**Agenda & Background Notes**



 





***198th Meeting of State Level Bankers’ Committee of Andhra Pradesh (15th Meeting of Reorganized A.P State)***

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

**Convenor  Andhra Bank**



**Andhra Bank, Circle Office, R R Appa Rao Street, Vijayawada – 520 001**

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**198th SLBC Meeting Agenda – Index**

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

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 1.1 | Adoption of the minutes of 197th SLBC meeting of AP held on 23.12.2016 and other meetings of SLBC held after 23.12.2016 | 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 | Allotment of sites to RSETIS | 10 |
| 2.5 | Reimbursements of claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the years 2013-14 | 11 |
| 2.6 | Convene Sub-Committee meetings on   1. Acquiring FPS dealers as BCs 2. Emu farming | 11 |

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

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 3.1 | Conduct of meetings under Lead Bank Scheme | 12 |

**4.0 Banking Statistics**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 4.1 | Banking at a glance in Andhra Pradesh as on 31.12.2016 | 13 |
| 4.2 | Banking Key Indicators of Andhra Pradesh | 14 |
| 4.3 | Comparative Statement of Banking Key Indicators | 14 |
| 4.4 | Statement of Priority Sector Advances (out standings) | 15 |

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

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 5.1 | Achievement of Annual Credit Plan as on 31.12.2016 | 17 |
| 5.2 | Share of Banks in Achievement of ACP 2016-17 | 19 |
| 5.3 | Annual Credit Plan Achievement – Last Three years | 24 |
| 5.4 | Comparative Statement of Credit Disbursements (Y-o-Y) | 25 |

**06. Agriculture Sector**

|  |  |  |
| --- | --- | --- |
| S. No. | Particulars | Page No. |
| 6.1 | Progress in lending to Agriculture Sector | 26 |
| 6.2 | Progress in lending to LEC holders | 27 |
| 6.3 | Performance of Joint Farming Groups of ‘Bhoomi Heen Kisan’ during the year 2016-17 | 28 |
| 6.4 | Pledge financing against Negotiable Warehouse Receipts (NWRs) | 28 |
| 6.5 | Loan Charge Creation Module in AP Web land Portal | 28 |
| 6.6 | Relief measures by Banks in Areas Affected by Natural Calamities | 28 |
| 6.7 | Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS) | 29 |
| 6.8 | Post Demonetization relief measures for farmers accessing short term Kharif crop loans from Cooperative Banks | 30 |
| 6.9 | Doubling Farmers Income by 2022 – Measures | 30 |
| 6.10 | Farmer Producer Organizations (FPOs) | 31 |
| 6.11 | Water Campaign – 2017-18 | 32 |

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

|  |  |  |
| --- | --- | --- |
| S. No. | Particulars | Page No. |
| 7.1 | Position of Lending under MSME sector | 33 |
| 7.2 | Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme | 35 |
| 7.3 | Stand Up India Scheme | 35 |
| 7.4 | Pradhan Mantri MUDRA Yojana (PMMY) | 35 |
| 7.5 | Coir Udyami Yojana (CUY) | 36 |

**08. Housing Loans**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 8.1 | Position of Housing Loans as on 31.12.2016 | 36 |
| 8.2 | Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY) | 36 |
| 8.3 | NTR Urban Housing – BLC Progress for the year 2016-17 as on 31.12.2016 | 37 |
| 8.4 | PMAY (Urban) under HFA – BLC Programme – Sanction of loans to beneficiaries by pledging LPC (Land Possession Certificate) issued by Revenue authorities | 38 |
| 8.5 | Issues relating to RGK & VAMBAY | 38 |

**09. Education Loans**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 9.1 | Position of Education Loans as on 31.12.2016 | 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 |
| 11.2 | Comparative statement of Credit disbursements under Welfare schemes | 40 |
| 11.3 | Evaluation process of Implementation of decisions taken by GoI on the recommendations of Sachar Committee | 40 |

**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) | 44 |
| 12.6 | Agri - Clinics & Agri-Business Centers (ACABC) | 44 |
| 12.7 | DRI | 45 |

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

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 13.1 | Andhra Pradesh Micro Irrigation Project (APMIP) | 45 |
| 13.2 | Animal Husbandry | 45 |
| 13.3 | Fisheries | 45 |
| 13.4 | Horticulture | 46 |
| 13.5 | Sericulture | 46 |
| 13.6 | A.P. Backward Classes Co-op. Finance Corporation- Performance | 46 |
| 13.7 | A. P. State Kapu Welfare & Development Corporation Ltd | 46 |
| 13.8 | A.P. State Brahmin Welfare Corporation Ltd. | 47 |
| 13.9 | Federations of BC. Co. op. Societies under BC Welfare Department of GOAP | 47 |
| 13.10 | A.P. Scheduled Castes Co. op. Finance Corporation | 47 |
| 13.11 | A.P. State Christian (Minorities) Finance Corporation | 48 |
| 13.12 | A.P. Scheduled Tribes Co. op. Finance Corporation Ltd. (TRICOR) | 48 |
| 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 | 49 |
| 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 31.12.2016 | 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 31.12.2016 | 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 | Andhra Pradesh Rural Inclusive Growth Project (APRIGP), One Stop Shop –OSS | 51 |
| 15.3.4 | Upgrading electronic point of sale (e-PoS) at Fair Price Shops (FPS) / Public distribution shop (PDS) to support Financial Inclusion | 52 |
| 15.3.5 | Solar Powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas – Support under FIF: as on 31.12.2016 | 53 |
| 15.3.6 | Progress report - Number of Enrollments under Social Security Schemes | 53 |
| 15.3.7 | Banking Infrastructure details in Visakhapatnam district (one of the 35 worst affected LWE districts in the country) | 53 |
| 15.3.8 | Need for expediting Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA wage seekers by Banks | 53 |
| 15.3.9 | Promotion of Digital Payments | 55 |
| 15.3.10 | Installation of PoS machines at Petrol pumps | 56 |
| 15.3.11 | Support from Financial Inclusion Fund (FIF) for Deployment of PoS / mPoS Devices in Tier 5 & 6 Centres – Submission through ENSURE Portal | 57 |
| 15.3.12 | Bank Mitra Operations - Collection of Consumer Charges on Commercial basis | 57 |
| 15.4 | Credit Plus activities | 58 |
| 15.4.1 | Financial Literacy Centers (FLCs) | 58 |
| 15.4.2 | Conduct of Financial Literacy Programmes | 58 |
| 15.4.3 | Rural Self Employment Training Institutes in Andhra Pradesh | 59 |
| 15.4.4 | AP SLBC Call Centre | 59 |

**16. Overdue/NPA position**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 16.1 | Overdue / NPA position as on 31.12.2016 under various sectors | 60 |

**17. Regional Rural Banks**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 17.1 | Performance of Regional Rural Banks on Important Parameters | 63 |

**18. Other Items**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 18.1 | Progress of filing of Equitable Mortgage Records on CERSAI | 65 |
| 18.2 | Pradhan mantra Garib Kalyan Deposit Scheme (PMGKDS), 2016 | 65 |
| 18.3 | Lack of awareness among the staff of RRBs on KYC / AML guidelines | 65 |

**19. Circulars Issued by RBI**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 19.1 | Circulars issued by Reserve Bank of India | 66 |

**20. Annexure**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
|  | Bank wise Number of Branches as on 31.12.2016 | 67 |
|  | Bank wise Deposits and Advances & CD Ratio as on 31.12.2016 | 69 |
|  | District-wise Number of branches as on 31.12.2016 | 71 |
|  | District-wise Deposits and Advances & CD Ratio as on 31.12.2016 | 72 |
|  | Bank wise Priority Sector Advances as on 31.12.2016 | 73 |
|  | District-wise Priority Sector Advances as on 31.12.2016 | 75 |
|  | Bank wise total agricultural advances outstanding as on 31.12.2016 (Priority and Non Priority) | 76 |
|  | Bank wise agricultural advances outstanding to small and marginal farmers as on 31.12.2016 | 77 |
|  | Bank-wise total MSME advances outstanding as on 31.12.2016 (Priority and Non Priority) | 78 |
|  | Bank wise Housing Loans as on 31.12.2016 (Priority and Non Priority) | 80 |
|  | Bank wise Education Loans as on 31.12.2016 (Priority and Non Priority) | 81 |
|  | Bank wise Social Infrastructure and Renewable Energy loans as on 31.12.2016 | 82 |
|  | Bank wise data on Export Credit as on 31.12.2016 | 83 |
|  | Bank wise Advances to Minority Communities, Weaker Sections, SC /ST, Women as on 31.12.2016 | 84 |
|  | Bank wise Advances under DRI as on 31.12.2016 | 86 |
|  | Bank wise Outstanding SHG Advances as on 31.12.2016 | 88 |
|  | Bank wise position on overdue/NPAs (sector wise) as on 31.12.2016 | 89 |
|  | Annual Credit Plan 2016-17 Bank wise achievements in all sectors as on 31.12.2016 | 107 |
|  | Annual Credit Plan 2016-17 district wise achievements in all sectors as on 31.12.2016 | 110 |
|  | Bank wise Disbursements under Housing Loans as on 31.12.2016 | 113 |
|  | Bank wise Disbursements under Education Loans as on 31.12.2016 | 114 |
|  | Bank wise JLGs financed during 2016-17 up to 31.01.2016 | 115 |
|  | Bank wise performance under pledge financing against NWRs as on 31.12.2016 | 116 |
|  | District wise details of Loan Charge creation as on 17.02.2017 | 117 |
|  | Data on relief measures extended by banks on account of Natural Calamities – 2016-17 upto 31.12.2016 | 118 |
|  | District wise progress under CGTMSE during 2016-17 upto 31.12.2016 | 119 |
|  | Bank wise performance under Stand Up India | 120 |
|  | Bank wise performance under PMMY | 123 |
|  | District wise progress under MUDRA scheme to Handloom Weavers & Weaver Entrepreneurs | 125 |
|  | District wise progress under APMIP during 2016-17 upto 31.12.2016 | 126 |
|  | District wise progress under Fisheries during 2016-17 up to 28.02.2017 | 127 |
|  | District wise progress under Sericulture during 2016-17 upto 28.02.2017 | 128 |
|  | District wise progress under Kapu Corporation Swayam Upadhi Scheme upto 31.12.2016 | 129 |
|  | District wise progress under Andhra Pradesh Brahmin Welfare Corporation during 2016-17 upto 31.12.2016 | 130 |
|  | District wise & Bank wise progress under TRICOR during 2016-17 upto 31.12.2016 | 131 |
|  | District wise & Bank wise progress under AP State Minorities Finance Corporation Ltd. during 2016-17 upto 31.01.2017 | 134 |
|  | Details of FLCs as on 31.12.2016 | 137 |
|  | Comprehensive Performance report of RSETIs for the financial year 2016-17 up to December, 2016 | 144 |
|  | Bank wise progress in filing of Equitable Mortgage records on CERSAI | 145 |
|  | Progress Report on weekly visits by rural/semi urban branches and customers meet by urban and metro branches | 147 |
|  | Progress report on sanction of 5 Term loans per month per branch | 149 |
|  | District wise revised targets under PMEGP scheme | 150 |
|  | MGNREGA - Process flow of Aadhaar seeding in Consumer accounts | 151 |
|  | Proceedings of the meetings conducted after 197th SLBC meeting | 152 |

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

* 1. **Adoption of the minutes of 197th SLBC meeting of AP held on 23.12.2016 and other meetings of SLBC held after 23.12.2016**

The minutes of **197th SLBC meeting** held on **December 23, 2016** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **23.12.2016** and up to **03.03.2017** 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 | 197th Meeting of SLBC of AP | 23.12.2016 |
| 2 | Sub-committee meeting on acquisition of FPS dealers as additional BCs | 26.12.2016 |
| 3 | Sub-committee meeting on Emu Farming | 26.12.2016 |
| 4 | Followup meeting of Sub-committee on acquisition of FPS dealers as additional BCs | 09.01.2017 |
| 5 | Meeting of Allocation of Fair Price Shops to banks to carry out Cashless Transactions | 21.01.2017 |
| 6 | 2nd Meeting of Steering Committee of SLBC of AP 2016-17 | 24.01.2017 |
| 7 | Meeting with Major Banks on SHG Lending & Recovery | 03.03.2017 |

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

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| **AGENDA- 2** |

**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. 40** |
| 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. 41** |
| 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.  SLBC vide Lr.No.666/30/343/435 dated 23.09.2016 has requested Finance (IF) Department to examine the issue and inform the decision.  Decision is awaited from Finance (IF) Department, GoAP. |
| 2.4 | Allotment of sites to RSETIs | Revenue Depart. GoAP | Land was allotted in respect of three RSETIs located at Tirupathi, Machilipatnam & Srikakulam.  **Guntur**: Land admeasuring 30 cents at Adavitakkellapadu, Near RTA office, Guntur proposed for allotment on 28.12.2016 is to be materialized, instead of land located at Ankireddypalem village which was not ideal for establishment of the Institute. The District Collector, Guntur vide letter no. Rc. No. 4853/2014-E1 dated 25.02.2017 addressed to the RDO, Guntur and the Tahsildar, Guntur Mandal has advised them to personally look into the matter and send a status report for taking further action in the matter.  **Chittoor**: An extent of Ac 1.00 has been identified in Sy. No. 654/4 at Thenabanda village. The proposal is pending at RDO Office, Chittoor.  **Visakhapatnam:** An extent of Ac 1.00 out of 34.25 acres has been indentified in Sy. No. 114 at Chinamushidiwad by the Tahsildar, Pendurthi on 29.12.2016. Subdivision of land and demarcation of site is yet to be done. |
| 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.  SLBC vide Lr.No.666/30/317/436 dated 23.09.2016 requested Department of Agriculture, GoAP to take positive view in the matter and expedite settlement of long pending claims. |
| 2.6 | Convene Sub-Committee meetings on   1. Acquiring FPS dealers as BCs 2. Emu farming | Action initiated | Sub-committees met on 26.12.2016 and minutes of the meeting was circulated to all member banks. |

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| **AGENDA- 3** |

**3.1. Conduct of meetings during December, 2016 Quarter under Lead Bank Scheme to review the key banking parameters in the district for September, 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 December, 2016 quarter is furnished hereunder.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **District** | **Schedule of the meetings** | | **Date of the meeting conducted** | | **Peoples Representatives attended**  **DLRC** |
| **DCC** | **DLRC** | **DCC** | **DLRC** |
| Srikakulam | 20-12-16 | 18-11-16 | 17-12-16 | 17-12-16 | Sri K. Atchannaidu, Hon'ble Minister  Smt. Ch. Dhana Lakshmi, ZP Chairperson Sri B. Ramana Murthy Hon’ble MLA |
| Vizianagaram | 14-12-16 | 16-12-16 | 19-01-17 | 19-01-17 | Sri K. Hari Babu, Hon’ble M.P Sri K. A. Naidu, Hon’ble MLA |
| Visakhapatnam | 24-12-16 | 28-12-16 | 28-12-16 | 28-12-16 | Sri K. Hari Babu, Hon’ble M.P Sri M. Srinivasa Rao, Hon’ble M.P |
| East Godavari | 16-12-16 | 27-12-16 | 15-12-16 | 15-12-16 | Sri N. Rambabu - Hon’ble Chairman, Zilla Parishad, Kakinada  Sri V. Jogeswara Rao, Hon’ble MLA,  Sri C.H. Jagireddy, Hon’ble MLA,  Sri T. Trimurthulu, Hon’ble MLA,  Sri S.V.S.N. Varma, Hon’ble MLA,  Sri P. Narayana Murthy, Hon’ble MLA,  Sri Somu Veera Raju, Hon’ble MLC |
| West Godavari | 14-11-16 | 07-11-16 | 07-11-16 | 19-12-16 | Smt. P. Sujatha, Hon’ble Minister,  Sri Veeranjaneyulu, Hon’ble MLA |
| Krishna | 19-11-16 | 17-12-16 | 25-10-16 | 09-12-16 | Sri D. Umamaheswara Rao, Hon’ble Minister  Sri B. Nageswara Rao, Hon’ble MLC,  Sri PJ Chandra Sekhar Rao, Hon’ble MLC,  Sri Y. Babu Rajendra Prasad, Hon’ble MLC |
| Guntur | 20-12-16 | 28-12-16 | 28-12-16 | 28-12-16 | No Public representative has attended |
| Prakasam | 16-11-16 | 23-11-16 | 16-12-16 | 16-12-16 | No Public representative has attended |
| SPS Nellore | 16-11-16 | 22-12-16 | 17-12-16 | 17-12-16 | Sri Ponguru Narayana, Hon’ble Minister |
| Chittoor | 28-12-16 | 28-12-16 | 14-11-16 | 25-01-17 | Smt. D.Satya Prabha, Hon’ble MLA |
| YSR Kadapa | 22-12-16 | 22-12-16 | 20-01-17 | 20-01-17 | Sri Y.S Avinash Reddy, Hon’ble MP,  Sri P. Ravindranath Reddy, Hon’ble MLA,  Sri K. Srinivasulu, Hon’ble MLA,  Sri G. Srikanth Reddy, Hon’ble MLA,  Sri S. B. Amzath Basha, Hon’ble MLA |
| Kurnool | 25-11-16 | 25-11-16 | 04-02-17 | - | DLRC not conducted |
| Ananthapuram | 29-12-16 | 29-12-16 | 10-02-17 | - | DLRC not conducted |

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| **AGENDA- 4** |

**Banking Statistics**

**4.1Banking at a Glance in Andhra Pradesh as on 31.12.2016**

(Amount in Crores)

|  |  |
| --- | --- |
| Total Number of bank branches  Rural - 2733 Semi Urban - 2064  Urban - 1921 Metro - 342 | **7060** |

|  |  |
| --- | --- |
| Total **Deposits** in the State | **266639** |
| Total **Advances**  in the State | **255228** |
| Credit Deposit Ratio (RBI norm -60%) | 95.72% |
| **Total Priority Sector Advances** | **171238** |
| % of Priority Sector Advances to ANBC (RBI Norm 40%)  **of which** | 70.67% |
| **Agricultural Advances**  **% of Agrl. Adv. to ANBC (RBI norm - 18%)** | **102095**  **(42.13%)** |
| Of which | |
| Small & Marginal Farmers  (RBI norm – 8% of ANBC) | 56315  (23.24%) |
| **Micro & Small Enterprises**  **(% to ANBC)** | **36462**  **(15.05%)** |
| Out of which Micro Enterprises  (RBI norm – 7.5% of ANBC) | 19694  (8.13%) |
| Medium Enterprises | 4480 |
| **Total MSME**  **(% to ANBC)** | **40942**  **(16.90%)** |
| Export Credit | 812 |
| Education | 3901 |
| Housing | 19556 |
| Social Infrastructure | 71 |
| Renewable Energy | 44 |
| Others | 3817 |
| **Out of Total Priority Sector Advances, finance to:** | |
| SHGs  Advances to Weaker Sections  (RBI norm - 10% of ANBC)  Advances to Women  (RBI norm -5% on NBC)  Advances to SC/ST  Advances to Minorities  (Norm 15% on priority sector) | 15688  55808  (23.03%)  38319  (15.81%)  10659  12653  (7.39%) |

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 31.12.2016** |
| 1. | Number of Branches: |  |  |  |  |
|  | Rural | 2,301 | 2,478 | 2,670 | 2,733 |
|  | Semi Urban | 1,785 | 1,999 | 2,024 | 2,064 |
|  | Urban | 1,655 | 1,766 | 1,863 | 1,921 |
|  | Metro | 239 | 297 | 332 | 342 |
|  | Total | 5,980 | 6,540 | 6,889 | 7,060 |
| 2. | Deposits | 1,65,242 | 1,93,753 | 2,18,022 | 2,66,639 |
| 3. | Incremental Deposits  (% of increase) | 19,762  (13.58%) | 28,511  (17.25%) | 24,269  (12.53%) | 48,617  (22.30%) |
| 4. | Advances | 2,01,201 | 2,15,797 | 2,42,311 | 2,55,228 |
| 5. | Incremental advances  (% of increase) | 31,491  (18.56%) | 14,596  (7.25%) | 26,514  (12.29%) | 12,917  (5.33%) |
| 6. | C.D.Ratio  (RBI norm - 60%) | 121.76% | 111.38% | 111.14% | 95.72% |
| 7 | Incremental CD Ratio | 159.35% | 51.19% | 109.25% | 26.57% |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 31.12.2015** | **As on 31.03.2016** | **As on 31.12.2016** | **Increase in No. of Branches over December, 2015** | **Increase in No. of Branches over March, 2016** |
| Rural | 2,638 | 2,670 | 2,733 | 95 | 63 |
| Semi Urban | 1,990 | 2,024 | 2,064 | 74 | 40 |
| Urban | 1,842 | 1,863 | 1,921 | 79 | 58 |
| Metro | 315 | 332 | 342 | 27 | 10 |
| Total | 6,785 | 6,889 | 7,060 | 275 | 171 |

(Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 31.12.2015** | **As on 31.03.2016** | **As on 31.12.2016** | **% Increase over December 2015** | **% Increase over March, 2016** |
| Deposits | 2,11,025 | 2,18,022 | 2,66,639 | 26.35 | 22.30 |
| Advances | 2,31,559 | 2,42,311 | 2,55,228 | 10.22 | 5.33 |

**Comparative statement of Banking Key Indicators as on 31.12.2015 vis-à-vis 31.12.2016 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)** | |
| **31.12.15** | **31.12.16** | **31.12.15** | **31.12.16** | **31.12.15** | **31.12.16** | **31.12.15** | **31.12.16** | **31.12.15** | **31.12.16** |
| Rural Br. | 1537 | 1588 | 136 | 148 | 779 | 809 | 186 | 188 | 0 | 0 |
| Semi Urban Br. | 1427 | 1461 | 277 | 304 | 178 | 190 | 108 | 109 | 0 | 0 |
| Urban Br. | 1269 | 1312 | 331 | 352 | 136 | 142 | 93 | 101 | 13 | 14 |
| Metro Br. | 256 | 268 | 59 | 69 | 0 | 5 | 0 | 0 | 0 | 0 |
| **Total Branches** | **4489** | **4629** | **803** | **873** | **1093** | **1146** | **387** | **398** | **13** | **14** |
| **Deposits** | 160994 | 200368 | 25270 | 30998 | 18348 | 24284 | 6408 | 10989 | 5 | 0 |
| **Advances** | 167559 | 182150 | 36123 | 41582 | 16720 | 18819 | 9452 | 11127 | 1705 | 1550 |

* 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 31.12.16** |
| 1 | Short Term Production loans | 59,105 | 65,353 | 67,174 | 69,355 |
| 2 | Total Agrl. Term Loans | 28,507 | 30,244 | 32,749 | 32,740 |
| 3 | Total Agrl. Advances | 87,612 | 95,597 | 99,923 | 1,02,095 |
|  | % of Agrl. Advances to ANBC (RBI norm- 18%) | 51.62% | 47.51% | 46.30% | 42.13% |
| 4 | Micro & Small Enterprises  (% to ANBC ) | 26,302  (15.50%) | 32,276  (16.04%) | 36,218  (16.78%) | 36,462  (15.05%) |
|  | Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015) | NA | NA | 4,765 | 4,480 |
|  | MSME Total  (% to ANBC) | 26,302  (15.50%) | 32,276  (16.04%) | 40,983  (18.99%) | 40,942  (16.90%) |
| 5 | Export Credit  (Classified as Priority Sector w.e.f. 23.04.2015) | NA | NA | 961 | 812 |
| 6 | Others’ under Priority Sector Advances (% to ANBC) | 23,336  (13.75%) | 23,609  (11.73%) | 27,255  (12.63%) | 27,389  (11.30%) |
| Total Priority Sector Advances | | **1,37,250** | **1,51,482** | **1,69,122** | **1,71,238** |
| % of Priority Sector Advances to ANBC  (RBI norm -40%) | | 80.87% | 75.29% | 78.37% | 70.67% |

NA: Not Applicable

Banking Key Indicators (amount in Crores)

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

**Annual Credit Plan 2016 – 17**

* 1. **Achievement of Annual Credit Plan as on 31.12.2016**

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2016-17** | **Achievement (Disbursements**  **during 01.04.16 to 31.12.16)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 36,580  23,420  **60,000** | 34,001  7,847  **41,848** | 92.95  33.51  **69.75** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 9,985  9,984  **19,969** | 6,502  2,300  **8,802** | 65.12  23.04  **44.08** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 46,565  33,404  **79,969** | 40,503  10,147  **50,650** | 86.98  30.38  **63.34** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 1,518  1,516  **3,034** | 2,622  590  **3,212** | 172.73  38.92  **105.87** |
| 5 | Khariff  Rabi  **Total Agriculture** | 48,083  34,920  **83,003** | 43,125  10,737  **53,862** | 89.69  30.75  **64.89** |
| 6 | **Micro, Small & Medium Enterprises** | **25,000** | **14,778** | **59.11** |
| 7 | Export Credit | 180 | 16 | 8.89 |
| 8 | Education | 2,155 | 476 | 22.09 |
| 9 | Housing | 12,000 | 2,037 | 16.98 |
| 10 | Others under Priority Sector including Social Infrastructure & Renewable Energy | 3,200 | 1,495 | 46.72 |
| 11 | **Total Priority Sector** | **1,25,538** | **72,664** | **57.88** |
| 12 | **Non Priority Sector** | **40,000** | **28,015** | **70.04** |
| 13 | **Total Credit Plan** | **1,65,538** | **1,00,679** | **60.82** |

* 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 | 6758 | 16.15 |
| State Bank of India | 4942 | 11.81 |
| Regional Rural Banks | 7261 | 17.35 |
| Cooperative Banks | 5202 | 12.43 |
| Pvt. Sector Banks | 2984 | 7.13 |
| Other Banks | 14701 | 35.13 |
| **Total** | **41848** | **100** |

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

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 2615 | 21.77 |
| Syndicate Bank | 1672 | 13.92 |
| Regional Rural Banks | 2138 | 17.80 |
| Cooperative Banks | 678 | 5.64 |
| Pvt. Sector Banks | 2473 | 20.58 |
| Other Banks | 2438 | 20.29 |
| **Total** | **12014** | **100** |

**5.2.3 Total Agriculture:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 9373 | 17.40 |
| State Bank of India | 5093 | 9.46 |
| Regional Rural Banks | 9399 | 17.45 |
| Cooperative Banks | 5879 | 10.91 |
| Pvt. Sector Banks | 5457 | 10.13 |
| Other Banks | 18661 | 34.65 |
| **Total** | **53862** | **100** |

**5.2.4 MSME:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 4521 | 30.59 |
| Syndicate Bank | 1809 | 12.24 |
| Indian Overseas Bank | 792 | 5.36 |
| Pvt. Sector Banks | 2795 | 18.91 |
| Regional Rural Banks | 815 | 5.52 |
| Other Banks | 4046 | 27.38 |
| **Total** | **14778** | **100** |

**5.2.5 Priority Sector:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 14399 | 19.82 |
| State Bank of India | 5906 | 8.13 |
| Syndicate Bank | 6650 | 9.15 |
| Regional Rural Banks | 10783 | 14.84 |
| Cooperative Banks | 6187 | 8.51 |
| Pvt. Sector Banks | 8509 | 11.71 |
| Other Banks | 20230 | 27.84 |
| **Total** | **72664** | **100** |

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

(Amount in crores)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **2013-14** | | **2014-15** | | **2015-16** | | **2016-17 upto 31.12.2016** | | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **% Achvmt to Target** |
| 1 | Short Term Production Loans | 35549 | 37058 | 41978 | 29658 | 48067 | 57085 | 60000 | 41848 | 69.75% |
| 2 | Total Agrl. Term Loans incl. allied activities | 11468 | 12716 | 14041 | 10280 | 17205 | 18363 | 23003 | 12,014 | 52.23% |
| 3 | Total Agriculture | 47017 | 49774 | 56019 | 39938 | 65272 | 75448 | 83003 | 53862 | 64.89% |
| 4 | Non Farm Sector / Micro & Small Enterprises | 7000 | 9427 | 10850 | 14134 | 16960 | 22262 | 25000 | 14778 | 59.11% |
| 5 | Others’ under Priority Sector including  Export Credit | 12939 | 5527 | 11025 | 5582 | 14688 | 6785 | 17535 | 4024 | 22.95% |
| **Total Priority sector** | | **66956** | **64728** | **77894** | **59654** | **96920** | **104495** | **125538** | **72664** | **57.88%** |

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

(Amount in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Item** | **Disbursements from 01.04.2015 to 31.12.2015** | **Disbursements from 01.04.2016 to 31.12.2016** |
| 1 | Short term Crop Production Loans | 44,775 | 41,848 |
| 2 | Total Agriculture Term Loans including Allied activities | 13,401 | 12,014 |
| 3 | **Total Agriculture** | **58,176** | **53,862** |
| 4 | Non Farm Sector / MSME | 18,769 | 14,778 |
| 5 | Other Priority Sector including Export Credit | 5,222 | 4,024 |
| 6 | **Total Priority Sector** | **82,167** | **72,664** |
| 7 | Non Priority Sector | 35,151 | 28,015 |
| 8 | **Total Credit Plan** | **1,17,318** | **1,00,679** |

(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 31.12.16)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 36,580  23,420  **60,000** | 34,001  7,847  **41,848** | 92.95  33.51  **69.75** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 9,985  9,984  **19,969** | 6,502  2,300  **8,802** | 65.12  23.04  **44.08** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 46,565  33,404  **79,969** | 40,503  10,147  **50,650** | 86.98  30.38  **63.34** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 1,518  1,516  **3,034** | 2,622  590  **3,212** | 172.73  38.92  **105.87** |
| 5 | Khariff  Rabi  **Total Agriculture** | 48,083  34,920  **83,003** | 43,125  10,737  **53,862** | 89.69  30.75  **64.89** |

**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 13.02.2017 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** | **CoCs updated online as on 27.10.16** | **No. of Farmers Benefited** | **Amt. in crores** |
| 1 | Srikakulam | 9683 | 7656 | 17339 | 298 | 0.93 | 46 | 3 | 0.01 |
| 2 | Vizianagaram | 11104 | 2869 | 13973 | 577 | 2.96 | 2975 | 460 | 0.78 |
| 3 | Visakhapatnam | 10039 | 2856 | 12895 | 825 | 1.65 | 3100 | 11 | 0.04 |
| 4 | East Godavari | 104367 | 33555 | 137922 | 45926 | 101.35 | 5366 | 105 | 0.18 |
| 5 | West Godavari | 222716 | 75420 | 298136 | 17841 | 41.48 | 2488 | 78 | 0.45 |
| 6 | Krishna | 11623 | 6363 | 17986 | 1757 | 6.70 | 2800 | 65 | 0.34 |
| 7 | Guntur | 5663 | 15853 | 21516 | 1046 | 6.49 | 1075 |  |  |
| 8 | Prakasam | 2311 | 0 | 2311 | 828 | 5.08 | 2059 | 828 | 5.09 |
| 9 | Nellore | 8676 | 8950 | 17626 | 850 | 5.03 | 2422 |  |  |
| 10 | Kurnool | 7910 | 11588 | 19498 | 784 | 4.95 | 1181 |  |  |
| 11 | Anantapur | 7657 | 21726 | 29383 | 815 | 4.15 | 6283 |  |  |
| 12 | Kadapa | 3907 | 4363 | 8270 | 547 | 1.84 | 6 | 4 | 0.01 |
| 13 | Chittoor | 3772 | 90 | 3862 | 0 | 0.00 | 1452 |  |  |
| **Total** | | **409428** | **191289** | **600717** | **72094** | **182.61** | **31253** | **1554** | **6.90** |

(Source: Agriculture Department, GoAP)

**6.2.2. Outstandings & overdues under LEC & RMG/JLG as on 31.12.2016:**

(Rs. in crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstandings | | Overdues | | | NPAs | | |
| Accounts | Amount | Accounts | Amount | % to outstanding | Accounts | Amount | % to outstanding |
| LEC | 99862 | 602.24 | 48974 | 214.64 | 35.64% | 11857 | 110.51 | 18.35% |
| RMG / JLG | 115211 | 1285.37 | 53721 | 351.11 | 27.32% | 16251 | 73.78 | 5.74% |
| Total | 215073 | 1887.61 | 102695 | 565.75 | 29.97% | 28108 | 184.29 | 9.76% |

* 1. **Performance of Joint Farming Groups of ‘Bhoomi Heen Kisan’ during the year 2016-17** as on January, 2017

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Name of the Bank** | **Target @ 18 JLGs per rural branches** | **Achievement as on January, 2017** | | |
| **Number** | **Amount**  **(Rs. In crores)** | **% to Target** |
| 1 | Commercial Banks | 30114 | 12364 | 341.80 | 41.06% |
| 2 | RRBs | 14022 | 3700 | 59.18 | 26.39% |
| 3 | Cooperative Banks | 3348 | 1211 | 25.31 | 36.17% |
| 4 | Others |  | 39 | 1.15 | --- |
| **Grand Total** | | **47484** | **17314** | **427.44** | **36.46%** |

(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 December, 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 | 2424 | 103.35 | 5438 | 175.34 |
| **2** | Private Sector Banks | 329 | 58.12 | 2405 | 221.19 |
| **3** | RRBs | 2 | 0.16 | 134 | 6.19 |
| **4** | Cooperative Banks | 0 | 0 | 0 | 0 |
|  | **Grand Total** | **2755** | **161.63** | **7977** | **402.72** |

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

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

Banks have made Charge Creation for 31,63,620 loan accounts in the AP web land portal as on 17.02.2017 and charges were approved for 28,36,442 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.

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

Government of Andhra Pradesh declared the following mandals as drought affected during South West Monsoon 2016.

|  |  |  |  |
| --- | --- | --- | --- |
| Name of the District | No. of Mandals declared | | |
| G.O.Ms.No.9 dt.21.10.2016 | G.O.Ms.No.10 dt.12.11.2016 | G.O.Ms.No.2 dt.14.02.2017 |
| Srikakulam | 11 | - | 4 |
| Prakasam | 23 | 23 | 10 |
| SPS Nellore | 27 | - | - |
| Chittoor | 53 | - | 13 |
| YSR Kadapa | 32 | - | - |
| Ananthapuramu | 63 | - | - |
| Kurnool | 36 | - | - |
| Vizianagaram | - | - | 6 |
| **Total** | **245** | **23** | **33** |

Data on relief measures extended by banks upto December, 2016: (Amount in Lakhs)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name of the Bank | Outstanding eligible for reschedulement | | Amount rescheduled | | % of Achievement | | Fresh finance / relending provided | |
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount |
| Public Sector Banks | 423466 | 336446 | 43310 | 34545 | 10.23 | 10.27 | 481 | 348 |
| Private Sector Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| RRBs | 377221 | 325170 | 62 | 62 | 0.02 | 0.02 | 38 | 26 |
| Cooperative Banks | 71346 | 35151 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **872033** | **696767** | **43372** | **34607** | **4.97** | **4.97** | **519** | **374** |

Bank wise relief measures extended in areas affected by natural calamities for the quarter ended December, 2016 is placed as **Annexure No. 25**

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.

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

**Issuance of Acknowledgement Receipt under Pradhan Mantri Fasal Bima Yojana:** Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter No.17017/02/2016-Credit II dated 10th January, 2017 informed that to provide farmers with some minimum documentation regarding their crop insurance, it was decided to provide them with an Acknowledge receipt with synopsis of their policy along with a pocket size folio for ease of carrying. Regarding operationalization of this measure, on the approval of insurance of individual farmers by the respective insurance company on the basis of farmers-wise declarations received from the bank branches concerned, an Acknowledgement Receipt shall be electronically transmitted by the insurance companies to the bank branches concerned of commercial banks and hard copies to the branches of Cooperatives and RRBs which shall issue printout of the same to the farmer along with the folio.

Regarding printing of folios, during meeting held on 14.12.2016 at New Delhi under the Chairmanship of Joint Secretary, (C&C), Department of Agriculture, Cooperation and Farmers Welfare with representatives of SLBCs, IBA and NABARD, it has been decided that the Convenor banks of SLBCs concerned will print requisite number of folios based on the requirement of member banks and **the cost of the same will be shared by the member banks concerned** from the administrative charges being provided under the scheme. For Cooperative banks and RRBs, the cost will be born from the Financial Inclusion (FI) fund by NABARD.

**Payment of Premium:** Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter No.11018/01/2016-Credit-II dated 20th March, 2017 informed that all banks henceforth shall compulsorily transmit the collected premium from the farmers to the insurance companies through electronic mode only and shall not under any circumstance use cheque or draft as a mode of payment of premium to the insurance companies.

Further it was informed by the Ministry that any diversion from this mode will not be accepted under any circumstances. Electronic remittance of premiums to Insurance Companies will address the issue of non receipt of premium within the prescribed time by insurance companies.

It may, however, be noted that for Cooperative Banks relevant instructions in this regard shall be conveyed separately.

Controlling authorities of all banks are requested to initiate necessary action and guide the branches to comply with the instructions of Department of Agriculture, Cooperation & Farmers Welfare, GoI.

**6.8. Post Demonetization relief measures for farmers accessing short term Kharif crop loans from Cooperative Banks:**

Department of Agriculture, Cooperation & Farmers Welfare (Credit Division), Ministry of Agriculture & Farmers Welfare, GoI vide letter No.1-3/2016-Credit-I dated 3rd January, 2017 informed that the recent cancellation of legal tender status of Rs.500 and Rs.1000 notes on November 8, 2016 and restrictions imposed thereafter on Cooperative Banks for accepting these Specified Bank Notes (SBN), following which difficulties were faced by farmers, especially those who accessed Kharif 2016-17 crop loans from Cooperative Banks.

To address these issues, the competent authority has approved to grant an interest waiver for two months (November – December 2016) for all short term crop loans sanctioned and disbursed by Cooperative banks from 1st April 2016 to 30th September, 2016 and for deposit of the same upfront in the accounts of the concerned farmers.

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

**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.

**Progress under the PRODUCE:**

|  |  |  |
| --- | --- | --- |
| S No | Particulars | Status |
|  | Total no. of FPOs sanctioned | 106 |
|  | No. of FPOs registered | 86 (81%) |
|  | No. of FPOs applied for registration | 6 |
|  | Aggregate Grant sanctioned | Rs.783.42 lakh |
|  | Aggregate Grant released | Rs.174.00 lakh |
|  | No. of FPOs market linked | 41 |
|  | No. of members mobilised | 40,207 |
|  | No. of shareholding members | 9572 |
|  | SF/MF members (of pt. 7) | 26884 |
|  | Women members (of pt. 7) | 8378 |
|  | SC/ST members (of pt. 7) | 9482 |
|  | Equity mobilised | Rs.85.33 lakh |
|  | No. of FPOs with business plan prepared | 33 |
|  | No. of FPO CEOs appointed | 80 |
|  | No of FPOs credit linked | 05 (Rs. 95.60 lakh) |
|  | No. of POPI/FPO persons trained | 86 |

(Source: NABARD)

NABARD suggested the following for FPO promotion:

* **Strengthening Equity Base:** eligible FPOs should expedite the process of availing matching equity grant from the Small Farmers’ Agri-Business Consortium (SFAC) so as to further strengthen their equity base.
* **Credit Facilitation/ Initial Seed Capital:** there is a need to sensitize banks, including RRBs and Cooperative Banks, on the need to finance FPOs for their short term and long term credit needs. It is suggested that 2 district level workshops could be organized initially for the bank officials to acquaint them with the concept of FPOs and modalities of their financing.
* **Single Window License/ Tax Incentives for FPOs**
  1. **Water Campaign: 2017-18:**

A nation-wide water campaign was launched by NABARD during May 2016, with support of various stakeholders/ partner agencies. such as banks, NGOs, PRIs, KVKs, Agriculture Universities, State Govt. Departments and farmers’ organizations like FC, SHGs, JLGs, FPOs, VWC, etc. The campaign mainly laid emphasis on awareness about the need for water conservation, preservation and its efficient management, recharging ground water, rain water harvesting, recycling of waste water, etc. and adoption of a range of proven technologies like micro irrigation (more crop per drop), farm ponds, bunds, trenches, check dams, etc..

NABARD has proposed to launch the campaign during 2017 also with focus on most vulnerable/ rain fed/ water scarcity and problem areas covering around 1,00,000 villages across almost 200 districts in the country.

**Objectives**

* Create awareness among the stakeholders about importance of water and its judicious utilization/ management
* Adoption of available technologies for enhancing productivity per unit of water use
* Promoting investments in water efficient technologies, rainwater harvesting and improved water conservation/ management practices
* Increasing adaptive capacity of the farmers against climate change
* Promoting climate resilient agriculture
* Enhancing farmers’ income and ensuring improved availability of water

|  |
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| **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 31.12.2015** | | **Outstanding as on 31.12.2016** | | **Y – o – Y Growth in Amount** |
| A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. |
| Micro Enterprises | 603782 | 14999 | 871952 | 18701 | 774445 | 17400 | 961737 | 19694 | 13.18 |
| Small Enterprises | 98698 | 17277 | 121982 | 17517 | 153348 | 18200 | 126474 | 16768 | -- |
| **Total MSE** | **702480** | **32276** | **993934** | **36218** | **927793** | **35600** | **1088211** | **36462** | **2.42** |
| **%of Micro enterprises to total MSE** | **85.95%** | **46.47%** | **87.73%** | **51.63%** | **83.47%** | **48.88%** | **88.38%** | **54.01%** | **--** |
| Medium Enterprises | 88207 | 4378 | 90181 | 4765 | 96878 | 4372 | 93300 | 4480 | 2.47 |
| **Total MSME** | **790687** | **36654** | **1084115** | **40983** | **1024671** | **39972** | **1181511** | **40942** | **2.43** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target 2016-17** | **Achievement**  **(Disbursements during 01.04.16 to 31.12.16)** | **% of Achievement** |
| Micro | 9122 | 7164 | 78.54% |
| Small | 11145 | 6493 | 58.26% |
| Medium | 4733 | 1121 | 23.68% |
| **Total** | **25000** | **14778** | **59.11%** |

|  |  |  |
| --- | --- | --- |
| **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 (December, 2015 to December, 2016) | 20 | 2.42 |
| **10** per cent annual growth in the number of micro enterprise accounts (December, 2015 to December, 2016) | 10 | 24.18 |
| **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 | 54.01 |

Reserve Bank of India vide letter FIDD (H) / MSME / No.431 / 06.02.006 / 2016-17 dated January 16, 2017 informed that banks had not achieved targets set under the Prime Minister’s Task Force Recommendations on lending to MSMEs and advised the banks to abide by the instructions contained in RBI’s master direction on Lending to Micro, Small & Medium Enterprises dated July 21, 2016.

SLBC vide Lr.No.2716/30/308/756 dated 07.03.2017 requested controlling authorities of banks to initiate necessary steps to ensure improvement in credit flow to micro and small enterprises during the quarter ended March, 2017 to achieve stipulated requirement of 20% as per PM’s Task Force recommendations.

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 31.12.2016) | 11562 | 314.56 |

District wise progress up to third quarter ended for the financial year 2016-17 under CGTMSE is place as **Annexure No.** **26**

* 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).

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Performance under Stand Up India as on 24.02.2017 | | | | | | | |
| 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 | 103 | 2.28 | 4523 | 470 | 10.39 |
| 2 | Private Sector Banks | 840 | 7 | 0.83 | 840 | 60 | 7.14 |
| 3 | RRBs | 1122 | 0 | 0 | 1122 | 12 | 1.07 |
| **Total** | | **6485** | **110** | **1.70** | **6485** | **542** | **8.36** |

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

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

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

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2016-17 upto 17.02.2017 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 | 422.75 | 1760.91 | 713.12 | 2896.78 | 61.16 |
| RRBs | 1670.00 | 168.33 | 309.94 | 31.35 | 509.62 | 30.52 |
| **Sub Total** | **6406.03** | **591.08** | **2070.85** | **744.47** | **3406.40** | **53.17** |

(Source: www.mudra.org.in)

Bank wise performance is placed as **Annexure No. 28**

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

Coir Board, Ministry of MSME, GoI vide letter No.I-13020/3/2016-CUY dated 07.02.2017 informed that 25 applications are pending with different banks in Andhra Pradesh for considering loan sanction and release of first installment of the loan to the beneficiaries under the scheme.

Coir Board requested the banks to sanction loans to the applicants, immediately, so as to enable the Board’s Field Office to submit the subsidy claims to the Board’s Head Office, through online. Coir Board also requested the banks to return the applications which are not considered for loan, with reasons, immediately to the concerned Board’s Field Offices, so as enable the Board to apprise the applicants about the rejection.

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.

Further Coir Board, Ministry of MSME, Govt. of India requested the branches to furnish beneficiary-wise reconciliation statement of the subsidy released by Coir Board during 2014-15 in the prescribed format (under pre-revised scheme) and bank statement immediately. The Board also requested the Branches to refund the unspent amount (if any) to Coir Board since the modified scheme was launched and implemented from December 2014 onwards.

In this regard, controllers are requested to instruct their branches to submit the statements and refund the unspent amount (if any) to Coir Board immediately duly marking a copy to SLBC of A.P.

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

**Housing Loans**

**8.1. Position of Housing Loans as on 31.12.2016**

(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 31.12.2016)** | 390745 | 19556 | 36746 | 2037 |

**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.

Ministry of Housing and Urban Poverty Alleviation (HFA-4 Section), GoI vide letter No.O-17034/81/2015-HFA-IV/FTS-13945 dated 19th December, 2016 informed that it has been brought to the notice of the Ministry that some banks / financial institution are erroneously interpreting the condition envisaged in paragraph 1.3 of the guidelines to decline / not entertain applications from potential beneficiaries seeking housing loans for addition of room, kitchen, toilet etc. to their existing dwellings as incremental housing as envisaged under paragraph 5.3 of the guidelines, solely on the ground that the applicant is already possessing a pucca house.

It may be noted that through the PMAY (U) mission, the Government is not only addressing the issue of the urban houseless but also seeks to address the issue of congestion in urban households through the enhancement / incremental housing initiative. This is sought to be achieved through enhancement of the existing pucca house. Declining to entertain an application for enhancement / incremental housing under the PMAY (Urban) Mission solely on the ground that the individual already has a pucca house is, thus, an incorrect interpretation of the scheme guidelines.

It is therefore, clarified that the condition that the beneficiary should not own a pucca house either in his / her name or in the name of any member of his / her family in any part of India, is not to be applied to cases of enhancement / incremental housing referred to in paragraphs 5.3 and 7 as long as the enhancement / incremental housing is with regard to the existing lone pucca house owned by the beneficiary.

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. NTR Urban Housing – BLC Progress for the year 2016-17 as on 31.12.2016:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District** | **Houses Sanctioned under BLC** | **Progress on Ground** | | | | | | **Total Houses Grounded** |
| **NS** | **BBL** | **BL** | **LL** | **RL** | **RC** |
| Srikakulam | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Vizianagaram | 6641 | 5284 | 687 | 628 | 36 | 5 | 1 | 1357 |
| Visakhapatnam | 10912 | 4146 | 669 | 111 | 2 | 7 | 0 | 789 |
| East Godavari | 5098 | 2729 | 0 | 117 | 24 | 0 | 0 | 141 |
| West Godavari | 1910 | 1597 | 288 | 24 | 0 | 1 | 0 | 313 |
| Krishna | 11850 | 1745 | 60 | 43 | 2 | 0 | 0 | 105 |
| Guntur | 11808 | 3608 | 5 | 39 | 4 | 3 | 36 | 87 |
| Prakasam | 1112 | 1088 | 13 | 11 | 0 | 0 | 0 | 24 |
| SPSR Nellore | 6240 | 5170 | 337 | 141 | 4 | 11 | 18 | 511 |
| Chittoor | 5240 | 2700 | 94 | 237 | 1 | 3 | 0 | 335 |
| YSR Kadapa | 3373 | 1306 | 254 | 68 | 6 | 2 | 3 | 333 |
| Ananthapuram | 8207 | 7099 | 197 | 36 | 0 | 0 | 0 | 233 |
| Kurnool | 650 | 535 | 38 | 42 | 0 | 12 | 24 | 115 |
| **Grand Total** | **73041** | **37007** | **2642** | **1497** | **79** | **44** | **82** | **4343** |

**8.4. PMAY (Urban) under HFA – BLC Programme – Sanction of loans to beneficiaries by pledging LPC (Land Possession Certificate) issued by Revenue authorities:**

Andhra Pradesh State Housing Corporation Limited (APSHCL) vide letter Rc.No.4868/MGR/FIN/2016/197th SLBC Mtg. of AP dated 16.02.2017 informed that the Government have entrusted the Corporation for Construction of 73041 EWS houses in 31 ULBs with 32 projects under NTR Urban Housing Programme dovetailing with BLC component of PMAY Urban during the year 2016-17. The unit cost of these houses is Rs.3,50,000/-. The following is the financial pattern:

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Source** | **Amount (Rs.)** |
| 1 | GoI assistance | 1,50,000/- |
| 2 | GoAP assistance | 1,00,000/- |
| 3 | Beneficiary Contribution | 25,000/- |
| 4 | Bank individual loan | 75,000/- |
| **Total Unit Cost** | | **3,50,000/-** |

It is further informed that in the Project Directors conference held on 19.01.2017 under the Chairmanship of Hon’ble Minister (RD, Hsg. & Sanitation), some of the Projectors (Hsg.) have raised in the meeting stating that bankers are requesting the beneficiaries to produce the Registered Document to enable them to process the loan application of the individuals. The beneficiaries whoever is having Registered Document are producing in the bank for taking loan. In the case of other beneficiaries whoever is having LPCs (Land Possession Certificates), the bankers are not accepting and refusing to process the loan applications of such individuals.

As such, it is resolved in the PDs conference to request the bankers to consider the pledging of beneficiaries LPCs issued by revenue authorities with collateral security. Otherwise, the beneficiaries who are possessing of LPCs may not get the individual beneficiary loans, and it will affect the NTR Urban Housing Programme (BLC) adversely.

SLBC convened a sub-committee meeting on 15.03.2017 inviting Andhra Bank, State Bank of India, Syndicate Bank, Indian Bank & Union Bank of India to discuss the issue raised by APSHCL.

During the meeting, banks have requested the Department to provide clarification

1. On title to the beneficiary with free hold rights.
2. Noting the ownership of the beneficiary in Govt. Records.
3. Possibility of creating charge on the site allotted to the beneficiary and enforceability for recovery in case of default.

**8.5. 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.

|  |
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| **AGENDA- 9** |

**Education Loans**

* 1. **Position of Education Loans as on 31.12.2016 :**

(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 31.12.2016)** | 148068 | 3901 | 19885 | 476 |

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

**EXPORT CREDIT**

Outstanding position of finance under Export Credit as on 31.12.2016 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 | December, 2016 | 12,653 | 55,808 | 38,319 | 10,659 |
| Stipulation | | 15% on priority sector advances  (DFS guidelines) | 10% of ANBC  (RBI guidelines) | 5%on NBC  (RBI guidelines) | No stipulation |
| % of Achievement for December, 2016 | | 7.39 | 23.03 | 15.81 | - |

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

(Amt. in crores)

**11.2. Comparative statement of Credit disbursements under Welfare schemes from 01.04.2016 to 31.12.2016 with the corresponding period of 2015-16:**

(Amount in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Scheme** | **Disbursements from 01.04.2015 to 31.12.2015** | **Disbursements from 01.04.2016 to 31.12.2016** | **Variance** |
| Minority Communities | 2309 | 2589 | (+)280 |
| Weaker Sections | 19150 | 18975 | (-)175 |
| Women | 10133 | 11315 | (+)1182 |
| SC/ST | 2812 | 3489 | (+)677 |

**11.3. Evaluation process of Implementation of decisions taken by GoI on the recommendations of Sachar Committee:** Reserve Bank of India advised the member banks to take necessary steps / corrective measures in respect of financial illiteracy, low budget allocation by banks and absence of incentive scheme for prompt re-payers to ensure smooth and sufficient credit flow to the Minority Communities.

Controlling authorities of all banks are requested to initiate suitable action to comply with the guidelines of Reserve Bank of India.

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| **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 |
| December, 2016 | 11375 | 230684 | 5216 | 325 | 39076 | 1170 | 11700 | 269760 | 6386 | 847635 | 15688 |

**12.1.2. Overdue/NPAs under SHG Bank Linkage Programme as on 31.12.2016**

(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 |
| December 2015 | 830910 | 15564 | 181797 | 2957 | 1036 | 66821 | 735 |
| December 2016 | 847635 | 15688 | 153865 | 2294 | 1279 | 74571 | 816 |

The percentage of total balance in overdue accounts & NPA to outstanding is **14.62% & 5.20%** respectively for the Quarter ended December, 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 31.12.2016

(Amount in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S. No** | **Program** | **Target** | | **Achievement** | | **% of Achievement in Amount** |
| **Physical** | **Financial** | **Physical** | **Financial** |
| 1 | SEP (Individual) Programme under NULM | 8200 | 164 | 7668 | 46.86 | 28.57% |
| 2 | SEP (Groups)  Programme under NULM | 240 | 24 | 74 | 3.68 | 15.33% |

(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)**

**12.3.1. Target & Achievement under PMEGP for the year 2016-17 (as on 28.02.2017)**

(Rs. in lakhs)

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Agency | **Target** | | | **Sanctioned** | | | **Disbursed** | | | % of Achvt. In Amount |
| 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 | 169 | 831.52 | 2769 | 169 | 831.52 | 2769 | 89.26% |
| 2 | KVIB | 757 | 1513.96 | 6056 | 537 | 1765.62 | 6180 | 474 | 1467.96 | 4744 | 96.96% |
| 3 | DIC | 1009 | 2018.61 | 8072 | 312 | 1125.28 | 3841 | 312 | 1125.28 | 3841 | 55.75% |
|  | **Total** | **2232** | **4464.17** | **17856** | **1018** | **3722.42** | **12790** | **955** | **3424.76** | **11354** | **76.72%** |
| 4 | KVIC,  D.O. Vizag | 291 | 582.36 | 2328 | 163 | 602.04 | 1715 | 163 | 602.04 | 1715 | 103.38% |
| **Grand Total** | | **2523** | **5046.53** | **20184** | **1181** | **4324.46** | **14505** | **1118** | **4026.80** | **13069** | **79.79%** |

(Source: KVIC, Hyderabad)

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

**Revised Targets:** The revised Annual Credit Plan 2016-17 of Khadi and Village Industries Commission for PMEGP was approved on 23.12.2016 during 197th SLBC meeting with an outlay of Rs.50.47 crores as Margin Money & Rs.171. 46 crores 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 crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **No. of Projects** | **Margin Money** | **Bank Credit** | **Employment** |
| KVIC, S.O., Hyd | 650 | 13.01 | 40.20 | 5204 |
| KVIC, DO. Vizag | 407 | 8.13 | 25.12 | 3252 |
| APKVIB | 1057 | 21.14 | 65.32 | 8456 |
| D.I.C. – Rural | 705 | 14.09 | 43.55 | 5640 |
| D.I.C. – Urban | 704 | 14.09 | 65.25 | 5632 |
| **Total** | **3523** | **70.46** | **239.44** | **28184** |

The district wise revised targets under PMEGP scheme is enclosed as **Annexure No.42**

The forum may approve the revised targets.

**12.3.2. Relaxation of EDP before release of loan installment in respect of Non NER State upto 31.03.2017:** Khadi and V.I. Commission, Directorate of PMEGP vide circular no. PMEGP/Policy/2016-17 dated 20th February, 2017 informed that there is large pendency of projects sanctioned by banks but not disbursed because of non-completion of EDP training. As only one month is left during the current financial year, in order to expedite the disbursement of MM subsidy, it has been decided to relax the condition of conducting EDP trainings before the release of loan in respect of Non-NER states also. The relaxation will be in respect of projects sanctioned by the banks upto 31st March, 2017 only. The banks after sanctioning the loan will release first installment immediately and refer the applicants to RSETIs for EDP. EDP should be completed within one month of disbursement of 1st installment released.

In order to carryout above directions all the financing bank branches will have to send a copy of bank sanction letter to respective training centres / RSETIs for follow-up and a copy to be marked to concerned State Director of KVIC for necessary action at their end.

The above guidelines will be strictly complied by all concerned. The Directorate of IT has to make further necessary adjustment in the PMEGP online portal to temporarily allow forwarding of MM claims without asking for EDP certificate.

**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 31.12.2016 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 Forwarded to Banks** | | **Total No. of Applications Grounded by the Banks** | |
| Physical | Financial | Physical | Financial | Physical | Financial | Physical | Financial | Physical | Financial |
| 11243 | 5798.90 | 242 | 1162.00 | 6918 | 4558.50 | 1992 | 1090.20 | 216 | 109.75 |

(Source: Handlooms & Textiles Department)

District wise progress under MUDRA scheme implemented to the Handloom Weavers & Weaver Entrepreneurs as on 31.12.2016 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)**

NABARD vide Ref. No. NB (DOR)/GSS/3469/DEDS-4/2016-17 dated 20 December 2016 informed that Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture and Farmers Welfare, GoI vide letter no. F.No.1-1/2013-DP dated 05.12.2016 has withdrawn temporary suspension on receipt of fresh application under General and ST category w.e.f. 21.11.2016 to 31.03.2017. hence, the following changes may be noted;

1. The captioned scheme is extended up to 31 March 2017 in respect of General and Scheduled Tribe category also.
2. Banks need to accord priority for component no. IV to IX of DEDS (i.e. Purchase of milking machines / milkotesters / bulk milk cooling units (up to 5000 lit capacity), Purchase of dairy processing equipment for manufacture of transportation facilities and cold chain, cold storage facilities for milk and milk products, establishment of private veterinary clinics, Dairy marketing outlet / Dairy parlour) during 2016-17.
3. Banks have to accord priority to the following category of beneficiaries under the scheme;
4. Landless
5. SC / ST
6. Small and Marginal farmers
7. Banks may certify compliance to the above conditions 2 & 3 at each stage while submitting subsidy claims to NABARD.

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

**Agri-Clinics & Agri-Business Centers (ACABC) – Review of progress as on 17.02.2017**

|  |  |  |
| --- | --- | --- |
| **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 December, 2016 | 34.35 |

The credit outstanding under DRI is Rs.34.35 Crores as on 31.12.2016 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 31.12.2016

|  |  |  |
| --- | --- | --- |
| Physical | | |
| Target | Achievement | % of Achievement |
| 150000 | 100392 | 66.93% |

(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 31.12.2016

Department informed that the progress on implementation of Development schemes of Animal Husbandry department as on 31.12.2016 is NIL.

**13.3. Fisheries:** Achievement as on 28.02.2017

(Rs. in crores)

|  |  |  |
| --- | --- | --- |
| Total Credit proposed for Govt. Sponsored Schemes | Credit extended to Government Sponsored Schemes by Banks | % of Achievement |
| 473.59 | 132.80 | 28.04% |

(Source: Fisheries Department)

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

**13.4. Horticulture:** Progress as on 31.12.2016

(Rs. in Lakhs)

|  |  |  |
| --- | --- | --- |
| Name of the Scheme | Releases | Expenditure |
| Mission for Integrated Development of Horticulture (MIDH) | 5382.00 | 4964.86 |
| National Mission on Oilseeds and Oilpalm Programme (NMOOP) under Mini Mission-II | 1101.28 | 1101.28 |
| State Development Plan (State Plan) | 9000.00 | 3365.80 |
| **Total** | **15483.28** | **9431.94** |

(Source: Department of Horticulture)

**13.5. Sericulture:** Achievement as on 28.02.2017

(Amt. in Lakhs)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Target | | Applications Sponsored | Sanctioned | | Grounded | | |
| Number | Amount | Number | Amount | Number | Amount | % of Achievement in Amount |
| 2047 | 4186.79 | 1164 | 855 | 739.78 | 775 | 685.00 | 16.36% |

(Source: Department of Sericulture)

District wise progress under sericulture as on 28.02.2017 is enclosed as **Annexure No.32**

**13.6. A.P. Backward Classes Co-op. Finance Corporation:** Achievement as on 28.02.2017

(Rs. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| Name of the Scheme | Target | | |
| Funds released by the Govt. | Funds released to Districts | No. of Benf. |
| Margin Money (Subsidy) Scheme | 132.00 | 85.86 | 21653 |
| BC Abhyudaya Yojana | 24.75 | 14.95 | 3237 |
| Total | 156.75 | 100.81 | 24890 |

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

**13.7.1 Swayam Upadhi Scheme:** Achievement as on 31.12.2016

(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 | 27443 | 16807.06 | 17064.06 | 33871.12 | 36.64% |

District wise progress under Kapu Corporation Swayam Upadhi Scheme as on 31.12.2016 is enclosed as **Annexure No.33**

**13.7.2 Group MSME Scheme:** The Corporation reported that 691 groups have applied under the scheme out of which 498 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.:** Achievement as on 31.12.2016

(Rs. in Lakhs)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Scheme | Total Applications Received | Applications Received with Consent Letter | No. of Subsidies Sanctioned | Subsidy Released |
| Antyodaya | 2300 | 412 | 102 | 119.98 |
| Abhyudaya | 1536 | 181 | 39 | 66.11 |
| Abhivrudhi | 1028 | 84 | 28 | 53.27 |
| Total | 4864 | 677 | 169 | 239.36 |

(Source: AP State Brahmin Welfare Corporation Ltd.)

District wise progress under Andhra Pradesh Brahmin Welfare Corporation schemes as on 31.12.2016 is enclosed as **Annexure No.34**

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

Progress as on 07.03.2017

(Rs. in Lakhs)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of the Federation** | **Target** | | **Sent to Bank** | | **Sanctions by Banks** | |
| **Phy.** | **Fin.** | **Phy.** | **Fin.** | **Phy.** | **Fin.** |
| **A.P. Washermen Cooperative Societies Federation Ltd.** | 5558 | 5558.00 | 5180 | 2150.85 | 230 | 165.00 |
| **A.P. Nayee Brahmins Cooperative Societies Federation Ltd.** | 5796 | 5796.00 | 3033 | 1256.09 | 55 | 42.25 |
| **A.P. Vaddera Cooperative Societies Federation Ltd.** | 3675 | 3675.00 | 4325 | 1679.52 | 139 | 64.75 |
| **A.P. Sagara ( Uppara ) Cooperative Societies Federation Ltd** | 3434 | 3434.00 | 3469 | 1291.18 | 93 | 36.40 |
| **A.P. Krishna Balija, Poosala Cooperative Societies Federation Ltd.** | 2330 | 2330.00 | 440 | 208.00 | 24 | 24.00 |
| **A.P. Valmiki/Boya Cooperative Societies Federation Ltd.** | 2474 | 2474.00 | 3098 | 858.50 | 28 | 3.75 |
| **A.P. Bhattraja Cooperative Societies Federation Ltd.** | 2361 | 2361.00 | 383 | 173.60 | 12 | 12.00 |
| **A.P. Kummari/Shalivaahana Cooperative Societies Federation Ltd.** | 3450 | 3450.00 | 3147 | 1325.01 | 67 | 38.75 |
| **A.P. Viswabrahmins Cooperative Societies Federation Ltd.** | 3798 | 3798.00 | 2678 | 1508.52 | 78 | 42.25 |
| **A.P. Medara Cooperative Societies Federation Ltd.** | 2533 | 2533.00 | 887 | 584.67 | 0 | 0.00 |
| **Total** | **35409** | **35409.00** | **26640** | **11035.94** | **726** | **429.15** |

(Source: Respective federations)

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

|  |  |  |
| --- | --- | --- |
| Annual Target 2016-17 | | Achievement |
| No. of  Beneficiaries | Bank Loan  (Rs. in Lakhs) | Department has informed that the selection of beneficiaries under progress for SCAP 2016-17. |
| 44699 | 52410.52 |

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

Achievement as on 31.12.2016

(Rs. in lakhs)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Target for the year 2016-17 | | Beneficiaries Applied | Achievement | | |
| Physical | Financial | Physical | Financial | % of Achievement |
| 1250 | 1248.00 | 3872 | 626 | 451.03 | 36.14% |

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

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

Achievement as on 31.12.2016

(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 | 6431 | 4962.50 | 2917.90 | 7880.40 | 53.60% |

(Source: TRICOR)

District wise and Bank wise progress under TRICOR during 2016-17 up to 31.12.2016 is placed as **Annexure No.35**

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

(Rs. in lakhs)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Target | | Identifications | | Sanctions | |
| Physical | Financial | Physical | Financial | Physical | Financial |
| 13022 | 6409 | 12669 | 6479.90 | 0 | 0.00 |

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

District wise and Bank wise identifications under AP State Minorities Finance Corporation Ltd. during 2016-17 up to 31.01.2017 is placed as **Annexure No.36**

* 1. **Welfare of Differently Abled and Senior Citizens, AP :** Achievement as on 31.12.2016

(Rs. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Physical Target** | **Achievement** | **Expenditure** | **Percentage of Achievement** |
| 720 | 417 | 3.22 | 57.92% |

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

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

Department informed that progress may be treated as Nil, as the guidelines in the Government are pending.

* 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 31.12.2016**

(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 | 431735 | 7424.88 | 83681 | 1092.20 | 882.25 | 42369 | 282.81 |
| Of which | | | | | | | |
| SGSY / NRLM | 276717 | 5536.61 | 40123 | 707.04 | 609.27 | 16929 | 132.89 |
| SJSRY / NULM | 67690 | 1254.11 | 16985 | 181.75 | 163.77 | 9907 | 48.72 |
| PMRY/PMEGP | 21647 | 271.40 | 10144 | 99.13 | 57.45 | 6436 | 48.20 |
| DEDS | 60111 | 276.57 | 14371 | 75.42 | 30.78 | 7906 | 31.87 |
| State Government Sponsored Schemes | 2205245 | 25765.73 | 531289 | 7791.42 | 3184.84 | 274647 | 2144.18 |

**Central Government Sponsored Schemes:** The percentage of total balance in overdue accounts & NPA to out standings is 14.71% & 3.81% respectively**.**

**State Government Sponsored Schemes:** The percentage of total balance in overdue accounts & NPA to out standings is 30.24% & 8.32% respectively**.**

**SGSY/NRLM:** The percentage of total balance in overdue accounts & NPA to outstandings is 12.77% & 2.40% respectively**.**

**SJSRY/NULM:** The percentage of total balance in overdue accounts & NPA to outstandings is 14.49% & 3.88% respectively**.**

**PMRY/PMEGP:** The percentage of total balance in overdue accounts & NPA to outstandings is 36.53% & 17.76% respectively**.**

**DEDS:** The percentage of total balance in overdue accounts & NPA to outstandings is 27.27% & 11.52% respectively.

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

**Position of MFI finance extended as on 31.12.2016**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Amt. in Crores** |
| 1 | Cumulative Amount of Loans sanctioned so far | 115.94 |
| 2 | Cumulative Loans Disbursed so far | 115.94 |
| 3 | Total Loans outstanding | 75.63 |
| 4 | Total amount due for payment (Demand) | 38.92 |
| 5 | Total amount recovered | 12.21 |
| 6 | Total amount overdue | 26.71 |
| 7 | Out of (6) amount overdue [Standard] | 0.85 |
| 8 | Out of (6) amount overdue [NPA] | 25.86 |
| 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 31.12.2016:**

|  |  |
| --- | --- |
| No. of villages to be covered with bank branches as per road map | 567 |
| No. of villages provided with bank branches | 16 |

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

During the meeting with controlling heads of banks and chairmen of RRBs by Reserve Bank of India held on February 21, 2017, RD, RBI emphasized the importance of implementing the roadmap and asked the banks to look into the option of opening ultra-small branches in the villages where opening of regular branch was not considered viable and then convert it into a full-fledged branch when the branch reaches the desired level of business.

**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 |
| 31.12.2016 | 8470 |

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

**15.3.1. Progress on Number of Accounts opened under PMJDY as on 22.02.2017**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | 3243009 | 3401322 | 6644331 | 1081.75 | 1567046 | 5723161 | 5761690 |
| Private sector Banks | 31719 | 157552 | 189271 | 36.23 | 56581 | 168740 | 102966 |
| RRBs | 1284483 | 370531 | 1655014 | 262.09 | 255143 | 1223704 | 1330194 |
| **Total** | **4559211** | **3929405** | **8488616** | **1380.07** | **1878770** | **7115605** | **7194850** |
| **% to Total Accounts** | | | | | **22.13%** | **83.83%** | **84.76%** |

**15.3.2. Deployment of Bank Mithras:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| District | GPs | No. of SSA Points | SSAs covered through Branches | SSAs covered through BCs / Other Modes | Active BCs | Inactive / Attrition BCs | Inactive BC locations proposed under OSS | BCs proposed to be deployed at Branch locations |
| Srikakulam | 1099 | 662 | 113 | 549 | 465 | 76 | 8 | 44 |
| Vizianagaram | 921 | 550 | 99 | 451 | 436 | 15 | 0 | 76 |
| Visakhapatnam | 925 | 620 | 132 | 488 | 307 | 179 | 2 | 113 |
| East Godavari | 1069 | 821 | 211 | 610 | 582 | 28 | 0 | 82 |
| West Godavari | 908 | 677 | 277 | 400 | 342 | 58 | 0 | 275 |
| Krishna | 970 | 439 | 172 | 267 | 267 | 0 | 0 | 0 |
| Guntur | 1011 | 974 | 428 | 546 | 459 | 87 | 0 | 0 |
| Prakasam | 1030 | 626 | 313 | 313 | 282 | 31 | 0 | 0 |
| SPS Nellore | 940 | 559 | 187 | 372 | 296 | 76 | 0 | 153 |
| Chittoor | 1363 | 952 | 198 | 754 | 661 | 93 | 0 | 94 |
| YSR kadapa | 790 | 516 | 269 | 247 | 242 | 5 | 0 | 3 |
| Anantapuramu | 1003 | 901 | 190 | 711 | 710 | 1 | 0 | 0 |
| Kurnool | 889 | 747 | 188 | 559 | 518 | 41 | 0 | 0 |
| **Total** | **12918** | **9044** | **2777** | **6267** | **5567** | **690** | **10** | **840** |

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

**15.3.3. Andhra Pradesh Rural Inclusive Growth Project (APRIGP), One Stop Shop –OSS:**

Government of Andhra Pradesh is implementing Andhra Pradesh Rural Inclusive Growth Project (APRIGP) with the support of World Bank in 150 backward mandals. The Project is implemented by Society for Elimination of Poverty (SERP). One of the components of the project is to provide entitlements, Citizen Services to the villagers along with financial services and grievance redressal mechanism through a single window called One Stop Shop (OSS) at their door step.

To facilitate the above at the village level, it has been decided to establish One Stop Shop (OSS) in 1000 locations of the selected 150 remote and backward mandals.

Streenidhi Credit Co-operative Federation Ltd vide letter No.296/SNAP/SERP/APRIGP/OSS/2017 dated 10.02.2017 informed that they planned to roll out 100 One Stop Shops (OSS) in Tribal areas across East Godavari, Visakhapatnam, Vizianagaram and Srikakulam districts by end of March 2017.

As such, Stree Nidhi has submitted identified locations falling under the bank service areas of Andhra Bank-29, APGVB-45, SBI-08 and Union Bank of India-18. Stree Nidhi has also rechecked the availability of network connectivity from the field.

In view of the above, Stree Nidhi Credit Cooperative Federation Ltd., requested the above banks to allot the identified centres to Stree Nidhi to function as Business Correspondent.

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

Mapping of AePDS as on 10.03.2017

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **District** | **Total Shops** | **Mapped with Bank** | **Not Mapped with Bank** | **Device Enabled with Cashless** | **Device not enabled with Cashless** | **Cashless Shops %** |
| Ananthapuram | 2963 | 2933 | 30 | 2933 | 0 | 98.98 |
| Chittoor | 2847 | 2847 | 0 | 2825 | 22 | 100.00 |
| East Godavari | 2461 | 2444 | 17 | 2438 | 6 | 99.30 |
| Guntur | 2739 | 2719 | 20 | 2696 | 23 | 99.26 |
| Krishna | 2262 | 2246 | 16 | 2209 | 37 | 99.29 |
| Kurnool | 2423 | 2248 | 175 | 2161 | 87 | 92.77 |
| Nellore | 1889 | 1748 | 141 | 1741 | 7 | 92.53 |
| Prakasam | 2124 | 2030 | 94 | 1948 | 82 | 95.57 |
| Srikakulam | 1972 | 1900 | 72 | 1777 | 123 | 96.34 |
| Visakhapatnam | 1625 | 960 | 665 | 877 | 83 | 59.07 |
| Vizianagaram | 1348 | 1040 | 308 | 925 | 115 | 77.15 |
| West Godavari | 2163 | 2144 | 19 | 1972 | 172 | 99.12 |
| YSR Kadapa | 1728 | 1683 | 45 | 1661 | 22 | 97.39 |
| **Total** | **28544** | **26942** | **1602** | **26163** | **779** | **94.38** |

(Source: www.epos.ap.gov.in)

**15.3.5. Solar Powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas – Support under FIF: as on 31.12.2016**

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 | 6 | 20 | 26 | 25 |
| 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** | | **73** | **203** | **276** | **42** |

**15.3.6. Progress report - Number of Enrollments under Social Security Schemes as on 28.02.2017**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type of Bank** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| PSBs | 4904804 | 1046451 | 122074 | 6073329 |
| Pvt. Sector Banks | 239771 | 62196 | 8358 | 310325 |
| RRBs | 1258315 | 317447 | 40439 | 1616201 |
| Co-operative Banks | 29013 | 8418 | 0 | 37431 |
| **Grand Total** | **6431903** | **1434512** | **170871** | **8037286** |

**15.3.7. 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 |
| 28.02.2017 | 190 | 96 | 134 | 336 | 756 | 1141 |

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

Ministry of Rural development (Mahatma Gandhi NREGA Division), GoI vide letter M-12014/2/2015-MGNREGA-V (344637) dated 09th January, 2017 informed that the exercise of Aadhaar seeding into the accounts of Mahatma Gandhi NREGA workers by the banks and putting the same on the NPCI mapper has been going on from some time. It has shown considerable progress and nationally 3.81 crore workers have been converted into Aadhaar based payments. This achievement is laudable. Having said this, it is pertinent to mention here that Aadhaar numbers have been seeded into MGNREGA MIS (NREGASoft) in respect of 10.8% crore active workers. Since there is considerable gap between the Aadhaar numbers seeded in MIS and ABP conversion of workers accounts in banks so far, there is a need to expedite the process of ABP conversion by banks.

In pursuance of discussions between Secretary, DFS and Secretary, RD, Aadhaar camps have been held at the Block / Gram Panchayat level wherein the Rural Development Department’s functionaries and the bank functionaries have actively participated. The consent forms duly filled in were handed over to the bank’s branches collected in the Aadhaar camps.

Ministry of Rural Development ensured of fullest support in expediting the process of ABP conversion of MGNREGA workers.

**Status of Aadhaar seeding in the state of Andhra Pradesh as on 10.03.2017: (MGNREGA)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Name of the District | Number of Consent forms as reported by Rural Development Department | Number of Accounts seeded with Aadhaar | % of Achievement |
| 1 | Srikakulam | 14068 | 14068 | 100.00 |
| 2 | East Godavari | 67077 | 67077 | 100.00 |
| 3 | West Godavari | 67589 | 67589 | 100.00 |
| 4 | Guntur | 53414 | 49145 | 92.01 |
| 5 | Vizianagaram | 79415 | 79415 | 100.00 |
| 6 | Visakhapatnam | 172672 | 172672 | 100.00 |
| 7 | Prakasam | 51396 | 51396 | 100.00 |
| 8 | Nellore | 40047 | 40047 | 100.00 |
| 9 | Kurnool | 25367 | 22719 | 89.56 |
| 10 | Ananthapur | 28040 | 16239 | 57.91 |
| 11 | Kadapa | 26766 | 26766 | 100.00 |
| 12 | Krishna | 71758 | 71758 | 100.00 |
| 13 | Chittoor | 43041 | 43041 | 100.00 |
| **Total** | | **740650** | **721932** | **97.47** |

**Standard Operating Procedure (SOP) for expediting Aadhaar Seeding in bank accounts of Mahatma Gandhi NREGA workers:** Mahatma Gandhi NREGA Division, Ministry of Rural Development, GoI vide letter no M-12014/2/2015-MGNREGA-V (344637) dated 14th March 2017 has communicated Standard Operating Procedure (SOP) for expediting Aadhaar Seeding and ABP conversion in MGNREGA workers. This SOP incorporates the process of flow for obtaining, submitting and updating Aadhaar seeding consent forms of MGNREGA workers and the seeding of their Aadhaar number in their bank accounts. Process flow of Aadhaar seeding in Consumer accounts is placed as **Annexure No.43.**

SLBC vide Lr.No.2716/30/322-P/789 dated 23.03.2017 has communicated the Standard Operating Procedure (SOP) received from Ministry of Rural Development to controlling authorities of all banks. Controlling authorities of all banks are requested to comply with the timelines furnished in SOP.

**MGNREGA – DBT – Payment of wages through APB mode – Clearing of suspended wages:**

Office of the commissioner, Rural development, GoAP vide Lr.No.274/RD/DBT/2014 dated 01.03.2017 informed that after pushing the payments to NPCI a good number of wage payments are being rejected and going to suspended mode, without being credited to the wage seekers’ accounts due to the following reasons.

1. The Aadhaar number of the wage seekers is not active in the NPCI mapper.
2. The wage seekers Aadhaar number is not mapped into the NPCI mapper.
3. Inoperative account
4. Exceeded the maximum limit for maximum balance or total credits as the account is PMJDY account with simplified KYC.

It is further intimated by Commissioner, PR & RD that their staff at mandals will be in touch with the branches of the banks for assisting in obtaining consent forms and bringing the wage seekers to the branches for completing any formalities connected with seeding of the Aadhaar numbers with bank accounts and obtaining any other document for regularizing the account and reprocessing the wage payment.

All banks and Lead District Managers are requested to direct the staff members at respective bank branches to coordinate with various agencies connected with the task to ensure that all the suspended wages are cleared.

**15.3.9. Promotion of Digital Payments:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.9/31/2012-FI (C-80068418) dated 15th February, 2017 conveyed that the Group of Officers (GoO) chaired by Secretary (Coordination), Cabinet Secretariat, in its meeting held on 16th January, 2017, has recommended that banks may reach out to customers and consider opening special counters for seeding mobile and Aadhaar number during weekdays and weekends. Banks are requested to take action accordingly.

Ministry of Electronics & Information Technology, GoI vide letter No.3(50)/2016-EG.II (Vol.I)(Pt.) dated 02.03.2017 requested that adequate publicity should be made through national, regional & local media on Mobile seeding & Aadhaar seeding of bank accounts.

During deliberations of meeting with Major Banks held on 03.03.2017 all banks have agreed that SLBC to give publicity in news papers on behalf of all banks in vernacular language & English regarding seeding of Aadhaar & Mobile numbers with Bank accounts. The cost is to be shared by all banks in proportion to their branch network.

Accordingly, SLBC has given advertisement on 08.03.2017 on seeding of Aadhaar & Mobile numbers with bank accounts in 2 Telugu & one English news papers.

**Convening of Special DLCC Meeting:**

Department of Financial Services, MoF, GoI vide letter DO.No.21(13)2014-15 (Mission Office) dated 01.03.2017informed that with a view to enable accountholders for digital payments, a drive in campaign mode is to be undertaken in March 2017 for seeding of mobile number in all operative, individual savings bank accounts and voluntary seeding of Aadhaar number in all such accounts.

To this end, DFS requested to convene Special District Level Coordination Committee (DLCC) meeting by all Lead District Managers latest by 06.03.2017 to draw up the district-level plan of action for seeding of Aadhaar & Mobile numbers in individual operative SB accounts and to implement the same.

**Status of convening of Special DLCC meetings in the state of Andhra Pradesh:**

|  |  |  |
| --- | --- | --- |
| **S No** | **District** | **Date of Special DLCC** |
| 1 | Srikakulam | 03.03.2017 |
| 2 | East Godavari | 04.03.2017 |
| 3 | Guntur | 06.03.2017 |
| 4 | Vizianagaram | 06.03.2017 |
| 5 | Kadapa | 06.03.2017 |
| 6 | West Godavari | 04.03.2017 |
| 7 | Visakhapatnam | 06.03.2017 |
| 8 | Krishna | 07.03.2017 |
| 9 | Kurnool | 09.03.2017 |
| 10 | Nellore | 10.03.2017 |
| 11 | Prakasam | 10.03.2017 |
| 12 | Ananthapur | 10.03.2017 |
| 13 | Chittoor | 14.03.2017 |

**15.3.10. Installation of PoS machines at Petrol pumps:**

Department of Financial Services, MoF, GoI vide letter File No.8/10/2016-FI dated 18.01.2017 has forwarded the list of petrol pumps not having PoS machines received from Ministry of Petroleum and Natural Gas. SLBC already communicated the same to all controlling authorities with a request to follow up with the petrol pumps. Banks are requested to follow-up with the petrol pumps for the installation of PoS machines at the earliest.

SLBC has already communicated the bank wise list of petrol pumps not having PoS machines received from DFS to all controlling authorities with a request to follow up with the petrol pumps. Banks are requested to follow-up with the petrol pumps for the installation of PoS machines and provide PoS machines at the earliest and furnish the progress at regular intervals to SLBC.

**15.3.11. Support from Financial Inclusion Fund (FIF) for Deployment of PoS / mPoS Devices in Tier 5 & 6 Centres – Submission through ENSURE Portal:**

NABARD issued circular no.18 / DFIBT-09 / 2017 dated 25 January 2017 on extending support under FIF for deployment of PoS / mPoS devices in Tier 5 and Tier 6 centres under CAPEX or OPEX models.

Further NABARD vide Circular No.38 / DFIBT-11 /2017 Ref No.NB.HO.DFIBT / 19044-19777 / DFIBT-70 / 2016-17 dated 28 February 2017 informed that it has been decided to monitor the progress of PoS / mPoS deployment utilizing ENSURE portal. For this purpose a new Return titled, ‘PoS / mPoS Devices Deployment in 1 Lakh Villages’ has been published in ENSURE portal hosted on the site <http://ensure.nabard.org/NABARD/main.jsp>. Banks which have been sanctioned PoS / mPoS devices under the scheme may furnish the progress in the following Return in the portal.

|  |  |  |
| --- | --- | --- |
| Name of the Return | Periodicity & Date of Publishing | Purpose |
| PoS / mPoS Devices Deployment in 1 Lakh Villages | Fortnightly, 06-Jan-2017. Published every alternate Friday | Monitoring of PoS/mPoS sanction, disbursement and deployment in Tier 5 & 6 centres |

Further NABARD vide circular no.53 / DFIBT-12 / 2017, Ref. No. NB.DFIBT / 20000-20484 / DFIBT-23/2016-17 dated 09 March 2017 informed that based on the feedback received from banks and in order to facilitate and expedite the deployment of such devices, it has been decided that:

1. Support will be enhanced to 80% of the cost of the PoS / mPoS device within the overall existing ceiling of Rs.6,000/-.
2. For CAPEX model – The claims can be made till 31 January 2018 in maximum of two instalments.
3. For OPEX model – The claims can be made for operational cost of two years upto 31 December 2019 in maximum of four instalments.
4. At least one claim for the devices is to be submitted by the bank by 31 December 2017 under all sanctions.

The revised instructions will also be applicable to the sanctions made earlier under the project.

**15.3.12. 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.

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

**15.4.1. Financial Literacy Centers (FLCs) - Position in A.P as on 31.12.2016:**

|  |  |
| --- | --- |
| Particulars | No. of FLCs |
| Number of FLCCs operating in the District Head Quarters | 18 |
| Number of FLCCs operating in Lead District Offices | 10 |
| Number of FLCCs operating in Other Places | 56 |
| **Total** | **84** |

(Detailed statement enclosed as **Annexure No.37**)

**15.4.2. Conduct of Financial Literacy Programmes:**

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.

**Financial Literacy by FLCs and Rural branches – Policy Review:** Reserve Bank of India vide circular RBI/2016-17/236, FIDD.FLC.BC.No.22/12.01.018/2016-17 dated March 02, 2017 informed that given the recent developments on withdrawal of legal tender status of Specified Bank Notes and the focus on going digital, the policy on conduct of camps by FLCs and rural branches of the banks has been revised as under:

**Financial Literacy Centres (FLCs):** FLCs are advised to conduct special camps for a period of one year beginning April 1, 2017 on “Going digital” through UPI and \*99# (USSD)”.

Besides the special camps on going digital, FLCs will continue to conduct the tailored camps for the different target groups as prescribed in RBI circular dated January 14, 2016.

**Rural branches of banks:** Rural branches of banks are henceforth required to conduct only one camp per month (on the Third Friday of each month after branch hours). This camp will cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and \*99# (USSD). In case there are two or more rural branches in a village, the LDM may ensure that the rural branches conduct the camps on rotation basis every month.

Department of Financial Services (Mission Office), Ministry of Finance, GoI vide letter F.No.21 (15) 2014-15 (Mission) dated 10th March 2017 requested all banks to submit monthly reports from the month of May 2017 onwards. First such report should be submitted by 5th of May 2017 with subsequent reports within first five days of every month.

**15.4.3. Rural Self Employment Training Institutes in Andhra Pradesh:** Statement of performance of RSETIs for the financial year 2016-17 up to December, 2016 is enclosed as **Annexure No.38**

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.

|  |
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| **AGENDA- 16** |

**Overdue/NPA position**

**16.1 Overdue / NPA position as on 31.12.2016 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 | 9152872 | 69355 | 2800289 | 18511 | 18511 | 562145 | 3622 |
| Agrl.Term Loans Including Agrl. Allied Activities | 1884119 | 27695 | 645787 | 6923 | 4357 | 311914 | 2506 |
| Total Farm Credit | 11036991 | 97050 | 3446076 | 25434 | 22868 | 874059 | 6128 |
| Agriculture Infrastructure | 8264 | 629 | 1815 | 194 | 109 | 636 | 89 |
| Ancillary Activities | 11468 | 4417 | 1288 | 539 | 218 | 378 | 173 |
| **Total Agriculture Advances** | **11056723** | **102096** | **3449179** | **26167** | **23195** | **875073** | **6390** |
| MSME Sector Advances | 1181511 | 40942 | 238999 | 9264 | 3960 | 114708 | 3312 |
| Export Credit | 275 | 812 | 8 | 5 | 5 | 2 | 2 |
| Others under Priority Sector Advances | 779853 | 27388 | 129823 | 5035 | 1294 | 57500 | 817 |
| **Total Priority Sector Advances** | **13018362** | **171238** | **3818009** | **40471** | **28454** | **1047283** | **10521** |
| Non-priority sector loans | 4201639 | 83990 | 289773 | 10594 | 5563 | 151351 | 4174 |
| **Total Advances** | **17220001** | **255228** | **4107782** | **51065** | **34017** | **1198634** | **14695** |
| Housing Loans | 390745 | 19556 | 71180 | 4007 | 798 | 28563 | 490 |
| Education Loans | 148068 | 3901 | 21703 | 616 | 244 | 10157 | 209 |
| Self Help Groups Advances | 847635 | 15688 | 153865 | 2294 | 1279 | 74571 | 816 |

**Overdue / NPA position as on 31.12.2016 under various sectors**

(Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding  Amount | Total balance in overdue accounts | % of total balance in overdue accounts to outstanding | Overdue Amount | % of overdue Amount to outstanding | NPA Amount | % of NPA to outstanding |
| Short Term Crop Production Advances | 69355 | 18511 | 26.69% | 18511 | 26.69% | 3622 | 5.22% |
| Agrl.Term Loans Including Agrl. Allied Activities | 27695 | 6923 | 24.99% | 4357 | 15.73% | 2506 | 9.05% |
| Total Farm Credit | 97050 | 25434 | 26.21% | 22868 | 23.56% | 6128 | 6.31% |
| Agriculture Infrastructure | 629 | 194 | 30.84% | 109 | 17.33% | 89 | 14.15% |
| Ancillary Activities | 4417 | 539 | 12.20% | 218 | 4.94% | 173 | 3.92% |
| **Total Agriculture Advances** | **102096** | **26167** | **25.63%** | **23195** | **22.72%** | **6390** | **6.26%** |
| MSME Sector Advances | 40942 | 9264 | 22.63% | 3960 | 9.67% | 3312 | 8.09% |
| Export Credit | 812 | 5 | 0.62% | 5 | 0.62% | 2 | 0.25% |
| Others under Priority Sector Advances | 27388 | 5035 | 18.38% | 1294 | 4.72% | 817 | 2.98% |
| **Total Priority Sector Advances** | **171238** | **40471** | **23.63%** | **28454** | **16.62%** | **10521** | **6.14%** |
| Non-priority sector loans | 83990 | 10594 | 12.61% | 5563 | 6.62% | 4174 | 4.97% |
| **Total Advances** | **255228** | **51065** | **20.01%** | **34017** | **13.33%** | **14695** | **5.76%** |
| Housing Loans | 19556 | 4007 | 20.49% | 798 | 4.08% | 490 | 2.51% |
| Education Loans | 3901 | 616 | 15.79% | 244 | 6.25% | 209 | 5.36% |
| Self Help Groups Advances | 15688 | 2294 | 14.62% | 1279 | 8.15% | 816 | 5.20% |

|  |
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| **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 31.12.2015 | No. of Branches  as on 31.03.2016 | No. of Branches  as on 31.12.2016 |
| 1 | APGVB | 254 | 254 | 267 | 267 |
| 2 | APGB | 470 | 486 | 500 | 509 |
| 3 | CGGB | 158 | 174 | 174 | 186 |
| 4 | S G B | 170 | 179 | 181 | 184 |
|  | **Total** | **1052** | **1093** | **1122** | **1146** |

**Deposits:**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.12.2015 | 31.03.2016 | 31.12.2016 |
| 1 | APGVB | 2563.65 | 3242.22 | 3420.66 | 4603.17 |
| 2 | APGB | 7813.24 | 9023.30 | 9594.65 | 11757.38 |
| 3 | CGGB | 2186.21 | 2516.09 | 2733.36 | 3365.62 |
| 4 | SGB | 3087.03 | 3566.72 | 3696.14 | 4557.47 |
|  | **Total** | **15650.13** | **18348.33** | **19444.81** | **24283.64** |

**Advances**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.12.2015 | 31.03.2016 | 31.12.2016 |
| 1 | APGVB | 2237.85 | 2447.12 | 2637.64 | 2951.40 |
| 2 | APGB | 7321.74 | 8494.42 | 8764.81 | 9283.58 |
| 3 | CGGB | 1993.83 | 2359.89 | 2428.78 | 2841.80 |
| 4 | S G B | 3393.26 | 3418.59 | 3555.03 | 3742.30 |
|  | **Total** | **14946.68** | **16720.02** | **17386.26** | **18819.08** |

**CD Ratio**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.12.2015 | 31.03.2016 | 31.12.2016 |
| 1 | APGVB | 87.29 | 75.48 | 77.11 | 64.12 |
| 2 | APGB | 93.71 | 94.14 | 91.35 | 78.96 |
| 3 | CGGB | 91.20 | 93.79 | 88.86 | 84.44 |
| 4 | S G B | 109.92 | 95.85 | 96.18 | 82.11 |
| **CD ratio of all RRBs** | | **95.51** | **91.13** | **89.41** | **77.50** |

**Total Agriculture Advances**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.12.2015 | 31.03.2016 | 31.12.2016 |
| 1 | APGVB | 1267.35 | 1598.29 | 1798.32 | 2050.68 |
| 2 | APGB | 5618.42 | 6511.69 | 6786.23 | 7416.24 |
| 3 | CGGB | 1621.30 | 1979.05 | 1988.67 | 2279.44 |
| 4 | S G B | 2495.65 | 2499.00 | 2757.79 | 2874.28 |
|  | **Total** | **11002.72** | **12588.03** | **13331.01** | **14620.64** |

**Short Term Crop Production Loans**

(Rs. in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.12.2015 | 31.03.2016 | 31.12.2016 |
| 1 | APGVB | 619.28 | 759.73 | 804.41 | 925.51 |
| 2 | APGB | 2931.63 | 3750.58 | 3920.08 | 4827.40 |
| 3 | CGGB | 1306.27 | 1540.79 | 1556.67 | 1805.15 |
| 4 | S G B | 1669.61 | 1760.30 | 2025.11 | 2078.28 |
|  | **Total** | **6526.79** | **7811.40** | **8306.27** | **9636.34** |

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

**Other Items**

**18.1 Progress on filing of Equitable Mortgage Records on CERSAI as on 31.12.2016:**

|  |  |  |  |
| --- | --- | --- | --- |
| 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. of  Subsisting Mortgages |
| 1 | 2 | 3 |  |
| PSBs | 16642 | 18399 | 2678 |
| Pvt. Sector Banks | 1548 | 1576 | 25 |
| RRBs | 694 | 694 | 341 |
| Coop. Banks | 3 | 3 | 0 |
| Others | 86 | 86 | 0 |
| **Total** | **18973** | **20758** | **3044** |

Bank wise progress in filing of Equitable Mortgage records on CERSAI is placed as **Annexure No.39**

**18.2 Pradhan mantra Garib Kalyan Deposit Scheme (PMGKDS), 2016:**

RBI vide circular RBI/2016-17/187, IDMD.CDD.No.1453/14.04.050/2016-17 dated December 16, 2016 informed that the Government of India has vide the notification no. S.O.4061(E) dated December 16, 2016 announced the “Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS)”. This scheme shall be applicable to every declarant under the Taxation and Investment Regime for Pradhan Mantri Garib Kalyan Yojana, 2016. Further, RBI vide circular RBI/2016-17/188, IDMD.CDD.No.1454/14.04.050/2016-17 dated December 16, 2016 has issued Operational guidelines with regard to this scheme.

SLBC vide Lr.No.2716/30/71/723 dated 15.02.2017 communicated these guidelines to controlling authorities of all banks and requested to instruct their branches to implement the scheme as per the scheme guidelines and ensure that the deposits from the tax payers are accepted and the tax payers are not inconvenienced.

**18.3 Lack of awareness among the staff of RRBs on KYC / AML guidelines:**

Reserve Bank of India observed that there was a lack of knowledge and awareness amongst large sections of bank staff at the branch level on simplified KYC norms in opening of customer accounts.

During the 49th and 50th meeting of the Empowered Committee on RRBs held on 07.02.2017 RBI informed that it was observed from the reports of the nominee directors that the Suspicious Transactions Reports (STRs) were not being properly filed, for which banks reported that no suspicious transactions were observed.

RBI advised banks to devise a simple format containing the essential features of KYC / AML guidelines and circulate the same for sensitizing the staff members as well as common man.

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

**19.1. Circulars issued by RBI:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Circular No.** | **Reference** | **Title** |
| 16.12.2016 | 187 | IDMD.CDD.No.1453/14.04.050/2016-17 | Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 |
| 16.12.2016 | 188 | IDMD.CDD.No.1454/14.04.050/2016-17 | Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 – Operational Guidelines |
| 26.12.2016 | 194 | FIDD.No.FSD.BC.19/05.04.02/ 2016-17 | Interest Subvention Scheme for Short Term Crop Loans during the year 2016-17 – Grant of grace period of 60 days beyond due date |
| 28.12.2016 | 198 | DBR.No.BP.BC.49/21.04.048/2016-17 | Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances |
| 29.12.2016 | 200 | FIDD.MSME & NFS.BC.No.20 /06.02.31 / 2016-17 | Sanction of Additional Working Capital Limits to Micro and Small Enterprises (MSEs) |
| 16.01.2017 | 213 | DCM(Plg)No.2559/10.27.00/ 2016-17 | Enhancement of withdrawal limits from ATMs and Current Accounts |
| 08.02.2017 | 224 | DCM(Plg)3107/10.27.00/2016-17 | Removal of limits on withdrawal of cash from Saving Bank Accounts |
| 02.03.2017 | 236 | FIDD.FLC.BC.No.22/12.01.018/2016-17 | Financial Literacy by FLCs (Financial Literacy Centres) and rural branches – Policy Review |