

Annual Credit Plan 2012-2013

**Erode District,
Tamilnadu**

Convenor
CANARA BANK
Lead Bank Office, Erode

**Dr.V.K. SHANMUGAM, I.A.S.,
DISTRICT COLLECTOR,
ERODE DISTRICT,
ERODE – 638 011.**



**Phone: (O) 2266700
(R) 2262444
2262555
(F) 0424-2261444**

MESSAGE

I feel elated that Canara Bank, our Erode District's Lead Bank has come out with a detailed Annual Credit Plan with an outlay of Rs.4394.79 crores for the year 2012-13.

Our Erode District is having a mixture of population which depend on agriculture, industries and other trade sectors for their livelihood. Agriculture is predominant in rural areas whereas business and trade rule the roost in the other areas. Hence equal importance is attached to these sectors.

Micro finance, education and housing sectors are also given due attention.

I congratulate Lead Bank Office for having prepared this progress oriented plan which is going to envisage a steady development of our District.

Dr. V. K. Shanmugam,
District Collector,
Erode District,
Erode.



FOREWORD

I take pride in bringing out the Annual Credit Plan for the year 2012-13 of our Erode District. Our Lead Bank Erode office has prepared the Annual Credit Plan in tune with the need and requirement of the people.

The plan has an overall outlay of Rs.4394.79 crores which is 33.8% more than that of the year 2011-2012.

As the demand goes, the agriculture sector has the major share of Rs. 2342.78 crores followed by SME with Rs.1224.99 crores. The other priority sector is with Rs. 827.02 crores outlay.

The plan is prepared in a meticulous way based on the Potential Linked Plan of NABARD. The Potential Linked Plan has attached more importance to agriculture particularly the long term investment credit under agriculture.

Microfinance, housing sector, education, and other aspects of priority sector are also given due share.

By achieving the set targets under various sectors, I have confidence that the progress of the district will move forward further.

**Circle Office
Coimbatore**

**U. Ramesh Kumar
Deputy General Manager**

Acknowledgement

“Together we can” can be the success key behind any victorious joint venture. Preparation of a credit plan for the district as a whole succeeds with the help of all connected departments.

We profusely thank Dr. V.K. Shanmugam, IAS, the District Collector & Chairman of the District Consultative Committee and Sri U. Ramesh Kumar, Deputy General Manager, Canara Bank for the their unstinted support in the preparation of ACP.

We thank Sri. G.Santhanam, DDM, NABARD for his guidance in arriving at the ACP figure from that of PLP.

We also place on record our sincere thanks to the following for providing the necessary details for the preparation of ACP.

- Assistant General Manager, RPCD, RBI, Chennai.
- Project Officer of DRDA and Mahalir Thittam, Erode.
- The District Co-ordinators of all member banks.
- Commissioner, Corporation, Erode
- General Manager, DIC, Erode
- District Manager, TAHDCO, Erode
- Joint Director of Agriculture, Erode
- The Executive Engineer, Agri Engineering, Erode
- The Deputy Director of Horticulture, Erode
- The Joint Director of Animal Husbandry, Erode
- Regional Director of Municipal Administration, Tirupur.
- Assistant Director of Statistics, Erode.
- National Informatics Centre, Erode.
- General Manager, Aavin, Erode.
- Assistant Director of Sericulture, Erode.
- District Backward Class & Minorities Welfare Officer, Erode.
- District Social Welfare Officer, Erode.
- District Disabled Rehabilitation Officer, Erode.
- Sri. M. Vijayakumar, Master Computers, Coimbatore
- Sri. N. Duraisamy, Staff, Lead Bank office, Erode.

**S.Venkataramanan
Lead District Manager
Erode.**

Contents

Chapter No Details

Page No.

| | | |
|-----------|---|----------------|
| | Constitution of Lead Bank Forum | 1-3 |
| | Highlights of ACP 2012-2013 | 4-7 |
| | Scale of Finance | 8 |
| 1. | District Profile | 9-31 |
| 2. | Block Profile | 33-79 |
| 3. | Review of Performance | 81-101 |
| 4. | Development Programme in the Dist. | 103-168 |
| 5. | District Credit Plan | 169-228 |

Chapter 1

District Profile

| Contents | Page No |
|--|----------------|
| District Profile | 9-11 |
| Phone Number of All Bank Branches | 22-28 |
| LBR CODE NUMBERS | 29-31 |

Chapter 2

Block Profile

| | |
|---|-------|
| About the Block | |
| Block Map | 33-79 |
| Bank Branch – wise allocation of Village/wards as per Service are and TFI concept | |

Chapter 3

Review of Performance

| | |
|---|---------------|
| Review of Performance | 81-83 |
| Banking statistics – March 2010 to March 2012 | 84-89 |
| ACP performance Bank wise– March 2010 to March 2012 | 90-92 |
| ACP performance Activity wise–March 2010 to March 2012 | 93-98 |
| Demand Collection Statement June 2009- June 2011 | 99-101 |

Chapter 4

Development Programmes in the District

| | |
|---|-----|
| Department of Agriculture | 103 |
| Department of Agricultural Engineering | 106 |
| Department of Horticulture | 108 |
| Artificial Recharge of Ground water scheme | 109 |
| National Agriculture Insurance Scheme | 111 |
| Department of Sericulture | 121 |
| Department of Animal Husbandry | 123 |
| District Backward Class and Minority Welfare Dept | 127 |
| Social Welfare Department | 128 |
| District Industries Centre | 132 |
| TN Govt Industrial Policy | 133 |
| District Rural Development Agency - MGNREGS | 135 |
| Mahalir Thittam - Self Help Group | 136 |
| SGSY Scheme | 140 |
| SJSRY Sscheme | 145 |
| TAHDCO – NSLRS, SEPY, SRMS | 156 |
| NABARD Subsidy Schemes | 161 |
| FLCC | 168 |

Chapter 5

Annual Credit Plan- 2012-2013

| | |
|---|------------|
| Report No 1-3 - ACP Block wise | 169 |
| Report No 5-7 – ACP Bank wise | 172 |
| ACP – Major sector wise – Bank Wise | 177 |
| Report No 40 – Activity Wise SA –Semi Urban Plan | 178 |
| Report No 22- Block Wise Branch wise | 180 |
| Bank Wise Quarterly Plan Summary | 225 |