

## CREDIT DISBURSEMENT BY BANKS

### ACHIEVEMENT UNDER ACP OF THE STATE FY 2022-23

Number in lakh & Amount in crore

Sr. No	Sector	FY 2021-22					FY 2022-23				
		Target		Achievement		Achi. %	Target		Achievement		Achi. %
		No.	Amt.	No.	Amt.	Amt.	No.	Amt.	No.	Amt.	Amt.
<b>1</b>	<b>Agriculture</b>	<b>62.94</b>	<b>1,52,057</b>	<b>62.40</b>	<b>1,05,256</b>	<b>69</b>	<b>72.80</b>	<b>1,64,761</b>	<b>65.42</b>	<b>94,194</b>	<b>57</b>
1a	Farm Credit	60.97	1,40,222	59.87	94,346	67	70.85	1,52,252	64.85	80,870	53
1b	Crop Loan	50.32	1,00,991	45.86	55,158	55	57.14	1,07,307	43.04	57,954	54
1c	Agri Infra	0.91	5,105	0.16	1,462	29	0.77	5,396	0.06	1,671	31
1d	Ancillary Activity	1.06	6,730	2.37	9,447	140	1.17	7,113	0.51	11,653	164
<b>2</b>	<b>MSME</b>	<b>5.91</b>	<b>35,009</b>	<b>6.94</b>	<b>46,945</b>	<b>134</b>	<b>8.77</b>	<b>44,945</b>	<b>7.43</b>	<b>74,814</b>	<b>166</b>
3	Export Credit	0.01	864	0.00	173	20	0.01	912	0.00	81	9
4	Education	0.25	1,345	0.24	508	38	0.30	1,518	0.20	403	27
5	Housing	1.32	8,270	1.12	5,772	70	1.62	9,649	0.73	4,898	51
6	Social infra	0.19	710	0.18	287	40	0.17	803	0.40	300	37
7	Renewable	0.18	617	0.00	1	0	0.19	622	0.39	140	23
8	Others	0.03	205	8.57	5,178	2526	0.04	240	7.34	4,564	1904
<b>9</b>	<b>Total Priority</b>	<b>70.83</b>	<b>1,99,077</b>	<b>79.46</b>	<b>1,64,120</b>	<b>82</b>	<b>83.90</b>	<b>2,23,449</b>	<b>81.91</b>	<b>1,79,394</b>	<b>80</b>
10	Total NPS	1.60	13,744	13.82	1,39,117	1012	1.96	30,000	20.32	1,49,173	497
<b>11</b>	<b>Total Credit Plan</b>	<b>72.43</b>	<b>2,12,821</b>	<b>93.28</b>	<b>3,03,237</b>	<b>142</b>	<b>85.87</b>	<b>2,53,449</b>	<b>102.23</b>	<b>3,28,567</b>	<b>130</b>

### HIGHLIGHTS

- i. As against the target of Rs 2,53,449 crore (priority & non-priority) under Annual Credit Plan for FY 2022-23, an amount of Rs 3,28,567 crore was disbursed at the end of March 31, 2023, recording an achievement of 130%, which is less than the achievement of previous financial year, that was 142%. However, in absolute term, total disbursement in the year 22-23 was more than the previous year.
- ii. The potential credit outlay for FY 2022-23 under priority sector was estimated at Rs 2,23,449 crore, with an increase of 12.24% over the projections of the previous financial year. The Banks disbursed Rs 1,79,394 crore to the priority sector during FY 2022-23 and achievement index was 80%, which is below the achievement of 82% during the previous financial year. However, in absolute term, total disbursement in the year 22-23 was more than the previous year. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 84%, 47% and 67% respectively.
- iii. During the year 2022-23, the Banks disbursed Rs 94,194 crore to the agriculture sector against the target of Rs 1, 64,761 crore and achieved 57% of the target. Achievement of Commercial Banks, Regional Rural Banks & Cooperative banks was 59%, 37% and 57% respectively.

- iv. Crop loans target of Rs 1, 07,307 crores for FY 2022-23, constitutes a major share of 42% in the total credit plan. The credit flow to this sector was Rs 57,954 crore with achievement of 54%.
- v. Under the MSME sectors, banks disbursed Rs 74,814 crores during FY 2022-23 as against the target of Rs. 44,945 crores and achieved 166% of the target, which is higher than the achievement of 134% during the previous financial year.
- vi. Credit offtake under education loans, housing sector under priority sector was Rs 403 crore and Rs 4,898 crore and achievement index was 27% and 51% respectively.

#### AGENCY WISE ACP PERFORMANCE FY 2022-23

Amount in Crore

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achi.	Achi.%	Target	Achi.	Achi.%	Target	Achi.	Achi.%
<b>CBs</b>	1,12,768	66,018	59	41,500	66,568	160	1,66,628	1,40,368	84
<b>RRBs</b>	17,910	6,621	37	1,799	1,794	100	20,663	9,638	47
<b>Co-Ope.</b>	32,506	18,578	57	542	3,492	645	33,181	22,092	67
<b>SFBs</b>	1,576	2,977	189	1,104	2,960	268	2,976	7,296	245
<b>Total</b>	<b>1,64,761</b>	<b>94,194</b>	<b>57</b>	<b>44,945</b>	<b>74,814</b>	<b>166</b>	<b>2,23,449</b>	<b>1,79,394</b>	<b>80</b>