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वार्षिक ऋण योजना - 2022-23

हिमाचल प्रदेश

ANNUAL CREDIT PLAN - 2022-23  
HIMACHAL PRADESH



## H.P. STATE ANNUAL CREDIT PLAN 2022-23

The preparation of the Credit Plan is a contemplative process based on potential and optimal utilization of available resources, visualizing the propensity of bottlenecks in implementations of strategies, overall past achievements and future efficiencies which lead to comprehensive and all-inclusive socio-economic growth resulting in infrastructural development for prosperity of all citizens. The process of budgeting starts on the basis of bottom to top concept at the Lead Bank Offices of the Districts while establishing assumptions for overall economic trends of the Districts, past achievements of Annual Credit Plans during the previous years, Potential Linked Plan estimates finalised by NABARD, and finally adopted/approved in their District Consultative Committee Meetings. The entire process runs under the constant watch, guidance and supervision of SLBC.

The present booklet named "Annual Credit Plan 2022-23" for the State of Himachal Pradesh is based on aggregation of District-wise Annual Credit Plans for the Financial Year 2022-23 finalized and launched in all the 12 Districts of the State.

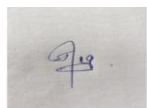
The Annual Credit Plan for 2021-22 was estimated at Rs. 25,981.34 Crores for Priority Sector against which Banks achieved Rs. 20260.14 Crores (77.98%). For the same period Rs. 4556.88 Crores was estimated for Non-Priority Sector against which the Banks could achieve Rs. 10062.27 Crores (220.82%). The overall achievement against the Target of Rs. 30538.22 Crores for the year 2021-22, Banks in the State achieved Rs. 30322.42 which comes to 99.29%.

The preceding Financial Year 2021-22 was eclipsed by COVID-19 forcing each activity to touch the ground which not only halted the life cycle but reversed it too. The shadow of this dark phase hit the Banks badly nonetheless Banks still managed to surpass the targets allotted to them. Keeping in mind the dedication of the Bankers' community and looking at the futuristic and innovative schematic planning of the Government and various packages, we choose to be optimistic and have decided to fix up a Target of Rs. 28,30,606.40 Lakhs for the year 2022-23 under Priority Sector which is 8.95% over the Target of Rs. 25,98,133.97 Lakhs for last year. An amount of Rs. 5,20,114.56 Lakhs has been allotted against the target of Rs. 4,55,687.64 Lakhs for Non-Priority Sector which is 14.14% over the last year Target. Aggregated Target has been fixed at Rs. 33,50,720.96 Lakhs against Rs. 30,53,821.61 Lakhs inclusive of Priority and Non-Priority Sectors which is 9.72% over the Target of last year.

We place on record our appreciation for all the Lead District Managers for preparation of the ACP 2022-23 and distribution of the same amongst Branches with further bifurcation between sub-targets according to the schematic activities in their respective Districts. The Annual Credit Plan has been uploaded on our website [www.slbcindia.com](http://www.slbcindia.com) for the reference and convenience of all stake holders.

We anticipate maximum cooperation for achievement of Credit Plan fixed for Financial Year 2022-23 from all the line Departments of Government of Himachal Pradesh who are equal stake holders and committed for the overall socio-economic development of the State.

We wish all the success to member Banks for remarkable performance during the next Financial Year 2022-23 against the Annual Action Plan compiled and presented through this document.



(S.S Negi),  
Deputy General Manager & Convenor SLBC-HP.

# HIMACHAL PRADESH AT A GLANCE

## PROFILE: GENERAL

S.NO	ITEM	UNIT	PARTICULARS
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	No.	12
3	Sub Divisions	No.	55
4	Tehsils	No.	85
5	Sub-Tehsils	No.	38
6	Blocks	No.	81
7	Gram, Panchayats	No.	3226
8	Total villages(2011)	No.	20690
9	Population (2011)	Lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	Lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	No. of Agricultural operational Holdings	No.	933383
16	Total No. of households	No.	1476581
17	Rural Households	No.	1310538
18	Urban Households	No.	166043

**CONVENOR- UCO BANK**  
**BANKING PROFILE**

	Items		Unit	Position as of March, 2022
1	Banks	PSBs	No.	12
		RRBs	No.	01
		Coop. Banks	No.	09
		Pvt.Sector Bks	No.	13
		Small Fin. Bks	No.	04
		Payment Bks	No.	04
		Total	No.	43
2	Branch net work	PSB	No.	1154
		RRBs	No.	266
		Coop. Banks	No.	597
		Pvt. Sector Bks	No.	196
		Small Fin. Bks	No.	13
		Payment Bks	No.	19
		Total	No.	2245
3	Area wise Branches	Rural	No.	1736
		Semi Urban	No.	411
		Urban	No.	98
		Total	No.	2245
4	Per branch population as per 2011 Census	Rural	No.	3558
		Urban	No.	1354
		Total	No.	3058
5	Deposits	PSBs	Rs. Crores	101266.98
		RRB	Rs. Crores	7271.75
		Coop.	Rs. Crores	28006.63
		Pvt Sector	Rs. Crores	16272.86
		Small Finance	Rs. Crores	39.51
		Payment	Rs. Crores	2126.41
		Total	Rs. Crores	154984.14
6	Advances	PSBs	Rs. Crores	30859.25
		RRB	Rs. Crores	2804.56
		Coop.	Rs. Crores	13071.47
		Pvt Sector	Rs. Crores	7041.92
		Small Finance	Rs. Crores	537.58
		Total	Rs. Crores	54314.78
7	Business Volume	PSBs	Rs. Crores	132126.24
		RRB	Rs. Crores	10076.31
		Coop.	Rs. Crores	41078.10
		Pvt Sector	Rs. Crores	23314.78
		Small Finance	Rs. Crores	39.51
		Payment	Rs. Crores	2663.99
		Total	Rs. Crores	209298.93
8	Market Share	PSBs	Percentage	63.13
		RRB	Percentage	4.81
		Coop.	Percentage	19.63
		Pvt Sector	Percentage	11.14
		Small Finance	Percentage	0.02
		Payment	Percentage	1.27
		Total	Percentage	100
9	ATMs	PSB	No.	1488
		RRBs	No.	0

		<b>Coop. Banks</b>	<b>No.</b>	<b>226</b>
		<b>Pvt. Sector Banks</b>	<b>No.</b>	<b>366</b>
		<b>Small Finance</b>	<b>No.</b>	<b>6</b>
		<b>Total</b>	<b>No.</b>	<b>2086</b>

## MAJOR HIGHLIGHTS AT A GLANCE

### (A) CREDIT OUTLAYS FINALIZED UNDER ANNUAL CREDIT PLAN 2022-23

(Amt. in Lakhs)

S. No	Sector	Physical (Nos)	Financial	%age allocation to Total PS Advances in terms of Financial Outlay
1	Agriculture	671439	1387921.36	49.03
2	MSME	142155	988709.44	34.93
3	EXPORT- CREDIT	123	1891.2	0.07
4	EDUCATION -LOAN	15533	48602.31	1.72
5	HOUSING- LOAN	27032	203353.33	7.18
6	SOCIAL INFRASTRUCTURE-CREDIT	3593	15038.45	0.53
7	RENEWAL ENERGY- CREDIT	3493	2509.2	0.09
8	OTHERS ( Priority Sector Loan)	83427	182581.11	6.45
9	Total P. Sector (1 to 8)	946795	2830606.40	100.00
10	Non Priority Sector	95309	520114.56	XXXXX
11	GRAND TOTAL(4+5)	1042104	3350720.96	XXXXX

### (B) COMPARISON OF ACP 2022-23 OVER ACP 2021-22

(Amt. in Lakhs)

S.No	Sector	ACP 2021-22	ACP 2022-23	Increase/ Decrease	Growth %age
1	Agriculture	1225373.22	1387921.36	162548.14	13.27
2	MSME	954244.72	988709.44	34464.72	3.61
3	Other P. Sector	418516.03	453975.60	35459.57	8.47
4	Total Priority Sector	2598133.97	2830606.4	232472.43	8.95
5	Non Priority Sector	455687.64	520114.56	64426.92	14.14
	Grand Total	3053821.61	3350720.96	296899.35	9.72

C) SECTOR WISE / ACTIVITY WISE POTENTIAL LINKED PLAN (PLP) PROJECTIONS BY NABARD FOR THE YEAR 2022-23.

(Amount in Lakhs)

S.N	Sector/Activities	Bank Credit (PLP Projections) 2021-22	Bank Credit (PLP Projections) 2022-23
<b>I) AGRICULTURE SECTOR:</b>			
1	Crop Loan	871568.98	947110.29
2	TERM LOAN- Agriculture Sector		
2(i)	Water Resources	22398.56	23658.56
2(ii)	Farm Mechanism	37140.18	37845.74
2(iii)	Horticulture	69119.83	70219.94
2 (iv)	Forestry	10996.72	11363.53
2(v)	A/H and Dairy Dev.	70286.06	88626.90
2 (vi)	Poultry	14051.57	14311.00
2 (vii)	Sheep ,Goat, Piggery	12854.40	12572.36
2 (viii)	Fisheries	6926.39	8122.31
2(ix)	Other	132928.87	119413.11
	Agriculture Infrastructure		
2(x)	a) Storage/Godown	40357.99	40987.08
2(xi)	b) Land Dev.	31818.42	33414.72
2(xii)	c) others	5939.40	6508.50
	Ancillary Activities		
2(xiii)	a)Food & Agro processing	28491.04	31774.94
2(xiv)	b) others	17157.14	24206.20
2	Total term loan -Agriculture sector	500466.57	523024.89
<b>TOTAL - AGRICULTURE &amp; ALLIED ACTIVITIES ( 1+2)</b>		<b>1372035.55</b>	<b>147135.18</b>
<b>II- MSME Sector</b>			
1	Investment credit	490258.50	537993.25
2	Working Capital finance	412642.05	414483.21
<b>TOTAL-MSME</b>		<b>902900.55</b>	<b>952476.46</b>
<b>III- Other Priority Sector</b>			
1	Export Credit	8384.63	8930.30
2	Education loan	64038.15	66399.10
3	Housing loan	245782.35	249725.45
4	Renewable Energy	5469.13	5491.32
5	Infrastructure support	25275.00	22956.60
6	Others	148519.05	141625.72
<b>TOTAL- OPS</b>		<b>497468.31</b>	<b>494588.49</b>
<b>Grand Total (I+II+III)</b>		<b>2772404.41</b>	<b>2917200.13</b>

**TARGETS UNDER ANNUAL CREDIT PLAN 2022-23**  
**PUBLIC SECTOR BANKS (PSBs) IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2022-23 PUBLIC SECTOR BANKS (PSBs)				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount ( In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	212456	515288.7
2		Agriculture-Term Credit	122311	192495.1
3		Agriculture Infrastructure & Ancillary Activities	43154	72337.76
4		MSME	90139	655880.11
5		Education	10101	30525.63
6		Housing	15686	122747.75
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc. )	49601	107626.74
8		Total Priority Sector Adv.	543448	1696901.79
	B)	Non Priority Sector Credit (NPS)	55533	307930.92
	(A+B)	Total Fresh Credit Disbursements	598981	2004832.71

**TARGETS UNDER ANNUAL CREDIT PLAN 2022-23**  
**REGIONAL RURAL BANKS (RRBs) IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2022-23 REGIONAL RURAL BANKS (RRBs)				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount ( In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	50236	105377.71
2		Agriculture-Term Credit	26481	42641.46
3		Agriculture Infrastructure & Ancillary Activities	6687	13100.87
4		MSME	10454	75636.52
5		Education	1223	3124.26
6		Housing	2586	16506.11
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc. )	8769	12758.23
8		Total Priority Sector Adv.	106436	269145.16
	B)	Non Priority Sector Credit (NPS)	8662	37454.93
	(A+B)	Total Fresh Credit Disbursements	115098	306600.09



**TARGETS UNDER ANNUAL CREDIT PLAN 2022-23  
FOR PRIVATE SECTOR BANKS IN HIMACHAL PRADESH**

<b>TARGET FOR FRESH DISBURSEMENT IN FY 2022-23 PRIVATE SECTOR BANKS</b>				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount ( In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	19085	53199.72
2		Agriculture-Term Credit	11475	20137.99
3		Agriculture Infrastructure & Ancillary Activities	4806	9568.81
4		MSME	12274	91772.69
5		Education	1214	4348.89
6		Housing	2793	20895.9
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc. )	8338	19920.82
8		<b>Total Priority Sector Adv.</b>	<b>59985</b>	<b>219844.82</b>
	B)	Non Priority Sector Credit (NPS)	10503	91462.69
	(A+B)	<b>Total Fresh Credit Disbursements</b>	<b>70488</b>	<b>311307.51</b>

**TARGETS UNDER ANNUAL CREDIT PLAN 2022-23  
FOR COOPERATIVE SECTOR BANKS IN HIMACHAL PRADESH**

<b>TARGET FOR FRESH DISBURSEMENT IN FY 2022-23 COOPERATIVE SECTOR BANKS</b>				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount ( In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	100060	239685.69
2		Agriculture-Term Credit	57445	91270.89
3		Agriculture Infrastructure & Ancillary Activities	14975	28809.58
4		MSME	27486	159316.09
5		Education	2849	10299.03
6		Housing	5679	41701.22
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc. )	22714	60018.32
8		<b>Total Priority Sector Adv.</b>	<b>231208</b>	<b>631100.82</b>
	B)	Non Priority Sector Credit (NPS)	20102	80056.03
	(A+B)	<b>Total Fresh Credit Disbursements</b>	<b>251310</b>	<b>711156.85</b>

**TARGETS UNDER ANNUAL CREDIT PLAN 2022-23  
FOR URBAN COOPERATIVE SECTOR BANKS IN HIMACHAL PRADESH**

<b>TARGET FOR FRESH DISBURSEMENT IN FY 2022-23 URBAN COOPERATIVE SECTOR BANKS</b>				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount ( In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	380	598.87
2		Agriculture-Term Credit	315	299.15
3		Agriculture Infrastructure & Ancillary Activities	60	148.05
4		MSME	614	2021.91
5		Education	72	143.72
6		Housing	170	526.6
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc. )	325	414.66
8		<b>Total Priority Sector Adv.</b>	<b>1936</b>	<b>4152.96</b>
	B)	Non Priority Sector Credit (NPS)	224	1428.36
	(A+B)	<b>Total Fresh Credit Disbursements</b>	<b>2160</b>	<b>5581.32</b>

**TARGETS UNDER ANNUAL CREDIT PLAN 2022-23  
FOR SMALL FINANCE BANKS IN HIMACHAL PRADESH**

<b>TARGET FOR FRESH DISBURSEMENT IN FY 2022-23 SMALL FINANCE BANKS</b>				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount ( In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	772	1723.39
2		Agriculture-Term Credit	550	883.42
3		Agriculture Infrastructure & Ancillary Activities	191	354.2
4		MSME	1188	4082.12
5		Education	74	160.78
6		Housing	118	975.75
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc. )	889	1281.19
8		<b>Total Priority Sector Adv.</b>	<b>3782</b>	<b>9460.85</b>
	B)	Non Priority Sector Credit (NPS)	285	1781.63
	(A+B)	<b>Total Fresh Credit Disbursements</b>	<b>4067</b>	<b>11242.48</b>

**ANNUAL CREDIT PLAN 2022-23  
FOR ALL BANKS IN HIMACHAL PRADESH  
SUMMARY**

TARGET FOR FRESH DISBURSEMENT IN FY 2022-23 MEMBER BANKS				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount ( In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	382989	915874.08
2		Agriculture-Term Credit	218577	347728.01
3		Agriculture Infrastructure & Ancillary Activities	69873	124319.27
4		MSME	142155	988709.44
5		Education	15533	48602.31
6		Housing	27032	203353.33
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc. )	90636	202019.96
8		<b>Total Priority Sector Adv.</b>	<b>946795</b>	<b>2830606.4</b>
	B)	Non Priority Sector Credit (NPS)	95309	520114.56
	(A+B)	<b>Total Fresh Credit Disbursements</b>	<b>1042104</b>	<b>3350720.96</b>

**(ANALYSIS OF ACP AND PLP FOR 3 YEARS)**

PARTICULARS	PLP (PS ONLY)	ACP (PS ONLY)	ACP against PLP	Percentage of Target given against PLP	NPS	TOTAL
Year 2020-21	25,85,725.97	23,62,473.74	-2,23,252.23	91.37%	4,07,702.50	27,70,176.24
Year 2021-22	27,72,404.41	25,98,133.97	-1,74,270.44	93.71%	4,55,687.64	30,53,821.61
Year 2022-23	29,17,200.13	28,30,606.40	-86,593.73	97.03%	5,20,114.56	33,50,720.96
Increase over 2020-21	3,31,474.16	4,68,132.66			1,12,412.06	5,80,544.72
% increase over 2020-21	12.82%	19.82%			27.57%	20.96%
Increase over 2021-22	1,44,795.72	2,32,472.43			64,426.92	2,96,899.35
% increase over 2021-22	5.22%	8.95%			14.14%	9.72%
Achievement in 2020-21		22,10,987.33			10,72,675.82	32,83,663.15
% of Target 2020-21 Achieved		93.59%			263.10%	118.54%
Achievement in 2021-22		20,26,014.22			10,06,227.45	30,32,241.67
% of Target 2021-22 Achieved		77.98%			220.82%	99.29%