

वार्षिक ऋण योजना 2019-20
हिमाचल प्रदेश
ANNUAL CREDIT PLAN 2019-20
HIMACHAL PRADESH



Convenor
State Level Bankers Committee
Himachal Pradesh

यूको बैंक



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H.P. STATE ANNUAL CREDIT PLAN 2019-20

The preparation of a 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 target fixing starts at Lead Bank Offices of the State by 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 2019-20" for the State of Himachal Pradesh is based on aggregation of District-wise Annual Credit Plans for the Financial Year 2019-20 finalized and launched in all the 12 Districts of the State.

Briefly referring to the backdrop, the Annual Credit Plan for 2018-19 was estimated at Rs.20,68,686.07 Lakhs for Priority Sector against which Banks could achieve Rs.16,51,778.00 Lakhs (79.85%). For the same period Rs.2,86,245.55 Lakhs was estimated for Non-Priority Sector against which the Banks could achieve Rs.4,98,015.00 Lakhs which is 173.98% of the target fixed. The overall achievement against the Target of Rs.23,54,931.62 Lakhs for the year 2018-19, Banks in the State could achieve Rs.21,49,793.00 Lakhs which comes to 91.29%. The State Government, RBI and NABARD rated this achievement as quite satisfactory and appreciated the performance of Banks in the State. Barring few, all Banks have contributed and performed better during the year 2018-19.

Being optimistic with the past trend and looking to the futuristic innovative schematic planning of the Government, we decided to fix up a Target for Rs.22,26,600.00 Lakhs for Priority Sector which is 25.82% over the Achievements and 7.09% over the Target of last year. An amount of Rs.3,04,200.00 Lakhs has been allotted for Non-Priority Sector which is 5.09% over the last year Target. Aggregated Target of Rs.25,30,800.00 Lakhs inclusive of Priority and Non-Priority Sectors has been fixed which is 15.05% above the Achievements and 6.95% above the Target of last year.

We place on record our appreciation to all the Lead District Managers for preparation of the ACP, 2019-20 and distribution of the same amongst Branches with further bifurcation between sub-targets according to the schematic activities in their respective Districts. We extend our sincere thanks to the officials of Reserve Bank of India and NABARD for their involvement towards the preparation of the subject document. We have uploaded the same on our website www.slbchp.com for the reference and convenience of all stake holders.

We expect maximum cooperation for the sure achievement of Targets fixed for Financial Year 2019-20 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 an admirable performance during the next Financial Year 2019-20 by showing the outstanding achievement under Annual Action Plan compiled and presented through this document.



(J.N.Kashyap),
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	Nos.	12
3	Sub Divisions	Nos.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	78
7	Gram, Panchayats	Nos.	3226
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- UCO BANK
BANKING PROFILE

	Items		Unit	Position as of March, 2019
1	Banks	PSBs	Nos.	21
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt.Sector Bks	Nos.	11
		Total	Nos.	42
2	Branch net work	PSB	Nos.	1188
		RRBs	Nos.	265
		Coop. Banks	Nos.	571
		Pvt. Sector Bks	Nos.	151
		Total	Nos.	2175
3	Area wise Branches	Rural	Nos.	1724
		Semi Urban	Nos.	346
		Urban	Nos.	105
		Total	Nos.	2175
4	Per branch population as per 2011 Census	Rural	Nos.	3592
		Urban	Nos.	1510
		Total	Nos.	3156
5	Deposits	PSBs	Rs. Crores	79982.25
		RRB	Rs. Crores	5097.93
		Coop.	Rs. Crores	21628.05
		Pvt Sector	Rs. Crores	10238.47
		Total	Rs. Crores	116946.70
6	Advances	PSBs	Rs. Crores	32836.38
		RRB	Rs. Crores	1847.71
		Coop.	Rs. Crores	11251.76
		Pvt Sector	Rs. Crores	4700.15
		Total	Rs. Crores	50636.00
7	Business Volume	PSBs	Rs. Crores	112818.63
		RRB	Rs. Crores	6945.64
		Coop.	Rs. Crores	32879.81
		Pvt Sector	Rs. Crores	14938.62
		Total	Rs. Crores	167582.70
8	Market Share	PSBs	Percentage	67.32
		RRB	Percentage	4.15
		Coop.	Percentage	19.62
		Pvt Sector	Percentage	8.91
		Total	Percentage	100
9	ATMs	PSB	Nos.	1517
		RRBs	Nos.	0
		Coop. Banks	Nos.	215
		Pvt. Sector Banks	Nos.	302
		Total	Nos.	2034

MAJOR HIGHLIGHTS AT A GLANCE

(A) CREDIT OUTLAYS FINALIZED UNDER ANNUAL CREDIT PLAN 2019-20

(Amt. in Lakhs)

S.No	Sector	Physical (Nos)	Financial	%age allocation to Total PS Advances in terms of Financial Outlay.
1	Agriculture	565341	1107186.45	49.73%
2	MSME	180885	759941.76	34.13%
3	EXPORT- CREDIT	4	74.00	0.003%
4	EDUCATION -LOAN	9896	33310.56	1.50%
5	HOUSING- LOAN	37290	153139.37	6.88%
6	SOCIAL INFRASTRUCTURE- CREDIT	997	2500.00	0.11%
7	RENEWAL ENERGY- CREDIT	711	52177.19	2.34%
8	OTHERS (Priority Sector Loan)	83530	118270.67	5.31%
9	Total P. Sector (1 to 8)	878654	2226600.00	100
10	Non Priority Sector	84446	304200.00	XXXXX
11	GRAND TOTAL(4+5)	963100	2530800.00	XXXXX

(B) Comparison of ACP 2019-20 over ACP 2018-19

(Amt. in Lakhs)

S.No	Sector	ACP 2018-19	ACP 2019-20	Increase/ Decrease	Growth %age
1	Agriculture	1065240.37	1107186.45	41946.08	3.79%
2	MSME	683306.97	759941.76	76634.79	10.08%
3	Other P. Sector	320138.73	359471.79	39333.06	10.94%
4	Total Priority Sector	2068686.07	2226600.00	157913.93	7.09%
5	Non Priority Sector	286245.55	304200.00	17954.45	5.90%
	Grand Total	2354931.62	2530800.00	175868.38	6.95%

C) SECTOR WISE / ACTIVITY WISE POTENTIAL LINKED PLAN (PLP) PROJECTIONS BY NABARD FOR THE YEAR 2019-20.

(Amount in Lakhs)

S.N	Sector/Activities	Bank Credit (PLP Projections) 2018-19	Bank Credit (PLP Projections) 2019-20
I) AGRICULTURE SECTOR:			
1	Crop Loan	646047	722848.51
2	TERM LOAN- Agriculture Sector		
2(i)	Water Resources	19370	20888.19
2(ii)	Farm Mechanism	25236	25648.08
2(iii)	Horticulture	53359	54492.77
2 (iv)	Forestry	3891	3661.13
2(v)	A/H and Dairy Dev.	61366	62778.19
2 (vi)	Poultry	14227	14418.49
2 (vii)	Sheep ,Goat, Piggery	9489	10643.11
2 (viii)	Fisheries	5537	5608.20
2(ix)	other	126677	131886.85
	Agriculture Infrastructure		
2(x)	a) Storage/Godown	37481	40845.01
2(xi)	b) Land Dev.	26754	27644.99
2(xii)	c) others	4886	5117.75
	Ancillary Activities		
2(xiii)	a)Food & Agro processing	23200	24176.46
2(xiv)	b) others	11356	11175.10
2	Total term loan -Agriculture sector	422829	438984.32
	TOTAL- AGRICULTURE & ALLIED ACTIVITIES (1+2)	1068875	1161832.83
II- MSME Sector			
1	Investment credit	380419	420015.66
2	Working Capital finance	316595	343682.29
	TOTAL-MSME	697014	763697.95
III- Other Priority Sector			
1	Export Credit	9937	8638.50
2	Education loan	77613	57087.00
3	Housing loan	261553	207987.80
4	Renewable Energy	5319	5889.66
5	Infrastructure support	23435	24166.13
6	Others	95185	133779.80
	TOTAL- OPS	473042	437548.89
	Grand Total (I+II+III)	2238931	2363079.67

**TARGETS UNDER ANNUAL CREDIT PLAN 2019-20
PUBLIC SECTOR BANKS (PSBs) IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2019-20 PUBLIC SECTOR BANKS (PSBs)				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	196940	381576.66
2		Agriculture-Term Credit	137214	240395.51
3		Agriculture & Allied - Sub Total=1+2	334154	621972.17
4		MSME	115118	526217.66
5		Education	6595	21080.58
6		Housing	26433	96775.46
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc.)	51407	105427.18
8		Sub-total- (4+5+6+7)	199553	749500.88
9		Total Priority Sector Adv.(3+8)	533707	1371473.05
	B)	Non Priority Sector Credit (NPS)	49445	189639.18
	(A+B)	Total Fresh Credit Disbursements	583152	1561112.23

**TARGETS UNDER ANNUAL CREDIT PLAN 2019-20
REGIONAL RURAL BANKS (RRBs) IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2019-20- REGIONAL RURAL BANKS (RRB)				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In Lakhs)
1	A)	Agriculture- Short term Credit (Crop Loan)	35237	79772.84
2		Agriculture-Term Credit	24753	41214.72
3		Agriculture & Allied - Sub Total=1+2	59990	120987.56
4		MSME	17539	51824.75
5		Education	797	2629.87
6		Housing	2722	15516.27
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc.)	7951	13473.77
8		Sub-total- (4+5+6+7)	29009	83444.66
9		Total Priority Sector Adv.(3+8)	88999	204432.22
	B)	Non Priority Sector Credit (NPS)	8067	23123.93
	(A+B)	Total Fresh Credit Disbursements	97066	227556.15

**TARGETS UNDER ANNUAL CREDIT PLAN 2019-20
FOR PRIVATE SECTOR BANKS IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2019-20- PRIVATE SECTOR BANKS				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In Lakhs)
		PRIORITY SECTOR		
1	A)	Agriculture- Short term Credit (Crop Loan)	13811	31919.75
2		Agriculture-Term Credit	10217	23146.17
3		Agriculture & Allied - Sub Total=1+2	24028	55065.92
4		MSME	9385	49173.28
5		Education	851	2370.27
6		Housing	3812	12056.93
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc.)	5217	13777.64
8		Sub-total- (4+5+6+7)	19265	77378.12
9		Total Priority Sector Adv.(3+8)	43293	132444.04
	B)	Non Priority Sector Credit (NPS)	7459	41208.99
	(A+B)	Total Fresh Credit Disbursements	50752	173653.03

**TARGETS UNDER ANNUAL CREDIT PLAN 2019-20
FOR COOPERATIVE SECTOR BANKS IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2019-20 COOPERATIVE SECTOR BANKS				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In Lakhs)
		PRIORITY SECTOR		
1	A)	Agriculture- Short term Credit (Crop Loan)	89037	180281.95
2		Agriculture-Term Credit	57954	128571.76
3		Agriculture & Allied - Sub Total=1+2	146991	308853.71
4		MSME	38398	132163.07
5		Education	1638	7187.84
6		Housing	4270	28640.71
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc.)	20519	40071.27
8		Sub-total- (4+5+6+7)	64825	208062.89
9		Total Priority Sector Adv.(3+8)	211816	516916.60
	B)	Non Priority Sector Credit (NPS)	19310	49298.90
	(A+B)	Total Fresh Credit Disbursements	231126	566215.50

**TARGETS UNDER ANNUAL CREDIT PLAN 2019-20
FOR URBAN COOPERATIVE SECTOR BANKS IN HIMACHAL PRADESH**

TARGET FOR FRESH DISBURSEMENT IN FY 2019-20 COOPERATIVE SECTOR BANKS				
SR	Sector	Sub-Sector	Yearly Targets under ACP	
			Number	Amount (In Lakhs)
		PRIORITY SECTOR		
1	A)	Agriculture- Short term Credit (Crop Loan)	107	114.00
2		Agriculture-Term Credit	71	193.09
3		Agriculture & Allied - Sub Total=1+2	178	307.09
4		MSME	445	563.00
5		Education	15	42.00
6		Housing	53	150.00
7		Others (Including - Export Credit, Renewal Energy, Social Infrastructure, Other PS Etc.)	148	272.00
8		Sub-total- (4+5+6+7)	661	1027.00
9		Total Priority Sector Adv.(3+8)	839	1334.09
	B)	Non Priority Sector Credit (NPS)	165	929.00
	(A+B)	Total Fresh Credit Disbursements	1004	2263.09

**ANNUAL CREDIT PLAN 2019-20
FOR ALL BANKS IN HIMACHAL PRADESH
SUMMARY**

SR	Sector	Sub-Sector	(Amount in Lakhs)	
			Yearly Targets under ACP 2019-20	
		PRIORITY SECTOR	Number	Amount
1	A)	Short Term Production Loans (Crop Loan)	335132	673665.20
2		Agricultural Term Loan	230209	433521.25
3		Total Agricultural Advances (Col. 3 to 12)	565341	1107186.45
4		MSME	180885	759941.76
5		Education	9896	33310.56
6		Housing	37290	153139.37
7		Others	85242	173021.86
8		Sub-total=4+5+6+7	313313	1119413.55
9		Total Priority sector Credit disbursements (3+8)	878654	2226600.00
10	B)	Non Priority Sector Credit (NPS)	84446	304200.00
11	Grand Total	Total Credit Disbursements (9+10)	963100	2530800.00