**Agenda & Background Notes**



 





***197th Meeting of State Level Bankers’ Committee of Andhra Pradesh (14th Meeting of Reorganized A.P State)***

**State Level Bankers` Committee of A.P**

 **Convenor  Andhra Bank**



**Andhra Bank, Head Office, Dr. Pattabhi Bhavan, Saifabad, Hyderabad – 500 004**

**Phone: 040-23231392, 23252375, 23252387, Fax: 23234583 & 23232482, Email:** **slbc@andhrabank.co.in**

**197th SLBC Meeting Agenda – Index**

**01.** **Adoption of Minutes**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
|  1.1 | Adoption of the minutes of 195th & 196th SLBC meeting of AP held on 12.09.2016 & 21.11.2016 respectively and other meetings of SLBC held after 12.09.2016 | 9 |

**02. Major Action Points of earlier SLBC / Steering Committee Meetings – ATR**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 2.1 | Wednesday visits by Rural & Semi-urban branches & customer meets by Urban & Metro branches along with Janmabhoomi Committee of Government of AP | 10 |
| 2.2 | Sanction & disbursement of five Term loan accounts (excluding Gold loans and Crop loans) under Priority sector per branch per month | 10 |
| 2.3 | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges | 10 |
| 2.4 (a) | Allotment of sites to RSETIS | 10 |
| 2.4 (b) | RSETIs – Pending reimbursement of claims | 11 |
| 2.5 | Reimbursements of claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the years 2013-14  | 11 |
| 2.6 | Extension of time for reschedulement of loans in areas affected by drought | 12 |
| 2.7 | Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Applicability of the Scheme to DCCBs | 12 |
| 2.8 | Action Points emerged in the 196th meeting of SLBC (Special) of AP | 12 |
| 2.9 | Constitution of Multi departmental (disciplinary) teams at District / Divisional / Mandal / village level to address the issues | 13 |

**3.0 Conduct of meetings under Lead Bank Scheme**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 3.1 | Conduct of meetings under Lead Bank Scheme | 14 |
| 3.2 | Improving Infrastructure and strengthening of staff at LDM offices | 15 |

**4.0 Banking Statistics**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
|  4.1 | Banking at a glance in Andhra Pradesh as on 30.09.2016 | 16 |
|  4.2 | Banking Key Indicators of Andhra Pradesh | 17 |
| 4.3 | Comparative Statement of Banking Key Indicators | 17 |
|  4.4 | Statement of Priority Sector Advances (out standings) | 18 |

**05. Achievement of Annual Credit Plan 2016 –17**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 5.1 | Achievement of Annual Credit Plan as on 30.09.2016  | 20 |
| 5.2 | Share of Banks in Achievement of ACP 2016-17  | 22 |
| 5.3 | Annual Credit Plan Achievement – Last Three years | 27 |
| 5.4 | Comparative Statement of Credit Disbursements (Y-o-Y) | 28 |

**06. Agriculture Sector**

|  |  |  |
| --- | --- | --- |
| S. No. | Particulars | Page No. |
| 6.1 | Progress in lending to Agriculture Sector  | 29 |
| 6.2 | Progress in lending to LEC holders  | 30 |
| 6.3 | Performance of Joint Farming Groups of ‘Bhoomi Heen Kisan’ during the year 2016-17  | 31 |
| 6.4 | Pledge financing against Negotiable Warehouse Receipts (NWRs) | 31 |
| 6.5 | Farmer Producer Organizations (FPOs) | 31 |
| 6.6 | Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS) | 32 |
| 6.7 | Green Kisan Credit Card – Micro Finance initiative for Tribal | 32 |
| 6.8 | Loan Charge Creation Module in AP Web land Portal | 33 |
| 6.9 | Doubling Farmers Income by 2022 – Measures | 33 |
| 6.10 | Production subsidy to sugar mills to offset cost of cane and facilitate timely payment of cane price dues of farmers | 33 |
| 6.11 | Relief measures by Banks in Areas Affected by Natural Calamities | 34 |

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

|  |  |  |
| --- | --- | --- |
| S. No. | Particulars | Page No. |
| 7.1 | Position of Lending under MSME sector | 35 |
| 7.2 | Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme  | 36 |
| 7.3 | Stand Up India Scheme | 36 |
| 7.4 | Pradhan Mantri MUDRA Yojana (PMMY) | 37 |
| 7.5 | Coir Udyami Yojana (CUY) | 38 |

**08. Housing Loans**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 8.1 | Position of Housing Loans as on 30.09.2016 | 38 |
| 8.2 | Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY) | 38 |
| 8.3 | Issues relating to RGK & VAMBAY  | 39 |

**09. Education Loans**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 9.1 | Position of Education Loans as on 30.09.2016  | 39 |

**10. Export Credit**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 10.1 | Position of Export Credit in Andhra Pradesh | 39 |

**11. Credit Flow to Minority Communities, weaker sections, women and SC/STs**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 11.1 | Credit Flow to Minority Communities, weaker sections, women and SC/STs  | 39 |

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

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 12.1 | Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) | 41 |
| 12.2 | Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM)  | 42 |
| 12.3 | Prime Ministers’ Employment Generation Programme (PMEGP) | 42 |
| 12.4 | Handloom Weavers – MUDRA scheme  | 43 |
| 12.5 | Dairy Entrepreneurship Development Scheme (DEDS)  | 43 |
| 12.6 | Agri - Clinics & Agri-Business Centers (ACABC) | 43 |
| 12.7 | DRI | 44 |

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

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 13.1 | Andhra Pradesh Micro Irrigation Project (APMIP)  | 44 |
| 13.2 | Animal Husbandry | 44 |
| 13.3 | Fisheries  | 44 |
| 13.4 | Horticulture | 45 |
| 13.5 | Sericulture  | 45 |
| 13.6 | A.P. Backward Classes Co-op. Finance Corporation- Performance  | 45 |
| 13.7 | A. P. State Kapu Welfare & Development Corporation Ltd | 45 |
| 13.8 | A.P. State Brahmin Welfare Corporation Ltd. | 46 |
| 13.9 | Federations of BC. Co. op. Societies under BC Welfare Department of GOAP | 46 |
| 13.10 | A.P. Scheduled Castes Co. op. Finance Corporation | 47 |
| 13.11 | A.P. State Christian (Minorities) Finance Corporation | 47 |
| 13.12 | A.P. Scheduled Tribes Co. op. Finance Corporation Ltd. (TRICOR) | 47 |
| 13.13 | A.P. State Minorities Finance Corporation | 48 |
| 13.14 | Welfare of Differently Abled and Senior Citizens | 48 |
| 13.15 | Andhra Pradesh Society for Training and Employment Promotion (APSTEP) | 48 |
| 13.16 | Release of loan & subsidy component as per the unit cost in respect of all Government Sponsored Schemes | 48 |
| 13.17 | Overdue position under Government sponsored schemes as on 30.09.2016 | 49 |

**14. MFI finance extended**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 14.1 | Position of MFI finance extended as on 30.09.2016  | 50 |

**15. Financial Inclusion**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 15.1 | Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank - Progress as on 30.09.2016 | 50 |
| 15.2 | Availability of ATMs in the State of Andhra Pradesh | 50 |
| 15.3 | National Mission on Financial Inclusion Plan – Pradhan Mantri Jan Dhan Yojana(PMJDY) | 51 |
| 15.3.1 | Progress on Number of Accounts opened under PMJDY  | 51 |
| 15.3.2 | Deployment of Bank Mithras | 51 |
| 15.3.3 | Solar Powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas – Support under FIF: as on 30.09.2016 | 52 |
| 15.3.4 | Support from Financial Inclusion Fund (FIF) for setting up of solar powered V-SAT connectivity – Expansion of banking network in the most affected LWE districts | 52 |
| 15.3.5. | Progress report - Number of Enrollments under Social Security Schemes  | 53 |
| 15.3.6 | Banking Infrastructure details in Visakhapatnam district (one of the 35 worst affected LWE districts in the country) | 53 |
| 15.3.7 | Pradhan Mantri Jan Dhan Yojana – Conversion of Small Accounts to Basic Savings Bank Deposit Accounts (BSBDA) | 53 |
| 15.3.8 | Need for expediting Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA wage seekers by Banks | 53 |
| 15.3.9 | Bank Mitra Operations - Collection of Consumer Charges on Commercial basis | 54 |
| 15.3.10 | Upgrading electronic point of sale (e-PoS) at Fair Price Shops (FPS) / Public distribution shop (PDS) to support Financial Inclusion | 54 |
| 15.4 | Credit Plus activities | 54 |
| 15.4.1 | Financial Literacy Centers (FLCs) | 54 |
| 15.4.2 | Conduct of Financial Literacy Programmes | 55 |
| 15.4.3 | Rural Self Employment Training Institutes in Andhra Pradesh  | 55 |
| 15.4.4 | AP SLBC Call Centre | 55 |

**16. Overdue/NPA position**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 16.1 | Overdue / NPA position as on 30.09.2016 under various sectors  | 56 |

**17. Regional Rural Banks**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 17.1 | Performance of Regional Rural Banks on Important Parameters  | 59 |

**18. Other Items**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 18.1 | Progress of filing of Equitable Mortgage Records on CERSAI | 61 |

**19. Circulars Issued by RBI**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 19.1 | Circulars issued by Reserve Bank of India  | 61 |

**20. Annexure**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
|  | Bank wise Number of Branches as on 30.09.2016 | 64 |
|  | Bank wise Deposits and Advances & CD Ratio as on 30.09.2016 | 66 |
|  | District-wise Number of branches as on 30.09.2016 | 68 |
|  | District-wise Deposits and Advances & CD Ratio as on 30.09.2016 | 69 |
|  | Bank wise Priority Sector Advances as on 30.09.2016 | 70 |
|  | District-wise Priority Sector Advances as on 30.09.2016 | 72 |
|  | Bank wise total agricultural advances outstanding as on 30.09.2016 (Priority and Non Priority) | 73 |
|  | Bank wise agricultural advances outstanding to small and marginal farmers as on 30.09.2016 | 74 |
|  | Bank-wise total MSME advances outstanding as on 30.09.2016 (Priority and Non Priority) | 75 |
|  | Bank wise Housing Loans as on 30.09.2016 (Priority and Non Priority) | 77 |
|  | Bank wise Education Loans as on 30.09.2016 (Priority and Non Priority) | 78 |
|  | Bank wise Social Infrastructure and Renewable Energy loans as on 30.09.2016 | 79 |
|  | Bank wise data on Export Credit as on 30.09.2016 | 80 |
|  | Bank wise Advances to Minority Communities, Weaker Sections, SC /ST, Women as on 30.09.2016 | 81 |
|  | Bank wise Advances under DRI as on 30.09.2016 | 83 |
|  | Bank wise Outstanding SHG Advances as on 30.09.2016 | 85 |
|  | Bank wise position on overdue/NPAs (sector wise) as on 30.09.2016 | 86 |
|  | Annual Credit Plan 2016-17 Bank wise achievements in all sectors as on 30.09.2016  | 104 |
|  | Annual Credit Plan 2016-17 district wise achievements in all sectors as on 30.09.2016  | 107 |
|  | Bank wise Disbursements under Housing Loans as on 30.09.2016 | 110 |
|  | Bank wise Disbursements under Education Loans as on 30.09.2016 | 111 |
|  | Bank wise JLGs financed during 2016-17 upto 30.09.2016 | 112 |
|  | Bank wise performance under pledge financing against NWRs as on 30.09.2016 | 113 |
|  | District wise details of Loan Charge creation as on 14.11.2016  | 114 |
|  | District wise progress under CGTMSE during 2016-17 upto 30.09.2016 | 115 |
|  | Bank wise performance under Stand Up India  | 116 |
|  | Bank wise performance under PMMY  | 119 |
|  | District wise revised targets under PMEGP scheme | 121 |
|  | District wise progress under MUDRA scheme to Handloom Weavers & Weaver Entrepreneurs | 122 |
|  | District wise progress under APMIP during 2016-17 upto 30.09.2016 | 123 |
|  | District wise progress under Fisheries during 2016-17 upto 30.09.2016 | 124 |
|  | District wise progress under Sericulture during 2016-17 upto 30.09.2016 | 125 |
|  | Bank wise progress under Backward Classes Cooperative Finance Corporation Ltd. upto 30.09.2016 | 126 |
|  | District wise progress under Kapu Corporation Swayam Upadhi Scheme upto 30.09.2016 | 128 |
|  | District wise progress under 10 BC Cooperative Societies during 2016-17 upto 31.10.2016 | 129 |
|  | District-wise & Bank-wise targets of the AP Scheduled Caste Co-operative Finance Corporation Ltd. | 140 |
|  | District wise & Bank wise progress under TRICOR during 2016-17 upto 30.09.2016 | 142 |
|  | District wise progress under AP State Minorities Finance Corporation Ltd. during 2016-17 upto 30.09.2016 | 145 |
|  | Details of FLCs as on 30.09.2016 | 146 |
|  | Comprehensive Performance report of RSETIs for the financial year 2016-17 | 151 |
|  | Statement of claims submitted by RSETIs | 152 |
|  | Bank wise progress in filing of Equitable Mortgage records on CERSAI | 153 |
|  | Progress Report on weekly visits by rural/semi urban branches and customers meet by urban and metro branches | 154 |
|  | Progress report on sanction of 5 Term loans per month per branch | 160 |
|  | Proceedings of the meetings conducted after 195th SLBC meeting | 161 |

|  |
| --- |
| **AGENDA- 1** |

* 1. **Adoption of the minutes of 195th & 196th SLBC meeting of AP held on 12.09.2016 & 21.11.2016 respectively and other meetings of SLBC held after 12.09.2016**

The minutes of **195th & 196th SLBC meeting** held on **September 12, 2016 & November 21, 2016** respectively were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **12.09.2016** and up to **21.11.2016** 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 | 195th Meeting of SLBC of AP  | 12.09.2016 |
| 2 | Sub-committee meetings on 1. Financing to tenant farmers
2. Integration of Welfare Schemes with Bank Finance
3. BC Mechanism & Infrastructure
4. Interest subvention for Handloom Weavers for implementation of Debt Redemption scheme of GoAP
5. Emu Farming
 | 16.09.2016&17.09.2016 |
| 3 | Follow up meetings of Sub-committees on1. Financing to tenant farmers
2. Integration of Welfare Schemes with Bank Finance
3. BC Mechanism & Infrastructure
 | 03.10.2016 |
| 4 | 196th Meeting of SLBC of AP (Special SLBC) focus on Demonetization & Relief measures in Drought affected areas  | 21.11.2016 |

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

|  |
| --- |
| **AGENDA- 2** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No** | **Action Point** | **Action by** | Action initiated/Status |
| 2.1 | Wednesday visits by Rural & Semi-urban branches & customer meets by Urban & Metro branches along with Janmabhoomi Committee of Government of AP need to be improved & monitored. | All Banks & GoAP | Progress Report placed as **Annexure No.43**  |
| 2.2 | Sanction & disbursement of five Term loan accounts (excluding Gold loans and Crop loans)under Priority sector per branch per month to improve term lending | All Banks | Progress Report placed as **Annexure No.44**   |
| 2.3 | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges  | Finance (IF) Dept., GoAP | During 195th SLBC meeting held on 12.09.2016, **Hon’ble Chief Minister of A.P** agreed for examination of the proposal.Decision is awaited from Finance (IF), Department, GoAP |
| 2.4(a) | Allotment of sites to RSETIs  | Revenue Depart. GoAP | **Machilipatnam**: Land admeasuring 1.0 acre was identified in Sy.No.442/3 at Chintaguntapalem, Machilipatnam and CCLA forwarded the alienation proposal to the Revenue (Assign-IV) Department for taking decision on allotment of land on free of cost or at nominal cost.**Tirupathi**: CCLA has recommended the proposal to Revenue (Assign-I) Department for long term lease of 33 years on payment of nominal lease rent @ Rs.1,000/- per year to an extent of 1.00 acre of land in Sy.No.558/3 & 240/5 at Kotala village of Chandragiri Mandal. Decision awaited.**Guntur**: District Administration identified an extent of 0.30 acres in Sy.No.245/4 of Ankireddypalem village of Guntur. Director, RSETI requested the CCLA to allot alternate suitable land of Ac 1.00 in Guntur as the proposed site in Ankireddypalem village is not ideal for establishment of training institute. **Srikakulam**: CCLA has recommended the proposal to Revenue (Assign-I) Department for lease of land to an extent of 0.80 acres in Sy.No.5-13 at Etcherla village, on payment of 10% of Market Value per annum. Government is requested to allot the land on lease basis on free of cost as per the GoI norms.**Chittoor**: An extent of one acre was identified in survey no.654/4 at Thenabanda village and proposal was pending at RDO office, Chittoor. |
| 2.4(b) | RSETIs – Pending reimbursement of claims | SERP, GoAP | Government is requested to reimburse an amount of Rs. 12.99 crores incurred towards training expenses by RSETIs from 2010-11 to 2015-16. Year wise details of pending claims to RSETIs are placed as **Annexure No.41** SERP vide their letter No.146/RSETIs/LH-NF/16-17 dated 30.08.2016 informed that they are yet to receive an amount of Rs.11.93 crores from MoRD.SLBC vide letter No.666/30/312/432 dated 04.10.2016 has taken up the issue with Ministry of Rural Development, GoI in this regard.  |
| 2.5 | Reimbursements of claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the year 2013-14 | Agril. Depart., GoAP | Government is requested for settlement of claims under Vaddi Leni Runalu and Pavala Vaddi schemes for the years 2013-14. These claims have been withheld by GoAP with the reason that the benefits have already been passed on to the beneficiaries as part of Debt Redemption amount (scheme) of GoAP. In this regard banks have informed that the amounts were parted by the banks to the beneficiaries prior to the announcement / guidelines of Debt Redemption scheme and claims were submitted by the banks for reimbursement.  |
| 2.6 | Extension of time for reschedulement of loans in areas affected by drought | Actioninitiated | RBI vide letter FIDD (H) / LBS / 374 / 02.01.029 / 2016-17 dated December 14, 2016 accorded permission to extend the time line for completion of reschedulement / restructuring upto March 31, 2017.  |
| 2.7 | Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Applicability of the Scheme to DCCBs | RBI | SLBC vide Lr.No.666/30/196/574 dated 23.11.2016 requested RBI to examine the request of DCCBs to facilitate the farmers to repay their loans for allowing DCCBs to accept SBNs only for the purpose of repayment of loans. |
| 2.8 | 1. Issue of Rupay cards to all account holders, delivery, activation & create awareness by bank employees / BCs / deploying retired bank employees in the villages in campaign mode.
2. Seeding of Aadhaar & Mobile numbers in Jandhan accounts / MNREGA accounts / other accounts.
3. Deployment of Bank Mitras in 870 locations where vacancy arised owing to attrition / inactive.
4. Not to levy service / rental charges till December 30, 2016 on all card transactions & to deploy more PoS machines at all establishments to encourage cashless transactions.
5. Sensitization camps / Financial Literacy camps to be organized at Schools / Colleges in association with State Government & other Organizations to educate the public towards utilization of e-products across the state.
 | All Banks & LDMs | SLBC vide Lr.No.666/30/196/585 dated 30.11.2016 requested controlling authorities of all banks to initiate necessary action on the action points emerged in the meeting. |
| 2.9 | Constitution of Multi departmental (disciplinary) teams at District / Divisional / Mandal / village level to address the issues | Action initiated | 1. GoAP vide G.O.Rt.No.592 dated 01.12.2016 has constituted Multi Departmental (disciplinary) Teams for achieving twin objectives (a) “Creating Financial Digital Literacy” and (b) “Establishment of Financial Digital Infrastructure” in a campaign mode through the month long programme from 2nd December, 2016 to 30th December, 2016.
2. GoAP vide G.O.RT.No.2449, dated 01.12.2016 issued orders for appointment of Nodal Officers for each district for Digital Financial Literacy Campaign for cashless transactions.
3. GoAP vide G.O.RT.No.596 dated 031.12.2016 has constituted a task force on incentives to stake holders and related matters under the chairmanship of Sri. C. Kutumba Rao, Vice Chairman, AP State Planning Board.
 |

|  |
| --- |
| **AGENDA- 3** |

**3.1. Conduct of meetings during September, 2016 Quarter under Lead Bank Scheme to review the key banking parameters in the district for June, 2016 Quarter:** SLBC is reviewing the conduct of DCC/DLRC meetings as per the schedule. District wise calendar of quarterly meetings and conduct of the meetings in 13 districts during September, 2016 quarter is furnished hereunder.

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Schedule of the meetings** | **Date of the meeting conducted** | **Peoples Representatives attended** **DLRC** |
| **DCC** | **DLRC** | **DCC** | **DLRC** |
| Srikakulam | 26.08.2016 | 04.08.2016 | 08.08.2016 | 30.09.2016 | Sri. K.Ramamohan Naidu, Hon’ble M.PSmt. V.Kalavathi, Hon’ble MLASri. K.Jogulu, Hon’ble MLASri. K.Ravi Kumar, Hon’ble Govt. Whip & MLA |
| Vizianagaram | 13.09.2016 | 16.09.2016 | 03.10.2016 | 03.10.2016 | Smt. Kimidi Mrunalini, Hon’ble MinisterSmt. Meesala Geeta, Hon’ble MLASri. Bobbili Chiranjeevulu, Hon’ble MLA |
| Visakhapatnam | 19.08.2016 | 27.09.2016 | 20.09.2016 | 20.09.2016 | Sri. K.Hari Babu, Hon’ble M.PSri. K.Geetha, Hon’ble M.P |
| East Godavari | 13.09.2016 | 20.09.2016 | 22.09.2016 | 22.09.2016 | Sri. N.Rambabu, Chairman, Z.P., KakinadaSmt. P.Anantha Lakshmi, Hon’ble MLASri. V.Jogeswara Rao, Hon’ble MLASri. V.Venkateswara Rao, Hon’ble MLASri. V.Subba Rao, Hon’ble MLA |
| West Godavari | 08.08.2016 | 01.08.2016 | 08.08.2016 | 09.08.2016 | Sri. Chinthamaneni Prabhakar Rao, Hon’ble Chief Whip, GoAP & MLA |
| Krishna | 02.08.2016 | 17.09.2016 | 25.10.2016 |  | DLRC not conducted |
| Guntur | 20.09.2016 | 23.09.2016 | 23.09.2016 | 23.09.2016 | No public representative has attended |
| Prakasam | 17.08.2016 | 24.08.2016 | 26.08.2016 | 26.08.2016 | No public representative has attended |
| SPS Nellore | 09.08.2016 | 21.09.2016 | 01.09.2016 | 01.09.2016 | No public representative has attended |
| Chittoor | 24.09.2016 | 24.09.2016 | 26.09.2016 | 26.09.2016 | Smt. S.Geeravani, Chairperson, Zilla Parishad, ChittoorSri. G.Srinivasulu, Hon’ble MLC |
| YSR Kadapa | 23.09.2016 | 23.09.2016 | 22.09.2016 | 22.09.2016 | Sri. C.Adinarayana Reddy, Hon’ble MLASri. K.Srinivasulu, Hon’ble MLASri. B.Changal Rayudu, Hon’ble MLC |
| Kurnool | 25.08.2016 | 25.08.2016 | 17.09.2016 | 23.09.2016 | Sri. S.V. Mohan Reddy, Hon’ble MLA |
| Ananthapuram | 28.09.2016 | 28.09.2016 | 24.10.2016 | 24.10.2016 | No public representative has attended |

* 1. **Improving Infrastructure and strengthening of staff at LDM offices:**

The Department of Financial Services, MoF, GoI and Reserve Bank of India has been stressing for the need to improve the infrastructure at LDM offices and strengthen the Office of LDM with the required staff, vehicle, Internet facility etc. to enable the LDM to discharge the duties effectively.

Collectors’ Conference held at Vijayawada during September, 2016, some of the District Collectors have opined that due to lack of required staff at LDM offices is effecting the functioning of the LDM.

Controllers of the Lead Banks are requested to provide adequate staff to strengthen the LDM’s office.

|  |
| --- |
| **AGENDA- 4** |

**Banking Statistics**

**4.1Banking at a Glance in Andhra Pradesh as on 30.09.2016**

(Amount in Crores)

|  |  |
| --- | --- |
| Total Number of bank branches Rural - 2715 Semi Urban - 2049Urban - 1904 Metro - 339 |   **7007** |

|  |  |
| --- | --- |
| Total **Deposits** in the State  | **239390** |
| Total **Advances**  in the State | **253808** |
| Credit Deposit Ratio (RBI norm -60%) | 106.02% |
| **Total Priority Sector Advances**  | **172457** |
| % of Priority Sector Advances to ANBC (RBI Norm 40%)**of which** | 71.17% |
| **Agricultural Advances** **% of Agrl. Adv. to ANBC (RBI norm - 18%)**  | **103238****(42.61%)** |
| Of which |
| Small & Marginal Farmers(RBI norm – 8% of ANBC) | 56165(23.18%) |
| **Micro & Small Enterprises** **(% to ANBC)** | **36461****(15.05%)** |
| Out of which Micro Enterprises(RBI norm – 7.5% of ANBC) | 19547(8.07%) |
| Medium Enterprises | 4518 |
| **Total MSME****(% to ANBC)** | **40979****(16.91%)** |
| Export Credit | 877 |
| Education | 3857 |
| Housing | 19557 |
| Social Infrastructure | 74 |
| Renewable Energy | 38 |
| Others | 3837 |
| **Out of Total Priority Sector Advances, finance to:** |
| SHGsAdvances to Weaker Sections(RBI norm - 10% of ANBC)Advances to Women(RBI norm -5% on NBC)Advances to SC/STAdvances to Minorities (Norm 15% on priority sector) | 1586457025(23.53%)38977(16.09%) 11117 12886(7.47%) |

Note: % is calculated on total advances of 31st March of previous year instead of ANBC since ANBC is not available for the State.

* 1. **Banking Key Indicators of Andhra Pradesh:**

(Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No** | **PARTICULARS** | **As on 31.03.2014** | **As on 31.03.2015** | **As on 31.03.2016** | **As on 30.09.2016** |
| 1. | Number of Branches: |  |  |  |  |
|  | Rural | 2,301 | 2,478 | 2,670 | 2,715 |
|  | Semi Urban | 1,785 | 1,999 | 2,024 | 2,049 |
|  | Urban | 1,655 | 1,766 | 1,863 | 1,904 |
|  | Metro | 239 | 297 | 332 | 339 |
|  | Total | 5,980 | 6,540 | 6,889 | 7,007 |
| 2. | Deposits  | 1,65,242 | 1,93,753 | 2,18,022 | 2,39,390 |
| 3. | Incremental Deposits (% of increase) | 19,762(13.58%) | 28,511(17.25%) | 24,269(12.53%) | 21,368(9.80%) |
| 4. | Advances  | 2,01,201 | 2,15,797 | 2,42,311 | 2,53,808 |
| 5. | Incremental advances(% of increase) | 31,491(18.56%) | 14,596(7.25%) | 26,514(12.29%) | 11,497(4.74%) |
| 6. | C.D.Ratio(RBI norm - 60%) | 121.76% | 111.38% | 111.14% | 106.02% |
| 7 | Incremental CD Ratio | 159.35% | 51.19% | 109.25% | 53.80% |

**4.3 Comparative Statement of Banking Key Indicators:** Number of Branches

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 30.09.2015** | **As on 31.03.2016** | **As on 30.09.2016** | **Increase in No. of Branches over September, 2015** | **Increase in No. of Branches over March, 2016** |
| Rural | 2,603 | 2,670 | 2,715 | 112 | 45 |
| Semi Urban | 1,951 | 2,024 | 2,049 | 98 | 25 |
| Urban | 1,818 | 1,863 | 1,904 | 86 | 41 |
| Metro | 307 | 332 | 339 | 32 | 7 |
| Total | 6,679 | 6,889 | 7,007 | 328 | 118 |

 (Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 30.09.2015** | **As on 31.03.2016** | **As on 30.09.2016** | **% Increase over September, 2015** | **% Increase over March, 2016** |
| Deposits  | 2,05,815 | 2,18,022 | 2,39,390 | 16.31 | 9.80 |
| Advances  | 2,20,295 | 2,42,311 | 2,53,808 | 15.21 | 4.74 |

**Comparative statement of Banking Key Indicators as on 30.09.2015 vis-à-vis 30.09.2016 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:**

 (Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Category** | **Public Sector Banks** | **Pvt. Sector Banks** | **RRBs** | **Co-op. Banks** | **Others (APSFC)** |
| **30.09.15** | **30.09.16** | **30.09.15** | **30.09.16** | **30.09.15** | **30.09.16** | **30.09.15** | **30.09.16** | **30.09.15** | **30.09.16** |
| Rural Br. | 1509 | 1579 | 132 | 146 | 776 | 803 | 186 | 187 | 0 | 0 |
| Semi Urban Br. | 1402 | 1455 | 269 | 296 | 172 | 189 | 108 | 109 | 0 | 0 |
| Urban Br. | 1257 | 1306 | 324 | 345 | 131 | 141 | 93 | 98 | 13 | 14 |
| Metro Br. | 250 | 267 | 57 | 67 | 0 | 5 | 0 | 0 | 0 | 0 |
| **Total Branches** | **4418** | **4607** | **782** | **854** | **1079** | **1138** | **387** | **394** | **13** | **14** |
| **Deposits** | 157550 | 179105 | 24215 | 28476 | 17763 | 21539 | 6281 | 10270 | 6 | 0 |
| **Advances** | 159211 | 182027 | 34435 | 40801 | 15997 | 18966 | 8942 | 10469 | 1710 | 1545 |

* 1. **Statement of Priority Sector Advances (Outstanding)**

 (Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Particulars** | **As on 31.03.14** | **As on 31.03.15** | **As on 31.03.16** | **As on 30.09.16** |
| 1 | Short Term Production loans | 59,105 | 65,353 | 67,174 | 69,434 |
| 2 | Total Agrl. Term Loans  |  28,507 | 30,244 | 32,749 | 33,804 |
| 3 | Total Agrl. Advances | 87,612 | 95,597 | 99,923 | 1,03,238 |
|  | % of Agrl. Advances to ANBC (RBI norm- 18%) | 51.62% | 47.51% | 46.30% | 42.61% |
| 4 | Micro & Small Enterprises (% to ANBC ) | 26,302(15.50%) | 32,276(16.04%) | 36,218(16.78%) | 36,461(15.05%) |
|  | Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015) | NA | NA | 4,765 | 4,518 |
|  | MSME Total(% to ANBC) | 26,302(15.50%) | 32,276(16.04%) | 40,983(18.99%) | 40,979(16.91%) |
| 5 | Export Credit(Classified as Priority Sector w.e.f. 23.04.2015) | NA | NA | 961 | 877 |
| 6 | Others’ under Priority Sector Advances (% to ANBC) | 23,336(13.75%) | 23,609(11.73%) | 27,255(12.63%) | 27,363(11.29%) |
| Total Priority Sector Advances | **1,37,250** | **1,51,482** | **1,69,122** | **1,72,457** |
| % of Priority Sector Advances to ANBC (RBI norm -40%) | 80.87% | 75.29% | 78.37% | 71.17% |

NA: Not Applicable

Banking Key Indicators (amount in Crores)

|  |
| --- |
| **AGENDA- 5** |

**Annual Credit Plan 2016 – 17**

* 1. **Achievement of Annual Credit Plan as on 30.09.2016**

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target****2016-17** | **Achievement (Disbursements****during 01.04.16 to 30.09.16)** | **% of** **Achievement** |
| 1 | Short Term Crop Production LoansKhariffRabi**Total** | 36,58023,420**60,000** | 34,001--**34,001** | 92.95--**56.67** |
| 2 | Agrl.Term LoansKhariffRabi**Total** | 9,9859,984**19,969** | 6,502--**6,502** | 65.12--**32.56** |
| 3 | **Total Farm Credit**KhariffRabi**Total** | 46,56533,404**79,969** | 40,503--**40,503** | 86.98--**50.65** |
| 4 | Agriculture Infrastructure & Ancillary ActivitiesKhariffRabi**Total** | 1,5181,516**3,034** | 2,622--**2,622** | 172.73--**86.42** |
| 5 | KhariffRabi**Total Agriculture** | 48,08334,920**83,003** | 43,125--**43,125** | 89.69--**51.96** |
| 6 | **Micro, Small & Medium Enterprises** | **25,000** | **11,507** | **46.03** |
| 7 | Export Credit | 180 | 11 | 6.11 |
| 8 | Education | 2,155 | 377 | 17.49 |
| 9 | Housing other than PMAYHousing under PMAYTotal Housing | 4,6607,34012,000 | 1,612--1,612 | 34.59--13.43 |
| 10 | Others under Priority Sector including Social Infrastructure & Renewable Energy | 3,200 | 936 | 29.25 |
| 11 | **Total Priority Sector** | **1,25,538** | **57,568** | **45.86** |
| 12 | **Non Priority Sector** | **40,000** | **20,306** | **50.76** |
| 13 | **Total Credit Plan** | **1,65,538** | **77,874** | **47.04** |

**Some of the reasons for not achieving ACP targets under agriculture for Kharif season:**

* Some farmers did not come forward for fresh loans or renewal of crop loans after the cut off date for PMFBY as the crops would not be covered with insurance.
* Some farmers did not raise the crops due to late rainfall in the area.
* Some of the farmers want to avail the credit facility in early Rabi season so that the crops will have insurance cover.
* Some farmers could not get their loans renewed due to errors in the web portal
* No substantial change has taken place in the gross cropped area.
	1. **Share of Banks in Achievement of ACP 2016-17:**

**5.2.1 Short Term Crop Production:**

 (Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** |  **Achievement** | **% of Share** |
| Andhra Bank | 5201 | 15.30 |
| State Bank of India | 4653 | 13.68 |
| Regional Rural Banks | 6222 | 18.30 |
| Cooperative Banks | 5162 | 15.18 |
| Pvt. Sector Banks | 2281 | 6.71 |
| Other Banks | 10482 | 30.83 |
| **Total** | **34001** | **100** |

**5.2.2 Agricultural Term Loans including Allied Activities, Agriculture Infrastructure & Ancillary activities:**

 (Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 2246 | 24.62 |
| Syndicate Bank | 987 | 10.82 |
| Regional Rural Banks | 1613 | 17.68 |
| Cooperative Banks | 518 | 5.68 |
| Pvt. Sector Banks | 1761 | 19.30 |
| Other Banks | 1999 | 21.90 |
| **Total** | **9124** | **100** |

**5.2.3 Total Agriculture:**

 (Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement**  | **% of Share** |
| Andhra Bank | 7447 | 17.27 |
| State Bank of India | 4791 | 11.11 |
| Regional Rural Banks | 7835 | 18.17 |
| Cooperative Banks | 5680 | 13.17 |
| Pvt. Sector Banks | 4043 | 9.37 |
| Other Banks | 13329 | 30.91 |
| **Total** | **43125** | **100** |

**5.2.4 MSME:**

 (Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement**  | **% of Share** |
| Andhra Bank | 3793 | 32.96 |
| Syndicate Bank  | 1194 | 10.38 |
| Indian Overseas Bank | 730 | 6.34 |
| Pvt. Sector Banks  | 1996 | 17.35 |
| Regional Rural Banks | 490 | 4.26 |
| Other Banks | 3304 | 28.71 |
| **Total** | **11507** | **100** |

**5.2.5 Priority Sector:**

 (Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement**  | **% of Share** |
| Andhra Bank | 11605 | 20.16 |
| State Bank of India | 5570 | 9.68 |
| Syndicate Bank | 4278 | 7.43 |
| Regional Rural Banks | 8776 | 15.25 |
| Cooperative Banks | 5966 | 10.36 |
| Pvt. Sector Banks | 6225 | 10.81 |
| Other Banks | 15148 | 26.31 |
| **Total** | **57568** | **100** |

* 1. **Annual Credit Plan Achievement – Last Three years**

(Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **2013-14** | **2014-15** | **2015-16**  | **2016-17 upto 30.09.2016** |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **% Achvmt to Target** |
| 1 | Short Term Production Loans | 35549 | 37058 | 41978 | 29658 | 48067 | 57085 | 60000 | 34001 | 56.67% |
| 2 | Total Agrl. Term Loans incl. allied activities | 11468 | 12716 | 14041 | 10280 | 17205 | 18363 | 23003 | 9124 | 39.66% |
| 3 | Total Agriculture | 47017 | 49774 | 56019 | 39938 | 65272 | 75448 | 83003 | 43125 | 51.96% |
| 4 | Non Farm Sector / Micro & Small Enterprises | 7000 | 9427 | 10850 | 14134 | 16960 | 22262 | 25000 | 11507 | 46.03% |
| 5 | Others’ under Priority Sector including Export Credit | 12939 | 5527 | 11025 | 5582 | 14688 | 6785 | 17535 | 2936 | 16.74% |
| **Total Priority sector** | **66956** | **64728** | **77894** | **59654** | **96920** | **104495** | **125538** | **57568** | **45.86%** |

* 1. **Comparative statement of Credit Disbursements (Y-o-Y):**

(Amount in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No.** | **Item** | **Disbursements from 01.04.2015 to 30.09.2015** | **Disbursements from 01.04.2016 to 30.09.2016** | **% Increase** |
| 1 | Short term Crop Production Loans | 31,979 | 34,001 | 6.32 |
| 2 | Total Agriculture Term Loans including Allied activities | 8,279 | 9,124 | 10.21 |
| 3 | **Total Agriculture**  | **40,258** | **43,125** | **7.12** |
| 4 | Non Farm Sector / MSME | 11,642 | 11,507 | --- |
| 5 | Other Priority Sector including Export Credit | 3,591 | 2,936 | --- |
| 6 | **Total Priority Sector** | **55,491** | **57,568** | **3.74** |
| 7 | Non Priority Sector | 20,969 | 20,306 | --- |
| 8 | **Total Credit Plan** | **76,460** | **77,874** | **1.85** |

(Amount in crores)

|  |
| --- |
| **AGENDA- 6** |

**Agriculture Sector**

* 1. **Progress in lending to Agriculture Sector**

 **(Rs. in crores)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target****2016-17** | **Achievement (Disbursements****during 01.04.16 to 30.09.16)** | **% of** **Achievement** |
| 1 | Short Term Crop Production LoansKhariffRabi**Total** | 36,58023,420**60,000** | 34,001--**34,001** | 92.95--**56.67** |
| 2 | Agrl.Term LoansKhariffRabi**Total** | 9,9859,984**19,969** | 6,502--**6,502** | 65.12--**32.56** |
| 3 | **Total Farm Credit**KhariffRabi**Total** | 46,56533,404**79,969** | 40,503--**40,503** | 86.98--**50.65** |
| 4 | Agriculture Infrastructure & Ancillary ActivitiesKhariffRabi**Total** | 1,5181,516**3,034** | 2,622--**2,622** | 172.73--**86.42** |
| 5 | KhariffRabi**Total Agriculture** | 48,08334,920**83,003** | 43,125--**43,125** | 89.69--**51.96** |

**6.2. Progress in lending to LEC holders**

Department of Agriculture, GoAP proposed target of financing 10.55 lakhs (5,87,250 renewals and 4,67,489 fresh) LEC holders during the Financial Year 2016-17.

**6.2.1. Finance extended:** As per the information available with SLBC, the finance extended to LEC holders during 2016-17 up to 03.11.2016 is as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **District** | **No. of LECs issued****2016-17** | **No. of Licensed Cultivators Sanctioned Crop Loans** | **Certificate of Cultivation (CoC)** |
| **Renewal of old LECs** | **Fresh** | **Total** | **Number** | **Amount in crores** | **No. of CoCs issued** | **CoCs updated online as on 27.10.16** | **CoC Loaning Amt. in crores** |
| 1 | Srikakulam | 9683 | 7656 | 17339 | 245 | 0.84 | 84 | 46 | - |
| 2 | Vizianagaram | 11104 | 2869 | 13973 | 577 | 2.96 | 3483 | 2669 | 0.78 |
| 3 | Visakhapatnam | 8693 | 1550 | 10243 | 825 | 1.65 | 9000 | 2989 | 0.04 |
| 4 | East Godavari | 104359 | 33351 | 137710 | 45526 | 96.88 | 5807 | 5269 | - |
| 5 | West Godavari | 222716 | 75420 | 298136 | 17841 | 41.48 | 2332 | 2418 | - |
| 6 | Krishna | 7310 | 3602 | 10912 | 1147 | 4.80 | 2146 | 2617 | - |
| 7 | Guntur | 5663 | 15853 | 21516 | 1046 | 6.49 | 556 | 881 | - |
| 8 | Prakasam | 2311 | 0 | 2311 | 828 | 5.08 | 1745 | 1922 | 5.09 |
| 9 | Nellore | 8074 | 2869 | 10943 | 800 | 4.79 | 896 | 1884 | - |
| 10 | Kurnool | 7910 | 11588 | 19498 | 784 | 4.95 | 7 | 30 | - |
| 11 | Anantapur | 7657 | 21726 | 29383 | 500 | 2.87 | 3431 | 6032 | - |
| 12 | Kadapa | 3907 | 4363 | 8270 | 547 | 1.84 | 6 | 6 | - |
| 13 | Chittoor | 10474 | 0 | 10474 | 0 | 0.00 | 1384 | 1444 | - |
| **Total** | **409861** | **180847** | **590708** | **70666** | **174.63** | **30877** | **28207** | **5.91** |

 (Source: Agriculture Department, GoAP)

**6.2.2. Outstandings & overdues under LEC & RMG/JLG as on 30.09.2016:**

(Rs. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| Sector | Outstandings | Overdues | NPAs |
| Accounts | Amount | Accounts | Amount | % to outstanding | Accounts | Amount | % to outstanding |
| LEC | 113849 | 531.08 | 66198 | 265.32 | 49.96% | 14026 | 115.31 | 21.71% |
| RMG / JLG | 113647 | 1669.62 | 54786 | 383.44 | 22.97% | 16455 | 80.68 | 4.83% |
| Total | 227496 | 2200.70 | 120984 | 648.76 | 29.48% | 30481 | 195.99 | 8.91 |

* 1. **Performance of Joint Farming Groups of ‘Bhoomi Heen Kisan’ during the year 2016-17** as on September 2016

|  |  |  |  |
| --- | --- | --- | --- |
|  **S. No.** | **Name of the Bank** | **Target @ 18 JLGs per rural branches** | **Achievement as on September, 2016** |
| **Number** | **Amount (Rs. In Lakhs)** | **% to Target** |
| 1 | Commercial Banks  | 30114 | 4329 | 3377.01 | 14.38% |
| 2 | RRBs  | 14022 | 2690 | 4554.17 | 19.18% |
| 3 | Cooperative Banks | 3348 | 897 | 1747.90 | 26.79% |
| **Grand Total** | **47484** | **7916** | **9679.08** | **16.67%** |

(Source: NABARD)

Bank wise JLGs financed during 2016-17 is placed as **Annexure No.22**

* 1. **Pledge financing against Negotiable Warehouse Receipts (NWRs):** in the state of Andhra Pradesh for the quarter ended September, 2016

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Name of the Bank** | **Disbursements during the quarter** | **Outstanding as at end of quarter** |
| **No. of Accounts** | **Amount****(crores)** | **No. of Accounts** | **Amount****(crores)** |
| **1** | Public Sector Banks  | 384 | 45.24 | 7044 | 339.44 |
| **2** | Private Sector Banks  | 585 | 66.52 | 4354 | 350.13 |
| **3** | Cooperative Banks | 0 | 0 | 0 | 0 |
| **4** | RRBs  | 39 | 0.03 | 172 | 0.27 |
|  | **Grand Total** | **1008** | **111.79** | **11570** | **689.84** |

Bank wise performance under pledge financing against NWRs for the quarter ended September, 2016 is placed as **Annexure No.23**

* 1. **Farmer Producer Organizations (FPOs):**

Sustainable and profitable farm income has been the ultimate objective of agriculture. The key challenges faced by the farming community in the country as well as in the State of Andhra Pradesh, among other things, include increasing cost of production coupled with low market price realization. A majority of farmers are small and marginal land holders with low productivity and marketable surpluses and are under compulsion to sell their produce, more specifically perishable commodities to local traders at considerably low prices. This calls for promoting institutional mechanism through collectivizing the farmers into Producer Organizations and build their capacities to manage input resources, access better technology and ensure better bargaining power through market aggregation.

**PRODUCE Fund:** The Government of India has set up a dedicated fund called “Producers’ Organization Development and Upliftment Corpus (PRODUCE) Fund” in NABARD with a corpus of Rs.200 cr., to be utilized for building and promotion of 2000 Farmer Producer Organizations (FPOs) across the country in two years. Under the fund, grant assistance is provided for promotion and nurturing of Farmer Producer Organizations (FPOs) for a period of 3 years for awareness creation, capacity building, technical support, professional management, market access, regulatory requirements, etc.

**Characteristics of FPOs to be supported under PRODUCE:**

* To be formed by a group of primary producers (minimum 50 members)
* To be a registered body and a legal entity
* Producers to be primary shareholders in the organization
* Business activities related to the primary produce / product / related inputs
* To work for the benefit of the member producers
* Portions of profit are to be shared amongst the producers and the balance to go to the share capital or reserves.

NABARD vide letter Ref No.NB.APRO/PRODUCE/SLCC/1868/2016-17 dated 28.10.2016 informed that a total of 93 FPOs have been sanctioned in Andhra Pradesh, out of which 68 are registered. NABARD has identified Indian Grameen Services (IGS) as the Resource Support Agency (RSA) in Andhra Pradesh state for imparting training and capacity building to the Producer Organization Promoting Institutions (POPIs).

**6.6 Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS):**

Agriculture & Cooperation (Agri.II) Department, GoAP vide G.O.MS.No. 75 & 76 dated 31.10.2016 has issued notification for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (WBCIS) for Rabi, 2016-17.

SLBC has communicated the GOs issued by Department of Agriculture, GoAP & Operational Guidelines issued by insurance companies regarding implementation of Pradhan Mantri Fasal Bhima Yojana / Restructured Weather Based Crop Insurance Scheme to controlling authorities of all banks for implementation for Rabi 2016-17.

**6.7 Green Kisan Credit Card – Micro Finance initiative for Tribal:** To promote microfinance in Dang and help the poor tribal community a novel initiative of the Forest department in Gujarat was implemented as Green Kisan Credit Card (GKCC). This scheme is a modified version of the Kisan Credit Card for agriculture extended to trees crop on farmlands.

The Forest Department estimates the market value of existing trees and gives a certificate to that effect. The banks accept the certificate given by the Forest Department as mortgage and provides loan at cheap rates @ DRI for a period up to five years. The Forest Department gives permission to cut the Teak trees being reserved trees as per set guidelines. The amount realized after the auction of the timber is first paid back to the bank and the remaining amount goes to the farmer. Thus the scheme has emerged as a boon to farmers, predominantly tribals, enabling them to get instant liquidity and micro finance credit to meet their urgent needs.

GKCC provided an alternate option of acquiring the necessary money without going to the moneylenders for loans. The scheme has resulted in empowerment and financial inclusion of tribal community.

SLBC vide letter No.666/30/196/212 dated 02.07.2016 requested Government, CCLA, Forest Department & ITDA to examine the feasibility of implementation of the scheme in the state. Reply awaited.

**6.8. Loan charge creation module in AP web land portal:**

Banks have made Charge Creation for 30,45,234 loan accounts in the AP web land portal as on 14.11.2016 and charges were approved for 27,10,849 loan accounts.

District wise details of Charge Creation are placed as **Annexure No.24**

Banks are requested to mandatorily enter the loan charge details on loan charge creation module in AP web land portal.

**6.9. Doubling Farmers Income by 2022 – Measures:**

RBI vide circular RBI/2016-17/66, FIDD.CO.LBS.BC.No. 16 / 02.01.001 / 2016-17 dated 29.09.2016 communicated the strategy to achieve the goal of “Doubling Farmers income by 2022”.

In this regard RBI advised that;

* Banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursal of loans within specified limits. Map the overall strategy to the agriculture / agro-ancillary lending plan of bank.
* Lead Banks should work closely with NABARD in preparation of Potential Linked Plans & Annual Credit Plans keeping the above strategy in consideration.
* LDMs should include ‘Doubling of Farmer’s income by 2022’ as a regular agenda under Lead Bank Scheme in various forums such as DCC, DLRC and BLBC.

**6.10. Production subsidy to sugar mills to offset cost of cane and facilitate timely payment of cane price dues of farmers:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.3/29/2016-AC dated 06.10.2016 informed that the Department of Food & Public Distribution has notified a scheme for production subsidy to sugar mills to offset the cost of cane and facilitate timely payment of cane price dues of farmers, vide Notification dated 12.09.2016.

Under the provisions of the said scheme, the sugar mills are required to open a separate no-lien bank account and furnish to their bankers the list of farmers along with bank account details and the extent of cane dues to be paid computed on the basis of Fair and Remunerative Price (FRP) for the current sugar season and FRP arrears of previous sugar seasons. It may be ensured by banks that they directly remit the funds released by Department of Food & Public Distribution under the said scheme into the accounts of farmers on behalf of the sugar mill and the subsequent balance, if any, be credited into the mill’s account. If a sugar mill does not have any cane price arrear due, the entire subsidy amount released by Department of Food & Public Distribution under the said scheme will have to be credited into the mill’s account.

**6.11. Relief measures by Banks in Areas Affected by Natural Calamities:**

Revenue (Disaster Management) Department, GoAP vide G.O.MS.No.9 dated 21.10.2016 has declared 245 mandals as drought affected in the state during South West Monsoon 2016 in 7 districts. Further, Government vide G.O.Ms.No.10 dated 12.11.2016 has declared additional 23 mandals as drought affected in Prakasam district.

Controlling authorities of all banks are requested to give suitable instructions to branches for taking up relief measures in the affected areas as per extant guidelines of Reserve Bank of India on Natural calamities communicated vide master direction dated 01.07.2016.

LDMs are advised to associate with District administration in assessment of loss to the farmers and initiate immediate steps in convening Special DCC meeting, to chalk out a time bound programme or plan of action within the ambit of Reserve bank of India guidelines.

|  |
| --- |
|  **AGENDA- 7** |

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

* 1. **Position of lending under MSME sector**

 (Amt. In Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **Outstanding as on 31.03.2015** | **Outstanding as on 31.03.2016** | **Outstanding as on 30.09.2015** | **Outstanding as on 30.09.2016** | **Y – o – Y Growth in Amount** |
| A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. |
| Micro Enterprises | 603782 | 14999 | 871952 | 18701 | 689122 | 16208 | 949277 | 19547 | 20.60 |
| Small Enterprises | 98698 | 17277 | 121982 | 17517 | 133983 | 17677 | 128342 | 16914 | -- |
| **Total MSE** | **702480** | **32276** | **993934** | **36218** | **823105** | **33885** | **1077619** | **36461** | **7.60** |
| **%of Micro enterprises to total MSE** | **85.95%** | **46.47%** | **87.73%** | **51.63%** | **83.72%** | **47.83%** | **88.09%** | **53.61%** | **--** |
| Medium Enterprises | 88207 | 4378 | 90181 | 4765 | 84294 | 4149 | 90826 | 4518 | 8.89 |
| **Total MSME** | **790687** | **36654** | **1084115** | **40983** | **907399** | **38034** | **1168445** | **40979** | **7.74** |

**Disbursements under ACP 2016-17 for MSME sector:** (Amt. in crores)

|  |  |  |
| --- | --- | --- |
| Target 2016-17 | Achievement(Disbursements during 01.04.16 to 30.09.16) | % of Achievement |
| 25000 | 11507 | 46.03% |

|  |  |  |
| --- | --- | --- |
| **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 (September, 2015 to September, 2016) | 20 | 7.60 |
| **10** per cent annual growth in the number of micro enterprise accounts (September, 2015 to September, 2016)  | 10 | 37.75 |
| **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 **on continuous basis**. | 60 | 53.61 |

Outstanding Position of Lending under MSME (Figures in crores)

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

|  |  |  |
| --- | --- | --- |
| **S. No** | **Year** | **Proposals covered during the year** |
| **No. of A/cs.** | **Amount (in Crs.)** |
| 01 | 2013-14 | 10245 | 291.97 |
| 02 | 2014-15 | 9428 | 358.50 |
| 03 | 2015-16 | 18514 | 384.55 |
| 04 | 2016-17(upto 30.09.2016) | 9026 | 242.96 |

District wise progress during first half year of 2016-17 under CGTMSE is place as **Annexure No.25**

* 1. **Stand up India Scheme:**

Stand-Up India scheme was launched with an objective to facilitate bank loans between 10 lakh and 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one Women borrower per bank branch for setting up a new enterprise (also termed as Greenfield enterprise).

All banks & LDMs should login daily into the portal [www.standupmitra.in](http://www.standupmitra.in) portal and to clear the pending applications on priority basis.

|  |
| --- |
| Performance under Stand Up India as on 08.11.2016 |
| S. No. | Type of Bank | SC/ST | Women |
| Targets | No. of Accounts Sanctioned | % of Achievement | Targets | No. of Accounts Sanctioned | % of Achievement |
| 1 | Public Sector Banks | 4523 | 84 | 1.86 | 4523 | 295 | 6.52 |
| 2 | Private Sector Banks | 840 | 6 | 0.71 | 840 | 46 | 5.48 |
| 3 | RRBs | 1122 | 0 | 0 | 1122 | 10 | 0.89 |
| **Total** | **6485** | **90** | **1.39** | **6485** | **351** | **5.41** |

 (Source: [www.standupmitra.in](http://www.standupmitra.in))

Bank wise performance is placed as **Annexure No.26**

Government of Andhra Pradesh is requested to help the banks in identifying good proposals to achieve the targets under Stand Up India programme.

 **7.4. Pradhan Mantri MUDRA Yojana (PMMY):**

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2016-17 upto 05.12.2016 in the state of Andhra Pradesh. (Rs. in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Bank | Total Target | Shishu | Kishore | Tarun | Total Achievement | % of Achievement |
| Public Sector Banks | 4736.03 | 322.10 | 1132.62 | 402.90 | 1857.62 | 39.22 |
| RRBs | 1670.00 | 124.64 | 255.73 | 23.70 | 404.07 | 24.20 |
| **Sub Total** | **6406.03** | **446.74** | **1388.35** | **426.60** | **2261.69** | **35.31** |

 (Source: www.mudra.org.in)

Bank wise performance is placed as **Annexure No.27**

**Coverage of activities allied to Agriculture and Services under PMMY:** Department of Financial Services, MoF, GoI vide letter F.No.29/2/2016-IF-2 dated 4th October, 2016 informed that the Pradhan Mantri Mudra Yojana (PMMY) loans are defined as loans of Rs.10 lakh for non-farm income generating activities. These include loans given to food processing. Since April, 2016 ‘Activities allied to Agriculture’, e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinics and agribusiness centres, food & agro-processing, etc (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, which promote livelihood or are income generating have become eligible for coverage.

Under the Reserve Bank of India system of classification & reporting all loans upto Rs.10 lakh for non farm sector are classified as MSME Loans. But food processing & activities allied to agriculture are classified under agriculture.

It has been reported by some of the banks in various SLBC meetings that banks have provided loans under PMMY under the RBI’s classification of food processing & agro processing etc. but these are not being reported under Mudra portal.

In view of the foregoing, banks are requested to report the captioned loans under Mudra portal.

**7.5 Coir Udyami Yojana (CUY):**

Controlling authorities of all banks are requested to give necessary directions to concerned branches to sanction loans for all the eligible borrowers under Coir Udyami Yojana for the year 2016-17.

|  |
| --- |
| **AGENDA- 8** |

**Housing Loans**

**8.1. Position of Housing Loans as on 30.09.2016**

 (Rs in Crores)

|  |  |  |
| --- | --- | --- |
| **Year** | **Total Outstanding** | **Disbursements** |
| **No. of a/cs** | **Amount** | **No. of a/cs** | **Amount** |
| **2014-15** | 342135 | 17424 | 44873 | 2957 |
| **2015-16**  | 390605 | 18820 | 53878 | 3060 |
| **2016-17 (up to 30.09.2016)** | 385722 | 19557 | 30580 | 1612 |

**8.2 Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY):**

**Credit – Linked Subsidy Scheme:** The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 15 years or during tenure of loan whichever is lower.

Department of Financial Services, Ministry of Finance, GoI vide letter no.8/133/2014-IF-II dated 30.09.2016 informed that the DFS has reviewed the implementation status of PMAY-CLSS is slow in the State and advised that the banks need to upscale their efforts to ensure higher performance in CLSS.

Hence, controlling authorities of all banks are requested to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS.

**8.3. Issues relating to RGK & VAMBAY :**

A.P. State Housing Corporation Limited requested the banks to furnish the district-wise, scheme-wise and project location-wise details of outstandings, overdues & NPAs. These details are required by the corporation to furnish to the district offices of APSHCL for follow up action by the concerned Project Directors (Housing) for recovery.

Banks are requested to furnish the data to the corporation.

|  |
| --- |
| **AGENDA- 9** |

**Education Loans**

* 1. **Position of Education Loans as on 30.09.2016 :**

(Rs in Crore)

|  |  |  |
| --- | --- | --- |
| **Year** | **Total Outstanding** | **Disbursements** |
| **No. of a/c s** | **Amount** | **No. of a/cs** | **Amount** |
| **2014-15** | 143644 | 3062 | 20507 | 600 |
| **2015-16**  | 149849 | 3650 | 23893 | 715 |
| **2016-17 (upto 30.09.2016)** | 148788 | 3857 | 15881 | 377 |

|  |
| --- |
| **AGENDA- 10** |

**EXPORT CREDIT**

Outstanding position of finance under Export Credit as on 30.09.2016 placed as **Annexure No.13**

|  |
| --- |
| **AGENDA- 11** |

**11.1. Credit Flow to Minority Communities, weaker sections, women and SC/STs (outstandings):**

 (Rs. In Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sl. No. | Year ended | Minority communities | Weaker sections | Women | SC/ST |
| 1 | March, 2015 | 11,069 | 48,495 | 35,994 | 8,710 |
| 2 | March, 2016 | 13,150 | 55,687 | 39,058 | 9,989 |
| 3 | September, 2016 | 12,886 | 57,025 | 38,977 | 11,117 |
| Stipulation | 15% on priority sector advances(DFS guidelines) | 10% of ANBC(RBI guidelines) | 5%on NBC(RBI guidelines) | No stipulation |
| % of Achievement for September, 2016 | 7.47 | 23.53 | 16.09 | - |

Credit Flow to Minority Communities, Weaker Sections, Women, Scheduled Castes & Scheduled Tribes

 (Amt. in crores)

**Comparative statement of Credit disbursements under Welfare schemes from 01.04.2016 to 30.09.2016 with the corresponding period of 2015-16:**

 (Amount in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Scheme** | **Disbursements from 01.04.2015 to 30.09.2015** | **Disbursements from 01.04.2016 to 30.09.2016** | **Variance** |
| Minority Communities | 1681 | 2117 | (+)436 |
| Weaker Sections | 9919 | 15352 | (+)5433 |
| Women | 7689 | 9627 | (+)1938 |
| SC/ST | 1591 | 3193 | (+)1602 |

|  |
| --- |
| **AGENDA- 12** |

**Status of implementation of Government Sponsored Schemes during the FY 2016-17**

**Government of India**

**12.1 Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)**

**12.1.1 SHG-Bank linkage Programme Disbursements vis-à-vis Targets**

 (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.** |
| 2013-14 | 7066 | 265118 | 8246 | 1368 | 49718 | 1527 | 8434 | 314836 | 9773 | 772413 | 13764 |
| 2014-15 | 12273 | 188457 | 6072 | 1516 | 38518 | 1292 | 13789 | 226975 | 7364 | 806514 | 14977 |
| 2015-16  | 9707 | 375361 | 11154 | 325 | 56896 | 2011 | 10032 | 432257 | 13165 | 829539 | 15861 |
| September, 2016 | 11405 | 183798 | 3662 | 325 | 14479 | 538 | 11730 | 198277 | 4200 | 818307 | 15864 |

**Comparative statement of SHG Bank Linkage Disbursements Y-o-Y**

 (Rs. In crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Rural SHG Disbursements** | **Urban SHG Disbursements** | **Total Disbursements** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 01.04.2015 to 30.09.2015 | 97691 | 3256 | 11724 | 390 | 109415 | 3646 |
| 01.04.2016 to 30.09.2016 | 183798 | 3662 | 14479 | 538 | 198277 | 4200 |
| % increase  | 88% | 12% | 23% | 38% | 81% | 15% |

 **12.1.2. Overdue/NPAs under SHG Bank Linkage Programme as on 30.09.2016**

 (Rs. In crores)

|  |  |  |  |
| --- | --- | --- | --- |
| Year | Outstanding | Overdue | NPAs |
| No. of Accounts | Amount | No. of Overdue accounts | Total balance in overdue accounts | Actual overdue amount | No. of Accounts | Amount |
| September 2015 | 801429 | 14695 | 165355 | 2736 | 1021 | 62773 | 828 |
| September 2016 | 818307 | 15864 | 151940 | 2349 | 1261 | 73755 | 831 |

The percentage of total balance in overdue accounts & NPA to outstanding is **14.81% & 5.24%** respectively for the Quarter ended September, 2016.

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

**12.2 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM) Scheme:**

**Progress on SEP (Individual) and SEP (Groups)** **for the financial year 2016-17** as on 30.09.2016

 (Amount in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Program** | **Target** | **Achievement** |
| **Physical** | **Financial** | **Physical** | **Financial** |
|  1 | SEP (Individual) Programme under NULM | 8200 | 164 | 287 | 2.59 |
|  2 | SEP (Groups) Programme under NULM | 240 | 24 | 1 | 0.05 |

 (Source: MEPMA)

Controllers of banks are requested to sensitize the branches for achievement of targets. MEPMA is requested to sponsor sufficient no. of applications for achieving the targets.

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

The Annual Credit Plan 2016-17 of Khadi and Village Industries Commission for PMEGP was approved on 09.06.2016 during 194th SLBC meeting with an outlay of Rs.2336.58 lakhs as Margin Money & Rs.7939.71 lakhs as Bank Credit. Now the Department has requested SLBC to place their revised Annual Credit Plan 2016-17 before the committee for approval.

 (Rs. in lakhs)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **No. of Projects** | **Margin Money** | **Bank Credit** | **Employment** |
| KVIC, S.O., Hyd | 466 | 931.60 | 2878.64 | 3728 |
| KVIC, DO. Vizag | 291 | 582.36 | 1799.49 | 2328 |
| APKVIB | 757 | 1513.96 | 4678.14 | 6056 |
| D.I.C. – Rural | 505 | 1010.61 | 3122.78 | 4040 |
| D.I.C. – Urban | 504 | 1008.00 | 4667.04 | 4032 |
| **Total** | **2523** | **5046.53** | **17146.09** | **20184** |

The district wise revised targets under PMEGP scheme is enclosed as **Annexure No.28**

**Target & Achievement under PMEGP for the year 2016-17 (as on 30.09.2016)**

 (Rs. in lakhs)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Agency | **Target**  | **Sanctioned** | **Disbursed** |
| No. of Projects | Margin Money | Emp. (Nos) | No. of Projects | Margin Money | Emp. (Nos) | No. of Projects | Margin Money | Emp. (Nos) |
| 1 | KVIC, S.O., Hyd  | 466 | 931.60 | 3728 | 141 | 711.45 | 2490 | 140 | 703.48 | 2384 |
| 2 | KVIB | 757 | 1513.96 | 6056 | 537 | 1765.62 | 6180 | 196 | 717.95 | 2494 |
| 3 | DIC | 1009 | 2018.61 | 8072 | 296 | 1049.36 | 3673 | 255 | 940.28 | 3286 |
|  |  **Total** | **2232** | **4464.17** | **17856** | **974** | **3526.43** | **12343** | **591** | **2361.71** | **8164** |
| 4 | KVIC,D.O. Vizag | 291 | 582.36 | 2328 | 140 | 494.07 | 1729 | 127 | 472.71 | 1327 |
| **Grand Total** | **2523** | **5046.53** | **20184** | **1114** | **4020.50** | **14072** | **718** | **2834.42** | **9491** |

 (Source: KVIC, Hyderabad)

All banks are requested to sanction eligible cases & ground them immediately wherever sanctions were already given.

**12.4 Handloom Weavers – Mudra Scheme**

Progress on implementation of Development Schemes sponsored by Handlooms & Textiles Department – MUDRA scheme to the Handloom Weavers as on 30.09.2016 is as under:

 (Rs. in Lakhs)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total No. of Handloom Weavers Identified by the AD(H&T)** | **Total No. of Handloom Entrepreneurs Identified by the AD(H&T)** | **Total No. of Handloom Weavers / Entrepreneurs Approved by DCC** | **Total No. of Applications Recommended to Banks** | **Total No. of Applications Sanctioned by the Banks** |
| Physical | Financial | Physical | Financial | Physical | Financial | Physical | Financial | Physical | Financial |
| 7378 | 3746.50 | 242 | 1162.00 | 1442 | 739.00 | 620 | 309.50 | 5 | 2.50 |

 (Source: Handlooms & Textiles Department)

District wise progress under MUDRA scheme implemented to the Handloom Weavers & Weaver Entrepreneurs as on 30.09.2016 is enclosed as **Annexure No.29**

Department of Handlooms & Textiles requested the banks to provide interest subvention claims for the debt redemption scheme to Handloom and Powerloom sector implemented by GoAP. SLBC vide letter No.666/30/21/557 dated 16.11.2016 communicated the format to controlling authorities of banks for furnishing the details of eligible interest subvention amount.

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

**12.5.1** Details of subsidy sanctioned and released under DEDS in the state of Andhra Pradesh by NABARD during the year 2016-17 – Position as on 05.11.2016.

 (Rs. in Lakhs)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **General / ST** | **SC** |
| **No. of Units** | **Amount** | **No. of Units** | **Amount** |
| Subsidy Sanctioned | 1026 | 387.30 | 260 | 181.28 |
| Subsidy Released | 0 | 0 | 809 | 551.32 |

 (Source: NABARD)

**12.6 Agri-Clinics & Agri-Business Centers**

**Agri-Clinics & Agri-Business Centers (ACABC) – Review of progress as on 04.11.2016**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Number** |
| 1 | No. of projects sanctioned | 31 |
| 2 | No. of projects pending  | 373 |

 (Source: [www.agriclinics.net](http://www.agriclinics.net))

All Banks are requested to issue necessary instructions 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.

**12.7. Credit under DRI**

|  |  |
| --- | --- |
| Year ended | Outstanding Rs. In Crores |
| March, 2014 | 38.21 |
| March, 2015 | 35.97 |
| March, 2016 | 36.39 |
| As on September, 2016 | 34.24 |

The credit outstanding under DRI is Rs.34.24 Crores as on 30.09.2016 as against target of Rs. 2,423 Crores (i.e. 1% of the total outstanding advances of 31.03.2016 i.e. Rs.2, 42,311 Crores).

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

|  |
| --- |
| **AGENDA- 13** |

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

**13.1 Andhra Pradesh Micro Irrigation Project (APMIP):**  Achievement as on 30.09.2016

|  |
| --- |
| Physical |
| Target | Achievement | % of Achievement |
| 150000 | 43319 | 28.88% |

 (Source: APMIP)

District wise progress under APMIP during 2016-17 is enclosed as **Annexure No.30**

**13.2. Animal Husbandry: Heifer Induction Scheme:** Achievement as on 30.09.2016

Department informed that the progress as on 30.09.2016 is NIL as amount is yet to be released under NLM and other schemes.

**13.3. Fisheries:** Achievement as on 30.09.2016

 (Rs. in crores)

|  |  |  |
| --- | --- | --- |
| Total Credit proposed for Govt. Sponsored Schemes | Credit extended to Government Sponsored Schemes by Banks | % of Achievement |
| 113.08 | 1.2 | 1.06% |

 (Source: Fisheries Department)

District wise progress under Fisheries during 2016-17 is enclosed as **Annexure No.31**

**13.4. Horticulture:** Progress as on 30.09.2016

 (Rs. in Lakhs)

|  |  |  |
| --- | --- | --- |
| Name of the Scheme | Releases | Expenditure |
| Mission for Integrated Development of Horticulture (MIDH) | 4850.00 | 2700.00 |
| National Mission on Oilseeds and Oilpalm Programme (NMOOP) under Mini Mission-II | 1101.29 | 922.07 |
| State Development Plan (State Plan) | 5000.00 | 1100.54 |
| **Total** | **10951.29** | **4722.61** |

 (Source: Department of Horticulture)

 **13.5. Sericulture:** Achievement as on 30.09.2016

 (Amt. in Lakhs)

|  |  |  |  |
| --- | --- | --- | --- |
| Target | Applications Sponsored | Sanctioned | Grounded |
| Number | Amount | Number | Amount | Number | Amount | % of Achievement in Amount |
| 2067 | 4206.79 | 446 | 202 | 252.39 | 199 | 240.39 | 5.71% |

 (Source: Department of Sericulture)

District wise progress under sericulture as on 30.09.2016 is enclosed as **Annexure No.32**

**13.6. A.P. Backward Classes Co-op. Finance Corporation:** Achievement as on 30.09.2016

 (Rs. in Lakhs)

|  |  |  |
| --- | --- | --- |
| Name of the Scheme | Target | Achievement |
| Physical  | Subsidy  | Bank Loan  | Physical  | Subsidy  | Bank Loan  | % of Achievement in Bank Loan |
| Margin Money (Subsidy) Scheme | 17600 | 17600 | 17600 | 14715 | 5442 | 6084 | 34.57% |
| BC Abhyudaya Yojana | 3300 | 3300 | 3300 | 4019 | 1782 | 2337 | 70.82% |
| Total | 20900 | 20900 | 20900 | 18734 | 7224 | 8421 | 40.29% |

Bank wise progress under BC Cooperative Finance Corporation Ltd. schemes as on 30.09.2016 is enclosed as **Annexure No.33**

**13.7. A. P. State Kapu Welfare & Development Corporation Ltd.**:

**13.7.1 Swayam Upadhi Scheme (Revised Target):** Achievement as on 30.09.2016

(Rs. in lakhs)

|  |  |
| --- | --- |
| Target | Achievement |
| Physical | Subsidy | Bank Loan | Total Outlay | Physical | Subsidy | Bank Loan | Total Outlay | % of Achvt. To Bank Loan |
| 58685 | 46034.15 | 46566.85 | 92601.00 | 19005 | 11530.86 | 11787.86 | 23318.72 | 25.31% |

District wise progress under Kapu Corporation Swayam Upadhi Scheme as on 30.09.2016 is enclosed as **Annexure No.34**

**13.7.2 Group MSME Scheme:**

The Corporation reported that 543 groups have applied under the scheme out of which 316 groups have been shortlisted by NABCONS and will be placed before the district level committee for short listing the entrepreneurs and to forward to the banks for considering sanctions based on viability & bankability.

**13.8. A.P. State Brahmin Welfare Corporation Ltd.:**

(Rs. in Lakhs)

|  |  |  |  |
| --- | --- | --- | --- |
| Name of the Scheme | Target for 2016-17 | Applications received as on 30.09.2016 | Applications received as on 31.10.2016 |
| Chanakya Antyodaya  | 1750 | 828 | 2271 |
| Chanakya Abhyudaya | 875 | 722 | 1539 |
| Chanakya Abhivrudhi | 478 | 640 | 1047 |
| Total | 3,103 | 2190 | 4857 |

(Source: AP State Brahmin Welfare Corporation Ltd.)

Department informed that the applications received are forwarded to the respective LDMs for onward forwarding to banks. Corporation is requested to obtain the progress.

**13.9. Federations of BC Co-operative Societies under BC Welfare Department of GoAP:**

 (Rs. in Lakhs)

|  |  |  |
| --- | --- | --- |
| **Name of the Federation** | **Annual Target 2016-17** | **Progress** |
| **No. of**  | **Amount 50% Subsidy** | **Deemed Applications****(2015-16)** | **Fresh Applications 2016-17** | **Total Applications** |
| **Societies** | **Benefs.** |
| **A.P. Washermen Cooperative Societies Federation Ltd.** | 371 | 5558 | 5558 | 9496 | 5351 | 14847 |
| **A.P. Nayee Brahmins Cooperative Societies Federation Ltd.** | 386 | 5796 | 5796 | 4773 | 1656 | 6429 |
| **A.P. Vaddera Cooperative Societies Federation Ltd.** | 245 | 3675 | 3675 | 6396 | 4869 | 11265 |
| **A.P. Sagara ( Uppara ) Cooperative Societies Federation Ltd** | 229 | 3434 | 3434 | 2715 | 3093 | 5808 |
| **A.P. Krishna Balija, Poosala Cooperative Societies Federation Ltd.** | 156 | 2330 | 2330 | 452 | 757 | 1209 |
| **A.P. Valmiki/Boya Cooperative Societies Federation Ltd.** | 165 | 2474 | 2474 | 4201 | 4614 | 8815 |
| **A.P. Bhattraja Cooperative Societies Federation Ltd.** | 158 | 2361 | 2361 | 549 | 305 | 854 |
| **A.P. Kummari/Shalivaahana Cooperative Societies Federation Ltd.** | 230 | 3450 | 3450 | 6976 | 2605 | 9581 |
| **A.P. Viswabrahmins Cooperative Societies Federation Ltd.** | 254 | 3798 | 3798 | 3931 | 2588 | 6519 |
| **A.P. Medara Cooperative Societies Federation Ltd.** | 169 | 2533 | 2533 | 1620 | 396 | 2016 |
| **Total** | **2363** | **35409** | **35409** | **41109** | **26234** | **67343** |

 (Source: Respective federations)

District wise progress under 10 BC Cooperative Societies as on 31.10.2016 is placed as **Annexure No.35**

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

Department has requested SLBC to approve their Annual Credit Plan 2016-17, as they have not furnished during the launch of State Credit Plan 2016-17.

|  |
| --- |
| Annual Target 2016-17 |
| No. of Beneficiaries | Bank Loan (Rs. in Lakhs) |
| 36109 | 32644.93 |

The district-wise bank-wise targets of the above annual action plan are enclosed as **Annexure No.36**

The targets communicated by the department may be approved by the Committee for communication to all the Lead District Managers for bank-wise allocation at district level with the approval of DCC.

* 1. **Andhra Pradesh State Christian (Minorities) Finance Corporation**:

Achievement as on 30.09.2016

 (Rs. in lakhs)

|  |  |
| --- | --- |
| Target for the year 2016-17 | Achievement |
| Physical | Financial | Physical | Financial | % of Achievement |
| 1250 | 1248.00 | 489 | 355.38 | 28.48% |

 (Source: AP State Christian (Minorities) Finance Corporation)

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

Achievement as on 30.09.2016

 (Rs. in lakhs)

|  |  |
| --- | --- |
| **Target** | **Achievement** |
| Benf | Subsidy | Bank Loan | Total Outlay | Benf | Subsidy | Bank Loan | Total Outlay | % of Achvt. In Bank Loan |
| 5242 | 4350.11 | 5444.30 | 9794.41 | 4272 | 3238.27 | 1900.23 | 5138.50 | 34.90% |

 (Source: TRICOR)

District wise and Bank wise progress under TRICOR during 2016-17 up to 30.09.2016 is placed as **Annexure No.37**

* 1. **A.P. State Minorities Finance Corporation Ltd.:**

(Rs. in lakhs)

|  |  |
| --- | --- |
| Target | Total Applications Registered |
| Physical | Subsidy | Bank Loan |
| 13022 | 6409 | 16258.05 | 112993 |

 (Source: A.P. State Minorities Finance Corporation Ltd)

District wise progress under AP State Minorities Finance Corporation Ltd. during 2016-17 up to 30.09.2016 is placed as **Annexure No.38**

* 1. **Welfare of Differently Abled and Senior Citizens, AP :** Achievement as on 30.09.2016

 (Rs. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Physical Target** | **Achievement**  | **Expenditure** | **Percentage of Achievement** |
| 720 | 231 | 1.79 | 32.08% |

(Source: Department of Welfare of Differently Abled and Senior Citizens, AP)

* 1. **Andhra Pradesh Society for Training and Employment Promotion (APSTEP):**

Department informed that the Government have not yet finalized the guidelines under Economic Assistance Scheme linked with Bank Finance programme during the financial year 2016-17. The progress report on implementation of Scheme as on 30.09.2016 may be treated as Nil.

* 1. **Banks are requested to instruct the branches to release loan & subsidy Component as per the unit cost and ensure that units are established as per the scheme guidelines for income generation in respect of all Government Sponsored Schemes.**

**13.17. Overdue position under Government sponsored schemes as on 30.09.2016**

 (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 | 428753 | 6945.16 | 80495 | 1093.41 | 888.43 | 41054 | 275.02 |
| Of which |
| SGSY / NRLM | 280859 | 5044.44 | 40029 | 702.82 | 610.53 | 16272 | 124.30 |
| SJSRY / NULM | 63591 | 1181.55 | 14668 | 174.83 | 162.24 | 9154 | 49.01 |
| PMRY/PMEGP  | 21297 | 373.19 | 9659 | 107.08 | 65.17 | 6211 | 49.96 |
| DEDS | 58576 | 271.70 | 14380 | 83.44 | 32.25 | 8415 | 34.57 |
| State Government Sponsored Schemes | 2250249 | 26063.85 | 496620 | 7219.80 | 3219.41 | 276778 | 2216.51 |

**Central Government Sponsored Schemes:** The percentage of total balance in overdue accounts & NPA to out standings is 15.74% & 3.96% respectively**.**

**State Government Sponsored Schemes:** The percentage of total balance in overdue accounts & NPA to out standings is 27.70% & 8.50% respectively**.**

**SGSY/NRLM:** The percentage of total balance in overdue accounts & NPA to outstandings is 13.93% & 2.46% respectively**.**

**SJSRY/NULM:** The percentage of total balance in overdue accounts & NPA to outstandings is 14.80% & 4.15% respectively**.**

**PMRY/PMEGP:** The percentage of total balance in overdue accounts & NPA to outstandings is 28.69% & 13.39% respectively**.**

**DEDS:** The percentage of total balance in overdue accounts & NPA to outstandings is 30.71% & 12.72% respectively.

|  |
| --- |
| **Agenda 14** |

**Position of MFI finance extended as on 30.09.2016**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Amt. in Crores** |
| 1 | Cumulative Amount of Loans sanctioned so far  | 115.57 |
| 2 | Cumulative Loans Disbursed so far  | 115.22 |
| 3 | Total Loans outstanding  | 84.76 |
| 4 | Total amount due for payment (Demand) | 41.81 |
| 5 | Total amount recovered  | 12.61 |
| 6 | Total amount overdue  | 29.20 |
| 7 | Out of (6) amount overdue [Standard] | 3.78 |
| 8 | Out of (6) amount overdue [NPA] | 25.42 |
| 9 | Non Fund exposure/Off Balance Sheet exposure O/s  | 0.00 |

|  |
| --- |
| **AGENDA- 15** |

 **Financial Inclusion**

**15.1. Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank: Progress as on 30.09.2016:**

|  |  |
| --- | --- |
| No. of villages to be covered with bank branches as per road map | 567 |
| No. of villages provided with bank branches  | 12 |

All banks are requested to open brick & mortar branches in the allotted villages as per the Roadmap on or before 31.03.2017.

**15.2. Availability of ATMs in the State of Andhra Pradesh:**

|  |  |
| --- | --- |
| Quarter ended  | No. of ATMs |
| 31.03.2015 | 7143 |
| 31.03.2016 | 8210 |
| 30.06.2016 | 8309 |
| 30.09.2016 | 8411 |

* 1. **National Mission on Financial Inclusion Plan – Pradhan Mantri Jan Dhan Yojana (PMJDY):**

**15.3.1. Progress on Number of Accounts opened under PMJDY (16.08.2014 to 23.11.2016)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  Type of Bank | No. of Accounts | Total No. of Accounts | Total Amount in Crores | Zero Balance Accounts | RuPay Cards Issued | Aadhaar Seeding |
| Rural | Urban |
| PSBs | 3024637 | 2955008 | 5979645 | 1305.59 | 1399689 | 5255306 | 4921530 |
| Private sector Banks  | 30276 | 148452 | 178728 | 49.89 | 53365 | 156265 | 94680 |
| RRBs | 1422961 | 360607 | 1783568 | 342.01 | 242438 | 1248642 | 1148978 |
| **Total** | **4477874** | **3464067** | **7941941** | **1697.49** | **1695492** | **6660213** | **6165188** |
| **% to Total Accounts** | **21.35%** | **83.86%** | **77.63%** |

**15.3.2. Deployment of Bank Mithras:**

During deliberations made in SLBC subcommittee meeting held on 03.10.2016 at Andhra Bank, Head Office, Hyderabad regarding “BC mechanism & Infrastructure”, SERP/ Rural Development Department agreed to identify the SHG members for deployment as BCs in SSA locations where the existing BCs are inactive/ attrition.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| District | GPs in SSA | No. of SSA Points | SSAs covered through Branches | SSAs covered through BCs / Other Modes | Active BCs | Inactive / Attrition BCs |
| Srikakulam | 1099 | 662 | 113 | 549 | 423 | 126 |
| Vizianagaram | 921 | 550 | 99 | 451 | 420 | 31 |
| Visakhapatnam | 925 | 620 | 132 | 488 | 264 | 224 |
| East Godavari | 1069 | 821 | 211 | 610 | 575 | 35 |
| West Godavari | 908 | 677 | 276 | 401 | 339 | 62 |
| Krishna | 970 | 439 | 172 | 267 | 267 | 0 |
| Guntur | 1011 | 974 | 427 | 547 | 432 | 115 |
| Prakasam | 1030 | 626 | 313 | 313 | 279 | 34 |
| SPS Nellore | 940 | 559 | 184 | 375 | 293 | 82 |
| Chittoor | 1363 | 952 | 198 | 754 | 644 | 110 |
| YSR kadapa | 790 | 516 | 266 | 250 | 241 | 9 |
| Anantapuramu | 1003 | 901 | 190 | 711 | 710 | 1 |
| Kurnool | 889 | 747 | 188 | 559 | 518 | 41 |
| **Total** | **12918** | **9044** | **2769** | **6275** | **5405** | **870** |

All banks are requested to deploy the BCs in all inactive locations to cater the banking needs of public.

 **15.3.3. Solar Powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas – Support under FIF: as on 30.09.2016**

The following banks have submitted the list of SSAs for which support is being sought under FIF, through self certified letter to SLBC for placing the same before the committee for information and records.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S No | Name of the Bank | Number of SSAs with No connectivity(Dark Areas) | Number of SSAs with Intermittent connectivity(Grey Areas) | Total | No. of V-SATs installed in field |
| 1 | Andhra Bank | 0 | 30 | 30 | 16 |
| 2 | APGB | 0 | 43 | 43 | 0 |
| 3 | APGVB | 29 | 74 | 103 | 0 |
| 4 | SBI | 7 | 20 | 27 | 0 |
| 5 | Syndicate Bank | 2 | 3 | 5 | 1 |
| 6 | Union Bank of India | 36 | 8 | 44 | 0 |
| 7 | Indian Overseas Bank | 0 | 25 | 25 | 0 |
| **Total** | **74** | **203** | **277** | **17** |

**15.3.4. Support from Financial Inclusion Fund (FIF) for setting up of solar powered V-SAT connectivity – Expansion of banking network in the most affected LWE districts:**

NABARD vide circular No.224/DFIBT-23/2016, Ref.No.NB.HO.DFIBT/7506-7988/DFIBT-23/67/2016-17 dated 21.09.2016 clarified that in respect of V-SAT connectivity without employing solar power the support will be as under:

**Model 1 (LWE districts – CAPEX and Connectivity cost) for 5 years**

|  |  |  |  |
| --- | --- | --- | --- |
| S.No. | Particulars | Details | Time period |
| 1 | CAPEX support | Rs.3,00,000/- | One-time support |
| 2 | Support for Connectivity | Rs.2,25,000/- (50% of the actual, maximum of Rs.45,000/- p.a.) | For 5 years |
| The CAPEX will be a one-time cost and the connectivity cost will be reimbursed @maximum of Rs.45,000/- per year for a period of 5 years |

**Model 2 (LWE districts – OPEX cost) for 5 years**

|  |  |  |  |
| --- | --- | --- | --- |
| S.No. | Particulars | Details | Time period |
| 1 | OPEX support | Rs.1,05,000/- per year | For 5 years |
|  | Total support for 5 years | Rs.5,25,000/- |  |
| The reimbursement can be claimed annually upto a maximum of Rs.1,05,000/- for 5 years |

It is also clarified that the captioned support from FIF to LWE districts is to establish V-SAT based connectivity and not any other forms of connectivity.

**15.3.5. Progress report - Number of Enrollments under Social Security Schemes as on 30.09.2016**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type of Bank** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| PSBs | 4904804 | 1046451 | 122074 | 6073329 |
| Pvt. Sector Banks | 368351 | 153139 | 11380 | 532870 |
| RRBs | 1258315 | 317447 | 40439 | 1616201 |
| Co-operative Banks | 698 | 388 | 0 | 1086 |
| **Grand Total** | **6532168** | **1517425** | **173893** | **8223486** |

**15.3.6. Banking Infrastructure details in Visakhapatnam district (one of the 35 worst affected LWE districts in the country):**

|  |  |  |
| --- | --- | --- |
| **As on** | **No. of Branches** | **No. of ATMs** |
| **Rural** | **Semi Urban** | **Urban** | **Metro** | **Total** |
| 31.03.2015 | 190 | 98 | 116 | 287 | 691 | 1066 |
| 31.11.2016 | 190 | 96 | 134 | 334 | 754 | 1125 |

**15.3.7. Pradhan Mantri Jan Dhan Yojana – Conversion of Small Accounts to Basic Savings Bank Deposit Accounts (BSBDA):**

Department of Financial Services, MoF, GoI vide letter F.No.1/9/2014-FI (Pt.X) (C-69241) dated 30th September, 2016 informed that various Ministries / Departments of Government of India and some State Governments are facing problem in transfer of benefits in certain schemes due to restrictions imposed (restrictions on withdrawal of amounts more than Rs.10000/-, balance in the accounts to not exceed Rs.50000/- at any point of time, credit limit not to be more than Rs.1 lakh) in the small accounts opened under PMJDY.

As per RBI guidelines, these small accounts would be valid normally for a period of twelve months. Thereafter, such accounts would be allowed to continue for a further period of twelve more months, if the account holder provides a document showing that she/he has applied for any of the officially valid document within twelve month of opening the small account.

In view of the above, it is requested to complete KYC of small accounts at the earliest so that customers are not put to hardship due to restrictions imposed under ‘Small Account’.

**15.3.8. Need for expediting Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA workers by Banks:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.21/9/2009-FI (Part) (C-59330) sent the list of District wise – Bank wise number of consent forms received from Ministry of Rural Development, GoI, which have been handed over to the banks, for expediting Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA workers by banks and advised SLBC convener to get the list distributed to LDMs for getting the Aadhaar seeding done in bank accounts of the MGNREGA beneficiaries where the consent form will be made available and mapping the same on the NPCI mapper.

Accordingly, SLBC has forwarded the list to LDMs concerned with an advise to forward the same to banks. SLBC also forwarded the list to controlling authorities of all banks with a request to collect the consent forms from LDMs of respective districts and complete the seeding of Aadhaar as advised by DFS.

**15.3.9. Bank Mitra Operations - Collection of Consumer Charges on Commercial basis:**

APGVB informed that APTRANSCO has been charging their monthly electricity charges from Bank Mitra outlets on commercial basis. As the monthly income of Bank Mitras is very low, they are unable to meet the expenses. Due to this burden Bank Mitras are reluctant to serve as Bank Mitra, which is defeating the Government programme of Financial Inclusion.

Government is requested to review and restore the domestic tariff fee for Bank Mitras monthly electricity charges, as the activity being taken up by the Bank Mitra is not a commercial activity.

**15.3.10. Upgrading electronic point of sale (e-PoS) at Fair Price Shops (FPS) / Public distribution shop (PDS) to support Financial Inclusion:**

Department of Financial Services, MoF, GoI vide letter F.No.21(41)/2016-17 (Mission) dated 7th November 2016 informed that it has been decided to use the FPS with e-PoS as Business Correspondent (BC) for delivery of banking services. This will augment the income of shop owners and make them viable.

It is essential to have FPS/PDS e-PoS machines with Aadhaar & Card (Chip + Pin) functionality to perform financial transaction. E-PoS machine should have capability to perform Aadhaar enabled payments (AEPs) and Rupay Card interoperable transactions. The e-PoS machines should be compliant with Micro ATM version 1.5.1. Integration with banking application used in banks has to be carried out to enable the FPS shopkeeper to act as a business correspondent.

During 196th SLBC meeting held on 21.11.2016 it was resolved that the Lead Bank of the district concerned to take the lead for deploying FPS as BCs as per Standard Operating Procedure (SOP) communicated by DFS vide letter F.No.21(41)/2016-17 (Mission) dated 07.11.2016 for acquisition of Fair Price Shops (FPS) as Business Correspondents (BCs).

**15.4.**  **Credit plus activities**

**15.4.1. Financial Literacy Centers (FLCs) - Position in A.P as on 30.09.2016:**

|  |  |
| --- | --- |
| Particulars | No. of FLCs |
| Number of FLCCs operating in the District Head Quarters  | 17 |
| Number of FLCCs operating in Lead District Offices  | 10 |
| Number of FLCCs operating in Other Places | 47 |
| **Total** | **74** |

(Detailed statement enclosed as **Annexure No.39**)

**15.4.2. Conduct of Financial Literacy Programmes:** As per the revised guidelines of RBI, all FLCs have to organize at least six target group specific camps for Farmers, SHGs, MSME, Senior Citizens, School Children and other needy Sectors and one Camp for the newly inducted people in the financial system including PMJDY account holders every month. As many stake holders as possible at the district / Panchayat/ village level including LDM, DDM of NABARD, LDO of RBI, Bankers, District and Local Administration, Block level officials, NGOs, SHGs, BCs, Farmer Clubs, Panchayats, PACS, Village level functionaries etc. have to be involved during these camps.

RBI observed that, in general, the FLCs have not been able to meet the minimum targets of conducting target-specific camps (some FLCs have not conducted any camps). Further, rural branches in general have not been able to meet the target of either special camps or target-specific camps.

**15.4.3. Rural Self Employment Training Institutes in Andhra Pradesh:** Statement of performance of RSETIs for the financial year 2016-17 up to September, 2016 is enclosed as **Annexure No.40**

**Preference to be given to the candidates trained under EDP / Skill development / Skill upgradation from RSETIs and APBIRED (Andhra Pradesh Bankers Institute of Rural and Entrepreneurship Development) for credit assistance:**

Good number of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs / APBIRED. The no. of candidates got the credit assistance from banks is very low.

Hence, all controlling authorities of banks are requested to give instructions to their branches to accord preference to the candidates trained in RSETI & APBIRED subject to fulfilling the bank guidelines for credit assistance.

**15.4.4. AP SLBC Call Centre:** SLBC has established a Call Centre namely ` APSLBC CALL CENTRE` on behalf of all Banks in the state with toll free telephone Number i.e. 18004258525, SMS service and email queries facilities to provide for an effective and centralized grievance redressal and facilitation mechanism for opening of Bank accounts and other banking related queries as part of financial inclusion. The call centre is engaged in providing additional information on farming and other beneficiary oriented programmes.

SLBC AP call centre was designated for receiving the grievances in implementation of PMJDY with caller tone of PMJDY. Accordingly staff at the call centre was given orientation by SLBC.

As per the directions of DFS, MoF, SLBC of AP has enabled a separate Toll Free Number i.e.1800 425 1525 exclusively for MUDRA for grievance redressal at AP SLBC Call Centre in Andhra Bank, Head Office, Hyderabad.

|  |
| --- |
| **AGENDA- 16** |

**Overdue/NPA position**

**16.1 Overdue / NPA position as on 30.09.2016 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  | 9106419 | 69434 | 2493691 | 20634 | 20634 | 525416 | 3647 |
| Agrl.Term Loans Including Agrl. Allied Activities  | 1878080 | 28440 | 616205 | 7024 | 4076 | 315073 | 2324 |
| Total Farm Credit | 10984499 | 97874 | 3109896 | 27658 | 24710 | 840489 | 5971 |
| Agriculture Infrastructure | 7692 | 607 | 1758 | 191 | 105 | 629 | 98 |
| Ancillary Activities | 11928 | 4757 | 1561 | 578 | 253 | 672 | 178 |
| **Total Agriculture Advances** | **11004119** | **103238** | **3113215** | **28427** | **25068** | **841790** | **6247** |
| MSME Sector Advances | 1168445 | 40979 | 257958 | 8905 | 3785 | 111167 | 3032 |
| Export Credit | 299 | 876 | 27 | 16 | 2 | 1 | 1 |
| Others under Priority Sector Advances | 843373 | 27364 | 134049 | 4827 | 1269 | 61660 | 824 |
| **Total Priority Sector Advances** | **13016236** | **172457** | **3505249** | **42175** | **30124** | **1014618** | **10104** |
| Non-priority sector loans | 4125495 | 81351 | 289569 | 10030 | 5100 | 143394 | 4052 |
| **Total Advances** | **17141731** | **253808** | **3794818** | **52205** | **35224** | **1158012** | **14156** |
| Housing Loans  | 385722 | 19557 | 71377 | 3818 | 786 | 29713 | 484 |
| Education Loans  | 148788 | 3857 | 22866 | 612 | 242 | 10583 | 205 |
| Self Help Groups Advances  | 818307 | 15864 | 151940 | 2349 | 1261 | 73755 | 831 |

**Short Term Agriculture Crop Production Loans:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.20,634 crores** which is **29.72%** and NPA **is 5.25%** to total outstandings and NPA in real terms it is **Rs.3,647 crores**.

 **Agriculture Term Loans Including Allied Activities:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.7,024 crores** which is **24.70%** and NPA is **8.17%** to total outstandings and NPA in real terms it is **Rs.2,324 crores**.

**Total Farm Credit:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.27,658 crores** which is **28.26%** and NPA **is 6.10%** to total outstandings and NPA in real terms it is **Rs.5,971 crores**.

**Agriculture Infrastructure:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.191 crores** which is **31.47%** and NPA **is 16.14%** to total outstandings and NPA in real terms it is **Rs.98 crores**.

**Ancillary Activities:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.578 crores** which is **12.15%** and NPA is **3.74 %** to total outstandings and in real terms it is **Rs.178 crores.**

**Total agriculture Advances:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.28,427 crores** which is **27.54%** and NPA is **6.05 %** to total outstandings and in real terms it is **Rs.6,247 crores.**

**MSME Sector Advances:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.8,905 crores** which is **21.73%** and NPA is **7.40 %** to total outstandings and in real terms it is **Rs.3,032 crores.**

**Other Priority Sector Advances & Export Credit:**

 The total outstanding balance in overdue accounts (PNPA) is **Rs.4,843 crores** which is **17.15%** and NPA is **2.92 %** to total outstandings and in real terms it is **Rs.825 crores.**

**Total Priority Sector Advances:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.42,175 crores** which is **24.46%** and NPA is **5.86 %** to total outstandings and in real terms it is **Rs.10,104 crores.**

**Non-Priority Sector Advances:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.10,030 crores** which is **12.33%** and NPA is **4.98 %** to total outstandings and in real terms it is **Rs.4,052 crores.**

**Total Advances:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.52,205 crores** which is **20.57%** and NPA is **5.58 %** to total outstandings and in real terms it is **Rs.14,156 crores.**

**Housing Loans Advances:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.3,818 crores** which is **19.52%** and NPA is **2.47 %** to total outstandings and in real terms it is **Rs.484 crores.**

**Education Loans Advances:**

The total outstanding balance in overdue accounts (PNPA) is **Rs.612 crores** which is **15.87%** and NPA is **5.32 %** to total outstandings and in real terms it is **Rs.205 crores.**

**Self Help Group Advances:**

 The total outstanding balance in overdue accounts (PNPA) is **Rs.2,349 crores** which is **14.81%** and NPA is **5.24 %** to total outstandings and in real terms it is **Rs.831 crores.**

|  |
| --- |
| **AGENDA- 17** |

**Regional Rural Banks**

**17.1 Performance of Regional Rural Banks on important parameters**

**Bank Net Work**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | No. of Branches as on 31.03.2015 | No. of Branches as on 30.09.2015 | No. of Branches as on 31.03.2016 | No. of Branches as on 30.09.2016 |
| 1 | APGVB | 254 | 254 | 267 | 267 |
| 2 | APGB | 470 | 482 | 500 | 503 |
| 3 | CGGB | 158 | 170 | 174 | 186 |
| 4 | S G B  | 170 | 173 | 181 | 182 |
|  | **Total** | **1052** | **1079** | **1122** | **1138** |

**Deposits:**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 30.09.2015 | 31.03.2016 | 30.09.2016 |
| 1 | APGVB | 2563.65 | 3180.19 | 3420.66 | 3791.39 |
| 2 | APGB | 7813.24 | 8635.57 | 9594.65 | 10612.48 |
| 3 | CGGB | 2186.21 | 2447.19 | 2733.36 | 3075.82 |
| 4 | SGB | 3087.03 | 3499.94 | 3696.14 | 4059.05 |
|  | **Total** | **15650.13** | **17762.89** | **19444.81** | **21538.74** |

**Advances**

 (Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 30.09.2015 | 31.03.2016 | 30.09.2016 |
| 1 | APGVB | 2237.85 | 2262.11 | 2637.64 | 2843.12 |
| 2 | APGB | 7321.74 | 8106.92 | 8764.81 | 9360.80 |
| 3 | CGGB | 1993.83 | 2372.72 | 2428.78 | 2933.25 |
| 4 | S G B | 3393.26 | 3255.82 | 3555.03 | 3828.98 |
|  | **Total** | **14946.68** | **15997.57** | **17386.26** | **18966.15** |

**CD Ratio**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 30.09.2015 | 31.03.2016 | 30.09.2016 |
| 1 | APGVB | 87.29 | 71.13 | 77.11 | 74.99 |
| 2 | APGB | 93.71 | 93.88 | 91.35 | 88.21 |
| 3 | CGGB | 91.20 | 96.96 | 88.86 | 95.36 |
| 4 | S G B  | 109.92 | 93.03 | 96.18 | 94.33 |
| **CD ratio of all RRBs** | **95.51** | **90.06** | **89.41** | **88.06** |

**Total Agriculture Advances**

 (Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 30.09.2015 | 31.03.2016 | 30.09.2016 |
| 1 | APGVB | 1267.35 | 1488.49 | 1798.32 | 1973.39 |
| 2 | APGB | 5618.42 | 6114.63 | 6786.23 | 7409.88 |
| 3 | CGGB | 1621.30 | 2020.60 | 1988.67 | 2397.47 |
| 4 | S G B  | 2495.65 | 2401.06 | 2757.79 | 2802.23 |
|  | **Total** | **11002.72** | **12024.78** | **13331.01** | **14582.97** |

**Short Term Crop Production Loans**

(Rs. in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 30.09.2015 | 31.03.2016 | 30.09.2016 |
| 1 | APGVB | 619.28 | 727.02 | 804.41 | 903.51 |
| 2 | APGB | 2931.63 | 3490.37 | 3920.08 | 4677.06 |
| 3 | CGGB | 1306.27 | 1604.73 | 1556.67 | 1954.38 |
| 4 | S G B  | 1669.61 | 1689.71 | 2025.11 | 1939.84 |
|  | **Total** | **6526.79** | **7511.83** | **8306.27** | **9474.79** |

|  |
| --- |
| **AGENDA -18** |

**Other Items**

**18.1 Progress on filing of Equitable Mortgage Records on CERSAI as on 30.09.2016:**

|  |  |  |  |
| --- | --- | --- | --- |
| Type of Bank | Total number of Equitable Mortgages taken by the Banks from its Borrowers during the Quarter | No. of records uploaded on CERSAI Portal during Quarter | Of (3) No. ofSubsisting Mortgages |
| 1 | 2 | 3 |  |
| PSBs | 9499 | 12819 | 3545 |
| Pvt. Sector Banks | 1555 | 1618 | 56 |
| RRBs | 594 | 594 | 0 |
| Coop. Banks | 3 | 3 | 0 |
| Others | 97 | 97 | 0 |
| **Total** | **11748** | **15131** | **3601** |

Bank wise progress in filing of Equitable Mortgage records on CERSAI is placed as **Annexure No.42**

|  |
| --- |
| **AGENDA -19** |

 **19.1. Circulars issued by RBI:**

1. RBI/2016-17/55, FIDD.CO.Plan.BC.14/04.09.01/2016-17, dated September 1, 2016 – Priority Sector Lending – Targets and Classification: Lending to non-corporate farmers – System wide average of last three years
2. RBI/2016-17/66, FIDD.CO.LBS.BC.No.16/02.01.001/2016-17, dated September 29, 2016 – Doubling Farmers income by 2022 - Measures
3. RBI/2016-17/67, FIDD.GSSD.BC.No.15/09.10.01/2016-17, dated September 29, 2016 – Master Circular – Credit Facilities to Minority Communities - Modification
4. RBI/2016-17/79, FIDD.CO.Plan.CO.BC.No.17/04.09.001/2016-17, dated October 6, 2016 – Priority Sector Lending – Revised Reporting System
5. RBI/2016-17/84, FIDD.FSD.BC.No.18/05.05.010/2016-17, dated October 13, 2016 – Revised Kisan Credit Card (KCC) Scheme
6. RBI/2016-17/112, DCM (Plg) No.1226/10.27.00/2016-17, dated November 08, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes
7. RBI/2016-17/115, DCM (Plg) No.1241/10.27.00/2016-17, dated November 09, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes
8. RBI/2016-17/123, DCM (Plg) No.1251/10.27.00/2016-17, dated November 10, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Limit for Withdrawal of Cash
9. RBI/2016-17/124, DCM (Plg) No.1256/10.27.00/2016-17, dated November 11, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Limit for Withdrawal of Cash
10. RBI/2016-17/129, DCM (Plg) No.1272/10.27.00/2016-17, dated November 13, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Revision of limits
11. RBI/2016-17/130, DCM (Plg) No.1273/10.27.00/2016-17, dated November 14, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Applicability of the Scheme to DCCBs
12. RBI/2016-17/131, DCM (Plg) No.1274/10.27.00/2016-17, dated November 14, 2016 – Withdrawal of Legal Tender Character of Specified Bank Notes – Expanding the distribution locations for deposit and withdrawal of cash
13. RBI/2016-17/133, DCM (Plg) No.1280/10.27.00/2016-17, dated November 15, 2016 – Standard Operating procedure (SOP) for putting indelible ink on the finger of the customers coming to a bank branch for SBNs
14. RBI/2016-17/139, DCM (Plg) No.1302/10.27.00/2016-17, dated November 17, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Exchange over the counters
15. RBI/2016-17/140, DPSS.CO.PD.No.1280/02.14.003/2016-17, dated November 18, 2016 – Cash Withdrawal at Point-of-Sale (POS) – Withdrawal limits and customer fee / charges - Relaxation
16. RBI/2016-17/141, DCM (Plg) No.1304/10.27.00/2016-17, dated November 20, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes – Revision in limits
17. RBI/2016-17/142, DCM (Plg) No.1317/10.27.00/2016-17, dated November 21, 2016 – Withdrawal of Legal Tender Character of Specified Bank Notes – Cash Withdrawal Limit
18. RBI/2016-17/145, DCM (Plg) No.1320/10.27.00/2016-17, dated November 21, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Specified Bank Notes (SBNs) – Cash withdrawal for purpose of celebrating of wedding
19. RBI/2016-17/146, DCM (Plg) No.1323/10.27.00/2016-17, dated November 21, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Bank Notes - Revisions
20. RBI/2016-17/147, DCM (Plg) No.1341/10.27.00/2016-17, dated November 22, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Specified Bank Notes (SBNs) – Fraudulent Practices
21. RBI/2016-17/148, DCM (Plg) No.1345/10.27.00/2016-17, dated November 22, 2016 – Making cash available for Rabi Crop Season – Advisory to banks
22. RBI/2016-17/149, DCM (Plg) No.1346/10.27.00/2016-17, dated November 22, 2016 – Withdrawal of Legal Tender Character of existing Rs.500/- and Rs.1000/- Specified Bank Notes (SBNs) – Cash withdrawal for purpose of celebration of wedding - Modification
23. RBI/2016-17/151, DCM (Plg) No.1351/10.27.00/2016-17, dated November 23, 2016 – Deposit of specified banknotes (SBN) in Small Savings Schemes
24. RBI/2016-17/153, DCM (Plg) No.1383/10.27.00/2016-17, dated November 24, 2016 – Specified Bank Notes (SBNs) – Deposit under Guarantee Scheme to decongest the storage facilities at banks
25. RBI/2016-17/154, DCM (Plg) No.1384/10.27.00/2016-17, dated November 24, 2016 – Withdrawal of Specified Bank Notes : Cash requirements of pensioners and Armed Forces Personnel
26. RBI/2016-17/155, DCM (Plg) No.1391/10.27.00/2016-17, dated November 24, 2016 – Discontinuation of over the Counters Exchange of SBN
27. RBI/2016-17/158, DCM (Plg) No.1424/10.27.00/2016-17, dated November 25, 2016 – Withdrawal of cash – Weekly limit
28. RBI/2016-17/163, DCM. No.1437/10.27.00/2016-17, dated November 28, 2016 – Withdrawal of cash from bank deposit accounts - Relaxation
29. RBI/2016-17/165, DCM (Plg) No.1450/10.27.00/2016-17, dated November 29, 2016 – Accounts under PMJDY - Precautions
30. RBI/2016-17/169, DCM (Plg) No.1508/10.27.00/2016-17, dated December 02, 2016 – Allocation of Bank Notes