

वार्षिक ऋण योजना 2018-19

हिमाचल प्रदेश

ANNUAL CREDIT PLAN 2018-19

HIMACHAL PRADESH



Convenor
State Level Bankers Committee
Himachal Pradesh

यूको बैंक



UCO BANK

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HIMACHAL PRADESH AT A GLANCE
PROFILE: GENERAL

S.NO	ITEM	UNIT	PARTICULARS
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	78
7	Gram, Panchayats	Nos.	3243
8	Total villages(2011)	Nos.	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	Nos. of Agricultural operational Holdings	Nos.	933383
16	No. of households Total	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

HIMACHAL PRADESH STATE LEVEL BANKERS COMMITTEE (SLBC)
CONVENOR- UCOBANK
BANKING PROFILE

	Items		Unit	Position as of March,2018
1	Banks	PSBs	Nos.	21
		RRBs	Nos.	01
		Coop. Banks	Nos.	04
		Pvt.Sector Bks	Nos.	09
		Total	Nos.	35
2	Branch net work	PSB	Nos.	1188
		RRBs	Nos.	263
		Coop. Banks	Nos.	545
		Pvt. Sector Bks	Nos.	135
		Total	Nos.	2131
3	Area wise Branches	Rural	Nos.	1723
		Semi Urban	Nos.	316
		Urban	Nos.	91
		Total	Nos.	2131
4	Per branch population as per 2011 Census	Rural	Nos.	3584
		Urban	Nos.	1693
		Total	Nos.	3221
5	Deposits	PSBs	Rs. Crores	73881.18
		RRB	Rs. Crores	4468.38
		Coop.	Rs. Crores	20812.41
		Pvt Sector	Rs. Crores	6505.26
		Total	Rs. Crores	105667.23
6	Advances	PSBs	Rs. Crores	22511.27
		RRB	Rs. Crores	1547.71
		Coop.	Rs. Crores	9792.89
		Pvt Sector	Rs. Crores	3628.73
		Total	Rs. Crores	37480.60
7	Business Vol	PSBs	Rs. Crores	96392.45
		RRB	Rs. Crores	6016.09
		Coop.	Rs. Crores	30605.30
		Pvt Sector	Rs. Crores	10133.99
		Total	Rs. Crores	143147.83
8	Market Share	PSBs	Percentage	67.34
		RRB	Percentage	4.20
		Coop.	Percentage	21.38
		Pvt Sector	Percentage	7.08
		Total	Percentage	100.00
	ATMs	PSB	Nos.	1516
		RRBs	Nos.	0
		Coop. Banks	Nos.	187
		Pvt. Sector Bks	Nos.	263
		Total	Nos.	1966

STATE ANNUAL CREDIT PLAN 2018-19

The Annual Credit Plan 2018-19 for the State of Himachal Pradesh are based on aggregation of District-wise Annual Credit Plan (ACP) 2018-19 finalized and launched in all the twelve district in the State. The District level Annual Credit Plan 2018-19 is finalized on the basis of Potential linked Plan (PLP) estimates for the Year 2018-19 finalized for the State by NABARD.

MAJOR HIGHLIGHTS AT A GLANCE**(A) CREDIT OUTLAYS FINALIZED UNDER ANNUAL CREDIT PLAN 2018-19
(Amt. in Crores)**

S. No	Sector	Physical (Nos)	Financial	%age allocation to total PS advances in terms of financial outlay.
1.	Agriculture	628743	1069696.15	51.71
2.	MSME	201138	678851.19	32.82
3	EXPORT- CREDIT	0	0	0.00
4	EDUCATION -LOAN	22073	34021.02	1.64
5	HOUSING- LOAN	79140	138210.28	6.68
6	SOCIAL INFRASTRUCTURE- CREDIT	2099	1980.76	0.10
7	RENEWAL ENERGY- CREDIT	1272	51092.09	2.47
8	OTHERS (Priority Sector Loan)	77477	94834.59	4.58
9	Total P. Sector (1 to 8)	1011942	20686.86	100.00
10	Non Priority Sector	104207	2862.45	XXXXX
11	GRAND TOTAL(4+5)	1116149	23549.32	XXXXX

(B) Comparison of ACP 2018-19 over ACP 2017-18**(Amt. in Crores)**

S.No	Sector	ACP 2017-18	ACP 2018-19		Growth %age
1	Agriculture	8317.08	10696.96	2379.88	28.61
2	MSME	6122.14	6788.51	666.37	10.88
3	Other P. Sector	4740.04	3201.39	-1538.65	-32.46
4	Total Priority Sector	19179.26	20686.86.	1507.60	7.86
5	Non Priority Sector	2903.74	2862.45	-41.29	-1.42
	Grand Total	22083.00	23549.32	1466.32	6.64

C) Sector-wise allocation under ACP 2018-19 and sector-wise coverage of PLP projections 2018-19 (Priority Sector Advances.)

(Amt. in Crores)

S.No	Sector	PLP Projections 2018-19	ACP-2018-19	%age of coverage of PLP Projections
1	Agriculture	10688.75	10696.96	0.08
2	MSME	6970.15	6788.51	-2.61
3	Export Credit	99.37	0	-100.00
4	Education	776.13	340.21	-56.17
5	Housing	2615.53	1382.10	-47.16
6	Renewal Energy	53.18	19.81	-62.75
7	SOCIAL INFRASTRUCTURE-CREDIT	234.35	510.92	118.02
7	Other Priority Sector (OPS)*	951.85	948.35	-0.37
8	Total Priority Sector	22389.31	20686.86	-7.60

SECTOR WISE / ACTIVITY WISE POTENTIAL LINKED PLAN (PLP) PROJECTIONS BY NABARD FOR THE YEAR 2018-19.

(Amount in Crores)

S.N	Sector/Activities	Bank Credit (PLP Proj. 2017-18	Bank Credit (PLP Proj) 2018-19
I) AGRICULTURE SECTOR:			
1	Crop Loan	5594.68	6460.46
2	TERM LOAN- Agriculture Sector		
2(i)	Water Resources	161.11	193.70
2(ii)	Farm Mechanism	214.12	252.36
2(iii)	Horticulture	488.15	533.59
2 (iv)	Forestry	26.95	38.90
2(v)	A/H and Dairy Dev.	508.09	613.66
2 (vi)	Poultry	105.85	142.27
2 (vii)	Sheep ,Goat, Piggery	80.15	94.88
2 (viii)	Fisheries	38.92	55.37
2(ix)	other	1199.29	1266.77
	Agriculture Infrastructure		
2(x)	a) Storage/Godown	305.22	374.81
2(xi)	b) Land Dev.	221.82	267.54
2(xii)	c) others	55.46	48.85

	Ancillary Activities		
2(xiii)	a)Food & Agro processing	198.20	232.00
2(xiv)	b) others	91.80	113.56
2	Total term loan -Agriculture sector	3695.13	4228.29
	TOTAL- AGRICULTURE & ALLIED ACTIVITIES (1+2)	9289.81	10688.75
II- MSME Sector			
1	Investment credit	3275.46	3804.20
2	Working Capital finance	3033.29	3165.95
	TOTAL-MSME	6308.75	6970.15
III- Other Priority Sector			
1	Export Credit	94.58	99.37
2	Education loan	838.08	776.12
3	Housing loan	2611.74	2615.53
4	Renewal Energy	48.09	53.19
5	Infrastructure support	218.68	234.35
5	Others	922.80	88.89
	TOTAL- OPS	4733.97	11700.56
	Grand Total (I+II+III)	20332.53	22389.31

TARGETS UNDER ANNUAL CREDIT PLAN 2018-19
PUBLIC SECTOR BANKS (PSBs) IN HIMACHAL PRADESH

TARGET FOR FRESH DISBURSEMENT IN FY 2018-19- PUBLIC SECTOR BANKS (PSBs)				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In crore)
1	A) Priority Sector Advances	Agriculture- Short term Credit (Crop Loan)	207541	3546.22
2		Agriculture-Term Credit	141721	2508.71
3		Agriculture & Allied - Sub total=1+2	349262	6054.93
4		MSME	129570	4483.30
5		Education	13595	207.25
6		Housing	50201	855.12
7		Others (inc.- Social infs., Renewal Energy, other Misc)	47744	893.07
8		Sub-total- (4+5+6+7)	241109	6438.74
9		Total Priority Sector Adv.(3+8)	590372	12493.67
	B)	Non Priority Sector Credit (NPS)	60363	1706.09
	(A+B)	Total Fresh Credit Disbursements	650735	14199.76

(Bank-wise details mentioned in attached Tables no. 1to 5 at page 6 to 13)

TARGETS UNDER ANNUAL CREDIT PLAN 2018-19
REGIONAL RURAL BANKS (RRBs) IN HIMACHAL PRADESH

TARGET FOR FRESH DISBURSEMENT IN FY 2018-19- REGIONAL RURAL BANKS (RRB)				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In crore)
1	Priority Sector Advances	Agriculture- Short term Credit (Crop Loan)	59884	727.16
2		Agriculture-Term Credit	37615	503.25
3		Agriculture & Allied - Sub total=1+2	97499	1230.41
4		MSME	19039	632.66
5		Education	2755	37.95
6		Housing	8385	137.11
7		Others (inc.- Social infs., Renewal Energy, other Misc)	6965	74.80
8		Sub-total- (4+5+6+7)	37144	882.52
9		Total Priority Sector Adv.(3+8)	134643	2112.93
	B)	Non Priority Sector Credit (NPS)	7117	237.39
	(A+B)	Total Fresh Credit Disbursements	141760	2350.32

(Bank-wise details mentioned in attached Tables no. 1to 5 at page 6 to 13)

**TARGETS UNDER ANNUAL CREDIT PLAN 2018-19
FOR PRIVATE SECTOR BANKS IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2018-19- PRIVATE SECTOR BANKS				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In crore)
1	Priority Sector Advances	Agriculture- Short term Credit (Crop Loan)	14144	232.73
2		Agriculture-Term Credit	9886	195.80
3		Agriculture & Allied - Sub total=1+2	24030	428.53
4		MSME	9615	357.72
5		Education	1191	18.95
6		Housing	5178	97.92
7		Others (inc.- Social infs., Renewal Energy, other Misc)	4340	118.03
8		Sub-total- (4+5+6+7)	20324	592.62
9		Total Priority Sector Adv.(3+8)	44354	1021.15
	B)	Non Priority Sector Credit (NPS)	7333	269.12
	(A+B)	Total Fresh Credit Disbursements	51687	1290.27

(Bank-wise details mentioned in attached Tables no. 1to 5 at page 6 to 13)

**TARGETS UNDER ANNUAL CREDIT PLAN 2018-19 FOR
COOPERATIVE SECTOR BANKS IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2018-19- COOPERATIVE SECTOR BANKS				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In crore)
1	Priority Sector Advances	Agriculture- Short term Credit (Crop Loan)	95633	1689.42
2		Agriculture-Term Credit	62319	1293.67
3		Agriculture & Allied - Sub total=1+2	157952	2983.09
4		MSME	42914	1314.82
5		Education	4532	76.06
6		Housing	15376	291.96
7		Others (inc.- Social infs., Renewal Energy, other Misc)	21798	393.18
8		Sub-total- (4+5+6+7)	84620	2076.02
9		Total Priority Sector Adv.(3+8)	242572	5059.11
	B)	Non Priority Sector Credit (NPS)	29394	649.85
	(A+B)	Total Fresh Credit Disbursements	271966	5708.96

(Bank-wise details mentioned in attached Tables no. 1to 5 at page 6 to 13)

ANNUAL CREDIT PLAN 2018-19 FOR ALL BANKS IN HIMACHAL PRADESH SUMMARY

SR	Sector	Sub-Sector	(Amount in Crores)	
			Yearly Targets under ACP 2018-19	
			Number	Amount
1	Priority Sector fresh Credit Disbursements	Short Term Production Loans (Crop Loan)	377202	6195.52
2		Agricultural Term Loan	251541	4501.44
3		Total Agricultural Advances (Col. 3 to 12)	628743	10696.96
4		MSME	201138	6788.51
5		Education	22073	340.21
6		Housing	79140	1382.10
7		Others	80848	1479.08
8		Sub-total=4+5+6+7	383199	9989.90
9		Total Priority sector Credit disbursements (3+8)	1011942	20686.86
10	Non Priority Sector fresh Credit Disbursements	Education Loan (under Non Priority Segment)	4787	85.06
11		Housing Loan (under Non Priority Segment)	7677	255.75
12		Personal Loan under Non Priority Sector	23564	545.28
13		Others-NPS	68178	1976.36
14		Total Non-Priority=10+11+12+13	104206	2862.45
15	Grand Total	Total Credit Disbursements (9+14)	1116148	23549.31

(Bank-wise details mentioned in attached Tables no. 1to 5 at page 7-14)

STATE LEVEL BANKERS COMMITTEE , HIMACHAL PRADESH (Annexure-I, Page-6)							
YEARLY PRIORITY SECTOR TARGETS UNDER ACP 2018-19 (PSC)							
CONSOLIDATED-BANK-WISE				Amt. in lakhs			
1	2	Agriculture- Short term Credit (Crop Loan)		Agriculture-Term Credit		Agriculture Credit -Total	
		A/c	Amt	A/c	Amt	A/c	Amt
1	2	3	4	5	6	7	8
1	Allahabad Bank	1959	1648.54	1542	1617.18	3501	3265.72
2	Andhra Bank	202	441.00	147	212.00	349	653.00
3	Bank of Baroda	2845	2973.32	2183	1959.95	5028	4933.27
4	Bank of India	2939	4152.53	1729	2615.75	4668	6768.28
5	Bank of Maharashtra	221	297.00	203	246.82	424	543.82
6	Canara Bank	7123	10784.57	4680	8707.90	11803	19492.47
7	Central Bank of India	8368	12245.83	5654	8114.21	14022	20360.04
8	Corporation Bank	2108	2268.76	1428	1345.82	3536	3614.58
9	Dena Bank	734	1207.00	508	913.98	1242	2120.98
10	IDBI Bank	1549	1607.82	1203	1562.41	2752	3170.23
11	Indian Bank	444	406.00	491	848.17	935	1254.17
12	Indian Overseas Bk.	906	699.82	574	467.65	1480	1167.47
13	Oreintal Bank of Comm	3705	4507.30	2406	2940.72	6111	7448.02
14	Punjab & Sind Bank	2882	3526.22	2332	2941.48	5214	6467.70
15	Punjab National Bank	72825	131729.28	47173	88460.52	119998	220189.80
16	State Bank of India	63197	123673.54	45720	86447.77	108917	210121.31
17	Syndicate Bank	1201	1205.82	780	845.57	1981	2051.39
18	UCO Bank	31134	46894.72	20533	37553.29	51667	84448.01
19	Union Bank of India	2141	3434.65	1529	2249.20	3670	5683.85
20	United Bank of India	424	410.00	377	362.59	801	772.59
21	Vijaya Bank	634	507.82	529	458.17	1163	965.99
	Sub Total	207541	354621.54	141721	250871.15	349262	605492.69
	REG RURAL Banks					0	0.00
22	HP Gramin Bank	59884	72716.25	37615	50325.49	97499	123041.74
	Sub Total	59884	72716.25	37615	50325.49	97499	123041.74
	Pvt. Sector Bank					0	0.00
23	Axis Bank	760	900.70	541	1059.91	1301	1960.61
24	Bandhan Bank	83	60.57	83	67.83	166	128.40
25	HDFC	8766	16643.17	6368	14113.19	15134	30756.36
26	ICICI	3209	4378.41	1896	3310.44	5105	7688.85
27	Indusind Bank	315	338.24	242	224.64	557	562.88
28	J&K Bank	120	204.00	111	139.17	231	343.17
29	South Indian Bank	356	249.00	247	197.67	603	446.67
30	Yes Bank	463	448.00	310	397.28	773	845.28
31	Catholic Syrian Bank	73	51.00	87	69.52	160	120.52
	Sub Total	14144	23273.09	9886	19579.65	24030	42852.74
	Cooperative Sector Banks					0	0.00
32	HP State Coop. Bank Ltd.	31928	77945	19651	54173	51579	132117.27
33	Jogindra Cent Coop Bank	9592	6714	7076	5661	16668	12375.07
34	Kangra Cental Coop. Bank	44235	71629	27441	54674	71676	126302.80
35	HP ARDB	5771	9887	5012	12497	10783	22384.58
36	KAPARD	3992	2642	3062	2163	7054	4804.74
37	Bhagat Bank	55	50	37	150	92	200.00
38	PUCC	60	74	40	51	100	124.52
	Sub Total	95633	168941.68	62319	129367.30	157952	298308.98
	Grand Total	377202	619552.56	251541	450143.59	628743	1069696.15

STATE LEVEL BANKERS COMMITTEE, HIMACHAL PRADESH (
BANK WISE ANNUAL CREDIT PLAN 2018-19: MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs) -
(Amount in Lakhs)

S. No	Bank	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi & Village Industries		Others under MSMEs (including credit outstanding under GCC/ACC / weaver Credit Cards etc and overdraft extended under PMJDY scheme etc.		TOTAL MSME- (Priority Sector)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Allahabad Bank	804	2315.49	287	1920.84	0	0.00	317	547.10	453	1051.50	1861	5834.93
2	Andhra Bank	131	885.00	37	472.84	0	0.00	11	68.68	144	356.00	323	1782.52
3	Bank of Baroda	884	2219.45	351	3501.68	0	0.00	319	811.73	642	1670.94	2195	8203.80
4	Bank of India	717	2583.33	272	2626.78	0	0.00	260	704.55	558	1564.88	1806	7479.54
5	Bank of Maharashtra	197	351.00	75	330.12	0	0.00	76	149.68	108	308.00	455	1138.80
6	Canara Bank	2844	6536.55	1145	4876.88	0	0.00	1223	2157.53	1417	2832.40	6629	16403.36
7	Central Bank of India	2547	6692.27	1097	5928.50	0	0.00	1026	1928.93	1523	3380.14	6193	17929.84
8	Corporation Bank	508	1104.79	184	2133.60	0	0.00	100	281.68	482	1163.14	1274	4683.21
9	Dena Bank	197	655.00	76	926.24	0	0.00	51	100.18	145	447.50	469	2128.92
10	IDBI Bank	482	1165.07	188	1511.60	0	0.00	144	410.68	390	925.68	1203	4013.03
11	Indian Bank	153	591.90	49	1022.96	0	0.00	12	96.36	149	424.00	363	2135.22
12	Indian Overseas Bk.	287	1437.70	48	1131.08	0	0.00	13	104.68	256	743.54	604	3417.00
13	Oreintal Bank of Comm	1056	3269.58	406	3218.26	0	0.00	412	877.57	792	1866.00	2665	9231.41
14	Punjab & Sind Bank	904	2144.15	439	3282.16	0	0.00	366	645.27	672	1664.83	2380	7736.41
15	Punjab National Bank	16372	52663.58	7677	34662.28	10	3100.00	6861	18382.49	11863	32755.26	42783	141563.61
16	State Bank of India	16528	60038.33	6153	40721.18	9	2500.00	6781	19182.15	10715	30256.35	40186	152698.01
17	Syndicate Bank	592	1252.50	237	1299.48	0	0.00	231	467.18	310	731.78	1370	3750.94
18	UCO Bank	4973	16802.19	1752	15868.41	3	850.00	1871	3773.71	5177	10435.93	13776	47730.24
19	Union Bank of India	830	2446.71	372	1877.88	0	0.00	323	606.43	433	1386.19	1957	6317.21
20	United Bank of India	104	363.00	24	780.36	0	0.00	34	179.68	109	339.20	271	1662.24
21	Vijaya Bank	339	678.00	139	1070.36	0	0.00	115	189.68	215	552.23	807	2490.27
	Sub Total	51449	166195.59	21008	129163.49	22	6450.00	20542	51665.94	36549	94855.49	129570	448330.51

	REG RURAL Banks												
22	HP Gramin Bank	7532	22815.98	3251	13750.29	0	0.00	2896	5795.94	5361	20903.38	19039	63265.59
	Sub Total	7532	22815.98	3251	13750.29	0	0.00	2896	5795.94	5361	20903.38	19039	63265.59
	Pvt. Sector Bank												
23	Axis Bank	263	1190.00	71	965.96	2	200.00	52	210.00	179	504.84	567	3070.80
24	Bandhan Bank	32	91.40	11	236.36	0	0.00	5	12.50	44	103.50	92	443.76
25	HDFC	2206	6471.00	795	5051.65	3	700.00	884	1616.69	1605	2990.69	5493	16830.03
26	ICICI	873	3006.44	296	2748.16	3	700.00	273	521.97	632	796.56	2076	7773.13
27	Indusind	155	911.20	39	947.44	0	0.00	6	27.50	107	286.50	307	2172.64
28	J&K Bank	209	816.20	74	292.36	0	0.00	75	130.00	120	360.50	477	1599.06
29	South Indian Bank	81	243.00	27	925.36	0	0.00	0	0.00	111	322.10	219	1490.46
30	Yes Bank	130	457.00	55	858.36	1	200.00	19	219.75	130	452.75	335	2187.86
31	Catholic Syrian Bank	16	31.00	3	102.00	0	0.00	0	0.00	30	72.00	49	205.00
	Sub Total	3965	13217.24	1371	12127.65	9	1800.00	1313	2738.41	2957	5889.44	9615	35772.74
	Cooperative Sector Banks												
32	HP State Coop. Bank Ltd.	3849	18889	1246	7734	0	0	1262	3604	6132	13308	12489	43534.32
33	Jogindra Cent Coop Bank	900	1799	275	9608	0	0	15	30	1767	4205	2957	15642.32
34	Kangra Central Coop. Bank	10788	26724	4555	15030	5	2700	4900	10295	4715	9801	24963	64550.24
35	HP ARDB	256	875	139	2081	0	0	8	300	439	1173	842	4428.79
36	KAPARD	585	1437	230	285	0	0	268	305	408	1088	1490	3114.84
37	Bhagat Bank	26	36	22	40	0	0	15	15	62	59	125	150.00
38	PUCC	24	31	0	0	0	0	0	0	24	31	48	61.84
	Sub Total	16428	49790.87	6467	34778.03	5	2700.00	6468	14548.58	13547	29664.87	42914	131482.35
	Grand Total	79374	252019.68	32097	189819.46	36	10950.00	31218	74748.87	58413	151313.18	201138	678851.19

STATE LEVEL BANKERS COMMITTEE, HIMACHAL PRADESH
BANK-WISE ANNUAL CREDIT PLAN 2018-19: OTHER PRIORITY SECTOR
(Export, Education, Housing, Social Infrastructure, Renewal energy, Others etc.)

(Amount In lakhs)

S. No	Bank	Export Credit		Education Loan		Housing Loan		Social Infrastructure		Renewable Energy		Other - PS		TOTAL PRIORITY SECTOR -	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	2	3	4	5	6	7	8	9	10	11	12	15	16		
1	Allahabad Bank	0.00	0.00	255	372.01	885	1514.41	23	30.00	14	1016.00	732	700.05	7271	12733.12
2	Andhra Bank	0.00	0.00	14	35.33	103	353.34	0	0.00	1	1000.00	98	217.10	888	4041.29
3	Bank of Baroda	0.00	0.00	269	452.08	1045	1993.75	27	53.75	26	3028.75	890	1336.45	9479	20001.85
4	Bank of India	0.00	0.00	178	321.74	721	1581.76	20	23.75	22	28.75	636	911.85	8051	17115.67
5	Bank of Maharashtra	0.00	0.00	58	114.13	210	389.85	6	12.00	1	0.60	77	171.50	1231	2370.70
6	Canara Bank	0.00	0.00	835	706.11	2821	3082.61	95	47.95	58	1048.50	2351	2286.10	24591	43067.10
7	Central Bank of India	0.00	0.00	740	989.11	2632	4240.81	77	63.50	53	1050.00	1945	2175.35	25662	46808.65
8	Corporation Bank	0.00	0.00	105	235.09	468	1025.42	4	10.00	8	25.00	569	777.41	5963	10370.71
9	Dena Bank	0.00	0.00	47	102.40	234	534.96	4	11.25	1	0.38	112	154.23	2108	5053.11
10	IDBI Bank	0.00	0.00	106	178.18	429	803.92	6	12.50	10	1010.75	521	604.76	5027	9793.37
11	Indian Bank	0.00	0.00	31	138.87	199	563.55	5	25.00	1	1000.00	126	175.80	1660	5292.61
12	Indian Overseas Bk.	0.00	0.00	71	305.70	265	976.10	5	25.00	1	1000.00	334	292.57	2760	7183.84
13	Oreintal Bank of Comm	0.00	0.00	350	442.91	1301	2014.07	34	31.75	16	1012.50	1109	1386.45	11586	21567.11
14	Punjab & Sind Bank	0.00	0.00	312	307.15	1332	1961.15	34	31.25	23	2026.50	781	1001.06	10076	19531.22
15	Punjab National Bank	0.00	0.00	3701	5686.39	12484	19433.20	341	294.12	183	4155.25	16052	16293.50	195541	407615.87
16	State Bank of India	0.00	0.00	4858	7395.19	17308	29277.31	444	388.72	241	10229.35	12453	13659.86	184406	423769.75
17	Syndicate Bank	0.00	0.00	157	253.11	564	897.67	15	23.75	17	1029.13	449	518.59	4552	8524.57
18	UCO Bank	0.00	0.00	1209	2030.90	5963	11739.88	124	208.47	90	7074.25	5351	6014.27	78179	159246.02
19	Union Bank of India	0.00	0.00	198	450.88	756	2167.90	21	28.75	24	1025.25	610	1011.28	7235	16685.12
20	United Bank of India	0.00	0.00	20	55.57	146	347.00	2	10.00	9	1010.00	144	269.90	1393	4127.30
21	Vijaya Bank	0.00	0.00	85	151.77	337	613.42	8	15.00	2	1.50	312	229.81	2713	4467.76
	Sub Total	0.00	0.00	13595	20724.62	50201	85512.08	1293	1346.51	801	37772.45	45650	50187.88	590372	1249366.74
	REG RURAL Banks														
22	HP Gramin Bank	0.00	0.00	2755	3795.45	8385	13710.74	273	82.85	97	1048.60	6596	6347.36	134643	211292.33
	Sub Total	0.00	0.00	2755	3795.45	8385	13710.74	273	82.85	97	1048.60	6596	6347.36	134643	211292.33

	Pvt. Sector Bank														
23	Axis Bank	0.00	0.00	55	170.36	251	596.37	3	2.50	12	1010.75	259	548.96	2447	7360.35
24	Bandhan Bank	0.00	0.00	11	19.50	84	138.92	1	1.25	0	0.38	24	34.13	379	766.33
25	HDFC	0.00	0.00	649	999.97	2681	5384.35	80	105.45	38	2040.75	2763	3136.24	26837	59253.15
26	ICICI	0.00	0.00	364	478.59	1442	2318.14	47	81.25	21	1019.00	647	1049.21	9701	20408.17
27	Indusind	0.00	0.00	16	35.50	144	272.92	4	16.25	0	0.38	78	115.13	1105	3175.69
28	J&K Bank	0.00	0.00	51	79.83	202	359.92	7	16.25	1	1.88	99	182.13	1068	2582.23
29	South Indian Bank	0.00	0.00	9	23.33	158	285.00	2	10.00	1	1000.00	84	118.00	1076	3373.46
30	Yes Bank	0.00	0.00	30	78.48	165	356.30	2	10.38	11	1010.11	140	266.74	1456	4755.14
31	Catholic Syrian Bank	0.00	0.00	5	9.00	53	80.00	0	0.00	0	0.00	18	26.50	285	441.02
	Sub Total	0.00	0.00	1191	1894.56	5178	9791.92	144	243.33	84	6083.24	4112	5477.02	44354	102115.54
	Cooperative Sector Banks														
32	HP State Coop. Bank Ltd.	0.00	0.00	1186	3892.97	2289	13358.22	58	170.37	167	6105.60	5844	6833.92	73612	206012.67
33	Jogindra Cent Coop Bank	0.00	0.00	177	353.82	2663	3995.00	0	0.00	0	0.00	1221	1831.36	23686	34197.57
34	Kangra Cental Coop. Bank	0.00	0.00	3020	3071.60	9672	9833.62	330	135.20	113	71.45	11632	21768.65	121405	225733.56
35	HP ARDB	0.00	0.00	117	227.00	671	1843.20	0	0.00	0	0.00	781	1324.15	13194	30207.72
36	KAPARD	0.00	0.00	18	23.00	57	72.50	2	2.50	1	0.75	1547	879.25	10168	8897.58
37	Bhagat Bank	0.00	0.00	12	33.00	20	73.00	0	0.00	10	10.00	60	109.00	319	575.00
38	PUCC	0.00	0.00	2	5.00	4	20.00	0	0.00	0	0.00	34	76.00	188	287.36
	Sub Total	0.00	0.00	4532	7606.39	15376	29195.54	390	308.07	290	6187.80	21118	32822.33	242572	505911.46
	Grand Total	0.00	0.00	22073	34021.02	79140	138210.28	2099	1980.76	1272	51092.09	77477	94834.59	1011941	2068686.07

STATE LEVEL BANKERS COMMITTEE , HIMACHAL PRADESH

BANK WISE ANNUAL CREDIT PLAN 2018-19: NON PRIORITY SECTOR CREDIT FOR FY 2018-19

(amount in Lakhs)

S.N o.	Bank	Education Loan (under Non Priority segment)		Housing Loan (under Non Priority segment)		Personal Loan under Non Priority Sector		Others-NPS		Total Non Priority Sector Advances	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	2	3	4	5	6	7	8	9	10	11	12
1	Allahabad Bank	37	87.91	57	230.1	164	290	648	1810.78	906	2418.785
2	Andhra Bank	0	0	3	48.7	41	98.5	124	356.10	168	503.295
3	Bank of Baroda	22	87.989	42	306.27	216	517.5	742	2837.53	1021	3749.29
4	Bank of India	31	47.658	35	224.63	180	437.88	537	2040.49	783	2750.66
5	Bank of Maharashtra	5	8.5	10	58.3	45	105	157	501.83	216	673.63
6	Canara Bank	265	402.818	395	845.13	706	1231.71	1944	2841.69	3310	5321.35
7	Central Bank of India	157	261.833	234	650.23	506	907.85	1880	3744.96	2775	5564.87
8	Corporation Bank	13	36.679	21	177.86	76	146	589	1804.26	697	2164.8
9	Dena Bank	7	21.079	12	96.36	82	197.5	235	636.36	335	951.3
10	IDBI Bank	16	49.914	25	150.36	125	271	439	1101.86	604	1573.13
11	Indian Bank	3	26.98	5	111.21	111	277.5	257	834.93	376	1250.62
12	Indian Overseas Bk.	3	27.502	5	105.28	94	225	439	2319.19	541	2676.97
13	Oreintal Bank of Comm	55	104.708	84	355.23	263	633.63	1032	2720.57	1434	3814.14
14	Punjab & Sind Bank	56	110.195	83	356.81	221	500.65	833	1998.39	1193	2966.04
15	Punjab National Bank	791	1408.64	1309	4817.46	3270	8153.76	12750	33134.37	18120	47514.23
16	State Bank of India	799	1491.262	1353	5371.55	4294	10209.52	11658	43712.58	18104	60784.91
17	Syndicate Bank	67	91.42	91	194.3	145	250	445	1070.40	746.84	1606.12
18	UCO Bank	152	456.252	327	2260.17	2651	6513.49	4589	11055.89	7717	20285.8
19	Union Bank of India	24	46.27	37	131.8	170	409.52	503	1956.00	733	2543.59
20	United Bank of India	2	11.472	3	76.48	37	92.5	135	489.45	177	669.9
21	Vijaya Bank	16	28.514	23	101.76	77	157.5	290	538.15	406	825.92
	Sub Total	2518	4807.595	4151	16669.99	13470	31626.01	40225	117505.76	60363	170609.35
	REG RURAL Banks										
22	HP Gramin Bank	156	227.0966	268	1395.904	1627	4634.1	5068	17482.25	7117	23739.35
	Sub Total	156	227.0966	268	1395.90	1627	4634.1	5068	17482.25	7117	23739.35

	Pvt. Sector Bank										
23	Axis Bank	32	68.352	48	181.19	186	387.38	333	1335.48	598	1972.4
24	Bandhan Bank	2	8.405	3	47.2	38	95	81	220.40	124	371
25	HDFC	158	383.444	249	1020.97	1196	3143.83	1988	12759.84	3589	17308.08
26	ICICI	145	321.334	218	587.11	597	1184.65	1016	2484.95	1976	4578.04
27	Indusind	3	12.56	5	104.31	43	105	153	402.04	204	623.91
28	J&K Bank	47	61.1	68	82.5	110	185	181	323.70	405	652.3
29	South Indian Bank	2	10	3	66.9	37	92.5	113	302.60	155	472
30	Yes Bank	3	13.598	1	2.5	43	105	182	678.68	229	799.78
31	Catholic Syrian Bank	1	5.055	0	0	0	0	52	129.55	53	134.6
	Sub Total	392	883.848	594	2092.68	2249	5298.36	4098	18637.22	7333	26912.11
	Cooperative Sector Banks										
32	HP State Coop. Bank Ltd.	1	14.71	105	644.66	3428	9074.24	6258	25408.45	9792	35142.06
33	Jogindra Cent Coop Bank	16	165	52	1092	0	0	1690	4226.20	1758	5483.2
34	Kangra Cental Coop. Bank	1700	2380	2500	3500	2790	3895.5	5700	9670.00	12690	19445.5
35	HP ARDB	5	28	8	180	0	0	5108	4576.10	5121	4784.1
36	KAPARD	0	0	0	0	0	0	0	0.00	0	0
37	Bhagat Bank	0	0	0	0	0	0	13	100.00	13	100.00
38	PUCC	0	0	0	0	0	0	20	29.88	20	29.88
	Sub Total	1722	2587.71	2665	5416.66	6218	12969.74	18789	44010.63	29394	64984.74
	Grand Total	4787	8506.2496	7677	25575.23	23564	54528.21	68179	197635.86	104207	286245.55

STATE LEVEL BANKERS COMMITTEE, HIMACHAL PRADESH (Annexure-I, Page-6) (Amt in Lakhs)
TARGET UNDER ANNUAL CREDIT PLAN CREDIT(ACP) 2018-19 - CUMMULATIVE POSITION

S.No.	Bank	TOTAL PRIORITY SECTOR -		TOTAL NON-PRIORITY SECTOR		TOTAL CREDIT DISBURSEMENTS	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Allahabad Bank	7271	12733.12	906	2418.785	8177	15151.91
2	Andhra Bank	888	4041.29	168	503.295	1056	4544.59
3	Bank of Baroda	9479	20001.85	1021	3749.29	10500	23751.14
4	Bank of India	8051	17115.67	783	2750.66	8834	19866.33
5	Bank of Maharashtra	1231	2370.70	216	673.63	1447	3044.33
6	Canara Bank	24591	43067.10	3310	5321.35	27901	48388.45
7	Central Bank of India	25662	46808.65	2775	5564.87	28437	52373.52
8	Corporation Bank	5963	10370.71	697	2164.8	6660	12535.51
9	Dena Bank	2108	5053.11	335	951.3	2443	6004.41
10	IDBI Bank	5027	9793.37	604	1573.13	5631	11366.50
11	Indian Bank	1660	5292.61	376	1250.62	2036	6543.23
12	Indian Overseas Bk.	2760	7183.84	541	2676.97	3301	9860.81
13	Oreintal Bank of Comm	11586	21567.11	1434	3814.14	13020	25381.25
14	Punjab & Sind Bank	10076	19531.22	1193	2966.04	11269	22497.26
15	Punjab National Bank	195541	407615.87	18120	47514.23	213661	455130.10
16	State Bank of India	184406	423769.75	18104	60784.91	202510	484554.66
17	Syndicate Bank	4552	8524.57	746.84	1606.12	5299	10130.69
18	UCO Bank	78179	159246.02	7717	20285.8	85896	179531.82
19	Union Bank of India	7235	16685.12	733	2543.59	7968	19228.71
20	United Bank of India	1393	4127.30	177	669.9	1570	4797.20
21	Vijaya Bank	2713	4467.76	406	825.92	3119	5293.68
	Sub Total	590372	1249366.74	60363	170609.35	650735	1419976.09
	REG RURAL Banks						
22	HP Gramin Bank	134643	211292.33	7117	23739.35	141760	235031.68
	Sub Total	134643	211292.33	7117	23739.35	141760	235031.68
	Pvt. Sector Bank						
23	Axis Bank	2447	7360.35	598	1972.4	3045	9332.75
24	Bandhan Bank	379	766.33	124	371	503	1137.33
25	HDFC	26837	59253.15	3589	17308.08	30426	76561.23
26	ICICI	9701	20408.17	1976	4578.04	11677	24986.21
27	Indusind	1105	3175.69	204	623.91	1309	3799.60
28	J&K Bank	1068	2582.23	405	652.3	1473	3234.53
29	South Indian Bank	1076	3373.46	155	472	1231	3845.46
30	Yes Bank	1456	4755.14	229	799.78	1685	5554.92
31	Catholic Syrian Bank	285	441.02	53	134.6	338	575.62
	Sub Total	44354	102115.54	7333	26912.11	51687	129027.65
	Cooperative Sector Banks						
32	HP State Coop. Bank Ltd.	73612	206012.67	9792	35142.06	83404	241154.73
33	Jogindra Cent Coop Bank	23686	34197.57	1758	5483.2	25444	39680.77
34	Kangra Cental Coop. Bank	121405	225733.56	12690	19445.5	134095	245179.06
35	HP ARDB	13194	30207.72	5121	4784.1	18315	34991.82
36	KAPARD	10168	8897.58	0	0	10168	8897.58
37	Bhagat Bank	319	575.00	13	100.00	332	675.00
38	PUCC	188	287.36	20	29.88	208	317.24
	Sub Total	242572	505911.46	29394	64984.74	271966	570896.20
	Grand Total	1011941	2068686.07	104207	286245.55	1116148	2354931.62

ANNUAL CREDIT PLAN 2018-19 HIMACHAL PRADESH

DISTRICT-WISE SECTOR WISE TARGETS UNDER ANNUAL CREDIT PLAN 2018-19 IN HIMACHAL PRADESH
(Amount in Lakhs)

	Distri ct	Crop Loan- AGR		Total Term Loan-AGR		Total Agriculture		MSME		Education		Housing	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bilaspur	17500	25650.00	12606	17659.00	30106	43309.00	15362	33702.00	1214	2460.00	1748	7200.00
2	Chamba	11954	11965.64	7730	8887.84	19684.00	20853.48	1746	14681.99	87	615.25	503	6123.75
3	Hamirp ur	62312	36387.64	41548	24243.82	103860	60631.46	13060	38306.95	418	2905.20	856	6460.96
4	Kangra	83526	133800.00	55684	89200.00	139210.00	223000.00	96067	164135.00	13770	5637.45	44260	18120.38
5	Kinnaur	7925	19371.00	4830	10274.90	12755.00	29645.90	474	10200.00	80	299.92	200	1534.34
6	Kullu	11390	62000.00	3484	29540.00	14874	91540.00	3930	19455.00	250	1076.00	630	2735.00
7	L&S	1653	4779.77	1021	2403.52	2674	7183.29	236	871.25	18	68.20	34	167.85
8	Mandi	21132	73847.00	11735	49261.00	32867.00	123108.00	18765	78379.00	2914	9011.00	5270	23098.00
9	Shimla	50000	130000.00	33220	121150.00	83220.00	251150.00	7047	71250.00	300	2500.00	1790	20000.00
10	Sirmaur	26151	37440.00	20741	31960.00	46892.00	69400.00	12472	62500.00	838	3680.00	1533	9250.00
11	Solan	61559	44131.51	48204	38563.51	109763	82695.02	23694	125665.00	1585	3168.00	20721	31080.00
12	Una	22100	40180.00	10738	27000.00	32838.00	67180.00	8285	59705.00	599	2600.00	1595	12440.00
	TOTAL	377202	619552.56	251541	450143.59	628743	1069696.15	201138	678851.19	22073	34021.02	79140	138210.28

ANNUAL CREDIT PLAN 2018-19 HIMACHAL PRADESH

DISTRICT-WISE SECTOR WISE TARGETS UNDER ANNUAL CREDIT PLAN 2018-19 IN HIMACHAL PRADESH

(Amount in lakhs)

Sr. No.	District	Total Priority Sector		Total Non- Priority Sector		Grand Total (PS Credit + NPS Credit)	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Bilaspur	51680	92761.00	3916	9010	55596	101771.00
2	Chamba	26934	45690.95	1833	13372.47	28767	59063.42
3	Hamirpur	151131	127093.07	16951	13396.13	168082	140489.20
4	Kangra	300847	413980.00	26730	36610	327577	450590.00
5	Kinnaur	14014	43249.88	900	2800	14914	46049.88
6	Kullu	21689	118909.00	2074	4735	23763	123644.00
7	L&S	3142	8592.69	327	652.02	3469	9244.71
8	Mandi	63821	242438.00	10407	61885	74228	304323.00
9	Shimla	97607	400900.00	15414	45970	113021	446870.00
10	Sirmour	70708	158010.00	4580	37550	75288	195560.00
11	Solan	164933	256361.48	15204.8	47084.93	180138	303446.41
12	Una	45435	160700.00	5870	13180	51305	173880.00
	TOTAL	1011941	2068686.07	104207	286245.55	1116148	2354931.62

(Format For reporting by Banks on quarterly basis)

LBS-MIS-III

Name of Bank:

Statement showing Achievement vis-à-vis Targets for the quarter ended _____

No. in actual, Amount in thousands

Name of the State/Union Territory

Sr. No.	Sector	Yearly Targets under ACP		Achievement up to the end of the current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture=1A(i)+1A(ii)+1A(iii)				
1A(i)	Farm Credit				
1A(ii)	Agriculture Infrastructure				
1A(iii)	Ancillary Activities				
1B	Micro, Small and Medium Enterprise= 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)				
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs.5 crores)				
1b(ii)	Small Enterprises (Manufacturing + Service advances up to Rs.5 crores)				
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs.10 crores)				
1B(iv)	Khadi and Village Industries				
1B(v)	Others under MSMEs				
1C	Export Credit				
1D	Education				
1E	Housing				
1F	Social Infrastructure				
1G	Renewable Energy				
1H	Others				
2	Sub Total=1A+1B+1C+1D+1E+1F+1G+1H				
3	Loans to weaker Section under Priority Sector				
4	Non-Priority Sector				
4A	Agriculture				
4B	Micro, Small and Medium Enterprise (Service)=4B(i)+4B(ii)+4B(iii)				
4B(i)	Micro Enterprise (Service) (Advances above Rs.5 Crore)				
4B(ii)	Small Enterprise (Service) (Advances above Rs.5 Crore)				
4B(iii)	Medium Enterprise (Service) (Advances above Rs.10 Crore)				
4C	Education				
4D	Housing				
4E	Personal Loans under Non-Priority Sector				
4F	Others				
5	Sub-total=4A+4B+4C+4D+4E+4F				
	Total=2+5				

(Authorized signatory)