

PERFORMANCE UNDER ANNUAL CREDIT PLAN Q-1 FY 2018-19

Number in actuals and amount in crores

Sr. No.	Sector	Q-1 OF FY 2017-18			Q-1 OF FINANCIAL YEAR 2018-19				
		Target	Achie.	Achi. %	Target		Achievement		Achi. %
		Amt.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
1	Agriculture	94,868	22,451	24	40,05,666	1,09,264	16,97,068	20,644	19
1a	Farm Credit	88,374	20,855	24	37,75,495	1,02,578	16,88,468	19,433	19
1b	Crop loan out of 1a	67,229	17,872	27	30,37,033	80,319	15,19,689	17,162	21
1c	Agriculture Infra.	3,905	244	6	1,23,708	3,733	2,307	196	5
1d	Ancillary Activities	2,589	1,352	52	1,06,463	2,953	6,293	1,015	34
2	MSME	18,441	6,351	34	4,27,566	20,945	1,75,670	7,462	36
2a	Micro Enterprises	11,493	3,119	27	2,44,680	9,436	1,65,768	4,319	46
2b	Small Enterprises	2,865	2,388	83	1,44,038	9,601	7,640	2,392	25
2c	Medium Enterprises	1,101	581	53	351	1,007	995	587	58
2d	KVIC	910	26	3	17,187	543	401	30	6
2e	Other under MSME	2,072	237	11	21,310	358	866	134	37
3	Export Credit	529	15	3	3,074	672	29	122	18
4	Education	1,138	132	12	35,535	1,194	5,279	131	11
5	Housing	6,996	1,091	16	1,39,394	6,839	14,936	726	11
6	Social Infrastructure	1,410	17	1	1,14,018	2,042	231	19	1
7	Renewable Energy	356	0	0	2,7936	402	21	1	0
8	Others	3,141	861	27	1,09,602	2,077	36,506	308	15
9	Total Priority Sector	1,26,879	30,918	24	48,62,791	1,43,435	19,29,740	29,413	21
10	Total Non-Priority Sector	5,076	27,949	551	1,33,198	4,184	1,70,756	16,017	383
11	Total Credit Plan (9+10)	1,31,955	58,867	45	49,95,989	1,47,619	21,00,496	45,430	31

- ❖ The potential credit outlay FY 2018-19 for priority sector lending was estimated as Rs. 1,43,435 crore, with an increase of 13.05% over the projections of the previous financial year.
- ❖ As against the target of Rs 1,47,619 crore (priority & non-priority), under Annual Credit Plan for FY 2018-19, an amount of Rs 45,430 crore was disbursed during the first quarter of current fiscal, recording an achievement of 31% less than corresponding period of last year, which was 45%.
- ❖ The Banks disbursed Rs 29,413 crore to the priority sector as on June-18 against the target of Rs 1,43,435 crore with achievement index of 21%, which is below the achievement of 24% during corresponding period of previous financial year. However, in terms of absolute term, it was only 1,505 crore less from corresponding period of previous financial year.
- ❖ The Banks disbursed Rs 20,644 crore as on June 30, 2018 to the agriculture sector against the target of Rs 1,09,264 crore and achieved 19% of the target as against the achievement of 24% during same period of FY 2017-18. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks were 17%, 16 and 24% respectively during the first quarter of current fiscal.

- ❖ Crop loans outlay of Rs. 1,02,578 crores for current fiscal, constitutes a major share of 54.41% in the credit plan. The credit flow to this sector was Rs 17,162 crore with achievement of 21% during current quarter.
- ❖ Achievement under agriculture infrastructure and ancillary activities was 5% and 34% respectively during the quarter under review.
- ❖ Under MSME sectors, banks disbursed Rs. 7,462 crores during the current quarter as against the target of Rs. 20,945 crores and achieved 36% of the target, which is higher than the achievement of 34% during same period of previous financial year.
- ❖ Credit offtake under education loans, housing sector of priority sector was Rs 131 crore and Rs 726 crore and achievement index was 11% and 11% respectively against the target of current fiscal.
- ❖ Social infrastructure and renewable energy sector are yet to be picked up and achievement index was 1% and 0.25% respectively.

AGENCY WISE ACP PERFORMANCE FY 2018-19 UP TO JUNE 30, 2018

Amount in crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiev.	Achi. %	Target	Achiev.	Achi. %	Target	Achiev.	Achi. %
CBs	69568	12008	17	19253	7035	37	100708	20312	20
RRBs	13284	2177	16	1011	181	18	15211	2392	16
Co-Ope.	26401	6333	24	668	6	1	27479	6340	23
SFBs	11	126	1127	13	240	1906	38	369	965
Total	109264	20644	19	20945	7462	36	143435	29413	21

- ❖ Data shows that CBs (Commercial Banks) disbursed Rs. 12,008 crore, 7,035 crore and Rs. 20,312 crore under agriculture, MSMEs and priority sector and achieved 17%, 37% and 20% of the targets respectively. RRBs could achieve 16%, 18% & 16% and cooperative banks could achieve 24%, 1% and 23% in these sectors respectively.