatives. During Kharif 1991 and Rabi 1991-92, the cash loan disbursements by co-operatives were only 30 per cent and 6.5 per cent respectively of the credit requirement leaving considerable scope for stepping up the loan component requirements. Besides, there are different scales of finance for various crops in the district. While some commercial banks and RRBs follow the scales of finance as fixed by the State level committee constituted by the DIF, others adhere to the scales fixed by their Regional Offices/ Sponsor banks. Further, the CCBs adopt the scales of finance fixed by the RCS at the State level which are broadly classified as food crops and cash crops for plains and hill areas separately in respect of Rabi and Kharif. It would be necessary for the recently constituted district level technical committees to fix

the scales of finance suitably taking into consideration the prevailing conditions in the respective districts. The same should be applicable to all banks, including co-operatives. Disbursement of crop loan applications by commercial banks and RRBs is also low. The banks have also not developed, to the desired extent, their own mechanism to attract more borrowers especially by tagging production credit to investment credit for purposes such as farm mechanisation, minor irrigation etc.

#### Assessment of Potential

7.1.7 An attempt has been made to arrive at the crop loan requirements based on the present cropping pattern, scale of finance (weighted averages), average land holdings, expected number of borrowers, etc. The area covered under various crops, scale of finance and the weighted average scale for major crops are given below:

(Rs. / acre)				
Crops	Area (ha.)	% to total	Scale of finance	Weighted Average scale
Paddy	54.29	23	2100	483
Wheat	86.38	37	2150	795
Other cereals	34.15	14.5	1300	188
Pulses	29.66	12.5	950	119
Oilseeds	8.93	4.0	2200	88
Sugarcane	17.61	7.5	2850	214
Potato	3.42	1.5	5200	78
Others	0.36	—	—	—
	235.00	100		1965
				say 2000

**Note:** The weighted average scale has been worked out as multiple of the share of each crop to the scale of finance of that crop.

7.1.8 The average land holding in the State is just about 0.93 hectare, i.e., 2.30 acres. Bulk of short term financing for agriculture is being done through the vast co-operative network of 57 DCCBs, their 1334 branches and 8599 PACs. The total membership in 1990- 91 was 137.33 lakhs of which the 69.82 lakh members enjoyed credit limits

Estimated No.  
of borrowers

46 lakhs

× Average land  
holdings

× 2.30 acres

= 211600 lakhs, i.e., 2100 crores

constituting 50.8 per cent of the total membership. However, the number of active members (who have actually availed of credit for SAO) is estimated at 46 lakhs who represent nearly two-third of the eligible members. Thus the requirements of crop loans during 1993-94 can be worked out as under:

× Weighted average  
scale of finance

× Rs. 2000

7.1.9 This broadly tallies with the estimates of Rs. 2049 crores of crop loan requirements for the year 1990-91 made by the Institute of Co-operative and Corporate Management Research and Training, Lucknow. As against the potential worked out above, the present flow of short term credit is placed at Rs. 1,032.00 crores in 1992-93, of which co-operative banks contributed Rs. 786 crores. The share of commercial banks and RRBs together has however declined over the years from 33 per cent in 1989-90 to 23.8 per cent in 1992-93. The co-operatives are meant to be the main purveyors of crop loan finance for which a special line of credit at concessional rates of interest is made available by NABARD which facility is not extended to commercial banks. Major portion of short term credit was, thus, dispensed by co-operative banks. Due to the weakness of the co-operative credit structure in certain areas and the choking of the lines of credit, the co-operatives will not be able to meet the total crop loan requirements until a rehabilitation programme is successfully implemented. Therefore, the commercial banks and RRBs would have to step up their dispensation of credit for short term operations. Presuming that the co-operative banks would be able to meet in the region of 75 per cent to 80 per cent of the projected credit flow, the remaining amount of credit around Rs. 400.00 crores will have to be met by the commercial banks and RRBs in 1993-94. However, the improvement in their relative shares has to be calibrated in such a manner as to reach the level of around 25 per cent (1/4) of the total outstandings of crop loans by 2002. The estimates of increase in crop loan financing have been made taking into consideration the increased cost of inputs in the wake of inflation as also enlargement in the coverage of borrowers each year.

On this basis, the projections for crop loans for the period 1993-94 to 2001-2002 are worked out as follows:

Projection for crop loans (Rs. in crores)	
Year	Crop loans disbursement by commercial banks and RRBs
1993-94	400.00
1994-95	500.00

1995-96	607.50
1996-97	732.00
1997-98	864.50
1998-99	993.20
1999-2000	1113.00
2000-01	1224.00
2001-02	1322.75

## MINOR IRRIGATION

7.2.1 The State is bestowed with rich ground water resources in the Indo-Gangetic Alluvial Plains covering nearly 50 out of a total of 63 districts. The ground water assessment made in March 1992 indicates that the extent of ground water development varies from 35 per cent in the Bundelkhand region to 55 per cent in the Western Region. The overall average stage of ground water development in the state is placed around 47 per cent.

### Status of Ground Water Assessment

7.2.2 As per the assessment data of March, 1992, 63 (or 7 per cent) blocks were categorised as dark and 176 (or 20 per cent) as grey. However, on the basis of further updation of ground water assessment data by NABARD as of March, 1993, the numbers of dark and grey blocks, have gone up to 82 and 198 respectively. This list has been sent to the Ground Water Department, U.P. for their concurrence before notifying the same to the financial institutions. Seized with the assessment reports pertaining to 82 dark blocks and 33 critically grey blocks (stage of development 80 per cent and above) as of March 1993, the department is expected to submit the report soon. Out of the net cultivable area of 172.44 lakh ha. in the State, 101.32 lakh ha. (or 58.76 per cent) has been irrigated through different sources as per details given below:

1. Canal	33.57 lakh ha. (19.47%)
2. State Tubewells	6.45 lakh ha. ( 3.74%)
3. Private Tubewells	51.28 lakh ha. (29.71%)
4. Other sources	10.07 lakh ha. ( 5.84%)
Total	101.32 lakh ha. (58.76%)

Thus there is scope for creating additional irrigation facility for 70.12 lakh ha. which account for 41.24 per cent of the net cultivable area.

### Major constraints and problems

7.2.3 While the State Government has been fixing targets under free boring scheme district-wise, there has been no such fixation of targets outside free boring scheme. Consequently, banks have been complaining about non-sponsoring of loan applications from the State Government agencies outside free boring scheme. The absence of clearly drawn out annual banking plan of major/minor irrigation activities block-wise and commitment to sponsoring of loan applications to banks by the State Government has resulted in inadequate flow of credit to this sector. There is a need for effective examination of satellite imageries so as to identify ground water worthy areas suitable for dug wells and bore wells in the hard rock terrains and also for provision of suitable technical guidance to farmers not covered under the government sponsored programmes in locating well sites so that availment of credit in this sector can be expanded.

7.2.4 The absence of a detailed assessment of ground water potential in the dark blocks based on micro level water-shed analysis by the Ground Water Survey Department has resulted in inadequate development of ground water in white/grey pockets within the dark blocks. The farmers in this State have not taken to sprinklers and drip irrigation system in dark blocks/critical areas so that not only the available ground water resources are judiciously utilized but larger areas are also brought under irrigation. Apart from these, there are certain important area specific problems also.

7.2.5 Bundelkhand Region is characterised by a low and erratic rainfall. The physiographic and topographic conditions are such that the area is characterised by low infiltration and heavy run off. The pace of construction of check dams and percolation tanks by the Irrigation Department is slow consequent upon which flow from the stream is unchecked, water not stored for prolonged periods and groundwater re-charge diminished. In the vicinity of such check dams as have been inspected, the farmers lift water for irrigation indiscriminately and exhaust the storage thereby defeating the purpose of these structures.

7.2.6 There are typically low yielding wells in the Bundelkhand region. At the same time, land

holdings are very large. The soil and climatic conditions are ideally suited for horticulture crops such as citrus (lime, lemon, orange, etc.) and ber, guava and aonla, but the tremendous scope for switching over to widely spaced horticulture crops and irrigating them through the drip system has not been fully exploited.

7.2.7 The Irrigation Department is yet to identify stretches of Betwa and its tributaries which have adequate flow during major part of the year and allow farmers along the banks to lift the water and irrigate the fields located within two to three kilometers from the river banks. While treatment of Tejpura Watershed has been very beneficial to the farmers, they are not involved in the management of the watershed after the Government withdraws from the scene. The absence of properly constituted Water User Associations so that the farmers could manage the watershed themselves in an effective manner is greatly felt.

7.2.8 Since Eastern U.P. is characterised by small and fragmented land holdings, the tubewells which have prolific yields are invariably underutilized. Water logging and poor drainage are also typical to the region. Conjunctive use of water in canal command area appropriate to overcome the problems of water logging and drains to depress the water levels so that the crop yields in well commands increase, are absent. Further, in view of fragmented land holdings, farmers are currently required to construct more than one tubewell which would remain underutilised. Laying of underground pipelines to convey water from one field (of their own) to another field needs to be encouraged. In these parts of the State, farmers generally adopt production technique with low input and poor returns. The benefit of intensive gardening type of operations as is the practice in Kerala involving various implements, better inputs of fertilizers, pesticides, etc., is conspicuous by its absence.

7.2.9 In many areas of Western U.P., such as, Bijnor, Moradabad, Meerut, Muzaffarnagar and Agra districts, water levels have registered a steady decline forcing the farmers to construct deeper and deeper pits to locate the centrifugal pumpsets. Such deep pits are not only expensive but also very inconvenient to farmers. Installation of submersible pumpsets even

in areas where energisation has already taken place is also not much in evidence.

7.2.10 The State has about 30,000 deep tubewells constructed, operated and maintained by the Government. These DTWs are designed for an average command of 40 ha. However, they are operating at very low capacities. Effective measures need to be taken to improve their utilisation and efficiency.

7.2.11 Presently, the bulk of financing under minor irrigation is done by the UPSLDB. The commercial banks and RRBs in spite of their vast rural branch net-work, play a marginal role with poor participation in the Government Sponsored Programmes for minor irrigation, such as, IRDP, free boring, etc. Under the present arrangements, while the cost of private pumpsets to be used in private tubewells is financed, there is no arrangement for financing the cost of energisation of these tubewells. NABARD may consider mechanism for providing funds for this purpose so that there is no backlog of unenergised tubewells whose number is estimated to be more

than 25,000.

#### **Potential for Minor Irrigation Development**

7.2.12 As per assessment of ground water potential by the Ground Water Survey Department, the net utilisable resources for development of irrigation purpose works out to 71250 million cubicmetres (MCM). As against this, the net potential utilised was only 26709 MCM indicating a stage of development of 47 per cent. The balance potential of 44530 MCM would be capable of supporting as many as 25.42 lakh shallow tubewell structures as per the technical parameters. The current trends suggest that nearly 85 per cent of the financing is done under free boring programme of the State Government and schematic lending accounts for the remaining 15 per cent. Under the programmes of free boring being implemented from 1984-85, the State has achieved 2 lakh borings per year for the last three years. Keeping in view the current trends and the number of ground-water structures, the credit required for complete development of the balance potential of 44530 MCM would be as under:

1.	No. of STW assessed feasible	25.42 lakhs
2.	80% of the above to be developed under free boring programme	20.34 lakhs
3.	Credit required in respect of pumpsets only (excluding subsidy and margin money) @ Rs. 10,000 for (2)	2034 crores
4.	Credit required for boring and pumpsets outside free boring @ Rs. 23,000 (1)-(2) × Rs. 23,000	1168.40 crores
5.	Dugwell and pumpsets in hard rock area estimated	0.25 lakh
6.	Credit requirement for above @ Rs. 25,000 being the bank loan component per unit	62.50 crores

7.2.13 It may, therefore, be seen that the total credit requirement for the estimated potential would come to Rs. 3,264.90 crores at the prevailing unit cost. This potential can be exploited over a period of time. It is also expected that the share of schematic lending (outside free boring programme) would gradually increase so that the entire groundwater resources will stand almost fully developed by 2000. In the dark/critical blocks, where the level of ground water utilisation has already reached the maximum level and further boring is not permissible, there is wide scope for adopting sprinklers and drip irrigation

system. Further, there is good scope for lift irrigation schemes on the stretches of rivers which have adequate flow during a major part of the year. This has also been taken into account while projecting the annual growth rate in the estimated credit flow for minor irrigation. However, the extent of exploitation of potentials in the above areas would depend on the steps taken by the Government in popularising adoption of these schemes.

7.2.14 For estimation of credit projections upto 2002, the likely increase in the cost of boring and pumpsets with accessories as also the expected

increase in lending outside free boring programme involving higher financial outlay has been taken into account. Keeping in view the limitation of resources of LDB which is almost entirely dependent on NABARD refinance for its lending programmes, the major share of the additional investment will have to be financed by the commercial banks and RRBs, i.e., about 69 per cent of the additional 82 crores. The present level of lending by the UPSCARDB for minor irrigation is around Rs. 125 crores (1992-93) including IRDP/MNP. It can be presumed that their lending would reach a maximum level of about Rs. 155 crores during 1993-94, with additional refinance support. This calls for a substantial involvement by commercial banks and RRBs for the period 1993-94 to 2001-02 as has been projected below:

Year	(Rs. in crores) Amount
1993-94	130.00
1994-95	162.50
1995-96	198.00
1996-97	238.00
1997-98	281.00
1998-99	323.00
1999-2000	362.00
2000-01	398.00
2001-02	430.00

## LAND DEVELOPMENT

7.3.1 Out of the total reporting area of 29.8 million hect., 6.7 million hect. agriculture land and 5.3 million hect. non-agriculture land require intensive soil and water conservation measures. Besides, 3.7 million hect. of cultivated land suffers from moderate soil erosion. In addition, there are 12 lakh hect. of ravine land, 11 lakh hect. of Usar land and 19 lakh hect. water logged soils including Diara land. In order to optimise the use of ground water in the context of increasing cost of its exploitation, its utilisation has to be well planned by minimising water losses through evaporation, percolation and seepage on the one hand and ensuring spread of irrigation on the other. In view of the varied physiographic conditions, there is scope for undertaking a number of land development activities

indicated as under:

- Ravine land reclamation (Banda, Hamirpur, Jalaun, Jhansi, Etawah and Agra).
- Sodic land reclamation
- Water logged land reclamation
- Adoption of soil conservation measures in hills.
- Watershed development / dryland farming.

## Major constraints and problems

7.3.2 Periodical review of implementation of the land development schemes approved by NABARD for financial assistance from banks is not being done at senior levels in the government for an effective implementation of such schemes. At present the government is involved in the implementation of centrally sponsored schemes like National Watershed/Rainfed farming schemes in 27 districts under which almost 100 per cent subsidy is given to the beneficiaries in the first year. The State Government is yet to formulate schemes for development of micro watersheds and link up such schemes to institutional finance. At present soil conservation wing of the Agriculture Department, Hill Area Development Authority and Hill Water Development Authority carry out soil conservation works in the hills with budgetary provision only. Taking into account the huge expenses involved and also to expedite the soil conservation measures, formulation and implementation of bankable schemes has not taken place. The main activities carried out by three Command Area Development Authorities in the State relate to construction of irrigation channels and land levelling. Possibilities of institutional finance for undertaking on-farm development work needs to be explored further.

7.3.3 If the farmer has no extra land, the original value of Usar land and ravine lands which is quite low is often not sufficient to provide complete mortgage for the entire cost of land development. Banks have not considered financing on the basis of post development value of such lands. Group financing to self help groups has been a successful experience in many parts of the country. However, banks in the State have not identified such groups and considered financing homogeneous groups for

various land development activities with the help of extension agencies. Presently only UPSCARDB is involved in the financing for land development activities. In spite of tremendous potential of such activities and the vast network of rural branches of commercial banks / RRBs, these institutions are yet to make a headway in financing these activities with the help of refinance available from NABARD.

### Assessment of Potential

7.3.4 Keeping in view the above potential, the following projections of institutional finance for land development can be worked out:

- a) Usar land reclamation  
 Total area 11 lakh hectares  
 Assuming 10% reclaimable area 1.1 lakh hectares  
 Approx. average unit cost Rs. 20,000 per hectares  
 Total cost Rs. 11,000 × 20,000 = Rs. 220 crores
- b) Ravine Reclamation  
 Total area 12 lakh hectares  
 Assuming 5% area coverage 0.6 lakh hectare  
 Approx. average unit cost Rs. 12,000 per hectare  
 Total cost Rs. 60,000 × 12,000 = Rs. 72 crores
- c) Reclamation of Diara land  
 Total area 19 lakh hectares  
 Assuming coverage of 1% reclaimable land 0.19 lakh hect.  
 Approx. average unit cost Rs. 15,000 per hectare  
 Total cost Rs. 19,000 × 15,000 = Rs. 28.5 crores
- d) Soil conservation activities  
 Total area 67 lakh hectare  
 Assuming 1% area for treatment 0.67 lakh hectare  
 Approx. average unit cost Rs. 15,000 per hectare  
 Total cost Rs. 67,000 × 15,000 = Rs. 100.5 crores
- e) Dry-land farming / Watershed Development  
 Total area 77 lakh hectares  
 Assuming 1% area for coverage 0.77 lakh hectare

Approx. average unit cost

Rs. 10,000 per hectare

Total cost 77,000 × 10,000 = Rs. 77 crores

7.3.5 Thus, the total financial cost involved is Rs. 498 crores. Assuming that the above potential can be exploited in a phased manner over a period of ten years and that nearly 50 per cent of the financial resources will come from farmers as their involvement and State Government as subsidy and 50 per cent will be institutional finance, the likely requirement of institutional credit works out to Rs. 25 crores per year. The involvement of the UPSCARDB in the projected credit requirement would not be more than Rs. 50 lakhs, taking into account their present disbursements and also the fact that they are entirely dependent on refinance for the purpose. Therefore, the commercial banks and RRBs have to involve themselves in this sector in a big way, i.e., to the extent of about 24.5 crores.

7.3.6 The year-wise projections for the period 1993-94 to 2001-02 have been worked out on the basis of likely increase in the cost of inputs and in the area to be brought under various land development activities each year.

		(Rs. in crores)
<u>Year</u>	<u>Amount</u>	
1993-94	24.50	
1994-95	30.50	
1995-96	37.00	
1996-97	44.50	
1997-98	52.50	
1998-99	60.50	
1999-2000	67.80	
2000-01	74.50	
2001-02	80.50	

### PLANTATION AND HORTICULTURE

7.4.1 The State is endowed with a wide range of climatic conditions, soils and topography which permit cultivation of virtually all types of fruits, vegetables, ornamental plants, medicinal plants, herbs and other plant species of economic importance. The present level of area, production and productivity of horticultural crops in the State as projected by the Department of Horticulture is given on the next page:

Crop	Area (lac.ha.)		Production (lac.m.tons)		Productivity (M.tons)	
	89-90	Projection (94-95)	89-90	Projection (94-95)	89-90	Projection (94-95)
Fruits	7.16	8.00	59	78.00	8.10	10.0
Vegetables	8.45	9.50	113	142.50	13.06	15.0

7.4.2 The State government has given fillip to the development of horticulture by committing a subsidy to the extent of 50 per cent under the Deendayal Rojgar Yojna Programme for horticulture. Further, the Directorate of Sericulture has developed plans for augmenting sericulture activities with an element of subsidy to growers in selected districts. Apart from these, there are other Government programmes as under:-

- Co-ordinated development of fruit crops in selected fruits belts.
- Establishment of nurseries in private sector.
- Intensive cultivation of fruit crops in dry zones.
- Usar land development through plantation of fruit crops.
- Rejuvenation of old and unproductive orchards.

#### Major Constraints and problems

7.4.3 One of the major constraints is non-availability of quality planting material. There is scope for effective Governmental supervision over nurseries to ensure that the quality of planting material produced by the existing nurseries is upgraded. Private participation in this activity to improve the supply position is also grossly insufficient. Further, the extension service offered by the Department of Horticulture is not adequate particularly at the block level.

7.4.4 The flow of credit at the ground level presents a distorted scenario. Development of horticulture in Middle Gangetic plains, Western Himalayan and Hill Regions with adequate bank support has not really picked up, notwithstanding the tremendous potential for it. Besides, the credit flow is directed towards the development of a few crops only. Mango followed by Papaya claimed a large proportion of credit disbursed, to the neglect of other crops with high potential like Ber and Peach. There is lack of awareness among farmers

concerning the appropriate — a) cropping system, b) varieties and c) technology. Popularising horticultural activities among farmers through proper extension service, training, etc., by the Government needs to be further strengthened. The major constraint for promotion of sericulture is the non-availability of Mulberry cuttings and Disease Free layers (DFLs).

7.4.5 Cold Storage, marketing and processing facilities are inadequate even for the present level of production. Since marketing is unorganised and controlled mainly by middlemen, farmers do not get competitive prices. Even though there is a glut of vegetables and fruits, there are no marketing or agro-processing facilities. Thus tomatoes grown in Jaunpur were sold at throwaway prices. Potatoes grown in Dehradun and other hilly areas could fetch higher prices, if processed into chips, wafers, etc. The need for a suitable marketing infrastructure and development of new packages for horticulturist along with creating additional storage facilities to encourage farmers to take up horticulture is immense. Plant protection measures are inadequate and cater to only about one tenth of the total requirement. Required attention is not being focused on the need to make available plant protection devices resulting in diminished production on account of crop losses due to various diseases. There is good scope for growing mushrooms in the hilly region which not only have a good local market but are also highly export oriented. However, the major problem is the non-availability of adequate spawn for mushroom cultivation. Further, the activity requires special technical expertise. Identification of willing entrepreneurs and guiding them by creating a nexus between farmers and the successful units on the part of the Government needs further stepping up.

7.4.6 The UPSCARDB plays a major role in the implementation of credit supported programmes. The involvement of commercial banks and RRBs is disproportionately low as compared to their vast rural branch net work. Data pertaining to the



area-wise potential for various horticultural crops and vegetables and the infrastructure that exists are available with the government departments. However, proper liaison between bankers and these departments to make use of the information for drawing up credit plans under the Service Area Approach is missing. Further, in several of the cases handled by the banks, they are found to be taking unduly long time to dispose of loan proposals thereby denying timely credit to the borrowers.

#### **Flow of institutional credit and potential**

7.4.7 The present level of credit flow to horticulture is estimated at around Rs. 3.00 crores annually which is very low in view of the vast area and production of horticultural crops. Estimation of the financial outlay required for extending horticulture crop coverage from the present level of 7.10 lakh hect. to 8.00 lakh hect. upto the year 2000 and for increasing the areas under vegetable crops from 8.45 lakh hect. to 9.00 lakh hect. is worked out as under:

#### **A) FRUITS**

(1)	Target for VIII Five Year Plan	8,10,000 ha.
(2)	Area that will attract bank credit (@ 25% of (1) above)	2,02,500 ha.
(3)	Quantum of finance (@ Rs. 8,300 ha. in respect of (2) i.e. 2,02,500 × 8,300)	Rs. 16,807.5 lakhs
	Total bank loan	Rs. 168 crores

#### **B) VEGETABLES**

(1)	Contemplated area under vegetables for the VIII Five Year Plan	10.00 lakh ha.
(2)	Area that will attract credit (@ 25% of Col. (1))	250000 ha.
(3)	Quantum of bank credit (@ Rs. 4,500) i.e.	Rs. 11250 lakhs
		or
		= 112.50 crores
		or say = 110 crores

#### **SERICULTURE**

7.4.8 Sericulture which was till recently considered to be mainly subsidiary occupation has grown into a highly remunerative cash crop owing to the introduction of new technology. Apart from its potential for income and employment generation, sericulture is a priority area because of its capacity for import substitution and export potential.

#### **Major constraints and problems**

7.4.9 The mulberry production level has continued to hover around 2.00 lakh kgs per annum. In the absence of a commercial approach and proper package of practices the per acre productivity which could be stepped up to 250-300 kgs/acre continues to be around 100 kgs/acre only. Similarly, due to rigidity in the cropping pattern the per rearer production remains just over 10 kgs/annum as against the viable production level of 100 kgs/annum.

7.4.10 Basic linkages such as cocoons warehousing and marketing are lacking. Further, implementation of cocoon support price scheme linked to competitive marketing, silkworm seed production and supply, research and experimentation in respect of silkworm races and mulberry varieties has not been given priority by the government.

7.4.11 Bankable projects for establishing individual cocoon rearing units have recently been prepared and approved for financial assistance from banks. However, the motivation levels of farmers for taking up mulberry cultivation and rearing of silk worm is low and needs to be upgraded substantially by intensive extension efforts.

#### **Assessment of potential**

7.4.12 There has been an impressive increase in the production of cocoons from 12000 kgs. per annum in 1960 to over 2 lakh kgs per annum during the eighties as a result of concerted efforts made

by the Government and the Central Silk Board to popularise sericulture in U.P. Further, three districts of U.P., viz., Dehradun, Saharanpur and Haridwar were included in the National Sericulture Project (NSP) with a target for raising 4000 acres of mulberry plantation and silk production to the level of about 120 tonnes per year.

7.4.13 There is a wide gap between the demand and supply of silk. As against an approximate demand of 2500 MT, the present production capacity in the State is only 20 MT. Presently, bulk of raw material is being procured from Karnataka. In order to gradually reduce this gap, the State Government has decided to take up a massive Sericulture Development Programme in the VIII Plan with a target to increase the annual raw silk production in the State to 400 MT by the end of the plan period.

7.4.14 This calls for a substantial increase in the credit flow for this sector. Although in the absence of a clear cut programme for tapping the entire potential a realistic assessment of credit requirement is difficult to make, estimates have been made on the basis of certain indications given by the Government.

7.4.15 The Directorate of Sericulture (U.P.) has formulated a project under the World Food Programme (WFP) covering three districts, viz., Varanasi, Jaunpur and Mirzapur with a total estimated cost of Rs. 4.17 crores of which Rs. 1.01 crores would be the WFP's involvement and the balance is the expected institutional finance working out to an annual credit requirement of around Rs. 1.00 crore for the period beginning from 1993-94.

## FLORICULTURE

7.4.16 Floriculture is another important sub-sector under horticulture which has immense potential in the State of Uttar Pradesh. The important flowers that can be grown are gladioli, tuberose and damask rose. Gladioli and tuberose are important ornamental flower plants having good market value. The potential areas are the western parts of Uttar Pradesh such as Ghaziabad, Meerut, Bulandshahr, Dehradun, Saharanpur, Nainital, Agra and to a certain extent, Lucknow. In addition to the above flowers, rose cultivation is taken up on a traditional basis in Ballia, Etah and Kannauj (Farrukhabad district) for

the purpose of extracting rose water and rose oil.

### Major constraints and problems

7.4.17 Good quality planting material is very costly and is not easily available (the cost of each bulb of tuberose is around Re. 0.75 as compared to Re. 0.25 in the traditional areas such as Assam, Bengal, etc.). Marketing linkages are very poor and unorganised. Further, proper motivation, training and extension support from the Government departments is lacking. The extension departments have not yet made any efforts to popularise the scheme in potential areas. Bankers are generally unaware of the financial viability of the floriculture schemes.

### Assessment of potential

7.4.18 The actual area under floriculture is insignificant as compared to the enormous potential that exists. Further, exact assessment of potential in terms of quantum of credit and areas may be somewhat difficult at this stage involving an indepth study/survey. However, as per indications and available information, the government plans to cover annually 150 acres under floriculture in the traditional areas.

7.4.19 Thus, the total financial requirement comes to about Rs. 300 crores for plantation and horticulture sub sector (including sericulture and floriculture). Accordingly, the requirement of bank credit less margin, for the year 1993-94 would be of the order of Rs. 36.50 crores. In view of likely escalation in the cost of inputs as also gradual increase in the coverage of area under fruits, vegetables, flowers etc. each year, the year-wise projections for the period 1993-94 to 2001-2002 are as follows:

(Rs. in crores)	
<u>Year</u>	<u>Amount</u>
1993-94	36.50
1994-95	45.50
1995-96	55.50
1996-97	66.50
1997-98	78.50
1998-99	90.25
1999-2000	101.00
2000-01	111.00
2001-02	120.00

## FORESTRY AND WASTELAND DEVELOPMENT

7.5.1 The total forest area in the State was reported at 51 lakh hectares forming 17.21 per cent of the reporting area. However, the estimated forest cover is only to the extent of 10 per cent to 12 per cent of the reporting area. The imbalance in the land use is evident from the fact that as against the optimum requirement of 1/3 area under forests for maintaining the ecological balance (as estimated by the National Forest Policy 1988), less than 1/6 of the reporting area is under forests.

7.5.2 From the demand point of view, the minimum per capita requirement of forest land comes to about 0.47 hectares at the present level of consumption of forest produce. As against this, Uttar Pradesh falls in the category of states where the per capita forest land is below 0.05 hectares. However, while coverage of 1/3 area under forest cover would be desirable, it would require a herculean effort to increase the forest cover to this level in view of the fact that preserving the present level of forest cover itself has become a difficult task. This calls for a perspective plan for land use pattern. One such effort has been made by the Giri Institute of Development Studies, Lucknow according to which about 66.3 lakh hectares is estimated as the desired level of forest area by the year 2000 forming about 22.3 per cent of the reporting area which suggests a five percentage point expansion compared to the level of 1985-86.

### Major constraints and problems

7.5.3 One of the major constraints is the lack of co-ordination between Forestry and other district

development departments on the one hand and banks on the other at the district and the block levels. Farmers should be motivated to put their waste-lands under forest cover. This motivation is all the more necessary in view of the fact that forestry projects usually have long gestation periods and are unable to generate immediate returns. The small and marginal farmers particularly do not have any special incentive for investing their money and waiting for such long duration unless they are convinced of the advantages of afforestation. Identification of voluntary agencies by the Government and involving them for this purpose has also not been ensured to the desired level.

7.5.4 There are five major on-going schemes sanctioned by NABARD under various forestry projects. As against the refinance commitment of Rs. 13.83 crores, the banks have claimed only Rs. 3.81 crores as at the end of March 1993. Periodical review of the progress of implementation of the schemes by the banks with a view to improving the availment of refinance from NABARD has not taken place. The district level/block level fora are not being utilised to create awareness among bankers regarding the potential existing in their respective service areas for forestry and the infrastructural and extension support available for this sector from the government and other agencies.

### Assessment of potential

7.5.5 From the point of view of land availability, an estimation of land that can be brought under farm forestry and wasteland development in each category has to be made in the following table on the basis of the existing land use pattern:

Land use (category)	Area in hect.	%of total	Estimated area of private wastelands	Potential area under FF
Forest area	51.44	17.4	—	—
Usar and Non-agricultural	10.67	3.6	1.067 (10% of col .2)	0.530
Cultural waste	10.99	3.7	2.747 (25% of col. 2)	0.899
Current fallows	11.95	4.0	—	—
Other than current fallows	8.56	2.8	2.140 (25% of col .2)	0.214
Land put to other than agricultural uses	24.06	8.0	—	—
Land under permanent pastures and shrubs	8.81	3.00	—	—

**NET SOWN AREA**

a) Irrigated	100.43	33.72	Entire area	0.100
b) Unirrigated	70.92	23.81	Entire area	0.177
<b>TOTAL</b>	<b>297.83</b>	<b>100</b>		<b>1.920</b>

7.5.6 As per estimates, around 90 per cent of the Usar and non agricultural lands are in the form of government and community lands. Private wastelands constitute only 10 per cent of the available wastelands under this category. However, the share of private lands under culturable wastelands is about 25 per cent. Assuming that 50 per cent of the private lands under the former category and 30 per cent under the later would come forward to develop their lands for covering under farm forestry, the immediate potential available for exploitation with the help of bank credit can be taken at about 1.920 lakh hect. which can be further phased over a period of nine years upto 2002 in the following manner:

<u>Year</u>	<u>Area in hectares</u>
1993-94	18000
1994-95	19000
1995-96	19500
1996-97	20500
1997-98	21000
1998-99	22000
1999-2000	22500
2000-01	24000
2001-02	25500
<b>Total</b>	<b>192000</b>

7.5.7 Assuming an average bank loan component of Rs. 15000 at the present cost, an estimated amount of Rs. 27.00 crores would be required as additional credit flow for the year 1993-94. Taking into account the present credit flow under various on-going schemes, the estimated bank loan requirement would be of the order of Rs. 30.00 crores for the year 1993-94 and the year-wise projections for the period 1993-94 to 2001-02 would be as under:

<u>Year</u>	<u>(Rs. in crores)</u> <u>Amount</u>
1993-94	30.00
1994-95	37.00
1995-96	45.00
1996-97	54.00
1997-98	64.00

1998-99	73.50
1999-2000	82.50
2000-01	90.70
2001-02	98.00

**INLAND FISHERIES**

7.6.1 The State has great potential for fish culture in the form of 31,200 km. of fluviatile water and 4.45 lakh hect. of confined water consisting of 1.50 lakhs hect. of irrigation reservoirs, 1.33 lakh hect. of natural lakes and 1.62 lakh hect. of rural ponds. Of this, the area being utilised presently for fish culture is 1.82 lakh hect. The yield of fish from different sources during the year 1991-92 was 1.13 lakh tonnes.

**Major constraints and problems**

7.6.2 The programme for allotment of patta for the coming year is not finalised by the FFDA's sufficiently early so that banks can include the same in their SAPs and applications can accordingly be forwarded to banks. Joint inspection of pond sites by FFDA and banks before loaning and at each stage of release of instalments of loan is not taking place. The practice of each FFDA taking up institutional finance thus encouraging progressive farmers to adopt an intensive culture to increase productivity of their ponds is not in evidence. Even though the districts of Bundelkhand region suffer from inadequate availability of water throughout the year, seasonal culture of fish by harvesting rain water is yet to be taken up.

7.6.3 In order to regulate seed distribution throughout the State, establishment of private hatcheries is necessary. Conducting a survey on the feasibility of this activity in different districts and evolving a suitable model scheme for bank finance by the Directorate of Fisheries has not ensued. Carp culture in the plain regions of the hill districts is yet to be taken up by formulation of suitable schemes. Possibilities of cold water fish culture have not been explored by the State Government. Further,

construction of hatchery for mirror carp at Chamoli district has not been speeded up to the desired level.

7.6.4 Presently, the government owned water areas are under the control of Revenue Department which leases them to farmers on a long term basis in pursuance of recommendations of FFDA. However, transfer of all water areas to the Department of Fisheries authorising the latter to settle lease agreements on the lines followed in other neighbouring states which could expedite the leasing procedure is not being adopted in Uttar Pradesh. There is an urgent need to convert the existing larger hatcheries into mother hatcheries and satellite farms in nearby areas to provide additional space for rearing of spawn produced at the mother hatcheries. This, however, is not taking place. Further, organised fish marketing system remains inadequate both at the district and State levels.

7.6.5 Undue delay on the part of banks has been observed in the disposal of applications sponsored by the FFDAs. Loaning procedure and documentation are not standardised and simplified to avoid delays in sponsoring and sanctioning of loan applications. Presently in respect of landless fish culturists (Patta holders), the banks restrict finance upto a maximum of Rs. 10,000. and insist on collateral security for higher amounts. Banks do not accept the mortgage of the lease deeds of Gram Sabha ponds as security for the loans in order to cover the landless fish farmers also. Further, the sanctioning powers of the branch managers as they obtain at present are not based in such a manner that at least the lowest economic unit under fisheries can be sanctioned at the branch level itself avoiding undue delays. Proper co-ordination between banks and FFDAs, an essential factor for achieving the projected programme, is absent. The progress in regard to the implementation of the schemes is also not regularly reviewed in the DCC/SLBC fora.

7.6.6 Possibility for institutional credit support should be considered from the point of view of developing village ponds for culture. Due to certain difficulties encountered in financing private owned ponds (i.e. multiple ownership) there is limited scope for financing such ponds. Mostly the water bodies controlled by Gram Sabhas (1.05 lakh hect.) are considered to have potential which would need to

be exploited with the help of bank finance.

- a) Out of Gram Sabha ponds, an area of 50400 hect. has already been leased out to farmers and the residual potential is 55180 hect. As per trends available from government records, an average water area of 8000 hect. is being leased to farmers on patta in a year and applications in respect of them are forwarded to banks through the FFDAs. Considering that 75 per cent of the farmers would be interested in bank finance, the physical programme can be assumed around 6000 hect. with an average bank credit of Rs. 36000 per hect. the financial assistance would work out to Rs. 21.60 crores.
- b) Based on the existing potential, five mini hatcheries can be financed in a year. The component of bank credit would be around Rs. 15 lakhs.
- c) Construction of new ponds

The potential area for development of new ponds can be estimated at 600 hectares in the plain districts and bank credit requirement in a year can be worked out as under:

Unit cost for construction of new ponds:

Capital cost Rs. 92,000  
 +working capital Rs. 17,000 = Rs. 1,09,000  
 Eligible bank loan 80% of capital cost  
 Rs. 73,600 + Rs. 13,600 as working capital  
 = Rs. 87,200

Bank loan will be Rs. 87,200 × 500 hect.  
 = around 4.36 crores

The possible credit absorption for fisheries during an year will be as follows:-

	(Rs. in crores)
1. Fish culture in village ponds with fish farms	21.60
2. Fish seed hatchery	0.15
3. Development of new ponds	4.36
	<u>26.11</u>

7.6.7 Of the above, the involvement of the UPSCARDB is not likely to be more than Rs. 50 lakhs to Rs. 55 lakhs in view of their limited

resources and total dependence on refinance from NABARD. The present level of disbursement by the LDB is of the order of Rs. 35 lakhs. Therefore, an amount of Rs. 25.55 crores has to be met by commercial banks and RRBs during 1993-94. In view of likely changes in cost of inputs, etc., the projection for the period 1993-94 to 2001-02 will be as follows:

<u>Year</u>	(Rs. in crores) <u>Amount</u>
1993-94	25.55
1994-95	32.00
1995-96	39.00
1996-97	47.00
1997-98	55.50
1998-99	64.00
1999-2000	71.70
2000-01	78.80
2001-02	85.15

## **FARM MECHANISATION**

7.7.1 Farm machineries, particularly tractors are capital intensive investments and would need substantial institutional support. The traditional sources of power such as draught animals and human labour have their own limitations for undertaking heavy operations continuously and cannot cope with

the growing need of power for intensive cultivation of crops especially the high yielding variety (HYV). Further, tractors also serve the purpose of transportation of agricultural produce. Although the position of the State is relatively comfortable at 5.74 tractors/thousand ha. as compared to the All India average of 2.93 tractors/thousand ha., there is abundant potential for financing of the tractors and other farm machineries such as power tillers, threshers, etc., in view of the scope for multiple cropping and availability of vast areas for cultivation.

### **Major constraints and problems**

7.7.2 An analysis of the average loan disbursed in a few districts during 1992-93 suggests that a higher than the stipulated margin is taken by banks. Consequently, the beneficiaries are forced to either rely more on their own resources or turn to other sources for borrowing. Commercial banks are also found to insist on mortgage of land along with other collateral security. Mortgage involves a high burden by way of stamp duty which is to be borne by the borrowers.

7.7.3 The following table depicts financial requirement in farm mechanisation from the point of view of the desired level of farm power requirement estimated at about 1 HP per hectare of cultivated land in the State:

## **POTENTIAL FOR TRACTORS**

1.	Total cultivated area	248.70 lakhs ha.
2.	Tractor population (March 1992)	315000
3.	Less 20% of existing tractors which are under non-working condition	63000
4.	Total number available for work (3) - (2)	252000
5.	Average tractor power for farm work (Average 30 HP)	75.60 lakhs HP
6.	Number of work cattle and buffaloes	128.48 lakhs
7.	Available horse power from work animals @ 0.5 HP / animal on an average	64.24 lakhs HP
8.	Total farm power available at present	139.84 lakhs HP
9.	Desired level of farm power @ 1 HP per ha. of cultivated area	248.70 lakhs HP
10.	Gap in farm power availability (9) - (8)	108.86 lakhs HP
11.	Expected additional HP from work animals @ 10% of the gap*	10.88 lakhs HP
12.	Gap to be filled by tractors (10) - (11)	97.98 lakhs HP
13.	Horse power of a standard tractor	35 HP

14.	Number of tractors required for meeting the additional requirement of farm power	2.80 lakhs
15.	Unit cost of a 35 HP tractor	Rs. 1.60 lakhs
16.	Financial requirement for tractorisation (14) × (15)	4480 crores

\* As much as 45 per cent of the total farm power is presently met by the work animals. However, in view of the increasing preference of farmers for farm mechanisation and the almost static work animal force, not more than 10 per cent of the additional requirement of farm power is likely to be met by the traditional draught power.

7.7.4 Power tillers are not very popular and are sparingly financed. However, threshers are commonly used and financed. An additional number of 25000 threshers can be estimated as the annual potential with an estimated bank credit of Rs. 13 crores taking an average bank loan of Rs. 5200 per thresher.

7.7.5 The present level of financing is around Rs. 275.00 crores implying that an average of about 30500 tractors is financed each year. Going by the trend and the potential that exists, there is an immediate scope for financing at least 10000 more tractors (i.e. a total of about 40000 tractors per year) so that the long term potential of 2.80 lakhs tractors can be exploited in a phased manner.

7.7.6 The financial outlay (less margin) would be around 512.00 crores, assuming that the banks would adhere to the recommended margin of 15 per cent of the unit cost. Alongwith the financing of threshers, the annual requirement of bank credit is estimated at Rs. 525 crores. Based on the ground level disbursements of the UPSCARDB during 1992-93 at around Rs. 22 crores, against which they availed refinance of Rs. 16.30 crores and their plan of Rs. 27 crores for 1993-94, their likely involvement during 1993-94 will not be more than Rs. 50 crores including threshers and other farm equipments leaving a gap of about Rs. 475 crores, which has to be bridged by commercial banks / RRBs.

7.7.7 Taking into account the increase in the cost of tractors/accessories on the one hand and the likely increase in the demand for tractors each year on the other, projections of estimated credit flow upto 2002 are made here :

Year	(Rs. in crores)
1993-94	475.00
1994-95	593.50
1995-96	725.00
1996-97	70.00
1997-98	1027.00
1998-99	1180.50
1999-2000	1323.00
2000-01	1454.50
2001-02	1571.00

## ANIMAL HUSBANDRY

### i) Dairy

7.8.1 The approximate population (as per 1988 census) of livestock in U.P. was as under:

Category		(of which in milk)
Cattle	263 lakhs (cows)	68.30 35.75
Buffalo	187 lakhs (female)	89.57 54.26
Sheep	22 lakhs	
Goat	113 lakhs	
Pigs	25 lakhs	
Poultry	93 lakhs	

The present total milk production is around 96.9 lakh m. tonnes per year. In order to meet the minimum recommended per capita requirement of 210 grams per day, about 140 lakhs metric tonnes of milk per year is needed leaving a gap of about 43.1 lakhs metric tonnes. During 1990-91, the average milk production per cow and buffalo was as low as 2.05 kg. and 3.42 kg. respectively.

**ii) Poultry**

7.8.2 The total layer and broiler population at 21.8 lakhs and 55.2 lakhs respectively is very low and constitutes only 3 per cent of the total layer and broiler population of the country. The per capita consumption of eggs is only 4.6 eggs as against the average of 19 in the country. Similarly, the per capita availability of poultry meat is only 70 gms. as against 250 gms. in the country which itself is very low compared to the world average of 5.9 kg.

**iii) Sheep, Goat, Piggery development**

7.8.3 The estimated wool production was 18.67 lakhs kgs. during 1991-92. Besides the availability of meat, the milk production by goats is 2.5 per cent of the total milk production in the State. As regards piggery, the State stands first in the country with a total pig population of 24.89 lakhs. Approximately 15 lakh pigs are slaughtered every year and about 30,000 metric tonnes of pork and 2000 mt. of tallow are available from them. About 15000 kg bristles are also procured annually.

**iv) Rabbit rearing — Angora rabbits in hill regions**

7.8.4 Propagation of Angora rabbits for production of angora wool is a lucrative venture in hills. It is also a labour intensive phenomenon generating employment for the local people in and around the project sites. Angora wool, besides having a good domestic market, has a tremendous potential for exports.

**v) Work animals / ADV carts**

7.8.5 The contribution of livestock to the economy is not only confined to production of milk, eggs, wool and meat, but is also significant in the form of farm power / work force. Among the draught animals, the bullocks and the buffaloes with a total population of 142.17 lakhs predominate over other work animals such as horses, ponies and camels which have a total population of 2.17 lakhs. These animals are the major means of transport in hill regions. The traditional system of plough bullock assumes greater significance in view of the fact that about 51.1 per cent of the total land holdings falls under the category of less than 0.5 hectare and these farmers will necessarily have to depend mostly on plough animals for tilling as well as transportation

of farm produce.

**Major constraints and problems****Dairy**

7.8.6 Availability of good quality milch animals and encouragement of calf rearing schemes are the basic pre-requisites for dairy development. Network of artificial insemination needs to be developed, organised milk routes and chilling facilities established. The Saghan Mini Dairy Scheme which is successful in the selected districts needs to be introduced in other districts as well.

7.8.7 The health care facilities for the existing bovine population need to be improved. At present, one veterinary hospital covers about 30,000 animals as against the norms of 20,000 animals prescribed by the National Agriculture Commission. Provision for treatment and medicines per veterinary hospital needs to be reviewed. Further, several important steps to improve fodder cultivation such as, identification of farmers for fodder development, production of seeds, development of pastures/grazing lands by promoting Silviculture schemes and Gaucharland Development schemes, an essential component of the strategy for ensuring adequate fodder supply need to be taken up.

7.8.8 The bulk of financing in dairy is done under the Government Sponsored programmes such as IRDP, Special Component Plan, etc. It is generally observed that although proposals for financing units of two milch animals are sanctioned, disbursements are made by banks for only one animal in most of the cases. This adversely affects the continuity of milk supply and the investment becomes infructuous. Further, shorter repayment periods are found to have been fixed by commercial banks in several cases adversely affecting the recovery position. Past experience shows that the unit of two dairy animals does not generate adequate income and surplus with the farmers so that these projects are adequate for their subsistence. The concept of popularising and encouraging progressive farmers to take up mini dairy schemes with larger animal units needs to be suitably emphasized.

**Sheep / Goat / Piggery / Rabbits**

7.8.9 According to NABARD, non-availability of superior quality breeding stock is one of the major



constraints in taking up sheep/goat/piggery activities. Appropriate linkages between small and medium slaughter houses for clean and wholesome meat both for domestic and export markets are not suitably developed. Certain varieties of goats and sheep are available in the hill areas of Kumaon and Garhwal and with proper arrangements for rearing and breeding they can be very useful for production of wool in large quantities. At present, these goats and sheep are owned by individuals who are not organised. There is absence of a scientific approach in this behalf. The full potential available in the vital area of rearing Angora rabbits needs to be adequately exploited.

### Poultry

7.8.10 According to NABARD, inadequate supply of day old chicks is a major constraint in the development of poultry farming. The day old layer

and broiler chicks produced at the government farms are yet to find wide acceptability by the progressive farmers in view of the poor quality control and weak marketing network. Another discouraging factor is the exorbitantly high cost of poultry feed which presently accounts for about 66 per cent of the total running cost. There are several sub-regions of agro-climatic zones without atleast one feed analytical laboratory. The possibility of establishing big poultry farms in the private sectors needs to be exploited.

### Potentials under various sub-sector/Schemes of animal husbandry

7.8.11 Looking to the availability of infrastructure, inputs, marketing arrangements and other relevant factors, animals husbandry sector seems to have an immediate potential that involves an outlay of Rs. 175 crores as per details below:

		(Rupees in crores)
	Physical outlay	Financial outlay
1. Dairy		
a) Purchase of milch cattle under commercial dairy farming (Number of animals)	1.4 lakhs	112.00
b) Calf rearing (Number of animals)	1000	0.40
c) Salvage of dry and pregnant buffaloes (Number of animals)	1000	1.00
d) Dairy cattle breeding scheme (Number of animals)	1000	1.20
e) Fodder and fodder seed production as allied activity to dairy farming (Area in hect.)	15	0.03
	Sub total	<u>114.63</u>
2. Poultry		
a) Layer scheme (Number of birds)	6.00 lakhs	7.20
b) Broiler scheme (Number of birds)	4.00 lakhs	2.00
c) Egg cart scheme (Number of units)	500	0.20
d) Hatcheries (Number of units)	3 units	6.00
	Sub-total	<u>15.40</u>
3. Sheep (Number)	0.5 lakhs	2.00
4. Goats (Number)	0.5 lakhs	4.00
5. Piggery scheme (Number of animals)	0.5 lakhs	8.00
6. Rabbit rearing (Number of animals)	3000	0.80
7. Work animals / other animals with carts		
(a) Work animals with carts	30000	24.00
(b) Work animals without carts (pairs of animals)	20000	6.00
	TOTAL	<u>174.83</u>

7.8.12 The present level of annual institutional credit flow for the sector is about Rs. 100 crores. There is scope for immediate stepping up of credit

for this sector by another Rs. 75 crores, during the year 1993-94. Taking into account the likely increase in the cost of animals and the number of animals

to be financed, projections upto the year 2002 have been made as under:

	(Rs. in crores)
<u>Year</u>	<u>Amount</u>
1993-94	175.00
1994-95	220.00
1995-96	268.00
1996-97	322.00
1997-98	380.00
1998-99	437.00
1999-2000	490.00
2000-01	538.70
2001-02	582.00

### BIO - GAS

7.9.1 Bio-gas has assumed importance as an alternate source of non-conventional energy which reduces pressure on electricity, firewood and chemical fertilizers. The huge animal population can provide adequate cattle waste for bio-gas production.

#### Present status

7.9.2 Although on an average over 10000 plants are installed every year as per the feed-back from the State Government, the uptake of loans for this purpose has not exceeded 40 per cent to 45 per cent of the plants installed. The major reason for the low availment of bank credit is that the subsidy is substantial and not linked with the loan.

#### Major constraints and problems

7.9.3 The banks have pointed out that they receive information on the targets for installation of bio-gas as late as in April each year and therefore they are unable to assess realistically the bank loan requirements in their SAPs. Post-installation care and maintenance needs to be improved. The process of identification of experienced masons at block level by the department for undertaking repairs, imparting of training under TRYSEM and posting of some extension staff at the block level to guide the farmers on the proper use and maintenance of the plants needs to be streamlined.

7.9.4 The credit plans for bio-gas development prepared by the banks are not being circulated by the convenor of SLBC in time so that any

modification suggested by the latter are incorporated by banks in their SAPs well in time. In spite of the availability of refinance for bio-gas from NABARD on an automatic basis, active participation by banks in this programme is not forthcoming.

#### Estimates for credit absorption

7.9.5 The Government of India under the National Programme for Bio-Gas Development has fixed a target of 12000 plants for the State. Apart from this, the KVIC's likely programme is for 3000 plants. Taking into account the past trends, even if about 40 per cent of this to begin with attract bank financing, the total outlay will be about Rs. 6 crores as shown under with an average unit cost of Rs. 0.10 lakh :

1. Likely programme for the year  
1993-94 for the State 15,000
2. Physical programme likely to  
attract bank credit @ 40% of (1)  
(Plants of size 3 and 4 cum.) 6,000
3. Financial outlay @ Rs. 8,500 Rs. 5.10 crores  
per plant
4. Bank loan less subsidy Rs. 3.45 crores  
(average Rs. 2,800)

7.9.6 The present ground level credit flow for this activity hovers around 1.25 crores (estimated for 1992-93). The commercial banks and RRBs account for a major share in lending for bio-gas plants. Considering the present flow, it should not be difficult for banks to reach the projected level of Rs. 3.45 crores if the programme is given adequate popularity. Considering the likely increase in the unit cost of bio-gas plants as also the number of plants likely to attract bank credit, the projections upto 2002 are given as under:

	(Rs. in crores)
<u>Year</u>	<u>Amount</u>
1993-94	3.45
1994-95	4.00
1995-96	5.00
1996-97	6.00
1997-98	7.00
1998-99	8.05
1999-2000	9.00
2000-01	9.80
2001-02	10.60

## CHAPTER VIII

### INDUSTRIES

8.1 Having discussed the potential available for absorption of additional bank credit in the agricultural sector, we may now examine the industrial sector which comprises tiny, village and cottage, small, medium and large scale industries. The development of industry is necessary to take the excessive pressure on agricultural land as also to mitigate the problems of unemployment and under employment. Industrialization will enable the State to overcome the backlog of backwardness and slow growth in the agricultural sector. Further, the thrust on industrialization is the key to raising the credit deposit ratio in the State.

8.2 The vast and far flung state of U.P. is industrialized but only in pockets. It presents a study in contrasts. While areas bordering Delhi especially the New Okhla Industrial Development Area are highly industrialised with all the requisite infrastructural facilities, hill districts and districts of Eastern U.P. remain industrially backward. There has been insufficient dispersal of industries which is necessary for even development of the State. (Table I.)

8.3 In U.P.'s industrial structure, we find that prominent in the large scale organised sector are units engaged in the production of sugar, textiles, cement, vegetable oils, food products, engineering items, synthetic rubber, breweries, electronics and electronic products, etc. The State industrial structure has a large number of small scale units engaged in food processing, khandsari sugar, agricultural implements, detergents, foundry, glass, ceramics, leather, etc. Traditional industries and handicrafts are handloom, carpet, chikan, artificial jewellery, brassware and EPNS wares, wood carving, etc.

8.4 While heavy industries can absorb a substantial amount of credit, there is sufficient scope for the development of tiny as well as indigenous industries which have a large employment potential. It is the considered opinion of the Committee that all types of industries should be given due importance. The paucity of power would constrain

an immediate step-up of activities in the medium and large scale industries. However, it is possible to accelerate the development of village and cottage, tiny, and such of the small scale industries which do not require a substantial quantity of power. Although the absorptive capacity of such industries in terms of per unit credit requirement may not be large, yet, the aggregate of their credit requirements would be substantial in view of the large number of such units. Apart from their employment potential, such industries also help in increasing production for domestic as well as foreign markets.

8.5 The industrial sector with an outstanding credit of Rs. 4,285.50 crores as at the end of March 1993 accounts for major proportion (i.e. 39.78 per cent) of the total outstanding bank credit in the State of Uttar Pradesh.

The category-wise deployment under this sector is as follows:

(Rs. in crores)		
Sub-Sector	Amount outstanding	Percentage of total advances in industry
Tiny, Cottage & Village Industry	182.56	4.26
Small Scale Industry		1544.49
Medium & Heavy Industry	2558.45	59.70
<b>Total</b>	<b>4285.50</b>	<b>100.00</b>

8.6 This sector is of vital importance from the point of view of credit deposit ratio. There is no escape from a major thrust on industrialisation if credit absorptive capacity of the State has to be enhanced. This is because, apart from a large volume of credit that has already been channellised to this sector, there is sizeable potential for absorption of credit, provided projects underway / proposed in this area are set up within the given time frame and the process of necessary clearances, issue of licences, other

formalities, etc., are speedily completed, supported by adequate infrastructural facilities in the form of power, linkages, transport, etc.

8.7 The scope for deployment of additional credit in various sectors of industry in the State over the period 1994 to 2002 having regard to existing credit requirements, requirements for additional credit on account of projects on the anvil and institutional set-up/arrangements for channelling the flow of credit to industry is discussed in the succeeding paragraphs. Detailed projections outlining the growth in the year-end levels of sector-wise credit outstanding under industry are indicated in Annexure 8.1, wherein the overall share of industry within the total credit deployed in the State is projected to increase to 48 per cent in 2002 from 39.78 per cent as at the end of March 1993. The primacy accorded to industry from the point of overall improvement in the credit deposit ratio stems from the consideration that over the next few years considerable leeway shall have occurred in the infrastructural support for industrialisation so that in relative terms the shares of other sectors, viz., agriculture and tertiary would be projected to decline over the period 1994-2002. In other words, the attainment of the projected credit deposit ratio of 60 per cent in 2002 is possible mainly through increased credit deployment in industry.

## **INDUSTRIES OF U.P. – A BRIEF OVERVIEW AGRO BASED INDUSTRIES**

### **(a) Fertilizer**

8.8 There is an increasing consumption of fertilizers. The demand for Nitrogenous, Phosphatic and Chemical fertilizers is likely to increase with the increase in areas under high yielding varieties. The Fertilizer Corporation of India and Indo-Gulf Fertilizers have a significant presence in U.P. To meet the growing demands, requirements of phosphatic fertilizers are being imported from Khetri (Rajasthan) and Sindri (Bihar). From the demand point of view, there is scope for additional fertilizer units. There are some rock phosphate deposits in the hill-areas of the State. Granulated mixed fertilizers is another industry in which immediate development is possible. The factory at Magarwara in Unnao district produces only super phosphate.

Keeping in view the demand, potential for setting up of several new units exists. Linked to the HBJ Pipeline, new fertilizer factories have been proposed at Aonla near Bareilly, Babrala near Budaun, Jagdishpur (Sultanpur) and at Shahjahanpur. Fertiliser factories exist at Phoolpur, Jagdishpur and Gorakhpur. Indo-German multi-purpose project for providing technical expertise in different fields, technical aid and equipment as also free import of fertilizers from Germany is situated at Almora. One of the most prestigious projects of the State in the joint/assisted sector is the Indo-Gulf Fertilizers and Chemical Project for the manufacture of Urea and Ammonia located at Sultanpur.

### **(b) Packaging**

Large scale units like Fertilizer Corporation of India, Indo-Gulf, etc. provide a ready market for manufacture of HDPE (high density polyethylene) woven sacks by small scale units thereby helping them develop as important ancillaries.

### **(c) Pesticides and Insecticides**

As the present consumption of pesticides will also increase, there is scope for expansion of pesticide formulation and chemical manufacturing plants in the State. At present, Shahjahanpur, Gorakhpur, Lucknow and Ghaziabad are important centres for these plants.

### **(d) Agricultural Implements and Machinery**

With the increase in agricultural production in Uttar Pradesh, the increased requirements of agricultural implements becomes necessary for increasing agricultural productivity. Several large units for the production of agricultural machinery can be set up as considerable potential exists in this area. Diversification towards manufacture of a wide range of agricultural implements such as sprayers, dusters, levellers, planters, seed drills, etc., are necessary for which adequate potential exists. Ancillaries have developed around ATL at Pratapgarh and there is further scope for increase in units in this area.

### **(e) Sugar Mill Spares**

The demand of spare parts by sugar mills is met mostly by units from other States involving both delay and extra cost of transportation. To

meet increasing demand and fulfil the needs of all the sugar mills in U.P., efforts can be directed towards creation of fresh units and expansion of existing units in the State.

#### (f) Processing of Agro Products

8.9 Sugar is the largest agro-industry in the State. There are at present 108 working factories of which 35 sugar factories are with the U.P. State Sugar Corporation, 31 factories with the U.P. Co-operative Sugar Factories Federation and 42 factories in the private sector of which 4 private sector factories are being managed by the Central Government. Besides sugar mills, there are a host of small open pan sulphitation process (OPS) and Khandsari units spread in the entire cane growing belt of the State. Sugar output has recorded average annual growth of 0.9 per cent from 12,24,000 tonnes in 1980-81 (23.8 per cent share in All India output) to 29,75,000 tonnes in 1990-91 (24.7 per cent share in All India output). Consumption has also recorded nine per cent growth during the period. The table indicating trends in output and consumption is given below:

#### TRENDS IN OUTPUT AND CONSUMPTION

Year	Output (tonnes)	Consumption (tonnes)
1970-71	12,99,000 (34.7)	5,23,000
1975-76	16,65,000	4,28,000
1980-81	12,24,000 (25.8)	6,36,000
1985-86	16,50,000	8,50,000
1990-91	29,75,000 (24)	14,87,000
CARG % 1981-91	9.5	8.8

Note : Figures in brackets represent % share of All India output.

Source : CMIE

8.10 The sector-wise position of availment of working capital limits by all the 108 sugar mills in the State during the current (1992-93) season is as under:

(Rs. in crores)

Sector	No. of sugar mills	Total cash credit limits enjoyed
1. Factories under Central Government	4	22.00
2. Private Sector	38	475.00
3. U.P. State Sugar Corporation Ltd.	35	250.00
4. Co-operative Sector	31	470.00
	108	1217.00

The total requirement of working capital funds of the sugar industry, including clean loan requirements for off-season repairs, as projected by the different sectors in the programmes drawn up by them for improving capacity utilisation in their factories over the period 1992-93 to the year 2002 is outlined at 'A' of the Annexure 8.2.

#### (a) Need for sanctioning 20 to 25 sugar factories in U.P.

8.11 In Uttar Pradesh, sugarcane drawal by sugar factories is only about 33-37 per cent whereas the national average drawal is 50 per cent. About 60-65 per cent of the sugarcane is utilised by gur and Khandsari units which because of their low recovery and inefficient working contribute to a big national loss. In order to ensure balanced regional development in Uttar Pradesh, the State Government had sent proposals for setting up 50 new sugar factories in the State and even if about 20-25 sugar factories are sanctioned, drawal should reach a satisfactory level between 50 to 60 per cent. These sugar factories, if set up in rural areas, tend to act as powerful growth centres. A decision on the sanction of these new sugar factories and issuance of licences quickly would go a long way in ensuring proper disposal of sugarcane and meeting the sugar requirements of the country during the Eighth Plan period.

The projections (Annexure 8.2) have been arrived at on the basis of the assumption that the units will be set-up within the Eighth Plan period allowing for an increase of 10 per cent in the cash credit requirement each year.

**(b) Molasses**

Utilisation of molasses offers good potential for industrialisation and will help in increasing the profitability of the industry. There is scope for increasing distillates and alcohol based units. The production at present is much less than the demand which can be increased by setting up more alcohol based units. Additional assured outlets can be provided by increasing or expansion of alcohol consuming industries in the State such as the synthetics and chemical plant at Bareilly or setting up new alcohol based industries for which tremendous scope exists. The entire sugar belt offers possibilities for development of industrial alcohol.

**(c) Soyabean**

Large areas of the State, particularly in the Terai Region and Eastern parts of Uttar Pradesh, are suitable for cultivation of Soyabean and there is potential of setting up of Soyabean oil plants with facilities of conversion of deoiled meal into protein foods and soya drinks.

**(d) Vegetable Oil**

After sugar, oil is the second largest agro based industry in U.P. which produces mustard, linseed, castorseed, sesame, etc. The important agro-industries in the State need timely assistance and enlarged credit facilities for fuller utilisation of capacities. Oswal Fats and Oils Ltd. with a projected investment of 102 crores is an important project on the anvil in this area.

**HORTICULTURE BASED INDUSTRY**

8.12 The hill districts in U.P. are particularly suitable for the cultivation of temperate fruits. About two thirds of the present area under horticulture grows apples. Half the annual output of apples in the State is sold in the form of fruits the other half is available for processing into fruit products. The fruit products and juices have extensive markets in various parts of the country. Such markets provide avenues near the production centres which are otherwise operating only for six months in a year. Juice extraction and pasteurizing plants may be installed in various apple producing centres. The marketing organisation should be strong and there are unlimited possibilities as there is great untapped potential for setting up several primary processing units.

U.P. is gifted with varied types of climatic conditions and soils. While its plains are suitable for growing fruits as mangoes, guava, banana, papaya, its hills are ideally suited for growing a variety of vegetables, flowers and temperate fruits like apples, pears, peaches, apricots and strawberries.

8.13 Mango is an important fruit grown in U.P. As a State producing quality mangoes, U.P. needs to make determined efforts to increase the production of mangoes by large scale plantation of quality mango trees in areas best suited for them. It is better to export canned fruits/fruit pulp. U.P. State Agro Industries Corporation is exporting fruits and has set-up Agros at Kaimganj, besides fruit processing factory at Farrukhabad. There is a fruit preservation and canning centre at Lucknow attending to the needs of research and training. The Directorate of Horticulture is also engaged in the task of identifying districts for intensive development of agro-processing industry. It has identified Pratapgarh for Aonla, Farrukhabad for Potato and Barabanki for Mentha. There is scope for establishing menthol distillation units in and around the production centres. Horticulture offers good possibilities in the hills. The Directorate of Fruit Utilisation with its headquarters at Ranikhet as also the Hill Fruit Research Station, Chaubatia in Almora district have been set up with the objective of helping fruit growers in the cultivation of temperate fruits. The Directorate is engaged in research, training and intensive development of horticulture and preservation and canning of fruits on commercial lines. The scheme for the development of a fruit belt in the most backward district of Tehri Garhwal on both sides of Chhamba-Mussorie highway has been a success and there has been a clamour for such schemes from almost every hill-district of the State. Great scope exists in this area provided the produce is profitably disposed off. For this, adequate storage, preservation and marketing facilities are essential to check unremunerative sales. Most of the fruits are perishable and cannot be stored except in cold-storages leading to distress sales. Development of adequate cold storage facilities near the production centres will be a step in the right direction. Fruit juices, cider, etc., can also be processed. Proper marketing and utilisation plans require to be worked

out. There is considerable scope for setting up fruit pulping and processing units in the production centres in hill areas. The U.P. Agro Industries Corporation has a small fruit processing factory at Ramgarh, in Nainital district. These units are not sufficient to process the increased production of fruits. The potential for export of processed vegetables is also

required to be exploited as numerous varieties of vegetables which cannot be grown in the plains during April to October, can be produced in the hill regions and will find ready markets in the plains. Full advantage should be taken by co-ordinating cultivation and marketing of these items.

#### FRUIT AND VEGETABLE PROCESSING UNITS IN U.P.

Large Scale Industry	Small Scale Industry	Cottage Industry	Home Industry	Total
5	85	100	240	430

#### LIVESTOCK BASED INDUSTRY

##### Tanning/Leather Goods

8.14 With a large cattle population, production of leather and its subsequent conversion into numerous products is an important industry in the State. The unorganised small sector also accounts for substantial portion of the output of leather and leather goods in the State. Tanning of leather, production of footwear, etc., also offer tremendous export potential in the State.

#### MINERAL BASED INDUSTRY

The State is considered rich in mineral resources like limestone, dolomite, bauxite, magnesite, silica sand, rock phosphate and gypsum. Mineral and Mining Directorate, Government of U.P., has undertaken several projects during 1989-90 for development of mineral based industry. Discoveries during the year 1988-89 were Uranium deposits in Lalitpur, Granite in Hamirpur, Dolomite in Sonebhadra, Tungsten in Almora, Zinc, Lead and Copper in Dehradun and Pithoragarh.

##### a) Cement

8.15 There is a growing demand for cement. Lime stone is the essential raw material for this industry and there are large deposits of limestone in Mirzapur, Dehradun and Pithoragarh. The U.P. State Mineral Development Corporation is making efforts for mineral development and a Calcium Carbide project is there at Dehradun. There is also a Silica Sand mining and beneficiation project and a Rock Phosphate beneficiation plant. Cement

factories are there at Dala, Kazarahat and Churk. With growing construction activity, an important ancillary industry is concentrated around Churk for the production of asbestos sheets. The State produced 13,47,000 tonnes of cement during 1990-91 constituting 2.8 per cent share of total output in the country. Production in the State has recorded an average growth of eight per cent during 1980-91.

#### TRENDS IN CEMENT OUTPUT

Year	Quantity (Tonnes)	% Share of all industries
1981	6,56,000	3.2
1985-86	10,89,000	
1989-90	21,99,000	
1990-91	13,47,000	2.8
CARG (%)	7	
1981-91		

##### b) Dead Burnt Magnesite

8.16 Apart from being an essential intermediary in the production of magnesium, this is used in the manufacture of lining material in refractories and steel furnaces. The requirements of U.P. are being imported from Salem in Tamilnadu. Magnesite in coarse crystalline form is available in the Dewaldhar and Girichini areas of Almora district. These deposits would be sufficient to sustain a viable dead burnt magnesite unit for which adequate demand exists.

8.17 The Khaitan Refractory Beneficiation Project, the Sand Lime Brick Project and an Elemental Phosphorous Project are important projects

of this sector. In the pipe-line is a Rs. 30 crore expansion project of the Khaitan group which is all set to give a tremendous boost to this industry in U.P. The group's flagship Khaitan Hastombe Spinel Ltd. (KHSL) is a profit making company set up in collaboration with Steelley Magnesite Products Ltd. of U.K. KHSL, located in Pithoragarh district of U.P., is currently undertaking a Rs. 30 crore expansion to increase its capacity. This is scheduled to be completed by the end of 1993.

### **ALUMINIUM**

8.18 Aluminium deposits are in Mirzapur and Hindalco is the major unit producing Aluminium. A further fixed investment of Rs.100 crores is proposed in Hindalco in the Eighth Plan Period.

### **PRECIPITATED CALCIUM CARBONATE**

8.19 High quality chemical grade lime stone is available in Dehradun district. Table II indicates the mineral reserves of U.P. as outlined by the Directorate. Table III shows list of mineral based industries already set up with a total investment of approximately Rs. 252 crores and Table IV shows the additional potential of mineral deposits based on which certain important projects are in the pipeline. These projects would absorb an investment of Rs.646 crores. It is expected that this will considerably enhance the credit deposit ratio as also increase the pace of development of the State.

### **FOREST BASED INDUSTRIES**

8.20 Forests in the State occupy 17.4 per cent of land area as against 23 per cent for the country as a whole. The major forest products are timber, match and pulp wood, bamboo, cane, firewood, gum and resin.

### **PULP & PAPER CARD BOARD AND PRINT**

8.21 The paper industry occupies a significant position in the State. There are two large paper mills, viz., Century Pulp and Paper Mills at Haldwani and Star Paper Mills at Saharanpur. N.E.P.A. is a new mill which is proposed to be set up at Moradabad with an outlay of Rs.450 crores. U.P. has a tremendous market for paper to fulfil the needs of its growing population. The raw material position for manufacture of paper is quite encouraging. Eucalyptus and Bamboo are being planted regularly.

besides the ready availability of a limited quantity of twisted pine and other coniferous wood as long fibre material will also be available for pulping. Several card-board units have come up as ancillary industries specially in Agra, Meerut, Gorakhpur, Saharanpur, Lucknow and Allahabad.

WIMCO near Bareilly is an important unit for manufacture of safety matches and expansion in this area is possible as potential exists.

### **BAGASSE**

8.22 Bagasse is also being utilized as a raw material. There is great scope for creating new capacity. It is proposed to set-up a Bagasse based particle board unit and there is an outlay of Rs.350 crores for the same in the projections of the Eighth Plan. It is also proposed to set up a Bagasse based duplex paper plant to meet the growing demand for paper.

### **ROSIN TURPENTINE AND GUM**

8.23 In Uttar Pradesh, particularly in the hill districts of Nainital and Almora, large areas are under Pine cover and Chirpine is the principal source of rosin gum. About 50 per cent of the rosin produced is processed by small scale units mostly located in the hills, the rest is being processed in the Indian Turpentine and Rosin Factory (ITR) Bareilly. The other factories are Berinag Gram Swaraj Sangh, Udiyari, Co-operative Rosin and Processing Factory, Haldwani, Shivlisa Udyogshala, Chaukuni Ranikhet, Sainik Rosin and Turpentine Factory, Ranibagh, Nainital district, Rosin Industry, Kotdwar, Garhwal Griha Udyog Samiti, Kotdwar, Pravatiya Udyog, Shiv Rosin and Turpentine Factory Muni Ki Reti, Sood Industries, Rishikesh and Mohan Turpentine Industries, Rishikesh. While location of rosin processing factory near the forests enables quicker processing and helps avoid loss of volatile constituents, there is considerable wastage in the rosin produced by small scale units and modernization and improvement in the distilling processes will help increase the potential of this industry.

### **TRANSPORT RELATED INDUSTRY**

8.24 Keeping in view the demand and potential existing for establishing tyre and tube manufacturing units in Uttar Pradesh, Rajendar Tube Limited and



Ajanta Tube Limited with an investment of Rs. 100 crores and Rs. 151 crores respectively are important projects on the anvil. Bicycle tyres tubes and parts are other important industries in the SSI Sector. Scooters India Limited is a Public Sector Undertaking at Lucknow for manufacturing scooters. Great potential for ancillarisation exists related to this industry.

### RECLAMATION OF RUBBER

8.25 Used tyre rubber is of great utility. Old tyres are used for manufacture of cheap footwear in the rural areas. Adequate quantities are still available for reclamation. Reclaimed rubber is cheap compared to fresh rubber which is in short supply. There is scope for establishing rubber reclamation units in Uttar Pradesh.

### OTHER INDUSTRIES

#### STEEL

8.26 Steel rolling units in the State have produced 35,807 tonnes of cold rolled products during 1989-90. The State has also produced 22,000 tonnes of GP/GC sheets, 3,98,000 tonnes of steel rerolled products, 2,93,000 tonnes of steel ingots/billets and 38,000 tonnes of drawn wire during the year.

#### PRODUCTION OF VARIOUS STEEL PRODUCTS IN UTTAR PRADESH (1989-90)

Product	Output (tonnes)	U.P.'s share in total Al India output (%)
Steel cold rolled products by rolling units	35,807	6.1
GP/GC	22,000	10.5
Steel rerolled products	3,98,000	11.3
Steel ingots/concast billets & casting by MSPs		2,93,000
Steel drawn wire	38,000	9.2

Source : CMIE

Consumption of steel has recorded an appreciable growth from 5,66,000 tonnes in 1980-81 to 9,72,500 tonnes in 1989-90. Pig iron consumption

has remained constant at 1,12,000 tonnes since 1985-86 as shown in the table given below:

Year	Saleable steel	Pig iron
1970-71	2,45,000	70,000
1975-76	4,17,300	65,700
1980-81	5,66,000	1,07,600
1985-86	8,00,000	1,12,500
1989-90	9,72,500	1,12,500

Source : CMIE

### MINI STEEL PLANTS

8.27 The Central Government has a policy of establishment of mini steel plants near the consumption centres. Due to the increase in building activity, both for residential and industrial purposes, the need for mini steel plants for manufacturing steel billets, ingots, rods and bars from ferrous scrap is increasing. There is great potential in this area, provided raw materials such as melting scrap is made available and there is abundant and cheap supply of electricity necessary for manufacture of steel. At present several plants have come up in Ghaziabad. A ram rolled and galvanised steel project with an outlay of Rs. 150 crores and Malvika Steels with an outlay of Rs. 318 crores are other important private sector projects on the anvil.

### ELECTRONICS INDUSTRY

8.28 This is the sunrise industry which has shown phenomenal growth from the Seventh Plan. The share of the State in national electronics production was 0.7 per cent in 1971 which increased to 20 per cent in 1989-90. Uttar Pradesh is one of the largest electronic goods producing States in the country.

8.29 While sugar, textiles, fertilizer and chemical industry account for more than 50 per cent of the value added in the manufacturing sector, it is to be appreciated that modernizing these traditional industries may improve productivity in the long run but such a strategy cannot generate high growth rates. The State is now, therefore, rightly, tilting in favour of electronics. A number of electronic units in different parts of the State, viz., Sahibabad, NOIDA, NOIDA Export Processing Zone (NEEPZ), Lucknow, Rae bareli, Kanpur, etc., are now coming up.

8.30 Electronics industry has made great headway. An important unit in this sector, viz., Bharat Electronics Ltd. is located at Ghaziabad. The eight industrial complexes, viz., NOIDA, Sahibabad, Dehradun, Almora, Panki, Rae Bareilly and Lucknow produce ancillary electronic goods which have expanding market. In the hill areas, Electronic Estates have been developed at Bhimtal, Nainital district, Ram Nagar, Nainital district, Mussorie, Dehradun district, Muni Ki Reti, Tehri Garhwal district, VIN, Pithoragarh district and Kotdwar, Pauri Garhwal district. Tremendous potential for credit absorption and increase in credit deposit ratio exists in this area. An electronics park is functioning very successfully at NOIDA and similar projects have been formulated under the Eighth Plan. It is hoped that the State will continue to enjoy the pre-eminent position in the country in the electronic segments.

8.31 Hindustan Cables Limited has set up a unit in this State for manufacture of 40,000 fibre km. of optical fibre at Naini near Allahabad. Metal Tubes and Conduits and Machine Industries Moradabad, Bareilly, Lucknow, Kanpur, Agra, Meerut, Aligarh and Ghaziabad (Sahibabad) are important centres. Sports goods complex at Meerut and Roorkee are famous for the manufacture of drawing and surveying instruments. Kannauj has an industrial complex relating to perfumery industry. Plastic and allied products are manufactured at Bijnore, Meerut, Kanpur and Ghaziabad.

## **OTHER THRUST AREAS**

### **INDIGENOUS INDUSTRIES—AN OVERVIEW**

8.32 Certain area specific traditional industries (listed in Table V) have immense potential for credit absorption. The importance of these can be appreciated from the fact that woollen carpets, leather goods and brass handicrafts alone account for exports worth Rs. 1,600 crores annually. These industries have a rich tradition and immense untapped potential.

### **CARPET INDUSTRY**

8.33 Carpet industry is the largest handicraft industry in the State. About 8 lakh artisans are directly or indirectly associated with this industry. Nearly Rs.800 crores worth of carpets are produced annually of which carpets worth Rs. 650 crores are

exported. Uttar Pradesh occupies the first position in the country in production and export of carpets. Carpet industry is distributed in several districts of the State. With the vigorous training schemes of Uttar Pradesh Export Corporation and All India Handicrafts Board, and considering the demand and supply, this highly export oriented industry is poised for further development.

### **LEATHER INDUSTRY**

8.34 This is another important industry in Uttar Pradesh. Major centres are Kanpur and Agra. While the former is dominated by large tanneries, the latter has a proliferation of small units, mostly in the unorganised sector, which do not have access to bank finance. Uttar Pradesh accounts for 12.9 per cent of the country's production of which 65 per cent is exported. Uttar Pradesh has a share of 11 per cent (i.e., Rs. 281.39 crores) of total leather exports. The State Government has set up Leather Development Corporation (LEDMACO) and the Leather and Marketing Development Corporation (LAMCO) to assist this sector. These organisations require to be revitalised.

### **ART METALWARE INDUSTRY (BRASS)**

8.35 This is the largest export oriented handicraft industry in the State after carpet. It accounts for 85 per cent of the total production and over 75 per cent of the total export of art metalware in the country. It offers immense scope for development. The exports were worth Rs. 245.78 crores in 1990-91 and estimate for 1992-93 is over Rs.600 crores, despite the fact that the corporation is not handling even 10 per cent of the market. The Uttar Pradesh State Brassware Corporation at Murthal, Moradabad is making efforts to further exploit the export potential. One of the major problems is of raw material and keeping in view the demand for raw material for the art metalware industry, the non ferrous rolling mill in Moradabad proposes to increase its production capacity from 800 mt. to 2000 mt.

### **CHIKAN**

8.36 Lucknow is famous for its exquisite chikan embroidery but the industry is not properly organised. Chikan goods produced at Lucknow have a good export market.

## **LOCK INDUSTRY**

Aligarh is famous for lock industry. SIDBI has, under cluster approach, initiated Lock Industry Modernization Programme (LIMP).

## **CERAMICS AND ARTISTIC POTTERY**

8.37 About 3.50 lakh artisans are engaged in this sector. Khurja, Azamgarh, Bijnore and Jhansi are important centres. Clay crafts and Terracotta are confined to Gorakhpur and Lucknow. Khurja is the main centre of pottery. This industry is in the cottage sector with more than 780 units mostly producing blue glazed pottery. Chunar and Nizamabad produce black pottery. The total annual production is Rs. 5-6 crores, out of which crockery worth Rs.2-3 crores are exported yearly from Khurja through indirect exports.

## **WOOD CARVING, TOYS & TARKASHI**

8.38 This highly export oriented industry is mainly concentrated in and around Saharanpur. Wood carving centre is run by Export Corporation in the form of Design Development Centre. Seasoned wood is supplied to artisans at subsidised rates. Varanasi, Chitrakoot, Amroha and Moradabad are famous for lacquered wooden toys. Tarkashi industry is confined to Mainpuri, Kannauj and Farrukhabad.

## **FIROZABAD GLASS INDUSTRY**

8.39 The Firozabad glass industry accounts for seven per cent of the glass production in the SSI sector. The annual production is worth Rs. 300 crores. It is estimated that the working capital requirement is around Rs. 50 crores of which only about Rs. five crores is available to the industry.

## **SERICULTURE**

8.40 Sericulture is an important agro based labour intensive employment oriented industry leading to the utilisation of local natural resources and is concentrated in Varanasi and Farrukhabad districts, where silk weaving is done on handlooms.

## **RICE BRAN STABILISATION UNIT**

8.41 Gorakhpur is an important rice producing and milling centre. The Poly Technology Transfer

Centre of CSIR is engaged in preparing a feasibility report on setting up rice bran stabilisation unit.

## **HANDLOOM SECTOR IN UTTAR PRADESH**

8.42 In the State of Uttar Pradesh, handloom sector is only next to agriculture in providing employment. According to 1987-88 census of textiles in the State, 1.90 lakh weaver households and 769 non-household units were engaged in handloom sector on 2.61 lakh looms. Eighty per cent of these weaver households are in the rural areas of the State with major concentration in the districts of Gorakhpur, Mau, Faizabad, Varanasi, Allahabad, Jhansi, Meerut, Moradabad, Bijnore and Aligarh.

The artistic and exquisite handloom products of Uttar Pradesh have a long and rich tradition. From bedspreads of Gorakhpur, cotton sarees of Mau, furnishing fabrics of Meerut, pile fabrics of Moradabad to Jamdani, Jamavar, Tancoi, Banarasi silk sarees are all well renowned. The hill areas of Kumaon and Garhwal in Uttar Pradesh also have a rich tradition, especially of woolen handloom products.

## **TEXTILES**

8.43 This is one of the largest industries in the State. The Uttar Pradesh State Textile Corporation, Uttar Pradesh State Spinning Mills Federation and National Textile Corporation control most of the mills. It is significant to note that most of the textile mills have become sick. Banks can assist in rehabilitation and modernisation of mills through participation in consortium lending in specific projects.

Having given the overview, we now proceed to deal with specific segments of industries in the following paragraphs :

## **TINY COTTAGE AND VILLAGE INDUSTRY**

8.44 The Khadi and Village Industries Commission and the Khadi and Village Industries Board are the nodal agencies engaged in the development of this sub-sector. Despite the existence of sufficient potential, the performance of banks in channelising credit to the 'Tiny' sector under the KVIC's Bank Refinance Scheme has not been satisfactory as is evident from the figures indicated on the next page:

Year	Budgeted allocation	(Rs. in crores)
		Disbursement
1989-90	15.55	11.36
1990-91	29.90	6.59
1991-92	22.11	12.99

8.45 Banks would need to accelerate the flow of credit for the development of this sector. There is considerable scope in activities such as, wool processing, fruit processing, cultivation and marketing of medicinal plants and herbs, tanning of hides, etc. Besides, there is sufficient potential in various forest / agro based industries such as hand made paper, bamboo craft, bee-keeping, match sticks, wax candle making, shellac, katha, gum, resin, village pottery, etc. Funds allocated by the State Government for improvement of backward/forward linkages in this sector during the past few years are as under:

1985-90	1990-91	(Rs. in crores)
		1991-92
16.61	3.73	2.99

8.46 Considering the importance of this sector in terms of value added to output, it is necessary to step up allocations to this sector. Under the Eighth Five Year Plan, the Government has proposed setting up of one lakh units with a proposed outlay of Rs. 315 crores under this sector for which it has projected requirements of bank credit to the extent of Rs. 250 crores.

The year-wise projections of the State Government are as under:

#### **KHADI & VILLAGE INDUSTRIES**

Year	No. of Units	(Rs. in crores)	
		Investment	Credit requirement
1992-93	17,453	55	44
1993-94	19,000	60	48
1994-95	20,000	63	50
1995-96	21,000	66	53
1996-97	22,547	71	57

It is expected that this proposal with appropriate support from both the Government and the banks will enable achievement of projected

levels of credit by the year 2002.

The traditional cottage industries sector has been stagnant as support by way of raw material supply, attractive marketing channels, easy credit, etc. has not been made available to this sector. Besides provision of assistance by Government in removing these disabilities, the commercial banks should also help by provision of adequate credit, both for production and marketing, where necessary.

#### **SMALL SCALE INDUSTRIES**

8.47 The SSI sector has a number of objectives important among which are generation of immediate output with little capital outlay combined with great employment potential and easier diversification to rural and underdeveloped areas. This sector also results in the more effective mobilisation of sectoral and human skills. Though there has been appreciable growth of small industries in the State of Uttar Pradesh (Table VI), we find that their growth has been limited to a few urban agglomerates such as Kanpur, Ghaziabad, Moradabad, Varanasi, Lucknow and Agra, where traditional industries have also developed. The Committee after taking these factors into account holds the view that it is necessary to lay emphasis on further diversification and dispersal of small scale industries for which banks are to make vigorous efforts. While traditional industries with ancillaries as leather, sugar and textiles already have a presence in the State, there is also great scope for growth in sectors as chemicals and electronics, engineering, forest based industries, plastic and allied products (Ghaziabad and Meerut), Plywood (Saharanpur), Glass and Ceramics (Firozabad), Bicycle parts ((Ghaziabad), Machine Tools, etc. to name only a few. The main objectives are to set up new industrial units in SSI sector wherever potential exists and ensure fuller utilisation of existing capacities so as to increase industrial production by atleast 10 per cent spread over the next nine years.

#### **SSI UNDER THE EIGHTH FIVE YEAR PLAN**

8.48 During the year 1992-93, 33,000 new SSI units were set up in the State. A total of 1.65 lakh units with an investment of Rs. 2,550 crores are proposed to be set up during the Eighth Five Year

Plan. Taking into account entrepreneur's contribution at 20 per cent of the total outlay, these units would require institutional finance aggregating Rs. 2,040 crores. It is visualised that the banks would come forward in a big way for meeting this and provide the required funds. The refinance could be availed under the Single Window Scheme (SWS) of SIDBI upto the prescribed limit. The outstanding advances under industries sector have been projected to increase from their existing level of Rs. 4,285.50 crores, i.e., 39.78 per cent of the total as at the end of March, 1993 to Rs. 23,490.86 crores, i.e., 48 per cent of the total in the year 2002. State Government projections of the growth of SSI segment with the corresponding investment and institutional finance requirements coinciding with the terminal year of the Eighth Plan (1996-97) are given below:

(Rs. in crores)			
Year	No. of units	Investments	I.F. requirement
1992-93	33,000	510	408
1993-94	33,000	510	408
1994-95	33,000	510	408
1995-96	33,000	510	408
1996-97	33,000	510	408
Total :	1,65,000	2,550	2,040

8.49 It has been noticed that the present level of working capital assistance provided by the banks to the SSI sector is inadequate to meet their needs. The banks should make efforts to enhance the flow of credit to the SSI sector.

8.50 There is a need for modernization to increase productivity and quality improvement of the small scale industrial units in Uttar Pradesh for which the State Government is offering the following facilities:

- Grant upto Rs. 0.10 lakh to each unit for carrying out a study for effecting improvement in the level of productivity, quality and modernization.
- Arrangements for additional loan and working capital
- 15 per cent capital subsidy to a maximum limit of Rs. 0.10 lakh per unit.
- Interest subsidy against loan for buying the machinery subject to a maximum limit of

Rs. 0.20 lakh per unit for a period of five years.

- Grant of 50 per cent of the value of machinery up to a maximum limit of Rs. 0.50 lakh would be given to small industrial units which instal machinery to obtain ISI certificate.
- 20 per cent additional allotments of raw-material for first two years would be available to the units undertaking modernisation programme.
- Priority for sanction of additional power to run the plant.

8.51 There is also a need for relaxation and simplification of rules and procedures of labour and sales tax laws which will go a long way to ease the problems of this sector which at present is faced by a plethora of regulations and controls by myriad agencies.

#### Factors affecting flow of credit to industry

8.52 During discussions with the SSI associations at Varanasi and Dehradun the main problems represented by the SSI sector were the lack of timely and adequate sanction of assistance on the part of banks, poor co-ordination with term lending institutions, delay in conducting viability studies and taking effective rehabilitation measures in the case of sick units. The Nayak Committee, which had been set up to examine the adequacy of institutional credit to the SSI Sector, has identified similar areas of weakness. These aspects merit serious attention of the banks if the projected levels of credit deployment are to be attained. One disquieting feature which has been brought to the Committee's notice is that while the term loans have been sanctioned by UPSFC, the banks do not promptly provide the working capital component of finance, which renders the units sick at the inception itself. Instructions have been issued that joint appraisal should be conducted by the SFCs and banks to avoid problems of this nature. It is essential that these should be effectively implemented. It is incumbent on the banks to provide the working capital requirements where they have already communicated 'in principle' approval. When this issue was represented to the RBI earlier, it was decided that an Inter-Institutional Committee

comprising banks, General Manager, UPSFC and Government functionaries would be set up under the Chairmanship of the Secretary, Small Scale Industries with the RBI as convener to resolve these problems on an ongoing basis.

8.53 In order to facilitate timely sanction of working capital assistance, the Nayak Committee has recommended that it is advisable for the same financial agency to meet the term loan as also working capital requirements of small scale units. The 'single window scheme' of SIDBI which has been made available to banks for refinance purposes enables the same agency to provide term loans and working capital to SSIs subject to a project outlay upto Rs. 20 lakhs and maximum working capital requirements of Rs. 10 lakhs. The banks should avail of this facility in a bigger way to remove the difficulties currently faced by the SSIs in obtaining timely credit.

8.54 The financial position of UPSFC has deteriorated over the years. During the year 1988-89, UPSFC sanctioned Rs. 179.29 crores to 2,135 units which decreased to Rs. 159.15 crores to 1,194 units during the year 1992-93. The disbursement during the year 1988-89 was Rs. 142.78 crores to 2,053 units which also decreased to Rs. 127.65 crores to 1,167 units during the year 1992-93. The overdues position worsened during the period and it increased from Rs. 114.94 crores in 1988-89 to Rs. 250.36 crores in 1992-93. The corporation has suffered a loss of about Rs.33.00 crores for the year 1992-93.

8.55 In this context, the banks could step in to fill the credit gaps. Regarding term finance, the RBI has already liberalised conditions and banks can now provide term loans for projects singly involving an outlay of Rs. 10 crores. It is felt that these measures would have a significant impact on the credit deposit ratio in the coming years.

8.56 As regards rehabilitation of sick units, it is necessary that the banks should expeditiously identify the viable units and put them under a programme of nursing. The meetings of the SLIIC should be convened more frequently for rehabilitating the sick units. The Nayak Committee has recommended constitution of State Level Institutions on the lines of BIFR for effectively dealing with

the problem of industrial sickness. An All India policy would have to be awaited in this regard.

8.57 Sickness in small scale industries is, however, due to a variety of factors such as problems of raw materials, power, labour, marketing, management, lack of timely and adequate finance, etc. It will, therefore, be necessary, to have a multi-pronged approach for tackling the various problems faced by the small scale industries.

8.58 However, judging by the state of health of SSI Sector and having regard to the number of closed units, the incidence of industrial sickness is quite widespread resulting in low utilisation of installed capacities and poor availment of bank credit. Further, as per findings of the Second All India Census of registered SSI units for the year 1987-88, the proportion of closed to working units in U.P. was as high as 41.4 per cent and capacity utilisation was to the extent of only 40.3 per cent. If the above findings are taken as the basis, a large number of SSI units would have to be regarded as sick.

8.59 The problem of increasing sickness in the small scale sector is a matter of deep concern as it results in unutilized productive assets, blockage of public funds and adverse impact on employment. Delayed and inadequate working capital finance is a major area of weakness which has placed the SSI sector in a vulnerable position. Substantial flow of credit in the form of working capital and term loans is required for the SSI sector from the commercial banks.

#### **Industry under Annual Credit Plans (ACPs)**

8.60 Utmost importance has been attached to this sector under ACPs. Banks must liberally finance industry under various schemes to ensure fulfilment of targets. The position of total outlay and performance for the past four years is given below:

	Target	Achievement	% of Achievement
1989-90	241.85	137.60	57
1990-91	289.50	253.54	88
1991-92	329.82	236.43	72
1992-93	364.41	301.35	85

8.61 Taking the average growth rate of approximately 15 per cent in annual outlays as the basis for fixing targets upto the year 1996 and an annual growth rate of 20 per cent thereafter upto the year 2002, the growth in credit deployment under ACP is projected in the following manner:

(Rs. in crores)

Year ended March	Projected targets
1994	419.61
1995	482.55
1996	554.93
1997	665.91
1998	799.10
1999	958.92
2000	1150.70
2001	1380.84
2002	1657.00

8.62 To ensure the achievement of these targets, it would be necessary to consider problems faced by industry. Most of the industries in the indigenous sector suffer from common problems as for example shortage of raw material, lack of training facilities, need for new designs, product processing, R & D activities, technological obsolescence, product diversification, quality controls, knowledge of export market and lack of flexibility to adapt to the changing global scenario. Some of these are critical constraints such as shortage of raw material. For carpet industry the raw material is yarn, the present supply of which is insufficient. U.P.S.T.C. is required to increase spindlage capacity of its existing units and new mills for production of yarn can also be set up. For leather, raw material has to be imported from Tamil Nadu. Similarly, there is a shortage of raw material for the art metalware industry and the production capacity of non ferrous rolling mill in Moradabad is required to be increased. Lack of training facilities is a lacuna, especially in the carpet industry, where the number of weavers is short of the requirements. Special training centres for women and tribals are required to be set up. Similarly, for leather, glass, ceramics and art metalware industry, the workers are to be trained in improved production

methods. Further, there is a need for new designs as design development and product diversification is of utmost importance in these indigenous industries, especially because for the export markets the designs change constantly. The articles produced should be new and offer variety of range in colour scheme, design, etc., to attract foreign buyers. Technological inputs and modernisation are also required. For instance, carpet industry requires mechanical carpet washing and grading marking plants. Firozabad Glass Industry and the Ceramics Industry requires modern furnaces with improved kiln quality. There are also certain industry specific problems, viz., the carpet industry and the glass industry have suffered due to adverse propaganda on child labour. The leather industry also suffers from problems of pollution. There are 147 tannery units and Pollution Control Board is strictly enforcing its norms.

#### **SOME OF THE MEASURES WHICH REQUIRE CONSIDERATION**

As the units are in the unorganised sector, attempts should be made to extend maximum financial assistance to handicrafts co-operative societies. This will also help the growth of such co-operative societies. Raw material depots with bank finance can be considered. Further, strict quality controls should be maintained. Besides there is an urgent need for modernisation of these units. Machinery, equipment, tools, etc., should be made available at reasonable prices. Research and development facilities are required for product upgradation, diversification and development of new products. Marketing remains a critical area of weakness. State Government should consider setting up a chain of stores all over the State as ready outlets for these products. Taking into account the importance of these industries and the fact that they are important foreign exchange earners, banks should liberally grant finance. The State Government is setting up certain estates, viz., Bhadohi Industrial Development Estate to develop the carpet belt at Bhadohi, Handicraft Industrial Estate for marble carving inlay, Shilp Gram, Agra for papier-mache, Zari Industrial Estate for Zari artisans at Varanasi with about 100 working sheds-cum-residential accommodation, Brass Industrial Estate at Moradabad and other areas where there is concentration of

artisans engaged in art metalware industries. The essential objectives are :

- a) Improving the production base by giving training to more workers.
- b) Extending facilities for increased and improved production by providing tools, plant and machinery and development of improved technology.
- c) Ensuring procurement and supply of sufficient quantities of raw materials to the artisans / manufacturers of the desired quality at reasonable rates.
- d) Extending marketing facilities for under developed pockets.
- e) Undertaking organised publicity both in internal and export markets.

### Handicrafts Sector

8.63 Handicrafts sector represents U.P.'s rich cultural heritage. Apart from the traditional and renowned handicrafts like wood-work, brassware, marble inlay, zari-zardozi, bamboo work and chikan embroidery, a number of other arts exist but are unable to flourish. For instance, ebony carving, stone carving, imitation jewellery and horn articles are a few of the handicrafts that require skill and craftsmanship but languish due to want of inputs. Craftsmen engaged in this sector need support by way of raw material, improved tools, design development, product mix and participation in national and international fairs. Unless a consolidated and totalistic approach is adopted, the handicraft sector which is highly export oriented, will remain in its present condition and not develop inspite of its having tremendous potential. Hence it is suggested that the Export Promotion Councils may be directed to organise workshops and training programmes for craftsmen of the State. Further, languishing crafts as mentioned above need special support by way of infrastructure and requirements such as margin money, interest subsidy, raw material supply through depots and marketing assistance. Handicraft co-operatives are required to be vigorously promoted so that units in the unorganised sector have ready access to bank finance.

### Exports

8.64 The export requirements of traditional industry imply a need for more sophisticated infrastructural support. Exports require highly specialised marketing and increasingly sophisticated infrastructural facilities, such as fax, dry ports, etc. A feasibility study conducted by M/s RITES, New Delhi has recommended the setting up of Inland Container Depots and Container Freight Stations at important export centres such as Varanasi (Zari), Moradabad (Brass), Agra and Kanpur (Leather). The establishment of these facilities can double the exports of the State in a three to five year span. Exports are an important thrust area. Long distance from the ports is a major handicap in promotion of exports from the hinterland state of Uttar Pradesh, especially as the export basket comprises mainly of traditional handicrafts manufactured in the decentralised cottage sector. Proposed Container Freight Stations at Varanasi and Kanpur and Inland Container Depot at Bargarh, Banda district, with the former functioning as satellite to the latter would help in increasing the exports from the State. In view of the long lead to the ports, Government of India may consider sanction of freight subsidy to exporters from Uttar Pradesh. Woolen carpets from Bhadohi-Mirzapur-Varanasi region are the single largest export commodity from Uttar Pradesh. Upgradation of Telecommunication facilities by conversion of manual exchanges to electronic exchanges in Mirzapur-Bhadohi-Gopiganj and Gyanpur may be accorded a higher priority. Central assistance for the purpose of creating high grade infrastructure in the form of refrigerated storage for export of processed foods, fresh fruits and vegetables and other agricultural commodities, refrigerated transport and rationalised freight structure for air cargo would be needed and go a long way in tapping the large export potential of these commodities from Uttar Pradesh.

8.65 For large industry, infrastructural constraints should be removed. The term infrastructure when used in industrial planning, signifies availability of land, water, power, raw material, markets, etc., and in a wider context it includes incentives and concessions for attracting investment in industrial ventures. Certain factors are essential for industrial development, viz., adequate supplies of water, fuel



and power at economic rates, satisfactory transport and communication facilities, availability of suitable plants and sites at reasonable cost besides easy availability of raw-materials as near the locations of industrial units as possible. Alive to this, the State Government has taken significant steps for the development of Industrial Estates.

8.66 A large number of Industrial Estates have been built up in various parts of the State. Most of them have remained unutilised for long periods. Even today a large number of ready built-up sheds remain unoccupied. A total of 228 large Industrial Estates have been set up in the State by the U.P. State Industrial Development Corporation and the Industries Department of the State Government. A total of 4,916 industrial units are functioning in these Estates while another 1,138 units are at present under various stages of completion. However, the progress in setting up Mini Industrial Estates in rural areas of the State has been rather slow; as on date such Estates have been set up at only 162 centres out of a total of 680 contemplated under the Seventh Five Year Plan.

The performance of the units set up in the Industrial Estates has been adversely affected by various constraints, viz., inadequate supply of power, marketing difficulties, antiquated machinery as also paucity of working capital assistance from banks. During the Committee's visit to Jaunpur, it was reported that a fairly sizeable number of 'Galas', though sold, were not being used by the purchasers as requisite infrastructural facilities had not been made available. A suggestion made was that power generation may be entrusted to the private sector. This is receiving the attention of the State Government.

The average financial assistance to the approximately 5,000 units operational in these Estates has been worked out at a poor Rs. 0.50 lakh per unit. An estimated amount of Rs.310 crores per year has been projected by the State Government as additional financial requirement in the form of working capital assistance for existing / proposed industrial units in these Estates.

## **FUTURE PROJECTS OF THE STATE GOVERNMENT**

### **Areas of Excellence**

8.67 NOIDA, Greater NOIDA and the growth centres at Bulandshahr, Shahjahanpur, Moradabad, Jhansi and Gorakhpur are being developed as areas of excellence, where first rate industrial infrastructure would be made available. Approval for growth centres at Etawah, Aligarh, Pauri Garhwal, Bulandshahr and Kanpur Dehat is awaited from the Government of India.

### **GROWTH CENTRES**

8.68 New growth centres have been planned at Gorakhpur Industrial Development Area (GIDA) and Sataria Industrial Development Area (SIDA). It is hoped that these growth centres will help ensure dispersal of industries and ancillaries. The clustering of inter-related industries, in Industrial Estates, will be facilitated by proper linkages and availability of raw material, marketing facilities, technological assistance, adequate supply of power, water, fuel at economic rates, availability of land and suitable plant sites at reasonable cost and easy availability of raw material in the vicinity of the industrial units with satisfactory transport and communication facilities. The Electronics Park has been set up in NOIDA specifically for promoting the electronics industry and is functioning successfully. The Industrial Estates planned to be established in future are at Banthra in Shahjahanpur, Chaudharpur in Moradabad, Bijauli in Jhansi, Dibiapur in Etawah, Khurja in Bulandshahr, Sataria in Jaunpur, Sahjanva in Gorakhpur and Padampur in Pauri Garhwal. The funding pattern will be as under:

(Rs. in crores)

Central Government Equity	Rs. 10.00
State Government Equity	Rs. 5.00
All India Financial Institutions	Rs. 4.00
Nationalised Banks	Rs. 1.00
Market borrowings	Rs. 10.00

(Pattern may vary from one growth centre to another depending upon the size).

## **PROBLEMS OF SUGAR INDUSTRY**

8.69 It is necessary to examine the problems of the sugar industry which is the largest agro industry

in the State. The sugar industry requires sizeable funds for its operations and has a direct bearing on the economy of the State. It has been facing a resource crunch, as during the past two years sugar prices remained below production costs, resulting in huge arrears of payment to cane growers. As on October 1, 1992, the arrears amounted to Rs. 23.74 crores. The purchase price of sugar cane is fixed every year by both the Central and State Governments. The Central Government fixes a Statutory Minimum Price (SMP) and the State Government later on announces a State Advised Price (SAP) which is binding on sugar mills and is usually higher than the SMP as under :

		(Rs. per quintal)	
Year		Statutory Minimum Price	State Advised Price
1987-88	West and Central U.P. Eastern U.P.	18.50	27.00 26.00
1988-89	General variety Early variety	19.50	30.00 34.00
1989-90	General variety Early variety	22.00	38.00 41.00
1990-91	General variety Early variety	23.00	41.00 44.00
1991-92	General variety Early variety	26.00	45.00 48.00

The gap between SMP and SAP started widening from the year 1989-90. As per the information available, in 1989-90, the sugar industry (both in private and Government sectors) suffered a loss of Rs. 150.00 crores. In 1990-91 the losses were Rs. 200 crores and the anticipated losses for 1991-92 were, to the tune of Rs. 300 crores approximately. This has, to a large extent, contributed to the large scale sickness in the sugar industry. As at the end of March 1992, total bank credit of Rs. 49.69 crores remained outstanding against 12 weak/sick non-SSI sugar units. Of these, seven units involving outstanding advances of Rs. 22.77 crores were found to be non-viable. Out of the five remaining (viable) units, two involving

outstanding bank credit of Rs. 13.83 crores have been put under nursing programme. Besides, a majority of 374 sick/weak sugar units in the SSI sector in the country are located in U.P.

8.70 In view of the worsening situation, the industry has been demanding the withdrawal of price and distribution controls on sugar. However, the Government of India has responded for the time being by raising levy prices and providing some other concessions in the new sugar policy which include *inter-alia* :

- effecting increase in retail price of sugar supplied through the Public Distribution System.
- offering incentives in the form of enhanced free sale entitlement for new and expansion units.
- offering incentives for mid and late crushing periods (during the current season at 80 per cent free sale and 72 per cent free sale respectively as against the normal free sale entitlement of 60 per cent.)
- proposed allocation of entire cess pertaining to Sugar Development Fund towards modernisation/rehabilitation of factories and development of sugarcane under SDF schemes.

8.71 A substantial amount of Rs. 470.17 crores is being availed of as working capital by factories in the co-operative sector. Besides, cash credit limits aggregating Rs. 150 crores approximately are being availed of from co-operative institutions by 19 units of the U.P. State Sugar Corporation Ltd. This amount of Rs. 620.17 crores is, therefore, not taken into account for computing the credit deposit ratio. During the past few years, more and more units of the Corporation have turned to the co-operative institutions for meeting their working capital needs with adverse effect on the credit deposit ratio. This movement away from public sector banks has resulted ostensibly due to difficulties in obtaining government guarantee, a condition insisted upon by them.

## MEDIUM AND HEAVY INDUSTRIES

8.72 As per the data compiled in the Annual Survey of Industries, the total number of registered

large factories in U.P. was 8,631 in 1987-88 as compared to 7,539 units in 1983-84, registering an increase of 14.5 per cent. However, in terms of the value of fixed capital deployed, U.P. lags behind the more developed States of Maharashtra, Tamilnadu and Gujarat. A study of some selected ratios relating to the industries sector (Table VII) reveals that the gross output per employee, a crude measure of labour output relationship, was much lower in U.P. as compared to Maharashtra and Gujarat. Punjab, which has considerably lower number of registered factories, performed much better in terms of gross output per employee (Table VIII). In U.P. as at the end of March 1993, 59.70 per cent of Rs. 4,285.50 crores, i.e., Rs. 2,558.45 crores was channelized to this. Keeping in view the ongoing requirements of existing units as also of the proposed units, the total demand of working capital requirements can be expected to rise by the end of the Eighth Plan. The year-wise projections coinciding with the terminal year of the Eighth Plan and corresponding institutional finance requirements are given below:

(Rs. in crores)

Year	No. of units	Investment	Institutional Finance requirement
1992-93	55	476	285.60
1993-94			
1994-95	445	13024	7814.40
1995-96			
1996-97			
TOTAL	500	13500	8100.00

8.73 Apart from meeting the working capital requirements of the industry, commercial banks can also finance a part of the term loans, if necessary, under consortium arrangements. It is expected that increasing capacity utilisation and expansion of existing capacity in certain important large industries, viz., sugar, textiles, chemicals, cement, basic metals, engineering, electronics, etc., will necessitate expanding levels of bank credit to help attain the projected level of outstanding credit of Rs. 23,490.86 crores by March 2002. Projections of credit requirements of

major industries have been indicated in Annexure 8.3.

## INSTITUTIONAL FINANCE

8.74 Industries in the State of Uttar Pradesh have been granted cumulative financial assistance of Rs. 10,306 crores out of aggregate sanction of Rs. 1,17,339 crores by All India Institutions, accounting for nine per cent of total cumulative sanction of assistance till March 1992. Of the total AFI sanctions for the State, IDBI's assistance represented 50 per cent aggregating Rs. 5,134 crores as evidenced by the following particulars:

### ASSISTANCE GRANTED TO INDUSTRIES BY AFIs IN U.P.

Year	AFIs	IDBI	SIDBI
1989-90	1169 (14053)	605	—
1990-91	1484 (17830)	582	417
1991-92	1472 (22537)	417	16
Cumulative up to end of March 1992	10306 (117339)	5134	29

Note : Figures in brackets represent total sanctions.  
Source : Report on Development Banking in India (1991-92)

8.75 UPSFC has granted an assistance of Rs. 219 crores in the State during 1991-92, compared to Rs.194 crores in 1990-91. Of the total assistance during 1991-92, Rs. 27 crores (12 per cent) have been granted to industries in basic metals and metal products and Rs. 12 crores each (six per cent) to cement and paper. Fertilizers have accounted for half a crore of assistance from UPSFC during the year. PICUP granted an assistance of Rs. 167 crores to industries in the State during 1991-92 of which paper accounted for Rs. 21 crores (12 per cent), basic metals and metal products Rs. 17 crores (10 per cent), fertilizer Rs. 18 crores (11 per cent) and cement Rs. 11 crores (seven per cent). The particulars are shown in the table on the next page :

(Rs. in crores)

	1990-91			1991-92		
	UPFC	PICUP	TOTAL	UPFC	PICUP	TOTAL
Paper	12.7	9.3	22.0	12.3	20.8	33.1
Cement	11.7	2.9	14.6	12.2	11.0	23.2
Basic Metals	25.2	29.5	54.7	26.6	17.1	43.7
Fertilizers	0.6	14.7	15.3	0.5	17.8	18.3
All Industries	194.3	179.0	273.3	218.7	167.3	386.0

Source: Report on Development Banking in India (1991-92)

8.76 A large number of projects in various industries are coming up in U.P. for which investment of Rs. 30,735.6 crores has been envisaged. A list showing the same is given in Tables IX and X. Other important projects are as under :

#### **C.F.G. Project**

U.P. State Mineral Development Corporation, along with Indian and Gulf promoters, is setting up a joint sector project called Continental Float Glass Ltd. at Banda, which is a backward zero industry border district of U.P. The implementation of the project ran into difficulties due to myriad reasons. The project has recently been rejuvenated by UPSMDC by inducting a new co-promoter (Haryana Sheet Glass) a Khemka Group company.

#### **Oil Refinery in Bundelkhand**

Bharat Petroleum Corporation is studying the feasibility of locating a grass root refinery in Central India for meeting the demand for middle distillates and the Government of India has constituted a site selection committee for the purpose. Since Bundelkhand is an extremely backward area and a growth centre has recently been approved for Jhansi, it will be eminently suitable for the refinery complex.

#### **Expansion of Mathura Oil Refinery**

Indian Oil Corporation has been contemplating the expansion of Mathura Oil Refinery but has not been able to take a final decision in the matter owing to lack of firm commitment by the Ministry of Petroleum and Natural Gas regarding the allocation of natural gas. If this decision is taken then it will greatly assist the development of

the State.

#### **Lube Oil Refining Complex**

The Indian Oil Corporation has a proposal to establish Lube Oil Refining Complex at a cost of Rs. 400 crores in close proximity to the Mathura Refinery. Salempur in district Aligarh has been suggested for the purpose and the proposal is under consideration of the Government of India. The State Government has expressed willingness to provide all infrastructural facilities.

#### **Allocation of Natural Gas**

The State Government has identified a number of projects for the utilisation of natural gas, for generating power and for supplying gas to industrial areas and industrial towns. For generating additional power, the State Government has proposed setting up power stations at Shahjahanpur, Jagdishpur and Greater NOIDA area. The annual requirements of gas would be 1,490.50 million C.M. and the daily requirement around four million C.M. If Gas Authority of India Ltd. makes the gas available for Khurja, NOIDA, Ghaziabad, Agra and Firozabad areas, the glass, ceramic and foundry industries of the State would get a new lease of life. Pollution in the Taj Trapezium area would be considerably reduced and even Kanpur city rejuvenated.

#### **POWER FOR TAJ TRAPEZIUM AND DOON VALLEY**

8.77 Tourism and Environment Department of Government of India vide their D.O. letter No. 6/11/78 PNB dated 3.5.83 had imposed restrictions on setting up industries at Agra and Mathura which cause pollution. Subsequently, they further restricted operation of diesel generating sets in the area of

Taj Trapezium vide their letter dated February 2, 1984. A similar type of restriction has been imposed in Doon Valley area. Due to the imposition of restrictions in the operation of diesel generating sets in Doon Valley, industrialisation of the district has been affected adversely. The level of infrastructure obtaining in these areas is conducive to industrialisation if the quota of power for U.P. from NTPC is enhanced by 150 M.W. This power, when sanctioned, could be channelized to meet the requirements of the industrial units in the Taj Trapezium and Doon Valley areas.

### INDUSTRIAL SICKNESS

8.78 The industrial sector in Uttar Pradesh has been afflicted by sickness. There were as many as 91 large scale sick industrial units as at the end of March 1991 in U.P. as against a total of 876 such units in the country. The outstanding amount in such sick units was to the tune of Rs. 474.12 crores and Rs. 2,870.21 crores for U.P. and All India respectively. The State ranks third in the All India list of States in terms of largest number of sick industrial units and first in terms of the amount outstanding in such sick industrial units. Of these, there are 18 textile units, 10 Engineering units, 3 iron and steel units and 24 sugar units involving outstanding amounts of Rs. 147.49 crores, Rs. 68.94 crores, Rs. 5.41 crores and 90.73 crores respectively.

### INDUSTRIAL SICKNESS IN NON-SSI SICK UNITS

(Rs. in crores)

Industry	Number of Units	Amount
Textile	18	147.49
Engineering	10	68.94
Paper	1	0.51
Iron & Steel	3	5.41
Chemicals	5	2.90
Rubber	1	3.56
Sugar	24	90.73
Electrical	5	29.14
Cement	1	29.30
Misc. Industries	23	96.14
Total	91	474.12

Note : The above position is of March, 1991.

Source: CMIE

8.79 Power is a critical constraint for development. The share of U.P. remained below 10 per cent of the country's total power generation and consumption. The per capita consumption of power in the State is only 159 KWH (1989-90) as against All India average of 236 KWH. The State ranked fourteenth amongst seventeen major States of the country in respect of per capita consumption of electricity.

The smooth operation of industry is dependent upon adequate and uninterrupted supply of power. To the extent the energy demands of industry are not met, it serves as a limiting factor in the enhancement of the credit deposit ratio. Lack of adequate power supply has been one of the major causes of sickness of industry in the State. The share of power supplied to industry out of total generation in the State dropped from 44 per cent in 1980-81 to 30 per cent in 1990-91. There is a supply of only 83.4 MW per day as against a total demand of 95.2 MW in the State; the shortfall is made good by imposing power cuts on industry during peak hours. The projected availability of power during the Eighth Five Year Plan is indicated below:-

Year	Availability of energy MW	Peak hour demand MW
1992-93	29,669	6197
1993-94	32,802	6671
1994-95	35,667	7174
1995-96	37,825	7699
1996-97	39,424	8263

8.80 The total installed capacity available to the State in public sector at the end of Seventh Plan was 7,106 MW of which 5,488 MW was State's own capacity and 1,618 MW from State's share in Central projects. During the Eighth Plan (1992-97) with the addition of 4,537 MW capacity in the Northern Region, additional availability of 3,446 MW is envisaged. Of this, the State's share as indicated by Central Government is 1,339 MW. An outlay of Rs. 8,353 crores has been proposed in the Eighth Plan which includes Rs. 663 crores for Anpara 'B' Thermal Power Project. In order to increase the share in State's hydrothermal mix, the

on-going Maneri Bhali Part II Project ( $4 \times 76$  MW) is proposed to be completed in Eighth Plan itself. Power is at present generated only in public sector, but of late the State Government has transferred power generation units to private sector in a few districts.

8.81 Four new projects with a total installed capacity of generating 1,163 MW are expected to become operational during the Eighth Five Year Plan. The Tehri Hydro Power Complex has been set up in 1988 assisted by the Soviet Union. Besides, a 410 MW Feroze Gandhi Power Station has been established at Unchahar. A hydro electric project has also been set-up at Mussorie. N.T.P.C. is operating Super Thermal Projects at Singrauli, Rihand and Dadri. Khatima Power Station has been constructed on the river Sharda and the Matateela Dam on the river Betwa.

8.82 Further, steps have been taken for power generation to the tune of 780 MW in the private sector at NOIDA and Vishnu Prayag, besides setting up of additional generation facility of 40 MW for eight proposed Industrial Estates. The successful and time bound commissioning of the above facilities is considered a crucial requirement for the industrial sector as a whole. Transmission and distribution network is being augmented in different areas so that industries do not suffer due to lack of power. Finance was raised for the purpose by Government from industrial outfits like UPSIDC, PICUP, NOIDA to the tune of Rs. 23.17 crores and transferred to UPSEB in 1992-93. In 1993-94 a sum of Rs. 60 crores is proposed to be raised. NOIDA Power Company has been established jointly by Greater NOIDA and CESC (M/s Goenka Enterprise) for additional generation of power for industries. The State Government is offering certain special incentives for power supply as under:

- i) New units of all categories are exempted from power cuts for five years provided they have independent feeders of their own.
- ii) All new units would be exempt from minimum demand charge for five years from the date of commencement of their production.
- iii) For rehabilitation of sick units, minimum demands charged for the period of their closure

will not be levied provided this is a part of the approved package.

- iv) Units located in the following areas will get development rebates.
  - (a) Special rebate in electricity bills @33 ½ per cent shall be available for a period of five years to units, which are set-up in hill districts at a height of 610 metres or more.
  - (b) In Bundelkhand, development rebate of 50 per cent of electricity bills would be given to new units for five years from the date of commencement of production.

### **ENTREPRENEURIAL DEVELOPMENT PROGRAMME**

8.83 The Institute of Entrepreneurship Development U.P. (IEDUP) is an apex body of the State to encourage entrepreneurship development. Through a well-planned educational intervention comprising training, counselling, research and publication, and having regard to the local needs, resources and products for the existing as well as potential entrepreneurs, the Institute aims at the development of entrepreneurship in different sections of the society. It organizes training programmes of diverse nature pertaining to different target groups of first generation entrepreneurs. Inadequate availability of credit from banks for setting up enterprises is a critical constraint for entrepreneurs. There should be a tie up arrangements between the Institute and commercial banks to provide adequate credit to the motivated and trained entrepreneurs which will help them in establishing their industries.

### **PROFESSIONAL CONSULTANTS**

8.84 The services of professionals for undertaking industrial potential surveys, conducting feasibility studies, gathering market intelligence, etc., can be utilised. Consultancy is especially required in the fields of finance, management and for introduction of new technology. Technical guidance, testing and development services are required both by SSI and large units.

### **DEVELOPMENT OF ANCILLARIES**

8.85 There are several large industrial undertakings in U.P. (Table X). In the public sector,

sector, large undertakings are B.H.E.L. at Haridwar, I.D.P.L. at Rishikesh, Diesel Locomotive Works at Varanasi, Transformer Factory at Jhansi, Oil Refinery at Mathura, T.S.L. and I.T.I. at Naini (Allahabad), H.A.L. at Lucknow, Foundry Forge at Haridwar, UPTRON Factory at Lucknow, etc. Several large undertakings are also there in the private sector. These large industrial undertakings offer immense opportunities for the development of ancillary units. Unfortunately, these opportunities have not been fully exploited and benefits of ancillarisation have not accrued to the State in full measure. This is an area where development is feasible as the requirement of large industrial units provide assured markets for the small entrepreneurs. The poor development of ancillaries could be due to the purchasing policy of large public sector units which float tenders on All India basis to meet their requirements and in this process ancillary units, which may be established close to large undertakings are not able to compete with large units on an All India basis, taking into account the cost of raw-materials, labour, overheads, profits and other expenses. To give a fillip to industrial development, ancillarization should be encouraged.

### **ROLE OF BANKS**

8.86 Banks have a critical function to perform. They should survey the districts allotted to them and bring out survey reports highlighting the economic and infrastructural set-up, savings and investment potential, credit gaps and industrial possibilities. These measures would accelerate the economic and industrial development of the State as a whole. Banks should consider setting up specialized branches for catering to the needs of industries. The present position, however, leaves much to be desired as complaints about the lack of timely and adequate financial assistance to the industrial sector are frequently articulated.

### **CLASSIFICATION OF BACKWARD AREAS**

8.87 In the budget document of the Government of India for 1992-93 certain areas of the country have been declared as backward for the purpose of relief from imposition of corporate taxes on new units. U.P. does not figure in the list of such areas though it has many backward districts. It is, however, true that areas of U.P. adjoining Delhi are among

the most developed industrial areas of the country. The Government of India had declared 80 per cent of the total number of districts of U.P. as backward in 1979 for the requirements of Central Capital Investment Subsidy.

The position even now is more or less the same. Geographical entities like Bundelkhand and Uttarakhand, due to certain inherent natural disadvantages, are comparable to the most industrially backward regions of the country. Whereas Himachal Pradesh, a State comparable in size to the Uttarakhand region, has the benefit of being classified as a backward area; the latter though industrially more backward has been omitted from the list. The few industries which exist in Uttarakhand are due to substantial Government incentives. It is beyond the financial capabilities of the State alone to sustain them. It is, therefore, suggested by the Committee that Uttarakhand and Bundelkhand regions of U.P. may be included in the aforesaid classification.

### **PROSPECTS**

8.88 The State Government, having realised the enormity of its backwardness in the industrial map of India, has adopted a New Industrial Policy in 1990, which aimed at encouraging employment oriented industries, reducing regional disparities in development and optimising utilisation of existing capacities.

### **PROMOTIONAL AND DEVELOPMENTAL STRATEGY**

8.89 With the introduction of liberalisation and de-licensing, industries can be set up wherever optimum conditions for their development exist. Due to change in economic policies, there has also been an increase in interest rates and a decline in easy availability of finance. The emphasis now is on States generating resources for development through their own productive endeavours rather than relying on external aid. In this competitive atmosphere, States are vying with each other to offer competitive packages to attract entrepreneurs. The U.P. Government has taken certain significant steps in this regard to create a receptive climate for boosting industrial growth (Annexure 8.4). Some of these are :

1. A system of single table clearances under the name of Empowered Committees has been established.
2. Certain areas of excellence, where first rate infrastructural facilities would be made available, are being developed.
3. Availability of power to industries is being ensured and captive power plants are being permitted.
4. Other infrastructural facilities are being provided. The Empowered Committee for issuing clearances regarding term loans, power load sanction, pollution control, power load release, sales tax exemption, sanction of investment subsidy, etc., has been functioning at the district level under the chairmanship of District Magistrates and consisting of district level officers of concerned districts. Similar committees have been functioning at the Divisional and State level under the stewardship of Divisional Commissioner and Secretary respectively. Till 31st March 1993, 39,382 sanctions had been accorded to various enterprises.

8.90 Since the introduction of the system of filing Industrial Entrepreneur Memorandum, 1,135 IEMs have been filed. The implementation of the IEMs is being rigorously monitored and problems faced by the entrepreneurs are attended to regularly. Till March 1993, 53 IEMs had been filed of which 43 are operational. The State is developing comprehensive industrial infrastructure, entrepreneurship and is also encouraging entry of private sector into new areas like development of infrastructure, etc. Despite a very difficult power situation, the State is making concerted efforts to step up industrial development by providing various incentives as sales tax exemption and power subsidies in the Hill districts and enlarging the scope of State Capital Subsidy scheme to encourage small units.

8.91 The total plan outlay for the State during the Eighth Five Year Plan is Rs. 21,000 crores and the outlay for industry and minerals is Rs. 569 crores against an All India figures of

Rs. 4,34,100 crores and Rs. 46,922 crores respectively.

8.92 The broad canvas of industrial scene attempted in the preceding paragraphs brings out the fact that there has occurred an uneven growth among the various sub-sectors of industry. Whereas the small and village industries have developed employment generating opportunities, the large and medium industries have not yet left much of an imprint.

8.93 The major constraint in this regard has been the inadequacy of power generation which is the basic input for industrialisation. Concomitantly, there has not been much progress in ancillarization reflecting that the linkages between the large, medium and small units have been rather weak and diffused.

8.94 SSI units do face constraints in the sphere of access to information, technology, raw materials, credit and markets. Undoubtedly, there is need to assist such units in technical, financial and marketing areas, as well as provide training to workers, supply of raw materials, power, etc., and tender advice for the starting of new units. In such an ambience, they can make a further contribution to industrial development and employment. Given the relatively different resource endowments of small, medium and large units, it is necessary to ensure a balanced and integrated development of these sectors through a well articulated system of linkages.

8.95 A concerted thrust on industrialisation with special reference to large units is a *sine-qua-non* for a substantial enhancement of credit absorption. Consequent to the measures being taken by the Government to tackle infrastructural deficiencies, the State is no doubt poised for industrial development but further intensification of efforts would appear desirable. On its part, the banking system should also be galvanised to extend the necessary financial assistance encompassing both working capital and term loans, wherever necessary, so as to give the requisite support to the drive towards industrialisation of the State.



## CHAPTER IX

## TERTIARY SECTOR

9.1 Besides agriculture and industry discussed in the preceding chapters, the Committee also examined the potential for credit absorption in the services sector. In this connection, the Committee had the benefit of discussions with zonal heads of various banks and representatives of Chambers of Commerce and Industry and State Government officials at different levels. The consensus in these discussions was that this sector offered considerable opportunities for further deployment of credit and, for this purpose, concerted efforts would be required by the State Government, the banks and private entrepreneurs.

9.2 Based on the experience of both developed

and developing economies, it is observed that as growth gains momentum it sets in motion a continuous process of incremental shifts away from the share of agriculture to the shares of industry and tertiary sectors in the gross domestic product. However, in the initial stages of growth, the shift would be most discernible from agriculture to industry. Once growth begins to accelerate, the shift towards the share of the tertiary sector tends to be large. In other words, there is a natural sequence in the relative shares of these sectors in the course of development. In respect of this State, the relative shares of these sectors have moved in a manner indicated in the Table below:

Structure of State Income (current prices)

Sectors	(Percentage share)		
	According to old series (1970-71)	According to new series (1980-81)	
	1970-71	1980-81	1989-90
1. Primary	60.2	52.0	41.5
2. Secondary	14.9	16.3	20.5
3. Tertiary	24.9	31.7	38.0

Source : Draft Eighth Five Year Plan (1992-97) and Annual Plan (1992-93) (Vol. I). Planning Department, Government of Uttar Pradesh, December 1991

9.3 It will thus be observed that there has been a disproportionate shift from agriculture to the tertiary sector. The share of the tertiary sector in the domestic product has gone up from 24.9 per cent in 1970-71 to 31.7 per cent in 1980-81 and further to 38.0 per cent in 1989-90. The rise in the share of services may be attributed to the prevalence of higher wages, more profit yielding opportunities, lesser gestation period, large margins of value added, etc. It is significant that during the period 1980-81 to 1989-90 (at 1980-81 prices) there was a decline of 10.5 percentage points in the share of primary sector which was offset by a rise of 4.2 percentage points in the share of secondary sector and 6.3 percentage points in the share of the services sector.

If this trend continues, then there is every likelihood of the industrial sector being swamped by the services sector, thereby breaching the chronological law of the sectoral shifts from agriculture to industry and then to services. Sectoral composition of the state domestic product is indicative of the underlying changes in the structure of production. The sequential movement in the shares of these sectors forebodes rather unhealthy development because industrialisation is a key element in the process of growth. In fact, the latter is synonymous with industrialisation, the importance of which has also been stressed from the point of view of improving the credit absorption capacity. But the configuration of area specifics and natural resources has created

a situation where the tertiary sector is beginning to occupy the central stage in the development process of the State.

9.4 The shares of various sub-sectors within the tertiary sector as at end-June 1989, end-March 1990 and end-March 1991 are given in Annexure 9.1. A perusal of this data indicates that the share of the housing sub-sector has been abysmally low. Therefore, it appears that, if the credit deposit ratio

has to be further raised, it should be necessary to inject more credit for housing activities where the potential would need to be explored vigorously.

9.5 The year-wise outstanding balance under tertiary sector required to raise the credit deposit ratio gradually to 60 per cent level by the year 2002, its share in total outstanding advances and the growth positive (+) as well as negative (-) are given in the following table:

(Rs. in crores)				
Sl. No.	Period	Amount	% to Total	% increase (+)/ decrease (-)
	Last Friday of March			
(1)	(2)	(3)	(4)	(5)
	1993	4057.11	37.66	—
	1994	4630.22	36.66	(-) 1.00
	1995	5378.55	35.66	(-) 1.00
	1996	6498.70	36.15	(-) 0.49
	1997	7838.90	36.65	(+) 0.50
	1998	9231.99	36.65	Nil
	1999	10667.37	36.00	(-) 0.65
	2000	12067.35	34.50	(-) 1.50
	2001	13666.27	33.00	(-) 1.50
	2002	15660.58	32.00	(-) 1.00

Note : The figures as on the last Friday of March 1993 are computed by maintaining the same % share as on 31.3.1991 which is the latest data available.

9.6 The credit needs of various sub-sectors as estimated by the different departments are given in the following table:

(Rs. in crores)				
Year	Sub-Sector			
	Transport	Trade	Housing	Tourism
1993-94	335.70	247.50	1000.00	192.40
1994-95	370.64	255.00	1050.00	210.00
1995-96	408.66	270.00	1175.00	232.00
1996-97	446.95	277.50	1250.00	260.00
1997-98	505.15	295.00	1350.00	290.00
1998-99	572.25	315.00	1475.00	325.00
1999-2000	640.50	340.00	1600.00	362.00
2000-2001	710.00	370.00	1750.00	402.00
2001-2002	785.50	410.00	1920.00	447.00

9.7 From the foregoing analysis one can draw the inference that as the transport sub-sector has not registered substantial growth there is sufficient scope for injection of credit in this sub-sector which,

apart from improving the credit deposit ratio would also generate more employment. However, the banks have been somewhat hesitant to extend more credit to this sub-sector on account of the fact that there

is already a high incidence of overdues. It may be pertinent to mention in this context that, in terms of the Motor Vehicles Act 1978, a person who purchases motor vehicles by availing of bank credit against the hypothecation of vehicles is required to obtain a 'No Objection Certificate' from the bank before his permit is renewed by the RTO. However, it was brought to the notice of the Committee by Convenor, SLBC that this stipulation is not being adhered to which has the effect of increasing the incidence of overdues. It is, therefore, suggested that the banks may bring all such instances to the notice of State Government for suitable remedial actions.

9.8 It is also the perception of the Committee that there is sufficient potential for development of tourism which should be exploited by the State Government especially in the hill districts which have many places of tourist interest like Mussorie, Nainital, Ranikhet, etc., and also many religious

shrines like Badrinath, Kedarnath, Gangotri, Yamunotri, etc., and attract lakhs of tourists and pilgrims every year. Apart from this, there are many places of tourist interest and of religious significance in the plains such as Agra, Varanasi, Haridwar, Prayag (Allahabad), Ayodhya, etc. Besides, various Buddhist temples like Kushinagar in the plains can also be refurbished. While expenditure for development of roads, bridges, etc., has to be incurred by the Government from out of its budgetary resources, it is desirable that private parties should also be involved in the development of the transport sector, road side restaurants and rest houses, fast food centres and also for providing necessary facilities and comforts to the tourists enroute. Needless to say, if the private parties are encouraged to take up such ventures through appropriate incentives and concessions, they would certainly require substantial amount of bank credit. Hence, the State Government and the banks should move in tandem in regard to the development of tourism.

## CHAPTER X

## HILL DISTRICTS OF UTTAR PRADESH VIS-A-VIS HIMACHAL PRADESH

10.1 We may now deal with the problems and prospects of development of the hill region of the State, which forms the Central Himalayan region constituting 17.4 per cent of the total area of the State. This region is broadly divided into two divisions, viz., Kumaon and Garhwal and consists of the districts of Almora, Nainital and Pithoragarh in the Kumaon division and Chamoli, Dehradun, Pauri, Tehri and Uttar Kashi in the Garhwal division. The geographical area of all the eight districts taken together is 51,125 sq. kms. with a population of 58,74,353 as per the provisional figures of 1991 Census. The topography of the region is mostly mountainous with a major portion (i.e. 67 per cent) covered under forests. There are 15,117 populated villages with average density of population at 115 per sq. km. and of these, 11,000 villages (or 69 per cent) have been electrified. The region has a total road length of about 13,257 Kms. as at April, 1989. Railway routes are limited to areas adjoining the U.P. plains. Ganga, Yamuna and Ramganga are the major rivers flowing through this region which is enriched with minerals like limestone, dolomite, rock phosphate and zinc. Different varieties of trees like pine, spruce, oak, rhododendron and medicinal and aromatic herbs are found. Apart from scenic beauty, this region has a large number of centres of tourist interest, such as Badrinath, Kedarnath, Hemkund (Sikh pilgrim centre), Valley of flowers, Pindari Glacier, Gangotri, Yamunotri, Almora, Ranikhet, Nainital, Mussorie, Dehradun, Chakrata, etc.

10.2 However, this region has remained very much industrially backward because of inadequate infrastructure, geographical constraints, limited resource base resulting from environmental compulsions, lack of entrepreneurship, etc. Out of eight districts, six districts (except Nainital and Dehradun) are "Zero" industry districts. At current prices, the total net output from commodity producing sectors comprising agriculture, animal

husbandry, forestry, logging, fishing, mining, quarrying and manufacturing was only Rs. 746.85 crores in 1986-87 (the year for which latest figures are available). There are 845 bank branches and the population per branch works out to 6940 as against the national average of 17000. The credit deposit ratio in this region at 26.47 per cent as on March 31, 1992 is palpably low as against 45.72 per cent for the State as a whole.

10.3 Against this background, it may be worthwhile to make a comparison with the neighbouring hill state of Himachal Pradesh. Overall, Himachal Pradesh has achieved greater success than the hill region of U.P. with a geographical area of 55,673 sq. kms. which is slightly more than the area of the hill region of U.P., the population of Himachal Pradesh is about seven lakhs less than that of the latter. The number of populated villages at 16,916 is more than that of the hill region of U.P. Himachal Pradesh has a very small manufacturing sector and a negligible mining and quarrying but the state domestic product at current prices is placed at Rs. 1,538.58 crores in 1986-87. In the first three years of the Seventh Plan, the State registered a commendable growth rate of six per cent. The employment per lakh of population in the organised sector in the hill region of U.P. is estimated in 1988 at 3,904 as compared to 5,465 in Himachal Pradesh. Although the number of bank branches (745) is less than that in the hill region of U.P., the population per branch at 6,970 is a little more than that of the hill region of U.P. The credit deposit ratio in Himachal Pradesh as on March 31, 1992 was 33.3 per cent — higher than the 26.47 per cent in the hill region of U.P.

10.4 In order to give a boost to the economic development of the hill region, the U.P. Government has taken several measures. The hill area of the State has been treated as a separate entity with a sub-plan drawn for the same. A separate head is provided in the budget and the Department of Hill

Development would also act as the Department of Planning. The identification of sectors where the State Government could allocate funds together with those that offer scope for injection of bank finance with a view to improving the credit deposit ratio of the hill region are discussed in the following paragraphs.

## **AGRICULTURE**

10.5 It is difficult to intensify agriculture in the hills as the cultivated land is limited and agricultural operations mainly depend on rains. Marginal/sub-marginal holdings upto 1.00 ha. constitute about 71 per cent of the total holdings. With medium and large farmers accounting for about 13 per cent, the share of small and marginal farmers comes to around 87 per cent. During the Eighth Plan, stress is to be placed on diversification from the traditional agricultural crops like rice, wheat, maize, barley, etc., towards high value low volume cash crops and proper land use. Besides advance crop planning may be undertaken to manage necessary inputs like seeds, fertilizers, pesticides for high yielding crops like pulses, oilseeds, soyabean, paddy, wheat, etc., and the area under multiple cropping is to be increased. A package of services is to be made available to farmers for growing off season vegetables and crops in irrigated areas. With such an orientation in agricultural sector, the banks can suitably provide working capital finance to the farmers and marketing agencies. There appears to be sufficient scope for development of different segments under agriculture as detailed below:

### **(i) Horticulture**

10.6 The hill region of U.P. is ideally suited for the cultivation of all types of horticultural crops like fruits, vegetables, flowers, spices, etc. Apple, pear, plum, peach, apricot, walnut, etc., are grown successfully. It has good potential for growing mushroom, asparagus, spices like ginger, turmeric, hops, cardamom, garlic and onions. Ornamental plants like gladioli, carnations, roses, tulips, etc., vegetable crops like dole crops, solanious crops and cucubrits can be grown as off season vegetables. In the Eighth Plan separate outlays have, therefore, been made for increasing production of plants, arrangement for their transportation and marketing, bee keeping, development of canning and fruit

processing, construction of cold storages, etc. Cultivation of rambans and setting up of cottage industries based on this product have received special attention of the State Government. Rambans is used in making ropes, fancy items like ladies bags, room-mats, fishing nets, etc. At present, the demand for this raw material is estimated in the range from 16000 to 20,000 metric tons, which is mostly procured from forests. Cultivation of this plant will provide employment to growers and others and enable them to establish small/village industries based on this product. Tissue culture is another area which is best suited to this region and is proposed to be taken up for ornamental plants and cut flowers of high value. A project has already been established under the aegis of PLANTISS having a large employment potential. The banks should seize the opportunities for financing in this sector provided the State Government also takes the necessary steps to organise the various activities.

### **(ii) Animal Husbandry**

10.7 Livestock rearing in agrarian economy is an important means of occupation and plays a vital role in improving the socio-economic condition of the weaker sections. The main thrust during the Eighth Plan period is on improvement of cattle, sheep and poultry including quality and productivity of livestock, proper health cover, feed and fodder resources. The cattle development programmes are to concentrate on improving the production potential of local cows and buffaloes through selective and controlled breeding. The sheep development programme is intended to improve the quality and productivity of wool and mutton through cross breeding of local sheep with exotic breeds, viz., Rambouillte and Russian Merino, ensuring facilities for machine shearing, wool grading and marketing, etc.

10.8 Establishment of Angora rabbitries in selected pockets under rural development programmes as well as under cottage/small scale industrial development programmes are being initiated to generate self-employment opportunities to educated unemployed youths and subsidiary occupation to rural masses. Establishment of pure line angora breeding centres having facilities for applied research and training and perspective plan

for encouraging establishment of cottage/small/medium industrial units based on Angora wool with marketing support will ensure necessary backward and forward linkages for supporting the programme. Poultry farming requires to be encouraged in a big way, especially for ameliorating the economic conditions of small/marginal farmers/landless labourers and other weaker sections as an employment oriented gainful subsidiary occupation.

### (iii) Dairy

10.9 Dairy is one of the effective means of subsidiary occupation for the people, a supplement to agriculture and a source of additional income to the farmers. Dairy plants in Tehri, Chamoli and Uttar Kashi and foot hill dairy at Khatima (Nainital) in tribal areas are proposed to be established during the Eighth Plan. It also envisages marketing of milk and milk products. Under women's dairy development programmes it has been proposed to set up 300 women's cooperative milk producers societies in five years in all the eight hill districts. Apart from producing milk, one of the proposals under the scheme is to provide subsidy to the members for creating kitchen gardens. The approximate outlay for this purpose in five years is estimated at Rs. 4.20 lakhs. The programme of Saghan Mini Dairy Project has also been taken up to minimise the migration from rural to urban areas by creating economically lucrative employment avenues at the village level itself.

### (iv) Irrigation

10.10 In the hills, major and medium irrigation works are not economically feasible due to non-availability of required cultivated area on the one hand and environmental problems on the other. Except Nandhar Barrage, there are no big projects in this sector. In the hill tracts, gravity channels, hydram sprinkler systems, guls and hauz and in Bhabar areas of Dehradun, Nainital and Pauri districts, tubewells and artisan wells are important means of irrigation. At present the percentage of net irrigated area to net sown area in six hill districts is only about eight per cent to 14 per cent, whereas in Nainital and Dehradun districts, this ratio works out to 75 per cent and the 40 per cent respectively. In the Eighth Plan period the main concentration is sought to be on activities of minor irrigation

works in the hills.

## INDUSTRY AND MINERALS

10.11 The hill terrain of the region offers very little scope for establishment of large and medium scale industries. Consequently, the main thrust of planning revolves around the development of small scale and tiny industries based mainly on local skills to provide employment to local population. Some of these activities are handicrafts, handloom, woollen, sericulture, etc. These industries face various problems like supply of raw material, modern technology, proper training, absence of marketing, etc. Several measures have been proposed in the Eighth Plan to give a fillip to these industries by way of providing proper infrastructure, training and marketing facilities. Electronics industry, which is considered as non-polluting and a high employment potential industry, is proposed to be set up in this region. The State Government has made U.P. Hill Electronic Corporation (HILTRON) as an independent unit of UPTRON to establish production units, provide technical, managerial, and marketing assistance to new units and generate awareness in local youth for self-employment in electronics industry.

10.12 During the Eighth Plan, an outlay of Rs. 450 lakhs has been proposed for mineral development. During the year 1992-93, a total of 10 mineral investigations have been taken up which relate to high grade and cement grade limestone, magnesite and base metals, placer gold and varite in different geological settings.

### Energy and Power

10.13 A strong base of energy production and distribution is the most basic pre-requisite for modernisation and economic development. The energy sector is, therefore, receiving top priority. The various main sources of energy supply in the hill region are (i) electricity (ii) coal (iii) kerosene (iv) LPG and (v) fuel wood. Non-conventional energy systems like solar and wind energy devices, biogas, etc., are being installed to supplement the traditional sources of energy. The main thrust in the energy sector under the Eighth Plan is on enhancing power generation through micro hydel projects in hilly areas. U.P. Laghu Jal Vidyut Nigam is to take up

this programme in a big way.

## **TOURISM**

10.14 Tourism is a vast industry which is also recognised as a very high employment generating industry for both skilled and unskilled persons. The hill region of U.P. is endowed with snow covered mountain peaks, shimmering lakes, lush green valleys, flora and fauna, beautiful ski slopes and above all salubrious climate which attract tourists and holiday seekers throughout the year. This region has many centres of tourist attraction which the State Government is required to develop. In this connection, private entrepreneurs are being encouraged to invest in tourism industry with the public sector providing the necessary infrastructural support. For middle and low income group tourists, accommodation is to be provided at cheaper rates. Extensive publicity for developing new tourist centres, paying guest accommodation by private entrepreneurs under "Rin Upadan Yojna", promoting adventure tourism in the form of trekking, winter sports, water sports, skiing, etc., are some other measures proposed by the Government in their future plans for the development of tourism in this region.

10.15 Keeping in view the aims and strategy, the development plan for 1992-97 under tourism envisages an expenditure of Rs. 66.50 crores, of which Rs. 10.50 crores is proposed for the year 1993-94. Although U.P. has a large number of tourist resorts as compared to Himachal Pradesh which has only three main tourist centres, some of the U.P. hills need proper development to attract larger number of tourists. Since the tourists now mainly prefer to visit the U.P. hills due to disturbances in Jammu & Kashmir, there is

considerable scope for development of some of the hill resorts of lesser importance.

## **OTHER ASPECTS**

10.16 The literacy in U.P. hill areas is much better compared to the plains of U.P. The State Government has given very high priority to the education sector in the Five Year Plans. Besides, this region of U.P. plays a vital role in providing manpower to the defence services of the country. As against 10.79 lakhs serving personnel from U.P. in the defence forces, the hill regions contributed 2.29 lakhs serving soldiers. There are, however, an estimated number of 2.95 lakh ex-servicemen who need to be gainfully engaged. The State Government has proposed an outlay of Rs. 3.75 lakhs during the Eighth Plan for their rehabilitation under PEXSEM Scheme.

10.17 With the State Government committed to invest a large sum during the Eighth Plan for the hill area development and seeking participation of private entrepreneurs, a new vista has been opened for the banking sector which, apart from financing the special programme under the Government Sponsored Schemes should respond to the challenges of hill area development. This will not only enable them to achieve their social goals but will also raise the credit deposit ratio of the region considerably. However, to achieve satisfactory results, the State Government would need to formulate necessary schemes and attract the private sector to invest, with the help of bank finance, in a big way towards development of the hill districts in all the three sectors, viz., agriculture, industry and tertiary sectors.

## CHAPTER XI

### RECOVERY OF DUES

11.1 Repayment of the loan together with interest thereon is central to the smooth functioning of institutional credit. The assumption while providing credit is that its application to production generates enough income which would be sufficient to repay the loan together with interest and leaves a substantial surplus. Credit can be said to be effective only if this basic postulate is borne out. However, this in itself is not sufficient; the generation of incremental income has also to be accompanied by willingness of the user to repay. A default in repayment can, therefore, occur if either the assumption regarding production does not turn out to be valid or even when the validity of the first assumption is not in question, the second assumption is proved wrong. Efficient management of recovery of dues is, therefore, not only of crucial importance but also among the most complex of all problems associated with institutional credit.

11.2 A financial institution engaged in lending has to ensure that (a) loan appraisal system is sound so that recovery of loans becomes assured (b) delivery system is able to facilitate timely availability of credit not only to the borrowers but also for financing inputs, marketing, storage facilities, etc., and (c) repayment schedules are realistically drawn up. In other words, banking institutions have to ensure that lending and recovery procedures in themselves do not lead to investment failure, and consequently non-repayment by borrowers.

11.3 In this connection, politically motivated pronouncements about non-repayment of bank dues and the tendency to write off has to be eschewed because, apart from the fact that it places heavy burden on the exchequer, it generates a general psychology of non-repayment totally vitiating the recovery climate which, in the long-run, jeopardises the financial interests of the credit agencies. Recycling of resources is as important as mobilisation of additional resources, if not more. A sizeable increase in the non-performing assets will not be

consistent with the income- provisioning and capital adequacy norms which are being stressed in the context of the reform of the financial sector currently under way.

11.4 Lending to the agricultural sector has remained a very important activity of the commercial banks in Uttar Pradesh which is primarily an agrarian economy. Unless there is a proper recycling of funds, banks shall not be able to help increase agricultural productivity. Since overdues affect adversely the profitability of banks, the latter have stepped up their efforts to improve recoveries. Pursuant to this, the recovery of agricultural dues, which was 49 per cent as at the end of June 1988, increased to 61.64 per cent as at the end of June 1992. The data on demand, recovery, overdues and recovery percentage of lead banks, non-lead banks, co-operatives and regional rural banks as at the end of June 1988, 1989, 1991 and 1992 given in Annexure 11.1 indicates an improvement in the overall position. The bank-wise position of the lead banks and major nonlead banks is given in Annexure 11.2.

11.5 So far recovery under recovery certificates is concerned, due to keen interest taken by the State Government, it has also improved over the years, both in absolute as well as percentage terms. The proportion of recovery against net demand of recovery certificates which was 75 per cent during 1990-91 increased to 81 per cent during 1991-92 and further to 82 per cent during 1992-93. In absolute terms, the recovery against net demand of recovery certificates increased from Rs. 127 crores in 1991-92 to Rs. 186 crores in 1992-93 recording an increase of 47 per cent.

11.6 In order to improve the climate for recovery of agricultural and other dues the following measures may be adopted.

- (i) Banks should give maximum emphasis on the quality of the lending which alone can help



- reduce the incidence of overdues. In this connection, it is essential that timely and adequate finance should be provided which will generate income so as to facilitate repayments. Rational time schedules taking into account the repaying capacity should be fixed. Furthermore, where investment finance for agriculture is concerned, an integrated project approach should be adopted where all backward and forward linkages are taken care of instead of the existing systems of stray and haphazard lending.
- ii) Even under the Government sponsored poverty alleviation programmes, emphasis should be more on the quality of lending rather than the number of beneficiaries covered so that the objective of the schemes is duly achieved.
  - iii) The Branch Managers in the rural area should invariably attend the meetings of Kisan Kendras, wheresoever these are being held. This will enable them to get a first hand information of the borrowers and facilitate monitoring and recovery of the dues.
  - iv) The banks should initiate joint recovery campaigns in which participation of the Government officials should be ensured so that recovery efforts of banks are strengthened.
  - v) Recovery of dues should be a regular item on the agenda of the meetings of the B.L.C., DCC/DLRC and SLBC.
  - vi) The support of Kisan Sahayaks should be sought for motivating farmers to repay the bank dues.
  - vii) Massive publicity programmes should be undertaken to educate rural borrowers in the repayment ethics to improve the climate in the rural areas. The electronic media such as Doordarshan and All India Radio could be used for the purpose.
  - viii) The services of voluntary agencies functioning in the area should be utilised to help recoveries.
  - ix) Cases of recovery upto Rs. one lakh where no point of law is involved may be referred to the Lok Adalat for a decision.
  - x) A suitable mechanism may be evolved for enforcing coercive measures in cases of wilful default.
  - xi) So far as transport loans are concerned the suggestions made elsewhere for non-renewal of licence by the RTOs should be implemented.
  - xii) Since sickness in small scale industries is due to a variety of factors, the reasons for the overdues should be thoroughly analysed and suitable remedial action taken. A reference has already been made elsewhere in the report to the problem faced by the small scale industry and the action required by banks/State Governments.
  - xiii) In the context of the general climate for recovery, the decision of the Government of India to promulgate an ordinance setting up tribunals for expeditious recovery of dues of banks and other financial institutions is a welcome development and it is hoped that such tribunals will be able to effectively tackle problems of wilful default by borrowers.

## CHAPTER XII

### SUMMARY AND RECOMMENDATIONS

2.1 Agriculture is the major activity of the State. Nearly 78 per cent of the total working force, as compared to 72 per cent at the National level, is engaged in agriculture and allied activities. There is a need to divert people from agriculture to industry and tertiary sectors.

2.2 There is preponderance of sub-marginal and marginal holdings of less than one hectare in the State. The share of these holdings in the total number of operational holdings was 72.6 per cent in 1985-86. During the same year, the average size of operational holdings in the State was 0.93-hectare which is lower than the national average of 1.68 hectare and also lowest amongst all the major States but for West Bengal, Bihar and Kerala. Hence emphasis is to be placed on consolidation of land.

#### **ACTION : STATE GOVERNMENT**

2.3 The share of area under foodgrains in the gross cropped area of the State is 80.4 per cent (1987-88). This is the highest among all the major States except Bihar (90.4 per cent) and is also higher than the national average of 69.2 per cent. This calls for a shift from foodgrain production to production of cash crops.

2.4 The magnitude of both drought prone area (14.1 per cent) and flood prone area (20 per cent) in the State is the highest amongst all the major States. The loss of crops, property and cattle, updated at the price level of 1987, has been estimated at about Rs. 400 crores in an average year, but the losses were well over Rs. 1,225 crores in 1978 and over Rs. 2,930 crores in 1985. Whereas by the end of Seventh Plan Bihar, West Bengal, Punjab and Haryana had protected to the extent of 45.73 per cent of their flood affected areas, the corresponding figures for U.P. is only 20.26 per cent. This State has to pay greater attention towards protection of balance protectable area.

#### **ACTION : STATE GOVERNMENT**

2.5 The irrigated area in the State accounts for

53.2 per cent of the gross cropped area (1986-87). As 78 per cent of the population is dependent upon agriculture, this low coverage by irrigation is inadequate. Hence, it is imperative that larger area is brought under irrigation.

#### **ACTION : STATE GOVERNMENT AND BANKS**

2.6 The role of energy in the developmental process is of paramount importance. The per capita consumption of power in U.P. is only 159 KWH (1989-90) as against an all India average of 236 KWH. The State ranked 14th amongst 17 major States of the country in respect of per capita consumption of electricity. There is an urgent need to raise the level of power availability to industries, agriculture and other usages.

#### **ACTION : STATE GOVERNMENT**

2.7 The industrial sector in the State is dominated by small scale, village and cottage industries with the exception of some large sugar, textile, edible oil, paper, cement, fertilizer and chemical units. Industries in the State are mainly concentrated in the districts of Kanpur, Ghaziabad (Modi Nagar and Noida), Agra, Moradabad, Lucknow, Allahabad, Aligarh, Saharanpur, Varanasi, Mirzapur, Meerut and Dehradun. There is need to develop heavy industries and also to disperse in future the industries to the unindustrialised districts of the State.

#### **ACTION : STATE GOVERNMENT AND GOVERNMENT OF INDIA**

2.8 In the co-operative sector there is U.P. State Co-operative Bank, with 57 Central Co-operative Banks, for short-term lending and State Land Development Bank for term lending to agriculture. Due to poor recovery performance, 24 out of 57 CCBs in the State have been identified as weak by NABARD. Five CCBs, viz., Kanpur, Gonda, Agra, Gorakhpur and Barabanki did not comply even with the provisions of Section 11 of

the Banking Regulation Act, 1949 (As applicable to co-operative societies). Continuous efforts need to be made for deposit mobilisation and diversification of lending by all DCCBs. There is also need to bring down the cost of management. A time bound action plan for improving the financial provisions of the DCCBs may be drawn up and implemented so as to enable the banks to comply with the provision of Section 11 of Banking Regulation Act, 1949 (As applicable to co-operative societies). There is also need for drawing a business development plan for banks, particularly those running at a loss so as to wipe out the losses within 2-3 years.

#### **ACTION : STATE GOVERNMENT AND NABARD**

2.9 There are 40 RRBs in U.P. with 3,056 branches. U.P. is having the largest number of RRB branches in the country. Out of 40 RRBs in the State, 39 have been sponsored by the public sector commercial banks and one, Mainpuri RRB, by the U.P. State Co-operative Bank (the only RRB sponsored by a co-operative bank in the country). The health of the RRBs is not good and most of them have eroded their net worth. Out of the 40 RRBs in the State, only seven are showing profits. There is an urgent need to strengthen these institutions so that the purpose for which they were established would be achieved.

#### **ACTION : GOVERNMENT OF INDIA, NABARD, SPONSOR BANKS AND STATE GOVERNMENT**

2.10 The banking structure, judged by its geographical spread and population coverage, seems to be quite broad based. However, some areas especially the hill districts of the State still need additional branches as spatial gaps are quite large owing to geographical configuration. The possibility of opening more branches in the hill districts of the State may be explored.

#### **ACTION : RESERVE BANK OF INDIA**

2.11 There are considerable variations in the credit deposit ratio among the different regions of the State as also among different banks. It is evident that there has been greater absorption of credit in the more developed districts or regions implying

that the demand for credit has arisen because of various developmental activities that have been undertaken. Concomitantly, the banks have also come forward to support these activities. However, from the point of view of the balanced growth of the State, it is necessary that there should be greater penetration in the deployment of credit in the relatively backward regions supported by adequate infrastructural facilities.

#### **ACTION : BANKS AND STATE GOVERNMENT**

3.1 There are quite a few backward districts in the State where flow of credit is abysmally low. Some time back a Committee was constituted by Reserve Bank of India under the chairmanship of Dr. S.R. Sen, to look into the problems of agricultural productivity in Eastern India, covering 19 districts of Uttar Pradesh, and make recommendations for development thereof. The thrust of this Committee is on promoting infrastructural facilities in the form of adequate capital on such programmes as micro watershed development, irrigation, flood control, drainage, water management, power, transport, marketing, processing, etc. Whereas the State Government has taken steps to implement the recommendations of this Committee, much more remains to be done to remove such of the infrastructural deficiencies as they exist.

#### **ACTION : STATE GOVERNMENT AND BANKS**

3.2 The economy of the State is essentially agrarian in character, spiced with mostly small and medium industries. The growth of agricultural and industrial sectors has not been commensurate with the endowment of natural resources available for exploitation. This growth can be accelerated and grafted by a combination of appropriate policy and attitudinal responses.

3.3 The economic profile would underscore the desirability to strengthen and develop necessary linkages and infrastructural support with a view to promoting and expanding credit absorptive capacity of the State.

#### **ACTION : STATE GOVERNMENT**

3.4 Despite the widening and deepening of the banking structure, the commercial banks have not

been able to perform upto the envisaged level. The banks have not been able to fulfil their commitments under the Annual Credit Plans nor achieve the targets under various poverty alleviation programmes except IRDP during the last many years. The banks should endeavour to achieve the targets under ACP and other programmes.

#### **ACTION : BANKS**

3.5 There is a phenomenon that, while the State has significantly surpassed national policy stipulation for lending to priority sectors under various sub-heads, it still continues to register a low credit deposit ratio. This only fortifies the argument that the key to an improvement in the credit deposit ratio lies in an emphasis on rapid industrialisation and development of other sectors.

#### **ACTION : BANKS AND STATE GOVERNMENT**

3.6 The recovery of overdues has a bearing on credit deposit ratio. In so far as the recovery is poor, especially in the agricultural sector, it not only restricts the recycling of funds but also proves to be a limiting factor for expansion of credit and hence there is an urgent need to lay maximum emphasis on the recovery of bank dues.

#### **ACTION : BANKS**

3.7 The financing of activities allied to agriculture such as fisheries, poultry, piggy, goatery, dairy development, horticulture, sericulture, floriculture, etc., has not received adequate attention. With the development and expansion of each of these areas, there can be sufficient demand for a larger amount of bank credit.

#### **ACTION : BANKS**

3.8 The concept of grassroot level planning has not stabilized as yet, which results in lack of co-ordinated approach to credit planning, due to which effectiveness of Service Area Approach has been eroded. Consequently, unrealistic plans are prepared which are not achieved by banks. Banks should endeavour to prepare realistic credit plans based on the existing potential in their Service Area so that the commitments made under the plan are achieved.

#### **ACTION : STATE GOVERNMENT AND BANKS**

3.9 There have not been adequate facilities and institutional backup for Entrepreneurial Development Programmes. The absence of an effective programme like this has contributed to industrial sickness and non-establishment of new units leading to a low level of credit deployment.

#### **ACTION : BANKS**

3.10 There is high incidence of sickness especially among the traditional units. While sickness is due to a number of factors such as the absence of proper management, non-availability of raw material, lack of proper marketing net work, problems of power and labour, etc., the failure to provide adequate and timely credit is an important contributory factor. Rehabilitation packages are also not being sanctioned expeditiously by banks and term lending institutions.

#### **ACTION : STATE GOVERNMENT AND BANKS**

3.11 The financial position of the U.P. State Financial Corporation is not robust. The financial position of this institution as well as its effectiveness to cater to the needs of industries should be reviewed so as to help increase the credit deposit ratio. Better co-ordination between this institution and commercial banks would also help in this direction.

#### **ACTION : STATE GOVERNMENT AND BANKS**

3.12 Certain area specific traditional industries have not received adequate credit in the past (for example, carpets and silk industry in Varanasi, brassware in Moradabad, glassware in Firozabad, leather industry in Agra and Kanpur, etc.). Banks can finance these industries in a big way. Also, as marketing of the products of these industries is an area of weakness, State Government may consider establishing a chain of emporia all over the country for ensuring ready markets for such products.

#### **ACTION : BANKS AND STATE GOVERNMENT**

3.13 Although this State is known for its centres of tourist interest and its religious shrines, adequate attention has not been paid to the development of these centres from the tourist angle. Construction of hotels, combined with greater stress on tourism

and transportation would assist in a substantial improvement of credit deposit ratio.

#### **ACTION : STATE GOVERNMENT AND BANKS**

4.1 Given the configuration of socio-economic frame-work, a quantum jump in credit deposit ratio cannot be expected to take place in a short span of time. Contrary to general expectations that the trend will be reversed, the credit deposit ratio declined rather sharply during the year 1992-93 which can be attributed to a larger difference in the rate of growth of deposits and advances during the year. The banks have to make good this shortfall and also reverse the trend. Since the current year, i.e. 1993-94 has already started and few months have elapsed, it may be difficult to raise the credit deposit ratio substantially during the remaining months. Given the declining trend and not so well developed infrastructural facilities, it is decided that the credit deposit ratio should be raised to 55 per cent by March 2000 and 60 per cent by March 2002 co-terminating with Ninth Five Year Plan.

5.1 On the basis of the trends obtaining during the period 1988-89 to 1992-93, the growth rate in deposits works out to 14.17 per cent and the growth rate in advances is 11.33 per cent. This disparity is observed when an analysis is carried out at various dis-aggregate levels, viz., bank group-wise, population group-wise, region-wise and economic development-wise. While aggregate deposits and advances have increased in absolute terms over the years, the percentage increase has steadily declined with the decline in advances being faster than that of deposits resulting in a diminution in the levels of credit deposit ratio.

5.2 With the trend in disintermediation a deceleration in the deposit growth rate is likely to occur in future years and deposit projections assuming growth rates of 14.17 per cent upto 1997, 13.75 per cent upto 2000 and 13.25 per cent upto 2002 have been made. The average growth rate of credit at 11.33 per cent has been assumed to remain unaltered. Any possible change in the aggregate level of credit on account of observance of prudent accounting norms of income recognition, assets classification and provisioning of bad and doubtful

debts has not been considered as the exercise is still under way. Projections in credit deposit ratio have been made in such a manner so as to achieve a credit deposit ratio level of 55 per cent in 2000 and 60 per cent in 2002.

5.3 The present shares of credit in agriculture, industries and tertiary sectors are 22.56 per cent, 39.78 per cent and 37.66 per cent respectively. While projections of growth in agriculture in the initial years is rapid and significant on account of the ready availability of infrastructure and potential for deployment of credit in this sector, industries segment grows at an accelerated pace in the subsequent years consequent on fruition of efforts of Government in provision of infrastructure and development of linkages required for it. The shares of agriculture, industries and tertiary sectors would be in the ratio of 20 : 48 : 32 in the terminal year. A more prominent role for industry is envisaged as this sector, and more particularly the medium and large industries components within it, has greater potential to absorb credit consequent on development of infrastructure and linkages.

5.4 If the present levels of deposits and advances are allowed to continue, i.e., if projections are made on the basis of past trends, the credit deposit ratio would be 34.70 per cent in 2002 which compares highly unfavourably with the levels obtaining as at present. In order to arrest the declining trend, both Government and banks need to intervene and step up their efforts considerably in the provision of infrastructure, development of linkages and deployment of credit. The increase in credit over trend levels has to be substantial to achieve the projected credit deposit ratios each year.

#### **ACTION : STATE GOVERNMENT AND BANKS**

5.5 As on the 31st March 1993, as many as six banks out of a total 25 commercial banks operating in the State have credit deposit ratio below 30 per cent and four more have credit deposit ratio between 30 and 40 per cent. There are only four banks which could register credit deposit ratio above 50 per cent. The position with regard to the regional rural banks is also highly unsatisfactory. The apathy and inertia on the part of these banks, among others, is responsible for this dichotomy.

Banks which have not achieved the required levels need to analyse the reasons for their poor performance and make special efforts to improve their lendings. Besides, close monitoring by the controlling offices also becomes absolutely essential.

#### **ACTION : BANKS**

5.6 On the basis of their credit deposit ratios as on the 31st March 1993, all the banks in the State have been categorised into four groups, viz., (i) banks having credit deposit ratio of 50-60 percent (ii) 40-50 per cent (iii) 30-40 per cent and (iv) below 30 per cent and projections in credit deposit ratio upto the year 2002 have been made in such a manner that banks in the four groups attain a level of 60 per cent in three, five, seven and nine years respectively beginning 1992-93, there being no slide back. Some banks will have to make proportionately larger efforts to step up their lendings if the stipulated target is to be duly achieved.

#### **ACTION : BANKS**

6.1 Banks in the State have fared creditably in priority sector financing. In fact, they have performed much better than the various Reserve Bank of India bench-marks. However, with regard to financing under the Annual Credit Plans, the performance is generally not satisfactory. At the micro level, there appeared to be considerable short fall in the achievement of targets set under the service area approach thereby adversely affecting the growth of credit in the State. Although commercial banks and regional rural banks have been assigned a smaller share of around 30 per cent under crop loans, they have failed to achieve their targets during the last three years. Fixation of financial targets under Integrated Rural Development Programme has been done on the basis of average loan amounts without taking into consideration the per capita investment levels. Consequently, while the achievement of financial targets has been significant, there exist certain gaps in credit dispensation by banks. Financial assistance under the Special Component Plan shows a steadily declining trend during the last three years. The achievement of targets, both physical and financial under the Scheme of Self Employment for Educated Unemployed Youth has been quite unsatisfactory throughout. While the progress achieved by banks in respect of financing under

the Scheme for Urban Micro Enterprises shows an increasing trend, it has failed to create an impact in an appreciable manner.

6.2 The shortfall in achievements under various poverty alleviation programmes and the poor recovery performance, as also the failure of the programmes to achieve the objectives could be ascribed to a number of factors. In order to see that the various poverty alleviation programmes meet their objectives, it would be necessary to ensure proper identification of beneficiaries and activities taking due consideration of the potential in the area and the aptitude of the beneficiaries. The Government should adopt a cluster approach in providing the required infrastructural support. The applications should be sponsored in a phased manner. Banks should immediately discontinue advancing the reason of credit squeeze which is not applicable to any of these categories of lendings. They should adhere to the time norms prescribed by RBI for disposal of loan applications. Further, sanction of adequate amount and fixing of proper repayment schedules have to be followed.

#### **ACTION : STATE GOVERNMENT AND BANKS**

6.3 The District Consultative Committee/District Level Review Committee meetings appear to have degenerated into meetings for target fixation under poverty alleviation programmes and the monitoring of such targets. This tendency needs to be checked. Banks should ensure more meaningful participation in the various district and State level meetings.

#### **ACTION : BANKS**

6.4 There is an urgent need for infusing dynamism in the credit planning process with banks and governmental agencies working in greater cohesion. It is important to formulate suitable schemes at the micro level after consultation, with the objective of exploiting the potential for area development, as opposed to the conventional method of planning which mainly concerns itself with the distribution of resources. Once the process of formulation of schemes gets completed, they have to be broken into disaggregate levels and individual targets fixed.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.1 The infrastructural support required for agriculture is fairly well developed in the State enabling it to absorb credit to the potential existing in the various sub-sectors. U.P. is a major foodgrains producing State which accounts for 20 per cent of total foodgrains production in the country. The share of the State in respect of pulses and oil seeds were around 19 per cent and seven per cent respectively during 1989-90. The net area sown in the State has remained, by and large, constant at 173 lakh hectares since the sixties, representing 58 per cent of the total reported area. The cropping intensity is also very low at 146. The average yield per hectare in the State in respect of total foodgrains at 14.6 quintals is roughly half of the average yield in Punjab. An effective thrust for increasing agricultural production and productivity would call for substantial technological upgradation along with other measures such as adequate quantity of crop loans, sufficient irrigation facility, availability of high yielding seeds, fertilizers, insecticides, pesticides, etc., land reclamation and wasteland development which would not only help increase the yields of existing areas but would also bring more area under cultivation.

The requirement for crop loan during the year 1993-94 has been worked out to be Rs. 2100.00 crores based on the present cropping pattern, scale of finance, average land holdings and expected number of borrowers. The major share of crop loan has to be financed by the co-operative credit structure since a special line of credit at concessional rates of interest is made available to it by NABARD, a facility which is not extended to the commercial banks. Due to weakness of some DCCBs in certain districts and choking of line of credit to them, the co-operatives will not be able to meet the total crop loan requirements. There is an urgent need to draw programmes to strengthen and rehabilitate the weak DCCBs so that they can discharge their responsibility of short term agricultural lending. However, in the meantime, the commercial banks and RRBs will have to supplement the efforts of co-operatives in disbursement of crop loan. In order to improve agricultural productivity, it is necessary to change the cropping pattern away from low yielding cereal crops to high yielding cash crops. While cash component disbursed by co-operatives

should be increased, commercial banks should also streamline their procedures for crop loans and tag production credit to investment credit given for farm mechanisation, minor irrigation, etc.

#### **ACTION : STATE GOVERNMENT, NABARD AND BANKS**

7.2 The State is endowed with rich ground water resources in the Indo-Gangetic plains which cover nearly 50 out of total 63 districts in the State. Against the net utilisable resources of ground water of 71,250 million cubic metres (MCM), so far the utilisation has been only 26,709 MCM indicating a stage of development of only 47 per cent. The total credit required for development of the estimated potential of ground water works out to Rs. 3,265.00 crores which can be exploited over a period of time. The minor irrigation programme should be developed in a comprehensive manner with due accent on drip irrigation in the selected areas and installation of tubewells and pumpsets. Commercial banks should be increasingly involved in the financing of minor irrigation schemes having regard to their vast network of rural branches.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.3 Out of total reporting area of 29.8 million hectares in the State, 6.7 million hectares of agricultural land and 5.3 million hectares of non-agricultural land require intensive soil and water conservation measures. In addition, there are 12 lakh hectares of ravine land, 11 lakh hectares of Usar land and 19 lakh hectares of water logged soil including Diara land. Keeping the magnitude of the problem in view, it is estimated that an investment of Rs. 498 crores would be required in a phased manner for land development activities. The institutional credit would be only half of this assuming that the other half shall come in the form of farmers' contribution and the State Government subsidy. With regard to land development, it is necessary that the State Government formulates schemes for development of micro watersheds and links them up to institutional finance. In so far as the farmer has no extra land, the original value of Usar and ravine lands would not be sufficient for providing a mortgage to cover the entire cost of land development. In view of

this, it may be advisable for banks to consider financing on the basis of post-development value of such lands. Given the potential of land development and the vast network of rural branches of commercial banks/RRBs, the latter may participate in the financing of these activities with the help of refinance available from NABARD.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.4 The varying agroclimatic conditions and soil characteristics of different regions in the State are conducive for growing a wide variety of horticultural crops like all types of fruits, vegetables, ornamental plants, medicinal plants, herbs and other plant species of economic importance. The State Government is committed to the development of horticulture as it is giving subsidy to the extent of 50 per cent under 'Deen Dayal Rojgar Yojana' for horticulture. However, the present level of credit flow to horticulture is around Rs. 3.00 crores annually which is very low considering the vast area and production of horticultural crops. The State offers good scope for the development of sericulture with the Government deciding on a massive Sericulture Development Programme in the VIII Plan. The Directorate of Sericulture (U.P.) has also formulated a project under the World Food Programme (WFP) in the State where the involvement of banks is expected to be around Rs. 3.16 crores. Floriculture is another important area having immense potential for growing flowers such as gladioli, tube rose and damask rose. Rose cultivation for the purpose of extracting rose water and rose oil is also being taken up in several parts of the State. The total financial requirement estimated for fruits, vegetables, flowers, etc., comes to Rs. 300.00 crores. Accordingly, the requirement of bank credit (i.e. minus margin) for the year 1993-94 would be Rs. 36.50 crores which, it is assumed, shall increase at accelerated levels in the ensuing years. The Government should exercise greater supervision over nurseries to ensure that the quality of planting material produced by the existing nurseries is upgraded. The factor which impedes the progress of sericulture is the non-availability of mulberry cuttings and Disease Free Layers (DFLs). Nurseries may be established for the supply of mulberry cuttings for development of sericulture. Cold storage.

marketing and processing facilities require drastic improvement. The scope for producing mushrooms in the hilly regions should be explored as there is a large export potential. For their part, the commercial banks should expedite the loan proposals for horticulture.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.5 The total forest area of the State is reported at 51 lakh hectares forming 17.21 per cent of the reporting area. However, the estimated forest cover is only 10 per cent to 12 per cent of the reporting area. So it is evident that there is a need to increase the forest cover. According to a study, about 66.3 lakh hectares is estimated as the desired level of forest area by the year 2000 forming about 22.3 per cent of reporting area. The bank finance required to achieve this level of development would be Rs. 30.00 crores for the year 1993-94 and shall increase to Rs. 98.00 crores in 2002. To encourage afforestation, it is necessary to improve co-ordination between forestry and other district development departments and the banks at the district and block level. It is necessary to motivate farmers to put their waste lands under forest cover by convincing them of the advantages of afforestation. The implementation of five major on-going schemes sanctioned by NABARD under various forestry projects should be reviewed by banks with a view to improving the availment of refinance from NABARD.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.6 The State has immense potential for the development of pisciculture in the form of 31,200 kms. of fluviatile water and 4.45 lakh hectares of confined water. Out of this, the area being utilised at present for fish culture is only 1.82 lakh hectares. The yield of fish from different sources during the year 1991-92 was only 1.13 lakh tonnes. There exists potential for development of new ponds over an area of about 500 hectares. The possible annual credit absorption for fisheries including fish culture in existing village ponds, establishment of hatcheries and development of new ponds would be around Rs. 26.00 crores. Out of this, the major share will have to come from commercial banks and RRBs



as the State Land Development Bank, which is annually disbursing only Rs.35.00 lakhs, is not in a position to raise its lending substantially. As to inland fisheries, each FFDA should take up intensive fish culture in certain selected ponds under a special programme with institutional finance. This is likely to encourage progressive farmers to increase productivity of their ponds. With a view to regulating seed distribution throughout the State, the establishment of private hatcheries may be encouraged. Directorate of Fisheries may be asked to conduct a survey of the feasibility of this activity in different districts and evolve a suitable model scheme for bank financing. It would be desirable to convert the existing large hatcheries of Fisheries Development Corporation into mother hatcheries and create satellite farms in nearby areas to provide additional space for rearing of spawn produced at the mother hatcheries. The marketing of fish which remains unorganised should be developed at the district and State levels. There is need for better co-ordination between banks and FFDAs for achieving the projected programme and DCC/SLBC meetings should periodically review the progress in regard to implementation of the schemes.

#### **ACTION: STATE GOVERNMENT AND BANKS**

7.7 Farm machineries, particularly tractors, are capital intensive investments and would need substantial institutional support. Although the position of the State is relatively comfortable at 5.74 tractors/thousand ha. as compared to the All-India average of 2.93 tractors/thousand ha., there is still vast potential for financing of the tractors and other farm machineries such as power tillers, threshers, etc., in view of the scope of multiple cropping and availability of vast areas for cultivation. To bring the number of tractors to the optimum level, it is estimated that 2.80 lakh more tractors should be financed in a phased manner. The financial requirement for tractors and threshers together works out to Rs. 525 crores during the first year which will continue to increase considering the additional demand and increase in the cost of tractors/accessories. The banks should not charge a margin higher than the stipulated one. Besides they should

not insist on mortgage of land when other forms of hypothecation are sufficient.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.8 There is vast scope of financing under animal husbandry. Looking at the availability of infrastructure, inputs, marketing arrangements and other factors, animal husbandry sector has an immediate potential that involves an outlay of about Rs. 175 crores comprising of dairy Rs. 114.63 crores; poultry Rs. 15.40 crores; sheep Rs. 2.00 crores; goats Rs. 4.00 crores; piggery Rs. 8.00 crores; rabbit rearing Rs. 0.80 crore; work animals (with carts) Rs. 24.00 crores and work animals (without carts) Rs. 6.00 crores. As part of the drive to encourage dairy development, the Government should consider the creation of additional milk routes and construction of adequate chilling plants. The Saghan Mini Dairy Scheme, which is successful in selected districts, may be introduced in other districts. Health care facilities for bovine population would need to be strengthened. The Government should popularise the superior quality breeding stock of sheep, goats, pigs and rabbits. The Government should develop poultry by reviewing present arrangements for supply of a day-old chicks. In respect of dairy, the banks should disburse finance for units of more than two milch animals.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.9 Bio-gas has gained importance as an alternate source of non-conventional energy which reduces pressure on electricity, coal and firewood. The huge animal population of the State can provide adequate cattle waste for bio-gas production. At present, on an average, about 10,000 bio-gas plants are being installed but the loan is not being availed in more than 40 per cent to 45 per cent cases. The main reason for low availment of bank credit is that the subsidy amount is substantial and not linked to the loan. For the current year, the Government of India has fixed a target of 12,000 plants for the State besides likely programmes of KVIC to instal another 3,000 plants. Considering the past trend of availment of bank credit and subsidy, the bank loan required will be to the tune of Rs. 3.45 crores. In respect of bio-gas development,

it is necessary that steps are taken to repair the plants most of which are found to be defunct owing to lack of proper post-installation care and maintenance. The targets for installation of bio-gas should be forwarded by the State Government to banks well in time to assess realistically the credit requirements in their Service Area Plans. Since NABARD provides refinance on an automatic basis, this should encourage active participation by the banks in this programme.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.10 Stamp duty on loans beyond Rs. 20,000/- in the State is fixed at Rs. 62.50 per thousand (except in the case of Saghan Mini Dairy Yojana). The State Government could review the duty structure to see if any relief can help in the flow of credit. Under the existing arrangements, banks should also be able to finance the cost of stamp duty.

#### **ACTION : STATE GOVERNMENT AND BANKS**

7.11 Commercial banks insist on mortgage of land for agricultural loans exceeding Rs. 10,000. This detracts the farmers from availing of the loans. The banks need to review their stand on this aspect having regard to the merits of individual cases.

#### **ACTION : BANKS**

7.12 Most of the lending by the banks is confined to three activities, viz., IRDP, farm mechanisation and minor irrigation where refinance is automatically available from NABARD. There is need for diversification in the agricultural lendings of the banks supported, to the extent possible, by refinance from NABARD.

#### **ACTION : BANKS**

7.13 NABARD schemes should form part of the agenda of the DCC/DLRC meetings in the districts where these should be discussed for each bank for each purpose.

#### **ACTION : BANKS**

7.14 The projections made on the basis of Potential Linked Credit Plans prepared by NABARD may be utilised by the State Government to make

the necessary budgetary allocations for infrastructural, extension and other support which would help achieve the envisaged level of credit.

#### **ACTION : STATE GOVERNMENT**

7.15 There is often wide gap between sanction and availment of refinance under the schematic lending. A suitable mechanism for regular monitoring of NABARD sanctioned schemes therefore has to be evolved by the banks.

#### **ACTION : BANKS**

8.1 The vast and far flung State of U.P. is industrialised only in pockets. While the areas bordering Delhi especially New Okhla Industrial Development Area are highly industrialised, with all the requisite infrastructural facilities, hill districts and districts of Eastern U.P. remain industrially backward. There should be an even dispersal of industries which is necessary for even development of the State.

#### **ACTION : STATE GOVERNMENT**

8.2 While heavy industries can absorb a substantial amount of credit, there is sufficient scope for the development of tiny as well as indigenous industries, which have a large employment potential. The paucity of power would prohibit an immediate step-up of activities in the medium and large scale industries. However, it is possible to accelerate the development of tiny, village and cottage and such of the small scale industries which do not require a substantial quantity of power. Although the absorptive capacity of such industries in terms of per unit credit requirement may not be large, yet the aggregate of their credit requirements would be substantial in view of the large number of such industries. Apart from their employment potential, such industries also help increase production for domestic as well as foreign markets.

#### **ACTION : STATE GOVERNMENT AND BANKS**

8.3 The industrial sector, with an outstanding credit of Rs. 4,285.50 crores as at the end of March 1993, accounts for a major proportion (39.78 per cent) of the total outstanding bank credit in the State of Uttar Pradesh. Out of this, tiny, cottage and village industries account for Rs. 182.56

crores (4.26 per cent). small scale industries account for Rs. 1,544.49 crores (36.04 per cent) and medium and heavy industries account for Rs. 2,558.45 crores (59.70 per cent). Hence, even though a large volume of credit has already been channelised to industry sector, a sizeable potential still exists. Projects underway/proposed should be set up within the given time frame and clearances, licences, other formalities should be speedily completed. Necessary infrastructural support in the form of power, linkages, transport, etc., should also be provided.

#### **ACTION : STATE GOVERNMENT**

8.4 There is an increasing demand and consumption of fertilizers which is likely to increase with the increase in areas under the high yielding varieties. The Fertilizer Corporation of India and Indo-Gulf Fertilizers have a significant presence in U.P. To meet the growing demand, phosphatic fertilizers are being imported from Khetri (Rajasthan) and Sindri (Bihar). There is scope for setting up of additional fertilizer units.

#### **ACTION : STATE GOVERNMENT AND GOVERNMENT OF INDIA**

8.5 Increase in agricultural production / productivity would lead to increased requirements of agricultural implements. Manufacture of a wide range of agricultural implements such as sprayers, dusters, levellers, planters, seed drills, etc., needs to be taken up in a big way. In other words several large units for the production of agricultural machinery can be set up. Similarly, in respect of pesticides and insecticides there is scope for expansion of pesticide formulation and chemical manufacturing plants in the State.

#### **ACTION : STATE GOVERNMENT**

8.6 Sugar is the largest agro-industry in the State. There are at present 108 working sugar factories, of which 35 sugar factories are with the U.P. State Sugar Corporation, 31 factories with the U.P. Co-operative Sugar Factories Federation and 42 factories in the private sector of which four private sector factories are being managed by the Central Government. In Uttar Pradesh sugarcane drawal by sugar factories is only about 33-37 per cent whereas the national average is 50 per cent. About 60-65 per cent of the sugarcane

is utilised by gur and khandsari units, which because of their low recovery and inefficient working, contribute to a big national loss. In order to ensure balanced regional development in Uttar Pradesh, the State Government had sent proposals for setting up 50 new sugar factories in the State and even if about 20-25 sugar factories are sanctioned, drawal should reach a satisfactory level of 50-60 per cent. These sugar factories set up in rural areas tend to act as powerful growth centres. A decision on the sanction of these new sugar factories and issuance of licences quickly would go a long way in ensuring proper utilisation of sugarcane and meeting the sugar requirements of the country during the Eighth Plan period.

The sugar industry is facing a resource crunch, as during the past two years sugar prices remained below production costs, resulting in huge arrears of payment to cane growers. As on 1 October 1992, the arrears amounted to Rs. 233.74 crores. The purchase price of sugar cane is fixed every year by the Central and State Governments. The Central Government fixes a Statutory Minimum Price (SMP) and the State Government later on announces a State Advised Price (SAP) which is binding on sugar mills and is usually higher than the SMP. The gap between SMP and SAP started widening from the year 1989-90. As per the information available, in 1989-90 the sugar industry (both in private and Government sectors) suffered a loss of Rs. 150 crores, in 1990-91 the losses were Rs. 200 crores and the anticipated losses for 1991-92 are Rs. 300 crores. This had to a large extent contributed to the rampant sickness in the sugar industry. As at the end of March 1992 total bank credit of Rs. 49.69 crores remained outstanding against 12 weak / sick non-S.S.I. sugar units. Of these, seven units involving outstanding advances of Rs. 22.77 crores, were found to be non-viable. Out of the five remaining (viable) units, two involving outstanding bank credit of Rs. 13.83 crores have been put under nursing programme. Besides, a majority of 374 sick / weak sugar units in the S.S.I. sector in the country are located in Uttar Pradesh. In view of the low utilization of sugar cane and the heavy losses suffered by the industry, it is suggested that more sugar factories are established in the State. Further, greater

attention also needs to be paid to the existing sugar factories and the State Government has to fix more realistic State Advised Price (SAP) of sugarcane.

**ACTION : STATE GOVERNMENT AND GOVERNMENT OF INDIA**

8.7 The demand of spare parts by the sugar mills is mostly met by units from other States, involving both delay and extra cost of transportation. To meet increasing demand and to fulfil the needs of all the sugar mills in U.P., efforts should be directed towards expansion of the existing units as well as creation of fresh units.

**ACTION : BANKS AND STATE GOVERNMENT**

8.8 After sugar, oil is the second largest agro-based industry in U.P. which produces mustard, linseed, castor seed, sesame, etc. This important agro industry in the State needs timely assistance and enlarged credit facilities for fuller utilisation of capacities.

**ACTION : BANKS**

8.9 Large areas of the State, particularly in the Tarai region and Eastern parts are suitable for cultivation of soyabean and there is potential of setting up of soyabean oil plants with facilities of conversion of deoiled meal into protein foods and soya drinks.

**ACTION : BANKS AND STATE GOVERNMENT**

8.10 Forests in the State occupy 17.4 per cent of land area as against 23 per cent for the country as a whole. The major forest products are timber, match and pulp wood, bamboo, cane, firewood, gum and resin. The paper industry occupies a significant position in the State. Uttar Pradesh has a tremendous market for paper to fulfil the needs of its growing population. The raw material position for manufacture of paper industry is encouraging. N.E.P.A., a new paper mill, is proposed to be set up at Moradabad with an outlay of Rs. 450 crores. Bagasse is also being utilized as a raw material. There is great scope for creating new capacity. It is proposed to set up a Bagasse based particle board unit with an outlay of Rs. 350 crores. About 50 per cent of the rosin produced in the State is

processed by small scale units mostly located in the hills, the rest is being processed in the Indian Turpentine and Rosin Factory (ITR) Bareilly. While location of rosin processing factory near the forests enables quicker processing and helps avoid loss of volatile constituents, there is considerable wastage in the rosin produced by small scale units. Modernisation and improvement in the distilling process will help increase the potential of this industry.

**ACTION : STATE GOVERNMENT AND BANKS**

8.11 Certain area specific traditional industries like carpets, leather, silk, brassware, glassware, etc., have immense potential for credit absorption. The importance of these industries can be appreciated from the fact that woollen carpets, leather goods and brass handicrafts alone account for export worth Rs. 1600 crores annually. Most of these industries are in the unorganized sector and suffer from lack of modernisation and technological upgradation. The smaller units do not have access to bank finance. Lack of raw material is another major constraint faced by these industries. Absence of proper marketing is one other area of serious concern. It is suggested that the State Government makes arrangements for availability of raw material and proper market and the banks come forward to provide financial help to these industries.

**ACTION : STATE GOVERNMENT AND BANKS**

8.12 In the State of Uttar Pradesh, Handloom sector is only next to agriculture in providing employment. According to 1987-88 census of textiles, 1.90 lakh weaver households and 769 non household units were engaged in handloom sector on 2.61 lakh looms in the State. Eighty per cent of these weaver households are in the rural areas of the State with major concentration in the districts of Gorakhpur, Mau, Faizabad, Varanasi, Allahabad, Jhansi, Meerut, Moradabad, Bijnore and Aligarh. There is need to provide financial assistance to handloom weavers of the State.

**ACTION : BANKS**

8.13 Textiles is one of the largest industries in the State. The U.P. State Textile Corporation, U.P.

State Spinning Mills Federation and National Textile Corporation control most of the mills. Banks can assist in rehabilitation and modernisation of mills through participation in consortium lending in specific projects.

#### **ACTION : BANKS**

8.14 The Khadi and Village Industries Commission and the U.P. Khadi and Village Industries Board are the nodal agencies engaged in the development of tiny, cottage and village industry. Hill areas offer considerable scope in activities such as wool processing, fruit processing, cultivating and marketing of medicinal plants and herbs, tanning of hides, etc. Besides, there is sufficient potential in various forest/agro based industries, such as hand made paper, gum, resin, bamboo craft, bee-keeping, match sticks, wax/candle making, etc., under the Eighth Five Year Plan. The State Government has proposed setting up of one lakh units under this sector, for which it has projected the requirement of bank credit to the extent of Rs. 250.00 crores. Despite the existence of sufficient potential, the performance of the banks in channelling credit to the tiny sector under the KVIC's Bank Refinance Scheme has not been satisfactory. Banks would, therefore, need to accelerate the flow of credit to the development of this sector. Besides, Government should make efforts to remove constraints like lack of raw materials, marketing channels, etc.

#### **ACTION : STATE GOVERNMENT AND BANKS**

8.15 The SSI sector assumes tremendous importance in view of the fact that with lesser capital outlay, it generates immediate output combined with great employment potential and easier diversification to rural and underdeveloped areas. There were 3.13 lakh SSI units with an outstanding balance of Rs. 1,544.49 crores as at the end of March 1993 which accounted for 36.04 per cent of total outstanding credit under industrial sector. During the year 1992-93 32,807 new SSI units were set up in the State. A total of 1.65 lakh units with an investment of Rs. 2,550 crores are proposed to be set up during the Eighth Five Year Plan. Taking into account the entrepreneur's margin, these units would require institutional finance

aggregating Rs. 2,040 crores. The outstanding advances under SSI sector have been projected to increase from their existing level of Rs. 1,544.49 crores as at the end of March 1993 to Rs. 8,440.25 crores as at the end of March 2002.

During the discussions of the Committee with the SSI associations at Varanasi and Dehradun, the main problems represented by the SSI sector were the lack of timely and adequate availability of working capital assistance, poor co-ordination between the banks and term lending institutions, delay in conducting viability studies and taking effective rehabilitation measures in the case of sick units. The Nayak Committee, which had been set-up to examine the adequacy of institutional credit to the SSI sector, had identified similar areas of weaknesses. These aspects merit serious attention of the banks if the projected levels of credit deployment are to be attained. One disquieting feature which needs to be highlighted is that while the term loans have been sanctioned by UPSFC, the banks do not promptly provide the working capital component of finance, which renders the units sick at the inception itself. Instructions regarding joint/simultaneous appraisal of the loan proposals by both banks and term lending institutions have to be effectively implemented. In order to facilitate timely sanction of working capital assistance, the Nayak Committee had recommended that it is advisable for the same financial agency to meet the term loan as also cash credit requirements of SSI units. The Single Window Scheme of SIDBI which has been made available to banks also for refinance purposes enables the same agency to provide term loans and working capital to SSIs subject to a project outlay upto Rs. 20 lakhs and maximum working capital requirements of Rs. 10 lakhs. In view of the resource constraints faced by UPSFC, it is imperative that the banks increase their lendings to SSI units under Single Window Scheme of SIDBI.

#### **ACTION : BANKS AND U. P. S. F. C.**

8.16 So far rehabilitation of sick units is concerned, it is necessary that the banks should expeditiously identify the viable units and put them under a programme of nursing. Judging by the health of SSI sector and having regard to the number

of closed units, the incidence of industrial sickness is quite widespread resulting in low utilisation of installed capacities and poor availment of bank credit. This is corroborated by the findings of the Second All India Census of Registered SSI units for the year 1987-88, which show that the proportion of closed to the working units was as high as 41.4 per cent and capacity utilisation was only to the extent of 40.3 per cent. The problem of increasing sickness in the small scale sector is a matter of deep concern as it results in unutilised productive assets, blockage of public funds and adverse impact on employment. Substantial flow of credit in the form of working capital and term loan requirements is required for the SSI sector from the commercial banks. The meetings of SLIIC should be convened more frequently for rehabilitating the sick units. The Nayak Committee has recommended constitution of State level institutions on the lines of BIFR for effectively dealing with the problem of industrial sickness. Sickness in small scale industries is, however, due to a variety of factors such as problems of raw materials, power, labour, marketing, management and lack of timely and adequate finance. It will therefore be necessary to have a multipronged approach for tackling the various problems faced by the small scale industries.

To overcome the problems of SSIs, arrangements may be made to make raw material available. Establishment of raw material depots with bank finance can be considered. Strict quality control should be maintained. There is an urgent need for modernisation of these units. Machinery, equipment, tools, etc., should be made available at reasonable prices. Research and Development facilities are required for product upgradation and diversification. Marketing remains a critical area of weakness. The State Government should consider setting up a chain of stores all over the State as a ready market for these products. Taking into account the importance of these industries and the fact that they are important exchange earners too, banks should finance liberally.

The export requirements of traditional industries imply a need for more sophisticated infrastructural support. Exports require highly

specialised marketing and increasingly sophisticated infrastructural facilities, such as fax, dry ports, etc.

#### **ACTION : STATE GOVERNMENT, RBI AND BANKS**

8.17 For development of large industry, it is essential to arrange infrastructural facilities like adequate supply of water, fuel and power at economic rates, satisfactory transport and communication facilities, easy availability of suitable plants and sites at reasonable cost, easy availability of raw materials as near the location of industrial units as possible. Along to this, the State Government has taken steps for the development of Industrial Estates in various parts of the State. A total of 228 large Industrial Estates have been set up in the State by the U.P. State Industrial Development Corporation and the Industries Department of the State Government. A total of 4,916 industrial units are functioning in these Estates while another 1,138 units are at present under various stages of completion. However, the progress in setting up Mini Industrial Estates in rural areas of the State has been rather slow. The performance of these units have been adversely affected by various critical constraints, viz., inadequate supply of power, marketing difficulties, antiquated machinery as also paucity of working capital assistance from banks. It was brought to the notice of the Committee during its visit to Jaunpur that a fairly sizeable number of 'Galas', though sold, were not being used by the purchasers as requisite infrastructural facilities were not available. The average financial assistance to approximately 5,000 units operational in these Estates has been worked out at a poor Rs. 0.50 lakh per unit. An estimated amount of Rs. 310 crores per year has been projected by the State Government as additional financial requirement in the form of working capital assistance for existing/ proposed industrial units in these Estates.

#### **ACTION : STATE GOVERNMENT AND BANKS**

8.18 As at the end of March 1992, a total of 1,305 medium and large units in the State with investment of Rs. 9,776 crores availed of credit facilities to the tune of Rs. 2,838.16 crores. There is a proposal for setting up 500 new units with

the Eighth Five Year Plan. Keeping in view the ongoing requirements of existing units, as also those of 500 proposed units, a total working capital demand of Rs. 6,850 crores can be expected to arise by the end of Eighth Five Year Plan. Apart from meeting this enhanced working capital requirements of the industry, commercial banks can also finance a part of the total projected outlay as well, under consortium arrangements. It is also expected that increasing capacity utilisation and expansion of existing capacity in certain important large industries like sugar, textiles, chemicals, cement, base metals, engineering, electronics, etc., will necessitate expanding levels of bank credit which will also help attain the projections of bank credit requirements of Rs. 23,490.86 crores by March 2002.

A large number of large units in U.P. have been afflicted by sickness. There were as many as 91 large scale sick industrial units as at the end of March 1991 in U.P. as against a total of 876 such units in the country. The outstanding amount in large sick units was to the tune of Rs. 474.12 crores and Rs. 2,870.21 crores for U.P. and All India respectively. Of these, 18 are textile units with an outstanding assistance of Rs. 147.49 crores 10 engineering units with an outstanding assistance of Rs. 68.94 crores, three iron and steel units involving outstanding assistance of Rs. 5.41 crores and 24 sugar units involving an outstanding assistance of Rs. 90.73 crores. It is necessary that the State Government and the banks take suitable remedial measures to rehabilitate the viable sick units.

#### **ACTION : STATE GOVERNMENT AND BANKS**

8.19 Power is a critical area of weakness. The smooth operation of industry is vitally dependent upon adequate and uninterrupted supplies of power. To the extent the energy demands of industry are not met, it will adversely affect the industrialisation of the State and consequently reduce the demand for institutional finance and thus contribute to low credit deposit ratio. The share of total power supplied to industry out of total generation in the State dropped from 44 per cent in 1980-81 to 30 per cent in 1990-91. There is a supply of only 83.4 MW per day as against a total demand of 95.2 MW per day in the State; the shortfall being made good by

imposing power cuts on industry during peak hours. The State Government has taken various steps in order to enhance power generation. An outlay of Rs. 8,353 crores has been proposed in the Eighth Five Year Plan. Power is at present being generated only in public sector, but of late the State Government has transferred power generation units to private sector as well. Steps have been taken for power generation to the tune of 780 MW in the private sector at NOIDA and Vishnu Prayag, besides setting up of additional generating facility of 40 MW for eight proposed Industrial Estates. Transmission and distribution network is being augmented in different areas so that industries do not suffer due to lack of power.

#### **ACTION : STATE GOVERNMENT**

8.20 For the purpose of development of entrepreneurship in different sections of the society, an institute called the Institute of Entrepreneurship Development is functioning in the State. Through a well planned educational intervention comprising training, counselling, research and publication, having regard to the local needs and resources, the Institute aims to encourage entrepreneurship. Inadequate availability of credit from banks for setting up enterprises is a critical constraint for entrepreneurs. There should be a tie-up arrangement between the Institute and commercial banks to provide adequate credit to entrepreneurs trained by the Institute, which will help the trained entrepreneurs to establish industries.

#### **ACTION : BANKS**

8.21 There are several large industrial undertakings in U.P. These large undertakings offer immense opportunities for the development of ancillary units. This is an area where development is feasible as the requirements of large industrial units provide assured markets for the small entrepreneurs. The poor development of ancillaries could be due to the purchasing policy of large public sector units, which float tenders on All India basis to meet their requirement and in this process ancillary units, which may be close to a large undertaking in a backward area, are not able to compete with units on an All India basis.

#### **ACTION : STATE GOVERNMENT**

8.22 Banks have a critical role to play in the industrial development of the State. They should survey the districts allotted to them and bring out survey reports, highlighting the economic and infrastructural set-up, savings and investment potential, credit gaps and industrial possibilities. These development banking measures would accelerate the economic and industrial development of the State. Banks should consider setting up specialized branches for catering to the needs of industries.

#### **ACTION : BANKS**

8.23 In the budget document of the Government of India for 1992-93, certain areas of the country have been declared as backward for the purpose of relief from imposition of corporate taxes on new units. Geographical entities like Bundelkhand and Uttarakhand, due to certain inherent natural disadvantages, are comparable to the industrially most backward States of the country. For example, Himachal Pradesh, a State comparable in size to the Uttarakhand region, has the benefit of being classified as a backward area, but the latter, though much more backward industrially, has been left out. It is suggested by the Committee that Uttarakhand and Bundelkhand regions of U.P. may be included in the list of the backward areas.

#### **ACTION : GOVERNMENT OF INDIA**

8.24 The State Government, having realised the enormity of U.P.'s backwardness in the industrial map of India, adopted a new industrial policy in 1990, which aimed at encouraging employment oriented industries, reducing regional disparities in development and optimising utilisation of existing capacities. The State is developing comprehensive industrial infrastructure, entrepreneurship and is encouraging entry of private sector into the development of infrastructure. It has taken certain significant steps to attract entrepreneurs and to create a conducive climate for boosting industrial growth. In view of these efforts made by the State Government, banks should also be galvanised to extend the necessary financial assistance so as to give the requisite support to the drive towards industrialisation of the State.

#### **ACTION : BANKS**

9.1 Based on the experience of both developed and developing economies, it is observed that as growth gains momentum it sets in motion a continuous process of incremental shifts away from the share of agriculture to the shares of industry and the tertiary sector in the gross domestic product. However, in the initial stages of growth, the shift would be most discernible from agriculture to industry. Once growth begins to accelerate, the shift towards the tertiary sector tends to be large. There has been a disproportionate shift from agriculture to the tertiary sector. If this trend continues then there is every likelihood of the industrial sector being swamped by the services sector, thereby breaching the chronological law of the sectoral shifts from agriculture to industry and then to services. The movement in the shares of these sectors forebodes rather unhealthy development because industrialisation is a key element in the process of growth. Analysis of outstanding credit to various sub-sectors indicates that the share of the housing sub-sector has been abysmally low. Therefore, if the credit deposit ratio has to be raised, it would be necessary to inject more credit for housing activities where the potential would need to be explored vigorously.

#### **ACTION : STATE GOVERNMENT AND BANKS**

9.2 The transport sub-sector has not registered substantial growth although there is sufficient scope for injection of credit in this sub-sector which apart from improving the credit deposit ratio, would also generate more employment. However, the banks have been somewhat hesitant to extend more credit to this sub-sector on account of the fact that there is already a high incidence of overdues. It may be pertinent to mention in this context that, in terms of the Motor Vehicles Act, 1978, a person who purchases motor vehicles by availing of bank credit against the hypothecation of vehicles is required to obtain a "No Objection Certificate" from the bank before his permit is renewed by the RTO. However, it was brought to the notice of the Committee by the convenor, SLBC that this stipulation is not being adhered to which has the effect of increasing the incidence of overdues. It is, therefore, suggested that the banks may bring all such instances to the



incidence of overdues. It is, therefore, suggested that the banks may bring all such instances to the notice of the State Government for suitable remedial actions.

#### **ACTION : BANKS AND STATE GOVERNMENT**

9.3 There is sufficient potential for development of tourism which should be exploited by the State Government especially in the hill districts which attract large number of tourists and pilgrims every year. Apart from this, various Buddhist temples in the plains can also be refurbished. It is desirable that private parties should also be involved in the development of the transport sector, roadside restaurants and rest-houses, fast food centres and also for providing necessary facilities and comforts to the tourists enroute.

#### **ACTION : STATE GOVERNMENT AND BANKS**

10.1 The hill region constitutes 17.4 per cent of the total area of the State and comprises two divisions, viz., Kumaon and Garhwal. Kumaon division has three districts, viz., Almora, Nainital and Pithoragarh, whereas Garhwal division has five districts, viz., Chamoli, Dehradun, Pauri, Tehri and Uttarakashi. The geographical area of the hill region is 51,125 sq. kms and the population is 58.74 lakhs. There are 15,117 inhabited villages with density of population at 115 persons per sq. km. About 11,000 villages or 69 per cent of the total number of villages have been electrified. The hill region is industrially very backward because of inadequate infrastructure, geographical constraints, limited resource base and lack of entrepreneurship. Out of eight hill districts, six districts (except Nainital and Dehradun) are 'zero' industry districts.

10.2 So far the banking facility is concerned, there are 845 bank branches with per bank branch population at 6940. The credit deposit ratio in the hill region is abysmally low at 26.47 per cent as on 31.3.1992 as against 45.72 per cent for the State.

10.3 It is in this back-drop, that comparison with Himachal Pradesh is to be made. Although geographical area of 55,673 sq.km. of Himachal Pradesh is slightly more than the area of the hill region of U.P., its population is about seven lakhs

less than that of latter. Himachal has 16,916 inhabited villages and all the villages have been electrified. According to an estimate, the employment per lakh of population in the organised sector in the hill region of U.P. was only 3,904 as against 5,465 in Himachal Pradesh in 1988. Himachal Pradesh has 745 bank branches and the per bank branch population is slightly more than the hill region of Uttar Pradesh at 6,970. The credit deposit ratio of Himachal Pradesh as on 31 March 1992 at about 33 per cent was more than that of the hill region of Uttar Pradesh.

10.4 In order to give a boost to the economic development of the hill region, the Government of Uttar Pradesh has taken several measures. The hill region of the State has been treated as a separate identity and a separate sub-plan for the whole area has been prepared.

10.5 Agricultural activity cannot be taken on a large scale in the hill region because of the limited cultivable land available. Agricultural operations in the hills are mainly dependent on rains. There is preponderance of small land holdings in the hill region of the State. In view of these limitations, it is necessary that due emphasis should be given to diversification of cultivation from the traditional agricultural crops like rice, wheat, maize to high value low volume cash crops. Advance crop planning should also be undertaken to manage necessary inputs like seeds, fertilizers, pesticides, insecticides, etc., for high yielding crops. The area under multiple cropping needs to be increased. A package of services should be made available to farmers for growing off season vegetables and crops. These measures would generate the need of crop loans for farmers.

#### **ACTION : STATE GOVERNMENT AND BANKS**

10.6 The hill region of Uttar Pradesh is ideally suited for cultivation of all types of horticultural crops like fruits (apple, pear, plum, peach, apricot, walnut, etc.), vegetables (mushroom), spices (ginger, turmeric, hops, cardamom, garlic, onions, etc.), flowers (roses, gladioli, carnations). Tissue culture is another area, which is best suited to this region. Increased production of plants, arrangements for transportation, marketing, development of canning and fruit processing centres, construction of cold

storages, etc., are the areas which need greater attention. Cultivation of rambans and setting up of cottage and small scale industries based on this should be encouraged. Motivation and training to the people of area is another aspect which needs due care.

#### **ACTION : STATE GOVERNMENT AND BANKS**

10.7 Live stock rearing in agrarian economy is an important means of occupation and plays a vital role in improving the economic condition of the people. The main thrust in this area may be given to improvement of cattle breeds, sheep and poultry, their proper health cover and availability of feed and fodder. Dairy is one of the important means of subsidiary occupation for the people. It is proposed by the State Government to establish dairy units at Tehri, Chamoli, Uttar Kashi and Khatima (Nainital district). It is also proposed to set up 300 women's co-operative milk producers societies during the Eighth Plan. The programme of Saghan Mini Dairy Project has also been taken up by the State Government. It is essential, considering the limited scope for expansion of agriculture and industry, to pay greater attention to these areas so as to ameliorate the conditions of the poor people of the hill region. NABARD may assist the banks to formulate projects covering these areas and provide refinance.

#### **ACTION : STATE GOVERNMENT, BANKS AND NABARD**

10.8 Since the scope for medium/large scale irrigation projects is limited in the hill region, it is essential that concentration should be focused on minor irrigation to bring more cultivated land under irrigation coverage.

10.9 The small scale / tiny industries in the hill region like handicrafts, handloom, woollen material, sericulture, etc., suffered from problems like inadequate supply of raw-materials, lack of modern technology, proper training and absence of proper marketing facilities. It is desirable that these short-comings are taken care of.

#### **ACTION : STATE GOVERNMENT AND BANKS**

10.10 The hills of the State offer vast potential for development of tourism and pilgrimage as it

has a large number of places of tourist interest and pilgrim centres. While the prominent tourist centres are Mussorie (Dehradun district), Nainital, Ranikhet (Almora district), Chakrata (Dehradun district), Pindari Glacier, etc. The holy shrines of Badrinath, Kedarnath, Yamunotri, Gangotri, Hemkund Sahib, etc., attract a large number of pilgrims every year from all over the country. It is suggested that private entrepreneurs should be encouraged to invest in tourism industry in the hills, with the Government focusing attention on infrastructural development. The banks should come forward in a big way to help private entrepreneurs. Since the present tourist centres have almost reached the saturation point of development, new places of tourist interest may also be developed in the area. It is necessary that for low and middle income group tourists, accommodation at cheaper rates is provided. Adventure tourism in the form of trekking, winter sports, water sports, skiing, etc., should also be developed to attract Indian and foreign tourists.

#### **ACTION : STATE GOVERNMENT AND BANKS**

11.1 Repayment of loan together with interest thereon is central to smooth functioning of institutional credit. Banking institutions have to ensure that lending and recovery procedures in themselves do not lead to investment failures and consequently non-repayment by borrowers. A sizeable increase in the non-performing assets will not be consistent with the income provisioning and capital adequacy norms which are being stressed in the context of the reforms of the financial sector which is under way.

#### **ACTION : BANKS**

11.2 Since overdues affect adversely the profitability of banks, the latter have stepped up their efforts to improve recoveries. Pursuant to this, the recovery of agricultural dues, which was 49 per cent as at the end of June, 1988 increased to 61.64 per cent as at the end of June 1992. Similarly, due to keen interest taken by the State Government, recovery under recovery certificates has also improved over the years, both in absolute as well as percentage terms. The proportion of recovery against net demand of recovery certificates, which was 75 per cent during 1991 increased

to 81 per cent during 1991-92 and further to 82 per cent during 1992-93. In absolute terms, the recovery against net demand of recovery certificates increased from Rs. 127 crores in 1991-92 to Rs. 186 crores in 1992-93 recording an increase of 47 per cent.

In order to improve the climate for recovery of agricultural and other dues, the following measures may be adopted.

- i) Banks should give maximum emphasis on the quality of lending which alone can help reduce the incidence of overdues. In this connection, it is essential that timely and adequate finance should be provided which will generate income so as to facilitate repayments. Rational time schedules, taking into account the repaying capacity, should be fixed. An integrated project approach should be adopted where all backward and forward linkages are taken care of instead of existing systems of stray and haphazard lending.

#### **ACTION : BANKS**

- ii) Even under the Government sponsored poverty alleviation programmes, the emphasis should be more on the quality of lending rather than the number of beneficiaries covered, so that the objective of the schemes is duly achieved.

#### **ACTION : STATE GOVERNMENT AND BANKS**

- iii) The Branch Managers in the rural areas should invariably attend the meetings of Kisan Kendras, wherever these are being held, which will enable them to get a first hand information of the borrowers and facilitate monitoring and recovery of the dues.

#### **ACTION : BANKS**

- iv) The banks should initiate joint recovery campaigns in which participation of the government officials should be ensured so that recovery efforts of banks are strengthened.

#### **ACTION : BANKS AND STATE GOVERNMENT**

- v) Recovery of dues should be a regular item on the agenda of the meetings of the BLBC, DCC / DLRC and SLBC.

#### **ACTION : BANKS**

- vi) The support of Kisan Sahayaks should be sought for motivating farmers to repay the bank dues.

#### **ACTION : BANKS**

- vii) Massive publicity programmes should be undertaken to educate rural borrowers in the repayment ethics to improve the climate in the rural areas. The electronic media such as Doordarshan and All India Radio could be used for the purpose.

#### **ACTION : BANKS AND STATE GOVERNMENT**

- viii) The services of voluntary agencies functioning in the area should be utilised to help recoveries.

#### **ACTION : BANKS**

- ix) Cases of recovery upto Rs. one lakh where no point of law is involved may be referred to the Lok Adalats for a decision.
- x) A suitable mechanism may be evolved for enforcing coercive measures in cases of wilful default.

#### **ACTION : STATE GOVERNMENT**

- xi) So far as transport loans are concerned, the suggestions made elsewhere for non renewal of licence by the RTOs should be implemented.

#### **ACTION : STATE GOVERNMENT**

- xii) Since sickness in small scale industries is due to a variety of factors, the reasons for the overdues should be thoroughly analysed and suitable remedial action taken. A reference has already been made elsewhere in the report to the problems faced by the small scale industry and the action required by banks and State Government.

#### **ACTION : BANKS AND STATE GOVERNMENT**

## DISTRICT PROFILE

- |    |  |                           |
|----|--|---------------------------|
| 1. | Name of the district                               | AGRA                      |
| 2. | Population (1991 Census)                           | 27,51,021                 |
| 3. | Major economic activities                          | Tourism and Leather goods |
| 4. | Name of the Lead Bank                              | Canara Bank               |
| 5. | i) No. of offices of commercial banks (March 1992) | 205                       |
|    | ii) Of which offices of regional rural banks       | 43                        |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	718.19	360.55	50.2
March 1992	794.22	359.05	45.2
March 1993	892.14	376.83	42.2

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2754.95	2115.15	3137.09	2683.87	3478.02	3991.35
Industries	1406.87	1148.87	1310.76	1767.83	4537.11	4610.15
Services	1053.99	681.55	1073.06	1513.60	1422.11	1150.85
<b>TOTAL:</b>	5215.81	3945.57	5520.91	5965.30	9437.24	9752.35

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1673.00	1641.64	3314.64
1993-94	1944.00	1982.98	3926.98
1994-95	2099.00	2026.00	4125.00
1995-96	2351.00	2815.00	5166.00
1996-97	2633.00	3137.00	5770.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |   |                |
|----|---|----------------|
| 1. | Name of the district                                  | <b>ALIGARH</b> |
| 2. | Population (1991 Census)                              | 32,95,982      |
| 3. | Major economic activities                             | Lock industry  |
| 4. | Name of the Lead Bank                                 | Canara Bank    |
| 5. | i) No. of offices of commercial banks<br>(March 1992) | 200            |
|    | ii) Of which offices of regional rural banks          | 92             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	437.63	180.97	41.4
March 1992	471.63	192.25	40.8
March 1993	538.01	205.70	38.2

7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	5277.90	3269.52	5469.00	5070.75	5630.00	5558.00
Industries	628.80	482.10	888.00	618.32	1322.09	1423.00
Services	1002.33	772.58	1621.00	357.84	640.00	420.00
<b>TOTAL:</b>	6909.03	4524.20	7978.00	6046.91	7592.09	7401.00

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)			
Year	Short-term	Term Loan	Total
1992-93	3200.00	3503.39	6703.39
1993-94	3265.00	3267.89	6532.89
1994-95	4014.00	4367.00	8381.00
1995-96	4496.00	4874.00	9370.00
1996-97	5035.00	5441.00	10476.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | ALLAHABAD      |
| 2. | Population (1991 Census)                           | 49,21,313      |
| 3. | Major economic activities                          | Pilgrimage     |
| 4. | Name of the Lead Bank                              | Bank of Baroda |
| 5. | i) No. of offices of commercial banks (March 1992) | 285            |
|    | ii) Of which offices of regional rural banks       | 92             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	946.31	300.84	31.8
March 1992	1029.90	353.41	34.3
March 1993	1147.73	372.95	32.5

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	3750.36	3029.03	5033.26	4350.00	5366.30	4350.00
Industries	957.31	760.76	943.65	795.00	913.02	981.00
Services	1083.49	815.06	1174.90	1270.00	1272.24	1025.00
TOTAL:	5791.16	4604.85	7151.81	6415.00	7551.56	6356.00

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	2000.00	3064.28	5064.28
1993-94	2500.00	3462.94	5962.94
1994-95	2508.00	3785.00	6293.00
1995-96	2808.00	4208.00	7016.00
1996-97	3145.00	4678.00	7823.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **ALMORA**
2. Population (1991 Census) 8,36,617
3. Major economic activities Tourism & Horticulture
4. Name of the Lead Bank State Bank of India
5. i) No. of offices of commercial banks 97  
(March 1992)
- ii) Of which offices of regional rural banks 33

## 6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	125.06	30.18	24.1
March 1992	135.41	32.50	23.9
March 1993	155.40	32.77	21.1

## 7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	337.58	309.54	361.87	346.73	424.83	336.03
Industries	131.16	173.11	106.45	107.64	117.69	92.02
Services	396.81	448.58	540.68	522.29	633.22	489.30
<b>TOTAL:</b>	<b>865.55</b>	<b>931.23</b>	<b>1009.00</b>	<b>976.66</b>	<b>1175.74</b>	<b>917.35</b>

## 8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	119.93	643.37	763.30
1993-94	129.80	522.00	651.80
1994-95	150.00	815.00	965.00
1995-96	168.00	917.50	1085.50
1996-97	188.00	1033.00	1221.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district	<b>AZAMGARH</b>
2. Population (1991 Census)	31,53,885
3. Major economic activities	—
4. Name of the Lead Bank	Union Bank of India
5. i) No. of offices of commercial banks (March 1992)	172
ii) Of which offices of regional rural banks	64

## 6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	310.44	88.45	28.5
March 1992	365.20	99.55	27.3
March 1993	436.49	101.96	23.4

## 7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2229.00	1666.05	2468.89	2021.11	2473.16	2664.00
Industries	370.13	327.12	336.43	196.72	302.32	245.00
Services	451.84	424.31	447.51	365.44	365.52	438.35
<b>TOTAL:</b>	<b>3050.97</b>	<b>2417.48</b>	<b>3252.83</b>	<b>2583.27</b>	<b>3141.00</b>	<b>3347.35</b>

## 8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1180.00	1793.40	2973.40
1993-94	1200.00	2053.89	3253.89
1994-95	1480.00	2209.00	3689.00
1995-96	1650.00	2454.00	4104.00
1996-97	1848.00	2723.00	4571.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | BAHARAICH      |
| 2. | Population (1991 Census)                           | 27,63,750      |
| 3. | Major economic activities                          | —              |
| 4. | Name of the Lead Bank                              | Allahabad Bank |
| 5. | i) No. of offices of commercial banks (March 1992) | 150            |
|    | ii) Of which offices of regional rural banks       | 88             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	146.06	82.53	56.5
March 1992	169.87	94.52	55.6
March 1993	173.79	89.71	51.6

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2524.45	2039.29	2981.91	1739.95	3289.66	1916.48
Industries	377.54	207.48	427.21	82.90	147.84	83.83
Services	268.93	255.78	285.65	145.20	395.79	120.58
<b>TOTAL:</b>	3170.92	2502.55	3694.77	1968.05	3833.29	2120.89

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	972.00	2016.34	2988.34
1993-94	1800.00	1906.70	3706.70
1994-95	1219.00	2473.00	3692.00
1995-96	1365.00	2743.00	4108.00
1996-97	1529.00	3044.00	4573.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

1.	Name of the district	<b>BALLIA</b>
2.	Population (1991 Census)	22,62,273
3.	Major economic activities	—
4.	Name of the Lead Bank	Central Bank of India
5.	i) No. of offices of commercial banks (March 1992)	135
	ii) Of which offices of regional rural banks	3

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	282.83	79.30	28.1
March 1992	309.39	87.85	28.4
March 1993	343.93	90.68	26.4

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1988.34	1650.03	2499.13	1190.25	2793.96	2173.73
Industries	222.71	176.68	162.97	71.29	141.33	63.78
Services	500.80	524.18	502.55	390.85	510.23	245.81
<b>TOTAL:</b>	<b>2711.85</b>	<b>2350.89</b>	<b>3164.65</b>	<b>1652.39</b>	<b>3445.52</b>	<b>2483.32</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	1415.00	1943.14	3358.14
1993-94	1650.00	2042.42	3692.42
1994-95	1775.00	2402.00	4177.00
1995-96	1988.00	2670.00	4658.00
1996-97	2226.00	2970.00	5196.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **BANDA**
2. Population (1991 Census) 18,62,139
3. Major economic activities —
4. Name of the Lead Bank Allahabad Bank
5. i) No. of offices of commercial banks 119  
(March 1992)
- ii) Of which offices of regional rural banks 83

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	109.33	45.20	41.3
March 1992	112.91	51.29	45.4
March 1993	131.11	56.97	43.5

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1170.33	1037.30	1217.24	1151.12	1471.79	875.49
Industries	279.75	116.67	191.66	129.27	175.32	146.32
Services	248.07	147.71	219.31	226.74	221.19	215.49
<b>TOTAL:</b>	1698.15	1301.68	1628.21	1507.13	1868.30	1237.30

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	499.50	1224.84	1724.34
1993-94	600.00	1354.67	1954.67
1994-95	626.00	1515.00	2141.00
1995-96	701.00	1684.00	2385.00
1996-97	785.00	1873.00	2658.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district	<b>BARABANKI</b>
2. Population (1991 Census)	24,23,136
3. Major economic activities	—
4. Name of the Lead Bank	Bank of India
5. i) No. of offices of commercial banks (March 1992)	129
ii) Of which offices of regional rural banks	91

## 6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	159.51	65.91	41.3
March 1992	172.92	69.67	40.3
March 1993	191.60	67.77	35.4

## 7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1593.78	1198.71	2068.78	1838.41	2572.31	1526.00
Industries	96.82	108.88	231.01	31.80	241.33	118.00
Services	241.25	198.22	453.63	189.54	267.41	185.00
<b>TOTAL:</b>	<b>1931.85</b>	<b>1505.81</b>	<b>2753.42</b>	<b>2059.75</b>	<b>3081.05</b>	<b>1829.00</b>

## 8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	680.40	1837.51	2517.91
1993-94	1081.00	1906.72	2987.72
1994-95	853.00	2277.00	3130.00
1995-96	955.00	2531.00	3486.00
1996-97	1070.00	2824.00	3894.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                  |
|----|--|------------------|
| 1. | Name of the district                               | BAREILLY         |
| 2. | Population (1991 Census)                           | 28,34,616        |
| 3. | Major economic activities                          | Wooden furniture |
| 4. | Name of the Lead Bank                              | Bank of Baroda   |
| 5. | i) No. of offices of commercial banks (March 1992) | 175              |
|    | ii) Of which offices of regional rural banks       | 66               |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	391.05	153.19	39.4
March 1992	427.32	181.10	42.4
March 1993	490.72	190.68	38.9

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2398.02	2332.19	3059.02	4095.09	4635.12	3916.17
Industries	379.96	480.55	475.05	242.58	478.98	393.13
Services	528.07	430.76	717.71	313.62	687.51	246.10
TOTAL:	3306.05	3243.50	4251.78	4651.29	5801.61	4555.40

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1850.66	1579.89	3430.55
1993-94	3000.00	3162.23	6162.23
1994-95	2320.00	1950.00	4270.00
1995-96	2598.00	2167.00	4765.00
1996-97	2910.00	2409.00	5319.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

1. Name of the district	<b>BASTI</b>
2. Population (1991 Census)	27,38,522
3. Major economic activities	—
4. Name of the Lead Bank	State Bank of India
5. i) No. of offices of commercial banks (March 1992)	133
ii) Of which offices of regional rural banks	64

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	194.13	71.02	36.6
March 1992	215.80	91.02	42.2
March 1993	234.97	96.87	41.2

7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1812.00	1526.19	2411.51	1832.39	2274.39	1863.95
Industries	443.56	307.34	488.10	262.30	543.21	291.77
Services	382.99	306.24	329.39	241.62	365.81	261.50
<b>TOTAL:</b>	<b>2638.55</b>	<b>2139.77</b>	<b>3229.00</b>	<b>2336.31</b>	<b>3183.41</b>	<b>2417.22</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)			
<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	514.00	1989.87	2503.87
1993-94	900.00	2489.60	3389.60
1994-95	644.00	2451.00	3095.00
1995-96	721.00	2722.00	3443.00
1996-97	807.00	3021.00	3828.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

1. Name of the district	<b>BIJNORE</b>
2. Population (1991 Census)	24,54,521
3. Major economic activities	—
4. Name of the Lead Bank	Punjab National Bank
5. i) No. of offices of commercial banks (March 1992)	129
ii) Of which offices of regional rural banks	37

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	268.10	118.50	44.2
March 1992	294.73	153.92	52.2
March 1993	342.03	191.67	56.0

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	4206.49	4532.17	4585.49	4628.00	5325.89	5431.82
Industries	263.28	212.02	328.23	199.54	287.52	324.83
Services	313.29	227.04	479.38	199.05	465.73	299.74
<b>TOTAL:</b>	<b>4783.06</b>	<b>4971.23</b>	<b>5393.10</b>	<b>5026.59</b>	<b>6079.14</b>	<b>6056.39</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	2400.00	1953.33	4353.33
1993-94	3000.00	2165.70	5165.70
1994-95	3011.00	2433.00	5444.00
1995-96	3372.00	2716.00	6088.00
1996-97	3776.00	2987.00	6763.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |   |                      |
|----|---|----------------------|
| 1. | Name of the district                                  | BUDAUN               |
| 2. | Population (1991 Census)                              | 24,48,338            |
| 3. | Major economic activities                             | ---                  |
| 4. | Name of the Lead Bank                                 | Punjab National Bank |
| 5. | i) No. of offices of commercial banks<br>(March 1992) | 130                  |
|    | ii) Of which offices of regional rural banks          | 58                   |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	126.45	74.51	58.9
March 1992	142.94	88.14	61.7
March 1993	154.56	94.38	61.1

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2982.39	2531.07	3654.85	3225.85	3711.33	3429.00
Industries	239.68	81.48	217.83	156.55	218.65	236.69
Services	249.08	142.12	235.53	194.91	240.47	223.72
TOTAL:	3471.15	2754.67	4108.21	3577.31	4170.45	3889.41

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	2000.00	1461.46	3461.46
1993-94	2200.00	2130.96	4330.96
1994-95	2508.00	1795.00	4303.00
1995-96	2809.00	1990.00	4799.00
1996-97	3145.00	2206.00	5351.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



## DISTRICT PROFILE

- |    |  |                      |
|----|--|----------------------|
| 1. | Name of the district                               | BULANDSHAHAR         |
| 2. | Population (1991 Census)                           | 28,49,859            |
| 3. | Major economic activities                          | —                    |
| 4. | Name of the Lead Bank                              | Punjab National Bank |
| 5. | i) No. of offices of commercial banks (March 1992) | 150                  |
|    | ii) Of which offices of regional rural banks       | 13                   |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	349.84	131.23	37.5
March 1992	369.73	143.61	38.8
March 1993	417.81	155.91	37.3

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	3525.89	4468.41	3745.47	4004.03	4419.56	4421.00
Industries	652.17	789.80	1032.56	1082.89	438.23	437.00
Services	663.71	250.86	586.58	198.57	481.06	490.00
<b>TOTAL:</b>	<b>4841.77</b>	<b>5509.07</b>	<b>5364.61</b>	<b>5285.49</b>	<b>5338.85</b>	<b>5348.00</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1889.00	1942.73	3831.73
1993-94	2000.00	2502.92	4502.92
1994-95	2369.00	2423.00	4792.00
1995-96	2653.00	2705.00	5358.00
1996-97	2971.00	3022.00	5993.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

- |  |                     |
|--|---------------------|
| 1. Name of the district                                  | <b>CHAMOLI</b>      |
| 2. Population (1991 Census)                              | 4,54,871            |
| 3. Major economic activities                             | Tourism             |
| 4. Name of the Lead Bank                                 | State Bank of India |
| 5. i) No. of offices of commercial banks<br>(March 1992) | 47                  |
| ii) Of which offices of regional rural banks             | 14                  |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	50.01	9.19	18.4
March 1992	57.38	10.00	17.4
March 1993	72.35	11.53	15.9

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	179.66	126.12	202.14	171.39	244.76	178.64
Industries	35.78	63.02	49.35	43.02	47.95	37.00
Services	268.84	304.47	306.04	438.54	226.16	369.28
TOTAL:	484.28	493.61	557.53	652.95	518.87	584.92

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	51.00	472.53	523.53
1993-94	77.50	506.63	584.13
1994-95	64.00	596.25	660.25
1995-96	72.00	672.25	744.25
1996-97	80.00	758.50	838.50

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |   |                          |
|----|---|--------------------------|
| 1. | Name of the district                                  | DEHRADUN                 |
| 2. | Population (1991 Census)                              | 10,25,679                |
| 3. | Major economic activities                             | Tourism and Horticulture |
| 4. | Name of the Lead Bank                                 | Punjab National Bank     |
| 5. | i) No. of offices of commercial banks<br>(March 1992) | 132                      |
|    | ii) Of which offices of regional rural banks          | 14                       |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	833.44	180.36	21.6
March 1992	891.97	174.88	19.6
March 1993	1036.36	193.88	18.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	780.43	633.91	735.70	653.13	824.86	690.69
Industries	509.25	374.02	318.47	174.29	389.79	353.63
Services	864.90	804.52	739.61	758.90	768.49	807.79
TOTAL:	2154.58	1812.45	1793.78	1586.32	1983.14	1852.11

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	250.00	570.38	820.38
1993-94	255.00	581.99	836.99
1994-95	314.00	724.00	1038.00
1995-96	352.00	817.00	1169.00
1996-97	394.00	922.00	1316.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **DEORIA**
2. Population (1991 Census) 44,40,024
3. Major economic activities —
4. Name of the Lead Bank Central Bank of India
5. i) No. of offices of commercial banks 196  
(March 1992)
- ii) Of which offices of regional rural banks 105

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	343.93	128.52	37.4
March 1992	383.84	137.85	35.9
March 1993	456.98	163.43	35.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	3821.00	3830.51	4071.49	4401.23	4978.88	4309.56
Industries	321.20	224.22	263.95	274.52	275.43	208.66
Services	586.36	493.22	690.95	472.50	721.77	642.63
<b>TOTAL:</b>	<b>4728.56</b>	<b>4547.95</b>	<b>5026.39</b>	<b>5148.25</b>	<b>5976.08</b>	<b>5160.85</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	2940.75	2215.95	5156.70
1993-94	3482.87	2721.37	6204.24
1994-95	3694.00	2714.00	6408.00
1995-96	4137.00	3005.00	7142.00
1996-97	4633.00	3326.00	7959.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base P.I.P. projections.

## DISTRICT PROFILE

- |    |  |             |
|----|--|-------------|
| 1. | Name of the district                               | ETAH        |
| 2. | Population (1991 Census)                           | 22,44,498   |
| 3. | Major economic activities                          | ---         |
| 4. | Name of the Lead Bank                              | Canara Bank |
| 5. | i) No. of offices of commercial banks (March 1992) | 121         |
|    | ii) Of which offices of regional rural banks       | 67          |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	156.00	78.22	50.1
March 1992	166.62	81.07	48.6
March 1993	181.75	85.09	46.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2874.39	2137.47	3448.90	2661.94	3398.19	3342.80
Industries	207.70	168.12	149.69	77.51	265.13	420.06
Services	433.66	372.96	378.64	172.72	371.30	285.91
<b>TOTAL:</b>	<b>3515.75</b>	<b>2678.55</b>	<b>3977.23</b>	<b>2912.17</b>	<b>4034.62</b>	<b>4048.77</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1300.00	1674.47	2974.47
1993-94	1600.00	1807.29	3407.29
1994-95	1631.00	1770.00	3401.00
1995-96	1827.00	1966.00	3793.00
1996-97	2080.00	2184.00	4264.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **ETAWAH**
2. Population (1991 Census) 21,24,655
3. Major economic activities ---
4. Name of the Lead Bank Central Bank of India
5. i) No. of offices of commercial banks 110  
(March 1992)
- ii) Of which offices of regional rural banks 53

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	181.39	67.92	37.4
March 1992	201.51	74.65	37.0
March 1993	212.67	78.43	36.9

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1697.57	1260.53	1967.65	1590.72	2313.65	1568.25
Industries	337.26	281.20	395.38	163.96	275.36	122.89
Services	284.97	318.37	317.39	185.04	312.74	149.03
<b>TOTAL:</b>	<b>2319.80</b>	<b>1860.10</b>	<b>2680.42</b>	<b>1939.72</b>	<b>2901.75</b>	<b>1840.17</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	1000.00	1454.94	2454.94
1993-94	1000.00	1717.14	2717.14
1994-95	1254.00	1801.00	3055.00
1995-96	1404.00	2002.00	3406.00
1996-97	1572.00	2229.00	3801.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |  |                   |
|--|-------------------|
| 1. Name of the district                                  | FAIZABAD          |
| 2. Population (1991 Census)                              | 29,78,484         |
| 3. Major economic activities                             | Pilgrimage Centre |
| 4. Name of the Lead Bank                                 | Bank of Baroda    |
| 5. i) No. of offices of commercial banks<br>(March 1992) | 157               |
| ii) Of which offices of regional rural banks             | 68                |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	318.25	109.56	34.4
March 1992	353.44	132.37	37.5
March 1993	412.21	135.04	32.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2024.55	1851.44	2491.58	2426.63	2824.32	2382.00
Industries	349.76	274.90	237.95	248.15	264.48	251.00
Services	726.38	612.93	513.21	843.51	575.00	772.00
<b>TOTAL:</b>	3100.69	2739.27	3242.74	3518.29	3663.80	3405.00

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1137.50	2835.66	3973.16
1993-94	1026.64	1237.83	2264.47
1994-95	1428.00	3504.00	4932.00
1995-96	1599.00	3896.00	5495.00
1996-97	1790.00	4332.00	6122.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                 |
|----|--|-----------------|
| 1. | Name of the district                               | FARRUKHABAD     |
| 2. | Population (1991 Census)                           | 24,40,266       |
| 3. | Major economic activities                          | Fabric Printing |
| 4. | Name of the Lead Bank                              | Bank of India   |
| 5. | i) No. of offices of commercial banks (March 1992) | 136             |
|    | ii) Of which offices of regional rural banks       | 85              |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	218.76	122.27	55.9
March 1992	245.78	128.12	52.1
March 1993	267.28	131.69	49.3

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2701.83	1894.23	2529.45	3058.05	2686.00	2079.25
Industries	383.03	237.55	266.99	127.43	288.00	103.25
Services	370.19	150.14	401.00	153.92	399.00	178.28
TOTAL:	3455.05	2281.92	3197.44	3339.40	3373.00	2360.78

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1080.00	1668.68	2748.68
1993-94	1260.00	1552.00	2812.00
1994-95	1355.00	2072.00	3427.00
1995-96	1518.00	2308.00	3826.00
1996-97	1700.00	2572.00	4272.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



## DISTRICT PROFILE

- |  |                |
|--|----------------|
| 1. Name of the district  | FATEHPUR       |
| 2. Population (1991 Census)                                      | 18,99,241      |
| 3. Major economic activities                                     | —              |
| 4. Name of the Lead Bank   | Bank of Baroda |
| 5. i) No. of offices of commercial offices of banks (March 1992) | 108            |
| ii) Of which offices of regional rural banks                     | 57             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	114.47	47.85	41.8
March 1992	128.26	53.27	41.5
March 1993	139.38	55.29	39.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1407.91	1486.80	1497.19	1650.70	1656.92	1348.00
Industries	335.94	314.13	192.41	87.70	247.25	260.00
Services	246.33	301.45	313.52	262.68	256.21	240.00
TOTAL:	1990.18	2102.38	2003.12	2001.08	2160.38	1848.00

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	700.00	1352.01	2052.01
1993-94	770.00	1422.96	2192.96
1994-95	878.00	1683.00	2561.00
1995-96	983.00	1876.00	2859.00
1996-97	1100.00	2092.00	3192.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                     |
|----|--|---------------------|
| 1. | Name of the district                               | <b>FIROZABAD</b>    |
| 2. | Population (1991 Census)                           | 15,33,054           |
| 3. | Major economic activities                          | Glassware           |
| 4. | Name of the Lead Bank                              | State Bank of India |
| 5. | i) No. of offices of commercial banks (March 1992) | 79                  |
|    | ii) Of which offices of regional rural banks       | 30                  |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	173.92	69.75	40.1
March 1992	190.58	73.36	38.5
March 1993	204.48	77.49	37.9

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1606.25	860.92	1871.45	1299.02	2121.17	1712.00
Industries	297.86	223.51	450.03	120.37	447.95	91.55
Services	419.22	284.26	471.35	261.24	396.24	237.11
<b>TOTAL:</b>	<b>2323.33</b>	<b>1368.69</b>	<b>2792.83</b>	<b>1680.63</b>	<b>2965.36</b>	<b>2040.66</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	700.00	1619.48	2319.48
1993-94	1026.64	1237.83	2264.47
1994-95	878.00	2010.00	2888.00
1995-96	983.00	2239.00	3222.00
1996-97	1100.00	2493.00	3593.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

1. Name of the district	PAURI (GARHWAL)
2. Population (1991 Census)	6,82,535
3. Major economic activities	Tourism
4. Name of the Lead Bank	State Bank of India
5. i) No. of offices of commercial banks (March 1992)	101
ii) Of which offices of regional rural banks	37

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	149.85	25.54	17.0
March 1992	166.30	25.91	15.6
March 1993	200.47	29.41	14.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	472.22	273.51	390.91	223.96	405.53	243.43
Industries	174.84	130.29	191.91	83.41	175.70	88.50
Services	479.85	329.56	449.13	335.39	420.08	354.92
TOTAL:	1126.91	733.36	1031.95	642.76	1001.31	686.85

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	41.00	580.16	621.16
1993-94	139.60	386.87	526.47
1994-95	52.00	731.00	783.00
1995-96	58.00	821.00	879.00
1996-97	65.00	922.00	987.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |   |                    |
|----|---|--------------------|
| 1. | Name of the district                                  | GHAZIABAD          |
| 2. | Population (1991 Census)                              | 27,03,933          |
| 3. | Major economic activities                             | Various industries |
| 4. | Name of the Lead Bank                                 | Syndicate Bank     |
| 5. | i) No. of offices of commercial banks<br>(March 1992) | 204                |
|    | ii) Of which offices of regional rural banks          | 11                 |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	1037.52	639.76	61.7
March 1992	1165.29	641.31	55.0
March 1993	1244.62	709.82	57.0

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2399.77	2166.23	2624.92	660.30	3141.21	2574.11
Industries	2898.44	2125.67	5911.98	2465.33	5139.75	2620.89
Services	1125.32	725.39	831.13	423.34	1049.89	451.45
<b>TOTAL:</b>	<b>6423.53</b>	<b>5017.29</b>	<b>9368.03</b>	<b>3548.97</b>	<b>9330.85</b>	<b>5646.45</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1300.00	2047.75	3347.75
1993-94	1800.00	1733.48	3533.48
1994-95	1630.00	2580.00	4210.00
1995-96	1826.00	2897.00	4723.00
1996-97	2045.00	3253.00	5298.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                     |
|----|--|---------------------|
| 1. | Name of the district                               | GHAZIPUR            |
| 2. | Population (1991 Census)                           | 24,16,617           |
| 3. | Major economic activities                          | —                   |
| 4. | Name of the Lead Bank                              | Union Bank of India |
| 5. | i) No. of offices of commercial banks (March 1992) | 141                 |
|    | ii) Of which offices of regional rural banks       | 68                  |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	276.67	83.79	30.3
March 1992	311.47	92.32	29.6
March 1993	359.35	98.24	27.3

7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2682.75	1968.21	2400.07	2075.40	2626.84	3283.55
Industries	477.08	330.20	439.12	179.27	452.34	333.16
Services	601.21	550.27	601.53	506.55	815.07	405.39
<b>TOTAL:</b>	3761.04	2848.68	3440.72	2761.22	3894.25	4022.10

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)			
Year	Short-term	Term Loan	Total
1992-93	1000.00	2248.92	3248.92
1993-94	2000.00	2236.41	4236.41
1994-95	1254.00	2784.00	4038.00
1995-96	1404.00	3096.00	4500.00
1996-97	1572.00	3446.00	5018.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | GONDA          |
| 2. | Population (1991 Census)                           | 35,73,075      |
| 3. | Major economic activities                          | —              |
| 4. | Name of the Lead Bank                              | Allahabad Bank |
| 5. | i) No. of offices of commercial banks (March 1992) | 176            |
|    | ii) Of which offices of regional rural banks       | 72             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	243.76	86.44	35.5
March 1992	306.13	127.84	41.8
March 1993	345.92	112.06	32.4

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2869.38	3117.33	3411.61	2699.65	2897.98	2408.87
Industries	346.87	553.66	349.29	150.13	237.32	159.29
Services	262.38	332.11	438.35	275.85	361.03	266.39
TOTAL:	3478.63	4003.10	4199.25	3125.63	3496.33	2834.55

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1350.00	2756.78	4106.78
1993-94	1510.00	3032.74	4542.74
1994-95	1693.00	3385.00	5078.00
1995-96	1693.00	3753.00	5446.00
1996-97	1896.00	4163.00	6059.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |  |                     |
|--|---------------------|
| 1. Name of the district                                  | <b>GORAKHPUR</b>    |
| 2. Population (1991 Census)                              | 30,66,002           |
| 3. Major economic activities                             | —                   |
| 4. Name of the Lead Bank                                 | State Bank of India |
| 5. i) No. of offices of commercial banks<br>(March 1992) | 171                 |
| ii) Of which offices of regional rural banks             | 60                  |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	533.97	161.64	30.3
March 1992	588.97	178.11	30.2
March 1993	685.58	183.26	26.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1979.61	1641.45	2396.79	1984.14	2320.95	2014.58
Industries	645.21	306.65	391.21	351.71	661.99	506.75
Services	614.97	554.51	855.84	504.57	712.28	418.67
<b>TOTAL:</b>	<b>3239.79</b>	<b>2502.61</b>	<b>3643.84</b>	<b>2840.42</b>	<b>3695.22</b>	<b>2940.00</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	770.00	1567.40	2337.40
1993-94	900.00	1663.41	2563.41
1994-95	965.00	1931.00	2896.00
1995-96	1081.00	2144.00	3225.00
1996-97	1211.00	2381.00	3592.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                 |
|----|--|-----------------|
| 1. | Name of the district                               | <b>HAMIRPUR</b> |
| 2. | Population (1991 Census)                           | 14,66,491       |
| 3. | Major economic activities                          | —               |
| 4. | Name of the Lead Bank                              | Allahabad Bank  |
| 5. | i) No. of offices of commercial banks (March 1992) | 89              |
|    | ii) Of which offices of regional rural banks       | 47              |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	104.40	47.86	45.8
March 1992	117.97	54.47	46.2
March 1993	125.60	58.50	46.6

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2559.50	2314.91	2813.93	2283.39	2938.19	1951.66
Industries	133.32	49.65	215.95	57.56	115.59	36.12
Services IUO	282.51	159.51	405.78	149.41	321.95	186.63
<b>TOTAL:</b>	<b>2975.33</b>	<b>2524.07</b>	<b>3435.66</b>	<b>2490.36</b>	<b>3375.73</b>	<b>2174.41</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1300.00	1093.11	2393.11
1993-94	1360.00	1014.10	2374.10
1994-95	1631.00	1358.00	2989.00
1995-96	1827.00	1511.00	3338.00
1996-97	2046.00	1684.00	3730.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



**DISTRICT PROFILE**

1. Name of the district **HARDOI**
2. Population (1991 Census) 27,47,082
3. Major economic activities —
4. Name of the Lead Bank Bank of India
5. i) No. of offices of commercial banks 127  
(March 1992)
- ii) Of which offices of regional rural banks 56

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	160.93	69.38	45.3
March 1992	170.13	79.03	46.5
March 1993	185.03	80.12	43.3

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2113.21	1482.00	2517.57	1791.59	2181.81	1517.00
Industries	194.93	189.43	205.50	82.64	164.93	118.00
Services	349.40	309.15	582.46	334.40	386.52	258.00
<b>TOTAL:</b>	<b>2657.54</b>	<b>1980.58</b>	<b>3305.53</b>	<b>2208.63</b>	<b>2733.26</b>	<b>1893.00</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	751.65	1679.88	2431.53
1993-94	646.00	2259.44	2905.44
1994-95	943.00	2060.00	3003.00
1995-96	1056.00	2281.00	3337.00
1996-97	1183.00	2526.00	3709.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

- |  |                        |
|--|------------------------|
| 1. Name of the district                                  | <b>HARIDWAR</b>        |
| 2. Population (1991 Census)                              | 11,24,488              |
| 3. Major economic activities                             | Tourism and Pilgrimage |
| 4. Name of the Lead Bank                                 | Punjab National Bank   |
| 5. i) No. of offices of commercial banks<br>(March 1992) | 82                     |
| ii) Of which offices of regional rural banks             | 1                      |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	338.53	117.78	34.8
March 1992	390.02	109.40	28.0
March 1993	422.44	106.23	25.1

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1265.61	1270.14	1467.91	1694.69	1623.71	1720.52
Industries	323.36	241.52	312.22	204.62	318.07	244.17
Services	379.43	273.89	416.96	226.12	414.81	234.51
<b>TOTAL:</b>	<b>1968.40</b>	<b>1785.55</b>	<b>2197.09</b>	<b>2125.43</b>	<b>2356.59</b>	<b>2199.20</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	750.00	654.63	1404.63
1993-94	900.00	878.00	1778.00
1994-95	941.00	815.00	1756.00
1995-96	1054.00	910.00	1964.00
1996-97	1180.00	1018.00	2198.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | JALAUN         |
| 2. | Population (1991 Census)                           | 12,19,377      |
| 3. | Major economic activities                          | —              |
| 4. | Name of the Lead Bank                              | Allahabad Bank |
| 5. | i) No. of offices of commercial banks (March 1992) | 79             |
|    | ii) Of which offices of regional rural banks       | 35             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	114.51	53.52	46.7
March 1992	124.94	61.50	49.2
March 1993	142.80	62.14	43.5

7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2111.64	1524.45	2159.57	3192.71	2095.08	2477.43
Industries	128.54	92.72	223.38	58.27	136.98	60.86
Services	266.16	229.80	326.31	200.28	284.04	238.06
<b>TOTAL:</b>	2506.34	1846.97	2709.26	3451.26	2516.10	2776.35

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)			
Year	Short-term	Term Loan	Total
1992-93	1413.60	1152.91	2566.51
1993-94	1284.00	1258.78	2542.78
1994-95	1773.00	1442.00	3215.00
1995-96	1986.00	1613.00	3599.00
1996-97	2224.00	1803.00	4027.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district	JAUNPUR
2. Population (1991 Census)	32.46,636
3. Major economic activities	—
4. Name of the Lead Bank	Union Bank of India
5. i) No. of offices of commercial banks (March 1992)	170
ii) Of which offices of regional rural banks	82

## 6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	362.07	92.08	25.4
March 1992	405.11	106.66	26.3
March 1993	481.70	117.96	24.5

## 7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2563.94	2289.57	2801.19	2401.56	2996.72	3060.00
Industries	973.82	669.92	582.18	259.20	616.80	470.00
Services	820.53	564.79	972.88	435.26	897.27	630.00
TOTAL:	4358.29	3524.28	4356.25	3096.02	4510.79	4160.00

## 8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1500.00	2798.16	4298.16
1993-94	1500.00	4574.05	6074.05
1994-95	1882.00	3461.00	5343.00
1995-96	2107.00	3851.00	5958.00
1996-97	2359.00	4285.00	6644.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **JHANSI**
2. Population (1991 Census) **14,29,698**
3. Major economic activities **—**
4. Name of the Lead Bank **Punjab National Bank**
5. i) No. of offices of commercial banks **94**  
(March 1992)
- ii) Of which offices of regional rural banks **24**

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	255.56	79.61	31.2
March 1992	285.48	94.63	33.1
March 1993	319.73	114.98	36.0

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1358.97	1008.80	1675.79	1589.80	1911.31	1872.87
Industries	319.65	341.85	280.16	576.34	414.96	622.61
Services	434.89	302.47	501.39	282.68	448.17	380.88
<b>TOTAL:</b>	<b>2113.51</b>	<b>1653.12</b>	<b>2457.34</b>	<b>2448.82</b>	<b>2774.44</b>	<b>2876.36</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	815.00	1266.87	2081.87
1993-94	980.00	1401.76	2381.76
1994-95	1023.00	1483.00	2506.00
1995-96	1146.00	1657.00	2803.00
1996-97	1283.00	1846.00	3129.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

- |   |                      |
|---|----------------------|
| 1. Name of the district                               | <b>KANPUR CITY</b>   |
| 2. Population (1991 Census)                           | 24,18,487            |
| 3. Major economic activities                          | Leather and Textiles |
| 4. Name of the Lead Bank                              | Bank of Baroda       |
| 5. i) No. of offices of commercial banks (March 1992) | 296                  |
| ii) Of which offices of regional rural banks          | 15                   |

## 6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	1517.19	1076.66	71.1
March 1992	1672.88	1007.17	60.2
March 1993	1855.77	1071.62	57.7

## 7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	355.33	309.33	451.39	386.32	610.29	410.00
Industries	75.68	69.76	37.48	22.03	38.06	28.00
Services	71.16	48.78	104.61	41.50	87.43	46.00
TOTAL:	502.17	427.87	593.48	449.85	735.78	484.00

## 8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)			
Year	Short-term	Term Loan	Total
1992-93			
1993-94			
1994-95			
1995-96			
1996-97			

Figures included under Kanpur Dehat

## DISTRICT PROFILE

- |    |  |                      |
|----|--|----------------------|
| 1. | Name of the district                               | KANPUR DEHAT         |
| 2. | Population (1991 Census)                           | 21,38,317            |
| 3. | Major economic activities                          | Leather and Textiles |
| 4. | Name of the Lead Bank                              | Bank of Baroda       |
| 5. | i) No. of offices of commercial banks (March 1992) | 135                  |
|    | ii) Of which offices of regional rural banks       | 89                   |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	122.10	70.00	53.3
March 1992	143.19	80.55	56.3
March 1993	154.40	84.54	54.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1988.45	1702.53	2457.83	2136.61	3154.18	2014.00
Industries	326.75	173.03	236.14	203.77	266.60	240.00
Services	305.57	220.40	370.72	230.13	383.72	360.00
<b>TOTAL:</b>	<b>2620.77</b>	<b>2095.96</b>	<b>3064.69</b>	<b>2570.51</b>	<b>3804.50</b>	<b>2614.00</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)			
Year	Short-term	Term Loan	Total
1992-93	1209.00	2144.31	3353.31
1993-94	1495.42	2169.19	3664.61
1994-95	1518.00	2645.00	4163.00
1995-96	1700.00	2936.00	4636.00
1996-97	1904.00	3262.00	5166.00

**NOTE:** The figures given above are inclusive of those pertaining to Kanpur City also. The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **LAKHIMPUR KHERI**
2. Population (1991 Census) **24,19,234**
3. Major economic activities **—**
4. Name of the Lead Bank **Allahabad Bank**
5. i) No. of offices of commercial banks **128**  
(March 1992)
- ii) Of which offices of regional rural banks **46**

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	173.05	112.18	64.8
March 1992	188.49	153.02	81.2
March 1993	221.30	141.03	63.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	3999.23	3823.09	4585.56	4704.44	4845.61	4804.13
Industries	238.42	241.36	299.17	96.63	176.56	974.20
Services	299.87	182.35	293.14	134.65	243.76	251.28
<b>TOTAL:</b>	<b>4537.52</b>	<b>4246.80</b>	<b>5177.87</b>	<b>4935.72</b>	<b>5265.93</b>	<b>6029.61</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	2578.98	2225.92	4804.90
1993-94	3000.00	2301.02	5301.02
1994-95	3235.00	2768.00	6003.00
1995-96	3623.00	3087.00	6710.00
1996-97	4057.00	3444.00	7501.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



**DISTRICT PROFILE**

1. Name of the district **LALITPUR**
2. Population (1991 Census) **7,52,043**
3. Major economic activities **—**
4. Name of the Lead Bank **Punjab National Bank**
5. i) No. of offices of commercial banks **45**  
(March 1992)
- ii) Of which offices of regional rural banks **23**

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	55.19	25.55	48.3
March 1992	60.17	30.79	51.2
March 1993	71.68	35.11	49.0

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	893.92	843.64	1130.87	1067.94	1257.28	1121.53
Industries	50.16	24.12	41.01	29.20	66.21	48.07
Services	111.00	89.81	93.28	101.17	95.12	50.39
<b>TOTAL:</b>	<b>1055.08</b>	<b>957.57</b>	<b>1265.16</b>	<b>1198.31</b>	<b>1418.61</b>	<b>1219.99</b>

8. Projections under potential linked plans of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	550.00	670.07	1220.07
1993-94	675.00	749.11	1424.11
1994-95	690.00	816.00	1506.00
1995-96	772.00	903.00	1675.00
1996-97	865.00	1002.00	1867.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **LUCKNOW**
2. Population (1991 Census) **27,62,801**
3. Major economic activities **Chikan Work**
4. Name of the Lead Bank **Bank of India**
5. i) No. of offices of commercial banks **241**  
(March 1992)
- ii) Of which offices of regional rural banks **1**

## 6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	1844.87	960.29	52.1
March 1992	2067.45	987.89	47.8
March 1993	2305.47	1049.48	45.5

## 7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1780.30	2092.20	1891.83	1608.00	1754.96	1119.00
Industries	916.61	1011.36	867.11	289.00	820.17	654.00
Services	1588.20	1525.21	1371.91	719.00	1519.38	955.00
<b>TOTAL:</b>	<b>4285.11</b>	<b>4628.77</b>	<b>4130.85</b>	<b>2616.00</b>	<b>4094.51</b>	<b>2728.00</b>

## 8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	540.00	1104.32	1644.32
1993-94	750.00	1409.90	2159.90
1994-95	678.00	1377.00	2055.00
1995-96	759.00	1537.00	2296.00
1996-97	850.00	1716.00	2566.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **MAHARAJGANJ**
2. Population (1991 Census) 16,76,378
3. Major economic activities —
4. Name of the Lead Bank State Bank of India
5. i) No. of offices of commercial banks 75  
(March 1992)
- ii) Of which offices of regional rural banks 35

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	93.41	37.94	40.6
March 1992	106.52	45.60	42.8
March 1993	121.49	46.22	38.0

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1569.44	1472.63	2232.33	1731.22	1892.17	1841.84
Industries	178.11	108.20	36.50	74.63	87.60	117.44
Services	219.45	237.28	246.39	173.33	246.24	145.20
<b>TOTAL:</b>	1967.00	1818.11	2515.22	1979.18	2226.01	2104.48

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	825.00	1073.17	1898.17
1993-94	1075.00	1165.45	2240.45
1994-95	1035.00	1317.00	2352.00
1995-96	1159.00	1459.00	2618.00
1996-97	1298.00	1616.00	2914.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **MAINPURI**
2. Population (1991 Census) 13,16,746
3. Major economic activities —
4. Name of the Lead Bank Bank of India
5. i) No. of offices of commercial banks 74  
(March 1992)
- ii) Of which offices of regional rural banks 45

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	112.11	45.46	40.5
March 1992	117.36	48.00	40.9
March 1993	128.92	50.99	39.6

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1434.08	1089.63	1531.03	1239.32	1684.11	1252.50
Industries	251.09	252.33	228.55	183.67	307.93	127.87
Services	231.23	144.00	241.91	97.80	178.35	174.38
<b>TOTAL:</b>	<b>1916.40</b>	<b>1485.96</b>	<b>2001.49</b>	<b>1520.79</b>	<b>2170.39</b>	<b>1554.75</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	780.00	1140.79	1920.79
1993-94	665.00	1205.70	1870.70
1994-95	978.00	1411.00	2389.00
1995-96	1095.00	1568.00	2663.00
1996-97	1226.00	1746.00	2972.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **MATHURA**
2. Population (1991 Census) 19,31,186
3. Major economic activities Pilgrimage
4. Name of the Lead Bank Syndicate Bank
5. i) No. of offices of commercial banks 130  
(March 1992)
- ii) Of which offices of regional rural banks —

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	276.14	116.78	42.3
March 1992	298.04	116.31	39.0
March 1993	332.42	123.10	37.0

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	3359.61	2374.52	3833.12	3767.53	4732.12	2643.93
Industries	423.23	244.73	347.87	146.65	349.76	201.05
Services	567.70	208.73	622.10	214.63	569.78	668.21
<b>TOTAL:</b>	<b>4350.54</b>	<b>2827.98</b>	<b>4803.09</b>	<b>4128.81</b>	<b>5651.66</b>	<b>3513.19</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	2400.00	2164.35	4564.35
1993-94	2640.00	2611.83	5251.83
1994-95	3010.00	2690.00	5700.00
1995-96	3371.00	3000.00	6371.00
1996-97	3775.00	3345.00	7120.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |   |                     |
|---|---------------------|
| 1. Name of the district                               | MAU                 |
| 2. Population (1991 Census)                           | 14,45,782           |
| 3. Major economic activities                          | Cotton Textiles     |
| 4. Name of the Lead Bank                              | Union Bank of India |
| 5. i) No. of offices of commercial banks (March 1992) | 76                  |
| ii) Of which offices of regional rural banks          | 34                  |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	149.63	42.29	28.3
March 1992	169.11	48.07	28.4
March 1993	200.03	46.63	23.3

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	912.02	647.42	1094.04	979.99	1128.02	1150.00
Industries	272.56	197.42	327.17	333.62	435.30	318.77
Services	255.95	167.21	309.50	188.89	340.44	323.40
<b>TOTAL:</b>	1440.53	1012.05	1730.71	1502.50	1903.76	1792.17

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	486.00	654.71	1140.71
1993-94	707.00	787.93	1494.93
1994-95	609.00	807.00	1416.00
1995-96	682.00	897.00	1579.00
1996-97	763.00	997.00	1760.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |   |                |
|---|----------------|
| 1. Name of the district                               | MEERUT         |
| 2. Population (1991 Census)                           | 34,47,912      |
| 3. Major economic activities                          | Sports Goods   |
| 4. Name of the Lead Bank                              | Syndicate Bank |
| 5. i) No. of offices of commercial banks (March 1992) | 226            |
| ii) Of which offices of regional rural banks          | —              |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	805.94	447.97	55.6
March 1992	842.73	478.20	56.7
March 1993	965.58	561.07	58.1

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	3755.59	3593.64	4326.00	4611.10	5269.81	4932.71
Industries	1583.62	1928.44	1691.00	1694.88	1966.55	1444.49
Services	860.79	511.99	783.00	404.56	1088.54	481.28
<b>TOTAL:</b>	6200.00	6034.07	6800.00	6710.54	8324.90	6858.48

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	2462.55	1864.26	4326.81
1993-94	4380.00	1925.45	6305.45
1994-95	3089.00	2336.00	5425.00
1995-96	3460.00	2615.00	6075.00
1996-97	3875.00	2928.00	6803.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **MIRZAPUR**
2. Population (1991 Census) 16,57,139
3. Major economic activities Carpet Weaving
4. Name of the Lead Bank Allahabad Bank
5. i) No. of offices of commercial banks 95  
(March 1992)
- ii) Of which offices of regional rural banks 32

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	184.07	102.14	55.5
March 1992	216.29	112.41	52.0
March 1993	244.61	118.04	48.3

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1425.18	1177.46	1986.05	1549.47	2234.22	1740.07
Industries	507.56	862.79	781.38	207.87	773.13	624.80
Services	315.26	252.60	287.35	189.55	349.08	189.85
<b>TOTAL:</b>	<b>2248.00</b>	<b>2292.85</b>	<b>3054.78</b>	<b>1946.89</b>	<b>3356.43</b>	<b>2554.72</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1200.00	1520.11	2720.11
1993-94	1100.00	1428.58	2528.58
1994-95	1505.00	1887.00	3392.00
1995-96	1685.00	2101.00	3786.00
1996-97	1887.00	2341.00	4228.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



## DISTRICT PROFILE

- |  |                  |
|--|------------------|
| 1. Name of the district                                  | <b>MORADABAD</b> |
| 2. Population (1991 Census)                              | 41,21,035        |
| 3. Major economic activities                             | Brassware        |
| 4. Name of the Lead Bank                                 | Syndicate Bank   |
| 5. i) No. of offices of commercial banks<br>(March 1992) | 238              |
| ii) Of which offices of regional rural banks             | 127              |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	504.74	279.57	55.4
March 1992	562.03	312.71	55.6
March 1993	638.40	332.65	53.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	4192.05	3120.64	6151.07	3922.08	8008.00	5405.40
Industries	1339.90	773.91	1684.04	422.80	1493.00	1455.34
Services	1083.03	479.21	1382.89	837.64	1224.00	954.72
<b>TOTAL:</b>	<b>6614.98</b>	<b>4373.76</b>	<b>9218.00</b>	<b>5182.52</b>	<b>10725.00</b>	<b>7815.46</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	4646.02	2477.34	7123.36
1993-94	5139.75	2789.41	7929.16
1994-95	5827.00	3447.00	8915.00
1995-96	6526.00	3447.00	9973.00
1996-97	7309.00	3849.00	11158.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **MUZAFFARNAGAR**
2. Population (1991 Census) 28,42,543
3. Major economic activities —
4. Name of the Lead Bank Punjab National Bank
5. i) No. of offices of commercial banks 173  
(March 1992)
- ii) Of which offices of regional rural banks 25

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	446.52	233.79	52.4
March 1992	442.58	251.20	56.8
March 1993	517.28	293.83	56.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	3719.87	3815.77	4599.15	3653.59	5136.61	5846.40
Industries	910.93	1101.82	1042.60	608.79	1145.97	1187.94
Services	934.90	530.32	882.37	271.40	540.44	446.72
TOTAL:	5565.70	5447.91	6524.12	4533.78	6823.02	7481.06

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	3200.00	3140.13	6340.13
1993-94	4000.00	3239.35	7239.35
1994-95	4014.00	3927.00	7941.00
1995-96	4496.00	4393.00	8889.00
1996-97	5035.00	4914.00	9949.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |  |                |
|--|----------------|
| 1. Name of the district                                  | NAINITAL       |
| 2. Population (1991 Census)                              | 15,40,174      |
| 3. Major economic activities                             | Tourism        |
| 4. Name of the Lead Bank                                 | Bank of Baroda |
| 5. i) No. of offices of commercial Banks<br>(March 1992) | 148            |
| ii) Of which offices of regional rural banks             | 24             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	378.30	217.60	57.5
March 1992	420.75	244.69	58.2
March 1993	467.02	255.27	54.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	4488.65	4026.27	5526.61	5293.86	6013.11	4478.00
Industries	893.82	945.29	1027.62	1154.49	2079.31	1470.00
Services	862.46	1013.85	1008.24	796.07	1062.85	852.00
<b>TOTAL:</b>	<b>6244.93</b>	<b>5985.41</b>	<b>7562.47</b>	<b>7244.42</b>	<b>9155.27</b>	<b>6800.00</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	4100.00	3118.13	7218.13
1993-94	4388.00	3362.06	7750.06
1994-95	5143.00	3926.00	9069.00
1995-96	5760.00	4399.00	10159.00
1996-97	6451.00	4929.00	11380.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | PILIBHIT       |
| 2. | Population (1991 Census)                           | 12,83,103      |
| 3. | Major economic activities                          | —              |
| 4. | Name of the Lead Bank                              | Bank of Baroda |
| 5. | i) No. of offices of commercial banks (March 1992) | 77             |
|    | ii) Of which offices of regional rural banks       | 16             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	100.14	68.77	68.7
March 1992	110.40	83.04	75.2
March 1993	126.12	85.25	67.6

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1878.55	2096.60	2681.56	2991.28	3036.80	3002.00
Industries	266.20	250.80	432.28	176.17	371.32	256.00
Services	174.46	142.08	938.49	150.23	226.09	180.00
TOTAL:	2319.21	2489.48	4052.33	3317.68	3634.21	3438.00

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1682.00	1075.53	2757.53
1993-94	1767.00	1053.91	2820.91
1994-95	2109.00	1333.00	3442.00
1995-96	2362.00	1482.00	3844.00
1996-97	2645.00	1650.00	4295.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |  |                     |
|--|---------------------|
| 1. Name of the district                                  | <b>PITHORAGARH</b>  |
| 2. Population (1991 Census)                              | 5,66,408            |
| 3. Major economic activities                             | Tourism             |
| 4. Name of the Lead Bank                                 | State Bank of India |
| 5. i) No. of offices of commercial banks<br>(March 1992) | 65                  |
| ii) Of which offices of regional rural banks             | 25                  |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	64.87	18.25	28.1
March 1992	61.63	23.46	28.7
March 1993	94.17	24.80	26.3

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	224.04	186.75	296.77	166.71	329.93	289.42
Industries	73.94	73.17	84.29	65.90	111.73	99.93
Services	335.62	347.79	357.70	294.58	377.40	350.25
<b>TOTAL:</b>	<b>633.60</b>	<b>607.71</b>	<b>738.76</b>	<b>527.19</b>	<b>819.06</b>	<b>739.60</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	161.00	623.62	784.62
1993-94	187.50	816.70	1004.20
1994-95	202.00	786.25	988.25
1995-96	226.00	884.25	1110.25
1996-97	253.00	992.50	1245.50

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **PRATAPGARH**
2. Population (1991 Census) 22,10,700
3. Major economic activities —
4. Name of the Lead Bank Bank of Baroda
5. i) No. of offices of commercial banks 129  
(March 1992)
- ii) Of which offices of regional rural banks 72

## 6. Business growth of all scheduled commercial banks:

Last Friday of	Deposits	Credits	(Rs. in lakhs)
			<b>C.D.Ratio</b>
March 1991	182.07	50.69	27.8
March 1992	204.03	59.56	29.2
March 1993	233.48	61.46	26.3

## 7. Achievement under Annual Action Plans:

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1487.58	1206.74	1721.85	1625.26	1943.98	1769.00
Industries	183.88	55.39	194.27	89.38	234.22	150.00
Services	447.62	210.63	416.51	315.73	417.40	250.00
<b>TOTAL:</b>	<b>2119.08</b>	<b>1472.76</b>	<b>2332.63</b>	<b>2030.37</b>	<b>2595.60</b>	<b>2169.00</b>

## 8. Projections under potential linked plan of NABARD.

Year	Short-term	Term Loan	(Rs. in lakhs)
			<b>Total</b>
1992-93	660.00	1104.02	1764.02
1993-94	700.00	1282.50	1982.50
1994-95	828.00	1359.00	2187.00
1995-96	927.00	1509.00	2436.00
1996-97	1038.00	1677.00	2715.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | RAE BARELI     |
| 2. | Population (1991 Census)                           | 23,22,810      |
| 3. | Major economic activities                          | —              |
| 4. | Name of the Lead Bank                              | Bank of Baroda |
| 5. | i) No. of offices of commercial banks (March 1992) | 129            |
|    | ii) Of which offices of regional rural banks       | 74             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	169.71	94.32	55.6
March 1992	180.46	133.58	74.0
March 1993	226.01	90.17	39.9

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1695.27	1328.46	2670.80	2345.33	2904.00	2873.68
Industries	270.69	194.26	297.56	89.25	305.00	118.94
Services	400.53	320.28	541.03	417.59	645.00	380.61
<b>TOTAL:</b>	2366.49	1843.00	3509.39	2852.17	3854.00	3373.23

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	650.00	1400.56	2050.56
1993-94	1198.50	1870.44	3068.94
1994-95	815.00	1713.00	2528.00
1995-96	912.00	1895.00	2807.00
1996-97	1021.00	2097.00	3118.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | RAMPUR         |
| 2. | Population (1991 Census)                           | 15,02,141      |
| 3. | Major economic activities                          | —              |
| 4. | Name of the Lead Bank                              | Bank of Baroda |
| 5. | i) No. of offices of commercial banks (March 1992) | 97             |
|    | ii) Of which offices of regional rural banks       | 37             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	108.65	93.91	86.4
March 1992	129.48	96.61	74.6
March 1993	130.36	111.89	85.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2551.80	2358.17	2800.12	3422.03	3282.81	3242.00
Industries	223.82	286.40	144.91	263.22	231.62	185.00
Services	383.23	301.48	580.78	269.05	342.73	292.00
<b>TOTAL:</b>	<b>3158.85</b>	<b>2946.05</b>	<b>3525.81</b>	<b>3954.30</b>	<b>3857.16</b>	<b>3719.00</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1600.00	2037.28	3637.28
1993-94	2000.00	2041.80	4041.80
1994-95	2007.00	2532.00	4539.00
1995-96	2248.00	2823.00	5071.00
1996-97	2518.00	3148.00	5666.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



## DISTRICT PROFILE

- |   |                |
|---|----------------|
| 1. Name of the district                               | SAHARANPUR     |
| 2. Population (1991 Census)                           | 23,09,029      |
| 3. Major economic activities                          | Wood Work      |
| 4. Name of the Lead Bank                              | Bank of Baroda |
| 5. i) No. of offices of commercial banks (March 1992) | 134            |
| ii) Of which offices of regional rural banks          | —              |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	342.41	191.83	56.0
March 1992	368.21	210.31	57.7
March 1993	429.34	223.16	52.0

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	3785.90	3571.72	3903.17	4421.88	4171.09	4779.42
Industries	739.32	1047.29	938.45	522.27	821.86	717.72
Services	478.63	447.79	524.02	367.16	542.01	333.26
<b>TOTAL:</b>	<b>5003.85</b>	<b>5066.80</b>	<b>5365.64</b>	<b>5311.31</b>	<b>5534.96</b>	<b>5830.40</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	2550.00	1623.35	4173.35
1993-94	2600.00	1698.00	4298.00
1994-95	3199.00	2023.00	5222.00
1995-96	3583.00	2257.00	5840.00
1996-97	4013.00	2520.00	6533.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

- |   |                |
|---|----------------|
| 1. Name of the district                               | SHAHJAHANPUR   |
| 2. Population (1991 Census)                           | 19,87,395      |
| 3. Major economic activities                          | —              |
| 4. Name of the Lead Bank                              | Bank of Baroda |
| 5. i) No. of offices of commercial banks (March 1992) | 116            |
| ii) Of which offices of regional rural banks          | 36             |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	157.91	84.40	53.4
March 1992	173.62	97.88	56.4
March 1993	201.07	104.85	52.1

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2493.83	2360.13	3316.07	3478.92	4203.00	3533.00
Industries	421.06	758.46	526.38	349.00	580.00	430.00
Services	282.11	666.31	468.81	105.76	505.00	395.00
TOTAL:	3197.00	3784.90	4311.26	3933.68	5288.00	4358.00

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1600.00	2404.03	4004.03
1993-94	1700.00	3057.08	4757.08
1994-95	2007.00	2974.00	4981.00
1995-96	2248.00	3309.00	5557.00
1996-97	2518.00	3683.00	6201.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **SIDHARTHANAGAR**
2. Population (1991 Census) 17,07,885
3. Major economic activities —
4. Name of the Lead Bank State Bank of India
5. i) No. of offices of commercial Banks 85  
(March 1992)
- ii) Of which offices of regional rural banks 40

6. Business growth of all scheduled commercial banks:

(Rs.in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	83.87	25.57	30.5
March 1992	97.20	31.39	32.3
March 1993	109.12	34.17	31.3

7. Achievement under Annual Action Plans:

(Rs.in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	1072.28	730.80	1251.44	1443.91	1574.23	1387.11
Industries	128.33	57.50	142.90	123.70	168.07	147.85
Services	199.11	110.90	143.00	218.76	115.73	136.70
<b>TOTAL:</b>	<b>1399.72</b>	<b>899.20</b>	<b>1537.34</b>	<b>1786.37</b>	<b>1858.03</b>	<b>1671.66</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	560.00	1357.32	1917.32
1993-94	560.00	1399.95	1959.95
1994-95	702.00	1665.00	2367.00
1995-96	786.00	1842.00	2628.00
1996-97	880.00	2039.00	2919.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## DISTRICT PROFILE

- |    |  |                |
|----|--|----------------|
| 1. | Name of the district                               | SITAPUR        |
| 2. | Population (1991 Census)                           | 28,57,009      |
| 3. | Major economic activities                          | —              |
| 4. | Name of the Lead Bank                              | Allahabad Bank |
| 5. | i) No. of offices of commercial banks (March 1992) | 161            |
|    | ii) Of which offices of regional rural banks       | 108            |

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	197.71	85.70	43.3
March 1992	233.81	104.06	44.5
March 1993	252.75	102.82	40.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	3003.82	2292.95	3009.84	2721.64	2924.77	3325.10
Industries	202.32	116.01	325.43	68.83	186.06	178.32
Services	279.43	203.33	366.17	207.57	324.23	180.68
<b>TOTAL:</b>	<b>3485.57</b>	<b>2612.29</b>	<b>3701.44</b>	<b>2998.04</b>	<b>3435.06</b>	<b>3684.10</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1400.00	1748.17	3148.17
1993-94	1600.00	1993.56	3593.56
1994-95	1756.00	2157.00	3913.00
1995-96	1966.00	2399.00	4365.00
1996-97	2201.00	2665.00	4866.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district	<b>SONEBHADRA</b>
2. Population (1991 Census)	10,75,041
3. Major economic activities	—
4. Name of the Lead Bank	Allahabad Bank
5. i) No. of offices of commercial banks (March 1992)	60
ii) Of which offices of regional rural banks	10

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	166.16	138.11	83.1
March 1992	177.69	142.92	80.4
March 1993	172.84	172.00	99.5

7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	976.82	611.60	957.30	795.69	1081.50	765.70
Industries	63.05	64.49	93.30	25.32	98.76	47.34
Services	151.83	130.74	222.44	127.72	204.44	124.98
<b>TOTAL:</b>	<b>1191.70</b>	<b>806.83</b>	<b>1273.04</b>	<b>948.73</b>	<b>1384.70</b>	<b>938.02</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)			
<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	400.00	1220.73	1620.73
1993-94	480.00	1049.44	1529.44
1994-95	502.00	1511.00	2013.00
1995-96	562.00	1683.00	2245.00
1996-97	629.00	1873.00	2502.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district	<b>SULTANPUR</b>
2. Population (1991 Census)	25,58,970
3. Major economic activities	—
4. Name of the Lead Bank	Bank of Baroda
5. i) No. of offices of commercial banks (March 1992)	140
ii) Of which offices of regional rural banks	94

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)			
Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	217.23	110.86	51.0
March 1992	239.53	119.24	49.7
March 1993	274.04	127.25	46.4

7. Achievement under Annual Action Plans:

(Rs. in lakhs)						
Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1498.21	1699.36	2274.51	1994.03	2579.46	2133.00
Industries	233.98	102.51	176.75	134.87	225.12	140.00
Services	410.74	280.51	392.98	343.58	415.30	295.00
TOTAL:	2142.93	2082.38	2844.24	2472.48	3219.88	2568.00

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)			
Year	Short-term	Term Loan	Total
1992-93	1200.00	2339.15	3539.15
1993-94	1250.00	2265.46	3515.46
1994-95	1505.00	2900.00	4405.00
1995-96	1686.00	3229.00	4915.00
1996-97	1888.00	3597.00	5485.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **TEHRI (GARHWAL)**
2. Population (1991 Census) 5,80,153
3. Major economic activities Tourism
4. Name of the Lead Bank State Bank of India
5. i) No. of offices of commercial banks 72  
(March 1992)
- ii) Of which offices of regional rural banks 24

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	102.37	14.43	14.1
March 1992	89.86	14.67	16.3
March 1993	108.42	17.09	15.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	306.49	253.26	362.74	312.21	433.12	321.85
Industries	129.49	114.61	124.59	121.86	125.38	135.64
Services	257.70	208.22	285.34	251.69	299.47	256.14
<b>TOTAL:</b>	<b>693.68</b>	<b>576.09</b>	<b>772.67</b>	<b>685.76</b>	<b>857.97</b>	<b>713.63</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	133.61	597.26	730.87
1993-94	191.00	724.85	915.85
1994-95	167.00	754.00	921.00
1995-96	187.00	850.00	1037.00
1996-97	209.00	955.00	1164.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **UNNAO**
2. Population (1991 Census) 22,00,397
3. Major economic activities —
4. Name of the Lead Bank Bank of India
5. i) No. of offices of commercial banks 114  
(March 1992)
- ii) Of which offices of regional rural banks 56

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	191.05	51.04	26.7
March 1992	201.77	59.09	29.3
March 1993	227.37	58.64	25.8

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	1701.27	1416.22	1967.00	1660.59	1872.44	1607.13
Industries	170.80	163.00	210.00	67.99	87.05	70.31
Services	379.06	148.00	416.00	139.26	213.55	161.10
<b>TOTAL:</b>	<b>2251.13</b>	<b>1727.22</b>	<b>2593.00</b>	<b>1867.84</b>	<b>2173.04</b>	<b>1838.54</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	960.00	1914.40	2874.40
1993-94	975.00	1866.21	2841.21
1994-95	1204.00	2360.00	3564.00
1995-96	1348.00	2619.00	3967.00
1996-97	1509.00	2907.00	4416.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.



**DISTRICT PROFILE**

1. Name of the district **UTTAR KASHI**
2. Population (1991 Census) **2,39,709**
3. Major economic activities **Tourism**
4. Name of the Lead Bank **State Bank of India**
5. i) No. of offices of commercial banks **27**  
(March 1992)
- ii) Of which offices of regional rural banks **5**

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

<b>Last Friday of</b>	<b>Deposits</b>	<b>Credits</b>	<b>C.D.Ratio</b>
March 1991	21.16	6.99	33.0
March 1992	61.19	7.10	11.6
March 1993	31.93	8.52	26.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

<b>Sector</b>	<b>1990-91</b>		<b>1991-92</b>		<b>1992-93</b>	
	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>	<b>Targets</b>	<b>Achievements</b>
Agriculture	206.47	122.78	258.33	99.40	179.66	207.35
Industries	17.21	16.53	21.97	15.21	25.07	15.56
Services	143.57	102.03	143.68	97.75	146.06	122.32
<b>TOTAL:</b>	<b>367.25</b>	<b>241.34</b>	<b>423.98</b>	<b>212.36</b>	<b>350.79</b>	<b>345.23</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

<b>Year</b>	<b>Short-term</b>	<b>Term Loan</b>	<b>Total</b>
1992-93	156.00	285.25	441.25
1993-94	126.00	208.63	334.63
1994-95	196.00	357.50	553.50
1995-96	220.00	400.00	620.00
1996-97	134.00	448.50	582.50

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

**DISTRICT PROFILE**

1. Name of the district **VARANASI**
2. Population (1991 Census) **48,60,582**
3. Major economic activities **Silk, Carpet and Tourism**
4. Name of the Lead Bank **Union Bank of India**
5. i) No. of offices of commercial banks **285**  
(March 1992)
- ii) Of which offices of regional rural banks **79**

6. Business growth of all scheduled commercial banks:

(Rs. in lakhs)

Last Friday of	Deposits	Credits	C.D.Ratio
March 1991	1094.59	489.47	44.7
March 1992	1219.81	522.06	42.8
March 1993	1442.52	602.15	41.7

7. Achievement under Annual Action Plans:

(Rs. in lakhs)

Sector	1990-91		1991-92		1992-93	
	Targets	Achievements	Targets	Achievements	Targets	Achievements
Agriculture	2541.97	1998.24	3114.03	2443.17	4151.77	4080.30
Industries	1670.93	1945.01	2092.22	3003.93	2063.46	1995.50
Services	1581.91	1284.87	1467.09	1440.21	1675.47	1605.50
<b>TOTAL:</b>	<b>5794.81</b>	<b>5228.12</b>	<b>6673.34</b>	<b>6887.31</b>	<b>7890.70</b>	<b>7681.30</b>

8. Projections under potential linked plan of NABARD.

(Rs. in lakhs)

Year	Short-term	Term Loan	Total
1992-93	1471.80	2906.67	4378.47
1993-94	1621.16	2383.79	4004.95
1994-95	1846.00	3596.00	5442.00
1995-96	2067.00	3995.00	6062.00
1996-97	2315.00	4445.00	6760.00

**NOTE:** The figures in respect of the years 1992-93 and 1993-94 are updated projections. As regards 1994-95 to 1996-97, the figures are base PLP projections.

## **ECONOMIC AND BANKING PROFILE OF DEHRADUN DISTRICT**

Dehradun is one of the hill districts of Uttar Pradesh. Its geographical area is 3088 sq. kms. As per 1991 census, its population is 10.14 lakhs. The district has 910 inhabited villages. Agriculture is the main occupation of the people in the district and 55,274 hectares of land is under cultivation. In half of the district, which is hilly and where the land holdings are small, cash crops like ginger and potato are grown. Traditional farming such as wheat, rice, sugarcane, etc., are grown in the plains. Non-traditional areas like horticulture, sericulture, floriculture, mushroom cultivation, etc., are also picking up in the district.

Industrially the district falls in category 'A', i.e. most backward district. It lacks in availability of local raw material, technical support, infrastructure, etc. Application of stringent pollution control rules in Doon valley also hampers the growth of industries in the district. However, the district is well connected by rail/road transport and also has got an airport, telecommunication facilities are also available in plenty. The Power which is the most important input for industrialisation continues to be the main constraint in the industrial development of the district.

The district has 22 commercial banks with 122 branches, of which 69 are rural and semi-urban and 53 urban branches. The Regional Rural Bank has got 14 branches in the district. The Co-operative and Land Development Bank has 14 branches. Bank-wise deposit, credit and credit deposit ratio as on March 1991, March 1992 and March 1993 are given in Annexure - A. The share of priority sector advances to total advances shows a declining trend. It was 38.75 per cent as on 31st March 1991, 37.19 per cent as on 31st March 1992 and 36.72 per cent as on 31st March 1993.

The bank-wise and sector-wise performance under Annual Action Plans for the last 3 years are given in Annexure -B, which reveals an improvement over the years. The achievement under Annual Action Plan which was 84.12 per cent during the year 1990-91 increased to 88.43 per cent during 1991-92 and further to 92.52 per cent during 1992-93. During the year 1992-93 commercial banks recorded an achievement of 89.15 per cent while Co-operative and Regional Rural Bank achieved 97.25 per cent and 76.90 per cent respectively. Services sector enjoys highest achievement of 103.90 per cent followed by industry at 89.25 per cent and agriculture at 83.42 per cent.

# ANNEXURE - A

## BANK-WISE CREDIT DEPOST RATIO — DEHRADUN DISTRICT

(Rs. in 000s)

NAME OF THE BANK	MARCH 1991			MARCH 1992			MARCH 1993		
	Deposits	Advances	CDR	Deposits	Advances	CDR	Deposits	Advances	CDR
1. Allahabad Bank	225115	41015	18.22	257884	45680	17.71	302714	45720	15.10
2. Bank of Baroda	202782	62004	30.58	280402	75592	26.95	335888	76065	22.64
3. Bank of India	100111	75018	74.93	118913	77326	65.02	147018	91191	62.07
4. Bank of Maharashtra	11949	3782	31.65	11422	4468	39.11	13537	5556	41.04
5. Bareilly Corporation Bank	—	—	—	—	—	—	6144	1346	21.90
6. Canara Bank	179456	43675	24.34	214526	62440	29.10	228952	48171	21.03
7. Central Bank	3777627	39675	10.53	410323	29138	7.10	452943	32643	7.20
8. Dena Bank	—	—	—	—	—	—	13300	129	0.96
9. Indian Bank	71209	9129	12.82	81349	9146	11.24	98204	12507	17.73
10. Indian Overseas Bank	143957	47102	32.72	203826	55895	27.42	236900	49700	20.97
11. New Bank of India	140857	26376	18.73	150073	25256	16.82	162985	28674	17.59
12. Oriental Bank of Commerce	322618	86157	26.70	513335	101388	19.75	443128	107080	24.16
13. Punjab National Bank	1926770	474067	24.60	2033888	442279	21.74	2470669	475060	19.22
14. Punjab & Sind Bank	543074	121804	22.42	647155	117184	18.10	622500	145100	23.30
15. State Bank of India	1697718	516979	30.45	1954769	566164	28.96	4124087	624135	15.13
16. State Bank of Bikaner & Jaipur	11392	28985	254.43	11245	36329	323.06	15524	36321	233.96
17. State Bank of Patiala	63321	12576	19.89	74284	13206	17.77	98303	16513	16.79
18. Syndicate Bank	144301	42401	29.38	122759	42203	34.37	136604	44044	32.24
19. United Bank of India	15948	4693	29.42	15881	5040	31.73	18731	5495	29.33
20. Union Bank of India	414757	108346	26.12	563127	143886	25.55	477057	163450	34.26
21. UCO Bank	108156	14314	13.23	127811	13409	10.49	143694	14914	10.38
22. Vijaya Bank	43494	12154	27.94	46400	14300	30.81	52508	14548	27.70
TOTAL OF COMERCIAL BANKS	6714512	1770342	26.36	7842372	1880329	23.98	10601410	2938357	19.22
23. Ganga Yamuna Gramin Bank	32640	16647	51.00	42670	19103	46.97	59371	18456	31.08
24. Land Development Bank	—	14436	—	—	22000	—	—	21233	—
25. Distt. Co-operative Bank	210269	83557	39.73	232812	84528	36.30	266364	108152	40.60
26. UPFC	—	488363	—	—	490480	—	—	492238	—
TOTAL OF DISTRICT	6957421	2373345	34.11	8112859	2496440	30.77	10927145	2678436	24.51

## ANNEXURE - B

### ACHIEVEMENT UNDER DISTRICT CREDIT PLAN — DEHRADUN DISTRICT 1990-91

#### AGRICULTURE

NAME OF THE BANK	CROP	LOAN	TERM LOAN		TOTAL		NFS		OPS		TOTAL		PERCENTAGE
	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	
1. Allahabad Bank	—	—	257	134	257	134	950	3832	902	392	2109	4358	206.63
2. Bank of Baroda	64	3	1708	1076	1772	1079	1080	1775	2497	2685	5349	5539	103.55
3. Bank of India	—	—	—	10	—	10	2000	1245	1500	365	3500	1620	46.28
4. Bank of Maharashtra	—	—	136	214	136	214	500	—	690	138	1326	352	26.54
5. Bareilly Corporation Bank	—	—	—	—	—	—	—	—	—	—	—	—	—
6. Canara Bank	300	5	1220	393	1520	398	650	55	2600	363	4770	816	17.10
7. Central Bank of India	122	34	964	223	1086	257	1120	58	2685	363	4891	670	13.69
8. Dena Bank	—	—	—	—	—	—	—	—	—	—	—	—	—
9. Indian Bank	—	—	100	10	100	10	300	20	300	288	700	318	45.42
10. Indian Overseas Bank	95	—	1455	130	1550	130	373	25	1500	1693	3423	1948	53.98
11. New Bank of India	30	7	1110	265	1140	272	1275	70	39.15	219	63.30	561	8.86
12. Oriental Bank of Commerce	355	34	1975	2523	2330	2557	830	1576	2780	5973	5940	10106	170.13
13. Punjab National Bank	8180	1443	11814	17956	13994	19399	11316	6165	16415	16552	41725	42116	100.93
14. Punjab and Sind Bank	505	137	4846	1541	5351	1678	1115	198	6365	2434	12831	4310	33.59
15. State Bank of India	1456	936	7678	8970	9134	9906	9484	15016	19710	31076	38328	35998	146.10
16. State Bank of Bikaner & Jaipur	—	—	—	162	—	162	1000	—	100	522	1100	684	62.18
17. State Bank of Patiala	—	—	—	7	—	7	250	—	1450	1657	1700	1664	97.88
18. Syndicate Bank	—	—	—	—	—	—	400	90	600	490	1000	580	58.00
19. United Bank of India	—	—	10	—	10	—	50	—	500	35	560	35	6.25
20. Union Bank of India	415	640	1990	2618	2405	3258	1485	2722	2410	6143	6300	21123	192.42
21. UCO Bank	—	—	600	185	600	185	600	50	2400	972	3600	1207	33.52
22. Vijaya Bank	—	—	46	10	46	10	373	524	906	832	1325	1366	103.09
TOTAL OF COMMERCIAL BANKS	5522	3239	33909	36427	41431	39666	35151	33421	70225	73192	146807	146279	99.64
23. Ganga Yamuna Gramin Bank	795	430	2763	2874	3558	3304	364	281	595	800	4517	4385	97.07
24. Land Development Bank	—	—	5119	4710	5119	4710	405	—	70	—	5594	4710	44.19
25. District Co-operative Bank	19595	9170	8340	6511	27935	15711	15005	37000	15600	6460	58540	25871	44.19
TOTAL OF DISTRICT	25912	12839	52131	50552	78043	63391	50925	37402	86490	80452	215458	181245	84.12

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## ANNEXURE - C

### ACHIEVEMENT UNDER DISTRICT CREDIT PLAN — DEHRADUN DISTRICT 1991-92

AGRICULTURE													
NAME OF THE BANK	CROP LOAN		TERM LOAN		TOTAL		MFS		OPS		TOTAL		
	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	PERCENTAGE
1. Allahabad Bank	—	—	367	30	367	30	750	1502	620	929	1737	2461	141.68
2. Bank of Baroda	166	17	2419	6097	2585	6114	543	15	3541	280	6669	6409	96.10
3. Bank of India	—	—	—	—	—	—	1500	338	800	261	2300	399	17.35
4. Bank of Maharashtra	—	—	300	1075	300	1075	400	—	200	70	900	1145	127.22
5. Bareilly Corp. Bank	—	—	—	—	—	—	—	—	—	—	—	—	—
6. Canara Bank	100	56	867	121	967	177	150	90	1560	767	2677	1034	38.63
7. Central Bank of India	230	66	1460	426	1690	492	940	50	2317	634	4947	1176	23.77
8. Dena Bank	—	—	—	—	—	—	—	—	—	—	—	—	—
9. Indian Bank	—	—	—	—	—	—	300	—	300	157	600	157	26.16
10. Indian Overseas Bank	—	—	300	357	300	357	2300	50	1750	564	1350	971	22.32
11. New Bank of India	25	7	899	168	924	175	160	89	540	509	1624	773	47.59
12. Oriental Bank of Commerce	190	42	2807	2521	2997	2563	875	1158	3247	7182	7119	10903	153.15
13. Punjab National Bank	2211	2207	15872	16015	18083	18222	8402	8896	17029	16640	43514	43758	100.56
14. Punjab and Sind Bank	460	76	5181	2083	5641	2159	2293	521	10228	1815	18162	4495	24.74
15. State Bank of India	357	1062	8924	5090	9281	6152	10185	2176	20920	37873	40386	46201	114.39
16. State Bank of Bikaner & Jaipur	—	—	—	—	—	—	400	—	130	241	530	241	45.47
17. State Bank of Patiala	—	—	—	—	—	—	300	535	2200	1548	2500	2083	83.32
18. Syndicate Bank	—	—	200	—	200	—	100	—	700	89	1000	89	8.90
19. United Bank of India	—	—	10	—	10	—	150	—	370	125	530	125	23.58
20. Union Bank of India	395	186	1940	793	2235	979	925	1200	3930	1424	7090	3603	50.81
21. UCO Bank	—	—	10	7	10	7	125	20	320	448	455	475	104.39
22. Vijaya Bank	—	—	—	35	—	35	150	915	550	912	700	1862	266.00
TOTAL OF COMMERCIAL BANKS	5134	3705	42456	31832	45590	38537	30948	17355	71252	72468	147790	128360	86.8
23. Ganga Yamuna Gramin Bank	811	929	2836	2964	3647	3893	434	74	765	872	4846	4839	99.85
24. Land Development Bank	—	—	4137	3184	4137	3184	350	—	1450	1589	5937	4773	80.39
25. District Co-operative Bank	13757	14438	6439	5261	20196	19699	115	—	194	961	20805	20660	99.30
TOTAL OF DISTRICT	19702	19072	53868	46241	73570	65313	31847	17429	73961	75890	179378	158632	88.43

## ANNEXURE - D

### ACHIEVEMENT UNDER DISTRICT CREDIT PLAN — DEHRADUN DISTRICT 1992-93

AGRICULTURE													
NAME OF THE BANK	CROP	LOAN	TERM LOAN		TOTAL		MFS		OPS		TOTAL		
	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	TARGET	ACHIEVEMENT	PERCENTAGE
1. Allahabad Bank	—	—	2903	35	2903	35	2300	48	1030	735	6233	818	13.12
2. Bank of Baroda	265	18	1981	2255	2246	2273	856	1161	4165	1820	7267	5254	72.29
3. Bank of India	—	—	—	—	—	—	1800	—	700	119	2500	119	4.76
4. Bank of Maharashtra	—	111	500	186	500	297	150	80	300	157	950	534	56.21
5. Bareilly Corporation Bank	—	—	—	—	—	—	—	—	—	179	—	179	—
6. Canara Bank	55	25	653	279	708	304	1655	3040	2362	1228	4725	4572	96.76
7. Central Bank of India	201	6	1696	350	1897	356	920	30	2200	652	5017	1038	20.68
8. Dena Bank	—	—	—	—	—	—	—	—	—	—	—	—	—
9. Indian Bank	—	—	—	10	—	10	400	195	400	162	800	367	45.87
10. Indian Overseas Bank	—	—	368	302	368	302	915	—	2607	3083	3890	3385	87.01
11. New Bank of India	10	8	566	212	576	220	335	62	737	276	1640	558	33.85
12. Oriental Bank of Commerce	745	35	3025	2320	3770	2355	1120	4195	3724	4726	9614	11276	130.90
13. Punjab National Bank	2128	2204	18001	18353	20129	20557	9061	9253	18310	18005	47500	47815	100.66
14. Punjab and Sind Bank	433	140	4777	1342	5210	1482	2165	3997	8029	4000	15404	9479	61.54
15. State Bank of India	1166	1292	8366	6940	9554	8232	11192	9599	23229	39536	43975	57367	130.45
16. State Bank of Bikaner & Jaipur	—	—	—	—	—	—	800	400	400	499	1200	899	74.91
17. State Bank of Patiala	—	—	—	—	—	—	850	200	1750	737	2600	937	36.03
18. Syndicate Bank	—	—	—	—	—	—	150	125	850	587	1000	712	71.20
19. United Bank of India	—	—	—	—	—	—	250	—	315	146	565	146	25.84
20. Union Bank of India	294	460	1484	423	1778	883	1990	1055	3555	1124	7123	3062	42.98
21. UCO Bank	—	—	90	180	90	180	70	—	485	527	645	707	109.61
22. Vijaya Bank	—	—	—	63	—	63	800	254	175	456	975	773	79.28
TOTAL OF COMMERCIAL BANKS	5297	4299	44432	33250	49729	37549	37779	33694	75123	78754	162631	149997	89.15
23. Ganga Yamuna Gramin Bank	1244	926	2978	2467	4222	3393	470	202	1197	934	5889	4529	76.90
24. Land Development Bank	—	—	5533	4865	5533	4865	705	—	—	203	6238	6058	81.24
25. District Co-operative Bank	15046	17951	7902	5010	22948	22961	25	892	529	—	23502	23853	101.49
TOTAL OF DISTRICT	21587	23176	60845	45592	82432	68768	38979	34789	76849	79891	198260	183447	92.52

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## ECONOMIC AND BANKING PROFILE OF JAUNPUR

### DISTRICT

Jaunpur is one of the backward districts of Eastern Region of Uttar Pradesh. Its geographical area is 4038 Sq. Kms. As per 1991 census, its population is 32.07 lakhs and population density 794.2 persons per Sq kms. The literacy percentage of the district is 33.82 according to 1991 census. The district consists of 20 community development blocks and has 3245 inhabited villages. The total number of electrified villages in the district are 2975.

Agriculture is the main occupation of the people in the district. The total cropped area of the district is 4.55 lakhs hectare. The net cropped area is 2.91 lakh hectares and more than once cropped area is 1.64 lakh hectares. The total irrigation area is 2.77 lakh hectares and the net irrigated area is 2.06 lakh hectares respectively. The district has 1458.49 kms length of canal and 532 State Tube wells for irrigation proposes in addition to the private tube-well / pump-sets. The main crops are paddy, wheat and maize; the major pulses grown in the district being Arhar, Gram, Peas and Urad. Mustard and Til are the main oil seeds grown in the district. In addition, sugarcane, potato and tobacco are the main cash crops of the district.

Jaunpur is one of 39 industrially backward districts (zero industry under category 'A') of the State. It is very well connected by rail/road transport and Babatpur Airport is at a distance of 40 kms only from the district headquarter. Telecommunication facilities are also available in plenty, namely postal facilities, telegrams and telephone etc. However, the power which is the most important input for industrialisation continues to be the main constraint in the industrial development of the district. The district has got developed industrial areas/estates, the details of which are given below :

	Total Plots	Plots Allotted	Units Established
1. Sathariya Industrial Area	447	233	25
2. Sidhwan Industrial Area	54	19	—
3. Jagdishpatti Industrial Estate	9 Sheds & 8 Plots	17	8
4. Siddiqpur Industrial Area	14 acres of land (plotting being done)		
5. Kaudia Industrial Area	65	34	—
6. Mini Industrial Area			
a) Naupur	54	37	—
b) Bachhwar	92	—	—
c) Kaudia	65	—	—

Sufficient provision for water has been made in the industrial areas/estates. In addition, ground water potential exists in plenty to support the industrial activity in the entire district besides the five rivers with perennial water flow. There is no dearth of skilled and non-skilled man-power in the district. List of prospective and viable units having scope in the district are given in the Annexure 'A'.

For establishing an industry in the backward district like Jaunpur, the State Government is giving the following incentives :

- i) State capital subsidy @ 20% of fixed investment.
- ii) Special state capital subsidy for women / SC entrepreneurs @ 25% of fixed investment.
- iii) Capital subsidy for Block / Tehsil level pioneer industry @ 10% of fixed investment.
- iv) Sales tax exemption @ 175% and 150% of fixed investment.
- v) Integrated margin money loan :
 

— General	10% of project cost	up to a maximum of
— OSC / ST	15% of project cost	3.00 lakhs
- vi) Marketing facilities — store purchase and rate contract facility available.



Jaunpur district has got the following branch net-work of the banks :

Nationalised banks	88
Other commercial banks	2
Gomti Gramin Bank	81
Co-operative Bank	37
Land Development Bank	5

Bank-wise deposit, credit and credit deposit ratio as on March 1990, March 1991, March 1992 and December 1992 are given in Annexure 'B'. The share of priority sector advances and also the agricultural advances to total advances are indicated in the same Annexure. It is observed that the credit deposit ratio has been constant between 25% and 27% during these years. Share of priority sector advances has been regularly between 79% to 81% to the total advances which is almost double of the 40% benchmark required in terms of RBI guidelines. Of the total priority sector advances, Agriculture has had the largest share (between 50% to 55%) followed by Services and Business (between 32% to 36%) and the Industry Sector left out at the last (between 12% to 15%). The share of direct agricultural advances to total advances have ranged between 39% to 45% which has always been more than 200% of the stipulated level.

The bank-wise and sector-wise performance under Annual Action Plans for the last 3 years and upto December 1992 for the current year are given in Annexure 'C' which reveals a declining trend in the achievement over the years. It will also be observed that the achievement has been best in Agriculture followed by Services and Business and lastly Industry.

Taking 31 December 1992 deposit figures as base, the total credit and incremental growth in total credit at various levels of credit deposit ratio have been shown in Annexure 'D'. This does not take into account the growth in deposit and the recoveries effected. Average bank credit per borrower under different sectors during the last 3 years and the current year upto December 1992 are indicated in Annexure 'E' which clearly shows that unless large and medium scale industries are set up in the district, it is very difficult to raise the level of credit substantially.

The main impediments in raising the C.D. ratio in district may be summarised as under :

Under Priority Sector Advances, per borrowal account bank credit ranging between Rs. 6,000 to Rs. 7,000 reflects the low potential of credit absorption under this sector.

Achievement under Annual Action Plan during the last 3 years shows a declining trend.

Preponderance of small and marginal farmers with low land holding curbs the scope for bank credit for Farm Mechanisation.

With identification of 7 dark and 8 grey blocks out of total 20 blocks in the district, the scope of large scale bank finance for Minor Irrigation has been severely eroded.

Lack of entrepreneurship reflected in poor quality of proposals under S.S.I.

Power shortage is the most prominent constraint in the development of industrial sector. Non-availability and irregular supply of power has made the existing industries sick and also discourages the entrepreneurs to come forward to set up new industries.

Some medium and large and even S.S.I. units are availing credit facilities from banks located outside the district, these availments do not reckon in the credit deposit ratio of the district.

Thus it is clear that by extending bank credit to the Priority Sector alone, credit deposit ratio cannot be improved to the desired level. The solution for improvement of CDR lies in creating a suitable and conducive atmosphere for setting up large and medium industries in the district and to promote such projects under the non-priority sector which require heavy credit facilities from banks. Setting up of large industries shall create the scope for establishment of ancillary units.

## ANNEXURE - A

### LIST OF PROPOSED INDUSTRIES

Sl.No.	Product	Capacity	Project cost (Rs. lacs)	land (sq. metres) (KVA)	power requirement cu.m/day	Industrial water requirement	man power requirement (nos.)	potable water (cu.m/day unit)
1.	2	3	4	5	6	7	8	9
1.	Poultry feed	1500 TPA	15.00	1000.00	15.00	0.00	10	0.50
2.	Bagasse based particle boards	15000 TPA	700.00	40000.00	700.00	35.00	100	5.00
3.	Animal feed	6000 TPA	200.00	10000.00	300.0	10.00	50	7.50
4.	Particle board from agricultural waste	5000 TPA	125.00	20000.0	225.00	30.0	200	10.00
5.	Poultry feed	1500 TPA	15.00	1000.00	15.00	0.00	10	0.50
6.	RCC pipes	46000 Mtr. PA	19.25	300.00	30.00	5.00	50	2.50
7.	Cement Jally	30000 Sets PA	19.25	450.00	25.00	1.00	30	1.50
8.	Washing soap	12 TPA	4.00	450.00	4.00	1.00	6	0.30
9.	Pharmaceutical drugs	Basic Drugs	250.00	20000.00	315.00	10.00	130	6.50
10.	LPG bottling plant	5000 TPA	100.00	50000.00	270.00	0.00	28	8.10
11.	Absorbent cotton	150 TPA	20.00	450.00	4.00	1.00	15	0.75
12.	Domestic appliances (Electrical)	Miscellaneous	300.00	10000.00	100.00	0.00	80	1.00
13.	Rural automatic exchange	50000 Lines	165.00	10000.00	300.00	0.00	75	3.00
14.	Optic fibre cable	20000 Fibre km. / Annum	1750.00	40000.00	900.00	0.00	1500	75.00
15.	Agricultural implements	Miscellaneous	10.00	800.00	9.00	0.00	15	0.75
16.	Ballpen tips & Pens	150 MN. tips & 20 MN.	290.00	50000.00	65.00	0.00	90	4.50
17.	Barbedwire	180 TPA	8.00	450.00	4.00	0.00	5	0.25
18.	Brushes	30000 Nos. / Annum	8.00	450.00	4.00	0.00	20	8.00
19.	Builders' hardware	25 TPA	7.50	450.00	9.00	0.00	15	0.75
20.	Cycle chains	1800 PA	25.00	1000.00	35.00	0.00	20	1.00
21.	Steel furniture	300 Mtr. PA	25.00	1000.00	318.00	0.00	17	0.85
22.	Aluminium furniture	300 PCS / Annum	5.00	450.00	4.00	0.00	10	0.50
23.	Desert coolers	3000 Nos.	20.00	450.00	9.00	0.00	13	0.65
24.	Door locks	60000 / PCS / year	12.00	450.00	9.00	0.00	20	1.00
25.	Rolling shutters	6000 Sq. mtr. / Annum	10.00	450.00	4.00	0.00	8	0.42
26.	Wire nails	180 TPA	6.00	450.00	4.00	0.00	6	0.20
27.	Hand pumps	300 Nos. / Annum	10.00	450.00	9.00	4.00	15	0.75
28.	Dall mills	6000 TPA	50.00	4000.00	40.00	2.00	20	1.00
29.	Oil mills	1000 TPA	150.00	5000.00	100.00	5.00	50	2.50
30.	Dried egg powder	150 TPA	250.00	5000.00	45.00	10.00	70	3.50

31.	Fruit & Vegetable Processing	2400 TPA Potato flaks 3600 TPA Canned fruits	1300.00	20000.00	290.00	250.00	100	5.00	2
32.	Milk dairy	30000 Ltr.	500.00	20000.00	270.00	500.00	200	0.00	2
33.	Milling of pulses	1200 TPA	6.60	1000.00	20.00	1.00	8	0.40	5
34.	Barley mali & mali Extract	1500 TPA	160.00	10000.00	500.00	2.00	50	2.50	2
35.	Flavoured milk & ghee	250 Ltrs. Milk / day	50.00	800.00	18.00	2.00	40	2.00	5
36.	Papad & Vadi units	30 TPA	8.00	800.00	4.00	1.00	3	1.25	20
37.	Dehydrated Vegetable	90 TPA	8.00	1000.00	5.00	1.00	7	0.35	10
38.	Pickles units	30 TPA	8.00	800.00	4.00	1.00	15	0.75	20
39.	Biscuits	1350 TPA	127.00	5000.00	475.00	0.00	100	5.00	2
40.	Tomato Ketchup	500 TPA	45.00	2000.00	60.00	20.00	20	1.00	5
41.	Ice-cream	0.5 TPA	15.00	450.00	9.00	1.00	15	0.75	10
42.	Tomato paste ketchup, sauce & juice	2000 TPA	109.00	5000.00	110.00	5.00	80	4.00	2
43.	Frozen fruits & vegetable	150 TPA	35.00	1000.00	45.00	5.00	26	1.30	5
44.	Rice mill	200 TPA	100.00	20000.00	270.00	3.00	35	1.75	3
45.	Potato Chips & wafers	240 TPA	60.00	2000.00	36.00	10.00	40	2.00	5
46.	Poultry Processing Plant	5000 TPA	250.00	5000.00	300.00	0.00	200	10.00	2
47.	Vanaspati project	3000 TPA	1300.00	5000.00	2250.00	20.00	153	7.65	2
48.	Rice flaks	180 TPA	12.00	450.00	4.00	0.00	15	0.75	20
49.	Wooden Crates	48000 Nos. PA	5.00	1000.00	5.00	0.00	9	0.45	20
50.	Cold storage	400 Tonnes	23.00	2000.00	45.00	2.00	12	0.60	5
51.	Paints	100 TPA	15.00	5000.00	15.00	5.00	15	9.75	5
52.	Canvass shoes	120000 Pairs / Annum	35.00	5000.00	45.00	2.00	50	2.50	5
53.	Household Cleaning	1500 TPA	8.00	800.00	13.00	2.00	15	3.75	5
54.	Ice Factory	2000 TPA	15.00	8000.00	20.00	20.00	10	2.50	5
55.	Refined Vegetable Oil	24 TPD	200.00	7500.00	80.00	0.00	40	2.00	2
56.	Adhesive tapes	8 MN. Sq. mtr. / Annum	400.00	5000.00	60.00	2.00	30	1.50	3
57.	Plastic storage tanks	40000 Tanks PA	240.00	5000.00	225.00	5.00	70	3.50	2
58.	PVC Doors & Window profiles	1000 TPA	300.00	5000.00	90.00	15.00	30	1.50	3
59.	PVC footwear	9000 Pairs / Annum	18.00	800.00	7.00	1.00	15	0.75	10
60.	Plastic bags	20 TPA	8.00	250.00	9.00	0.00	5	0.75	10
61.	Rubber tubes	50 TPA	15.00	300.00	20.00	5.00	12	3.60	5
62.	Hawai chappals	45000 Dozens P.A.	10.00	1000.00	45.00	0.00	20	1.00	5
63.	Tyre retraiding	3000 Tyres p.a.	22.00	1000.00	36.00	100.00	10	0.50	3
64.	Tyres & tubes	72000 P.A. each	47.00	2000.00	180.00	0.00	80	4.00	2
65.	Tyres & bicycle tubes	500 TPA	125.00	2000.00	20.00	20.00	25	1.25	5
66.	Fancy yarn	3000 TPA	240.00	12000.00	350.00	3.00	100	5.00	2
67.	Readymade garments	60000 P.A.	8.00	100.00	5.00	0.00	21	1.05	10
68.	Non-woven textiles	2000 TPA	280.00	20000.00	450.00	0.00	100	5.00	2

## ANNEXURE - B

### CREDIT DEPOSIT RATIO (CDR) OF COMMERCIAL BANKS & GOMTI GRAMIN BANK

												(Rs. in lakhs)	
Sl. No.	Name of the Bank	March, 1990			March, 1991			March, 1992			December, 1992		
		Deposit	Credit	CDR(%)	Deposit	Credit	CDR	Deposit	Credit	CDR	Deposit	Credit	CDR
1.	Union Bank of India	17791	4210	23.66	21214	5054	23.82	23401	5741	24.53	24672	5904	23.92
2.	State Bank of India	6872	1055	15.35	7763	1210	15.58	7781	1212	15.57	8502	1462	17.19
3.	Central Bank of India	1107	271	24.48	1206	288	23.88	1207	269	22.28	1191	283	23.76
4.	Bank of Baroda	347	432	124.50	429	483	112.58	476	457	96.00	543	377	69.42
5.	Allahabad Bank	295	30	10.17	324	35	10.80	356	39	10.95	363	32	8.81
6.	Punjab National Bank	676	176	26.04	683	141	20.64	690	160	23.18	694	153	24.04
7.	New Bank of India	301	91	30.23	335	87	25.97	341	97	28.44	334	93	27.83
8.	Oriental Bank of Commerce	265	87	32.83	374	104	27.80	347	127	36.59	296	110	37.16
9.	Banaras State Bank	590	238	40.34	662	261	39.42	736	301	40.89	780	262	33.58
10.	Gomti Gramin Bank	2960	1480	50.00	3795	1861	47.28	4523	2256	49.87	5190	2431	46.84
TOTAL		31204	8070	25.86	36785	9513	25.86	39858	10659	26.74	42565	11107	26.09

#### SOME COHERENT INFORMATION :

(A)	Growth recorded in % (on deposit & credit)		17.88	17.88		8.35	12.04		6.79	3.84
(B)	Total lending under Priority Sectors of which	6549		7493		8408			8834	
	Total agriculture	3630 (55.43)		3950 (52.72)		4231 (52.32)			4755 (53.82)	
	Total industry	787 (12.02)		1046 (13.96)		1214 (14.43)			1296 (14.67)	
	Total services / business	2132 (32.55)		2497 (33.32)		2963 (35.24)			2783 (31.50)	
(C)	Share of P.S. in total advances	81.15%		78.76%		78.88%			79.80%	
(D)	Share of Agriculture vis-a-vis total advances	44.98%		41.52%		39.69%			42.81%	

## ANNEX

## BANK-WISE TARGET AND ACHIEVE

Sl. No.	Name of Bank	Crop Loan Accounts	Amount	Minor Irrigation Accounts	Amount	Farm Mechanisation Accounts	Amount
1	2	3	4	5	6	7	8
1.	Union Bank of India	TARGETS MARCH 90	3879	5519	928	9260	15868
		ACHIEVEMENTS	4049	16327	1036	11546	26748
		TARGETS MARCH 91	4537	8630	1082	11090	27124
		ACHIEVEMENTS	3215	17046	1158	13137	44313
		TARGETS MARCH 92	7297	11984	1621	14742	37681
		ACHIEVEMENTS	2217	11791	984	12342	37089
		TARGETS DECEMBER 92	5597	9671	1334	13569	40279
		ACHIEVEMENTS	918	4949	570	8838	28017
2.	State Bank of India	TARGETS MARCH 90	1249	2790	301	3201	7595
		ACHIEVEMENTS	1558	4576	235	1774	10744
		TARGETS MARCH 91	5190	6500	515	3840	14275
		ACHIEVEMENTS	1636	6048	221	2171	13231
		TARGETS MARCH 92	2611	3627	344	3104	8590
		ACHIEVEMENT	1248	4880	296	3250	14085
		TARGETS DECEMBER 92	1987	3406	303	3170	10361
		ACHIEVEMENTS	795	3681	184	2500	15079
3.	Central Bank of India	TARGETS MARCH 90	271	580	102	1084	1130
		ACHIEVEMENTS	104	435	76	781	6028
		TARGETS MARCH 91	190	630	75	830	810
		ACHIEVEMENTS	67	290	82	954	438
		TARGETS MARCH 92	365	551	105	1025	1266
		ACHIEVEMENTS	26	99	38	478	127
		TARGETS DECEMBER 92	335	435	103	1119	1135
		ACHIEVEMENTS	14	102	23	285	67
4.	Bank of Barodra	TARGETS MARCH 90	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—
		TARGET MARCH 91	18	50	10	110	530
		ACHIEVEMENTS	10	52	4	48	—
		TARGETS MARCH 92	35	60	21	190	158
		ACHIEVEMENTS	1	5	1	10	144
		TARGETS DECCEMBER 92	35	50	21	240	256
		ACHIEVEMENTS	—	—	2	20	—
5.	Allahabad Bank	TARGETS MARCH 90	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—
		TARGETS MARCH 91	—	—	—	—	—
		ACHIEVEMENTS	64	659	—	—	—
		TARGETS MARCH 92	—	—	—	—	—
		ACHIEVEMENTS	35	303	—	2	280
		TARGETS DECEMBER 92	—	—	—	—	—
		ACHIEVEMENTS	10	40	—	—	—

**URE - C****MENT UNDER ANNUAL ACTION PLANS**

(000 omitted)

Allied Activities		Agril Total		SSI		Trade & Services		Grand Total		Percentage of achievement
Accounts	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount	
1	2	3	4	5	6	7	8	9	10	11
2729	9981	7712	40628	1024	34051	3242	23931	11773	98610	
2146	7585	7550	62206	606	25670	3494	23923	11650	111799	113.37
2970	13254	8931	60098	974	44700	3748	38882	13653	143680	
1834	8380	6650	82876	869	13444	2785	26186	10304	122596	85.32
1178	8233	10781	72640	1230	21744	3727	44954	15738	139338	
1322	5896	4914	67118	589	8548	1872	18707	7375	94373	67.72
1048	7741	8530	71260	1159	21934	3490	38955	13279	132149	
764	4722	2512	46526	260	4864	651	8511	3423	49901	45.33
816	3042	2446	16628	289	5940	690	5698	3425	28266	
145	2062	2110	19156	93	312	234	1119	2437	20587	72.83
843	3385	6700	28000	669	9800	638	9897	8007	47697	
364	1567	2356	23017	324	7534	465	8415	3145	38966	81.69
220	1623	3329	16944	253	5140	1459	14758	5041	36842	
150	851	1868	23066	193	2584	200	2610	2261	28260	76.70
248	1768	2688	18705	311	5710	1227	11490	4226	35905	
100	530	1211	21790	40	230	50	220	1301	22240	61.94
206	939	591	3733	48	1005	275	2226	914	6964	
241	1052	441	2996	12	80	234	1075	687	4151	59.60
341	1825	614	3795	60	570	194	1857	868	6222	
153	655	313	2737	32	179	184	978	526	3494	50.15
76	465	571	3307	63	929	246	1747	880	5983	
54	245	120	949	20	213	119	782	259	1944	32.49
36	283	490	2972	91	1331	325	2642	906	6945	
6	32	50	487	7	79	24	230	81	796	9.99
—	—	—	—	8	575	73	805	81	1380	
3	16	3	16	2	260	40	206	45	482	34.92
37	185	70	875	8	310	92	575	170	1760	
19	59	33	159	—	—	48	357	81	516	29.31
7	53	69	461	15	340	163	1345	247	2146	
33	123	36	282	12	209	44	485	92	976	45.47
14	84	74	630	10	100	120	1030	204	1760	
12	96	14	116	4	1291	11	145	29	1552	88.18
—	—	—	—	17	310	62	1650	79	1760	
—	—	—	—	2	7	23	325	25	332	18.86
—	—	—	—	18	325	63	1500	81	1825	
—	—	64	659	12	115	14	80	26	195	10.68
—	—	—	—	8	125	118	925	126	1050	
—	—	37	583	4	90	11	120	52	793	75.52
—	—	—	—	8	100	125	1385	133	1485	
19	86	29	126	4	182	5	262	38	570	38.38

1	2	3	4	5	6	7	8	9
6.	Punjab National Bank	TARGETS MARCH 90	—	—	—	—	—	—
		ACHIEVEMENTS	3	27	—	—	—	—
		TARGETS MARCH 91	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
		TARGETS MARCH 92	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
		TARGETS DECEMBER 92	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
7.	New Bank of India	TARGETS MARCH 90	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	34	400	1	93
		TARGETS MARCH 91	15	50	20	240	1	110
		ACHIEVEMENT	5	17	2	26	—	—
		TARGETS MARCH 92	50	100	15	150	9	155
		ACHIEVEMENTS	9	132	1	16	—	—
		TARGETS DECEMBER 92	15	45	10	100	4	12
		ACHIEVEMENTS	1	2	8	117	4	97
8.	Oriental Bank of Commerce	TARGETS MARCH 90	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
		TARGETS MARCH 91	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
		TARGETS MARCH 92	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
		TARGETS DECEMBER 92	—	—	—	—	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
9.	Benaras State Bank	TARGETS MARCH 90	28	28	1	90	—	—
		ACHIEVEMENTS	3	13	—	—	—	—
		TARGETS MARCH 91	60	100	7	72	—	—
		ACHIEVEMENTS	—	—	—	—	—	—
		TARGETS MARCH 92	60	90	5	44	55	20
		ACHIEVEMENTS	—	—	—	—	6	63
		TARGETS DECEMBER 92	70	200	5	45	6	18
		ACHIEVEMENTS	—	—	—	—	—	—
10.	Gomati Gramin Bank	TARGETS MARCH 90	3347	5749	1008	9289	—	—
		ACHIEVEMENTS	1254	2535	810	8365	187	379
		TARGETS MARCH 91	3312	6765	1213	7780	106	384
		ACHIEVEMENTS	2059	6248	835	7746	31	142
		TARGETS MARCH 92	5671	8662	994	9327	477	1922
		ACHIEVEMENTS	1876	6286	913	9478	75	259
		TARGETS DECEMBER 92	5085	8637	1068	10729	430	2219
		ACHIEVEMENTS	1377	5309	597	6992	68	445
11.	Zila Sahakari Bank	TARGETS MARCH 90	90400	88600	—	—	—	—
		ACHIEVEMENTS	83966	64736	—	—	48	149
		TARGETS MARCH 91	84750	97600	—	—	—	—
		ACHIEVEMENTS	84655	60384	—	—	—	—
		TARGETS MARCH 92	82620	119850	—	—	50	200
		ACHIEVEMENTS	76467	93064	—	—	—	—
		TARGETS DECEMBER 92	84865	123282	—	—	42	240
		ACHIEVEMENTS	107353	93625	—	—	—	—
12.	Bhumi Vikas Bank	TARGETS MARCH 90	—	—	3536	28365	13	975
		ACHIEVEMENTS	—	—	2765	25795	29	1623

1	2	3	4	5	6	7	8	9	10	11
—	—	—	—	11	180	90	790	101	970	
1	6	4	33	—	—	41	354	45	387	39.89
—	—	—	—	20	250	75	825	95	1075	
—	—	—	—	5	180	89	795	94	965	89.76
—	—	—	—	25	560	145	1160	170	1720	
7	79	7	79	10	464	169	2119	186	2662	154.76
—	—	—	—	20	800	140	1400	160	2200	
—	—	—	—	2	250	50	716	52	966	43.90
—	—	—	—	19	700	81	2120	100	2820	
—	—	35	493	3	187	50	275	88	955	33.86
19	75	55	475	4	45	74	745	133	1175	
11	24	18	67	1	35	81	492	100	594	50.55
19	121	93	526	12	205	127	845	232	1576	
80	360	90	508	1	35	64	556	155	1099	69.73
20	150	49	307	2	70	99	838	150	1215	
9	43	22	259	—	—	28	271	50	530	43.62
—	—	—	—	2	50	63	860	65	910	
—	—	—	—	—	—	14	1342	14	1342	147.47
—	—	—	—	25	100	130	2000	155	2100	
—	—	—	—	—	—	10	1892	10	1892	90.09
—	—	—	—	15	270	143	1600	158	1870	
—	—	—	—	3	270	32	1356	35	1626	86.95
—	—	—	—	15	270	163	1635	178	1905	
—	—	—	—	—	—	8	194	8	194	10.18
38	147	75	265	32	460	103	1523	210	2248	
32	137	35	150	4	326	25	1292	64	1768	78.64
33	78	100	250	27	525	90	1595	217	2370	
12	51	12	51	4	121	24	171	40	343	14.47
—	—	70	154	23	320	153	1575	246	2049	
—	—	6	63	—	—	20	233	26	296	14.44
2	13	83	276	22	330	109	1585	211	2192	
2	16	2	16	—	—	10	80	12	96	4.38
4034	13190	8389	28228	847	3612	3191	2656	12427	44496	
2118	5566	4374	16845	907	3686	4977	12663	10258	33194	74.59
4060	13638	8691	28567	1096	4007	3004	18147	12791	50721	
2933	10001	5858	24137	1412	9819	3227	17123	10497	51079	100.70
1715	10719	8857	30630	931	7055	2655	19644	12443	57329	
2474	9946	5338	25969	1252	7698	1905	13489	8495	47556	82.25
1714	12526	8297	34111	1185	10132	3044	23689	12526	67932	
1198	5556	3240	18302	510	2780	932	6071	4682	27153	39.97
825	2267	91225	90867	—	—	1675	3733	92900	94600	
1072	14520	85086	79405	95	352	581	1519	85770	81276	86.46
607	1880	85357	99480	—	—	678	6030	86035	105510	
588	2557	85243	62941	109	690	—	—	85352	63631	60.30
286	1794	82956	121844	—	—	548	4200	83504	126044	
1181	6059	77648	89123	32	296	90	600	77770	90019	71.41
217	1611	85124	125133	132	943	560	4598	85816	130674	
—	—	107353	93625	—	—	293	1536	107646	95161	72.82
488	2485	4036	31825	9	200	—	—	4045	32025	
201	1227	2995	28645	17	187	—	—	3012	28832	90.02



1	2	3	4	5	6	6	8
	TARGETS MARCH 91	---	—	3865	24630	75	5744
	ACHIEVEMENTS			2600	24517	146	4002
	TARGETS MARCH 92			2531	24524	226	6674
	ACHIEVEMENTS			2411	25206	246	3530
	TARGETS DECEMBER 92	---	---	3328	32072	196	11738
	ACHIEVEMENTS			1385	15361	119	2139
13. U.P. VITI	TARGETS MARCH 90	---			---		
NIGAM	ACHIEVEMENTS		---	---			-
	TARGETS MARCH 91	---	---	---	---		---
	ACHIEVEMENTS	---	---	---	---		---
	TARGETS MARCH 92		---	---	---	---	---
	ACHIEVEMENTS		---	---	---		---
	TARGETS DECEMBER 92	---	---	---	---	---	---
	ACHIEVEMENTS	---	---			---	---
14. Canara Bank	TARGETS DECEMBER 92	---	---				---
	ACHIEVEMENTS	---	---				---
TOTAL	TARGETS MARCH 90	99174	103266	5883	51289	281	25568
	ACHIEVEMENTS	90937	88649	4961	48661	776	40464
	TARGETS MARCH 91	98072	120325	5787	48592	689	48977
	ACHIEVEMENTS	91710	90732	4902	48599	766	62126
	TARGETS MARCH 92	98709	144924	5636	53106	1637	56666
	ACHIEVEMENTS	81879	106560	4644	50780	897	55577
	TARGETS DECEMBER 92	98094	146626	6067	60144	1399	66258
	ACHIEVEMENTS	110468	107708	2769	34114	590	45844
Achievements	MARCH 90		85.85		94.87		158.26
	MARCH 91		75.40		100.01		126.84
	MARCH 92		73.53		95.62		98.07
	DECEMBER 92		73.46		56.72		69.19

(175)

1	2	3	4	5	6	7	8	9	10	11
663	4480	3603	34754	167	1750	—	—	3770	36604	
270	4194	3016	32713	70	745	—	—	3086	33458	51.40
251	2627	3008	33825	—	—	180	4575	3188	38360	
350	3680	3007	32416	22	796	48	2489	3077	35681	93.01
290	2468	3814	46278	9	160	31	480	4854	46918	
276	3441	1780	20941	7	132	11	180	1798	21353	45.51
—	—	—	—	41	33900	—	—	41	33900	
—	—	—	—	18	25144	—	—	18	25144	74.17
—	—	—	—	45	35000	—	—	45	35000	
—	—	—	—	12	14130	—	—	12	14130	40.37
—	—	—	—	16	21530	—	—	16	21530	
—	—	—	—	7	4717	—	—	7	4717	21.90
—	—	—	—	33	19000	—	—	33	19000	
—	—	—	—	6	9488	—	—	6	9488	49.93
—	—	—	—	—	—	—	—	—	—	
—	—	—	—	—	—	—	—	—	—	
9136	32051	114474	212174	2347	80983	9545	55792	126366	348949	
5959	32171	102663	209945	1759	56211	9721	44093	114143	310249	88.90
9573	38500	114121	256394	3113	97382	8786	82093	126020	435829	
6284	27488	103503	228957	2850	46992	6924	56479	113337	332428	76.27
3752	25635	109734	280331	2591	58218	9664	97288	121989	435837	
5651	27239	93071	240156	2145	25920	4574	43526	99790	309602	
3589	26644	109149	299672	2997	61680	9433	89727	121579	451079	
2386	14522	116213	202188	840	19396	3073	18416	120126	240000	53.20
	100.37		98.95		69.41		79.03	—	88.90	
	71.39		89.30		48.26		68.83			
	106.25		85.67		44.52		44.74			
	54.50		67.47		31.45		20.52			

## ANNEXURE - D

### PROJECTED BANK CREDIT AT DIFFERENT CDR LEVELS (TAKING AGGREGATE DEPOSITS AS OF DEC. '92 END LEVEL AS CONSTANT

(Rs. in crores)

Levels of CDR	Aggregate deposit	Total credit	Incremental growth in total credit*	Priority Sector credit @ 40% of total credit (as per RBI guidelines)
26.09% (as of Dec. '92 actual)	425.65	111.07	—	44.39 (against the actual levels of 88.34)
30.90%	425.65	127.69	16.62	51.08
35%	425.65	148.98	37.91	59.60
40%	425.65	170.26	59.19	68.10
45%	425.65	191.54	80.47	76.62
50%	425.65	212.82	101.75	85.13
60%	425.65	255.39	144.32	102.16

\* Incremental growth in absolute terms has to be registered duly offsetting the recoveries effected.

## ANNEXURE - E

### SECTOR-WISE CREDIT ABSORPTION CAPACITY

Sector	1989-90			1990-91			1991-92			(Rs. in 000s) 1992-93 (December '92)		
	Acs.	Amount	Average per borrower	Acs.	Amount	Average per borrower	Acs.	Amount	Average per borrower	Acs.	Amount	Average Per borrower
Crop Loan	90937	88649	0.97	91710	90732	0.99	81879	106560	1.30	110468	107708	0.98
Term Loan	11726	121296	10.34	11853	138225	11.66	11192	133596	11.94	5745	94480	16.45
Agriculture (Total)	102663	209945	2.04	103563	228957	2.21	93071	240156	2.58	116213	202188	1.74
S.S.I.	1759	56211	31.96	2850	46992	16.48	2145	25920	12.08	840	19396	23.09
Services	9721	44093	4.54	6924	56479	8.16	4574	43526	9.52	3073	18416	5.99
Total P.S.	114143	310249	2.72	11337	332428	2.93	9990	309602	3.10	120126	240000	2.01

## ANNEXURE - E

### AVERAGE BANK CREDIT PER BORROWER

Year	Total advances	TOTAL			OF WHICH						(Rs. in lakhs)		
		Under Priority Sector			Under Agriculture			Under S.S.I.			Under Trade & Services		
		No. of Acs.	Amount	Ave- rage	No. of Acs.	Amount	Ave- rage	No. of Acs.	Amount	Ave- rage	No. of Acs.	Amount	Ave- rage
March '90	8070.00	107157	6549.25	0.06	54217	3630.10	0.07	8266	787.12	0.09	44674	2132.03	0.05
March '91	9512.78	114003	7492.55	0.06	56990	3949.56	0.07	9853	1045.73	0.11	47160	2497.26	0.05
March '92	10658.76	118018	8407.74	0.07	59939	4231.46	0.07	11211	1213.76	0.11	46868	2962.52	0.06
Dec. '92	11068.84	117015	8833.54	0.07	60575	4754.85	0.08	10545	1296.04	0.12	45895	2782.65	0.06

**ANNEXURE – 2.1****REGIONAL VARIATIONS AS REVEALED BY SOME INDICATORS**

(Para Reference No. 2.2)

Item	REGIONS					
	U.P.	Eastern	Hill	Bundelkhand	Central	Western
1	2	3	4	5	6	7
1. Density of population per sq. km. (1991) No.	471	613	115	228	528	601
2. Percentage increase in population in 1991 over 1981	25.16	26.24	21.46	23.58	23.48	25.55
3. Percentage of agricultural workers to total main workers (1981)	74.5	79.1	69.2	78.3	75.7	59.1
4. Cultivable area per agricultural worker (1986-87) (ha.)	0.85	0.69	0.88	1.84	0.81	0.88
5. Net area sown per capita rural population (1986-87) (ha.)	0.19	0.15	0.17	0.43	0.19	0.20
6. Holdings below 1.0 ha. as percentage of total no. of holdings (1985-86 agricultural census)	72.6	81.2	70.9	47.3	71.5	65.0
7. Percentage of gross area irrigated to gross area sown (1987-88)	56.8	46.1	32.6	25.2	53.8	77.1
8. Percentage of area sown more than once to net area sown (1987-88)	42.6	48.5	64.3	11.0	33.2	49.0
9. Cultivable wasteland as percentage of net area sown (1986-87)	6.4	3.7	46.3	14.4	4.6	2.9
10. Gross value of agricultural output per hectare of net area sown (1987-88 levels at 1980-81 prices) Rs.	5469	5096	5705	2960	4887	6859
11. Percentage of villages electrified (1989-90)	71.4	70.2	69.0	58.5	63.0	81.4
12. No. of workers per lakh of population employed in registered factories (1986-87) No.	559	241	546	229	633	683
13. Length of metalled roads per 1000 sq.km. of area (1987-88) (km.)	223.0	231.1	213.1	162.5	202.4	253.9
14. Percentage of literacy (1981)	27.16	24.28	39.30	28.92	27.72	28.19
(a) Male	38.76	37.04	53.79	41.79	37.94	38.74
(b) Female	14.04	10.74	24.18	13.92	15.82	15.55

## ANNEXURE 2.2

### POPULATION AND BANK GROUP-WISE DISTRIBUTION OF REPORTING OFFICES AGGREGATE DEPOSITS AND GROSS BANK CREDIT

( Para Reference No. 2.32)

(Amt. Rs. in Lakhs)

March 1991

RURAL			SEMI-URBAN			URBAN / METROPOLITAN		
No. of Reporting Offices	Aggregate Deposits	Gross Bank Credit	No. of Reporting Offices	Aggregate Deposits	Gross Bank Credit	No. of Reporting offices	Aggregate Deposits	Gross Bank Credit
1	2	3	4	5	6	7	8	9
<b>SBI AND ASSOCIATES</b>								
684	1259.75	552.55	330	1676.22	788.59	351	2485.63	1359.30
						(80)	(424.11)	(420.81)
						Total 1365	5421.59	2700.44
<b>NATIONALISED BANKS</b>								
2144	3148.73	1419.69	622	2961.40	1282.29	1014	6910.27	2954.02
						(169)	(965.73)	(481.22)
						Total 3780	13020.39	5656.00
<b>REGIONAL RURAL BANKS</b>								
2861	1133.38	655.89	157	177.95	72.63	38	63.69	30.71
						(2)	(1.14)	(22)
						Total 3056	1375.02	759.29
<b>OTHER SCHEDULED COMMERCIAL BANKS</b>								
48	64.75	16.66	65	182.82	80.60	91	331.25	133.97
						(11)	(81.04)	(38.49)
						Total 204	578.82	231.23
						2*	60.81*	27.35*
<b>ALL SCHEDULED COMMERCIAL BANKS</b>								
5737	5606.60	2644.79	1174	4998.39	2224.11	1494	9790.83	4478.06
						(262)	(1472.01)	(940.74)
						Total 8405	20395.83	9346.96
<b>SBI AND ASSOCIATES</b>								
708	1474.94	653.41	331	1891.89	928.40	365	2783.05	1395.14
						(83)	(480.53)	(456.72)
						Total 1404	6149.89	2976.97

Note : Figures in ( ) relate to Metropolitan Centres,

\* relate to Foreign Banks.

(181)

Annexure 2.2 (Continued)<sup>1</sup>

1	2	3	4	5	6	7	8	9
<b>NATIONALISED BANKS</b>								
2160	3531.10	1491.82	627	3144.04	1381.40	1038	7465.63	3097.79
						(171)	(1015.77)	(488.41)
						Total	3825	14140.78
								5979.02
<b>REGIONAL RURAL BANKS</b>								
2862	1320.51	750.53	160	195.66	78.25	43	75.36	38.67
						(2)	(1.32)	(24)
						Total	3065	1591.54
								687.74
<b>OTHER SCHEDULED COMMERCIAL BANKS</b>								
48	73.25	16.91	65	193.09	77.87	93	390.82	145.68
						(11)	(118.95)	(45.42)
						Total	206	657.15
							2*	94.30*
								33.33*
<b>ALL SCHEDULED COMMERCIAL BANKS</b>								
5778	6399.80	2912.68	1183	5424.69	2466.21	1539	10714.37	4677.30
						(267)	(1616.58)	(922.80)
						Total	8500	22539.38
								10056.20
<b>SBI AND ASSOCIATES</b>								
709	1624.41	686.64	332	1978.86	971.65	375	3149.87	1460.75
						(84)	(513.66)	(446.16)
						Total	1416	6753.15
								3119.05
<b>NATIONALISED BANKS</b>								
2164	4040.46	1597.73	632	3637.33	1514.85	1072	8375.03	3361.49
						(176)	(1170.71)	(567.24)
						Total	3868	16052.83
								6474.08
<b>REGIONAL RURAL BANKS</b>								
2861	1563.07	812.21	159	223.09	77.26	42	88.84	32.16
						(2)	(2.00)	(31)
						Total	3062	1875.01
								921.64
<b>OTHER SCHEDULED COMMERCIAL BANKS</b>								
48	82.27	17.07	66	221.82	84.39	95	354.94	125.11
						(10)	(30.98)	(13.09)
						Total	209	659.03
							2*	91.23*
								31.64*
<b>ALL SECHEDULED COMMERCIAL BANKS</b>								
5782	7310.23	3113.63	1189	6061.12	2648.16	1586	12059.92	5011.16
						(274)	(1808.61)	(1058.46)
						Total	8557	25431.28
								10773.00

Note : Figures in ( ) relate to Metropolitan Centres,

\* relate to Foreign Banks.

(181)



**ANNEXURE 2.3****C.D. RATIO OF THE BANKS DURING THE LAST 3 YEARS IN UTTAR PRADESH**

(Para Reference No. 2.35)

Sl. No.	Name of Bank	March 1991	March 1992	March 1993
1	2	3	4	5
1.	State Bank of India	52.36	53.38	46.72
2.	Allahabad Bank	38.82	38.60	36.81
3.	Bank of India	59.10	56.00	55.00
4.	Bank of Baroda	56.96	50.55	55.31
5.	Central Bank of India	31.94	30.81	28.73
6.	Canara Bank	39.80	42.20	48.50
7.	Punjab National Bank	49.70	46.30	44.00
8.	Syndicate Bank	47.80	44.50	40.61
9.	Union Bank of India	37.72	35.60	34.83
10.	Andhra Bank	29.70	30.75	26.55
11.	Bank of Maharashtra	24.74	23.00	19.42
12.	Corporation Bank	21.64	19.76	20.32
13.	Dena Bank	40.63	35.85	29.20
14.	Indian Overseas Bank	30.40	29.81	31.00
15.	Indian Bank	42.13	39.40	40.88
16.	New Bank of India	46.03	44.20	43.84
17.	Oriental Bank of Commerce	33.97	37.80	33.98
18.	Punjab and Sind Bank	37.00	43.34	46.00
19.	United Bank of India	73.00	66.00	58.57
20.	UCO Bank	41.60	46.59	43.91
21.	Vijaya Bank	31.82	20.84	22.00
22.	Nainital Bank	49.24	47.69	43.50
23.	Bareilly Corporation Bank	42.10	40.08	42.42
24.	Kashi Nath Seth Bank	60.05	71.31	69.55
25.	Benaras State Bank	46.27	36.89	40.56
26.	Regional Rural Banks	53.87	52.22	53.66

**ANNEXTURE 2.3 (Continued)****C.D. RATION OF RRBS IN U.P. DURING THE LAST 3 YEARS**

(Para Reference No. 2.35)

1	2	3	4	5
1.	Prathma Bank, Moradabad (Syndicate Bank)	112.00	01.99	79.4
2.	Gorakhpur Kshetriya Gramin Bank (S.B.I.)	37.07	35.90	29.04
3.	Sanyukt K.G.B. Azamgarh (U.B.I.)	39.00	37.00	32.7
4.	Barabanki Gramin Bank (B.O.I.)	37.80	35.00	31.3
5.	Rae-bareilly Kshetriya Gramin Bank (B.O.B.)	30.00	38.00	33.6
6.	Farrukhabad Gramin Bank (B.O.I.)	57.00	49.00	45.7
7.	Bhagirath Gramin Bank, Sitapur (Allahabad Bank)	39.00	38.00	33.0
8.	Ballia Kshetriya Gramin Bank (Central Bank)	47.00	57.00	51.9
9.	Sultanpur Kshetriya Gramin Bank (B.O.B.)	41.00	47.05	46.1
10.	Avadh Gramin Bank (B.O.I.)	29.71	41.40	37.2
11.	Kanpur Kshetriya Gramin Bank (B.O.B.)	67.80	59.90	56.9
12.	Sravasti Gramin Bank, Bahraich (Allahabad Bank)	85.15	76.00	68.8
13.	Etawah Kshetriya Gramin Bank (C.B.I.)	62.00	62.40	65.90
14.	Kisan Gramin Bank, Budaun (P.N.B.)	69.00	57.00	49.0
15.	Kshetriya Kisan Gramin Bank, Mainpuri (U.P. State Coop. Bank)	83.80	80.50	75.4
16.	Basti Gramin Bank (S.B.I.)	53.94	53.49	47.3
17.	Kashi Gramin Bank, Varanasi (U.B.I.)	77.34	70.80	58.7
18.	Pratapgarh Kshetriya Gramin Bank (B.O.B.)	48.00	47.00	42.7
19.	Bareilly Kshetriya Gramin Bank (B.O.B.)	58.00	53.18	50.4
20.	Faizabad Kshetriya Gramin Bank (B.O.B.)	48.14	45.97	39.5
21.	Allahabad Kshetriya Gramin Bank (B.O.B.)	68.00	71.00	62.6
22.	Fatehpur Kshetriya Gramin Bank (B.O.B.)	56.00	57.00	53.0
23.	Devi Patan Kshetriya Gramin Bank, Gonda (Allahabad Bank)	65.00	62.00	51.6
24.	Gomti Gramin Bank, Jaunpur (U.B.I.)	49.00	50.00	44.9
25.	Aligarh Gramin Bank (Canara Bank)	103.00	70.00	60.4
26.	Tulsi Gramin Bank, Banda (Allahabad Bank)	69.00	62.50	59.9
27.	Etah Gramin Bank (Canara Bank)	82.00	59.00	55.1
28.	Rani Laxmi Bai Kshetriya Gramin Bank, Jhansi (P.N.B.)	70.00	76.00	72.2
29.	Chhatrasal Gramin Bank, Orai (Allahabad Bank)	82.00	—	73.9
30.	Vidur Gramin Bank, Bijnor (P.N.B.)	82.00	69.07	54.3
31.	Vindhyavasini Gramin Bank, Mirzapur (Allahabad Bank)	54.60	55.00	63.8
32.	Nainital Almora Kshetriya Gramin Bank (B.O.B.)	54.00	61.00	55.8
33.	Shahjahanpur Kshetriya Gramin Bank (B.O.B.)	67.00	61.00	55.5
34.	Saryu Gramin Bank, Lakhimpur (Allahabad Bank)	49.00	57.00	47.4
35.	Jamuna Gramin Bank, Agra (Canara Bank)	91.67	101.00	136.4
36.	Muzaffar Nagar Kshetriya Gramin Bank (P.N.B.)	80.00	71.00	46.7
37.	Ganga-Yamuna Kshetriya Gramin Bank, Dehradun (S.B.I.)	66.00	54.00	39.0
38.	Pithoragarh Kshetriya Gramin Bank (S.B.I.)	40.00	38.00	35.8
39.	Alaknanda Kshetriya Gramin Bank, Pauri (S.B.I.)	38.00	38.00	28.9
40.	Handon Gramin Bank Ghaziabad (P.N.B.)	75.00	74.00	61.6

Name of the sponsor bank is given in bracket.

## ANNEXURE 2.4

### C. D. RATIO IN U.P. DURING THE LAST 9 YEARS — DISTRICT-WISE

(Para Reference No. 2.35)

Sl. No.	Name of the district	Dec.'85	Dec.'86	Sept.'87	Dec.'88	As on March '89	March'90	March'91	March '92	March'93
1	2	3	4	5	6	7	8	9	10	11
1.	Agra	51.2	49.7	45.6	48.2	50.1	51.3	50.2	45.2	42.2
2.	Aligarh	48.6	48.0	43.1	43.0	44.2	45.3	41.4	40.8	38.2
3.	Allahabad	37.5	36.6	34.0	32.8	34.1	32.2	31.8	34.3	32.5
4.	Almora	23.6	23.0	22.5	23.4	24.0	23.6	24.1	23.9	21.1
5.	Azamgarh	35.4	36.6	33.3	32.4	32.4	30.8	28.5	27.3	23.4
6.	Bahraich	50.8	56.4	58.3	51.2	57.1	57.8	56.5	55.6	51.6
7.	Balia	32.8	29.3	27.3	26.7	27.6	27.7	28.1	28.4	26.4
8.	Banda	47.3	43.6	37.5	42.2	42.6	44.9	41.3	45.4	43.5
9.	Barabanki	53.5	47.5	43.8	43.8	46.6	44.0	41.3	40.2	35.4
10.	Bareilly	34.4	34.9	33.0	35.7	36.7	37.8	39.4	42.4	38.9
11.	Basti	44.9	41.3	39.8	36.6	41.1	43.1	36.6	42.2	41.2
12.	Bijnore	34.2	34.9	37.6	42.7	49.8	45.4	44.2	52.2	56.0
13.	Badaun	48.4	48.3	46.6	51.7	51.8	57.1	58.9	61.7	61.1
14.	Bulandshahar	40.6	40.8	37.3	36.9	38.6	40.2	37.5	38.8	37.3
15.	Chamoli	21.3	18.5	16.3	14.9	15.5	16.2	18.4	17.4	15.9
16.	Dehradun	22.6	9.1	18.4	22.0	25.4	27.5	21.6	19.6	18.7
17.	Deoria	39.6	41.9	41.8	37.2	41.3	35.8	37.4	35.9	35.8
18.	Etawah	42.9	41.4	34.0	47.2	37.8	39.1	37.4	37.0	36.9
19.	Etah	47.8	52.7	48.1	49.2	50.1	52.3	50.1	48.6	46.8
20.	Faizabad	33.4	33.1	33.6	34.4	36.8	36.2	34.4	37.5	32.8
21.	Farrukhabad	56.2	54.6	59.2	55.9	60.6	59.1	55.9	52.1	49.3
22.	Fatehpur	53.2	53.7	53.4	48.9	45.8	42.6	41.8	41.5	39.7
23.	Pauri Garhwal	21.8	18.5	16.0	17.7	18.6	16.3	17.0	15.6	14.7
24.	Ghaziabad	72.2	65.8	62.5	60.6	61.9	59.6	61.7	55.0	57.0
25.	Ghazipur	36.7	36.4	35.4	33.3	33.9	31.7	30.3	29.6	27.3
26.	Gonda	31.9	38.1	40.6	62.7	53.5	43.0	35.5	41.8	32.4
27.	Gorakhpur	31.7	31.4	31.4	30.0	35.4	31.2	30.3	30.2	26.7
28.	Hamirpur	41.6	44.7	31.5	37.2	40.4	41.1	45.8	46.2	46.6
29.	Hardoi	59.5	55.4	51.5	44.9	47.2	46.5	43.3	46.5	43.5
30.	Jalaun	58.2	59.4	44.5	44.4	47.9	50.2	46.7	49.2	43.5

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31. Jaunpur	30.1	29.1	26.6	25.5	26.2	25.1	25.4	26.3	24.5
32. Jhansi	30.8	29.9	27.4	29.6	31.1	32.8	31.2	33.1	36.0
33. Kanpur City	63.4	62.8	65.4	56.4	62.9	69.7	71.0	60.2	57.7
34. Kanpur Dehat	64.5	64.8	61.7	61.5	62.2	60.4	53.3	56.3	54.8
35. Lakhimpur- Kheri	54.0	59.3	56.6	55.8	65.2	69.1	64.8	81.1	63.7
36. Lalitpur	48.1	45.3	42.2	44.8	42.3	50.6	46.3	51.2	49.0
37. Lucknow	49.2	43.4	40.3	44.4	53.6	54.4	52.1	47.8	45.5
38. Mainpuri	52.2	49.6	43.8	48.8	49.1	44.9	40.5	40.9	39.6
39. Mathura	47.2	45.9	41.8	44.0	46.6	43.4	42.3	39.0	37.0
40. Meerut	43.5	44.1	42.9	46.0	48.6	51.4	55.6	56.7	58.1
41. Mirzapur	68.0	61.0	57.6	64.0	63.5	56.5	55.5	52.0	48.3
42. Moradabad	59.9	60.6	59.9	58.6	63.3	61.1	55.4	55.6	53.7
43. Muzaffarnagar	45.8	45.9	49.2	44.6	48.0	47.2	52.4	56.8	56.8
44. Nainital	55.9	55.2	50.4	47.7	54.4	51.4	57.5	58.2	54.7
45. Pilibhit	79.2	73.0	68.5	62.0	68.5	65.5	68.7	75.2	67.6
46. Pithoragarh	30.7	30.2	27.2	26.8	28.4	27.2	28.1	28.7	26.3
47. Pratapgarh	28.3	27.6	27.0	28.4	29.1	29.8	27.8	29.2	26.3
48. Rae- Bareli	60.6	51.9	56.0	62.6	56.4	53.4	55.6	74.0	39.9
49. Rampur	80.6	84.8	86.4	78.7	86.7	85.0	86.4	74.6	85.8
50. Sharanpur	37.4	36.1	34.9	37.5	41.4	51.0	56.0	57.7	52.0
51. Sahahjhapur	64.9	65.2	52.9	56.3	61.3	53.3	53.4	56.4	52.1
52. Sitapur	48.7	50.0	51.1	42.8	51.0	47.2	43.3	44.5	40.7
53. Sultanpur	37.3	34.9	32.9	48.1	60.8	69.4	51.0	49.7	46.4
54. Tehri-Garhwal	33.2	24.7	19.7	20.7	20.8	19.3	14.1	16.3	15.8
55. Unnao	33.2	33.8	32.1	31.7	32.8	31.6	26.7	29.3	25.8
56. Uttar Kashi	36.3	32.9	29.3	29.1	30.2	31.6	33.0	11.6	26.7
57. Varanasi	42.3	40.4	37.8	40.7	43.4	44.3	44.7	42.8	41.7
58. firozabad	—	—	—	—	—	42.8	40.1	38.5	37.9
59. Haridwar	—	—	—	—	—	33.9	34.8	28.0	25.1
60. Mau	—	—	—	—	—	28.3	28.3	28.4	23.3
61. Sidharathanagar	—	—	—	—	—	32.7	30.5	32.3	31.3
62. Sonebhadra	—	—	—	—	—	82.2	83.1	80.4	99.5
63. Maharajganj	—	—	—	—	—	—	40.6	42.8	38.0

## ANNEXURE 2.5

### C. D. RATIO OF THE DISTRICTS IN THE EASTERN REGION OF U.P. DURING THE LAST 9 YEARS

(Para Reference No. 2.35)

Sl. No.	Name of the District	Dec. '85	Dec. '86	Sept. '87	Dec. '88	March '89	March '90	March '91	March '92	March '93
1	2	3	4	5	6	7	8	9	10	11
1.	Allahabad	37.5	36.6	34.0	32.8	34.1	32.2	31.8	34.3	32.5
2.	Azamgarh	35.4	36.6	33.3	32.4	32.4	30.8	28.5	27.3	23.4
3.	Baharaich	50.8	56.4	58.3	51.2	57.1	57.8	56.5	55.6	51.6
4.	Balia	32.8	29.3	27.3	26.7	27.6	27.7	28.1	28.4	26.4
5.	Basti	44.9	41.3	39.8	36.6	41.1	43.1	36.6	42.2	41.2
6.	Deoria	39.6	41.9	41.8	37.2	41.3	35.8	37.4	35.9	35.8
7.	Faizabad	33.4	33.1	33.6	34.4	36.8	36.2	34.4	37.5	32.8
8.	Ghazipur	36.7	36.4	35.4	33.3	33.9	31.7	30.3	29.6	27.3
9.	Gonda	31.9	38.1	40.6	62.7	53.5	43.0	35.5	41.8	32.4
10.	Gorakhpur	31.7	31.4	31.4	30.0	35.4	31.2	30.3	30.2	26.7
11.	Jaunpur	30.1	29.1	26.6	25.5	26.2	25.1	25.4	26.3	24.5
12.	Mirzapur	68.0	61.0	57.6	64.0	63.5	56.5	55.5	52.0	48.3
13.	Pratapgarh	28.3	27.6	27.0	28.4	29.1	29.8	27.8	29.2	26.3
14.	Sultanpur	36.3	34.9	32.9	48.1	60.8	69.4	51.0	49.7	46.4
15.	Varanasi	42.3	40.4	37.8	40.7	43.4	44.3	44.7	42.8	41.7
16.	Mau	—	—	—	—	—	28.3	28.3	28.4	23.3
17.	Sidharthanagar	—	—	—	—	—	32.7	30.5	32.3	31.3
18.	Sonebhadra	—	—	—	—	—	82.2	83.1	80.4	99.5
19.	Maharajganj	—	—	—	—	—	—	40.6	42.8	38.0

**ANNEXURE 2.6**  
**C.D. RATIO OF THE DISTRICTS IN THE CENTRAL REGION OF U.P. DURING THE LAST 9 YEARS**

(Para Reference No. 2.35)

Sl. No.	Name of the District	As on									
		Dec. '85	Dec. '86	Dec. '87	Dec. '88	March '89	March '90	March '91	March '92	March '93	
1	2	3	4	5	6	7	8	9	10	11	
1.	Barabanki	53.5	47.5	43.8	43.8	46.6	44.0	41.3	40.3	35.4	
2.	Fatehpur	53.2	53.7	53.4	48.9	45.8	42.6	41.8	41.5	39.7	
3.	Hardoi	59.5	55.4	51.5	44.9	47.2	45.5	43.4	46.5	43.5	
4.	Kanpur City	63.4	62.8	65.4	56.4	62.9	69.7	71.0	60.2	57.7	
5.	Kanpur Dehat	64.5	64.8	61.7	61.5	62.2	60.4	53.3	56.3	54.8	
6.	Lakhimpur- Kheri	54.0	59.3	56.6	55.8	65.2	69.1	64.8	81.2	63.7	
7.	Lucknow	49.2	43.4	40.3	44.4	53.6	54.4	52.1	47.8	45.5	
8.	Rae- Bareilly	60.6	51.9	56.9	62.6	56.4	53.4	55.6	74.0	39.9	
9.	Sitapur	48.7	50.0	51.1	42.8	51.0	47.2	43.4	44.5	40.7	
10.	Unnao	33.2	33.8	32.1	31.7	32.8	31.6	26.7	29.8	25.8	

## ANNEXURE 2.7

### C.D. RATIO OF THE DISTRICTS IN THE WESTERN REGION OF U.P. DURING THE LAST 9 YEARS

(Para Reference No. 2.35)

Sl. No.	Name of the District	As on								
		Dec. '85	Dec. '86	Dec. '87	Dec. '88	March '89	March '90	March '91	March '92	March '93
1	2	3	4	5	6	7	8	9	10	11
1.	Agra	51.2	49.7	45.6	48.2	50.1	51.3	50.2	45.2	42.2
2.	Aligarh	48.6	48.0	43.1	43.0	44.2	45.3	41.4	40.8	38.2
3.	Bareilly	34.4	34.9	33.0	35.7	36.7	37.8	39.4	42.4	38.9
4.	Bijnore	34.2	34.9	37.6	42.7	49.8	45.4	44.2	52.2	56.0
5.	Badaun	48.4	48.3	46.6	51.7	51.8	57.1	58.9	61.7	61.1
6.	Bulandshahr	40.6	40.8	37.3	36.9	38.6	40.2	37.5	38.8	37.3
7.	Etah	57.8	52.7	48.1	49.2	50.1	52.3	50.1	48.6	46.8
8.	Etawah	42.9	41.4	34.0	47.2	37.8	39.1	37.4	37.0	36.9
9.	Farrukhabad	56.2	54.6	59.2	55.9	60.6	59.1	55.9	52.1	49.3
10.	Ghaziabad	72.2	65.8	62.5	60.6	61.9	59.6	61.7	55.0	57.0
11.	Mainpuri	52.2	49.6	43.8	48.8	49.1	44.9	40.5	40.9	39.6
12.	Mathura	47.2	45.9	41.8	44.0	46.6	43.4	42.3	39.0	37.0
13.	Meerut	43.5	44.1	42.9	46.0	48.6	51.4	55.6	56.7	58.1
14.	Moradabad	59.9	60.6	59.9	58.6	63.3	61.1	55.4	55.6	53.7
15.	Muzaffarnagar	45.8	45.9	49.2	44.6	48.0	47.2	52.4	56.8	56.8
16.	Pilibhit	79.2	73.0	68.5	62.0	68.5	65.5	68.7	75.2	67.6
17.	Rampur	80.6	84.8	86.4	78.7	86.7	85.0	86.4	74.6	85.8
18.	Saharanpur	37.4	36.1	34.9	37.5	41.4	51.0	56.0	57.7	52.0
19.	Shahjahanpur	64.9	65.2	52.9	56.3	61.3	53.3	53.4	56.4	52.1
20.	Firozabad	—	—	—	—	—	42.8	40.1	38.5	37.9
21.	Haridwar	—	—	—	—	—	33.9	34.8	28.0	25.1

## ANNEXURE 2.8

### C.D. RATIO OF THE DISTRICTS IN THE BUNDELKHAND REGION OF U.P. DURING THE LAST 9 YEARS

(Para Reference No. 2.35)

Sl. No.	Name of the District	As on								
		Dec. '85	Dec. '86	Dec. '87	Dec. '88	March '89	March '90	March '91	March '92	March '93
1	2	3	4	5	6	7	8	9	10	11
1.	Banda	47.3	43.6	37.5	42.4	42.6	44.9	41.3	45.4	43.5
2.	Hamirpur	41.6	44.7	31.5	37.2	40.4	41.1	45.8	46.2	46.6
3.	Jalaun	58.2	59.4	44.5	44.4	47.9	50.2	46.7	49.2	43.5
4.	Jhansi	30.8	29.9	27.4	29.6	31.1	32.8	31.2	33.1	36.0
5.	Lalitpur	48.1	45.3	42.2	44.8	42.3	50.6	46.3	51.2	49.0



## ANNEXURE 2.9

### CREDIT DEPOSIT RATIO OF HILL DISTRICT IN UTTAR PRADESH FOR THE LAST 9 YEARS

(Para Reference No. 2.35)

Sl. No.	Name of the District	Dec. '85	Dec. '86	Dec. '87	Dec. '88	March '89	March '90	March '91	March '92	March '93
1	2	3	4	5	6	7	8	9	10	11
1.	Almora	33.6	23.0	22.5	23.4	24.0	23.6	24.1	23.9	21.1
2.	Chamoli	21.3	18.5	16.3	14.9	15.5	16.2	18.4	17.4	15.9
3.	Dehradun	22.6	9.1	18.4	22.0	25.4	27.5	21.6	19.6	18.7
4.	Puri-Garhwal	21.8	18.5	16.0	17.7	18.6	16.3	17.0	15.6	14.7
5.	Nainital	55.9	55.2	50.4	47.7	54.4	51.4	57.5	58.2	54.7
6.	Pithoragarh	30.7	30.2	27.2	26.8	28.4	27.2	28.1	28.7	26.3
7.	Tehri - Garhwal	33.2	24.7	19.7	20.7	20.8	19.3	14.1	16.3	15.8
8.	Uttar Kashi	36.3	32.9	29.3	29.1	30.2	31.6	33.0	11.6	26.7

**ANNEXURE 2.10**

**STATES ARRANGED (IN DESCENDING ORDER) OF CDR: POSITION IN DIFFERENT POPULATION-  
GROUP AND OVERALL POSITION AS ON 31 MARCH 1992**

(Para Reference No. 2.35 and 5.8)

RURAL			SEMI-URBAN		CDR
Rank	State	CDR	Rank	State	CDR
					89.2
1.	Manipur	109.7	1.	Manipur	71.3
2.	Tamil Nadu	98.4	2.	Karnataka	69.8
3.	Tripura	97.4	3.	Tamil Nadu	67.0
4.	Andhra Pradesh	96.1	4.	Andhra Pradesh	65.0
5.	Orissa	87.0	5.	Tripura	56.6
6.	Karnataka	82.3	6.	Orissa	53.7
7.	Maharashtra	73.8	7.	Maharashtra	53.4
8.	Madhya Pradesh	69.7	8.	Gujarat	49.8
9.	Rajasthan	65.7	9.	Madhya Pradesh	47.7
10.	Assam	63.3	10.	Haryana	45.5
11.	Haryana	61.5	11.	Rajasthan	45.5
12.	Kerala	55.4	12.	Utar Pradesh	39.9
13.	Gujarat	53.9	13.	Kerala	37.3
14.	Bihar	51.9	14.	Assam	37.2
15.	Pondicherry	51.2	15.	Nagaland	36.5
16.	Nagaland	47.7	16.	Punjab	35.7
17.	Dadra & Nagar Haveli	46.0	17.	Goa	34.5
18.	West Bengal	45.9	18.	Himachal Pradesh	34.2
19.	Uttar Pradesh	45.5	19.	Pondichery	33.2
20.	Punjab	44.5	20.	Andaman & Nicobar Islands	33.1
21.	Meghalaya	39.9	21.	Bihar	31.0
22.	Mizoram	38.8	22.	Jammu & Kashmir	30.1
23.	Himachal Pradesh	32.8	23.	Sikkim	26.7
24.	Chandigarh	31.6	24.	West Bengal	19.8
25.	Andaman & Nicobar Islands	30.0	25.	Daman & Diu	17.2
26.	Jammu & Kashmir	23.4	26.	Mizoram	15.2
27.	Goa	20.7	27.	Delhi	15.2
28.	Sikkim	20.4	28.	Chandigarh	15.1
29.	Delhi	16.8	29.	Meghalaya	8.5
30.	Daman & Diu	15.0	30.	Arunachal Pradesh	
31.	Arunachal Pradesh	14.5			
32.	Lakshadweep	12.8			
ALL INDIA			ALL INDIA		47.5

URBAN			METROPOLITAN			TOTAL			
Rank	State	CDR	Rank	State	CDR	Rank	State	CDR	
1.	Tamil Nadu	86.5	1.	Tamil Nadu	121.8	1.	Tamil Nadu	99.8	
2.	Kerala	78.3	2.	Andhra Pradesh	102.9	2.	Andhra Pradesh	80.7	
3.	Orissa	72.8	3.	Karnataka	90.0	3.	Karnataka	78.4	
4.	Madhya Pradesh	68.7	4.	Delhi	74.2	4.	Delhi	73.1	
5.	Chandigarh	67.5	5.	West Bengal	63.7	5.	Manipur	72.6	
6.	Andhra Pradesh	60.4	6.	Maharashtra	62.7	6.	Orissa	72.2	
7.	Karnataka	60.2	7.	Uttar Pradesh	61.4	7.	Chandigarh	65.1	
8.	Haryana	60.1	8.	Gujarat	61.3	8.	Madhya Pradesh	63.7	
9.	Maharashtra	58.9				9.	Maharashtra	62.4	
10.	Manipur	57.3				10.	Haryana	56.5	
11.	Rajasthan	57.2				11.	Tripura	56.4	
12.	Jammu & Kashmir	55.8				12.	Rajasthan	55.6	
13.	Assam	51.1				13.	Gujarat	53.5	
14.	Pondicherry	49.9				14.	West Bengal	52.7	
15.	Gujarat	47.9				15.	Kerala	51.9	
16.	Punjab	45.2				16.	Assam	49.1	
17.	Uttar Pradesh	40.5				17.	Pondicherry	47.8	
18.	Bihar	34.8				18.	Dadra & Nagar Haveli	46.0	
19.	Tripura	33.9				19.	Uttar Pradesh	44.6	
20.	West Bengal	29.7				20.	Jammu & Kashmir	43.0	
21.	Meghalaya	16.1				21.	Punjab	42.2	
						22.	Bihar	39.5	
						23.	Nagaland	39.2	
						24.	Himachal Pradesh	33.3	
						25.	Andaman & Nicobar Islands	32.4	
						26.	Goa	30.9	
						27.	Sikkim	27.2	
						28.	Mizoram	21.7	
						29.	Meghalaya	20.2	
						30.	Daman & Diu	19.6	
						31.	Arunachal Pradesh	14.4	
						32.	Lakshadweep	12.8	
ALL INDIA			54.3	All INDIA		71.8	ALL INDIA		61.0

**ANNEXURE 2.11****THE STATE-WISE C.D. RATIO (%) AND (C+I) : D RATIO (%) OF ALL SCHEDULED COMMERCIAL BANKS  
MARCH 1986, MARCH 1990 AND MARCH 1991**

(Para Reference No. 2.35)

Region/ State /Union Territory	March 1986		March 1990		March 1991	
	CDR (C + I) : D		CDR (C + I) : D		CDR (C +	
<u>Northern Region</u>	59.6	67.5	54.7	62.3	63.6	71.2
Haryana	70.3	87.9	61.1	75.3	60.3	74.5
Himachal Pradesh	40.9	57.3	38.5	52.9	37.4	51.3
Jammu & Kashmir	41.8	58.4	31.7	49.1	48.6	64.6
Punjab	47.0	53.2	45.4	52.1	44.8	51.2
Rajasthan	69.3	97.6	62.1	88.3	56.5	81.5
Chandigarh	174.5	174.9	65.5	65.7	82.1	82.2
Delhi	56.6	57.3	58.6	59.4	78.6	79.5
<u>North Eastern Region</u>	53.0	82.0	51.7	79.8	45.6	71.4
Arunachal	21.6	21.8	20.0	25.6	16.3	23.5
Assam	56.9	84.7	65.5	83.9	51.2	78.0
Manipur	76.6	158.7	69.9	127.7	65.8	117.8
Meghalaya	28.8	61.7	24.6	55.5	19.3	43.7
Mizoram	29.2	29.2	34.2	34.2	22.1	22.1
Nagaland	43.5	87.7	42.6	80.8	38.5	75.7
Tripura	69.4	97.1	72.2	94.8	58.4	79.1
<u>Eastern Region</u>	50.2	65.3	52.5	67.7	51.8	67.5
Bihar	39.6	58.8	40.0	61.0	39.6	61.8
Orissa	90.7	132.8	81.3	118.1	76.5	111.8
Sikkim	27.1	27.1	28.3	35.4	18.4	29.4
West Bengal	50.4	60.7	54.9	64.3	54.5	64.2
Andaman & Nicobar	39.8	39.9	35.1	35.1	34.3	34.3
<u>Central Region</u>	52.6	70.2	52.8	70.0	51.7	69.1
Madhya Pradesh	61.8	83.6	68.6	90.0	67.1	88.2
Uttar Pradesh	49.3	65.3	47.0	62.6	45.8	61.9
<u>Western Region</u>	81.0	89.6	74.0	81.9	71.3	78.9
Goa	32.9	33.6	31.8	33.0	33.2	34.8
Gujarat	57.9	72.3	61.3	74.3	59.7	72.6
Maharashtra	91.1	98.1	79.7	86.3	76.3	82.6
Dadra & Nagar Haveli	79.8	79.8	55.4	55.5	51.6	51.7
Daman & Diu	—	—	22.3	22.4	23.4	23.4

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Southern Region	84.4	98.4	87.4	101.7	84.5	98.2
Andhra Pradesh	81.0	96.2	87.1	102.8	82.6	98.0
Karnataka	88.9	102.9	90.9	104.4	85.8	98.3
Kerala	64.0	78.6	64.0	79.1	59.1	73.9
Tamil Nadu	97.9	111.9	99.4	113.1	100.4	113.3
Lakshadweep	29.1	29.1	15.6	15.6	17.0	17.1
Pondicherry	50.4	50.5	57.4	57.4	55.1	55.2
ALL INDIA	84.7	79.9	84.6	77.7	66.2	78.1

Source : (1) Banking Statistics Quarterly Handouts, March 1986, March 1990 and March 1991.

(2) Investments of Scheduled Commercial Banks — 3 Volumes : End-March 1987 and 1988, End-March 1990 and End-March 1991 (Reserve Bank of India) : Reprinted From Reserve Bank of India bulletins January 1989, November 1990 and February 1992.

## ANNEXURE 3.1

### INFRASTRUCTURE DEVELOPOMENT IN SOME STATES

(Para Reference No. 3.3)

Sector / Items	STATES										
	Year	U.P.	Punjab	Haryana	Maha-rashtra	Gujarat	Kerala	Tamil Nadu	West Bengal	Bihar	All India
<b>Power</b>											
1. Per capita Consumption of electricity (KWH)	1988-89	144	556	334	374	405	158	282	135	108	220
2. Percentage of villages electrified to total No. of populated villages	1988-89	69.8	100	100	99.4	98.8	100	99.9	65.4	64.8	75
<b>Irrigation</b>											
1. Percentage of Net area irrigated to total net cropped area	1986-87	57.2	88.3	64.8	10.4	24.1	13.5	42.5	35.8	38.8	30
2. Percentage of Gross area irrigated to total gross cropped area	1986-87	53.2	91.3	69.1	12.4	24.7	14.8	43.7	33.3	36.7	31.
<b>Roads</b>											
1. Length of total surfaced roads per hundred Sq. Kms. of area	1988	25.2	73.6	49	31.7	26.7	62.1	62.8	29.2	16.5	22
2. Length of total surfaced roads per lakh of population	1988	63.4	209.4	156	147	146.5	90.6	161.9	45.1	38.8	103
3. Percentage of villages connected with all weather road to total villages	1988	43	99	99	53	74	100	63	41	35	41
<b>Railways</b>											
1. Railways routes in Km. per 1,000 Sq. kms. of area	1988-89	30.2	42.9	34.1	17.6	28.3	23.8	30.3	42.8	30.6	19

**Post Offices**

1. No. of Post Offices per lakh of population	1988-89	13	19	14	16	22	16	22	13	13	18
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**Banking**

1. Per capita Deposits (Rs.)	1987	975	3364	1505	3024	1904	1682	1413	1953	725	137
2. Per capita Bank Credit (Rs.).	1987	414	1459	944	2239	1045	1074	1309	982	270	859
3. No. of bank offices per lakh of population	1989-90	6.16	10.87	5.75	7.41	8.2	9.51	7.66	6.15	5.43	7.2

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## ANNEXURE 5.1

### TRENDS IN DEPOSITS, CREDIT AND CREDIT DEPOSIT RATIO 1988-89 TO 1992-93

(Para Reference No. 5.2)  
(Rs. in Crores)

Year	Deposit	Credit	Credit Deposit Ratio
1988-89	14,989.32	7,038.32	46.95
1989-90	17,902.66 (19.43)	8,413.97 (19.54)	46.99
1990-91	20,395.82 (13.92)	9,346.96 (11.08)	45.82
1991-92	22,539.36 (10.50)	10,056.20 (7.58)	44.61
1992-93	25,431.20 (12.83)	10,773.00 (7.12)	42.36
@	14.17	11.33	

#### NOTE :

1. Figures in brackets indicate the percentage growth over the preceding year.
2. @ Indicates average percentage growth rate.



## ANNEX

## TRENDS IN DEPOSITS, CREDITS AND

	S.B.I. and Associates			Nationalised Banks			Regional Deposit
	Deposit	Credit	C.D. Ratio %	Deposit	Credit	C.D. Ratio %	
Last Friday of March							
1989	4,086.04	2,151.11	52.64	9,618.46	4,131.32	42.95	841.31
1990	4,806.61 (17.63)	2,583.91 (20.11)	53.75	11,453.09 (19.07)	4,943.97 (19.67)	43.16	1118.42 (32.93)
1991	5,421.59 (12.79)	2,700.44 (4.50)	49.80	13,020.39 (13.68)	5,656.00 (14.40)	43.43	1,375.02 (22.94)
1992	6,149.89 (13.43)	2,976.97 (10.24)	48.41	14,140.78 (8.60)	5,971.03 (5.56)	42.22	1,591.54 (15.74)
1993	6,753.15 (9.81)	3,119.05 (4.77)	46.19	16,052.83 (13.52)	6,474.08 (8.42)	40.33	1,875.01 (17.81)
@	13.42	9.91		13.72	12.01		22.36
1994	7,659.42	3,428.15	44.66	18,255.28	7,251.62	39.72	2,294.26
1995	8,687.32	3,767.88	43.37	20,759.90	8,122.54	39.13	2,807.26
1996	9,853.16	4,141.27	42.03	23,608.16	9,098.05	38.54	3,434.96
1997	11,175.45	4,551.67	40.73	26,847.20	10,190.73	37.96	4,203.02
1998	12,628.26	5,002.74	39.62	30,417.88	11,414.63	37.53	5,125.16
1999	14,269.93	5,498.52	38.53	34,463.45	12,785.53	37.10	6,249.62
2000	16,125.02	6,043.42	37.48	39,047.09	14,321.07	36.68	7,620.79
2001	18,140.65	6,642.32	36.62	44,045.12	16,041.03	36.42	9,254.69
2002	20,408.23	7,300.58	35.77	49,682.89	17,967.56	36.16	11,238.89

## NOTE :

- Figures in brackets indicate the percentage increase over the previous year.
- @ Indicates average percentage growth rate over 1989-1993.
- Total deposit growth assumed at the rate of 14.17 per cent up to 1997, 13.75 per cent upto 2000 and 13.25 per cent up to 2002 with corresponding deceleration in the constituent items also.
- Growth rates in credit as obtained in the trends from 1989-1993 (@) maintained upto 2002.
- The difference between aggregates and constituent items in totals is on account of rounding off percentages to two decimal points.

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## URE 5.2(A)

### CREDIT DEPOSIT RATIO 1988-89 TO 2001-02

(Para Reference Nos. 5.2, 5.5 and 5.7)

(Rs. in Crores)

Rural Banks		Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
Credit	C.D. Ratio %	Deposit	Credit	C.D. Ratio %	Deposit	Credit	C.D. Ratio %
555.63	66.04	443.51	200.26	45.15	14,989.32	7,038.32	46.95
677.60	60.58	524.54	208.49	39.74	17,902.66	8,413.97	46.99
(21.95)		(18.27)	(4.10)		(19.43)	(19.54)	
759.29	55.22	578.82	231.23	39.94	20,395.82	9,346.96	45.82
(12.05)		(10.34)	(10.90)		(13.92)	(11.08)	
867.64	54.52	657.15	240.46	36.59	22,539.36	10,056.20	44.61
(14.28)		(13.53)	(3.99)		(10.50)	(7.58)	
921.64	49.15	750.29	258.23	34.42	25,431.28	10,773.00	42.36
(6.21)		(14.17)	(7.39)		(12.83)	(7.13)	
13.62		14.08	6.60		14.17	11.33	
1,047.17	45.64	855.93	275.27	32.16	29,034.89	11,993.58	41.31
1,189.79	42.38	976.45	293.44	30.05	39,149.14	13,352.45	40.28
1,351.84	39.36	1,113.93	312.81	28.08	37,846.37	14,865.28	39.28
1,535.96	36.54	1,270.77	333.45	26.24	43,209.20	16,549.52	38.38
1,745.16	34.05	1,444.36	355.46	24.61	49,150.46	18,424.58	37.49
1,982.85	31.73	1,641.66	378.92	23.08	55,908.65	20,512.08	36.69
2,252.91	29.56	1,865.91	403.93	21.65	63,596.09	22,836.10	35.91
2,559.76	27.66	2,111.46	430.59	20.39	72,022.57	25,423.43	35.30
2,908.40	25.88	2,389.33	459.01	19.21	81,565.56	28,303.91	34.70

## ANNEX

## TRENDS IN DEPOSITS, CREDITS AND CREDIT DEPOSIT

Last Friday of March	Rural			Semi-Urban		
	Deposit	Credit	C.D. Ratio %	Deposit	Credit	C.D. Ratio %
1	2	3	4	5	6	7
1989	3,806.91	1,890.64	49.66	3,778.16	1,740.61	46.07
1990	4,763.11 (25.11)	2,308.09 (22.07)	48.95	4,468.68 (18.27)	2,025.69 (16.37)	45.33
1991	5,606.60 (17.70)	2,644.79 (14.58)	47.17	4,998.38 (11.85)	2,224.11 (9.79)	44.49
1992	6,399.79 (14.14)	2,912.69 (10.13)	45.51	5,424.69 (8.52)	2,466.23 (10.88)	45.46
1993	7,310.23 (12.45)	3,113.67 (6.90)	42.59	6,061.13 (11.73)	2,648.17 (7.38)	43.69
@	17.35	13.42		12.59	11.10	
1994	8,578.55	3,531.52	41.16	6,824.23	2,942.12	43.11
1995	10,066.93	4,005.45	39.79	7,683.40	3,268.69	42.54
1996	11,813.55	4,542.99	38.46	8,650.74	3,631.52	41.98
1997	13,863.20	5,152.66	37.17	9,739.86	4,034.61	41.42
1998	16,210.24	5,844.14	36.05	10,966.11	4,482.46	40.88
1999	18,954.63	6,628.43	34.97	12,300.68	4,980.01	40.49
2000	22,163.65	7,517.96	33.92	13,797.68	5,532.79	40.10
2001	25,805.14	8,526.87	33.04	15,407.87	6,146.93	39.89
2002	30,044.92	9,671.18	32.18	17,205.97	6,829.24	39.69

**Note :**

- Figures in brackets indicate the percentage increase over the previous year.
- @ Indicates average percentage growth rate over 1989-1993.
- Total deposit growth assumed at the rate of 14.17 per cent up to 1997, 13.75 per cent up to 2000 and 13.25 per cent up to 2002 with corresponding deceleration in the constituent items also.
- Growth rates in credit as obtained in the trends from 1989-1993 (@) maintained up to 2002.
- The difference between aggregates and constituent items in totals is on account of rounding off percentages to two decimal points.

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**URE 5.2 (B)****RATIO 1988-89 TO 2001-02 — POPULATION GROUP-WISE**

(Para Reference Nos. 5.2., 5.5 and 5.7)

(Rs. in Crores)

Urban / Metropolitan			Total		
Deposit	Credit	C.D. Ratio %	Deposit	Credit	C.D. Ratio %
8	9	10	11	12	13
7,404.25	3,407.07	46.01	14,989.32	7,038.32	46.95
8,670.87	4,080.19	47.05	17,902.66	8,413.97	46.99
(17.10)	(19.75)		(19.43)	(19.54)	
9,790.84	4,478.06	45.73	20,395.82	9,346.96	45.82
(12.91)	(9.75)		(13.92)	(11.08)	
10,714.88	4,677.28	43.65	22,539.36	10,056.20	44.61
(9.43)	(4.44)		(10.50)	(7.58)	
12,059.92	5,011.16	41.55	25,431.28	10,773.00	42.36
(12.55)	(7.14)		(12.83)	(7.13)	
13.00	10.27		14.17	11.33	
13,627.71	5,525.81	40.55	29,034.89	11,993.58	41.31
15,399.31	6,093.31	39.57	33,149.14	13,352.45	40.28
17,401.22	6,719.09	38.61	37,846.37	14,865.28	39.28
19,663.38	7,409.14	37.68	43,209.20	16,549.52	38.30
22,137.03	8,170.06	36.91	49,150.46	18,424.58	37.49
24,921.87	9,009.12	36.15	55,908.65	20,512.08	36.69
28,057.04	9,934.36	35.41	63,596.09	22,836.10	35.91
31,446.33	10,954.62	34.84	72,022.57	25,423.43	35.30
35,245.05	12,079.66	34.27	81,565.56	28,303.91	34.70

## ANNEX

## TRENDS IN DEPOSITS, CREDITS AND CREDIT DEPOSIT

Last Friday of March	Hill Region			Eastern U.P.			Central U.P.		
	Deposit	Credit	CDR%	Deposit	Credit	CDR%	Deposit	Credit	CDR%
1989	1,172.62	372.90	31.80	4,407.47	1,755.05	39.81	3,613.52	2,029.88	56.17
1990	1,365.41	433.51	31.74	5,343.10	2,062.22	38.59	4,243.28	2,462.07	58.02
	(16.44)	(16.25)		(21.22)	(17.50)		(17.42)	(21.29)	
1991	1,725.06	502.54	29.13	6,129.25	2,281.23	37.21	4,650.59	2,633.33	56.62
	(26.34)	(15.92)		(14.71)	(10.62)		(9.59)	(6.95)	
1992	1,904.91	593.20	27.99	6,869.70	2,582.75	37.59	5,158.95	2,727.33	52.86
	(10.43)	(6.10)		(12.01)	(13.21)		(10.93)	(3.56)	
1993	2,166.12	573.27	26.47	7,876.78	2,770.08	35.17	5,759.39	2,801.24	48.64
	(13.71)	(-3.36)		(14.66)	(7.25)		(11.64)	(2.71)	
	16.73	8.73		15.65	12.15		12.40	8.63	
1994	2,528.51	623.78	24.67	9,109.50	3,106.64	34.10	6,473.55	3,042.99	47.01
1995	2,951.53	678.24	22.98	10,535.13	3,484.10	33.07	7,276.28	3,305.60	45.43
1996	3,445.32	737.45	21.40	12,183.88	3,907.42	32.07	8,178.53	3,590.87	43.91
1997	4,021.73	801.83	19.94	14,090.66	4,382.17	31.10	9,192.67	3,900.76	42.43
1998	4,677.67	871.83	18.64	16,236.67	4,914.61	30.27	10,293.95	4,237.40	41.6
1999	5,440.60	947.94	17.42	18,709.51	5,511.73	29.46	11,527.17	4,603.08	39.93
2000	6,327.97	1030.70	16.29	21,558.97	6,181.41	28.67	12,908.12	5,000.33	38.74
2001	7,328.42	1120.68	15.29	24,734.61	6,932.45	28.03	14,389.97	5,431.86	37.75
2002	8,487.05	1218.51	14.36	28,378.01	7,774.74	27.40	16,041.94	5,900.63	36.78

## Note :

- Figures in brackets indicate the percentage increase over the previous year.
- @ Indicates average percentage growth rate over 1989-1993.
- Total deposit growth assumed at the rate of 14.17 per cent up to 1997, 13.75 per cent up to 2000 and 13.25 per cent up to 2002 with corresponding deceleration in the constituent items also.
- Growth rates in credit as obtained in the trends from 1989-1993 (@) maintained up to 2002.
- The difference between aggregates and constituent items in totals is on account of rounding off percentages to two decimal points.

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**URE 5.2 (C)****RATIO 1988-89 TO 2001-2002 — REGION-WISE**

(Para Reference Nos. 5.2, 5.5 and 5.7)

(Rs. in Crores)

Western U.P.			Bundelkhand			Total		
Deposit	Credit	CDR%	Deposit	Credit	CDR%	Deposit	Credit	CDR%
5,312.03	2,694.96	50.73	483.68	185.53	38.35	1,4989.32	7,038.32	46.95
6,398.69	3,229.92	50.47	552.18	226.25	40.97	1,7902.66	8,413.97	46.99
(20.45)	(19.85)		(14.16)	(21.94)		(19.43)	(19.54)	
7,251.94	3,678.12	50.71	638.99	251.74	39.39	2,0395.83	9,346.96	45.82
(13.33)	(13.87)		(15.72)	(11.26)		(13.92)	(11.08)	
7,904.33	3,920.24	49.59	701.47	292.68	41.72	2,2539.36	10,056.20	44.6
(8.99)	(6.58)		(9.77)	(16.26)		(10.50)	(7.58)	
8,838.07	43,200.71	48.66	790.92	327.70	41.42	2,5431.28	10,773.00	42.36
(11.81)	(9.71)		(12.75)	(11.97)		(12.83)	(7.13)	
13.65	12.50		13.10	15.36		14.17	11.33	
10,044.47	4,838.30	48.17	894.53	378.03	42.26	29,034.89	11,993.58	41.31
11,415.54	5,443.09	47.68	1,011.71	436.10	43.11	33,149.13	13,352.45	40.28
12,973.76	613.47	47.20	1,144.25	503.09	43.97	3,786.36	14,865.28	39.28
14,744.67	6,888.91	46.72	1,294.15	580.36	44.84	43,209.18	1,649.52	38.30
16,695.39	7,750.02	46.42	1,458.25	669.50	45.91	49,150.44	18,424.58	37.49
18,904.19	8,718.77	46.12	1,643.15	772.34	47.00	55,908.62	20,512/08	36.69
21,405.21	9,808.62	45.82	1,851.51	890.97	48.12	63,596.05	22,836.10	35.91
24,130.10	11,034.69	45.73	2,077.02	1,027.82	49.49	72,022.52	25,423.43	35.30
27,201.85	12,414.03	45.54	2,330.00	1,185.70	50.89	81,565.50	28,303.91	34.70

## ANNEX

## TRENDS IN DEPOSITS, CREDITS AND CREDIT DEPOSIT

Last Friday of March	Most Backward Districts			Backward Districts			Other
	Deposit	Credit	CDR%	Deposit	Credit	CDR%	Deposit
1989	1,982.00	728.98	36.78	1,016.83	379.22	37.29	3,366.70
1990	2,351.09 (18.62)	876.77 (20.27)	37.29	1,204.57 (18.46)	452.76 (19.39)	37.59	4,019.43 (19.39)
1991	2,869.17 (22.04)	969.81 (10.61)	33.80	1,359.34 (12.85)	484.93 (7.11)	35.67	4,653.89 (15.78)
1992	3,176.82 (11.97)	1,060.19 (9.32)	33.37	1,501.94 (10.49)	601.63 (24.07)	40.06	5,205.79 (11.86)
1993	3,615.55 (13.81)	1,135.92 (7.14)	31.42	1,717.65 (14.36)	597.02 (0.77)	34.76	5,854.15 (12.45)
@	16.61	11.84	14.04	12.45		14.87	
1994	4,216.09	1,270.41	30.13	1,958.81	671.35	34.27	6,724.66
1995	4,916.39	1,420.83	28.90	2,233.82	754.93	33.80	7,724.62
1996	5,733.00	1,589.06	27.72	2,547.45	848.92	33.32	8,873.27
1997	6,685.25	1,777.20	26.58	2,905.12	954.61	32.86	10,192.72
1998	7,767.59	1,987.62	25.59	3,300.80	1,073.46	32.52	11,665.57
1999	9,025.66	2,222.95	24.63	3,750.37	1,207.11	32.19	13,351.24
2000	10,486.34	2,486.15	23.71	4,261.17	1,357.39	31.85	15,280.50
2001	12,131.65	2,780.51	22.92	4,820.24	1,526.39	31.67	17,412.13
2002	14,035.10	3,109.73	22.16	5,452.65	1,716.42	31.48	19,841.12

## NOTE :

1. Taj-trapezium area comprising parts of Agra, Firozabad, Aligarh, Etah, Mainpuri and Mathura districts and Trans Jamuna area excluding Naini in Allahabad district have been categorised as backward by the Government. As no separate data are available for these regions, the districts are included in the category in which the names of the districts headquarters appear.
2. Figures in brackets indicate the percentage increase over the previous year.
3. @ Indicates average percentage growth rate over 1989-1993.
4. Total deposit growth assumed at the rate of 14.17 per cent up to 1997, 13.75 per cent up to 2000 and 13.25 per cent up to 2002 with corresponding deceleration in the constituent items also.
5. Growth rates in credit as obtained in the trends from 1989-1993 (@) maintained up to 2002.
6. The difference between aggregate and constituent items in totals is on account of rounding off percentages to two decimal points.

**URE 5.2 (D)****RATIO 1988-89 TO 2001-02 — ECONOMIC DEVELOPMENT-WISE**(Para Reference Nos. 5.2, 5.5 and 5.7)  
(Rs. in Crores)

Backward Credit	Districts CDR%	Non-backward Districts			Total		
		Deposit	Credit	CDR%	Deposit	Credit	CDR %
1,616.23	48.01	8,623.78	4,313.90	50.02	14,989.31	7,038.32	46.96
1,826.14 (12.99)	45.43	10,327.58 (19.76)	5,258.35 (21.89)	56.73	17,902.67 (19.45)	8,414.02 (19.56)	47.00
1,997.78 (9.40)	42.93	11,513.45 (11.48)	5,894.66 (12.10)	51.20	20,395.83 (13.93)	9,347.18 (11.09)	45.83
2,241.70 (12.21)	43.06	12,654.83 (9.91)	6,152.69 (4.38)	48.62	22,539.38 (10.51)	10,056.21 (7.59)	44.62
2,347.07 (4.70)	40.09	14,243.95 (12.56)	6,693.23 (8.79)	46.99	25,432.30 (12.83)	10,773.24 (7.13)	42.36
9.82		13.43	11.75		14.17	11.33	
2,577.55	38.33	16,156.91	7,479.68	46.29	29,034.89	11,993.58	41.31
2,830.67	36.64	18,326.78	8,358.55	45.61	33,149.14	13,352.45	40.28
3,108.64	35.03	20,788.07	9,340.68	44.93	37,846.37	14,865.28	39.28
3,413.91	33.49	23,579.91	10,438.21	44.27	43,209.20	16,549.52	38.30
3,749.15	32.14	26,883.45	11,664.69	43.39	49,150.46	18,424.58	37.49
4,117.32	30.84	30,649.83	13,035.30	42.53	55,908.65	20,512.09	36.69
4,521.64	29.59	34,943.87	14,566.94	41.69	63,596.09	22,836.10	35.91
4,965.67	28.52	39,315.35	16,278.56	41.41	72,022.57	25,423.43	35.30
5,453.29	27.48	44,233.70	18,191.29	41.13	81,565.56	28,303.91	34.70



**ANNEXURE 5.3****SECTOR-WISE DISBURSEMENT OF CREDIT OUTSTANDING AS ON 31.3.1991**(Para Reference Nos. 5.3 & 5.9)  
(Rs. in Crores)

Sl. No.	Sector	Amount outstanding	% share to total outstanding	% share of Sub-sector to respective sector
1.	<u>Agriculture</u>	<u>2,201.14</u>	<u>22.56</u>	<u>100.00</u>
	(a) Direct	2,027.78	20.78	92.12
	(b) Indirect	173.36	1.78	7.88
2.	<u>Industry</u>	<u>3,882.53</u>	<u>39.78</u>	<u>100.00</u>
	(a) Artisans and Village Industries	165.54	1.70	4.26
	(b) Small Scale Industries	1,399.15	14.33	36.04
	(c) Other Industries	2,317.84	23.75	59.70
3.	<u>Tertiary</u>	<u>3,675.74</u>	<u>37.66</u>	<u>100.00</u>
	(a) Transport Operator	400.32	4.10	10.89
	(b) Services	960.07	9.84	26.12
	(c) Trade	1,489.21	15.26	40.51
	(d) Others	<u>826.14</u>	<u>8.46</u>	<u>22.48</u>
<b>TOTAL</b>		<b>9,759.41</b>	<b>100.00</b>	<b>100.00</b>

**NOTE :**

The figures under Industry are inclusive of Rs. 115.12 crores being the amount outstanding relating to Financial Institutions shown under the sub-sector 'Other Industries.'

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## ANNEXURE 5.4

### PROJECTIONS IN DEPOSITS, ADVANCES AND CDR 1992-93 TO 2001-2002

(Para Reference Nos. 5.3., 5.5 & 5.9)  
(Rs. in Crores)

Period	Deposit	Advances	CD Ratio	% Increase in CDR
Last Friday of March				
1993	25,431.28	10,773.00	42.36	—
1994	29,034.89	12,630.18	43.50	1.14
1995	33,149.13	15,082.86	45.50	2.00
1996	37,846.36	17,977.03	47.50	2.00
1997	43,209.18	21,388.55	49.50	2.00
1998	49,150.44	25,189.61	51.25	1.75
1999	55,908.62	29,631.57	53.00	1.75
2000	63,596.05	34,977.83	55.00	2.00
2001	72,022.52	41,412.95	57.50	2.50
2002	81,565.50	48,939.30	60.00	2.50

#### NOTE :

1. The figures for the year 1993 are actuals as on the last Friday of March 1993.
2. Deposit growth assumed at the rate of 14.17 per cent up to 1997, 13.75 per cent up to 2000 and 13.25 per cent up to 2002.
3. Faster growth in Credit Deposit Ratio in the years 1995 and 1996 on account of greater credit absorption of Agriculture.
4. Slower growth in Credit Deposit Ratio in the years 1998 and 1999 on account of Agriculture reaching its full potential and Industry not yet being in a position to absorb full capacity credit.
5. Higher growth in Credit Deposit Ratio in the years 2000 to 2002 on account of greater credit absorption capacity of Industry consequent upon fruition of efforts of Government in provision of infrastructure and development of linkages.

## ANNEX

## SECTOR-WISE PROJECTIONS IN

Period	AGRICULTURE			INDUSTRY		
	Amount	% to total	Increase / Decrease	Amount	% to Total	(+) (-)
Last Friday of March						
1993	2,430.39	22.56	—	4,285.50	39.78	—
1994	3,157.55	25.00	(+ 2.44)	4,842.41	38.34	(- 1.44)
1995	4,072.37	27.00	(+ 2.00)	5,631.94	37.34	(- 1.00)
1996	4,808.85	26.75	(- 1.25)	6,669.48	37.10	(+ 0.76)
1997	5,454.08	25.50	(- 1.25)	8,095.57	37.85	(+ 0.75)
1998	6,108.48	24.25	(- 1.25)	9,849.14	39.10	(+ 1.25)
1999	6,815.26	23.00	(- 1.25)	12,148.94	41.00	(+ 1.90)
2000	7,695.12	22.00	(- 1.00)	15,215.36	43.50	(+ 2.50)
2001	8,696.72	21.00	(- 1.00)	19,049.96	46.00	(+ 2.50)
2002	9,787.86	20.00	(- 1.00)	23,490.86	48.00	(+ 2.00)

## NOTE :

- (1) Figures in brackets indicate percentage increase (+) or decrease (-) over the preceding year.
- (2) The figures as on the last Friday of March 1993 are computed by maintaining the same percentage shares as on 31.3.1991 which is the latest data available.

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## URE 5.5

### CREDIT DEPLOYMENT 1993-2002

(Para Reference Nos. 5.5 & 5.9)

(Rs. in Crores)

TERTIARY			TOTAL	
Amount	% to total	(+) (-)	Amount	%
4,057.11	37.66	—	10,773.00	100.00
4,630.22	36.66	(- 1.00)	12,630.18	100.00
5,378.55	35.66	(- 1.00)	15,082.86	100.00
6,498.70	36.15	(+ 0.49)	17,977.03	100.00
7,838.90	36.65	(+ 0.50)	21,388.55	100.00
9,231.99	36.65	—	25,189.61	100.00
10,667.37	36.00	(- 0.65)	29,631.57	100.00
12,067.35	34.50	(- 1.50)	34,977.83	100.00
13,666.27	33.00	(- 1.50)	41,412.95	100.00
15,660.58	32.00	(- 1.00)	48,939.30	100.00

**ANNEXURE 5.6****DEPOSITS, CREDITS AND CREDIT DEPOSIT RATIO OF U.P. VIS-A-VIS ALL INDIA**

(Para Reference Nos. 5.8)

(Rs. in Crores)

Year	All India			Uttar Pradesh		
	Deposit	Credit	CDR	Deposit	Credit	CDR
1987-88	1,18,678.01	74,903.20	63.11	12,204.15	5,558.25	45.54
1988-89	1,46,890.50	96,008.52	65.36	14,989.32	7,038.32	46.95
1989-90	1,72,758.53	1,13,592.00	65.75	17,902.66	8,413.97	46.99
1990-91	2,00,035.69	1,32,510.18	66.24	20,395.82	9,346.96	45.82
1991-92	2,33,085.69	1,42,210.92	61.01	22,539.36	10,056.20	44.61
1992-93	2,74,067.93	1,65,836.21	60.51	25,431.28	10,773.00	42.36

## ANNEX

## INCREMENTAL CREDIT REQUIRED OVER PROJECTIONS ON THE BASIS OF PAST TRENDS

Year	Projections in credit on the basis of past trends	Projections in deposits on the basis of past trends	Projections in CDR on the basis of past trends	Requisite credit to achieve projected levels of C D Ratio
1.	2.	3.	4.	5.
1993-94	11,993.58	29,034.89	41.31	12,630.18
1994-95	13,352.45	33,149.14	40.28	15,082.86
1995-96	14,865.28	37,846.37	39.28	17,977.03
1996-97	16,549.52	43,209.20	38.38	21,388.55
1997-98	18,424.58	49,150.46	37.49	25,189.61
1998-99	20,512.08	55,908.65	36.69	29,631.57
1999-2000	22,836.10	63,596.09	35.91	34,977.83
2000-01	25,423.43	72,022.57	35.30	41,412.95
2001-02	28,303.91	81,565.56	34.70	48,939.30

## NOTE :

1. The figures of credit under column 2 are projected at the rate of 11.33 per cent up to 2002 on the basis of growth rate obtained as per trends from 1989 to 1993.
2. The figures of deposits under columns 3 and 6 are projected at the rate of 14.17 per cent up to 1997, 13.75 per cent up to 2000 and 13.25 per cent up to 2002.
3. The figures under columns 10 indicate the Incremental Credit as a percentage of Incremental Deposit over successive years to achieve projected levels of Credit Deposit Ratios.

**URE 5.7****TO ACHIEVE PROJECTED LEVELS OF CREDIT DEPOSIT RATIO UP TO 2002 A.D.**

(Para Reference Nos. 5.10)

(Rs. in Crores)

Projected Deposit levels	Projected levels of Deposit Ratio	Incremental Credit required to achieve projected CDR levels (Col. 5 – Col. 2)	% increase in Credit over trend levels (Col. 8 – Col. 2) in percentage	incremental C.D.R. levels (Col. 5 – Col. 6) in % age terms
6.	7.	8.	9.	10.
29,034.89	43.50	636.60	5.31	—
33,149.14	45.50	1,730.41	12.96	59.41
37,846.37	47.50	3,111.75	20.93	61.61
43,209.20	49.50	4,839.03	29.24	63.61
49,150.46	51.25	6,765.03	36.72	63.98
55,908.65	53.00	9,119.49	44.46	65.73
63,596.09	55.00	12,141.73	53.17	69.54
72,022.57	57.50	15,989.52	62.89	76.37
81,565.56	60.00	20,635.39	72.91	78.87

## ANNEXURE 5.8

### BANK GROUP-WISE PROJECTIONS IN CREDIT DEPOSIT RATIOS- 1994-2002 ON THE BASIS OF LEVELS AS ON 31 MARCH, 1993

(Para Reference No. 5.12)  
(All figures in percentages)

	CDR as on 31.3.1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
<b>Group I 50-60%</b>										
Bank of India	55.00	57.00	58.50	60.00	60.25	60.50	61.00	60.75	61.25	61.50
Bank of Baroda	55.31	57.00	58.50	60.00	60.25	60.50	60.75	61.00	61.25	61.50
United Bank of India	58.57	60.00	60.00	60.00	60.25	60.50	60.75	61.00	61.25	61.50
Kashinath Seth Bank	69.55	—	—	—	—	—	—	—	—	—
Regional Rural Banks above 60%-12	70.90	—	—	—	—	—	—	—	—	—
Regional Rural Banks 50-60% -12	55.42	56.75	58.25	60.00	60.25	60.50	60.75	61.00	61.25	61.50
<b>GROUP II 40 -50%</b>										
State Bank of India	46.72	48.00	51.50	55.00	58.00	60.00	60.25	60.50	60.75	61.00
Canara Bank	48.50	51.00	54.00	57.00	59.00	60.00	60.25	60.50	60.75	61.00
Punjab National	44.00	46.00	50.00	54.00	57.00	60.00	60.25	60.50	60.75	61.00
Syndicate Bank	40.61	43.00	49.00	53.00	57.00	60.00	60.25	60.50	60.75	61.00
Indian Bank	40.88	43.00	49.00	53.00	57.00	60.00	60.25	60.50	60.75	61.00
New Bank of India	43.84	47.00	51.00	54.00	57.00	60.00	60.25	60.50	60.75	61.00
Punjab & Sind Bank	46.00	48.00	51.00	54.00	57.00	60.00	60.25	60.50	60.75	61.00
UCO Bank	43.91	47.00	51.00	54.00	57.00	60.00	60.25	60.50	60.75	61.00
Nainital Bank	43.50	47.00	51.00	54.00	57.00	60.00	60.50	60.50	60.75	61.00
Bareilly Corp. Bank	42.42	46.00	50.50	54.00	57.00	60.00	60.25	60.50	60.75	61.00
Benaras State Bank	40.56	44.00	49.00	54.00	57.00	60.00	60.25	60.50	60.75	61.00
Regional Rural Banks-5	45.68	48.00	51.00	54.00	57.00	60.00	60.25	60.50	60.75	61.00
<b>GROUP III 30-40%</b>										
Allahabad Bank	36.81	40.00	44.00	47.00	50.00	53.00	56.50	60.00	60.25	60.50
Union Bank of India	34.83	39.00	43.00	46.50	50.00	53.00	56.50	60.00	60.25	60.50



Indian Overseas Bank	31.00	34.00	39.00	43.50	48.00	53.00	56.50	60.00	60.25	60.50
Oriental Bank of Commerce Regional Rural Bank-II	33.98	37.00	43.00	46.50	50.00	53.00	56.50	60.00	60.25	60.50
Bank-II	34.80	39.00	43.00	46.50	50.00	53.00	56.50	60.00	60.25	60.50

**GRUOP IV BELOW 30 %**

Central Bank of India	28.73	32.00	36.00	40.00	44.00	48.00	51.00	54.00	57.00	60.00
Andhra Bank	26.55	30.00	35.00	40.00	44.00	48.00	51.00	54.00	57.00	60.00
Bank of Maharashtra	19.42	23.00	28.00	33.00	38.00	43.00	48.00	52.00	56.00	60.00
Corporation Bank	20.32	24.00	28.00	33.00	38.00	43.00	48.00	52.00	56.00	60.00
Dena Bank	29.20	32.00	36.00	40.00	44.00	48.00	51.00	54.00	57.00	60.00
Vijaya Bank	22.00	25.00	29.00	33.00	38.00	43.00	48.00	52.00	56.00	60.00

**Note :**

1. No separate projections have been worked out in respect of banks which have exceeded 60% as on 31.3.1993.
2. Projections beyond 60% have been made to make up for shortfall in achievement in the part of any bank for unforeseen reasons in the terminal years.
3. The 40 Regional Rural Banks have been grouped under 4 categories taking into account the levels of the Credit Deposit Ratio as on 31.3.1993 and their respective numbers have been shown against each group. A separate list indicating the level of CDR of each RRB arranged in descending order, group-wise is annexure.

## LIST OF REGIONAL RURAL BANKS INDICATING

S. No.	60% and above	CDR	S. No.	Between 50% and 60%	CDR
1.	Jamuna Gramin Bank, Agra	100.70	1.	Tulsi Gramin Bank, Banda	59.86
2.	Prathma Bank, Moradabad	80.43	2.	Kashi Gramin Bank, Varanasi	59.00
3.	Kshetriya Kisan Gramin Bank, Mainpurj	75.43	3.	Kanpur Kshetriya Gramin Bank, Kanpur	57.89
4.	Rani Laxmi Bai Kshetriya Gramin Bank, Jhansi	75.00	4.	Nainital-Almora Kshetriya Gramin Bank, Nainital	57.00
5.	Chhatrasal Gramin Bank, Jalaun	71.15	5.	Fatehpur Kshetriya Gramin Bank, Fatehpur	56.81
6.	Etawah Kshetriya Gramin Bank, Etawah	67.00	6.	Shahjahanpur Kshetriya Gramin Bank, Shahjahanpur	56.00
7.	Shravasti Gramin Bank, Bahraich	65.00	7.	Vidur Gramin Bank, Bijnore	56.00
8.	Allahabad Kshetriya Gramin Bank, Allahabad	64.00	8.	Etah Gramin Bank, Etah	55.67
9.	Vindhyavasini Gramin Bank, Mirzapur	63.83	9.	Devi Patan Kshetriya Gramin Bank, Gonda	53.00
10.	Hindon Gramin Bank, Ghaziabad	63.00	10.	Ballia Kshetriya Gramin Bank, Ballia	52.14
11.	Aligarh Gramin Bank, Aligarh	62.72	11.	Bareilly Kshetriya Gramin Bank, Bareilly	51.00
12.	Muzaffarnagar Kshetriya Gramin Bank, Muzaffarnagar	62.50	12.	Basti Gramin Bank, Basti	50.71

**THE LEVEL OF CDR AS ON 31.3.1993 — GROUP-WISE**

S. No.	Between 40% and 50%	CDR	S. No.	Between 30% and 40%	CDR
1.	Kisan Gramin Bank, Budaun	49.80	1.	Faizabad Kshetriya Gramin Bank, Faizabad	39.80
2.	Sultanpur Kshetriya Gramin Bank, Sultanpur	47.00	2.	Pithoragrah Kshetriya Gramin Bank, Pithoragarh	39.19
3.	Gomti Gramin Bank, Jaunpur	44.85	3.	Ganga Yamuna Kshetriya Gramin Bank, Dehradun	38.00
4.	Farrukhabad Gramin Bank, Farrukhabad	44.03	4.	Saryu Gramin Bank, LakhimpurKheri	37.00
5.	Pratapgarh Kshetriya Gramin Bank, Pratapgarh	42.71	5.	Avadh Gramin Bank, Lucknow	34.80
			6.	Rae-Bareli Kshetriya Gramin Bank, Rae-Bareli	34.03
			7.	Sanyukt Kshetriya Gramin Bank, Azamgarh	33.00
			8.	Bhagirath Gramin Bank, Sitapur	32.92
			9.	Gorakhpur Kshetriya Gramin Bank, Gorakhpur	31.60
			10.	Barabanki Gramin Bank, Barabanki	31.42
			11.	Alaknanda Kshetriya Gramin Bank, Pauri	31.00

## ANNEXURE 6.1

### DISTRICT-WISE / SECTOR-WISE ACHIEVEMENT OF ALL BANKS UNDER ANNUAL CREDIT PLANS 1990-91 (FROM APRIL 1990 TO MARCH 1991)

(Para reference No. 6.3)

(Rs. in crores)

Sl. No.	Name of the District	Name of the Lead Bank	Agriculture			Industries			Services			Total		
			T	A	%	T	A	%	T	A	%	T	A	%
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>HILL REGION</b>														
1.	Almora	SBI	3.38	3.10	92	1.31	1.73	132	3.97	4.49	113	8.66	9.31	108
2.	Chamoli	SBI	1.80	1.26	70	0.36	0.60	176	2.69	3.04	113	4.84	4.94	102
3.	Dehradun	PNB	7.80	6.34	81	5.09	3.74	73	8.65	8.05	93	21.55	18.17	84
4.	Nainital	BOB	44.89	40.27	90	8.94	9.45	106	8.62	10.14	118	62.45	59.85	96
5.	Pauri-Garhwal	SBI	4.72	2.74	58	1.75	1.30	75	4.80	3.29	69	11.27	7.33	65
6.	Tehri-Garhwal	SBI	3.07	2.53	83	1.29	1.15	88	2.58	2.08	81	6.94	5.76	83
7.	Pithoragarh	SBI	2.24	1.87	83	0.74	0.73	99	3.36	3.48	104	6.34	6.08	96
8.	Uttarkashi	SBI	2.06	1.23	60	0.17	0.17	97	1.43	1.02	71	3.67	2.41	66
	Sub Total		69.96	59.34	85	19.65	18.90	96	36.10	35.59	99	125.72	113.85	91
<b>CENTRAL REGION</b>														
9.	Barabanki	BOI	15.94	11.99	75	0.97	1.09	112	2.41	1.98	82	19.32	15.06	78
10.	Fatehpur	BOB	14.08	14.87	106	3.36	3.14	94	2.46	3.01	122	19.90	21.02	106
11.	Hardoi	BOI	21.13	14.82	87	1.95	1.89	97	3.49	3.09	89	26.58	23.41	88
12.	Kanpur Nagar	BOB	3.55	3.09	87	0.76	0.70	92	0.71	0.48	69	5.02	4.28	85
13.	Kanpur Dehat	BOB	19.88	17.03	86	3.27	1.73	53	3.06	2.20	72	26.21	20.96	80
14.	Lakhimpur -Kheri	AB	39.99	38.23	96	2.38	2.41	101	3.00	1.82	61	45.38	42.47	94
15.	Lucknow	BOI	17.80	20.92	118	9.17	10.11	110	15.88	15.25	96	42.85	46.29	108
16.	Raebareli	BOB	16.95	13.28	78	2.71	1.94	72	4.01	3.20	80	23.66	18.43	79
17.	Sitapur	AB	30.04	22.93	76	2.02	1.16	57	2.79	2.03	73	34.86	26.12	75
18.	Unnao	BOI	17.01	14.16	83	1.71	1.63	96	3.79	1.48	39	22.51	17.27	77
	Sub Total		196.37	171.32	89	28.29	25.81	91	41.61	34.57	83	266.28	235.31	88

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**WESTERN REGION**

19. Agra	CB	27.55	21.15	77	14.07	11.49	82	10.54	6.82	65	52.16	39.46	76
20. Aligarh	CB	52.78	32.70	62	6.29	4.82	77	10.02	7.73	77	69.09	45.24	65
21. Bareilly	BOB	23.98	23.32	97	3.80	4.81	129	5.28	4.31	82	33.06	32.53	98
22. Bijnore	PNB	42.06	35.32	48	2.63	2.12	81	3.13	2.27	72	47.83	39.71	83
23. Bulandshahr	PNB	35.26	44.68	127	6.52	7.90	121	6.64	2.51	38	48.42	55.09	114
24. Budaun	PNB	29.82	25.31	85	2.40	0.81	34	2.49	1.42	57	34.71	27.55	79
25. Etah	CB	28.74	21.37	74	2.08	1.68	81	4.34	3.73	86	48.42	26.79	55
26. Etawah	CBI	16.98	12.60	74	3.37	2.81	83	2.85	3.18	118	23.20	18.60	80
27. Farrukhabad	BOI	27.02	18.94	70	3.83	2.38	62	3.70	1.50	41	34.55	22.82	66
28. Ghaziabad	SYB	24.00	21.66	90	28.98	21.26	73	11.25	7.25	64	64.24	50.17	78
29. Mathura	SYB	33.60	23.75	71	4.23	2.45	58	5.68	2.09	37	43.51	28.28	65
30. Mainpuri	BOI	14.34	10.90	76	2.51	2.52	100	2.31	1.44	62	19.16	14.86	78
31. Meerut	SYB	37.56	35.94	96	15.84	19.28	122	8.61	5.12	59	62.00	60.34	97
32. Moradabad	SYB	41.92	31.21	74	13.40	7.74	58	10.83	4.79	44	66.15	43.74	66
33. Muzaffarnagar	PNB	37.20	38.16	103	9.11	11.02	121	9.35	5.30	57	55.66	54.48	98
34. Pilibhit	BOB	18.79	20.97	112	2.66	2.51	94	1.74	1.42	82	23.19	24.89	107
35. Rampur	BOB	25.52	23.58	92	2.24	2.86	128	3.83	3.01	79	31.59	29.46	93
36. Saharanpur	PNB	37.86	35.72	94	7.39	10.47	142	4.79	4.48	94	50.04	50.67	101
37. Shahjahanpur	BOB	24.95	23.60	95	4.21	7.58	180	2.82	6.66	236	31.98	37.85	118
38. Haridwar	PNB	12.66	12.70	100	3.23	2.42	75	3.79	2.74	72	19.68	17.86	91
39. Firozabad	SBI	16.06	8.61	54	2.98	2.24	75	4.19	2.84	68	23.23	13.69	59

Sub Total		618.78	522.19	84	141.80	131.26	92	118.42	80.62	68	879.00	734.06	83
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**EASTREN REGION**

40. Allahabad	BOB	37.50	30.29	81	9.57	7.61	79	10.83	8.15	75	57.91	46.04	80
41. Azamgarh	UBI	22.29	16.66	75	3.70	3.27	88	4.52	4.24	94	30.51	24.17	79
42. Bahraich	AB	25.24	20.39	81	3.78	2.07	55	2.69	2.56	95	31.71	25.02	79
43. Ballia	CBI	19.88	16.50	83	2.23	1.77	79	5.01	5.24	105	27.12	23.51	87
44. Basti	SBI	18.12	15.26	84	4.44	3.07	69	3.83	3.06	80	26.39	21.40	81
45. Deoria	CBI	38.21	33.31	87	3.21	2.24	70	5.87	4.93	84	47.29	40.48	86
46. Faizabad	BOB	20.25	18.51	91	3.50	2.75	79	7.26	6.13	84	31.01	27.39	88
47. Ghazipur	UBI	26.83	19.68	73	4.77	3.30	69	6.01	5.50	92	37.61	28.49	76
48. Gonda	AB	28.69	31.17	108	3.47	5.54	160	3.76	3.32	88	35.94	40.03	111
49. Gorakhpur	SBI	19.80	16.41	83	6.45	3.07	48	6.15	5.55	90	32.40	25.03	77
50. Maharajganj	SBI	15.69	14.73	94	1.78	1.08	61	2.19	1.77	80	19.67	17.58	89

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51. Jaunpur	UBI	25.64	22.90	89	9.74	6.70	69	8.21	5.65	69	43.55	35.24	81
52. Pratapgarh	BOB	14.88	12.07	81	1.84	0.53	30	4.48	2.11	47	21.19	14.71	69
53. Sultanpur	BOB	14.98	16.99	113	2.34	1.03	44	4.11	2.81	68	21.43	20.82	97
54. Varanasi	UBI	25.42	19.98	78	16.71	15.45	92	15.82	12.85	81	57.95	48.28	83
55. Mirzapur	AB	14.25	11.77	82	8.48	8.63	102	3.15	2.53	80	25.88	22.93	89
56. Mau	UBI	9.12	6.47	71	2.73	1.97	72	2.56	1.67	65	14.41	10.11	70
57. Siddharthnagar	SBI	10.72	7.31	68	1.28	0.58	45	1.99	1.11	56	14.00	8.99	64
58. Sonebhadra	AB	9.77	6.12	63	0.63	0.64	102	1.52	1.31	86	11.92	8.06	68
Sub Total		397.29	341.53	86	90.65	75.32	83	99.97	81.08	81	587.91	497.94	85

#### BUNDELKHAND REGION

59. Banda	AB	11.70	10.37	88	2.80	1.17	42	2.48	1.48	60	16.98	13.02	77
60. Hamirpur	AB	25.60	23.15	90	1.33	0.50	37	2.83	1.60	57	29.75	25.24	85
61. Jalaun	AB	21.12	15.24	72	1.29	0.93	72	2.66	2.30	86	25.06	18.47	74
62. Jhansi	PNB	13.57	10.09	74	3.20	3.24	107	4.35	3.02	70	21.14	16.53	78
63. Lalitpur	PNB	8.94	8.44	94	0.50	0.24	48	1.11	0.90	81	10.55	9.58	91
Sub Total		80.94	67.29	83	9.11	6.25	69	13.43	9.29	69	103.48	82.83	80

#### SUMMARY

1. Hill Region		69.96	59.32	85	19.65	18.90	96	36.10	35.59	99	125.7	113.81	91
2. Central Region		196.39	174.93	89	28.29	25.81	91	41.61	34.57	8	266.28	235.31	88
3. Western Region		618.78	522.19	84	141.80	131.26	92	118.42	80.62	68	879.00	734.06	83
4. Eastern Region		397.29	336.53	85	90.65	71.32	79	99.97	80.48	80	587.90	488.34	83
5. Bundelkhand Region		80.94	67.29	83	9.11	6.25	69	13.43	9.29	69	103.48	82.83	80
Grand Total		1363.36	1160.26	85	289.51	253.54	88	309.52	240.55	78	1962.38	1654.35	84

**NOTE :** T= Target, A = Achievement and % = Percentage of achievement.

: Difference in totals is due to rounding off.

## ANNEXURE 6.2

### DISTRICT-WISE / SECTOR-WISE ACHIEVEMENT OF ALL BANKS UNDER ANNUAL CREDIT PLANS 1991-92 (FROM APRIL 1991 TO MARCH 1992)

(Para reference No. 6.3)

(Rs. in crores)

Sl. No.	Name of the District	Name of the Lead Bank	Agriculture			Industries			Services			Total		
			T	A	%	T	A	%	T	A	%	T	A	%
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>HILL REGION</b>														
1.	Almora	SBI	3.62	3.47	96	1.06	1.08	101	5.41	5.22	97	10.09	9.77	97
2.	Chamoli	SBI	2.02	1.71	85	0.49	0.43	87	3.06	4.39	143	6.58	5.53	117
3.	Dehradun	PNB	7.36	6.53	89	3.18	1.74	55	7.40	7.59	103	17.94	15.86	88
4.	Nainital	BOB	55.26	52.94	96	10.28	11.54	109	10.08	7.96	78	75.62	72.44	96
5.	Pauri-Garhwal	SBI	3.91	2.24	57	1.92	0.83	43	4.49	3.35	75	10.32	6.43	62
6.	Tehri-Garhwal	SBI	3.63	3.12	86	1.25	1.22	98	2.85	2.52	88	7.73	6.86	89
7.	Pithoragarh	SBI	2.97	2.63	88	0.84	0.88	105	3.58	3.57	100	7.39	7.08	96
8.	Uttarkashi	SBI	2.58	0.99	38	0.22	1.15	69	1.44	0.98	68	4.24	2.12	50
	Sub Total		81.35	73.63	90	19.25	17.88	93	38.30	35.57	93	138.90	127.09	91
<b>CENTRAL REGION</b>														
9.	Barabanki	BOI	20.69	18.38	89	2.31	3.20	14	4.54	1.90	42	27.53	20.60	75
10.	Fatehpur	BOB	14.97	16.51	110	1.92	8.80	46	3.14	2.63	84	20.03	20.01	100
11.	Hardoi	BOI	25.18	17.92	71	2.06	8.30	40	5.82	3.34	57	33.06	22.09	67
12.	Kanpur Nagar	BOB	4.51	3.86	86	3.07	2.2	59	1.05	4.02	40	5.93	4.40	76
13.	Kanpur Dehat	BOB	24.58	21.37	87	2.36	2.04	86	3.71	2.30	62	30.65	25.71	84
14.	Lakhimpur-Kheri	AB	45.86	47.04	102	2.99	9.7	32	2.93	1.35	46	51.78	49.36	95
15.	Lucknow	BOI	18.92	16.08	85	8.67	2.89	33	13.72	7.19	52	41.31	26.16	63
16.	Raebareli	BOB	26.71	23.45	88	2.98	8.9	30	13.41	4.18	77	35.09	28.52	81
17.	Sitapur	AB	30.10	27.22	90	3.25	0.69	21	3.66	2.08	57	37.01	29.98	81
18.	Unnao	BOI	19.67	16.61	84	2.10	0.68	32	4.16	1.39	33	25.93	18.68	72
	Sub Total		231.18	208.44	90	29.2	10.40	36	48.13	26.76	56	308.33	245.60	80

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**WESTERN REGION**

19. Agra	CB	31.37	26.84	86	13.11	17.68	135	10.73	15.14	141	55.21	59.65	108
20. Aligarh	CB	54.69	50.71	93	8.88	6.18	70	16.21	3.58	22	79.78	60.47	76
21. Bareilly	BOB	30.59	40.95	134	4.75	2.43	51	7.18	3.14	44	42.52	46.51	109
22. Bulandshahr	PNB	37.45	40.04	109	10.33	10.83	105	5.87	1.90	33	53.65	52.76	98
23. Bijnore	PNB	45.85	46.28	101	3.28	2.00	61	4.79	1.99	42	53.93	50.27	93
24. Budaun	PNB	36.55	32.76	88	2.18	1.57	72	2.36	1.95	83	41.08	35.77	87
25. Etah	CB	34.49	26.62	77	1.50	0.78	52	3.79	1.73	46	39.77	29.12	73
26. Etawah	CBI	19.68	15.91	81	3.95	1.64	41	3.17	1.85	58	26.80	19.40	72
27. Farrukhabad	BOI	25.29	30.58	121	2.67	1.27	48	4.01	1.54	38	31.97	33.39	104
28. Firozabad	SBI	18.77	12.99	69	4.50	1.20	27	4.71	2.61	55	27.98	16.81	60
29. Ghaziabad	SYB	26.25	13.41	51	59.12	38.12	64	8.31	5.73	69	93.68	57.27	61
30. Mathura	SYB	38.33	37.68	98	3.48	1.47	42	6.22	2.15	35	48.03	41.29	86
31. Mainpuri	BOI	15.31	12.39	81	2.29	1.84	80	2.42	0.93	40	20.01	15.21	76
32. Meerut	SYB	43.26	46.11	107	16.91	16.95	100	7.83	4.05	52	68.00	67.11	99
33. Moradabad	SYB	61.51	39.22	64	16.84	4.23	25	13.83	8.38	51	92.18	51.83	56
34. Muzaffarnagar	PNB	45.99	60.69	132	10.43	7.67	74	8.82	3.90	44	65.24	72.26	111
35. Pilibhit	BOB	26.82	29.91	112	4.32	1.76	41	9.38	1.50	16	40.52	33.18	82
36. Rampur	BOB	28.00	34.22	122	1.45	2.63	182	5.81	2.69	46	35.26	39.54	112
37. Saharanpur	PNB	39.08	44.22	113	9.38	5.22	55	5.24	3.67	70	53.68	53.11	99
38. Shahjahanpur	BOB	33.16	34.79	105	5.26	3.49	66	4.69	1.06	23	43.11	39.34	91
39. Haridwar	PNB	14.68	16.95	115	3.12	2.05	66	4.17	2.26	54	21.97	21.25	97

Sub Total		707.10	692.77	98	187.75	161.30	70	139.54	71.77	51	1034.39	895.54	87
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**EASTERN REGION**

40. Allahabad	BOB	50.33	43.50	86	9.44	7.95	84	11.75	12.70	108	71.52	64.15	89
41. Azamgarh	UBI	24.69	20.21	82	3.36	1.97	58	4.48	3.65	82	32.53	25.83	79
42. Bahraich	AB	29.82	17.40	58	4.27	0.83	19	2.86	1.45	51	36.95	19.68	53
43. Ballia	CBI	24.89	11.90	48	1.63	0.71	44	5.03	3.91	78	31.65	16.52	52
44. Basti	SBI	24.12	18.32	76	4.88	2.62	54	3.29	2.42	73	32.29	23.36	72
45. Deoria	CBI	40.71	44.01	108	2.64	2.75	104	6.91	4.73	68	50.26	51.48	102
46. Faizabad	BOB	24.92	24.27	97	2.38	2.48	104	5.13	8.44	164	32.43	35.18	108
47. Ghazipur	UBI	24.00	20.75	86	4.39	1.79	41	6.02	5.07	84	34.41	27.61	80
48. Gonda	AB	34.12	27.00	79	3.49	1.50	43	4.38	2.76	63	42.11	31.26	74
49. Gorakhpur	SBI	23.99	19.84	83	3.91	3.52	90	8.56	5.05	59	36.44	28.40	78
50. Maharajganj	SBI	22.32	17.31	78	0.37	0.65	204	2.46	1.73	70	25.15	19.79	79

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51. Jaunpur	UBI	28.01	24.02	85	5.82	2.59	45	9.75	4.35	45	43.56	30.96	71
52. Pratapgarh	BOB	17.22	16.25	94	1.94	0.89	46	4.17	3.16	76	23.33	20.30	87
53. Sultanpur	BOB	22.75	19.94	88	1.77	1.35	76	3.93	3.44	87	28.44	24.72	87
54. Varanasi	UBI	31.14	24.43	78	20.92	30.04	144	14.67	14.40	98	66.73	68.87	103
55. Mirzapur	AB	19.86	15.50	78	7.81	2.08	27	2.87	1.90	66	30.55	19.47	64
56. Mau	UBI	10.96	9.80	90	3.27	3.34	102	3.10	1.89	61	17.31	15.03	87
57. Siddharthanagar	SBI	12.51	14.44	155	1.43	1.24	87	1.43	2.19	153	15.37	17.86	116
58. Sonebhadra	AB	9.57	7.96	83	0.93	0.25	27	2.22	1.28	57	12.81	9.49	74
Sub Total		475.99	396.86	83	84.29	68.65	81	102.98	84.49	82	663.84	54.99	83

#### BUNDELKHAND REGION

59. Banda	AB	12.17	11.51	95	1.92	1.29	67	2.19	2.27	103	16.28	15.07	93
60. Hamirpur	AB	28.14	22.83	81	2.16	0.58	27	4.06	1.49	37	34.36	24.90	72
61. Jalaun	AB	21.59	31.93	148	2.23	0.58	26	3.26	2.00	61	27.09	34.51	127
62. Jhansi	PNB	16.76	15.90	95	2.80	5.76	206	5.01	2.83	56	24.57	24.49	99
63. Lalitpur	PNB	11.31	10.68	94	0.41	0.29	71	0.93	1.01	108	12.65	11.98	95
Sub Total		89.97	92.85	103	9.52	8.51	89	15.46	9.60	62	114.95	110.96	97

#### SUMMARY

1. Hill Region		81.35	73.64	90	19.24	17.88	93	48.30	35.57	93	138.90	127.09	91
2. Central Region		231.18	208.44	90	29.02	10.40	36	43.13	26.76	56	308.33	245.60	80
3. Western Region		707.10	692.77	98	187.75	130.99	70	139.54	71.78	51	1034.84	895.54	87
4. Eastern Region		475.99	396.86	83	84.29	68.95	81	103.56	68.49	82	663.84	549.90	83
5. Bundelkhand Region		89.97	92.85	103	9.52	8.51	89	15.46	9.60	62	114.95	110.96	97
Grand Total		1585.59	1464.55	92	329.82	236.43	72	344.99	228.20	66	2260.86	1929.18	85

**NOTE :** T= Target, A = Achievement and % = Percentage of achievement.

**NOTE :** Difference in totals is due to rounding off.

**ANNEXURE 6.3**  
**DISTRICT-WISE / SECTOR-WISE ACHIEVEMENTS OF ALL BANKS UNDER ANNUAL ACTION PLAN**  
**1992-93 (FROM APRIL 1992 TO MARCH 1993)**

(Para reference No. 6.3)

(Rs. in crores)

Name of the District	Agriculture		Industries		Services		Total		%
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Achievement
1	2	3	4	5	6	7	8	9	10
<b>HILL REGION</b>									
Almora	4.25	3.36	1.18	0.92	6.33	4.89	11.76	9.17	78
Chamoli	2.45	1.79	0.48	0.37	2.26	3.69	5.19	5.85	113
Dehradun	8.25	6.91	3.90	3.53	7.68	8.08	19.83	18.52	93
Nainital	60.13	44.78	20.79	14.70	10.63	8.52	91.55	68.00	74
Pauri-Garhwal	4.05	2.43	1.76	0.89	4.20	3.55	10.01	6.87	69
Tehri-Garhwal	4.33	3.22	1.25	1.36	3.00	2.56	8.58	7.14	83
Pithoragarh	3.30	2.90	1.12	1.00	3.77	3.50	8.19	7.40	90
Uttarkashi	1.80	2.07	0.25	0.15	1.46	1.22	3.51	3.45	98
<b>SUB TOTAL</b>	<b>88.56</b>	<b>67.46</b>	<b>30.73</b>	<b>22.92</b>	<b>39.33</b>	<b>36.02</b>	<b>158.62</b>	<b>126.40</b>	<b>80</b>
<b>CENTRAL REGION</b>									
Barabanki	25.72	15.26	2.42	1.18	2.67	1.85	30.81	18.29	59
Fatehpur	16.57	13.48	2.47	2.60	2.56	2.40	21.60	18.48	86
Hardoi	21.86	15.17	1.65	1.18	3.86	2.58	27.37	18.93	69
Kanpur Nagar	6.10	4.10	0.38	0.28	0.88	0.46	7.36	4.84	66
Kanpur Dehat	31.54	20.14	2.67	2.40	3.84	3.60	38.05	26.14	69
Lakhimpur- Kheri	48.46	48.04	1.76	9.74	2.44	2.51	52.66	60.29	114
Lucknow	17.55	11.19	8.20	6.54	15.19	9.55	40.94	27.28	67
Raebareli	29.04	28.74	3.05	1.19	6.43	3.81	38.52	33.74	88
Sitapur	29.25	33.25	1.86	1.78	3.24	1.81	34.35	36.84	107
Unnao	18.72	16.07	0.87	0.70	2.14	1.61	21.73	18.38	85
<b>SUB TOTAL</b>	<b>244.81</b>	<b>205.44</b>	<b>25.33</b>	<b>27.59</b>	<b>43.25</b>	<b>30.18</b>	<b>313.39</b>	<b>263.21</b>	<b>84</b>

(223)

**WESTERN REGION**

Agra	34.78	39.91	45.37	46.10	14.22	11.51	94.37	97.52	103
Aligarh	56.30	55.58	13.22	14.23	6.40	4.20	75.92	74.01	97
Bareilly	46.35	39.16	4.79	3.93	6.88	2.46	58.02	45.55	79
Bulandshahr	44.20	44.21	4.38	4.37	4.81	4.90	53.39	53.48	100
Bijnore	53.26	54.32	2.87	3.85	4.66	3.00	60.79	60.57	100
Badaun	37.11	34.29	2.19	2.37	2.40	2.23	41.70	38.89	93
Etah	33.98	33.43	2.65	4.20	3.71	2.86	40.34	40.49	100
Etawah	23.13	15.68	2.75	1.23	3.13	1.49	29.01	18.40	63
Farrukhabad	26.86	20.79	2.88	1.03	3.99	1.79	33.73	23.61	70
Firozabad	21.21	17.12	4.48	0.92	3.96	2.37	29.65	20.41	69
Ghaziabad	31.41	25.74	51.40	26.21	10.50	4.51	93.31	56.46	61
Mathura	47.32	26.44	3.50	2.01	5.70	6.68	56.52	35.13	62
Mainpuri	16.84	12.53	3.08	1.28	1.78	1.74	21.70	15.55	72
Meerut	52.70	49.33	19.67	14.44	10.88	4.81	83.25	68.58	82
Moradabad	80.08	54.05	14.93	14.55	12.24	9.55	107.25	78.15	73
Muzaffarnagar	51.37	58.46	11.46	11.88	5.40	4.47	68.23	74.81	110
Pilibhit	30.37	30.02	3.71	2.56	2.26	1.80	36.34	34.38	95
Rampur	32.83	32.42	2.31	1.85	3.43	2.92	38.57	37.19	96
Saharanpur	41.71	47.79	8.22	7.18	5.42	3.33	55.35	58.30	105
Shahjahanpur	42.03	35.33	5.80	4.30	5.05	3.95	52.88	43.58	82
Haridwar	16.24	17.20	3.18	2.44	4.15	2.35	23.57	21.99	93
SUB TOTAL	820.07	743.82	212.85	170.33	120.98	82.93	1153.90	997.08	86

**EASTERN REGION**

Allahabad	53.66	43.50	9.13	9.81	12.72	10.25	75.51	63.56	84
Azamgarh	24.73	26.64	3.02	2.45	3.66	4.38	31.41	33.47	107
Bahraich	32.89	19.16	1.48	0.84	3.96	1.21	38.33	21.21	55
Ballia	27.94	21.74	1.41	0.64	5.10	2.45	34.45	24.84	72
Basti	22.74	18.64	5.43	2.92	3.66	2.61	31.83	24.17	76
Deoria	49.79	43.10	2.75	2.08	7.22	6.43	59.76	51.61	86
Faizabad	28.24	23.82	2.65	2.51	5.75	7.72	36.64	34.05	93
Ghazipur	26.27	32.84	4.52	3.33	8.15	4.05	38.94	40.22	103
Gonda	28.98	24.09	2.37	1.59	3.61	2.66	34.96	27.94	80
Gorakhpur	23.21	20.14	6.62	5.07	7.12	4.19	36.95	29.40	80
Maharajganj	18.92	18.42	0.88	1.17	2.46	1.45	22.26	21.04	95

Jaunpur	29.97	30.60	6.17	4.70	8.97	6.30	45.11	41.60	92
Pratapgarh	19.44	17.69	2.34	1.50	4.17	2.50	25.95	21.09	81
Sultanpur	25.80	21.33	2.25	1.40	4.15	2.95	32.20	25.68	80
Varanasi	41.52	40.80	20.64	19.95	16.75	16.06	78.91	76.81	97
Mirzapur	22.34	17.40	7.73	6.25	3.49	1.90	33.56	25.55	76
Mau	11.28	11.50	4.35	3.19	3.40	3.23	19.04	17.92	94
Siddharthnagar	15.74	13.87	1.68	1.48	1.16	1.37	18.58	16.72	90
Sonebhadra	10.82	7.66	0.99	0.47	2.04	1.25	13.85	9.38	68
<b>SUB TOTAL</b>	<b>514.28</b>	<b>452.94</b>	<b>86.42</b>	<b>71.36</b>	<b>107.56</b>	<b>82.97</b>	<b>708.26</b>	<b>607.27</b>	<b>86</b>
<b>BUNDELKHAND REGION</b>									
Banda	14.72	8.76	1.75 *	1.46	2.21	2.15	18.68	12.37	66
Hamirpur	29.38	19.51	1.16	0.36	3.22	1.87	33.76	21.74	64
Jalaun	20.95	24.77	1.37	0.61	2.84	2.38	25.16	27.76	110
Jhansi	19.11	18.73	4.15	6.22	4.39	3.81	27.65	28.76	104
Lalitpur	12.57	11.22	0.66	0.48	0.95	0.50	14.18	12.20	66
<b>SUB TOTAL</b>	<b>96.74</b>	<b>82.99</b>	<b>9.09</b>	<b>9.14</b>	<b>13.61</b>	<b>10.71</b>	<b>119.44</b>	<b>102.84</b>	<b>86</b>
<b>SUMMARY</b>									
Hill Region	88.56	67.46	30.73	22.92	39.33	36.02	158.62	126.40	80
Central Region	244.81	205.44	25.33	27.59	43.25	30.18	313.39	263.21	84
Western Region	820.07	743.82	212.85	170.33	120.98	82.93	1153.90	997.08	86
Eastern Region	514.28	452.94	86.42	71.36	107.56	82.97	708.26	607.27	86
Bundelkhand Region	96.74	82.99	9.09	9.14	13.61	10.71	119.44	102.84	86
<b>GRAND TOTAL</b>	<b>1764.46</b>	<b>1552.65</b>	<b>364.42</b>	<b>301.34</b>	<b>324.73</b>	<b>242.81</b>	<b>2453.61</b>	<b>2096.80</b>	<b>85</b>

(225)

**NOTE :** Difference in totals is due to rounding off.

## ANNEXURE 6.4

### BANK-WISE PERFORMANCE UNDER CROP LOAN

(Para reference No. 6.4)

(Rs. in crores)

Sl. No.	Name of the Bank	1990-91			1991-92			1992-93		
		Target	Achievement	%age of Achievement	Target	Achievement	%age of Achievement	Target	Achievement	% of Achievement
1.	State Bank of India	68.50	37.57	55	68.75	40.47	58	68.84	43.72	64
2.	Bank of Baroda	23.60	12.68	54	23.86	9.85	41	23.80	13.08	55
3.	Allahabad Bank	37.17	19.20	52	37.30	15.12	40	37.36	17.27	46
4.	Canara Bank	14.08	6.33	45	14.10	12.48	88	14.10	15.79	112
5.	Central Bank of India	10.13	4.54	45	10.55	4.77	45	10.65	3.38	32
6.	Punjab National Bank	29.00	15.26	53	29.09	13.90	47	30.00	19.00	63
7.	Syndicate Bank	14.11	5.15	36	14.20	10.03	70	14.87	7.19	48
8.	Bank of India	12.34	4.27	35	12.82	4.40	34	12.34	6.68	54
9.	Union Bank	11.09	10.05	91	11.43	7.83	68	11.48	10.63	93
10.	Punjab and Sind Bank	6.84	2.19	32	6.64	0.54	8	6.65	2.26	33
11.	Indian Overseas Bank	3.38	1.91	57	3.39	3.84	113	3.24	2.97	91
12.	UCO Bank	3.96	3.34	84	3.93	2.46	62	3.99	2.55	64
13.	Oriental Bank of Commerce	5.58	9.94	178	5.35	10.62	198	5.78	5.23	90
14.	New Bank of India	2.15	0.73	34	2.13	0.34	15	2.13	0.24	11
15.	Indian Bank	1.25	1.06	85	1.25	1.51	120	1.30	1.70	130
16.	United Bank of India	0.73	0.24	33	0.27	0.33	122	0.27	0.07	26
17.	Dena Bank	0.58	0.03	5	0.60	0.09	15	0.70	0.05	70
18.	Vijaya Bank	0.07	0.01	14	0.07	0.01	14	—	0.01	—
19.	State Bank of Patiala	0.29	NIL	NIL	0.23	—	—	0.21	N.A.	—
20.	Corporation Bank	0.45	0.58	129	0.45	0.68	151	0.45	N.A.	—
21.	Bareilly Corporation Bank	1.09	0.11	10	1.09	0.15	13	1.15	0.18	15
22.	Benaras State Bank	0.65	0.04	6	0.75	0.16	21	0.82	0.04	4
23.	Nainital Bank	0.76	0.30	39	0.76	0.24	31	0.77	0.52	67
		247.88	135.53	55	248.52	140.32	56	250.90	196.28	78
	Regional Rural Banks	102.12	32.97	32	101.48	39.69	30	99.10	49.92	50
	All Scheduled Comm. Banks	350.00	168.50	48	350.00	179.91	48	350.00	246.20	70

## ANNEXURE 6.5

### BANK-WISE PERFORMANCE UNDER SFPP

(Para reference No. 6.5)

(Rs. in crores)

Sl. No.	Name of the Bank	1990-91		1991-92		1992-93	
		Target	Achievement	Target	Achievement	Target	Achievement
1.	State Bank of India	32.47	17.93	32.97	22.31	32.97	20.53
2.	Bank of Baroda	15.22	9.52	15.45	4.56	15.45	8.60
3.	Allahabad Bank	20.36	11.15	19.28	7.44	19.28	7.58
4.	Canara Bank	4.20	3.00	4.55	2.64	4.55	4.23
5.	Central Bank of India	5.16	1.77	5.40	2.21	5.40	2.53
6.	Punjab National Bank	11.42	5.13	12.60	5.20	12.60	10.44
7.	Syndicate Bank	4.96	1.04	5.88	2.57	5.88	3.15
8.	Bank of India	4.60	2.43	4.77	2.93	4.77	1.96
9.	Union Bank	7.51	8.85	7.90	5.52	7.90	5.82
10.	Punjab and Sind Bank	2.90	0.16	2.85	0.01	2.85	N.A.
11.	Oriental Bank of Commerce	2.12	0.25	2.40	2.53	2.40	0.04
12.	UCO Bank	1.85	1.49	2.05	1.33	2.05	1.19
13.	New Bank of India	0.89	NIL	0.98	0.02	0.98	0.03
14.	Indian Overseas Bank	0.83	0.63	1.25	1.11	1.21	0.48
15.	Dena Bank	0.33	0.02	0.02	0.04	0.26	0.03
16.	United Bank of India	0.22	0.14	—	—	—	—
17.	State Bank of Patiala	0.11	NIL	—	—	—	—
18.	Vijaya Bank	0.04	0.40	—	—	—	—
19.	Indian Bank	0.03	0.09	—	—	—	—
20.	Corporation Bank	0.13	NIL	—	—	—	—
21.	Bareilly Corporation Bank	0.64	0.02	0.59	0.07	0.59	0.25
22.	Nainital Bank	0.55	0.10	0.43	0.06	0.43	N.A.
23.	Benaras State Bank	0.46	0.04	0.43	0.04	0.45	0.01
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Total for Commercial Banks		117.00	64.16	120.00	60.59	120.00	68.67
Regional Rural Banks		59.40	0.33	65.50	9.14	N.A.	6.72
All Scheduled Commercial Banks		176.40	64.49	185.50	69.73	120.00	75.39
			(36.55%)		(37.59%)		(62.82%)

**NOTE :** Figures in brackets indicate percentage achievements.

**ANNEXURE 6.6**  
**BANK-WISE PERFORMANCE UNDER OIL SEEDS DEVELOPMENT PROGRAMME**

(Para reference No. 6.6)  
(Rs. in crores)

Sl. No.	Name of the Bank	1990-91			1991-92			1992-93		
		Target	Achievement	%age of Achievement	Target	Achievement	%age of Achievement	Target	Achievement	% of Achievement
1.	State Bank of India	3.15	1.94	62	3.47	2.50	72	3.45	2.12	61
2.	Bank of Baroda	0.97	0.45	46	1.04	0.29	28	1.16	0.69	59
3.	Allahabad Bank	1.43	0.57	40	2.68	0.40	15	2.65	0.95	36
4.	Canara Bank	0.91	0.32	35	0.81	0.72	89	0.90	0.90	100
5.	Central Bank of India	0.56	0.49	20	0.61	0.38	62	0.61	0.26	43
6.	Punjab National Bank	1.07	0.43	43	1.21	0.72	60	1.21	0.77	64
7.	Syndicate Bank	0.60	0.16	27	0.78	0.57	73	0.75	0.35	47
8.	Bank of India	0.50	0.77	154	0.91	0.52	57	0.96	0.38	40
9.	Union Bank	0.10	0.01	10	0.15	0.08	53	0.14	0.06	43
10.	Punjab and Sind Bank	0.22	0.18	82	0.22	0.03	14	0.30	0.06	20
11.	Oriental Bank of Commerce	0.21	0.33	157	0.22	0.02	9	0.22	0.02	9
12.	UCO Bank	0.22	0.32	145	0.16	0.12	75	0.17	0.15	88
13.	New Bank of India	0.15	0.07	47	0.19	NIL	NIL	0.14	NIL	—
14.	Indian Overseas Bank	0.14	0.10	71	0.17	0.15	88	0.13	0.08	61
15.	Indian Bank	0.06	0.03	50	—	—	—	—	—	—
16.	Dena Bank	0.03	NIL	—	—	—	—	—	—	—
17.	United Bank of India	0.01	0.01	100	—	—	—	—	—	—
18.	State Bank of Patiala	0.01	NIL	—	—	—	—	—	—	—
19.	Bareilly Corporation Bank	0.06	0.01	17	0.06	0.01	17	0.07	N.A.	—
20.	Nainital Bank	0.07	0.01	14	0.03	0.01	33	0.03	N.A.	—
21.	Benaras State Bank	0.02	0.01	50	—	—	—	—	—	—
Total for Commercial Banks		10.49	6.21	59	12.71	6.42	51	12.90	6.79	53
Regional Rural Banks		4.51	NIL	—	4.29	0.26	6	4.10	0.56	14
All Scheduled Commercial Banks		15.00	6.21	41	17.00	6.68		17.00	7.35	
			(41.40)			(39.29)			(43.23)	

(228)

**NOTE:** Figures in brackets indicate percentage achievements.

**ANNEXURE 6.7**  
**BANK-WISE LENDING UNDER IRDP**

(Para reference No. 6.7)  
(Rs. in crores)

Sl. No.	Name of the Bank	1990-91			1991-92			1992-93		
		Target	Achievement	%age of Achievement	Target	Achievement	%age of Achievement	Target	Achievement	%age of Achievement
1.	State Bank of India	33.09	28.46	86	35.75	25.94	73	36.99	28.82	78
2.	Punjab National Bank	16.15	12.99	80	17.60	15.54	88	18.29	18.31	100
3.	Allahabad Bank	16.94	17.71	105	18.61	15.66	84	18.63	11.57	62
4.	Bank of Baroda	11.98	9.45	79	12.64	13.11	104	13.60	12.17	89
5.	Central Bank of India	9.43	7.07	75	10.26	5.65	55	11.01	7.15	65
6.	Canara Bank	3.35	3.54	105	3.12	3.53	113	3.27	3.44	105
7.	Syndicate Bank	4.64	2.38	71	5.13	4.76	93	5.12	3.89	76
8.	Union Bank	9.13	12.80	140	9.94	11.65	117	10.12	9.54	94
9.	Bank of India	4.83	4.92	102	5.19	4.22	81	5.72	4.16	73
10.	United Bank of India	0.29	0.32	113	—	0.26	—	0.40	0.13	33
11.	Oriental Bank of Commerce	2.78	2.13	77	3.00	1.93	64	3.16	1.43	45
12.	UCO Bank	2.08	1.50	72	2.19	1.91	88	2.33	1.42	61
13.	Indian Bank	0.38	0.56	145	3.15	0.28	90	0.31	0.53	171
14.	New Bank of India	1.79	1.25	70	1.46	0.88	61	1.56	0.79	51
15.	Dena Bank	0.68	0.51	75	0.77	0.44	57	0.77	0.47	61
16.	Indian Overseas Bank	0.99	0.79	80	0.95	0.94	99	0.97	1.07	110
17.	Vijaya Bank	0.12	0.03	22	—	—	—	0.16	0.02	13
18.	Punjab & Sind Bank	2.31	14.40	62	2.50	1.34	54	2.51	1.68	67
19.	State Bank of Patiala	0.12	0.20	157	—	—	—	0.15	N.A.	—
20.	Bareilly Corporation Bank	0.57	0.16	29	0.58	NA	NA	0.59	0.23	39
21.	Nainital Bank	0.51	0.24	48	0.45	0.30	66	0.54	0.41	76
22.	Kashinath Seth Bank	0.04	NIL	NIL	—	—	—	0.06	NIL	—
23.	Benaras State Bank	1.00	NIL	NIL	—	0.30	—	0.75	0.10	13
	Regional Rural Banks	99.24	97.28	98	109.47	61.97	57	111.05	69.90	63
	<b>TOTAL</b>	<b>222.46</b>	<b>206.64</b>	<b>93</b>	<b>239.91</b>	<b>170.61</b>	<b>71</b>	<b>248.08</b>	<b>177.23</b>	<b>71</b>



## ANNEXURE 6.8

### BANK-WISE PERFORMANCE UNDER SPECIAL COMPONENT PLAN

(Para reference No. 6.8)

(Rs. in crores)

Sl. No.	Name of the Bank	31.3.1991		31.3.1992		31.3.1993	
		No. of beneficiaries	Amount	No. of beneficiaries	Amount	No. of beneficiaries	Amount
1	2	3	4	5	6	7	8
1.	Allahabad Bank	2616	1.83	3039	2.42	4025	2.58
2.	Bank of Baroda	1119	0.87	3567	2.13	2865	2.29
3.	Bank of India	210	0.15	1342	0.91	1025	0.80
4.	Canara Bank	2540	1.27	3906	2.25	1205	0.98
5.	Central Bank of India	31645	13.68	2503	1.79	1363	0.95
6.	Punjab National Bank	6238	2.61	6348	4.29	3683	2.32
7.	Syndicate Bank	1510	0.91	655	0.47	901	0.47
8.	Union Bank	3880	1.93	1661	0.11	1040	0.70
9.	State Bank of India	38595	15.58	40826	17.46	38126	15.48
10.	Andhra Bank	—	—	1	—	1	—
11.	Bank of Maharashtra	—	—	—	—	—	—
12.	Corporation Bank	—	—	—	—	—	—
13.	Dena Bank	39	0.03	35	0.03	65	0.06
14.	Indian Bank	—	—	125	0.08	118	0.05
15.	Indian Overseas Bank	144	0.09	243	0.23	162	0.10
16.	New Bank of India	214	0.13	549	0.34	1458	0.48
17.	Oriental Bank of Commerce	502	0.33	674	0.50	399	0.29
18.	Punjab and Sind Bank	342	0.21	498	0.39	556	0.38
19.	UCO Bank	551	0.32	863	0.83	321	0.19
20.	United Bank of India	208	0.18	169	0.16	228	0.20
21.	Vijaya Bank	61	0.05	64	0.05	25	0.02
22.	State Bank of Patiala	40	0.04	40	0.04	40	0.04
23.	Bareilly Corporation Bank	46	0.04	80	0.04	66	0.06
24.	Nainital Bank	42	0.03	42	0.03	32	0.04
25.	Kashinath Seth Bank	—	—	—	—	—	—
26.	Benaras State Bank	—	—	37	0.03	37	0.03
27.	Regional Rural Banks	15825	8.32	16044	8.34	8621	5.11
		106367	48.60	80311	43.02	67022	33.57

**ANNEXURE 6.9****BANK-WISE PERFORMANCE UNDER SEEUY**

(Para reference No. 6.9)

(Rs. in Crores)

Sl. No.	Name of the Bank	Financial year 1989-90						Target
		Target	Sanctioned		Disbursed		% of Col. 6 to 3	
		(Physical)	No.	Amount	No.	Amount		(Physical)
1	2	3	4	5	6	7	8	9
1.	Allahabad Bank	2023	2201	4.70	932	2.08	46	1730
2.	Bank of Baroda	1549	1059	2.47	403	0.74	26	1442
3.	Bank of India	640	501	1.16	210	0.44	33	640
4.	Canara Bank	537	329	0.74	161	0.26	30	608
5.	Central Bank of India	1427	1089	2.39	431	0.93	30	1183
6.	Punjab National Bank	2038	1667	3.88	638	1.27	31	2126
7.	Syndicate Bank	410	278	0.66	200	0.30	49	372
8.	Union Bank	1123	879	2.08	308	0.63	27	1123
9.	State Bank of India	3790	2257	4.92	778	1.50	21	3969
10.	Indian Overseas bank	141	99	0.23	75	0.17	53	171
11.	National Bank	55	16	0.03	12	0.02	22	55
12.	Punjab and Sind Bank	—	—	—	—	—	—	224
13.	Bareilly Corporation Bank	—	—	—	—	—	—	70
14.	Dena Bank	93	50	0.11	11	0.02	12	98
15.	State Bank of Indore	—	—	—	—	—	—	71
16.	Oriental Bank of Commerce	337	262	0.62	160	0.35	47	236
17.	New Bank of India	368	139	0.38	62	0.15	17	243
18.	United Bank of India	102	67	0.15	53	0.10	52	80
19.	UCO Bank	301	240	0.56	121	0.26	40	225
20.	Vijaya Bank	127	67	0.16	38	0.09	30	102
21.	Indian Bank	65	46	0.11	24	0.05	37	82
22.	Corporation Bank	45	25	0.06	25	0.06	56	17
23.	State Bank of Patiala	—	—	—	—	—	—	73
Total		15171	11085	25.41	4642	9.41	31	14940

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Financial year 1990-91					Financial year 1991-92					
Sanctioned		Disbursed		% of	Target (physical)	Sanctioned		Disbursed		% of
No.	Amount	No.	Amount	Col. 12 to 9		No.	Amount	No.	Amount	Col. 18 to 15
10	11	12	13	14	15	16	17	18	19	20
1963	4.53	1338	2.96	53	1905	1179	2.50	665	1.63	35
1162	2.39	570	1.03	30	1442	1153	2.08	965	1.83	67
501	1.12	281	0.66	44	640	483	0.96	295	0.70	46
485	0.96	386	0.92	21	571	352	0.85	281	0.66	49
954	2.25	603	1.27	57	1248	1011	2.82	604	1.32	48
1686	3.94	1123	2.64	8	2098	1698	3.91	1051	2.41	50
309	0.65	300	0.65	20	508	289	0.63	242	0.56	48
823	1.91	379	0.91	14	1123	777	1.84	630	1.54	56
3030	6.97	2286	5.00	25	4078	2926	6.60	2286	5.01	56
204	0.51	193	0.43	22	140	124	0.34	72	0.17	51
36	0.08	36	0.07	65	56	44	0.09	44	0.09	79
139	0.36	115	0.27	51	224	198	0.48	172	0.39	77
137	0.27	107	0.20	153	—	—	—	—	—	—
66	0.11	22	0.04	15	103	51	0.12	49	0.11	47
71	0.16	56	0.12	79	71	71	0.16	60	0.12	84
227	0.57	156	0.36	77	265	265	0.66	198	0.47	75
168	0.47	87	0.23	36	246	130	0.34	106	0.27	43
78	0.17	69	0.14	65	60	46	0.12	25	0.05	42
157	0.37	125	0.31	42	225	185	0.50	149	0.41	66
60	0.15	38	0.08	25	102	48	0.12	34	0.08	33
53	0.12	45	0.09	29	76	68	0.15	53	0.14	70
6	0.02	5	0.01	29	17	6	0.02	5	0.01	29
40	0.11	39	0.10	53	73	40	0.11	39	0.10	53
12355	28.21	8298	18.50	32	15271	11144	25.39	8025	17.98	52

## ANNEXURE 6.10

### BANK-WISE ACHIEVEMENTS UNDER SUME

(Para reference No. 6.11)  
(Rs. in crores)

S. No.	Name of the Bank	1990-91			1991-92			1992-93		
		No.	Amount Sanctioned	Amount disbursed	No.	Amount Sanctioned	Amount disbursed	No.	Amount Sanctioned	Amount Disbursed
1.	State Bank of India	1332	0.52	0.23	9557	2.99	1.91	8670	6.46	5.08
2.	Punjab National Bank	193	0.05	0.02	4982	2.62	2.03	3236	2.35	1.93
3.	Allahabad Bank	124	0.04	0.04	154	0.23	0.10	4695	2.57	2.57
4.	Bank of Baroda				2485	1.21	1.20	3848	2.28	2.15
5.	Central Bank of India				1598	0.47	0.19	1909	0.57	0.33
6.	Canara Bank				1245	0.44	0.31	2064	1.51	1.05
7.	Syndicate Bank	47	0.01	0.01	973	0.34	0.25	265	0.15	0.11
8.	Union Bank				1636	1.01	0.90	1767	1.62	1.36
9.	Bank of India	217	0.12	0.06	922	0.39	0.17	1011	0.64	0.40
10.	United Bank of India				205	0.06	0.06			
11.	Oriental Bank of Commerce				141	0.12	0.08			
12.	UCO Bank	244	0.09	0.06	316	0.17	0.17	459	0.40	0.31
13.	Indian Bank	100	0.04	0.01	100	0.04	0.01	291	0.18	0.12
14.	New Bank of India				412	0.30	0.24	101	0.13	0.09
15.	Dena Bank							161	0.12	0.01
16.	Indian Overseas Bank				291	0.14	0.13	219	0.21	0.17
17.	Vijaya Bank				36	0.03	0.02	128	0.07	0.07
18.	Punjab & Sind Bank				294	0.16	0.15	596	0.35	0.35
T O T A L		2257	0.87	0.43	25347	10.72	7.92	29421	19.61	16.10

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**TABLE – I****REGION-WISE DISTRIBUTION OF REGISTERED FACTORIES SUBMITTING RETURNS**

(Para Reference No. 8.2)

Sl. No.	Industry	Factories submitting returns	Western U.P.	Central U.P.	Eastern U.P.	Bundelkhand	Hill Districts
1.	2.	3.	4.	5.	6.	7.	8.
1.	Sugar Khandsari, Gur, etc.	1037	910	80	32	—	15
2.	Food Products except sugar, gur and khandsari	770	347	152	107	9	155
3.	Basic metals and metallic alloys processing	549	375	121	42	6	5
4.	Non - metallic minerals	529	399	32	63	25	10
5.	Processing of chemical products except coal and petrol	457	233	127	50	6	41
6.	Export machinery & transport articles	435	266	104	55	5	5
7.	Paper and paper products	406	222	86	73	7	18
8.	Implements with the exception of electronics	397	261	79	51	1	5
9.	Electrical appliances and machinery for turn processing	392	222	62	75	2	31
10.	Cold storage	364	213	61	89	1	—
11.	Rubber, Plastic, Petrol and Coal	316	215	52	28	2	19
12.	Cotton Cloth	258	159	48	43	3	5
13.	Manufacture of transport equipment and parts	207	124	67	13	2	1
14.	Repair services	195	58	93	66	7	21
15.	Cooking Oil Vanaspati	148	72	35	16	8	17
16.	Leather	129	36	82	—	—	1
17.	Cloth products	110	63	13	32	—	2
18.	Other processing industries	95	59	23	7	1	5
19.	Electricity production & distribution	91	—	—	—	—	—
20.	Others	248	102	55	68	2	21
<b>TOTAL</b>		<b>7133</b>	<b>4336</b>	<b>1372</b>	<b>910</b>	<b>87</b>	<b>377</b>

Source : Annual Survey of Industries 1986-87 Economic and Statistics Department State Planning Institute Government of Uttar Pradesh.

**TABLE – II**  
**MINERAL RESERVES OF U.P. OUTLINED BY THE DIRECTORATE**

(Para Reference No. 8.19)  
(In Million Tonnes)

Sr. No.	Minerals	Proved	Probable	Estimated
1.	2.	3.	4.	5.
1.	Limestone (cement grade)	213.3 (Mirzapur & Pithoragarh)	171 (Dehradun & Mirzapur)	26 (Mirzapur)
2.	Limestone (chemical and steel grade)	10 (Dehradun)	45.28 (Dehradun & Mirzapur)	500 (Dehradun and Tehri-Garhwal)
3.	Silica sand	—	24.00 (Allahabad & Banda)	—
4.	Bauxite	8.4 (Banda)	—	—
5.	Dolomite (SMS grade)	12 (Mirzapur)	—	21 (Nainital)
6.	Rock phosphate	5.1 (Lalitpur)	—	0.9 (Lalitpur)
		9 (Mussorie)	11	—
7.	Pyrophyllite Diaspore	1.3 (Lalitpur, Jhansi & Hamirpur)	—	—
8.	Iron ore (low grade)	—	—	100 (Lalitpur)
9.	Magnesite	5 (Almora)	3.48 (IBM) (Almora)	7.79 (Pithoragarh)
10.	Marl kankar	—	1.00	—
11.	Copper-Lead-Zinc	1.57 (Pithoragarh)	—	—
12.	Talc	—	—	8.6
13.	Gypsum	—	—	.36 (Nainital and Pauri-Garhwal)

Data compiled from unpublished reports of D.G.M. Mineral Inventory (1983-84) by Prem Swarup and IBM Publication.

**TABLE – III****LIST OF THE MINERAL BASED INDUSTRIES ALREADY SET UP**

(Para Reference No. 8.19)

(Rs. in Crores)

**CEMENT**

1.	Dalla Cement Factory, Mirzapur	35.00
2.	Kajrahat Chunar Project, Mirzapur	120.00
3.	Expansion and modernisation of Churk Cement Factory, Mirzapur	25.00
4.	Mohanlalganj Mini Cement Plant, Lucknow	1.00
5.	ARC Mini Cement Plant, Dehradun	10.00
6.	Venus Mini Cement Plant, Dehradun	10.00
	Total investment	201.00

**REFRACTORY :**

7.	Dead Burnt Magnesite Plant of M/s. Almora Magnesite Ltd., Almora	
8.	Dead Burnt Magnesite Plant of M/s. Himalayan Magnesite Ltd., Pithoragrah	
9.	Dead Burnt Magnesite Plant of M/s. Magnesite and Minerals Ltd., Pithoragarh	
	Total investment	10.00

**CHEMICALS**

10.	Calcium Carbide Plant of U.P. Carbide and Chemicals Ltd., Dehradun	16.00
11.	Synthetic Emery Plant of UPSMDC, Banda	0.30
	Total investment	16.30

**MINING INDUSTRY**

12.	Lambidhar Mining Project (including Ropeway), Dehradun (UPSMDC)	18.00
13.	Bari Dolomite Mining Project, Mirzapur (UPSMDC)	
14.	Bhalua Limestone Mining Project, Mirzapur (UPSMDC)	6.43
	Total investment	24.43

Grand Total	251.73
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**TABLE – IV****ADDITIONAL POTENTIAL OF MINERAL DEPOSITS OF WHICH  
FOLLOWING INDUSTRIES ARE BEING CONSIDERED**(Para Reference No. 8.19)  
(Rs . in Crores)

<b>A.</b>		
1.	Float Glass Project of Continental Float Glass Ltd., Banda ( <b>Under Implementation</b> )	200.00
2.	Silica sand beneficiation projects (development of unit)	4.70
3.	Rock Phosphate Beneficiation Project, Lalitpur	21.40
4.	Sintered Magnesite Project, Khattan Refractories Ltd., Bareilly	90.00
5.	Mandarsu Cement Project	100.00
6.	Six Mini Cement Projects :	60.00
	Pithorogarh                      2	
	Almora                              2	
	Nainital                            1	
	Mirzapur                          1	
7.	Dead Burnt Magnesite Project by Bharat Refractories (Govt. of India Undertaking), Pithoragarh	50.00
	Total investment 'A' (approx.)	<u>526.10</u>
<b>B.</b>		
1.	Large Cement Project, Distt. Mirzapur	
2.	Elemental Phosphorous Project, Distt. Lalitpur	
3.	Concentrating Plant for Copper-Lead-Zinc deposits, Distt. Pithoragarh	
4.	Granite Polishing Industry, Bundelkhand	
5.	Limestone / Dolomite mining for steel industry, Distt. Dehradun and Mirzapur	
6.	Ceramic Industry on hydro-mica / pyrophyllite in Distt. Mirzapur	
7.	Placer gold extraction , Distt. Pauri-Garhwal, Bijnore and Saharanpur	
8.	Development of Copper-Uranium deposits, Distt. Lalitpur	
9.	Development of Scheelite deposits, Distt. Almora	
10.	Magnesite Beneficiation, Distt. Almora	
11.	Sand-Lime-bricks, Distt. Ghaziabad	
12.	Soap-stone Pulverizing Units	
13.	Ballast Crushing Units	
14.	Silica Sand Washing Units	
	Total investment 'B' (Approx.)	<u>120.00</u>
	Total investment (Approx.) (A + B) is estimated on the basis of present -day price index.	<u>646.10</u>



**TABLE – V**

**DETAILS IN RESPECT OF INDIGENOUS INDUSTRY AND OTHER THRUST AREAS**

(Para Reference No. 8.32)  
(Rs. in Crores)

Sl. No.	Name of the Craft	Main Centres	Employment No.	Average Annual Production	Average Annual Export
1.	Art Metalware	Moradabad, Varanasi, Mirzapur, Etah, Aligarh, Jhansi, Almora, Mathura, Unnao, Meerut	95,000	500.00	400.00
2.	Bamboo & Cane Industry	Nainital, Allahabad, Bareilly, Lucknow, Kanpur	1,400	1.00	0.10
3.	Bone carving	Varanasi, Lucknow	150	0.50	0.05
4.	Carpet	Ghaziabad, Varanasi, Mirzapur, Hardoi, Jaunpur, Agra, Shahjahanpur, Allahabad, Nainital, Almora, Pithoragarh, Uttar Kashi	2,50,000	600.00	475.00
5.	Chikan	Unnao, Lucknow, Sitapur, Hardoi, Varanasi, Barabanki	71,000	70.00	6.00
6.	Ebony carving	Nagina (Bijnore)	100	0.10	0.05
7.	Fancy Glass articles	Firozabad, Aligarh, Varanasi	22,000	26.00	0.50
8.	Fancy Leather goods	Kanpur, Gonda, Unnao, Agra	1,100	1.27	1.00
9.	Horn articles	Moradabad, Hardoi, Lucknow	2,000	1.00	0.10
10.	Imitation Jewellery	Lucknow, Firozabad, Agra, Kanpur, Meerut, Mathura	1,200	12.00	10.00
11.	Marble & Stone carving	Agra, Mathura, Varanasi	3,600	45.00	20.00
12.	Musical Instruments	Bareilly, Pilibhit, Kanpur, Lucknow, Varanasi, Rampur, Meerut, Agra	1,100	1.00	0.10
13.	Papier - mache	Agra, Meerut, Hamirpur	6,000	1.50	0.10
14.	Pottery	Khurja, Mirzapur, Lucknow, Jhansi, Azamgarh, Gorakhpur	11,000	25.00	0.50
15.	Shajar & Goursari stone articles	Banda, Hamirpur	50	0.10	0.05
16.	Tarkashi	Mainpuri, Kannauj (Farrukhabad)	150	0.10	0.05

17.	Textile printing	Farrukhabad, Lucknow, Jaunpur Agra, Allahabad, Almora, Kashipur (Nainital), Mathura, Meerut, Unnao	38,000	78.00	30.00
18.	Wooden carving	Saharanpur, Bijnore, Nizamabad	16,500	20.00	15.00
19.	Wooden toys	(Banda), Varanasi, Lucknow, Nainital Moradabad,	3,500	2.75	1.00
20.	Zari-Zardozi	Varanasi, Agra, Lucknow, Bareilly, Farrukhabad, Gorakhpur	2,18,000	184.00	25.00
Total			741850	1569.32	984.60

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**TABLE – VI**

**SECOND ALL INDIA CENSUS OF REGISTERED SMALL SCALE INDUSTRIAL UNITS**

**(Ref. Year : 1987 - 88)**

(Para Reference No. 8.47)  
(Rs. in Crores)

	India	U.P.	% Share of U.P.
No. of Working Units	5,82,368	53,370	9.2
Investment in Fixed Assets (Block Value)	9,296	980.96	10.6
Investment in Plant & Machinery			
(a) Original Value	5,543	N.A.	
(b) Book Value	3,502	495.90	14.2
Production (Value)	43,219	3727.04	8.6
Capacity utilisation	51%	40%	
Number of Products manufactured	7,449	2,867	
Employment provided	36,65,810	3,48,908	9.5
Employment / Rs. One Lakh			
Investment in Fixed Assets /	3.9	3.6	
Unit	6.3	6.5	
Exports (Value)	2,499	310.55	12.4

**TABLE – VII****SOME INDICATORS OF INDUSTRIAL SECTOR**

(Para Reference No. 8.72)

States	No. of Factories		No. of Employees		Fixed Capital		Value of Output		Net Value added	
	1983-84	1987-88	1983-84	1987-88	1983-84	1987-88	1983-84	1987-88	1983-84	1987-88
1. Uttar Pradesh	7539	8631	724527	752642	5371	8586	7012	13666	1218	2576
2. Gujarat	10494	10665	776179	671685	4721	7727	11583	16395	2338	2859
3. Maharashtra	14546	15163	1257458	1221285	7752	12178	20920	32831	4339	6245
4. Tamil Nadu	11918	13193	813102	885826	3368	6523	9236	16349	1818	2821
5. Punjab	5380	6100	275421	381244	2229	3873	3682	7698	545	1023

Source : Report on Currency and Finance 1991-92 Vol. I computed on the basis of the data presented in the Annual Survey of Industries, C.S.O., Government of India.

**TABLE – VIII****SELECTED RATIOS RELATING TO THE INDUSTRIAL SECTOR**

(Para Reference No. 8.72)

States	Gross Output per employee		Fixed Capital per employee		Fixed Capital to Output		Net Value added to Output		Fixed Capital to Net Value added	
	1983-84	1987-88	1983-84	1987-88	1983-84	1987-88	1983-84	1987-88	1983-84	1987-88
1. Uttar Pradesh	0.97	1.82	0.74	1.14	0.77	0.63	0.17	0.18	4.41	3.33
2. Gujarat	1.49	2.44	0.61	1.15	0.41	0.47	0.20	0.17	2.02	2.70
3. Maharashtra	1.66	2.69	0.62	1.00	0.37	0.37	0.21	0.19	1.76	1.95
4. Tamil Nadu	1.14	1.85	0.41	0.74	0.36	0.40	0.20	0.17	1.85	2.31
5. Punjab	1.34	2.02	0.81	1.02	0.61	0.50	0.15	0.13	4.09	3.79

Source : Report on Currency and Finance 1991-92 Vol. I computed on the basis of the data presented in the Annual Survey of Industries, C.S.O., Government of India.

**TABLE – IX**

**INVESTMENT PROJECTS IN U.P. IN RESPECT OF WHICH DEFINITE INVESTMENT DECISIONS HAD BEEN TAKEN AND WHICH WERE AT VARIOUS STAGES OF IMPLEMENTATION BY THE END OF 1992**

(Para Reference No. 8.76)  
(Rs. in Crores)

Industry	Amount
Refinery Products	210.0
Food Products (sugar, vegetable oils, vanaspati, alcohol, others)	835.9
Textiles (cotton, manmade fibres, textile products, leather, others)	612.3
Paper (wood, pulp and paper)	1066.9
Fertilizers, Chemicals & Pharmaceuticals (inorganic chemicals, caustic soda, organic chemicals, drugs fertilizers, paints & dyes, other chemicals)	9769.8
Tyres, Tubes & Plastic Products	158.4
Cement & Non-Metallic Minerals (cement products, glass & glass products)	194.1
Steel Machinery (bearings, refrigerators and airconditioners, electrical machinery, agricultural and industrial machinery)	2055.6
Electrical Machinery, Electronics	78.7
Transport Equipment	669.3
Electricity	90.0
	14994.6
<b>Total</b>	<b>30735.6</b>

Source : CMIE

**TABLE – X**

**LIST OF MAJOR PROJECTS IN LARGE INDUSTRY  
(WITH PROJECT COST OF RS. 10.00 CRORES AND ABOVE)**

(Para Reference No. 8.76)  
(Rs. in Crores)

Sl. No.	Name of the Unit	District	Product	Investment
<b>(A) PRIVATE SECTOR</b>				
1.	ATV Projects Ltd.	Mathura	Sugar, Cement, Engineering Equipment	58.91
2.	Triveni Sheets Glass Works Ltd.	Allahabad	Sheet Glass	14.67
3.	Synthetics and Chemicals Ltd.	Bareilly	Rubber	23.00
4.	India Polyfibres Ltd.	Barabnki	Polyster Fibre	73.48
5.	Usha Rectifier Co. Ltd.	Sultanpur	Galvanized Sheets	12.60
6.	Indo- Gulf Fertilizers and Chemicals Ltd.	Sultanpur	Urea and Ammonia	721.00
7.	Oswal Food Products Ltd.	Basti	Vegetable Oil	9.44
8.	Birla Yamaha Ltd.	Dehradun	Portable Generator	25.00
9.	Diamond Cement Industries	Jhansi	Ordinary Portland Cement	26.13
10.	Hindustan Lever Ltd.	Hamirpur	Synthetic Detergent	18.00
11.	Vegepro Foods and Feeds Ltd.	Jalaun	Soyabean Products and Refined Soya Oil	16.00
12.	Indian Explosives Ltd.	Kanpur	Fertilizers	200.50
13.	UPCOM Cables Ltd.	Rae-Bareli	Jelly Filled Telephone Cables	18.99
14.	L.M. L. Ltd.	Kanpur	Two Wheelers	25.00
15.	Raunaq Automotive Components Ltd.	moradabad	Automotive Gear	14.32
16.	Vam Organic Chemicals Ltd.	Moradabad	Vinyl Acetate Manomer	18.00
17.	Pashupati Acrylon Ltd.	Moradabad	Acrylic Fibre	100.00
18.	Modi Xerox Ltd.	Rampur	Xerographic Equipment	64.93
19.	Modi Rubber Ltd.	Meerut	Automobiles Tyres, Tubes & Flaps	109.90
20.	Arihant Fabrics Ltd.	Bulandshahr	Worsted Spin Yarn	10.63
21.	Asian Paints Ltd.	Bulandshahr	Paints & Varnish	18.18
22.	Indian Maize & Chemicals Ltd.	Bulandshahr	Modified Starch Gulcose Syrup	26.14
23.	Indian Tobacco Ltd.	Saharanpur	Cigarettes	13.29
24.	Star Paper Mills Ltd.	Saharanpur	Packaging & Printing Paper	45.00
25.	D.C.M. Toyota Ltd.	Ghaziabad	Light Large Medium and Heavy Commercial Vehicles	335.83
26.	Escorts Ltd.	Ghaziabad	Motor-cycle	50.00
27.	Modipon Ltd.	Ghaziabad	Nylon Filament Yarn	16.00
28.	Nicco Batteries Ltd.	Ghaziabad	Lead Acid Storage Batteries	17.80
29.	Shri Ram Pistons & Rings	Ghaziabad	Piston Rings	15.25
30.	Swadeshi Polystex Ltd.	Ghaziabad	Polyster Staple Fibres	15.00
31.	Tata Oil Mills Company Ltd.	Ghaziabad	Soap, Cattle Feed	17.48
32.	Century Pulp and Paper Mills Ltd.	Nainital	Printing Paper / Rayon Pulp	98.00
33.	Easter India Ltd.	Nainital	Polychip	38.16

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34.	Flow More Polysters Ltd.	Nainital	Polyster Film	24.45
35.	Shree Ram Honda Power Equipment Ltd.	Nainital	Portable Generating Set	25.21
36.	Indian Rayon Corporation Ltd.	Mirzapur	Carbon Black	13.00
37.	Hindustan Aluminium Corporation Ltd.	Sonebhadra	Aluminium Sheets Ingots Wire Rod	236.46
38.	Hitech Carbon Ltd.	Sonebhadra	Carbon Black	50.00
39.	Kanoria Chemical Industries	Sonebhadra	Caustic Soda, Hydrochloric Acid and Liquid Chloride	19.05

**(B) PUBLIC SECTOR**

1.	Indian Oil Corporation	Mathura	Processing of Crude Oil	424.46
2.	Bharat Pumps and Comprecissors Ltd.	Allahabad	Pumps and Comprecissors	44.52
3.	Indian Telephone Industries	Allahabad	Telephone Equipments	138.00
4.	Triveni Structurals Ltd.	Allahabad	Machine Parts (Fabrications)	25.11
5.	Indian Telephone Industries Ltd.	Gonda	Electronic Digital Switching Transformers	196.72
6.	B.H.E.L.	Sultanpur	Disc Insulators	24.55
7.	H.A.L.	Sultanpur	Electrical & Mechanical Parts	62.27
8.	Bharat Electronics Ltd.	Pauri-Garhwal	Electronic Equipment for Defence	23.08
9.	I.D.P.L.	Dehradun	Penicilin Tetracyclin	54.75
10.	H.A.L.	Kanpur	Aircraft	50.00
11.	Indian Telephone Industry	Rae-Bareilly	Telephone	18.49
12.	B.H.E.L.	Haridwar	Switches, Thermal Set	12.20
13.	H.M.T. Watch Factory	Nainital	Watch assembling	44.71

**ANNEXURE 8.1****PROJECTIONS IN CREDIT DEPLOYMENT — INDUSTRY**

(Para Reference No. 8.7)

(Rs. in Crores)

Year ended	Artisans, Cottage & Village Industry	Small Scale Industry	Other Industry	Total	% age increase
31.3.1993	182.56 (4.26)	1544.49 (36.94)	2558.45 (59.70)	4285.50	
31.3.1994	202.89 (4.19)	1746.17 (36.06)	2893.35 (59.75)	4842.41	12.99
31.3.1995	236.54 (4.20)	2027.50 (36.00)	3367.90 (59.80)	5631.94	16.30
31.3.1996	278.78 (4.18)	2402.35 (36.02)	3988.35 (59.80)	6669.48	18.42
31.3.1997	335.97 (4.15)	2912.78 (35.98)	4846.82 (59.87)	8095.57	21.38
31.3.1998	405.78 (4.12)	3542.73 (35.97)	5900.62 (59.91)	9849.14	21.66
31.3.1999	496.89 (4.09)	4371.19 (35.98)	7280.86 (59.93)	12148.94	23.35
31.3.2000	614.70 (4.04)	5471.44 (35.96)	9129.22 (60)	15215.36	25.24
31.3.2001	769.62 (4.04)	6848.46 (35.95)	11791.88 (60.01)	19049.96	25.20
31.3.2002	941.98 (4.0)	8440.25 (35.93)	14108.62 (60.06)	23490.86	23.31

NOTE : Figures in brackets represent percentage share in total outstanding advances.

Percentage increase over 31.3.1993 to 31.3.2002	415.98	446.47	451.45	448.14
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## ANNEXURE 82

### PROJECTIONS IN CREDIT DEPLOYMENT — SELECTED MAJOR INDUSTRIES

(Para Reference No. 8.73)  
(Rs. in Crores)

	Agro Based Industry	Sugar	Textiles	Cement	Chemicals	Basic metals	Engineering
31.3.1993	122.14	597.00	533.80	144.42	359.54	349.34	531.18
1994	145.27	780.19	581.09	167.54	431.44	419.20	663.97
1995	172.65	970.86	602.92	197.87	517.73	503.04	829.97
1996	230.09	1208.17	693.62	243.44	621.28	603.66	1037.46
1997	319.77	1482.71	801.46	333.54	745.54	724.39	1296.82
1998	438.28	1725.83	935.66	459.95	931.93	869.27	1621.03
1999	495.29	2019.16	1123.77	620.81	1164.91	1043.12	2026.29
2000	783.59	2361.03	1367.86	795.76	1456.13	1303.90	2532.86
2001	1009.65	2731.41	1638.29	1019.17	1762.12	1666.87	3185.15
2002	1245.01	3128.48	1926.25	1273.20	2208.14	2055.45	2962.91

## ANNEXURE 8.3

### (A) PROJECTED REQUIREMENT OF CASH CREDIT LIMITS / CLEAN LOANS BY SUGAR INDUSTRY IN U.P.

(Para Reference No. 8.10 & 8.11)

SECTOR	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000	2000-1	2001-2
i) Coop. Sector	470.17	548.22	617.07	652.64	684.84	753.32	828.65	911.51	1002.66	1102.93
ii) Uttar Pradesh State Sugar Corporation Ltd.	250.00	296.22	296.22	338.62	383.12	412.56	460.52	502.24	547.94	597.81
iii) Private Sector	475.00	570.00	684.00	820.00	984.00	1180.80	1416.96	1700.35	2038.72	2440.34
iv) Factories managed by Central Government	22.00	24.20	26.62	29.28	32.20	35.42	38.96	42.85	47.13	51.85
<b>TOTAL</b>	<b>1217.17</b>	<b>1438.64</b>	<b>1623.91</b>	<b>1840.54</b>	<b>2084.16</b>	<b>2382.10</b>	<b>2745.09</b>	<b>3156.95</b>	<b>3636.45</b>	

### (B) PROJECTED ADDITIONAL REQUIREMENT OF FUNDS FOR UNITS PROPOSED

	---	67.50	141.75	223.42	313.26	344.58	379.03	416.93	458.62	504.48
<b>TOTAL (A) + (B)</b>	<b>1217.17</b>	<b>1506.14</b>	<b>1765.66</b>	<b>2063.96</b>	<b>2397.42</b>	<b>2726.68</b>	<b>3124.12</b>	<b>3573.88</b>	<b>4095.07</b>	<b>4697.41</b>

### (C) AMOUNT OF WORKING CAPITAL ASSISTANCE PROVIDED BY CO-OPERATIVE BANKS

	620.17	725.95	794.80	855.79	914.71	1000.85	1104.95	1212.85	1363.66	1568.93
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### NET AMOUNT OF BANK CREDIT FOR THE PURPOSE OF C.D. RATIO

	597.00	780.19	970.85	1208.17	1482.71	1725.83	2019.16	2361.03	2731.41	3129.49
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Percentage increase	---	30.7	24.4	24.4	22.7	16.4	17	16.9	15.7	14.5
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#### NOTE :

- Figures under (A) have been arrived at on the basis of tentative requirements of Cash Credit projected by different sectors.
- Figures under (C) include figures indicated under (A) (i) and approx. 60 % of limits availed by units of Uttar Pradesh State Sugar Corporation Ltd. shown under A (ii).
- Percentage increase in total credit flow for each of the years 1993-94 to 1996-97 is more as it is assumed that plans for setting up the proposed 18 units will be implemented within the Eighth Five Year Plan.

## ANNEXURE 8.4

(Para Reference 8.89)

### FACILITIES OFFERED BY STATE GOVERNMENT FOR SETTING UP NEW INDUSTRIAL UNITS

The districts of the State have been classified into following four categories by the Central Government. This classification has been retained by the new industrial policy which is as under :

The most backward districts are classified as category 'A', less backward districts as category 'B', least backward districts as category 'C' and non-backward districts as category 'D'.

The following package of incentives is offered for industries in U.P. by the State Government :

#### a) Schemes of State Capital Subsidy

Under the scheme, the new industrial units set-up in backward areas will be entitled to the State capital subsidy on fixed capital investment as below:

Category 'A' 20 %	Maximum Rs. 20.00 lakhs
Category 'B' 15 %	Maximum Rs. 15.00 lakhs
Category 'C' 10 %	Maximum Rs. 10.00 lakhs

Unit investment in plant and machinery situated in non-hill districts or situated within 50 km. of the foot-hill area shall be eligible for subsidy if the unit is located in the industrial estate notified for districts of above mentioned 'A', 'B' and 'C' category and is in any one of the following industries.

#### b) Scheme of Special Capital Subsidy for Prestige Units

In any district of the State, the first unit set up during 1.4.90 to 31.3.95 with a fixed capital investment of Rs. 25 crores or more, shall be considered as 'Prestige Unit'.

A special capital subsidy of Rs. 15.00 lakhs would be admissible to this unit. Besides this, an additional special capital subsidy of Rs. 15.00 lakhs would be admissible if it promotes ancillary industries.

##### (i) Food Processing and Agro-based industries

- 1) Petro-chemicals and chemicals
- 2) Electronics
- 3) Drugs and Pharmaceuticals
- 4) Plastic Industry
- 5) Textile Industry
- 6) Sports goods Industry
- 7) Glass
- 8) Foundry
- 9) Engineering

ii) These Units will be eligible for subsidy under category of fixed capital investment (Rs. 10.00 lakhs). New industrial units set-up in hill districts (more than 100 km.) away from foot-hills receive special State capital subsidy of 15 % on fixed capital investment Rs. 15.00 lakhs).

iii) The State capital subsidy as mentioned in (i) and (ii) above is available in addition to subsidy of Central Government.

iv) The Special State Capital Subsidy is given in all such cases where expansion, modernisation, diversification of 25% or more is envisaged. Transport subsidy in hill areas under the scheme of Government of India (75% subsidy on the cost

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of transportation of raw material and finished goods from the site of the industrial units) is available in addition to special transport subsidy of State Government in hill areas, industrial units situated in border districts of Uttar Kashi, Chamoli and Pauri-Garhwal will get an additional subsidy of 25% from the State Government on the cost of transportation of raw material and finished goods upto the nearest rail head from the site of the industrial units.

For thrust area industries, the Directorate of Industries Pickup UPSIDC, UPFC will undertake sectoral survey and provide potential report for industries, thrust area and also prepare feasibility reports to set up these industries. Functional Estate would be established for the selected industries and plots / sheds in industrial estates /mini-industrial estates will be allotted to these industries.

**(c) Special State Capital Subsidy for Pioneer Units at Tehsil level**

The first unit established in any Tehsil with fixed capital investment of Rs. 5.00 crores or more would be considered as the 'Pioneer Unit' at Tehsil level. Special State capital subsidy of Rs. 10.00 lakhs would be admissible to this Pioneer Unit. Besides this, an additional special state capital subsidy of Rs. 10.00 lakhs would be available to such unit if it promotes ancillary units.

**(d) Special State Capital Subsidy for Pioneer Unit at Block level**

The first three units, established in any community development block with fixed capital investment of Rs. 20.00 lacks or more Rs. 10.00 lakhs in hill areas would be termed as 'Pioneer Units' at Block level. 10% of the fixed capital investment would be available as special capital subsidy subject to a maximum of Rs. 5.00 lakhs in addition to the General / State Capital Subsidy.

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## ANNEXURE 9.1

### BANK GROUP-WISE OUTSTANDING CREDIT OT TERTIARY SECTOR

(Para Reference No. 9.4)  
(Rs. in Crores)

As on	SBI and Associates	Nationalised Banks	RRBs	Other Sch. Comm. Banks	All Sch.Comm. Banks
<u>June 1989</u>					
Transport Operators	76.00	176.10	26.52	8.21	286.83
Services	20.87	185.34	40.79	10.27	257.27
Housing	—	—	—	—	—
Trade	174.05	582.19	139.73	30.61	926.57
Others	66.81	514.34	20.09	22.84	624.08
<u>March 1990</u>					
Transport Operators	87.51	196.13	28.20	6.69	318.64
Service	11.93	154.98	38.53	4.48	211.80
Housing	—	—	—	—	—
Trade	208.63	738.70	156.02	35.71	1142.77
Others	65.04	522.37	19.36	15.59	627.30
<u>March 1991</u>					
Transport Operators	121.82	233.64	34.44	10.34	400.32
Services	36.93	174.88	53.59	8.40	275.06
Housing	60.37	174.32	11.85	3.84	252.42
Trade	319.02	912.34	207.51	48.40	1489.21
Others	115.03	653.88	24.13	26.37	826.14

**ANNEXURE 11.1****BANK GROUP-WISE RECOVERY PERFORMANCE**

(Para Reference No. 11.4)

(Rs. in Lakhs)

As on June	SBI	Other Lead Banks	Sub-total Lead Banks	Non-Lead Banks	Co-op. Banks	RRBs	Total
<b>1988</b>							
Demand	19,909.40	21,505.14	41,414.54	2,474.49	57,868.92	8,020.77	1,09,778.72
Recovery	11,038.63	11,715.80	22,753.97	1,166.03	25,972.33	3,888.46	53,780.79
Overdues	8,870.77	9,789.80	18,660.57	1,308.46	31,896.59	4,132.31	55,997.93
Recovery%	55.44	54.48	54.94	47.12	44.88	48.48	49.00
<b>1989</b>							
Demand	21,961.00	25,474.00	47,435.00	3,060.54	73,122.00	8,231.56	1,31,849.10
Recovery	12,896.00	13,926.00	26,822.00	1,494.62	47,615.00	4,210.15	80,141.77
Overdues	9,065.00	11,548.00	20,613.00	1,565.92	25,507.00	4,021.41	51,707.33
Recovery%	58.22	54.67	56.54	48.83	65.12	51.15	60.78
<b>1991</b>							
Demand	32,288.00	32,485.00	64,773.00	5,200.00	1,11,944.00	16,896.00	1,98,813.00
Recovery	19,579.00	17,275.00	36,854.00	2,708.00	68,676.00	7,943.00	1,16,181.00
Overdues	12,709.00	15,210.00	27,919.00	2,492.00	43,268.00	8,953.00	82,632.00
Recovery%	60.00	53.00	57.00	52.00	61.00	52.00	58.00
<b>1992</b>							
Demand	30,344.00	41,843.00	72,187.00	5,537.00	1,21,296.00	16,857.00	2,15,877.00
Recovery	18,580.00	24,728.00	43,308.00	2,193.00	79,894.00	7,664.00	1,33,059.00
Overdues	11,764.00	17,115.00	28,879.00	3,344.00	41,402.00	9,193.00	82,818.00
Recovery%	61.23	58.96	60.00	39.60	65.87	45.46	61.64

**ANNEX**  
**BANK WISE RECOVERY OF**

Sl.No.	Name of the Banks	As on 30.6.1988				As on 30.6.1989		
		Demand	Recovery	Overdues	Recovery %	Demand	Recovery	Overdues
1	2	3	4	5	6	7	8	9
<b>LEAD BANKS</b>								
1.	Allahabad Bank	2,129.28	747.18	1,382.10	35.09	2,187.00	960.00	1,227.00
2.	Bank of Baroda	2,768.00	1,495.00	4,273.00	54.01	3,246.00	1,756.00	1,490.00
3.	Bank of India	1,345.98	696.27	649.71	51.73	2,650.00	1,414.00	1,236.00
4.	Canara Bank	1,503.00	795.00	708.00	52.89	1,726.00	874.00	852.00
5.	Central Bank of India	3,056.14	1,838.21	1,217.93	60.10	3,166.00	1,687.00	1,479.00
6.	Punjab National Bank	4,996.20	3,236.10	1,760.10	64.80	5,978.00	4,151.00	1,827.00
7.	State Bank of India	19,909.40	11,038.63	8,870.77	55.44	21,348.00	12,702.00	8,646.00
8.	Syndicate Bank	1,730.00	1,060.00	670.00	61.27	1,815.00	8,07.00	1,008.00
9.	Union Bank of India	3,976.54	1,847.58	2,128.96	46.46	4,706.00	22,77.00	2,429.00
<b>NON LEAD BANKS</b>								
10.	Andhra Bank	1.58	0.48	1.10	30.38	0.19	0.06	0.13
11.	Bank of Maharashtra	9.19	1.68	7.51	18.28	4.00	1.00	3.00
12.	Bank of Madras							
13.	Bank of Rajasthan							
14.	Corporation Bank	1.51	0.54	0.97	35.76	1.51	0.54	0.97
15.	Dena Bank					209.16	108.49	100.67
16.	Indian Bank	96.36	50.60	45.76	52.51	148.00	71.00	77.00
17.	Indian Overseas Bank	355.74	193.38	162.36	54.36	405.00	227.00	178.00
18.	New Bank of India	480.00	152.00	328.00	31.67	754.00	249.00	505.00
19.	Oriental Bank of commerce	357.41	199.40	158.00	55.79	809.00	417.00	392.00
20.	Punjab & Sind Bank	476.50	177.20	299.30	37.19			
21.	United Bank of India	73.00	45.00	28.00	61.64	65.00	40.00	25.00
22.	UCO Bank	538.00	321.00	217.00	59.67	555.00	348.00	207.00
23.	Vijaya Bank	81.52	24.22	57.30	29.71	106.00	32.00	74.00

## URE 11.2

### AGRICUTURAL DUES

(Para Reference No. 11.4)

(Rupees in Lakhs)

Recovery %	As on 30.6.1991				As on 30.6.1992			
	Demand	Recoveries	Overdues	Recovery %	Demand	Recovery	Overdues	Recovery %
10	11	12	13	14	15	16	17	18
43.90	3,247.00	1,682.00	1,565.00	52.00	6,725.00	3,212.00	3,513.00	47.76
54.10	4,211.00	1,910.00	2,301.00	56.00	4,211.00	1,910.00	2,301.00	45.36
53.36	1,675.00	731.00	944.00	44.00	3,661.00	2,526.00	1,135.00	60.00
50.64	3,999.00	2,367.00	1,632.00	60.00	3,431.00	2,256.00	1,175.00	54.61
53.28	4,378.00	2,395.00	1,983.00	54.00	4,650.00	2,525.00	2,125.00	54.30
69.44	9,554.40	6,478.00	3,076.00	68.00	10,027.00	6,625.00	3,402.00	66.07
59.50	32,288.00	19,579.00	12,709.00	60.00	30,344.00	18,580.00	11,764.00	61.23
44.46	2,271.00	835.00	1,436.00	37.00	1,938.00	1,170.00	468.00	75.85
48.38	3,150.00	877.00	2,273.00	28.00	6,500.00	4,204.00	2,296.00	64.67
31.58	244.00	135.00	109.00	56.00				
25.00	8.00	2.00	6.00	25.00				
35.76	254.00	62.00	192.00	25.00	391.00	165.00	226.00	42.40
51.86	203.00	75.00	128.00	36.00	279.00	121.00	158.00	43.37
47.98	325.00	185.00	140.00	56.00	325.00	185.00	140.00	56.92
56.05	940.00	410.00	530.00	44.00	1,049.00	364.00	685.00	37.40
33.02	1,189.00	1,040.00	149.00	87.00	1,316.00	650.00	666.00	49.39
51.54	968.00	311.00	657.00	63.00	1,318.00	284.00	1,034.00	21.55
	134.00	81.00	53.00	61.00	112.00	70.00	42.00	62.50
61.53	494.00	259.00	235.00	53.00	643.00	348.00	295.00	54.12
62.71	109.00	10.00	99.00	10.00	104.00	6.00	98.00	6.12
30.19								