

Minutes of Meeting of Sub Committee to SLBC-Delhi to discuss/ review/revise Annual Credit Plan for 2016-17 held on 30.05.2016 at 3.30 PM at Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, E-Block, Connaught Place, New Delhi.

At the outset, Shri K.K. Acharya, General Manager/ Convenor, SLBC, NCT of Delhi welcomed Controlling Heads/ senior officials from the member banks, LDMs and all other participants.

He informed that during the 83rd SLBC-Delhi held on 20.05.2016, while discussing the ACP 2016-17, RD, RBI expressed his concern over projection of low targets in comparison to the achievement under ACP 2015-16 and desired that a meeting of sub-committee to SLBC on ACP may be convened to revisit / review / discuss / revise the targets under ACP 2016-17 considering the achievement under ACP 2015-16. As such meeting of sub-committee to SLBC-Delhi on ACP 2016-17 was called to revisit / review / discuss / revise the targets under ACP 2016-17 on 30.05.2016.

RBI vide their circular letter no. FIDD.CO.LBS. No. 5973 /02.01.001/2015-16 dated May 20, 2016 to all Chairmen and Managing Directors & SLBC Convenor Banks/Lead Banks on **Lead Bank Scheme – Strengthening of Monitoring Information System (MIS) Revised format for ACP 2016-17** informed that the revised reporting guidelines have been issued on 'Priority Sector lending -Targets and Classification' vide circular FIDD.CO.Plan.BC.No.58/04.09.001/2014-15 dated June 11, 2015.

Accordingly, the ACP is to be prepared considering the categories of priority sector that would include Agriculture, Micro, Small and Medium Enterprises (MSMEs), Export Credit, Education, Housing, Social Infrastructure and Renewable Energy and Other Priority Sector. Further, under Agriculture the distinction between Direct and Indirect Agriculture is dispensed with and Agriculture has been redefined to include (i) Farm Credit, (ii) Agriculture Infrastructure and (iii) Ancillary Activities. Micro, Small and Medium Enterprises would include Manufacturing and Services sector under (i) Micro Enterprises, (ii) Small Enterprises and (iii) Medium Enterprises, iv)Khadi and Village Industries Sector (KVI) and v)Other finance to MSMEs.

Consequently, the statement for :

- ACP target would be LBS-MIS-I,
- Statement for disbursement and outstanding LBS-MIS-II and
- ACP achievement vis-à-vis ACP target LBS-MIS-III.

Lead Banks are to prepare the statements LBS-MIS-I, II and III as per RBI formats from the financial year 2016-17 and also to place these statements for review at all DCC meetings. The progress data would be submitted on quarterly basis to Regional Office of RBI by email in the Excel format strictly as per RBI formats of LBS-MIS-II and LBS-MIS-III within 15 days from the end of the respective quarter to which it relates. The ACP and FIP data of Scheduled Commercial banks needs to be further grouped into Public Sector Banks, Private sector Banks and Regional Rural Banks to know the bank group wise position.



Further as per above circular of RBI, the consolidated target for financial year 2016-17 may be submitted by end May 2016.

A detailed discussions were held on bank-wise/sector wise/ district wise targets under ACP-2016-17 keeping in view the above guidelines / directions of RBI and the targets, achievements under ACP 2015-16 & PLP prepared by NABARD for the year 2016-17.

The sector wise position of Targets & Achievement under ACP 2015-16 and already fixed Annual Target ACP-2016-17 are as under:

Sector	Annual Target ACP-2015-16	Achievement under ACP 2015-16	Annual Target ACP-2016-17
Agriculture	3213	5544	3301
MSE	23966	32842	25449
Medium Enterprises	9467	7650	8774
Education	338	354	355
Housing	2925	2821	2838
Other Priority Sector	1373	3891	2694
Total Priority Sector	41282	53102	43410
Heavy Ind.	55475	58404	49847
Education (NPS)	251	261	281
Housing (NPS)	4354	8836	8175
Other NPS	75327	110781	95346
Total Non P. Sector	135407	178282	153649
Total	176689	231384	197059

Sheet of Revised Targets for ACP 2016-17

Sector	Annual Target ACP-2015-16	Achievement under ACP 2015-16	Annual Target ACP-2016-17	Revised Annual Target ACP-2016-17
Agriculture	3213	5544	3301	5751
MSE	23966	32842	25449	37434
Medium Enterprises	9467	7650	8774	
Export Credit	-	-	-	6200
Education	338	354	355	375
Housing	2925	2821	2838	2988
Other Priority Sector	1373	3891	2694	4740
Total Priority Sector	41282	53102	43410	57448
Total Non P. Sector	135407	178282	153649	182981
Total	176689	231384	197059	240429



Finalization of Revised Targets under Annual Credit Plan for 2016-17as per above revised guidelines from RBI :

After discussion in length on finalization of Bank wise District wise, Sector wise ACP 2016-17 the revised targets under ACP 2016-17 was finalized as under:

Sr. No	Categories	Yearly Targets under ACP	
		Number (Actuals)	Amount (in Crores)
1	Priority Sector	182349	57448
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	12613	5751
1A(i)	Farm Credit	10311	973
1A(ii)	Agriculture Infrastructure	1539	2912
1A(iii)	Ancillary Activities	763	1866
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	117561	37434
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	49229	5198
1B(ii)	Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	46211	21310
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)	15564	10451
1B(iv)	Khadi and Village Industries	347	44
1B(v)	Others under MSMEs	6210	431
1C	Export Credit	4132	6200
1D	Education	5535	375
1E	Housing	15802	2988
1F	Social Infrastructure	2881	379
1G	Renewable Energy	2238	270
1H	Others	21587	4051
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	182349	57448
3	Loans to weaker Sections under Priority Sector	43145	8716
4	Non-Priority Sector	96370	182981
4A	Agriculture	40	796
4B	Micro, Small and Medium Enterprise (Service) = 4B(i)+4B(ii)+4B(iii)	22950	58986
4B(i)	Micro Enterprises (Service) (advances above Rs 5 Crore)	10615	1124
4B(ii)	Small Enterprises (Service) (advances above Rs 5 Crore)	8171	1750
4B(iii)	Medium Enterprises (Service) (advances above Rs 10 Crore)	4164	56112
4C	Education	2501	281
4D	Housing	12540	8979
4E	Personal Loans under Non-Priority Sector	13126	4628
4F	Others	45213	109312
5	Sub-total = 4A+4B+4C+4D+4E+4F	96370	182981
	Total=2+5 (COMPLETE ACP 2016-17)	278719	240429



District wise ACP-2016-17 for the NCT of Delhi:

i) ACP-2016-17 for Priority Sector

(Amt. in Crore)

SN.	Name of the district	AGR	MSME	Export Credit	Education	Housing	Social Infra.	Ren En ergy	OPS	Total Pr. Sector
1	East	63.59	1508.48	40.65	17.90	156.31	0.30	1.73	54.02	1842.97
2	West	83.64	3325.15	876.12	55.18	548.40	13.27	20.31	166.30	5088.37
3	North	57.15	726.95	0.00	10.04	49.99	5.00	2.00	42.13	893.26
4	North East	3.17	59.55	0.00	3.52	24.35	0.14	0.35	7.90	98.96
5	North West	116.50	1999.30	60.00	30.20	310.50	0.00	0.00	388.50	2905.00
6	South	12.10	1984.10	37.00	67.80	209.80	118.00	0.00	61.60	2490.40
7	South East	788.49	4266.72	5.50	29.20	285.65	0.65	0.65	259.30	5636.16
8	South West	54.50	430.90	14.10	15.50	120.10	45.40	0.00	598.50	1279.00
9	Central	313.20	5444.80	1300.75	56.90	475.35	21.38	32.52	310.85	7955.75
10	New Delhi	4248.20	16849.81	3843.50	67.40	620.30	60.30	97.20	2058.60	27845.31
11	Shahdara	10.55	837.89	22.97	20.90	187.00	114.75	114.75	103.80	1412.61
	Total	5751.08	37433.63	6200.59	374.54	2987.75	379.19	269.51	4051.50	57447.79

ii) ACP-2016-17 for Non Priority Sector

(Amt. in Crore)

SN	Name of the district	Agr.	MSME	Educati on	Housing	Personal	Other NPS	TOTAL NPS	TOTAL ACP
1	East	0.00	179.71	5.37	192.13	0.54	582.86	960.61	2803.58
2	West	0.00	138.14	20.30	510.40	500.34	2921.53	4090.72	9179.09
3	North	0.00	17.10	3.71	37.28	0.00	432.65	490.74	1384.00
4	North East	0.00	15.22	0.30	42.77	0.38	58.51	117.19	216.15
5	North West	0.00	422.00	18.50	347.50	44.10	1672.90	2505.00	5410.00
6	South	0.00	986.50	96.20	918.45	0.00	5236.40	7237.55	9727.95
7	South East	0.00	1691.00	11.10	1097.50	3.60	6590.50	9393.70	15029.86
8	South West	0.00	58.50	5.50	155.00	0.03	820.50	1039.53	2318.53
9	Central	0.00	2695.50	34.70	3884.60	1191.40	7318.60	15124.80	23080.55
10	New Delhi	796.00	52736.00	73.20	1510.00	2874.90	82454.10	140444.20	168289.51
11	Shahdara	0.00	47.10	12.10	283.80	12.34	1222.01	1577.35	2989.96
	Total	796.00	58986.77	280.98	8979.44	4627.63	109310.56	182981.38	240429.17



Quarter wise ACP-2016-17

(Amt. In Crore)

Sector	Target up to 1st Quarter (01.04.2016 to 30.06.2016)	Target up to 2nd Quarter (01.04.2016 to 30.09.2016)	Target up to 3rd Quarter (01.04.2016 to 31.12.2016)	Annual Target up to 4th Quarter (01.04.2016 to 31.03.2017)
Agriculture	1150.22	2875.54	4313.31	5751.08
MSME	7486.73	18716.82	28075.22	37433.63
Export Credit	1240.12	3100.30	4650.45	6200.59
Education	74.91	187.27	280.91	374.54
Housing	597.55	1493.87	2240.81	2987.75
Social Infrastructure	75.84	189.60	284.39	379.19
Renewable Energy	53.90	134.75	202.13	269.51
Other Priority Sector	810.30	2025.75	3038.62	4051.50
Total Priority Sector	11489.56	28723.89	43085.84	57447.79
Weaker Section in PS	1743.17	4357.93	6536.89	8715.85
Total Non P. Sector	36596.28	91490.69	137236.04	182981.38
Total	48085.83	120214.58	180321.88	240429.17

On finalization of revised targets under ACP 2016-17, the meeting was concluded with vote of thanks.



(K. K. Acharya)
General Manager & Convenor,
SLBC-Delhi.



08th June 2016.