

Review of Credit Disbursements by Banks

a) Review of Performance under ACP

The comparative position of Annual Credit Plan for the Quarter ended December 2022 and December 2023 is as under:

(Rs. In crores)

Activity	ACP Target (for 2022-23)	Achievement under ACP 2021-22 upto 31.12.2022	% Achievement 31.12.2022	ACP Target (for 2023- 24)	Achievement under ACP upto 31.12.23	% Achievement 31.12.23
Crop loans	292.00	382.70	79.28	450.10	700.81	155.70
Agri Term loans	506.00	590.70	74.75	550.00	420.81	76.51
Sub Total AGRI	798.00	973.40	121.98	1000.10	1121.62	112.15
Agri Infrastructure	30.00	5.63	6.20	35.00	16.07	45.91
Ancillary Activities	152.00	290.65	154.32	180.00	284.54	158.08
Credit Potential for Agriculture	980.00	1269.68	129.56	1215.10	1422.23	117.05
MSME	3880.00	4286.59	71.98	4310.00	4958.16	115.04
Export Credit	10.00	1.27	6.70	35.00	3.33	9.51
Education	120.00	42.94	24.21	120.00	26.06	21.72
Housing	560.00	222.97	25.02	503.90	275.32	54.64
Social Infrastructure	15.02	1.19	7.92	15.00	1.61	10.73
Renewable Energy	6.98	6.67	83.95	3.00	0.85	28.33
Others	228.00	81.30	14.05	198.00	116.90	59.04
TOTAL	5800.00	5912.61	101.94	6400.00	6804.44	106.32

The comparative position of Annual Credit Plan (Quarterly Targets) upto the Quarter ended December 22 and December 23

Activity	Half Yearly ACP Target 2022-23 (Upto 31.12.22)	Half Yearly Achievement under ACP 2022-23 upto 31.12.2022	% Achievement 31.12.2022	Half Yearly ACP Target (Upto 31.12.23)	Half Yearly Achievement under ACP upto 31.12.23	% Achievement 31.12.23
Crop loans	219.00	382.7	174.75	337.58	700.81	207.60
Agri Term loans	379.50	590.7	155.65	412.50	420.81	102.01
Sub Total AGRI	598.50	973.4	162.64	750.08	1121.62	149.53
Agri Infrastructure	22.50	5.63	25.02	26.25	16.07	61.22
Ancillary Activities	114.00	290.65	254.96	135.00	284.54	210.77
Credit Potential for Agriculture	735.00	1269.68	172.75	911.33	1422.23	156.06
MSME	2910.00	4286.59	147.31	3232.50	4958.16	153.38
Export Credit	7.50	1.27	16.93	26.25	3.33	12.69
Education	90.00	42.94	47.71	90.00	26.06	28.96
Housing	420.00	222.97	53.09	377.93	275.32	72.85
Social Infrastructure	11.27	1.19	10.56	11.25	1.61	14.31
Renewable Energy	5.24	6.67	127.41	2.25	0.85	37.78
Others	171.00	81.3	47.54	148.50	99.87	78.72
TOTAL	4350.00	5912.61	135.92	4800.00	6804.44	141.76