**183rd Meeting of**

**STATE LEVEL BANKERS` COMMITTEE OF**

**ANDHRA PRADESH**

**Agenda & Background Notes**

**Date: 29.05.2014 - Time: 04.00 pm**

**Venue: Hyderabad**

**STATE LEVEL BANKERS` COMMITTEE OF A.P**

**CONVENER ANDHRA BANK**

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**183rd SLBC Meeting Agenda – Index**

**01. Adoption of Minutes**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Adoption of minutes of 182nd SLBC meeting held on 04.01.2014 & Adoption of minutes of other meetings of SLBC held after 16.12.2013 | **8** |

**02. Banking Statistics**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Banking at a Glance | **9** |
| **B** | Banking Key Indicators | **10** |
| **C** | Statement of Priority Sector Advances-Outstanding | **11** |
|  |  |  |

**03. Achievement of Annual Credit Plan 2013 –14**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Achievement as on 31.03.2014 | **12** |
| **B** | Annual Credit Plan achievement – Last three years | **12** |

**04. Major Action Points of earlier SLBC / Steering Committee Meetings - ATR**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Action Taken Report on earlier meeting | **12** |

**05. Agriculture Sector**

|  |  |  |
| --- | --- | --- |
| **S. No.** | **Particulars** | **Page No.** |
|  | 1) Progress in lending to Agricultural Credit | **17** |
| 2) Progress in lending to LEC holders | **17** |
| 3) Recent Cyclones/Heavy Rains in the state – Relief Measures | **18** |
| 4) Input Subsidy released by GoAP | **19** |
| 5) Continuation of VLR/Pavala Vaddi Scheme of GoAP | **19** |
| 6) Ground Level Credit Target for Agriculture for FY 2014-15 | **19** |
| 7) Implementation of NCIP during 12th Plan period | **20** |
| 8) Overdue/NPA Position under Agriculture sector as on 31.03.2014 | **20** |
| 9) Inclusion of HDFC Bank Ltd. in APRR Act 1864 | **21** |

**06. Micro, Small & Medium Enterprises (MSME) Sector**

|  |  |  |
| --- | --- | --- |
| S. No. | Particulars | Page No. |
| **A** | Position of Lending under MSME sector | **21** |
| **B** | Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme- Progress made by Banks for the last five years and achievement for 2013-14. | **22** |
| **C** | Rehabilitation of sick micro & small enterprises | **23** |
| **D** | Overdue/NPAs under MSME sector | **23** |

**07. Educational Loans**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Position of Educational Loans as on 31.03.2014 | **24** |
| **B** | Revised Indian Medical Council (Amendment) Second Ordinance 2013 | **24** |
| **C** | New Interest Subvention Scheme | **24** |
| **D** | Overdue/NPAs under Educational loans as on 31.03.2014 | **25** |

**08. Housing Loans**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Position of Housing Loans as on 31.03.2014 | **25** |
| **B** | Overdue/NPAs under Housing Loans as on 31.03.2014 | **25** |

**09. Export Credit**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Position of Export Credit in Andhra Pradesh | **26** |

**10. Credit flow to Weaker sections**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Credit flow to weaker sections | **26** |

**11. Credit flow to Women beneficiaries**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Credit flow to women beneficiaries | **26** |

**12. Credit flow to SC/STs**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Credit flow to SC/STs | **27** |

**13. Credit flow to Minority communities**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Credit flow to Minority communities | **27** |

**14. Government Sponsored Schemes - Government of India**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **1** | Prime Ministers’ Employment Generation Programme (PMEGP) | **28** |
| **2** | National Rural Livelihood Mission (NRLM) Scheme | **29** |
| **3** | Swarna Jayanthi Shahari Rozgar Yojana ( SJSRY ) - USEP and UWSP | **31** |
| **4** | Rajiv Rinn Yojana (Revised Interest subsidy scheme) | **31** |
| **5** | Agri-Clinics & Agri-Business Centers (ACABC)- Review of progress | **32** |
| **6** | Dairy Entrepreneurship Development Scheme (DEDS) – Review | **33** |
| **7** | **Handloom Weavers** |  |
|  | a)Revival, Restructure and Reform Package Scheme for Handloom Sector –  Revised guidelines | **33** |
|  | b)Progress in lending under Weaver Credit Card (WCC) Scheme | **34** |
| **8** | DRI | **34** |
| **9** | Modified SRMS | **34** |
| **10** | Small farmers Agri Business Consortium (SFAC) | **35** |

**15. Government Sponsored Schemes - Government of Andhra Pradesh**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **1** | Andhra Pradesh Micro Irrigation Project (APMIP) | **36** |
| **2** | Animal Husbandry | **36** |
| **3** | Fisheries | **36** |
| **4** | Sericulture | **37** |
| **5** | A.P. Backward Classes Co-op. Finance Corporation | **37** |
| **6** | A.P. Scheduled Castes Co-op. Finance Corporation | **38** |
| **7** | A.P. State Christian Finance Corporation | **38** |
| **8** | A.P. Scheduled Tribes Co-op. Finance Corporation | **38** |
| **9** | A.P. State Minorities Finance Corporation | **39** |
| **10** | Andhra Pradesh Self Employment Training and Employment Promotion  (A.P.S.T.E.P) | **39** |
| **11** | AP Disabled welfare Department | **40** |
| **12** | Overdue position under Government sponsored schemes as on 31.03.2014 | **40** |

**16. Credit flow to MFIs for on lending**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Position of MFI finance extended as on 31.03.2014 | **41** |

**17. Financial Inclusion**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Providing banking channels/services |  |
|  | 1) Providing Banking services in all villages with above 2000 population –  progress as on 31.03.2014 | **41** |
|  | 2)Implementation of FIP in below 2000 population – Progress as on 31.03.2014 | **41** |
|  | 3)Branch Expansion Plan | **42** |
|  | 4)Establishment of ATMs | **42** |
|  | 5) Issuance of debit cards | **42** |
|  | 6)Sub service area Approach | **42** |
|  | 7)Unbanked mandals/Mandals with no bank branches in mandal head quarters | **43** |
|  | 8) Opening of branches in tribal areas | **44** |
|  | 9)One bank account for each household | **44** |
| **B** | Direct Benefit Transfer Scheme | **44** |
| **C** | Credit Plus activities |  |
|  | 1)Financial Literacy Centers | **45** |
|  | 2)Rural Self Employment Training Institutes | **45** |
|  | 3) APSLBC Call centre | **46** |
| **D** | Others |  |
|  | Geographical Information System (GIS) – module enabled for SLBC Coordinators/Lead Banks | **46** |

**18. Lead Bank Scheme**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Implementation of High level Committee Recommendations | **47** |
| **B** | Conducting of Meetings under Lead Bank Scheme-DCC/DLRC Meetings – Calendar to be sent to RBI and Structured Agenda to be followed – Placing SLBC minutes in DCC/DLRC meetings. | **47** |
| **C** | Modified Information System under Lead Bank Scheme – Guidelines of RBI | **47** |
| **D** | Attendance in JMLBC/DLRC/DCC Meetings | **48** |
| **E** | Information to be submitted quarterly by Banks and LDMs | **48** |
| **F** | Communicating the Decisions taken at SLBC level to the branches by the Controlling Authorities | **48** |

**19. Overdue/NPA position**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Overdue/NPA position as on 31.03.2014 under various sectors | **49** |

**20. Regional Rural Banks**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Performance of Regional Rural Banks on Important Parameters | **50** |

**21. Other Items**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Notified places for creation of equitable mortgage by branches | **51** |
| **B** | Inclusion of Shri S K Sampath Kumar , Member, State Level Committee, Monitoring & Implementation, Prime Minister’s New 15 Point Program for the welfare of Minorities | **51** |
| **C** | Furnishing success stories to SLBC | **52** |

**22. Circulars Issued by RBI**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| **A** | Reserve Bank of India circulars | **52** |

**23. Annexure**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Page No.** |
| 1 | Bank wise Number of Branches as on 31.03.2014 | **53** |
| 2 | District-wise Number of branches as on 31.03.2014 | **55** |
| 3 | Bank wise Deposits and Advances & CD Ratio as on 31.03.2014 | **56** |
| 4 | District-wise Deposits and Advances & CD Ratio as on 31.03..2014 | **58** |
| 5 | Bank wise Priority Sector Advances as on 31.03.2014 | **59** |
| 6 | District-wise Priority Sector Advances as on 31.03.2014 | **61** |
| 7 | Bank wise Agriculture Advances (Direct & Indirect) as on 31.03.2014 | **62** |
| 8 | Bank wise Achievement of Annual Credit Plan 2013-14 as on 31.03.2014 | **64** |
| 9 | District-wise Achievement of Annual Credit Plan 2013-14 as on 31.03.2014 | **68** |
| 10 | Loans to LEC holders as on 31.03.2014 | **70** |
| 11 | Bank wise data on Export Credit | **71** |
| 12 | Rural Self Employment Training Institutes(RSETIs) - Progress report as on 31.03.2014 & Data on Credit Linkage by Bank Branches | **73** |
| 13 | Financial Literacy and Credit Counseling Centers (FLCCs) as on 30.04.2014 | **74** |
| 14 | Bank wise CGTMSE approvals from 01.04.2013 to 31.03.2014 | **80** |
| 15 | Bank-wise Micro Small and Medium Enterprises (MSME) advances as on 31.03.2014 | **85** |
| 16 | Bank wise Housing Loans as on 31.03.2014 | **87** |
| 17 | Bank wise Education Loans as on 31.03.2013 | **89** |
| 18 | Bank wise Advances to Minority Communities as on 31.03.2014 | **91** |
| 19 | Bank wise Advances to Weaker Sections as on 31.03.2014 | **93** |
| 20 | Bank wise Advances to SC /ST as on 31.03.2014 | **95** |
| 21 | Bank wise Advances to Women as on 31.03.2014 | **97** |
| 22 | Bank wise Advances under DRI as on 31.03.2014 | **99** |
| 23 | Bank wise Outstanding SHG Advances as on 31.03.2014 | **101** |
| 24 | Dist-wise & Bank-wise position of WCC as on 31.03.2014 | **103** |
| 25 | Bank wise position on overdue/NPAs (sector wise) as on 31.03.2014 | **107** |
| 26 | FIP <2000 District wise and Bank-wise position- Annexure-B as on 31.03.2014 | **119** |
| 27 | DBT position as on 16.05.2014 | **133** |
| 28 | Statement showing mapping of GPs into SSAs – On line MIS Report as on 22.05.2014 | **135** |
| 29 | FIP – Quarterly progress report (LBS-V) as on 31.03.2014 | **136** |
| 30 | Progress on Agri Clinics and Agri Business Centers Scheme 20.03.2014 | **140** |
| 31 | Proceedings of the meetings conducted after 182nd SLBC meeting | **141** |

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| **Agenda 1** |

**Adoption of the minutes of 182nd SLBC meeting held on 04.01.2014 & other meetings of the SLBC held after 16.12.2013**

The minutes of **182nd SLBC meeting** held on **January 04, 2014** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **16.12.2013** and up to **06.05.2014** were circulated to the members of SLBC, LDMs and Government Departments concerned. Details of the meetings held are furnished hereunder.

|  |  |  |
| --- | --- | --- |
| **Sl. No.** | **Name of the Meeting** | **Date of Meeting held** |
| 1 | LDMs Meeting | 21.12.2013 |
| 2 | Subcommittee meeting on NRLM & RSETIs | 22.01.2014 |
| 3 | SLIIC subcommittee Meeting | 25.01.2014 |
| 4 | Small Group meeting to discuss the problems of Tomato growers | 17.02.2014 |
| 5 | 6th Steering Committee meeting of SLBC of AP 2013-14 | 28.02.2014 |
| 6 | 7th Steering Committee meeting of SLBC of AP 2013-14 | 20.03.2014 |
| 7 | SLIIC Sub Committee Meeting | 25.04.2014 |
| 8 | Meeting on VLR/Pavala Vaddi scheme of GoAP | 06.05.2014 |

These minutes may be taken as approved by the house as no amendments/changes were received by SLBC of Andhra Pradesh.

|  |
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| **Agenda 2** |

**Banking Statistics**

1. **BANKING AT A GLANCE IN ANDHRA PRADESH**

**As on 31.03.2014**

**Amount in Crores**

|  |  |
| --- | --- |
| Total Number of bank branches  Rural - 3885 Semi Urban - 2841  Urban - 2250 Metro - 1557 | 10533 |

|  |  |
| --- | --- |
| Total **Deposits** in the State | 4,51,121 |
| Total **Advances**  in the State | 5,26,165 |
| Credit Deposit Ratio (RBI norm -60%) | 116.64**%** |

|  |  |
| --- | --- |
| **Total Priority Sector Advances** | 2,39,867 |
| % of Priority Sector Advances to ANBC of 31st March of previous year  (RBI Norm 40%)  **of which** | **50.86%** |
| Agricultural Advances  % of Agrl. Adv. to ANBC (RBI norm - 18%) | 1,37,176  ( 29.09 %) |
| Non-farm sector/Micro & Small Enterprises  (% to Net Bank Credit) | 55,603  ( 10.57 %) |
| Others’ under Priority Sector Advances  (% to Net Bank Credit) | 47,088  ( 8.95%) |
| **of which** Educational Loans  Housing Loans  SHGs | 5,519  33,808  22,773 |
| Advances to Weaker Sections(10% of ANBC)  Advances to Women(RBI norm -5% on NBC)  Advances to SC/ST(% to PSA)  Advances to Minorities (MoF norm 15% on priority sector) | 74,748 (15.85%)  59,053 (11.22%)  16,789 (7.00%)  16,924 (7.06%) |

1. **BANKING KEY INDICATORS OF ANDHRA PRADESH**

**Amount in crores**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No** | **PARTICULARS** | As on 31.03.2011 | As on 31.03.2012 | As on 31.03.2013 | As on 31.03.2014 |
| 1 | Number of Branches: |  |  |  |  |
|  | Rural | 2997 | 3245 | 3555 | 3885 |
|  | Semi Urban | 2107 | 2327 | 2582 | 2841 |
|  | Urban | 2030 | 2096 | 2189 | 2250 |
|  | Metro | 1077 | 1210 | 1313 | 1557 |
|  | Total | 8211 | 8878 | 9639 | 10533 |
| 2 | Deposits | 2,83,600 | 3,41,894 | 4,00,209 | 4,51,121 |
| 3 | Incremental Deposits (% of increase) | 37,914  (15.43%) | 58,294  (20.56%) | 58,315  (17.06%) | 50,912  (12.72%) |
| 4 | Advances | 3,27,275 | 3,94,398 | 4,71,623 | 5,26,165 |
| 5 | Incremental advances  (% of increase) | 57,515  (21.32%) | 67,123  (20.51%) | 77,225  (19.58%) | 54,542  (11.56%) |
| 6 | C.D. Ratio (RBI norm - 60%) | 115.40% | 115.36% | 117.84% | 116.64% |
| 7 | Incremental CD Ratio | 151.70% | 115.15% | 132.43% | 107.13% |

**C Statement of Priority Sector Advances –Outstanding**

**Amount in crores**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No. | Particulars | As on 31.03.11 | As on 31.03.12 | As on 31.03.13 | As on 31.03.14 |
| 1 | Crop Production/Short Term loans | 41,752 | 52,127 | 70,047 | 84,283 |
| 2 | Agrl.Term Loans including allied activities | 41,346 | 49,563 | 55,713 | 52,893 |
| 3 | Total Agrl.Advances | 83,098 | 1,01,690 | 1,25,760 | 1,37,176 |
|  | % of Agrl.advances to ANBC (RBI norm- 18%) | 30.80% | 31.07% | 31.89% | 29.09% |
| 4 | Non Farm Sector / Micro & Small Entps. (% to Net Bank Credit ) | 27,033  (8.26%) | 31,569  (8.00%) | 36,368  (7.71%) | 55,603  (10.57%) |
| 5 | Others’ under Priority Sector Advances (% to Net Bank Credit) | 44,096  (13.47%) | 46,484  (11.79%) | 52,671  (11.17%) | 47,088  (8.95%) |
| Total Priority Sector Advances | | **1,54,227** | **1,79,743** | **2,14,799** | **2,39,867** |
| % of Priority Sector Advances to ANBC (RBI norm - 40%) | | 57.17% | 54.92% | 54.46% | 50.86% |

|  |
| --- |
| **Agenda -3** |

**Achievement of Annual Credit Plan 2013 – 14**

**A Achievement as on 31.03.2014**

**(Rs. in crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sl. No | Item | Target  2013-14 | Achievement  2013-14 | % of  Achievement |
| 1 | Agriculture | 67,224 | 73,494 | 109.33 |
| 2 | Micro & Small Enterprises | 12,604 | 20,327 | 161.27 |
| 3 | Others under Priority Sector | 20,066 | 10,526 | 52.46 |
| 4 | **Total Priority Sector** | **99,894** | **1,04,347** | **104.46** |
| 5 | Non Priority Sector | 33,180 | 91,377 | 275.40 |
| 6 | **Total Credit Plan** | **1,33,074** | **1,95,724** | **147.08** |

**B Annual Credit Plan Achievement – Last Three years: (Amount in crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **2011-12** | | **2012-13** | | **2013-14** | |
| Target | Achvmt | Target | Achvmt | Target | Achvmt |
| 1 | Crop Production Loans | 30985 | 36451 | 37128 | 50157 | 49989 | 51955 |
| 2 | Agrl. Term Loans incl. allied activities | 17015 | 22060 | 15844 | 23491 | 17235 | 21539 |
| 3 | Total Agriculture | 48000 | 58511 | 52972 | 73648 | 67224 | 73494 |
| 4 | Non Farm Sector / Micro & Small Entps | 8198 | 8226 | 9343 | 11255 | 12604 | 20327 |
| 5 | Others’ under Priority Sector | 17118 | 12039 | 19852 | 14631 | 20066 | 10526 |
| **Total Priority sector** | | **73316** | **78776** | **82167** | **99534** | **99894** | **104347** |

|  |
| --- |
| **Agenda 4** |

**Major Action Points of earlier SLBC / Steering Committee meetings – ATR**

|  |  |  |  |
| --- | --- | --- | --- |
| Sl. No. | Action Point | Action by | Action initiated/Status |
| 1 | Increase lending under LEC and revisit the scheme guidelines for better implementation of the scheme. | Banks and  Go AP | SLBC has advised all controllers to issue necessary instructions to their branches to extend finance to all eligible LEC holders and achieve targets. GoAP is requested to revisit the scheme guidelines to facilitate hassle free credit to LEC holders as per the suggestion of the then Chief Minister of AP during 182nd SLBC meeting. |
| 2 | Under the project of Integration of land records with banks so far 4.30 crore land records were digitalized and banks are advised to utilize this facility for the benefit of both to farmer & banks | All Banks, CCLA and NIC | SLBC requested CCLA and NIC vide letter No.666/30/343/1417, dated 17.01.2014 to extend the facility of creation of online charge on land and crop at the earliest to complete the project in full shape. It is informed during the 6th steering committee meeting that CCLA is proposing to convene a small group meeting with major banks &Branch Managers to evolve the procedure for implementation of the project in full shape. |
| 3 | The farmers of PACS/FSCS financed by State Bank of India informed that they are not receiving the benefit of Interest subvention of crop loans. SBI informed that since they are lending PACS/FSCS with their own funds and hence they cannot lend below the base rate as per the extant guidelines. | GoAP | SLBC has taken up the issue with Go AP vide letter No.666/30/02/1307, dated 27.12.2013, to escalate the issue with Govt. of India for possible resolution. |
| 4 | GoAP is requested to examine the issue of extension of provisions of Revenue Recovery Act, 1864 to deal with chronic overdues under agricultural sector or to create a machinery to help the banks in recovery of chronic dues under agriculture advances | GoAP | GoAP is yet to take a decision on the subject. |
| 5 | Request for extension of relief measures and moratorium of one year to poultry sector. | All Banks | SLBC has advised all banks to submit the information on the restructured accounts under poultry sector and SLBC has not received any information. |
| 6 | GoI is requested to examine the issue of insurance cover to poultry birds | GOI | Reply awaited from the Government of India |
| 7 | NABCON is requested to take up the study on Emu farming to suggest relief package to overcome the present crisis in Emu farming sector.  NABARD is requested to permit the banks to adjust the back end subsidy to the credit of loans account not linking to lock in period in case of Emu farming as a special case. | NABARD | SLBC vide Lr.No.666/30/11/1520, dt.20.02.2014 requested NARABD to take up the study in the interest of all banks and Emu farmers in the state.  Reply awaited |
| 8 | NABARD is requested to continue the Dairy Entrepreneur Development scheme (DEDS) for the benefit of farming community. | NABARD | SLBC vide Lr.No.666/30/07/1517, dt.13.02.2014 requested NABARD in this regard. Reply awaited |
| 9 | Sensitize the branch managers to extend collateral free loans and to cover under CGTMSE scheme | All Banks | SLBC has advised all controllers and LDMs to issue suitable instructions to the branches to sensitize the branch managers to extend collateral free loans and to cover under CGTMSE scheme. |
| 10 | Banks to take up need based restructuring of MSME-Rice mill accounts on case to case analysis. | All Banks | SLBC has advised all banks to take up need based restructuring on case to case basis. |
| 11 | APKVIB informed that they have advised district officers to constitute a recovery mechanism for MSME sector in consultation with District Collector/ DCC. | LDMs and DIC | SLBC vide letter No.666/30/22/1352 dated 08.01.2014 advised all LDMs to ensure the constitution of recovery mechanism for MSME sector in consultation with DCC. |
| 12 | All Banks are advised to submit the list to APSHCL/NHB on all such semi constructed projects with their location details (all approvals received/not received) together with remarks about non-completion/semi-completion etc. which may be considered viable by the banks for funding and completion of the project. | All Banks | Banks are requested to furnish the information to APSHCL/NHB. |
| 13 | GO Rt.No.185 dt.27.07.2011 Housing (U & IAY) Dept. Govt. of AP approved the procedure/guidelines to be followed for cancellation, selection of new beneficiaries and allotment of houses/flats to new allottees under RGK, VAMBAY, Urban Housing schemes where the houses were not occupied/let-out by the beneficiaries. | All Banks/APSHCL | SLBC vide letter No.666/30/18/1478 dated 03.02.2014 advised all banks to furnish the information to the APSHCL for doing the needful. |
| 14 | LDMs of East Godavari and YSR Kadapa districts to ensure opening of bank branches in unbanked mandals. | LDMs and Lead Banks | Bank branch is opened in East Godavari District in Gangavaram Mandal. LDM of Kadapa is requested to take up the issue with the banks for opening of bank branch in Gopavaram mandal. |
| 15 | GoAP may look into the possibility of setting up of second DRT in the state by which the huge pendency of cases can be much reduced and recovery process in high volume loans can hasten. | GoAP | SLBC addressed a letter to GoAP to take necessary initiative for opening of additional DRT in the State vide Lr.No.666/30/334/1525, dt.15.02.2014. Response awaited. |
| 16 | GoAP is requested to put in place a policy to patronize banks by placing deposits with the Public Sector banks in proportion to the share of achievement in implementing Govt. sponsored schemes. | GoAP | SLBC has addressed a letter to Principal Secretary, Finance (IF), GoAP vide letter No.666/30/01/1497 dated 08.02.2014 to consider the issue and offer the feedback.  In reply Principal Secretary to Govt. Finance (IF) Department vide their letter dated 4th March, 2014 clarified that:  The current policy of the State Government to make all third party payments direct to the credit of the respective bank account, from the Government. It is also informed that this policy has been effectively put in place from the current financial year onwards to avoid delays in payments. With the result Government funds are not being routed through any bank, including the private sector banks. |
| 17 | Providing round the clock security at branches and ATMs: GoAP is requested to refrain Police authorities from initiating action against the banks until a system is evolved and sufficient time is given for banks to implement the decisions. | GoAP | IBA vide letter No.PS & BT/ATM/8444 dated 11.12.2013 issued certain measures to be implemented by banks for physical security at ATM installations. The guidelines have been issued to all banks by IBA and the measures to be implemented by the banks have been classified into Immediate Interventions which can be implemented over a short period of time and measures which may be implemented in next three months’ time. Banks have to initiate the required measures to comply with IBA guidelines. GoAP may advise Home and Police Department accordingly so that the banks are not penalized/prosecuted in this regard. |
| 20 | Central Registry by GoAP for MSME sector | Commissioner of Industries,  GoAP | Government of Andhra Pradesh to expedite formation of Central Registry for MSME sector .SLBC again taken up the issue with GoAP vide letter No. 666/30/309/1509,dt.12.02.2014 to expedite the matter. |
| 21 | Opening of FLCs at LDM office located at Kurnool, Ananthapuram and YSR Kadapa districts | LDMs and Lead Banks | SLBC has advised Syndicate Bank LDMs to initiate immediate steps for opening of FLCs at LDM office in these three districts. |
| 22 | Small & Micro Enterprises – Implementation of K.C. Chakravarthy Committee Recommendations-Preparation of Model project Reports in each district | LDMs/DICs/Commissioner of Industries | All LDMs and General Managers, District Industries Centers (DIC) are advised to take immediate steps on the matter involving KVIC/KVIB to prepare the model projects and place on the district websites for the benefit of banks & 1st generation entrepreneurs. |
| 23 | Proposal of GoAP to formulate a scheme to support 6 lakh Youth in the state of AP and place the same before Banks for implementation. | GoAP | GoAP issued GO Ms No.101 dated 31.12.2013 comprehensive guidelines on implementation of Self Employment schemes covering un employed youth. SLBC advised all controllers and LDMs to ensure implementation of social welfare schemes as per the time lines. |

|  |
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| **Agenda 5** |

**Agriculture Sector**

**1) Progress in lending Agricultural credit: (Rs. in crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2013-14** | **Achievement**  **2013-14** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 31,996  17,993  **49,989** | 28,820  23,135  **51,955** | 90.07  128.58  **103.93** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 3,609  3,608  **7,217** | 6,277  4,987  **11,264** | 173.92  138.22  **156.08** |
| 3 | Allied to Agriculture  Khariff  Rabi  **Total** | 5,009  5,009  **10,018** | 3,395  6,880  **10,275** | 67.78  137.35  **102.57** |
| 4 | Khariff  Rabi  **Total Agriculture** | 40,614  26,610  **67,224** | 38,492  35,002  **73,494** | 94.77  131.54  **109.33** |

The progress under ACP under agriculture sector is 109.33% of the target for the year 2013-14.

**2) Progress in lending to LEC holders**

As per the information available with SLBC, the position of LECs as **on 31.03.2014** is as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Target | No. of LECs Issued | | | No. of Licensed Cultivators financed by Banks during 2013-14 | |
| Renewal of old LEC | LECs Issued fresh | Total | Khariff | |
| Number | Amount  (Rs. In Crores) |
| **7 lakhs** | **2,76,693** | **1,66,462** | **4,43,155** | **1,64,781** | **342.06** |

(District-wise position is enclosed as **Annexure -10)**

**Reasons for low progress**:

1. LEC card holders financed during the previous years have not repaid the loans
2. Owner farmers have availed the loans prior to issue/renewal of LECs to the Tenant farmers
3. Delay in issuing of fresh LECs and renewal of the existing LECs by the Revenue Department, GoAP
4. Overdues are mounting up in LEC financing
5. No structured recovery mechanism by Dept. of Agriculture, GoAP to assist the banker in recovery

**In this regard, all banks are once again advised to:**

* Sensitize all their Branch Managers on the necessity for extending finance to LEC holders.
* Finance may be extended either individually or through JLG Model (as per the choice of LEC holders)
* Wherever the loan is denied to LEC holder, reasons are to be given by the branches for such denial.
* LDMs are advised to review the progress periodically in DCC and other meetings.

As per the information provided by banks, the overdues are to the tune of **40%** in respect of finance extended to LEC holders during the earlier years. The Agriculture Department, GoAP shall look into this aspect and to extend necessary cooperation through their field staff for recovery of overdues.

**3) Recent Cyclones/Heavy Rains in the state – Relief Measures**

In the state of Andhra Pradesh, banks have extended relief measures in the areas affected by natural calamities for the past three years are as under.

|  |  |  |
| --- | --- | --- |
| **Crop loans disbursed during the financial year** | **Rescheduled during the financial year** | **Amount rescheduled**  **(Rs. In Crores)** |
| 2009-10 | 2010-11 | 4601 |
| 2010-11 | 2011-12 | 2936 |
| 2011-12 | 2011-12 | 765 |
| **Total** |  | **8302** |

\*No. of farmers benefited during 2010-11 & 2011-12 are 6.22 lakhs & 1.82 lakhs respectively.

GoAP has issued G.O. Ms.No.1, dt.03.01.2014 notifying 119 mandals as drought in 9 districts in the state during South West Monsoon 2013 and GO Ms.No.3 dated 23.01.2014 notifying 801 mandals in 17 districts of the state as affected due to “Phailin Cyclone” heavy rains and floods during October, 2013. SLBC has communicated the above two GOs to all banks with an advice to issue suitable instructions to their branches to initiate necessary steps for extending relief measures in the areas declared as affected by these natural calamities, as per extant guidelines of RBI Master Circular No.RPCD.No.PLFS.BC.6/05.04.02/2013-14 dated 01.07.2013.

It is observed that GOs were issued by the department with considerable delay after the occurrence of natural calamities. As per RBI guidelines, relief measures have to be extended within 90 days from the occurrence of calamity. In this regard SLBC has requested Chief Secretary, GoAP vide Lr.No.666/30/45/1526, dt.15.02.2014 to take up the matter with RBI to permit the banks to extend necessary relief measures beyond the stipulated norm of 90 days. It is given to understand that the issue was taken up by State Government with RBI, Central office.

It is observed that very few districts have notified affected revenue villages to enable banks to take up necessary relief measures.

It is also observed that the farmers have not availed the facility and have not come forward to execute the necessary documents for restructuring/rescheduling of their loans in view of the promises made by the political parties.

**4) Input subsidy released during the financial year 2013-14 – Drought Khariff 2012, Drought Khariff 2011 and Nilam 2012**

Commissioner of Agriculture, GoAP has informed that an amount of Rs.427 crores had released towards input subsidy to the affected farmers due to various natural calamities i.e., drought 2012, drought 2011 and Nilam cyclone 2012 for online disbursement to the bank accounts by way of RTGS/NEFT for utilizing the amounts for the purpose for which it is sanctioned**.**

He also informed that there is a considerable delay in crediting the amount of input subsidy to the farmers` accounts particularly in Nalgonda, Guntur, East Godavari and Krishna districts and requested all banks to expedite the process.

**Banks are requested to take necessary steps immediately to credit the input subsidies to the accounts of farmers affected immediately and submit utilization certificates to Government of AP.**

**5) Continuation of Vaddi Leni Runalu and Pavala Vaddi scheme on crop loans from Khariff 2013:**

Commissioner of Agriculture Vide Lr. No. Credit/195/2013, dt.25.04.2014 informed that Principal Secretary, Agriculture and Cooperation Department vide Memo No.652/FP.II/2014, dt.21.04.2014 has communicated for continuation of VLR/Pavala Vaddi schemes on crop loans for Khariff 2013-14 also on front end basis in the state of Andhra Pradesh.

During the subcommittee meeting held on 06.05.2014, Commissioner of Agriculture, requested the banks to submit MIS data for reimbursement of claims received by them in non-MIS format immediately.

Banks have requested the Commissioner of Agriculture

* To consider VLR scheme to the crop loans sanctioned to the individual members under JLG/RMG
* Waiver of audit certificate as on 31st March 2014 for the reimbursement claims since these were submitted on line.
* To pay interest for the delay period in reimbursement of interest claims.
* Instructions on continuation of VLR/Pavala Vaddi scheme after 2nd June 2014 in both the states.

1. **Ground Level Credit Target for Agriculture for the FY 2014-15**

**Performance for the financial year 2013-14 on Ground level credit for agriculture:**

(Rs. in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Agency | Crop Production Loans | | Agrl.Term Loans incl.allied activities | | Total Agriculture | |
| Target | Achvmt | Target | Achvmt | Target | Achvmt |
| Commercial Banks | 32534 | 33876 | 13900 | 17221 | 46434 | 51097 |
| Co-operative Banks | 8928 | 11472 | 1330 | 637 | 10258 | 12109 |
| RRBs | 8527 | 6607 | 2005 | 3681 | 10532 | 10288 |
| **Total** | **49989** | **51955** | **17235** | **21539** | **67224** | **73494** |

In the Interim Budget, Govt. of India has announced an amount of Rs.8,00,000 crores as the all India Ground Level Credit Target for the year 2014-15. Based on the GoI stipulation, NABARD has communicated Ground Level Credit Target for Andhra Pradesh as detailed below:

(Rs. in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Agency** | **Crop Loans** | **Agrl. Term Loans**  **(including allied activities)** | **Total Agricultural Loans** |
| Commercial Banks | 44115 | 14300 | 58415 |
| Cooperative Banks | 9400 | 1800 | 11200 |
| RRBs | 8904 | 4000 | 12904 |
| **Total** | **62419** | **20100** | **82519** |

The Committee is requested to discuss and approve the agency-wise allocation in the state for the year 2014-15.

**7) Implementation of National Crop Insurance Scheme (NCIP) during XII plan period.**

Notification for Khariff 2014-15 will be communicated as and when it is received from the Government in respect of Modified National Agricultural Insurance scheme (MNAIS) and Weather Based Crop Insurance scheme (WBCIS) for implementation by banks under NCIP.

**08) Over dues/NPAs under Agriculture Sector as on 31.03.2014**

A/cs in lakhs & Amt. Rs In crores

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of a/cs | Amount | No. of overdue a/cs | Total balance in OD a/cs | Actual overdue amount | No. of a/cs | Amount |
| Short Term Crop Production Advances | 118.79 | 84283 | 25.84 | 18169 | 18169 | 4.39 | 1992 |
| Agril. Term Loans Including Agril. Allied Activities Advances | 28.77 | 37527 | 8.45 | 9588 | 5086 | 3.41 | 2374 |
| Agril. And Allied-Indirect | 2.12 | 15366 | 0.19 | 1880 | 763 | 0.09 | 577 |
| **Total Agriculture Advances** | **149.68** | **137176** | **34.48** | **29636** | **24018** | **7.89** | **4941** |

(The figures are indicative as the data is not received from all member banks)

|  |
| --- |
| **Short Term Agriculture Crop Production Loans:**  The total outstanding balance in overdue accounts (PNPA) is **Rs.18,169 crores** which is **21.56%** and NPA **is 2.36%** to total outstandings and NPA in real terms it is **Rs.1,991 crores**.  **Agriculture Term Loans Including Allied Activities:**  The total outstanding balance in overdue accounts (PNPA) is **Rs.9,588 crores** which is **25.55%** and NPA is 6.32**%** to total outstandings and NPA in real terms it is **Rs.2,373 crores**.  **Total Agriculture:**  The total outstanding balance in overdue accounts (PNPA) is **Rs.29,636 crores** which is **21.60%** and NPA is **3.60 %** to total outstandings and in real terms it is **Rs.4,941 crores.** |

SLBC has been requesting the GoAP to create machinery in the Agriculture department to help the Banks in recovery of chronic dues in Agricultural sector. This will help in better recycling of funds and increased credit flow to agricultural sector.

**09)** **Inclusion of HDFC Bank Ltd., a private Sector Scheduled Commercial Bank, request for inclusion under AP Revenue Recovery Act, 1864:**

HDFC Bank Ltd, informed that being a Private Sector Scheduled Commercial Bank, is not included under 52-A of A.P. Revenue Recovery Act, 1864, though the Bank is extending finance/credit for agricultural operations in the state and as a result the bank is unable to take recourse for effecting recovery from the defaulting borrowers. Bank requested Govt. of A.P. to look into the issue for doing the needful.

|  |
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| **Agenda 6** |

**Micro, Small & Medium Enterprises (MSME) Sector**

1. **Position of lending to MSME sector** ( Amt Rs In Crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Outstanding as on 31.03.2012** | | **Outstanding as on 31.03.2013** | | **Outstanding as on 31.03.2014** | |
| A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. |
| Micro Enterprises | 8,22,447 | 12,775 | 983,767 | 15,830 | 10,61,357 | 21,140 |
| Small Enterprises | 2,21,817 | 26,741 | 2,06,570 | 29,298 | 3,18,324 | 34,463 |
| **Total MSE** | **10,44,264** | **39,516** | **11,90,337** | **45,128** | **13,79,681** | **55,603** |
| **%of Micro enterprises to total MSE** | **78.76%** | **32.33%** | **82.65%** | **35.08%** | **76.93%** | **38.02%** |
| Medium Enterprises | 68,404 | 12,260 | 62,560 | 12,099 | 66,794 | 13,670 |
| **Total MSME** | **11,12,668** | **51,776** | **12,52,897** | **57,227** | **14,46,475** | **69,273** |

|  |  |  |
| --- | --- | --- |
| **PM Task Force –Recommendations** | **Norm %** | **Actual %** |
| Banks are advised to achieve a **20** per cent year-on-year growth in credit to micro and small enterprises | 20 | 23.21% |
| **10** per cent annual growth in the number of micro enterprise accounts. | 10 | 7.88% |
| **40** per cent of the total advances to MSE sector should go to micro (manufacturing) enterprises having investment in plant and machinery up to Rs. 10 lakh and micro (service) enterprises having investment in equipment up to Rs. 4 lakh; | 40 | Not available |
| **20** per cent of the total advances to MSE sector should go to micro (manufacturing) enterprises with investment in plant and machinery above Rs. 10 lakh and up to Rs. 25 lakh, and micro (service) enterprises with Investment in equipment above Rs. 4 lakh and up to Rs. 10 lakh. | 20 | Not available |
| **60** per cent of MSE advances should go to the micro enterprises.  Allocation of 60% of the MSE advances to the micro enterprises is to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13. | 60 | 38.02% |

All the branches/controllers are requested to equip themselves to provide the data on lending to manufacturing sector under micro sector.

1. **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme- Progress made by banks for the last five years and achievement for 2013-14**

|  |  |  |
| --- | --- | --- |
| **Year** | **Proposals covered during the year** | |
| **No. of A/cs.** | **Amount (in Crs.)** |
| 31.03.2010 | 3942 | 219.13 |
| 31.03.2011 | 7523 | 462.04 |
| 31.03.2012 | 9029 | 573.30 |
| 31.03.2013 | 21569 | 703.21 |
| 31.03.2014 | 19568 | 672.69 |

The performance of coverage under the scheme is 19568 units as against the target of **1.00 lakh** units. The performance during the year under reference is less than the achievement in the earlier year which is a cause of concern despite the efforts made in prioritizing the subject to improve lending under collateral free loans.

Banks are advised to:

* Sensitize the branch Managers to extend coverage under the scheme
* Display at bank branches the availability of Collateral free loans
* All loan applications to be acknowledged
* Explore the possibility of opening of Special branches in SME clusters.

**All Banks are requested to make concerted efforts to reach the target set for coverage of CGTMSE units during the current year.**

1. **Rehabilitation of Sick Micro and Small Enterprises**

RBI emphasizes that timely and adequate assistance to potentially viable MSE units which have already become sick or are likely to become sick is of the utmost importance not only from the point of view of the financing banks but also for the improvement of the national economy, in view of the sector`s contribution to the overall industrial production, exports and employment generation.

Banks should, therefore, take a sympathetic attitude and strive for rehabilitation, in respect of units particularly wherever the sickness is on account of circumstances beyond the control of the entrepreneurs. However, in cases of units, which are not capable of revival, banks should make efforts for a settlement and/or initiate other recovery measures, expeditiously

**D. Overdue/NPAs under MSE Sector as on 31.03.2014 (Rs. In crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of a/cs | Amount | No. of overdue accounts | Total balance in overdue accounts | Actual overdue amount | No. of accounts | Amount |
| MSE | 1379681 | 55603 | 356021 | 11442 | 3948 | 199865 | 3185 |

(The figures are indicative as the data is not received from all member banks)

The total balance in overdue accounts to outstanding MSE is **20.58%** and the overdues in real terms are **Rs.3948 crores** which is 7.10**%** of total outstanding. The NPA is 5.73**%** of total MSE outstanding.

**MSE/PMEGP loans – Mounting of overdues – Request for constitution of a recovery mechanism**

In view of the mounting of overdues in SME sector in general and PMEGP in particular, SLBC vide Lr No.666/30/308/983, Dt. 04.10.2013, requested the Secretary, Industry & commerce, MSME Department, GoAP to constitute a recovery mechanism that helps the banks which in turn encourage seamless credit flow to MSME sector.

In response the Deputy Secretary to Government, GoAP, Industry & Commerce Department, directed the Chief Executive Officer, APKVIB, Grama Parisramala Bhavan, Hyderabad to take necessary steps to constitute a recovery mechanism to help the banks vide their Lr.No.15529/MSME/A1/2013-1, dated 28.10.2013.

SLBC vide letter No.666/30/22/1352 dated 08.01.2014 advised all LDMs to ensure the constitution of recovery mechanism for MSME sector in consultation with DCC.

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| **Agenda 7** |

**Educational Loans**

1. **Position of Educational Loans**

**(Rs in Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Disbursements** | | **Total Outstanding** | |
| **No. of a/c s** | **Amount** | **No. of a/cs** | **Amount** |
| 2011-12 | 52057 | 885 | 244906 | 5483 |
| 2012-13 | 54332 | 897 | 231365 | 5040 |
| 2013-14 | 48595 | 1126 | 250191 | 5519 |

Department of Financial Services, MoF, GoI is regularly monitoring the progress made by Banks in lending to Educational loans every quarter.

1. **Educational Loans: obtaining primary medical qualification from any foreign country-Revised Indian Medical Council (Amendment) Second Ordinance 2013**.

IBA vide their Lr.No.SB/Cir/10-21/8757 dated 28.01.2014 informed that hitherto, the Indian Citizen who intended to obtain medical qualification from any foreign country was required to obtain permission from the Indian Medical Council under section 9C of the Ordinance, Section 13 (4B) of the IMC Act, 1956.

The above provision has been revised vide Section 1(2) of the IMC Ordinance, 2013 with effect from 15.05.2013 and has been notified by the Ministry of Law and Justice in the Official Gazette of India as “**Any Indian Citizens who intend to obtain primary medical qualification from any foreign country on or after 15th May, 2013 are not required to obtain Eligibility Criteria from the Medical Council of India”.**

SLBC has communicated to all banks vide Lr.No.666/30/330/1490, dt.05.02.2014 and advised to issue suitable instructions to their branches in this regard.

1. **New Interest Subsidy Scheme for Educational Loans announced by Hon’ble Finance Minister in the Budget 2014-15**

The Hon`ble Union Finance Minister in the Interim Budget speech made an announcement regarding new CSIS Scheme to provide interest subsidy relief in respect of students belonging to EWS who have availed educational loans on or before 31.03.2009 and which are outstanding as on 31.12.2013. The GoI, DFS vide its communication, informed that Election Commission of India has requested that “actual implementation of the scheme including the transfer of funds to other banks shall be done after the election process is over and it may be ensured that no publicity is made in the matter”.

The scheme guidelines are circulated to all banks with an advice to instruct the branches suitably in this regard.

1. **Overdue/NPAs under Educational Loans as on 31.03.2014**

(Rs. In crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of a/cs | Amount | No. of overdue accounts | Total balance in overdue accounts | Actual overdue amount | No. of accounts | Amount |
| Educational loans | 250191 | 5519 | 67899 | 1093 | 327 | 20885 | 333 |

(The figures are indicative as the data is not received from all member banks)

**The percentage of total balance in overdue accounts & NPA to out standings is 19.80% & 6.03% respectively.**

|  |
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| **Agenda 8** |

**Housing Loans**

1. **Position of Housing Loans as on 31.03.2014 (Rs in Crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Total Outstanding** | | **Disbursements** | |
| **No. of a/cs** | **Amount** | **No. of a/cs** | **Amount** |
| **2011-12** | 590216 | 27649 | 59095 | 5102 |
| **2012-13** | 634549 | 31632 | 92327 | 7300 |
| **2013-14** | 608268 | 33,808 | 55301 | 6283 |

**B. Overdue /NPAs under Housing Loans as on 31.03.2014**

**(Rs. In crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of  a/c s | Amount | No. of overdue accounts | Total balance in O.D a/cs | Actual overdue amount | No. of accounts | Amount |
| Housing loans | 608268 | 33808 | 162265 | 7175 | 1375 | 63539 | 1280 |

(The figures are indicative as the data is not received from all member banks)

**The percentage of total balance in overdue accounts & NPA to out standings is 21.22% & 3.79% respectively.**

|  |
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| **Agenda 9** |

**EXPORT CREDIT**

SLBC has taken up with export & Industry Associations and Banks for furnishing issues to be discussed in export subcommittee meetings. SLBC has not received any issues in this regard.

The position received from Banks as on **31.03.2014** is given in the **annexure no.11.**

|  |
| --- |
| **Agenda 10** |

**Credit Flow to Weaker Sections for the last three years:**

|  |  |
| --- | --- |
| Year ended | Outstanding Rs. In Crores |
| March, 2012 | 52,980.95 |
| March, 2013 | 64,391.62 |
| March, 2014 | 74,747.96 |

Weaker Section advances **as on 31.03.2014** is **Rs.74,747.96 Crores** which constitutes **15.85**% as against the RBI stipulation of 10% of ANBC.

|  |
| --- |
| **Agenda 11** |

**Credit Flow to Women for the last three years:**

|  |  |
| --- | --- |
| Year ended | Outstanding Rs. In Crores |
| March, 2012 | 41,741.58 |
| March, 2013 | 51,190.11 |
| March, 2014 | 59,053.46 |

**As on 31.03.2014 advances to Women are at Rs.59,053.46 Crores** which constitutes **11.22%** as against the RBI norms of 5% of Net Bank credit.

|  |
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| **Agenda 12** |

**Credit Flow to Scheduled Castes / Scheduled Tribes for the last three years:**

|  |  |
| --- | --- |
| Year ended | Outstanding Rs. In Crores |
| March, 2012 | 12,757.96 |
| March, 2013 | 13.940.85 |
| March, 2014 | 16,788.94 |

**As on 31.03.2014, the lending to SC/STs is Rs.16,788.94 Crores**, comprising of **7.00%** of priority sector advances.

Reserve Bank of India issued guidelines on providing Credit facilities to Scheduled Castes (SCs) and Scheduled Tribes (STs) vide Master Circular dated 01.07.2013 and all banks and LDMs are advised to be guided by the same.

|  |
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| **Agenda 13** |

**Credit to Minority Communities for the last three years:**

|  |  |
| --- | --- |
| Year ended | Outstanding Rs. In Crores |
| March, 2012 | 12,124.31 |
| March, 2013 | 13,746.01 |
| March, 2014 | 16,923.97 |

In Andhra Pradesh, the amount lent to minority communities is **Rs. 16,923.97 crores which constitutes 7.05%** of Priority Sector Lending as against the stipulated target of 15% as on **31.03.2014.**

A series of steps were initiated by GoAP and SLBC to improve the lending to minority communities.

Apart from sub-committee constituted by SLBC, the Secretary, Minority Welfare Department and Chief Secretary of GoAP have reviewed the position of lending to Minority Communities and all Banks were advised to ensure achievement of 15% of credit to MinorityCommunities.

It was suggested that the subsidy component of Government sponsored schemes may not be sufficient to reach the target and it requires multi pronged approach by:

1. Conducting special EDPs near all Industry Clusters.
2. Conducting exclusive training programmes in all RSETIs.
3. Achieving saturation by SERP in organizing Women of Minority communities into SHGs, etc.,
4. Proper classification and reporting of accounts
5. Identifying and financing the eligible beneficiaries without linking to availability of subsidy but to cover under CGTMSE wherever possible.
6. Proper reporting under MIS to reflect the factual performance.

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| **Agenda 14** |

**Government Sponsored Schemes: GoI**

**1) Prime Ministers Employment Generation Programme (PMEGP)**

**A)** **Achievement as on 20.05.2014 \***

(Rs. In Lakhs)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of Organi-**  **zation** | **Target for 2013-14** | | | **Sanctions by Banks** | | **Disbursement for the**  **FY 2013-14 (up to 20.05.2014)** | | |
| **Phy**  **(No)** | **Fin.**  **(MM)** | **Employment created (nos.)** | **No. of Projects** | **Margin Money** | **No .of Projects** | **Fin.**  **(MM)** | **Employment created (nos.)** |
| KVIC, SO,  Hyderabad | 854 | 1133.81 | 6832 | 350 | 1302.66 | 305 | 1125.26 | 4501 |
| KVIC, DO  Vizag | 237 | 314.94 | 1896 | 55 | 245.84 | 26 | 107.19 | 328 |
| APKVIB | 1091 | 1448.75 | 8728 | 669 | 2268.24 | 564 | 1854.33 | 7417 |
| DIC | 1456 | 1931.67 | 11648 | 865 | 2564.38 | 337 | 822.27 | 3289 |
| **Total** | **3638** | **4829.17** | **29104** | **1939** | **6381.12** | **1232** | **39.09** | **15535** |

(Source: KVIC, Hyderabad)

**\* Achievement up to 31.05.2014 is treated as performance under AAP 2013-14**

**B) Implementation of Scheme of Interest Subsidy Eligibility Certificate (ISEC) Scheme**:

The scheme is the major source of funding for the Khadi programme. This was introduced in May, 1977 to mobilize funds from banking institutions to fill the gap in the actual fund requirement and its availability from budgetary sources. Under the scheme, credit at the concessional rate of interest of 4 per cent per annum for capital expenditure as well as working capital is given as per the requirement of the institutions. The difference between the lending rate and 4 per cent is paid by the Central Government through KVIC to the lending bank and funds for this purpose are provided under the Khadi grant head to KVIC.

**C) Formation of Core committee at SLBC level:**

IBA has given direction that a core committee would be formed at SLBC level with representatives by KVIC and Banks and State officials to work out a Model Project Report and standardized processing templates at District Level Task Forces (DLTF) for processing of PMEGP applications. The committee has been formed by SLBC and would meet soon.

It is advised that the above issues are to be placed in SLBC for discussion.

**D) Withdrawal of exemption on completion of EDP training**:

KVIC has informed that the withdrawal of exemption of completion of EDP Training within a period of 12 months from the date of releases of 1st installment of bank loan under PMEGP scheme; will come into effect from the financial year 2014-15 onwards. Banks are advised to note the above change in the guidelines.

**2. National Rural Livelihood Mission (NRLM) :**

**SHG-Bank linkage Programme Disbursements vis-à-vis Targets for the last five Years**

(Rs. In crores)

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year | Rural SHG Disbursements | | | Urban SHG Disbursements | | | Total Disbursements | | | Outstanding  (Rural& Urban) | |
| Target  Amt. | No. | Amt. | Target  Amt. | No. | Amt. | Target  Amt. | No. | Amt. | No. | Amt. |
| 2008-09 | 10655 | 476195 | 6637 | 800 | 92238 | 843 | 11455 | 568433 | 7480 | 989382 | 9837 |
| 2009-10 | 9000 | 404439 | 6501 | 1200 | 107962 | 1253 | 10200 | 512401 | 7754 | 1167000 | 11764 |
| 2010-11 | 7236 | 389439 | 7093 | 1400 | 90614 | 1481 | 8636 | 480053 | 8574 | 1690393 | 13153 |
| 2011-12 | 9084 | 345549 | 7875 | 1600 | 74999 | 1655 | 10684 | 420548 | 9530 | 1364980 | 15548 |
| 2012-13 | 9126 | 452470 | 10936 | 1900 | 76759 | 1928 | 11026 | 529229 | 12864 | 1344094 | 18455 |
| 2013-14 | 11075 | 451073 | 13115 | 2100 | 76665 | 2200 | 13175 | 527738 | 15335 | 1488140 | 22773 |

**Action Plan for Financial Inclusion in LWE affected Districts - Progress**

GoI vide their circular dated 4th January, 2012 has introduced a Scheme for WSHG development in LWE districts of the country. Against **109 districts** identified in the country, 16districts are located in Andhra Pradesh.

**Progress in formation of Groups and savings linked and Credit Linked as on 31.03.2014**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | Savings Linked | | Credit Linkage | |
| Target | Achievement | Target | Achievement |
| 2012-13 | 14490 | 8809 | 5800 | 5559 |
| 2013-14 | 7375 | 31145 | 5215 | 12151 |

**Incentive scheme of NABARD for tracking and Revival of dormant SHGs**

Of late, NABARD is receiving suggestions from stake holders, for extending NABARD support for tracking and revival of dormant SHGs. Accordingly it has been decided to introduce an incentive scheme for tracking and revival of dormant SHGs on selective basis**.**

**For the purposes of revival, dormant groups will be categorized into three types.**

1. SHGs which are dormant for over six months before credit linkage with the banks
2. SHGs which are dormant for 1 year or more after fully clearing outstanding bank loan (non-renewal of bank loan due to dormancy of SHGs for one year or more)
3. SHGs which are dormant with outstanding NPA loan (NPA for six months or more)

NABARD would provide grant assistance for revival & credit linkage of dormant SHGs @ Rs.3000/- per SHG revived. All commercial banks, RRBs and DCCBs (PACS) are eligible for NABARD`s grant assistance/incentive for revival of dormant groups.

Sanction/approvals for incentive proposals received up to 31st March, 2014 will be considered on selective basis. Therefore, banks may identify dormant SHGs in its books and engage the services of either the SHPI (Self Help Promotional Institutions) which has promoted the SHGs or other quality NGOs that could serve as business facilitators, leaders of well functioning SHGs, or bank`s business correspondents with adequate knowledge of the subject for revival of dormant SHGs.

NABARD has issued guidelines vide their Circular No.NB.MCID/H-1006/ Cir No.251/MCID-16/2013.

All commercial banks, RRBs and DCCBs (PACS) are eligible for NABARD`s grant assistance/incentive for revival of dormant groups and sanction/approvals for incentive proposals received up to 31st March, 2014 will be considered on selective basis.

During the Subcommittee meeting on NRLM held on 22.01.2014 it is resolved to approve SERP to act as Anchor SHPI under the scheme of revival of dormant groups in the state. All banks are requested to utilize the services of SERP in this regard.

**Overdue/NPAs under SHG Bank Linkage Programme as on 31.03.2014**

(Rs. In crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of a/cs | Amount | No. of overdue accounts | Total balance in overdue accounts | Actual overdue amount | No. of accounts | Amount |
| SHG Bank Linkage Programme | 1488140 | 22773 | 239174 | 3083 | 746 | 86314 | 771 |

(The figures are indicative as the data is not received from all member banks)

**The percentage of total balance in overdue accounts & NPA to outstandings is 13.54% & 3.39% respectively.** The overdues are mounting up in this sector year by year.

SERP and MEPMA is requested to extend support to the banks to reduce the OD/NPAs in this sector.

**3. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) - USEP and UWSP**

**Targets & Achievement for 2013-14 as on 19.05.2014** (Rs. in Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No. | Item | Target | | Achievement | |
|  |  | Physical | Financial | Physical | Financial |
| 1 | USEP Programme under SJSRY | 10000 | 100.00 | 8015 | 84.53 |
| 2 | UWSP Programme under SJSRY | 150 | 7.50 | 117 | 7.42 |

**National Urban Livelihood Mission (NULM) Scheme**

Govt. of India, Ministry for Housing and Urban Poverty alleviation informed that with the approval of Cabinet Committee on Economic Affairs (CCEA), the scheme of NULM has been officially rolled out in place of SJSRY.

NULM would aim at universal coverage of the urban poor for skill development and credit facilities. It will strive for skills training of the urban poor for market based jobs and self employment, facilitating easy access to credit.

**4. Housing Schemes - RRY**

**Rajiv Rinn Yojana (Revised Interest Subsidy Scheme) for housing to Weaker Sections**

**Launched by the Ministry of Housing & Urban Poverty Alleviation, GoI**

Interest Subsidy Scheme for Housing the Urban Poor’ (ISHUP) was being implemented by Govt. of India as a supportive measure for expanding credit flow to housing for the Economically Weaker Sections (EWS) and Low Income Groups (LIG) up to Sept. 2013.

The Ministry of Housing and Urban Poverty Alleviation (MH&UPA), GoI has designed a Revised Interest Subsidy Scheme - renamed as Rajiv Rinn Yojana (or Rajiv Loan Scheme), as an additional instrument for addressing the housing needs of the EWS/LIG segments in urban areas. The Scheme envisages the provision of a fixed interest subsidy of 5% on interest charged on the admissible loan amount to EWS and LIG segments to enable them to buy or construct a new house or for carrying out addition to the existing building.

MH & UPA has already launched the captioned scheme formally and issued guidelines of the scheme to all banks. All member banks are requested to send a word of confirmation for having communicated the scheme guidelines to all the branches in Andhra Pradesh and instructed them to implement this new scheme in place of ISHUP.

**SLBC has communicated the target of 18,000 units, received from APUFIDC; ULB-wise under Rajiv Rinn Yojana to LDMs to allocate the targets among banks vide Lr.No.666/30/18/1477, dt.03.02.2014.**

Ministry of Housing & Urban Poverty Alleviation has communicated that the Income Certificate issuing authority for the State of Andhra Pradesh as ‘**Tahasildar’.** SLBC has communicated the same to all banks with an advice to be guided accordingly and issue suitable instructions to the branches in this regard. The Banks are expected to enter MoU with implementing agencies such as HUDCO/NHB as was done in ISHUP scheme.

**5) Agri-Clinics & Agri-Business Centers (ACABC) – Review of progress**

The Central Scheme “Establishment of Agri-Clinics & Agri-Business Centers (ACABC)” launched in April, 2002 and has created wide awareness and motivation about the potential of agri preneurship in rural areas among all the stakeholders. The Agri ventures setup under ACABC scheme are expected to necessarily provide advisory and extension services also to the farmers and this supplement the efforts of public extension system including unemployed candidates in rural areas.

National Institute of Agricultural Extension Management (MANAGE) is implementing training component of the Scheme through Nodal Training Institutes identified across the country and NABARD is the responsible for disbursement of subsidy to trained candidates availing bank finance for establishing their agri-ventures.

DFS, Ministry of Finance vide Lr.No.F.No.3/32/2012-AC, dated 26.11.2013 advised SLBC conveners to review the sanction of loans by Banks to trained candidates under the scheme and advised to clear the eligible loan applications on priority. Hence, banks are required to facilitate disbursement of credit and subsidy to the trained candidates for establishing agri-ventures.

Similar review may be undertaken by LDMs at DCC/DLRCs at the district level.

**Progress as on 20.03.2014**:

No. of projects sanctioned: **66** No. of projects pending : 362

(Bank-wise progress report is placed as **annexure -30)**

All Banks are requested that necessary instruction may kindly be issued to their branches to expedite the clearance of pending loan applications under ACABC scheme and also releasing bank finance to the trained candidates on priority.

**6) Dairy Entrepreneurship Development Scheme (DEDS)**

Department of Financial Services, Ministry of Finance, GoI vide Lr. No.F.No.3/13/2011-AC, dated 14 November, 2013 informed that the Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture, GoI has directed to review the progress made under Dairy Entrepreneurship Development Scheme (DEDS) may be taken up as a regular agenda item in the DCC/DLRC meetings at District level.

**Year-wise details of subsidy sanctioned and released under DED scheme**

Amount Rs. in crores

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Particulars | 2010-11 | | 2011-12 | | 2012-13 | | 2013-14 | | Cumulative as on 28.02.2014 | |
| No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| Target | -- | -- | -- | -- | -- | 12.00 | -- | 24.00 |  |  |
| Subsidy Sanctioned | 842 | 3.17 | 15574 | 34.94 | 24699 | 66.68 | 8929 | 27.51 | 13225 | 39.57 |
| Subsidy Released | 105 | 1.21 | 4709 | 9.31 | 7878 | 20.19 | 33685 | 88.83 | 40473 | 111.52 |

**7. Handloom Weavers**

1. **Revival, Restructure and Reform Package Scheme for Handloom Sector – Relaxation of**

**Certain eligibility norms**

Govt. of India has relaxed certain eligibility norms for RRR package to handloom sector especially for potentially viable weavers’ societies and approved the following modifications which were communicated by SLBC vide Lr.No.666/30/256/1333, dt.02.01.2014.

* Relaxation in eligibility norms related to net worth and operating profit of the societies
* Increased time limit for completion of Statutory Audit of the societies
* Provision of term loans and working capital loans @6% to handloom sector with interest subvention by GoI
* Margin Money assistance to individual weavers and their SHGs/JLGs
* Credit Guarantee for 3 years by CGTMSE with Govt. bearing the guarantee fee and annual service fee
* Incentives to banks for engaging Bunker Facilitators etc.

Further, SLBC has received certain clarifications from NABARD with regard to Interest subsidy; Margin Money assistance and Credit Guarantee under modified Concessional Credit Component of National Handloom Development Programme which was communicated to all banks by SLBC vide Lr.No.666/30/21/1546, dt.20.02.2014.

It is also informed by NABARD that the last date for implementation of RRR package has been extended up to 28th February, 2014 and advised all banks to submit the claims in respect of individual weavers, if any, only in case the same has not been submitted earlier to NABARD.

The information on the present status of submission of claims shall be passed to SLBC.

1. **Progress in lending under Weaver Credit Card Scheme**

The Handloom Sector is providing employment to a large number of persons in the state and the sector needs to be given the required thrust as there is good potential.

Under WCC scheme, the target given for the year 2013-14 is 25000 units and SLBC advised all Banks to issue necessary instructions to their branches to improve lending under Weaver Credit Card Scheme and to reach the targets set for March, 2014.

SLBC is regularly reviewing the progress in issuance and disposal of pending applications under WCC scheme.

As per latest information available as on **31.03.2014**, **11263** weaver credit cards were disbursed to a tune of **Rs.34.71 crores** as against the targetof **25000 for the year 2013-14.**

During the recent 6th Steering committee meeting, member banks have complained that the department of handlooms is sponsoring more than one application from one family and hence referred applications are more in number. They requested the department to provide branch wise information on pending applications.

Steering Committee opined that an effective recovery mechanism is to be placed by the Department of Handlooms & Textiles for facilitating prompt recovery from this sector.

**The district-wise and Bank-wise position as on 31.03.2014 is enclosed as annexure 24.**

**8**. **Credit under DRI:**

|  |  |
| --- | --- |
| Year ended | Outstanding Rs. In Crores |
| March, 2012 | 362.41 |
| March, 2013 | 203.15 |
| March, 2014 | 102.75 |

**As on 31.03.2014 the credit outstanding under DRI is Rs.102.75 Crores.** Target under DRI for 2013-14 is **Rs. 4,716.23 Crores** (**i.e**., **1%** of the total outstanding advances of previous year, total outstanding advances **as on 31.03.2013** are **Rs.4, 71,623 Crores**).

The performance is negligible in comparison to the stipulations. All Banks are requested to make all out efforts to identify the eligible beneficiaries under DRI and to extend finance as per guidelines.

**9. Central Sector Scheme of Self Employment scheme for Rehabilitation of Manual Scavengers (SRMS) – Revision of the scheme.**

Indian Banks’ Association, Mumbai, vide their letter no.SB/CIR/SRMS/GOVT/8723 dated 22.01.2014, along with MoF Lr. F. No. 3(2)/2009(Vol-II)-CP, dated January, 2014 communicated the revised guidelines of the above scheme.

SLBC has communicated the same to all banks vide Lr.No.666/30/279/1471, dt.01.02.2014 with an advice to give wide publicity to the revised scheme and give suitable instructions to the branches to ensure coverage of all eligible beneficiaries in the shortest possible time as per the provisions and spirit of the scheme.

IBA vide letter No.SB/CIR/SLBC/SRMS/GOVT./9380, dt. 10 May, 2014 along with a letter from DFS, Ministry of Finance vide F.No.3(2)/2009 (Vol-II)-CP, dated 1st May 2014 directed to state that Ministry of Social Justice and Empowerment has informed that financing is crucial to rehabilitation and so far banks have been reluctant to provide this assistance to manual scavengers and their families.

It is advised that the issue regarding earmarking 1% of district level total sanctioning powers for soft loans to redeemed manual scavengers may be examined.

All Banks are requested to be guided accordingly.

**10. Small Farmers’ Agri Business Consortium (SFAC):**

SFAC would provide Venture Capital to qualifying projects on the recommendations of the bank/financial institution financing the project. This venture capital will be repayable to SFAC after the repayment of term loan of lending bank/financial institution as per original repayment schedule or earlier.

SFAC would provide venture capital to agribusiness projects by way of soft loan to supplement the financial gap worked out by the sanctioning authority for term loan under Means of Finance with respect to cost of project subject to the fulfillment of the following conditions:

The main objectives of the Scheme are:

(a) To facilitate setting up of agribusiness ventures in close association with all banks/financial institutions notified by the Reserve Bank of India where the ownership of the Central/State Government is more than 50% such as Nationalized banks, SBI & its subsidiaries, IDBI, SIDBI, NABARD, NCDC, NEDFI, Exim Bank, RRBs & State Financial Corporations.

(b) To catalyze private investment in setting up of agribusiness projects and thereby providing assured market to producers for increasing rural income & employment.

(c) To strengthen backward linkages of agribusiness projects with producers.

(d) To assist farmers, producer groups, and agriculture graduates to enhance their participation in value chain through Project Development Facility.

(e) To arrange training and visits, etc. of agripreneurs in setting up identified agribusiness projects.

(f) To augment and strengthen existing set up of State and Central SFAC.

|  |
| --- |
| **Agenda 15** |

**Government Sponsored Schemes - Government of Andhra Pradesh**

**1. Andhra Pradesh Micro Irrigation Project (APMIP): Achievement as on 31.03.2014**

(Rs. In Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| Target | Physical | Financial | |
| Area  (in Hectares) | Total GOI share | State Share |
| 69510 | 527.47 | |
| Achievement | 67225 | 265.56 | 266.78 |

**2. Animal Husbandry**

**Rashtriya Krishi Vikas Yojana (RKVY): Achievement as on 31.12.2013**

(Rs. In Lakhs)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Category | Annual Target | | Achievement | |
| Physical  (No. of Animals) | Financial | Physical (No. of Animals) | Financial |
| 1 | CM’s Package | 1300 | 263.90 | 433 | 70.28 |
| 2 | RKVY - 2 Milch Animal Units | 1219 | 432.75 | 540 | 164.50 |
| 3 | RKVY - 20 Milch Animal Units | 1940 | 241.25 | 280 | 154.00 |
| 4 | Mini Dairy Units | 21724 | 3204.29 | 1790 | 792.08 |
| 5 | NMPS –Heifers | 673 | 93.54 | 111 | 16.54 |
| 6 | ST Sub Component | 2737 | 555.32 | 76 | 22.57 |
| 7 | RKVY Heifers | 3000 | 550.51 | 498 | 91.38 |
|  | **Total** | **32593** | **5341.56** | **3728** | **1311.35** |

**3. Fisheries - Achievement under Programme Year 2013-14 (up to 31.03.2014)**

(Rs. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Target | | | Achievement | |
| Units | Bank loan component | Subsidy component | Subsidy Released | Achievement |
| 2923 | 22.39 | 47.97 | NIL | NIL |

**Action Plan suggested:**

* Commissioner of Fisheries is requested to ensure that grounding of the schemes is done only with bank credit linkage.
* All the District Collectors are requested to give proper attention to these schemes in view of its poor performance in the earlier years also.

**4. Sericulture: Achievement as on 31.03.2014**

(Rs. in Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Annual Targets | | Targets approved by DCC | | Applications sponsored | Sanctioned | | Units Grounded | |
| No | Amount of Loan | No | Amount of Loan | No | No | Amount of Loan | No | Amount of Loan |
| 5000 | 22.86 | 4535 | 30.26 | 825 | 619 | 4.51 | 562 | 4.08 |

**Action plan suggested**:

* Commissioner, Sericulture is requested to sponsor adequate number of loan applications to the banks.

**5. A.P. Backward Classes Co-op. Finance Corporation- Performance as on 31.03.2014**

The details of progress under bank linked schemes sponsored by the corporation for the financial year **2013-14** are given below:

Rs. in crores

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Name of the Scheme | Annual Target | | Appl. Sponsored | Appl. Sanctioned | | Applications Grounded | |
| No | Amt. |  | No | Amount | No | Amount |
| Margin Money scheme | 74252 | 207.27 | 48110 | 29412 | 100.36 | 4960 | 14.19 |
| Rajiv Abhyudaya Yojana scheme | 24768 | 72.04 | 12129 | 6278 | 26.79 | NIL | NIL |

The achievement under the Annual Action Plan for the year 2013-14 pertaining to Krishna Baliga, Poosala Cooperative societies Federation Ltd, Nayee Brahmin Cooperative societies Federation Ltd, Washermen Cooperative societies Federation Ltd, Sagara(Uppara) Cooperative societies Federation Ltd, Valmiki/Boya Cooperative societies Federation Ltd, Bhattraja Cooperative societies Federation Ltd, Vaddera Cooperative societies Federation Ltd, Viswa Brahmana Cooperative societies Federation Ltd, Kummari/Salivahana Cooperative societies Federation, Medara Cooperative Societies Federation Ltd. was reported as **NIL**.

**6. A.P. Scheduled Caste Co-operative Finance Corporation Limited**

**Achievement under the Programme Year 2013-14 – as on 31.03.2014**

(Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Annual Target | | Applications sponsored | | Applications sanctioned | | Applications grounded | |
| Phy. | Fin. | Phy. | Fin. | Phy. | Fin. | Phy. | Fin. |
| 75913 | 285.52 | 88142 | 447.93 | 43428 | 191.83 | 572 | 2.73 |

**Action plan suggested**:

* Banks are requested to ground all sanctioned units immediately.

**7. Andhra Pradesh State Christian Finance Corporation**: **Achievement as on 31.03.2014**

(Rs. In Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Target** | | **Progress** | |
| Physical | Financial | Physical | Financial |
| 4592 | 18.50 | 522 | 1.52 |

**8. Andhra Pradesh Scheduled Tribes Co-op Finance Corporation Ltd. (TRICOR)**

**Target and achievement under Bank linked schemes for the year 2013-14 – as on 31.03.2014**

(Rupees in crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | | | | | | **Achievement** | | **Remarks** |
| Physical  (Number) | SCA | GIA | IF | BC | Total | Physical  (Number) | Fin(Total Outlay) | Remarks |
| 60000 | 57.89 | 60.00 | 112.00 | 5.89 | 235.78 | NIL | NIL | NIL |

**9. A.P. State Minorities Finance Corporation Ltd.: Achievement as on 31.03.2014**

Rs. in Crores

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Annual Target | | Applications sponsored | Applications Sanctioned | | Applications Grounded | |
| No | Subsidy Amt. | No | Amt. | No | Amt. |
| 33334 | 100.00 | 44638 | 18403 | 73.51 | 3899 | 12.39 |

**Action plan suggested**:

* APSMFC Ltd is also advised to identify the prospective beneficiaries by coordinating with RSETIs who have been imparting training to candidates of minority communities so that viable schemes can be financed.
* The V.C. & Minorities MD, AP State Finance Corporation Limited is requested to concentrate and pursue with the banks for speedy grounding of the sanctioned units.
* Banks are requested to ground all sanctioned units immediately.

**10. Andhra Pradesh Youth Services - A.P.S.T.E.P**

**Rajiv Yuva Shakthi Scheme: Achievement under the Programme Year 2013-14 as on 31.03.2014**

Rs. in Crores

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Target | Subsidy sanctioned | | Total released | | Grounded | |
| Physical | subsidy | Physical | subsidy | Physical | Subsidy |
| 9000 | 11264 | 107.60 | 8990 | 85.81 | 5812 | 56.02 |

**Action plan suggested**:

* Commissioner, Youth services Department is requested to initiate necessary measures in getting sanctions of the applications sponsored.
* Banks are requested to ground all sanctioned units immediately.

**11. A.P. Disabled Welfare Department:**

Economic Rehabilitation Scheme achievement for the year 2013-14 as on 31.03.2014

Amount Rs. in Lakhs

|  |  |  |  |
| --- | --- | --- | --- |
| Budget provided as subsidy for the year 2013-14 | 50% subsidy (Maximum Rs.30,000/- per beneficiary) | Physical Target | Achievement  (Phy) |
| 297.90 | 297.90 | 993 | 538 |

Disabled Welfare Department is advised to take necessary steps for sponsoring/ sanction / disbursement of loans to eligible candidates.

**12. Overdue position under Government sponsored schemes as on 31.03.2014**

(Rs. In Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of a/cs | Amount | No. of overdue accounts | Total balance in overdue accounts | Actual overdue amount | No. of accounts | Amount |
| Central Government sponsored schemes | 291575 | 5594 | 58176 | 883 | 404 | 34517 | 236 |
| of which | | | | | | | |
| SGSY | 220731 | 3863 | 28066 | 123 | 85 | 17762 | 62 |
| SJSRY | 23557 | 1299 | 13553 | 631 | 228 | 8481 | 103 |
| PMRY/PMEGP | 42115 | 365 | 13640 | 108 | 77 | 6808 | 61 |
| ISHUP | 5172 | 67 | 2917 | 21 | 14 | 1466 | 10 |
| State Government sponsored schemes | 2913888 | 22820 | 828751 | 6016 | 3538 | 520122 | 3069 |

**Central Government Sponsored Schemes:** The percentage of total balance in overdue accounts & NPA to outstandings is **15.78% & 4.22%** respectively**.**

**State Government Sponsored Schemes:** The percentage of total balance in overdue accounts & NPA to outstandings is **26.36% & 13.45%** respectively**.**

**SGSY:** The percentage of total balance in overdue accounts & NPA to outstandings is **3.18% &** **1.60%** respectively**.**

**SJSRY:** The percentage of total balance in overdue accounts & NPA to outstandings is 48.58**% &** 7.93**%** respectively**.**

**PMRY/PMEGP:** The percentage of total balance in overdue accounts & NPA to outstandings is 29.59**%** & 16.71% respectively**.**

**ISHUP:** The percentage of total balance in overdue accounts & NPA to outstandings is 31.34**% &** 14.93**%** respectively**.**

|  |
| --- |
| **Agenda 16** |

**Position of MFI finance extended as on 31.03.2014**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Amt. in Crores** |
| 1 | Cumulative Amount of Loans sanctioned so far | 17868.36 |
| 2 | Cumulative Loans Disbursed so far | 17280.16 |
| 3 | Total Loans outstanding | 4934.29 |
| 4 | Total amount due for payment (Demand) | 5797.23 |
| 5 | Total amount recovered | 5394.32 |
| 6 | Total amount overdue | 402.91 |
| 7 | Out of (6) amount overdue [ Standard] | 211.06 |
| 8 | Out of (6) amount overdue [NPA] | 191.85 |
| 9 | Non Fund exposure/Off Balance Sheet exposure O/s | 890.17 |

|  |
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| **Agenda 17** |

**Financial Inclusion**

1. **Providing banking channels/services**

**1) Providing Banking Services in all Villages with above 2000 population - Progress as on**

**31.03.2014**

Banks have completed process of providing Banking services in respect of all 6651 identified villages having population of above 2000. Banks are advised to ensure that the number of transactions in the FI villages is improved and the services of BCs are effective.

**2) Implementation of FIP in below 2000 population – Progress as on 31.03.2014**

SLBC has submitted the Road Map for 17374 identified villages as advised by Reserve Bank of India in respect of below 2000 population for 3 years period from April 2013 to March 2016. As against the target of 10,330 villages to be covered with banking channels by March, 2014, 15,986 villages have been provided with banking channels thus surpassing the target by 154.75% out ofd which banking channels are deployed through BCAs in 15,631 villages, Brick & Mortar Branches in 283 villages and through other modes in 72 villages.

Quarterly Progress report District-wise and Bank-wise as on **31.03.2014** is enclosed as annexure no.26

SLBC has also submitted FIP Quarterly progress report for March, 2014 **(LBS MIS V)** to RBI which is enclosed as **annexure 29.**

**3) Branch Expansion – Progress in opening of bank branches**

All banks are advised to open bank branches as per their Branch Expansion Plan (BEP) approved by their Boards positively.

**4) Installation of ATMs**

GoI has advised all Banks including Regional Rural banks to establish onsite ATMs at their branches to enable the beneficiaries to draw the benefits as per their convenience.

MoF also advised Banks to go for offsite ATMS wherever there is no possibility of provision of site and other infrastructures readily available at the branch. It is also advised that top priority is to be given for establishment of ATMs in all identified pilot districts under Direct Benefit Transfer Scheme.

Onsite ATM means ATM installed at the branch or within 500 meters vicinity of the branch and in case of SBI, ATM of any SBI group of banks located within 500 meters vicinity will be considered as onsite ATM.

All Banks to ensure that Micro ATMs are to be placed in all BC locations immediately to enable the DBT beneficiaries to draw the benefits.

**5) Issuance of Debit Cards:**

All Banks are advised to issue Debit Cards to all the beneficiaries under various schemes taken up under Direct Benefit Transfer Scheme to enable them to draw their benefits at ATMs.

**6**) **Sub Service Area Approach**

**a) Mapping of Gram Panchayats into Sub Service Araes for coverage through Branch/ BCA/ CSC**

GoI, vide communication dated 20th December, 2012 advised that mapping of Gram Panchayats basing on sub service area approach is to be done and banks need to ensure that 1000 to 1500 households are available in each sub-service area and banking channels are to be deployed.

Accordingly, the exercise was completed in all districts and all **22,170** Gram Panchayats in the state are mapped into **14,003** sub service areas as on 31.03.2014.

**MoF has advised all banks to provide 100% banking channels in all SSAs in 13 DBT implementing districts by 15th December, 2013.**

**b)Online MIS reporting system**:

Online MIS reporting system has been rolled out in the entire state by DFS and LDMs are advised to complete the data entry by **31st December, 2013.**

The on line MIS statement showing mapping of GPs into SSAs as on 22.05.2014 is enclosed as Annexure-29

**7) Unbanked Mandal / Mandals in which there is no bank branch in Mandal Head Quarters**

There is only one mandal left over without bank branch i.e., Gopavaram in YSR Kadapa District and LDM of Kadapa District has taken up the issue with the major banks in the district for opening of bank branch in the said mandal.

Apart from the above, as per the information collected from all the LDMs by SLBC that there are 9 mandals in the state where there is no bank branch available in Mandal Head quarters though there were branches in the mandal.

All controllers are requested to explore the possibility of opening of branches in **9** mandal head quarters on priority, details are furnished hereunder.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sl. No | Name of the District | Total Number of Mandal Head quarters without Bank branch | Name of the Mandal | Name of Mandal Head Quarters |
| 1 | Visakhapatnam | 1 | Dumbriguda | Dumbriguda |
| 2 | Guntur | 1 | Bollapalli | Bollapalli |
| 3 | Prakasam | 1 | Hanumanthunipadu | Hanumanthunipadu |
| 4 | YSR -kadapa | 1 | Gopavaram | Gopavaram |
| 6 | Medak | 2 | Kondapur | Kondapur |
|  |  |  | Andole | Andole |
| 7 | Adilabad | 1 | Vemanapally | Vemanapally |
| 8 | Karimnagar | 2 | Bheemadevarapally | Bheemadevarapally |
|  |  |  | Malharrao | Malharrao |
|  | **Total** | **9** |  |  |

**8) Opening of branches in Tribal Areas**

The Tribal welfare Department has requested Banks to open bank branches in the following identified centers where banking services are required:

|  |  |  |
| --- | --- | --- |
| **Sl. No.** | **Name of the District** | **Centre** |
| 1 | Vijayanagaram | Kedaripuram, Neelakantapuram, JM Valasa, Gangareguvalasa, Sambara, Baguvalasa, Mosuru & Panukuvalasa |
| 2 | Visakhapatnam | Dumbriguda, Hukumpeta |
| 3 | East Godavari | Y.Rayavaram, Addateegala, Rayapalli |
| 4 | Khammam | Allapally, Venkatapuram and Wazeedu |
| 5 | Warangal | Laxmidevipet (v) |
| 6 | Adilabad | Shyampur, Lokari, Lingapur, Kondibaguda, Navedhari, Indhani, Allampally, Munival and Jannaram |
| 7 | Prakasam | Chintala |
| 8 | Kurnool | Kottalacheruvu |
| 9 | Guntur | Loyapally |

**LDMs are advised to take up the issue in the DCC meetings and initiate necessary steps for opening of bank branches in the needy centers.**

**9. One bank account for each household:** LDMs are advised to ensure that each household is having one bank account in the district and report the progress to SLBC for review**.**

1. **Direct Benefit Transfer Scheme:**
2. **DBT- Phase I: Districts covered: 1.** Ananthapuram 2.Chittoor 3.East Godavari 4.Hyderabad and 5.Ranga Reddy – 26 centrally sponsored schemes
3. **DBT-Phase II: Districts Covered: 1.**Srikakulam 2.Guntur 3.Vizianagaram 4.Adilabad 5.Nalgonda 6.YSR Kadapa 7.Kurnool 8.Krishna,

**DBT position as on 16.05.2014 in the state of Andhra Pradesh is enclosed as annexure** **no.27**

1. **Direct Benefit Transfer Scheme - LPG**

GoI has rolled out DBT for LPG consumers in all 23 districts in the State.

1. **Credit Plus activities**
2. **Financial Literary Centers (FLCs)**

RBI Vide their Cir.No.RPCD.FLC.No.12452/12.01.018/2011-12, Dt. June 6, 2012 advised that:

All Lead banks have to open FLCs in all its LDM offices and the existing FLCC will continue. Financial Literacy activity is to be taken up by all rural branches. RBI has already clarified that the erstwhile FLCCs are also to be termed as FLCs henceforth.

**Position in Andhra Pradesh as on 30.04.2014**

|  |  |
| --- | --- |
| **Particulars** | **No. of FLCs** |
| Number of FLCCs operating in the District Head Quarters | 23 |
| Number of FLCCs operating in Lead District Offices | 20 |
| Number of FLCCs operating in Divisional Head Quarters | 14 |
| **Total** | **57** |

(Detailed statement enclosed as **annexure-13**)

**SLBC advised Syndicate Bank to open FLCs at their Lead Bank offices located at** Kurnool, Ananthapuramu, and Kadapa.

SLBC has completed the job of Printing & supplying of Financial Literacy Material to all controllers for onward submission to rural branches & FLCs. NABARD has reimbursed the total expenditure incurred in this regard.

1. **Rural Self Employment Training Institutes in Andhra Pradesh & Andhra Pradesh Bankers**

**Institute of Rural Entrepreneurship Development**

1. SLBC has constituted a Subcommittee for strengthening the RSETI implementation machinery and the committee will meet once in a quarter to review the progress of RSETIs.

Statement of performance of RSETIs as on 31.03.2014 is enclosed as annexure 12.

1. **Status of allotment of Lands for RSETIs**

|  |  |
| --- | --- |
| RSETI - Guntur | Land yet to be allotted |
| RSETI – Machilipatnam (Krishna) | Land yet to be allotted |
| RSETI – Tirupathi (Chittoor ) | Land has been identified and yet to be allotted |
| RSETI - Chittoor | Land yet to be allotted |
| RSETI - Karimnagar | Land has been identified and yet to be allotted |
| RSETI - Khammam | Land yet to be allotted |
| RSETI - Mahaboobnagar | Land yet to be allotted |

1. **Accreditation of RSETIs for conducting EDP trainings to PMEGP beneficiaries:**

State Director, KVIC, AP vide letter no. AP/SOH/PMEGP-Linakges/General/2013-14 dated 23.04.2014 informed that all RESTIs sponsored by Public Sector banks in Andhra Pradesh accredited as EDP centres for imparting training to PMEGP beneficiaries. Hence, all RSETI Directors and LDMs in the district are advised to have a regulat coordination with the Nodal Officers in charge of PMEGP in the districts so as to conduct EDPs top PMEGP beneficiaries in the districts.

**3) APSLBC Call Centre**

As per Guidelines of MoF, SLBC has opened a Call Centre on **10.12.2012** on behalf of all Banks in the State of Andhra Pradesh as a part of Financial Inclusion for opening of bank accounts of households and migrant labors.

**APSLBC Call centre will function from 7.00 A.M. to 9.00 P.M.**

The call centre is attending the queries from the public related to opening of bank accounts, KYC compliance, seeding of Aadhaar numbers, Educational Loans, agricultural loans and many other general issues/problems of banking for which call centre is giving guidance.

It is agreed by all public sector banks to share the expenditure in proportion of their branch network in the state.

**During the steering committee meeting held on 22.01.2014, on deliberations, the forum has agreed to continue the Call centre for a further period of one year from 09.03.2014, on existing outsourced model.**

1. **Others**
2. **Geographical Information System (GIS) - module enabled for SLBC Coordinators/Lead Banks**

MoF vide their communication dated 23rd October, 2012 informed that the GIS module of Banking Amenities Data for Financial Inclusion is accessible to SLBC Conveners/Lead Banks. The GIS module is for visualization and query purposes only and any data errors need to be corrected only through the data entry module. The data thus modified will be reflected in the GIS module on a periodic basis.

.All LDMs and Lead Banks are advised to correct the data errors, if any, for which the data is already uploaded and update the data on GIS Module on periodical basis i.e., on Monthly intervals since the GoI is proposed to place the GIS module in public domain once the data entered is get verified by SLBC through LDMs.

All LDMs are advised to confirm immediately to SLBC that the data on GIS module is error free and it is updated.

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| **Agenda 18** |

**LEAD BANK SCHEME**

1. **Implementation of High level Committee Recommendations- progress Report as on March, 2014**

SLBC has submitted Progress report on implementation of High Level Committee recommendations for the quarter ended March, 2014 to Reserve bank of India.

**In order to strengthen the system it is requested that:**

* Banking channels are to be provided in all Sub Service Areas mapped
* FLC s to be opened in the three Lead Bank Offices of Kurnool, Ananthapuramu and Kadapa
* More Financial Literacy campaigns has to be taken up by rural branches
* Relocating the branches closed/shifted due to security reasons in the past to their original places
* Opening of branches in unbanked Mandals in the state
* Extending of credit to RSETI trained candidates
* Industry Associations are being used in the entrepreneurship education programmes.
* Educational loan target set by the Ministry of Finance should be achieved
* Women SHGs promoted by Anchor NGOs in LWE districts should be assisted with Bank linkage
* State Government to ensure conducive law and order situation, adequate security, uninterrupted power, water supply and irrigation facilities wherever required.

1. **Conduct of meetings under Lead Bank Scheme:**

Based on the recommendations of the High Level Committee of RBI to review the Lead Bank Scheme, a list of relevant agenda points to be discussed by the DCC which need to be adopted commonly by all Lead Banks was placed as annexure in agenda item of 181st SLBC meeting.

**All LDMs are advised to:**

1. Conduct DCC meetings for all four Quarters of the financial year invariably.
2. Communicate the schedule and agenda of the meetings to RBI & SLBC in advance.
3. adhere to the schedule fixed for conducting the meetings
4. adopt uniform agenda for discussion
5. Include certain important subjects of current relevance in the agenda points for discussion in the meeting.
6. Submit minutes of the meeting to SLBC within a week of completion.

**C. Modified Information System under Lead Bank Scheme - Strengthening of Management Information System (MIS)**

Reserve Bank of India Vide their Cir. No.RBI/2012-13/450, RPCD.CO.LBS.BC. No. 68/02.01.001/ 2012-13, dated March 19, 2013, in order to maintain consistency and integrity of data with the all India data of Scheduled commercial banks and meaningful review/analysis of data, RBI felt that the ACP and FIP data needs to be grouped separately for Scheduled Commercial Banks and other banks like State Cooperative banks & DCCBs etc., while presenting in the DCC/SLBC meetings and submitting to their Regional Offices. The 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.

SLBC has already communicated the above guidelines of RBI vide Lr.No.666/30/213/1902, dt.20.03.2013 to the Controlling Authorities of all Banks and Lead District Managers and advised them to follow the guidelines scrupulously.

**D. Attendance in JMLBC/DLRC/DCC Meetings**

All Banks are advised to attend all JMLBC/DLRC/DCC meetings regularly and ensure 100% attendance in the meetings and participate in the deliberations.

LDMs are advised to maintain the attendance of meetings and inform the absentees to their controlling authorities and still not responded may be brought to the notice of the SLBC for taking up the matter at the appropriate level.

It is brought to the notice of SLBC that in some districts due to non participation by the controllers of banks and representatives of Banks DCC/DLRC meetings were postponed by the District Collectors. This is a very serious concern and all banks are advised to take corrective steps and ensure attendance in JMLBC/DCC/DLRC meetings.

**E. Information to be submitted quarterly by Banks and LDMs**

All Banks and LDMs are advised to submit the quarterly information to be submitted to SLBC with 15 days from the end of the respective quarter to enable the SLBC to consolidate the position and to convene the SLBC meetings as per schedule.

The delay in submission leads to delay in conducting of SLBC meetings. Hence, All banks and LDMs are advised to submit the data well on time to adhere to the time schedule of SLBC meetings smoothly.

**F. Communicating the decisions taken at SLBC level to the branches by the Controlling Authorities**

It is brought to the notice of SLBC by GoAP and many LDMs that the decisions taken at the SLBC / Steering Committee / Sub-committee level are not being percolated to the branches by the respective controlling offices which creating a big vacuum in the implementation of guidelines.

All Banks are advised to percolate the decisions taken at the SLBC level immediately to their branches to enable them to implement at the field level by the branches.

All LDMs are also advised to circulate the guidelines given to them by SLBC, to the branches in their district to enable them to implement the same and also place before DCC/DLRC meetings to initiate suitable action for implementation.

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| **Agenda 19** |

**Overdue/NPA position as on 31.03.2014 under various sectors**

**(Rs. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of a/cs | Amount | No. of overdue accounts | Total balance in overdue accounts | Actual overdue amount | No. of accounts | Amount |
| Short Term Crop Production Advances | 11878643 | 84283 | 2583808 | 18169 | 18169 | 439335 | 1991 |
| Agrl.Term Loans Including Agrl. Allied Activities Advances | 2876564 | 37527 | 844784 | 9588 | 5086 | 340596 | 2373 |
| Agril. And Allied-Indirect | 212433 | 15366 | 19426 | 1880 | 763 | 9309 | 576 |
| Total Agriculture Advances | **14967640** | **137176** | **3448018** | **29636** | **24017** | **789240** | **4941** |
| SSI/MSE Sector Advances | 1379681 | 55603 | 356021 | 11442 | 3948 | 199865 | 3185 |
| Others under Priority Sector Advances | 1461256 | 47088 | 315026 | 8939 | 2106 | 124310 | 1969 |
| Total Priority Sector Advances | **17808577** | **239868** | **4119065** | **50018** | **30071** | **1113415** | **10096** |
| Non-priority sector loans | 6142644 | 284520 | 1004024 | 38163 | 14235 | 645041 | 13475 |
| Total Advances | **23951221** | **524387** | **5123089** | **88181** | **44306** | **1758456** | **23571** |
| Educational Loans Advances | 250191 | 5519 | 67899 | 1093 | 327 | 20885 | 333 |
| Housing Loans Advances | 608268 | 33808 | 162265 | 7175 | 1375 | 63539 | 1280 |
| Self Help Groups Advances | 1488140 | 22773 | 239174 | 3083 | 746 | 86314 | 771 |

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| **Agenda 20** |

**Regional Rural Banks**

Regional Rural Banks` main focus of lending is to Agriculture and Allied activities in rural, semi urban and urban areas. RBI, NABARD and Sponsored Banks are reviewing the performance of RRBs at regular intervals.

1. **Performance of Regional Rural Banks on important parameters**

**Deposits: Rs. In crores**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2012 | 31.03.2013 | 31.03.2014 |
| 1 | APGVB | 5152.71 | 5863.31 | 6791.21 |
| 2 | APGB | 4512.73 | 5001.07 | 5947.98 |
| 3 | CGGB | 949.41 | 1138.95 | 1537.56 |
| 4 | DGB | 2920.64 | 3445.63 | 4155.44 |
| 5 | Sapthagiri Grameena | 1852.29 | 2134.67 | 2523.63 |
|  | **Total** | **15387.78** | **17583.63** | **20955.82** |

**Advances: Rs. In crores**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2012 | 31.03.2013 | 31.03.2014 |
| 1 | APGVB | 5532.73 | 6589.58 | 7895.43 |
| 2 | APGB | 5490.25 | 6759.22 | 7496.86 |
| 3 | CGGB | 1148.74 | 1792.85 | 1853.81 |
| 4 | DGB | 2362.32 | 2775.46 | 3530.93 |
| 5 | S G B | 2213.56 | 2706.37 | 3271.86 |
|  | **Total** | **16747.60** | **20623.48** | **24048.89** |

**CD Ratio:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2012 | 31.03.2013 | 31.03.2014 |
| 1 | APGVB | 107.38 | 112.39 | 116.26 |
| 2 | APGB | 121.66 | 135.16 | 126.04 |
| 3 | CGGB | 121.00 | 157.41 | 120.57 |
| 4 | DGB | 80.88 | 80.55 | 84.97 |
| 5 | S G B | 119.50 | 126.78 | 129.65 |
|  | **Total** | **108.84** | **117.29** | **114.76** |

**Bank Net Work**:

|  |  |  |
| --- | --- | --- |
| S. No | Name of the RRB | No. of Branches as on 31.03.2014 |
| 1 | APGVB | 704 |
| 2 | APGB | 450 |
| 3 | CGGB | 143 |
| 4 | DGB | 300 |
| 5 | S G B | 163 |
|  | **Total** | **1760** |

**Total Agricultural Advances: Rs. in crores**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | Crop Loans | | Agrl. Term Loans | |
| 31.03.2013 | 31.03.2014 | 31.03.2013 | 31.03.2014 |
| 1 | APGVB | 2406.07 | 3033.92 | 1355.34 | 1391.06 |
| 2 | APGB | 3543.05 | 3510.75 | 1617.70 | 2199.33 |
| 3 | CGGB | 1222.26 | 1255.29 | 302.75 | 246.14 |
| 4 | DGB | 936.22 | 1299.47 | 855.43 | 1039.19 |
| 5 | S G B | 1333.14 | 1683.79 | 558.52 | 585.83 |
|  | **Total** | **9440.74** | **10783.22** | **4689.74** | **5461.55** |

**Total Advances**: **Rs. In crores**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | Outstanding | | Total Agriculture | |
| 31.03.2013 | 31.03.2014 | 31.03.2013 | 31.03.2014 |
| 1 | APGVB | 6589.58 | 7895.43 | 3761.41 | 4424.98 |
| 2 | APGB | 6759.22 | 7496.86 | 5160.75 | 5710.08 |
| 3 | CGGB | 1792.85 | 1853.81 | 1525.01 | 1501.43 |
| 4 | DGB | 2775.46 | 3530.93 | 1791.65 | 2338.66 |
| 5 | S G B | 2706.37 | 3271.86 | 1891.66 | 2269.62 |
|  | **Total** | **20623.48** | **24048.89** | **14130.48** | **16244.77** |

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| **Agenda 21** |

**Other Items**

**a) Notified places for creation of equitable mortgage by branches**

In view of the large scale expansion of bank branches due to implementation of Financial Inclusion Plan, number of branches increased to 10533 as on 31.03.2014. Branches newly opened are facing difficulty in creating equitable mortgage by depositing title deeds in the notified places which are far away.

Govt. of AP is also requested to examine the possibility of notifying all the places in the state where brick and mortar banks are functioning for the purpose of creation of equitable mortgage.

**b) Inclusion of Shri S K Sampath Kumar , Member, State Level Committee, Monitoring & Implementation, Prime Minister’s New 15 Point Program for the welfare of Minorities as an “Invitee” in the State Level Bankers’ Committee meeting.**

Government of Andhra Pradesh, Finance (IF) Department vide letter No.44/05/Fin.IF/2014 dated 09.01.2014 has informed to SLBC that they have received a representation from Shri S K Sampath Kumar , Member, State Level Committee, Monitoring & Implementation, Prime Minister’s New 15 Point Program for the welfare of Minorities through Chief Minister’s office to include his name in the SLBC to assist the committee and Government in monitoring & implementation of targets, achievements, financial and physical bank linked government schemes.

The Steering committee of SLBC has approved to include the name of Shri S K Sampath Kumar as an “invitee” to the State Level Bankers Committee of Andhra Pradesh. SLBC may ratify the same**.**

**C) Furnishing success stories to SLBC:**

On account of various financial initiatives taken up by GoAP and banks the economic development has happened at the ground level. There are many success stories in all sectors of lending. Banks shall forward the success stories to SLBC to make it as part of the agenda notes with a brief and photo on the activities**.**

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| **Agenda 22** |

**Circulars issued by RBI**

1. RBI Cir No.RBI/2013-14/453 DBOD.BP.BC.No.86/21.01.023/2013-14 dt.20.01.2014 issued guidelines with regard to Lending against Gold Jewellary.
2. RBI Cir No.RBI/2013-14/520 RPCD.LBS.BC.No.93/02.01.001/2013-14 dt.14.03.2014 issued guidelines with regard Annual Credit Plans – Potential Linked Plan (PLPs) prepared by NABARD
3. RBI Cir. No. RBI/2013-14/564 DBOD.Dir.BC.No.106/13.03.00/2013-14 dated 15.04.2014 issued guidelines on Differential Rate of Interest for Micro and Small Enterprises (MSEs)
4. RBI Cir. No. RBI/2013-14/570 RPCD.FID.BC.No.96/12.01.011/2013-14 dated 22.04.2014 issued guidelines on Scaling up of the Business Correspondent (BC) Model – Issues in Cash Management
5. RBI Cir. No. RBI/2013-14/591 RPCD.CO.Plan.BC 101/04.09.01/2013-14 dated 15.05.2014 on Treatment of RIDF and certain other funds under priority sector.

All banks/LDMs are advised to follow the guidelines in this regard.