**Agenda & Background Notes**









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***202nd Meeting of State Level Bankers’ Committee,***

***Andhra Pradesh (19th 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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| **AGENDA- 1** |

* 1. **Adoption of the minutes of 201st SLBC meeting of AP held on 26.12.2017 and other meetings of SLBC held after 26.12.2017**

The minutes of **201st SLBC meeting** held on **December 26, 2017** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **26.12.2017** and up to **12.03.2018** 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 | 201st Meeting of SLBC of AP | 26.12.2017 |
| 2 | Meeting of Sub-committees of Agriculture, Horticulture, Livestock and Aquaculture Development, MSME, Govt. Sponsored Schemes and SHGs, Service Sector and Industries & Digital Transactions | 14.02.2018 |
| 3 | Sub-Committee Meeting on SHG | 12.03.2018 |
| 4 | Meeting with Major Banks | 12.03.2018 |

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 | 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. 35** |
| 2.2 | Power Consumption by BCs- request for charging of domestic tariff.  (Issue raised by APGVB) | Finance (IF) Dept., GoAP | Finance (IF) Department, GoAP vide letter No.51021/33-284275/2017 dated 16.10.2017 informed that a letter has been already addressed to the APSPDCL with request and restore domestic tariff towards the power consumed at the Bank Mitras (BM) location as the activity undertaken by Bank Mitras is not a commercial activity vide Lr.No.24024/16/SO(Admin.DI.IF/Fin/2017 dated 24.06.2017. However, as there is no reply, they have been reminded vide Lr.No.FIN-24024/16-219613/2017 dated 16.10.2017.  SLBC has once again vide Lr.No. 2716 /30/322-P/470 dated.03.01.2018 requested Government for early resolution of the issue.  Decision awaited. |
| 2.3 | Extending relief measures to Emu farmers | Dept. of Animal Husbandry, GoAP | SLBC vide Lr.No.2716/30/7/313, dated 12.10.2017 & Lr.No.2716/30/07/471, dated 02.01.2018 has requested the Animal Husbandry Department, GoAP for an early resolution of the issue.  Guidelines awaited from Department. |
| 2.4 | MSME – Rationalization of Mortgage Registration Charges | Issue Dropped | Industries Department, GoAP vide e Office file number DOI-20044/1/2016-I & III – DOI-2 dated14.03.2018 informed that it has been decided not to consider the request of SLBC, since the rate prevailing in the state of Andhra Pradesh is already one of the lowest when compared with other States. |
| 2.5 | NTR Housing Programme – communication of Operational guidelines and action plan | AP State Housing Corporation Ltd., GoAP | SLBC vide letter no 2716/30/18/476 dated 03.01.2017 & Lr.No.2716/30/18/517 dated 01.02.2018 has requested the State Housing Corporation Limited, GoAP to communicate the comprehensive operational guidelines of the scheme and the action plan to enable SLBC to communicate the same and allocate the targets among the bank branches for its implementation.  Guidelines awaited from Department. |
| 2.6 | Designate an exclusive nodal officer for better coordination between SLBC and State Government departments | Action Initiated | SLBC vide letter no 2716/30/196/475 dated 03.01.2017 has requested the Finance (IF) Department, GoAP to designate an exclusive Nodal Officer from the Government for better coordination between SLBC and State Government departments and for early resolution of issues.  Accordingly, The Finance (IF) Department, GoAP vide G.O.Rt.No. 57 dated.18.1.2018 has informed that the Special Secretary to Government (B&IF) Finance Department has been designated as Nodal officer for SLBC,AP for coordination between Government Departments and SLBC,LDMs and Banks. |
| 2.7 | Constitution of four Sub-Committees on;   1. Agriculture, Horticulture, Livestock & Aquaculture development 2. MSME, Government Sponsored Schemes & SHGs 3. Service sector & Industries 4. Digital transactions | Action initiated | Meeting of Sub-committees was held on 14.02.2018 and minutes of the meeting was circulated to all member banks. |

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| **AGENDA- 3** |

**3.1. Conduct of meetings during December, 2017 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for September, 2017 :** Details of DCC / DLRC meetings conducted in 13 districts during December, 2017 quarter are furnished hereunder.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **District** | **DCC** | | **DLRC** | | |
| **Scheduled Date** | **Conducted Date** | **Scheduled Date** | **Conducted Date** | **Peoples Representatives Attended**  **Sri / Smt. / Ms** |
| Srikakulam | 02-11-17 | 21-12-17 | 23-11-17 | 21-12-17 | K Atchennaidu, Hon’ble Minister,  Ch Dhanalakshmi, ZP Chairperson,  GSS Shivaji, Hon’ble MLA,  B Ramana Murthy, Hon’ble MLA |
| Vizianagaram | 20-12-17 | 28-12-17 | 27-12-17 | 28-12-17 | Bobbili Chiranjeevulu, Hon’ble MLA |
| Visakhapatnam | 21-12-17 | 03-02-18 | 16-11-17 | 03-02-18 | K. Hari Babu, Hon’ble MP  M. Srinivasa Rao, Hon’ble MP |
| East Godavari | 06-12-17 | -- | 22-12-17 | Not conducted | |
| West Godavari | 13-11-17 | 29-12-17 | 06-11-17 | 29-12-17 | K S Jawahar, Hon’ble Minister |
| Krishna | 18-11-17 | 25-11-17 | 18-11-17 | Not conducted | |
| Guntur | 22-12-17 | -- | 26-12-17 | Not conducted | |
| Prakasam | 05-12-17 | 13-12-17 | 05-12-17 | 13-12-17 | Pothula Rama Rao, Hon’ble MLA  J Venkata Reddy, Hon’ble MLA |
| SPS Nellore | 29-11-17 | 30-11-17 | 29-11-17 | 30-11-17 | -- |
| Chittoor | 28-12-17 | 18-12-17 | 28-12-17 | 18-12-17 | S. Geeravani, Chairperson, ZillaParishad |
| YSR Kadapa | 13-12-17 | 16-12-17 | 13-12-17 | 16-12-17 | Jayaramulu, Hon’ble MLA |
| Kurnool | 14-11-17 | 14-12-17 | 23-11-17 | Not conducted | |
| Ananthapuramu | 16-1117 | 08-12-17 | 16-11-17 | 08-12-17 | Shamantakamani, Hon’ble MLC,  P Nagaraju, Zilla Parishad Chairman |

DCC should give adequate feedback to the SLBC on various issues that needs to be discussed on a wider platform, so that these receive adequate attention at the State Level.

**3.2 Functioning of DCC/DLRC:**

Lead District Managers are advised to scrupulously follow the guidelines of RBI as per Master Circular on Lead Bank Scheme, wherein it is advised that Lead Banks should fix the date of DLRC meetings with due regard to the convenience of the representative of the public i.e. MPs/MLAs etc. and invite and involve them in all functions such as opening of new branches, distribution of Kisan Credit Cards, SHG Credit linkage programmes etc., conducted by the banks in the districts. Responses to queries from public representatives need to be accorded highest priority and attended to promptly.

**3.3 Timely submission of data to SLBC by Banks and LDMs:**

It is observed that the Reports/ Data is received from many banks and LDMs with inordinate delay, that too after constant persuasion through mails / personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by Banks/LDMs and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the banks to LDMs and SLBC and reconciliation of the same is also delaying the consolidation process.

Controllers are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

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

**Banking Statistics**

**4.1 Banking at a Glance in Andhra Pradesh as on 31.12.2017**

(Amount in Crores)

|  |  |
| --- | --- |
| Total Number of Bank **Branches**  Rural - 2715 Semi Urban - 2176  Urban - 1855 Metro - 448 | **7194** |
| Total **Deposits** in the State | **278502** |
| Total **Advances**  in the State | **314570** |
| Credit Deposit Ratio (RBI norm -60%) | 112.95% |
| **Total Priority Sector Advances** | **194569** |
| % of Priority Sector Advances to ANBC (RBI Norm 40%)  **of which** | 71.17% |
| **Agricultural Advances**  **% of Agrl. Adv. to ANBC (RBI norm - 18%)** | **121933**  **(44.60%)** |
| Of which | |
| Small & Marginal Farmers  (RBI norm – 8% of ANBC) | 84409  (30.88%) |
| **Micro & Small Enterprises**  **(% to ANBC)** | **37861**  **(13.85%)** |
| Out of which Micro Enterprises  (RBI norm – 7.5% of ANBC) | 20965  (7.67%) |
| Medium Enterprises | 5402 |
| **Total MSME**  **(% to ANBC)** | **43263**  **(15.83%)** |
| Export Credit | 222 |
| Education | 3989 |
| Housing | 22763 |
| Social Infrastructure | 54 |
| Renewable Energy | 92 |
| Others | 2253 |
| **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) | 20666  65665  (24.02%)  42741  (15.63%)  14215  13883  (7.14%) |

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 31.03.2015** | **As on 31.03.2016** | **As on 31.03.2017** | **As on 31.12.2017** |
| 1. | Number of Branches: |  |  |  |  |
|  | Rural | 2,478 | 2,670 | 2,777 | 2,715 |
|  | Semi Urban | 1,999 | 2,024 | 2,090 | 2,176 |
|  | Urban | 1,766 | 1,863 | 1,940 | 1,855 |
|  | Metro | 297 | 332 | 351 | 448 |
|  | Total | 6,540 | 6,889 | 7,158 | 7,194 |
| 2. | Deposits | 1,93,753 | 2,18,022 | 2,62,556 | 2,78,502 |
| 3. | Incremental Deposits  (% of increase) | 28,511  (17.25%) | 24,269  (12.53%) | 44,534  (20.43%) | 15,946  (6.07%) |
| 4. | Advances | 2,15,797 | 2,42,311 | 2,73,372 | 3,14,570 |
| 5. | Incremental advances  (% of increase) | 14,596  (7.25%) | 26,514  (12.29%) | 31,061  (12.82%) | 41,198  (15.07%) |
| 6. | C.D.Ratio  (RBI norm - 60%) | 111.38% | 111.14% | 104.12% | 112.95% |
| 7 | Incremental CD Ratio | 51.19% | 109.25% | 69.75% | 258.36% |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 31.12.2016** | **As on 31.03.2017** | **As on 31.12.2017** | **Increase in No. of Branches over December, 2016** | **Increase in No. of Branches over March, 2017** |
| Rural | 2,733 | 2,777 | 2,715 | (-18) | (-62) |
| Semi Urban | 2,064 | 2,090 | 2,176 | 112 | 86 |
| Urban | 1,921 | 1,940 | 1,855 | (-66) | (-85) |
| Metro | 342 | 351 | 448 | 106 | 97 |
| Total | 7,060 | 7,158 | 7,194 | 134 | 36 |

(Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 31.12.2016** | **As on 31.03.2017** | **As on 31.12.2017** | **% Increase over Dec., 2016** | **% Increase over March, 2017** |
| Deposits | 2,66,639 | 2,62,556 | 2,78,502 | 4.45% | 6.07% |
| Advances | 2,55,228 | 2,73,372 | 3,14,570 | 23.25% | 15.07% |

**Comparative statement of Banking Key Indicators as on 31.12.2016 vis-à-vis 31.12.2017 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)** | |
| **31.12.16** | **31.12.17** | **31.12.16** | **31.12.17** | **31.12.16** | **31.12.17** | **31.12.16** | **31.12.17** | **31.12.16** | **31.12.17** |
| Rural Br. | 1588 | 1561 | 148 | 157 | 809 | 806 | 188 | 191 | 0 | 0 |
| Semi Urban Br. | 1461 | 1462 | 304 | 334 | 190 | 271 | 109 | 109 | 0 | 0 |
| Urban Br. | 1312 | 1249 | 352 | 365 | 142 | 123 | 101 | 104 | 14 | 14 |
| Metro Br. | 268 | 335 | 69 | 76 | 5 | 35 | 0 | 2 | 0 | 0 |
| **Total Branches** | **4629** | **4607** | **873** | **932** | **1146** | **1235** | **398** | **406** | **14** | **14** |
| **Deposits** | 200368 | 208756 | 30998 | 35913 | 24284 | 25620 | 10989 | 8213 | 0 | 0 |
| **Advances** | 182150 | 226632 | 41582 | 50145 | 18819 | 23319 | 11127 | 13180 | 1550 | 1294 |

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

(Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Particulars** | **As on 31.03.15** | **As on 31.03.16** | **As on 31.03.17** | **As on 31.12.17** |
| 1 | Short Term Production loans | 65,353 | 67,174 | 72,591 | 81,327 |
| 2 | Total Agrl. Term Loans | 30,244 | 32,749 | 36,617 | 40,606 |
| 3 | Total Agrl. Advances | 95,597 | 99,923 | 1,09,208 | 1,21,933 |
|  | % of Agrl. Advances to ANBC (RBI norm- 18%) | 47.51% | 46.30% | 45.07% | 44.60% |
| 4 | Micro & Small Enterprises  (% to ANBC ) | 32,276  (16.04%) | 36,218  (16.78%) | 38,971  (16.08%) | 37,861  (13.85%) |
|  | Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015) | NA | 4,765 | 5,012 | 5,402 |
|  | MSME Total  (% to ANBC) | 32,276  (16.04%) | 40,983  (18.99%) | 43,983  (18.15%) | 43,263  (15.83%) |
| 5 | Export Credit  (Classified as Priority Sector w.e.f. 23.04.2015) | NA | 961 | 807 | 222 |
| 6 | Others’ under Priority Sector Advances (% to ANBC) | 23,609  (11.73%) | 27,255  (12.63%) | 28,883  (11.92%) | 29,151  (10.66%) |
| Total Priority Sector Advances | | **1,51,482** | **1,69,122** | **1,82,881** | **1,94,569** |
| % of Priority Sector Advances to ANBC  (RBI norm -40%) | | 75.29% | 78.37% | 75.47% | 71.17% |

NA: Not Applicable

Banking Key Indicators (amount in Crores)

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

**Annual Credit Plan 2017-18**

* 1. **Achievement of Annual Credit Plan as on 31.12.2017**

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2017-18** | **Achievement (Disbursements**  **during 01.04.17 to 31.12.17)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 38,736  24,370  **63,106** | 38,894  14,053  **52,947** | 100.41%  57.67%  **83.90%** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 10,052  10,051  **20,103** | 7,574  4,724  **12,298** | 75.35%  47.00%  **61.17%** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 48,788  34,421  **83,209** | 46,468  18,777  **65,245** | 95.24%  54.55%  **78.41%** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 2,131  2,131  **4,262** | 2,587  701  **3,288** | 121.40%  32.89%  **77.15%** |
| 5 | Khariff  Rabi  **Total Agriculture** | 50,919  36,552  **87,471** | 49,055  19,478  **68,533** | 96.34%  53.29%  **78.35%** |
| 6 | **Micro, Small & Medium Enterprises** | **25,000** | **18,049** | **72.19%** |
| 7 | Export Credit | 180 | 101 | 56.11% |
| 8 | Education | 2,155 | 524 | 24.32% |
| 9 | Housing | 8,500 | 3,637 | 42.79% |
| 10 | Others under Priority Sector including Social Infrastructure & Renewable Energy | 3,500 | 1,369 | 39.11% |
| 11 | **Total Priority Sector** | **1,26,806** | **92,213** | **72.72%** |
| 12 | **Non Priority Sector** | **40,000** | **61,917** | **154.79%** |
| 13 | **Total Credit Plan** | **1,66,806** | **1,54,130** | **92.40%** |

* 1. **Share of Banks in Achievement of ACP 2017-18:**

**5.2.1 Total Agriculture:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| State Bank of India | 12123 | 17.69 |
| Andhra Bank | 11035 | 16.10 |
| Regional Rural Banks | 11412 | 16.65 |
| Cooperative Banks | 7162 | 10.45 |
| Pvt. Sector Banks | 5852 | 8.54 |
| Other Banks | 20949 | 30.57 |
| **Total** | **68533** | **100.00** |

**5.2.2 MSME:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 5682 | 31.48 |
| Syndicate Bank | 1933 | 10.71 |
| Indian Overseas Bank | 1493 | 8.27 |
| Pvt. Sector Banks | 3615 | 20.03 |
| Regional Rural Banks | 1041 | 5.77 |
| Other Banks | 4285 | 23.74 |
| **Total** | **18049** | **100.00** |

**5.2.3 Priority Sector:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 17296 | 18.76 |
| State Bank of India | 14299 | 15.51 |
| Syndicate Bank | 7478 | 8.11 |
| Regional Rural Banks | 13089 | 14.19 |
| Cooperative Banks | 7468 | 8.10 |
| Pvt. Sector Banks | 9775 | 10.60 |
| Other Banks | 22808 | 24.73 |
| **Total** | **92213** | **100.00** |

* 1. **Annual Credit Plan Achievement:**

(Amount in crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **2014-15** | | **2015-16** | | **2016-17** | | **2017-18 upto**  **December, 2017** | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** |
| 1 | Short Term Production Loans | 41978 | 29658 | 48067 | 57085 | 60000 | 58840 | 63106 | 52947 |
| 2 | Total Agrl. Term Loans incl. allied activities | 14041 | 10280 | 17205 | 18363 | 23003 | 19274 | 24365 | 15586 |
| 3 | Total Agriculture | 56019 | 39938 | 65272 | 75448 | 83003 | 78114 | 87471 | 68533 |
| 4 | Non Farm Sector / Micro & Small Enterprises | 10850 | 14134 | 16960 | 22262 | 25000 | 21903 | 25000 | 18049 |
| 5 | Others’ under Priority Sector including  Export Credit | 11025 | 5582 | 14688 | 6785 | 17535 | 8236 | 14335 | 5631 |
| **Total Priority sector** | | **77894** | **59654** | **96920** | **104495** | **125538** | **108253** | **126806** | **92213** |

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

(Amount in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No.** | **Item** | **Disbursements from 01.04.2016 to 31.12.2016** | **Disbursements from 01.04.2017 to 31.12.2017** | **% Increase** |
| 1 | Short term Crop Production Loans | 41,848 | 52,947 | 26.52 |
| 2 | Total Agriculture Term Loans including Allied activities | 12,014 | 15,586 | 29.73 |
| 3 | **Total Agriculture** | **53,862** | **68,533** | **27.24** |
| 4 | Non Farm Sector / MSME | 14,778 | 18,049 | 22.13 |
| 5 | Other Priority Sector including Export Credit | 4,024 | 5,631 | 39.94 |
| 6 | **Total Priority Sector** | **72,664** | **92,213** | **26.90** |
| 7 | Non Priority Sector | 28,015 | 61,917 | 121.01 |
| 8 | **Total Credit Plan** | **1,00,679** | **1,54,130** | **53.09** |

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

**Agriculture Sector**

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

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2017-18** | **Achievement (Disbursements**  **during 01.04.17 to 31.12.17)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 38,736  24,370  **63,106** | 38,894  14,053  **52,947** | 100.41%  57.67%  **83.90%** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 10,052  10,051  **20,103** | 7,574  4,724  **12,298** | 75.35%  47.00%  **61.17%** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 48,788  34,421  **83,209** | 46,468  18,777  **65,245** | 95.24%  54.55%  **78.41%** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 2,131  2,131  **4,262** | 2,587  701  **3,288** | 121.40%  32.89%  **77.15%** |
| 5 | Khariff  Rabi  **Total Agriculture** | 50,919  36,552  **87,471** | 49,055  19,478  **68,533** | 96.34%  53.29%  **78.35%** |

**6.2. Progress in lending to Cultivators (Tenancy):** Finance extended to LEC holders during 2017-18 up to 07.02.2018 is as follows:

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Target for finance to Tenant farmers | | Finance to Tenant farmers through | Achievement | |
| Accounts | Amount | Accounts | Amount |
| **736943** | **6,310.55** | LECs | 216079 | 1420.02 |
| CoCs | 25081 | 148.09 |
| JLGs | 21518 | 298.32 |
| RMGs | 14648 | 490.65 |
| Others | 81995 | 334.87 |
| **Total** | **359321** | **2691.95** |
| **% of Achievement** | | | **48.76%** | **42.66%** |

Bank wise performance is placed as **Annexure**.**No.23**

**During the meeting on financing Tenant Farmers in 4 focus districts (East Godavari, West Godavari, Guntur & Krishna) convened by NABARD on 29.11.2017 the following major action points were emanated:**

* Banks may take up promotion of JLGs of tenant farmers in coordination with local NGOs under NABARD’s promotional assistance. Banks may consider entering into MoU with NABARD for implementation of JLG project, on the lines of RRBs.
* It was observed that LECs/CoCs are issued in the months of June-August. Whereas the land owner farmers take crop loans from banks in April itself. State Government may arrive at a mechanism to issue LEC/CoC by beginning of Kharif itself.
* Efforts may be made to promote Farmer Producers Organizations (FPOs) of Tenant Farmers in the villages where there is concentration of tenant farmers. State Government and NABARD may utilize their promotional funds for promotion of FPOs of tenant farmers.
* Recoveries from tenant farmers and overdues/NPAs under the subsector should be regularly reviewed in BLBC, DLCC/DLRC and SLBC. Support of district administration may be enlisted to address concentration of defaults in some pockets of districts.
* In the context of apprehension of banks regarding the incidence of NPA under JLG financing, a mechanism may be evolved to reduce defaults. Loan recovery teams at village level, comprising branch manager, a prominent citizen from the locality and a government official, may be constituted to provide recovery support. Wherever, available, services of NGOs may be enlisted to nurture JLGs.
* The services of Agriculture Extension Officers / Multipurpose Extension Officers (MPEOs) of State Government may be effectively utilized. They should serve as a link between the farmers, bankers and Government in facilitating sanction of crop loans and recovery thereof.
* DDMs may, in coordination with LDMs, assess status of recovery and ascertain areas/sectors where defaults are occurring. The issue may be raised in the district level meetings. They may also provide list of branches of banks having high overdues to the district administration for focused attention for recovery.
* Financing tenant farmers may be kept as an agenda item in programmes like Financial Literacy Camps, Go Digital, etc., to improve awareness levels of tenant farmers.
* Currently, in the absence of standard product code in CBS, data in respect of agricultural gold loans, loans to JLGs, loans issued to tenant farmers etc., were under-reported by banks. Product code in respect of financing tenant farmers is to be standardized across the banks to generate the MIS on real-time basis.
  1. **Pledge financing against Negotiable Warehouse Receipts (NWRs):** in the state of Andhra Pradesh for the quarter ended December, 2017

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 | 627 | 77.67 | 18451 | 814.26 |
| **2** | Private Sector Banks | 1269 | 127.97 | 5358 | 358.70 |
| **3** | RRBs | 12 | 0.59 | 260 | 20.56 |
| **4** | Cooperative Banks | 0 | 0.00 | 0 | 0.00 |
|  | **Grand Total** | **1908** | **206.23** | **24069** | **1193.52** |

Bank wise statement for the quarter ended December, 2017 is placed as **Annexure No.24**

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

Revenue (Disaster Management) Department, GoAP vide G.O.Ms.No.1, dated 19.02.2018 informed that Government of AP has declared **80** mandals (Severe Drought in 54 mandals and Moderate Drought in 26 mandals) in Prakasam, Nellore, YSR Kadapa, Vizianagaram & Ananthapuram districts as affected due to Drought in the state during North East Monsoon - 2017.

Further, Government vide G.O.MS.No.2 dated 05.03.2018 has declared 18 additional mandals in Prakasam district as affected due to Drought.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No.** | **Name of the District** | **Severe Drought** | **Moderate Drought** | **Additional Mandals**  **Severe Drought** | **Additional Mandals**  **Moderate Drought** |
| 1 | Prakasam | 34 | 3 | 9 | 9 |
| 2 | Nellore | 15 | - | - | - |
| 3 | YSR Kadapa | 4 | 8 | - | - |
| 4 | Vizianagaram | 1 | - | - | - |
| 5 | Ananthapuram | - | 15 | - | - |
| **Total** | | **54** | **26** | **9** | **9** |

Government of Andhra Pradesh G.O.Ms.No.1, dated 19.02.2018 & G.O.MS.No.2, dated 05.03.2018 on declaration of drought mandals are enclosed as **Annexure.No.33**

Lead District Managers are advised to coordinate with District administration in obtaining list of villages affected by drought and initiate immediate steps in convening Special DCC meeting and to chalk out a time bound programme as per extant guidelines of Reserve Bank of India.

Controlling authorities of banks are requested to give suitable instructions to branches located in these districts 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 03.07.2017.

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

Banks have made Charge Creation for 37,87,590 loan accounts in the AP web land portal as on 27.02.2018 and charges were approved for 34,79,089 loan accounts. Banks are requested to mandatorily enter the loan charge details on loan charge creation module in AP web land portal.

District wise details of Charge Creation are placed as **Annexure No.25**

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

Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI has observed certain discrepancies in data uploaded in the portal and premium remitted to insurance companies which needs to be reconciled urgently.

In this regard;

* LDMs are advised to coordinate with member banks and officials of State Government to convene district wise meeting with concerned Insurance Companies for reconciliation and identify the mismatch data/information (both missing and excess, separately) of insured farmers on Portal.
* Banks are requested to reconcile the data uploaded and premium remitted to concerned Insurance Companies.
* Empanelled Insurance Companies are requested to complete the entire process of reconciliation.
  1. **Doubling Farmers Income by 2022:**

The strategy to achieve this goal, inter-alia, include,

* Focus on irrigation with large budgets, with the aim of "per drop, more crop"
* Provision of quality seeds and nutrients based on soil health of each field
* Investments in warehousing and cold chains to prevent post-harvest crop losses
* Promotion of value addition through food processing
* Creation of a national farm market, removing distortions and develop infrastructure such as e-platform
* Strengthening of crop insurance scheme to mitigate risks at affordable cost
* Promotion of ancillary activities like poultry, bee-keeping and fisheries.
  1. **Area Development Schemes (ADS):**

NABARD, Andhra Pradesh Regional Office vide letter No.NB.APRO/CPD/1724/PLP-ADS/2017-18 dated 11.12.2017 informed that in order to give a fillip to the term lending, it has been decided that Area Development Schemes for atleast two sectors on a cluster basis has to be prepared, which will be part of PLP. Further, credit planning process has also to take into account the priorities of the State Government especially the 4 growth engines for development viz. Animal Husbandry, Horticulture, Fisheries and Farm Mechanisation for special focus.

DDMs of NABARD shall get in touch with bank branches with regard to specific loan targets for the identified sectors and banks are requested to extend necessary cooperation for upscaling credit flow through Area Development Schemes (ADS).

* 1. **Investment Specific Study on Dairy in East Godavari District by NABARD:**

NABARD, vide letter Ref.No.NB.APRO/1965/DoR/ISS-2017-18 dated. 01.01.2018 informed that the Investment Specific Study on Dairy in east Godavari District was conducted by District Development manager, east Godavari and communicated the following observations.

* Bankers may extend loans based on the type of animals and productivity of animal rather than on average unit cost.
* Dairy activity in the district is confined to rearing of animals only and diversification into further activities viz. fodder cultivation, establishment of mini dairy farms etc., is the need of the hour.
* Management practices followed by majority farmers are not in tune with recommended practices and extension services need to be strengthened.
* Maintenance of records with regard to Animal Breeding etc., is not done. Animal Breeding cards need to be provided to borrowers to maintain MIS.
* Quality of milk required attention. To improve the quality of milk, rearing of heifers may be encouraged to facilitate availability of quality animals in the local market itself. This facilitates reduction in transportation costs and brokerage charges paid for procuring good quality animals from other districts.
  1. **Farmer Producer Organizations (FPOs):**

|  |  |  |
| --- | --- | --- |
| **S. No** | **Particulars** | **Status as on 28.02.2018** |
|  | Total no. of FPOs sanctioned | 106 |
|  | No. of FPOs registered | 102 (96%) |
|  | No. of FPOs applied for registration | 4 |
|  | Aggregate Grant sanctioned | ₹900.02 lakh |
|  | Aggregate Grant released to FPOs | ₹467.56 lakh |
|  | No. of FPOs market linked | 69 |
|  | No. of members mobilised | 39,091 |
|  | No. of shareholding members | 21,732 |
|  | SF/MF members (of pt. g) | 28,253 |
|  | Women members (of pt. g) | 11,020 |
|  | SC/ST members (of pt. g) | 14,106 |
|  | Equity mobilised | ₹195.20 lakh |
|  | No. of FPOs digitized | 106 |
|  | No. of FPOs graded | 106 (A: 6, B:28, C: 35, D:37) |
|  | No. of FPOs with business plan prepared | 40 |
|  | No. of FPO CEOs appointed | 101 |
|  | No of FPOs credit linked | 22 (₹349.30 lakh) |
|  | No. of POPI/FPO persons trained by RSA | 183 |

NABARD informed that;

* The 2ndState Level Consultative Committee (SLCC) Meeting on FPOs was convened on 30 Aug 2017 to discuss various initiatives taken for holistic development of FPOs, current policy directions, critical financial & technological gaps and further interventions to be required for ensuring the sustainability of FPOs and scaling up of the envisaged promotional initiatives.
* Digitization process of the FPOs has been completed by NABARD. Data in respect of all 106 FPOs has been compiled and uploaded on dedicated portal developed for the purpose.
* The grading of FPOs to assess the credit-readiness and requirement for further strengthening the FPOs has been carried out in respect of all 106 FPOs in the state. As per the grading exercise, 34 FPOs have been categorized into A and B categories and are ready for credit linkage.
* NABARD has devised a format for field monitoring of FPOs. Out of the 106 FPOs promoted in the state under PRODUCE, 28 FPOs have been monitored by DDMs. Monitoring will help in assessing the ground level progress of implementation of the FPOs in the state and gauge the issues faced.
* FPC Resource Manual (brought out by ASA, Bhopal in collaboration with NABKISAN) has been translated by NABARD and shared with all key stakeholders involved in FPO promotion in the state viz. GoAP Line Depts., SLBC, APStCB, DCCBs, NIRD&PR and RBI, apart from the RSA, POPIs and FPOs promoted, which will enable the dissemination of quality material in the vernacular language.

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

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

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

(Amt. In Crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Outstanding as on 31.03.2016** | | **Outstanding as on 31.03.2017** | | **Outstanding as on 31.12.2016** | | **Outstanding as on 31.12.2017** | |
| A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. |
| Micro Enterprises | 871952 | 18701 | 1017769 | 21197 | 961737 | 19694 | 936359 | 20965 |
| Small Enterprises | 121982 | 17517 | 139703 | 17774 | 126474 | 16768 | 139735 | 16896 |
| **Total MSE** | **993934** | **36218** | **1157472** | **38971** | **1088211** | **36462** | **1076094** | **37861** |
| **%of Micro enterprises to total MSE** | **87.73%** | **51.63%** | **87.93%** | **54.39%** | **88.38%** | **54.01%** | **87.01%** | **55.37%** |
| Medium Enterprises | 90181 | 4765 | 112754 | 5012 | 93300 | 4480 | 78002 | 5402 |
| **Total MSME** | **1084115** | **40983** | **1270226** | **43983** | **1181511** | **40942** | **1154096** | **43263** |

**Disbursements under ACP 2017-18 for MSME sector:**

(Amt. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target 2017-18** | **Achievement**  **(Disbursements during 01.04.17 to 31.12.17)** | **% of Achievement** |
| Micro | 11122 | 9010 | 81.01 |
| Small | 11145 | 7515 | 67.43 |
| Medium | 2733 | 1524 | 55.76 |
| **Total** | **25000** | **18049** | **72.19** |

|  |  |  |
| --- | --- | --- |
| **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, 2016 to December, 2017) | 20 | 3.84 |
| **10** per cent annual growth in the number of micro enterprise accounts (December, 2016 to December, 2017) | 10 | --- |
| **60** per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises. | 60 | 57.50 |

Controlling authorities of all banks are requested to initiate necessary steps to ensure improvement in credit flow to micro and small enterprises to achieve stipulated requirement of PM’s Task Force recommendations.

Outstanding Position of Lending under MSME (Amount in crores)

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

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Performance under Stand Up India as on 02.02.2018 | | | | | | | | | |
| Type of Bank | SC/ST | | | Women | | | Total | | |
| Targets | No. of Accounts Sanctioned | % of Achvt. | Targets | No. of Accounts Sanctioned | % of Achivt. | Targets | No. of Accounts Sanctioned | % of Achivt. |
| Public Sector Banks | 4523 | 540 | 11.94 | 4523 | 2169 | 47.95 | 9046 | 2709 | 29.95 |
| Private Sector Banks | 840 | 17 | 2.02 | 840 | 97 | 11.55 | 1680 | 114 | 6.79 |
| RRBs | 1122 | 30 | 2.67 | 1122 | 72 | 6.42 | 2244 | 102 | 4.55 |
| **Total** | **6485** | **587** | **9.05** | **6485** | **2338** | **36.05** | **12970** | **2925** | **22.55** |

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

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

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

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2017-18 as on 02.02.2018 in the state of Andhra Pradesh. (Rs. in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Type of Bank | Total Target | Shishu | Kishore | Tarun | Total Achievement |
| Public Sector Banks including RRBs | 7151.62 | 752.51 | 3452.42 | 973.46 | 5178.39 |
| Pvt. Sector Banks |  | 61.74 | 168.11 | 111.10 | 340.95 |
| **Sub Total** |  | **814.25** | **3620.53** | **1084.56** | **5519.34** |

(Source: www.mudra.org.in)

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

Controlling authorities of all banks are requested to initiate necessary steps to ensure improvement in credit flow under Stand-up Scheme & Mudra scheme to achieve stipulated targets. Lead District Managers are advised to ensure review of PMMY as a regular agenda item in the meetings of DCC/DLRC and JMLBC/BLBCs.

**7.4. Certified Credit Counsellors (CCCs):**

SIDBI vide mail dated 15.02.2018 informed that, in its series of institutional solutions for the MSME domain, SIDBI has, with the launch of programme on Certified Credit Counsellors (CCCs) for MSMEs, now embarked on agenda of kindling a cadre of credible advisors for MSMEs. CCCs takes forward the recommendations of Deepak Mohanty committee of RBI which advocated of advisors to MSMEs for credible credit connect. CCCs shall not only help banks in getting bankable leads/entrepreneurs/enterprises but the budding /existing entrepreneurs shall get guidance in setting up to establishing to stepping up of enterprises. SIDBI is the Implementing and Registration Agency (IRA) for CCCs and is being implemented on the digital lending and handholding solution portal ([www.udyamimitra.in](http://www.udyamimitra.in)).

Certified Credit Counsellors (CCCs) is an attempt to strengthen the supply side by enhancing access to credit as also it gives due thrust to demand side issues of MSMEs particularly those at the bottom of pyramid. The Counselors to act as CCCs shall have to go for certification course and shall be under a governance framework such that MSMEs reap advantages of their presence. Thereafter, shall be boarded on the digital solution ([www.udyamimitra.in](http://www.udyamimitra.in)) managed by SIDBI to extend their services.

Accordingly, SIDBI has formulated Operational Guidelines (OG). The key features of OG are:

* The eligible candidates shall have to go for certification course (Certificate Course on MSME Finance) conducted by Indian Institute of Banking and Finance (IIBF).
* Due diligence of such entities shall be undertaken for being on boarded as CCCs.
* The successful candidates should board on udyamimitra portal to offer their services.
* CCCs shall have to agree to a code of conduct and governance framework.
* CCCs can provide services to candidates both from online request made on portal as also offline however for offline they shall have to feed information on services rendered. This shall enable their performance evaluation.
* CCCs can charge reasonable fee (as per cap prescribed) from the loan aspirants and they, in turn, can rate the CCCs based on the services received.

**7.5. Mega and Integrated Food Parks Scheme under AP Food Processing Policy:**

Andhra Pradesh Food Processing Society, GoAP vide letter APFPS/SLBC/Food Parks dated 28.02.2018 informed that the primary objective of the Food Parks scheme under Andhra Pradesh Food Processing Policy 2015-2020 is to provide modern infrastructure facilities for the food processing along the value chain from the farm to the market.

Food Parks are developed using a cluster based approach where a food park developer – Special Purpose Vehicle (SPV) creates common infrastructure required for processing, packaging, environmental protection systems, quality control labs, trade facilitation centres, etc., located at Central Processing Centre (CPC). This infrastructure may be shared by multiple food processing units at the CPC, at certain user charges.

Components of a CPC include;

* **Core Processing Infrastructure** – common processing facility which is developed by SPV, and is available for use by units located inside the food park, at user charge basis e.g. IQF line, pulping line, warehouse, cold storage etc.
* **Basis enabling and non-core infrastructure –** Infrastructure such as roads, compound wall, weighbridge, administrative office space, power, water, ETP etc. which is also utilized by units in the park at certain user charges.
* **Industrial Plots –** Developed land parcels demarcated inside the Food Park. The SPV would lease out industrial plots for units to be established in the Food Park.

**Salient features of Scheme Guidelines:**

* The scheme provides a capital grant at the rate of 50% of the eligible project cost subject to a maximum of Rs.50 cr per project for Mega Food Park and Rs.20 cr for Integrated Food Park.
* The extent of land required for establishing the CPC is minimum of 50 acres in case of Mega Food Parks and 30 acres in case of Integrated Food Park. The land must be registered in name of SPV and must have permission for industrial use.
* SPV must have a minimum combined net worth of Rs.50 cr in case of Mega Food Parks and Rs.20 cr in case of Integrated Food Park.
* Net worth of each promoter of SPV is required to be minimum 1.5 times of their equity contribution.
* It is expected that on an average, each Mega Food Park may have around 20 food processing units and Integrated Food Park may have around 10 food processing unit.
* One of the conditions of Final Approval for Food Park projects is that SPV must obtain Term Loan Sanction from bank along with appraisal note.

**Current Situation:**

* Food Park developers or SPV is associated In-Principle Approval after fulfilling certain conditions as laid out in scheme guidelines, following which it has to apply for Final Approval.
* As mentioned above, one of the conditions for Final Approval for Food Park projects is obtaining Term Loan Sanction from bank along with appraisal note.
* SPV submits Detailed Project Report (DPR) to bank for evaluation along with all required documents, and also primary and collateral security as may be requested by the bank.
* The bank may mortgage all assets of the SPV including the land parcel on which food park is established, as primary security. Although this practice of mortgaging of complete land parcel (including leasable area) does not hamper functioning of the Food Park, it may act as a deterrent to units coming up in the food park.
* It may be noted that units coming up in the Food Park may avail assistance under ‘Scheme for Setting up New Food Processing Unit’ of Andhra Pradesh Food Processing Policy 2015-2020. It is also mandatory for the units to obtain term loan sanction from bank along with appraisal report, while applying for grant.
* Under the ‘Scheme for Setting up New Food Processing Unit’, units may avail investment subsidy of 25% of the cost of Plant & Machinery and technical civil works, subject to a maximum of Rs.5.00 crores along with interest subvention at 7 per cent will be paid to the Bank/FI directly against the term loan sanctioned by it, subject to a maximum of Rs.2 crore per project or actual interest accured on term loan, whichever is less, for a period of 5 years from the date of commercial production.
* In this context, bank may be hesitant to provide term loan to the unit coming up in a food park, considering the fact that the unit is being established on an encumbered property.

In view of the above, Andhra Pradesh Food Processing Society requested the banks including NABARD, not to insist on mortgaging the leasable plot area while sanctioning term loan to SPVs of Mega and Integrated Food Parks.

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| **AGENDA- 8** |

**Housing Loans**

**8.1. Position of Housing Loans as on 31.12.2017**

(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** | 396028 | 20028 | 45504 | 4919 |
| **2017-18 up to 31.12.2017** | 284525 | 22763 | 39219 | 3637 |

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

**8.2.1 Credit Linked Subsidy Scheme:** Housing and Urban Development Corporation Limited, Vijayawada Regional office vide letter No.HUDCO/VRO/PMAY-CLSS/20187/1650 dated 16.02.2018 informed that the Ministry of Housing and Urban Affairs, GoI vide letter No.F.No.I-11011/28/2017-HFA-IV/UD/E-9034371 dated 12th January, 2018 has issued certain amendments in the PMAY (Urban) Mission Guidelines.

|  |  |  |
| --- | --- | --- |
| **Para**  **Number** | **Existing Paragraph / Sub-paragraph** | **Amended Paragraph / Sub-paragraph** |
| Para 2.1 | All statutory towns as per Census 2011 and Statutory Towns notified subsequently would be eligible for coverage under the Mission.  Note: In the Mission, States/UTs will have the flexibility to include the Planning area (to the exclusion of rural areas) as notified with respect to Statutory Towns and such Planning Areas (to the exclusion of rural areas) as notified by Development Authorities. | All the statutory towns as per Census 2011 and towns notified subsequently including Notified Planning / Development Areas shall be eligible for coverage in the Mission.  Areas falling within notified Planning/ Development area under the jurisdiction of an Industrial Development Authority / Urban Development Authority or any such Authority under State legislation which is entrusted with the functions of urban planning and regulations shall also be included for the coverage under PMAY(U).  Note 1: The MIS linkage between Department of Rural Development for PMAY (G) and Ministry of Housing and Urban Affairs for PMAY (U) would be done to avoid duplication of beneficiaries.  Note 2: The beneficiaries in the permanent wait list of PMAY (G) will have the flexibility for opting for a house under PMAY (G) or PMAY (U).  Note 3: The benefits of all existing and future rural schemes will not be denied to a beneficiary covered by the above definition solely on the grounds that he has availed of a house under PMAY (U). |
| 5.12 | Till 31.12.2017, instead of taking NOC from States/UTs, CNAs, on behalf of PLIs, would send list of EWS beneficiaries under CLSS on fortnightly basis to concerned States/UTs. Concerned States/UTs will consider this list, while deciding beneficiaries under other three verticals of the Mission, so that no beneficiary is granted more than one benefit under the Mission. | Till 30.06.2018, instead of taking NOC from States/UTs, CNAs, on behalf of PLIs would send list of EWS beneficiaries under CLSS on fortnightly basis to concerned States/UTs. Concerned States/UTs will consider this list, while deciding beneficiaries under other three verticals of the Mission. So that no beneficiary is granted more than one benefit under the Mission. |

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.

**8.2.2. Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) - Affordable Housing in Partnership (AHP):**

**Approval of Additional Targets:** A.P. Township & Infrastructure Development Corporation Limited vide Lr.No.24/Bankers Meet/APTIDCO/2018 dated. 23.02.2018 has requested SLBC to place their additional target for 1,18,485 EWS houses in 30 ULBs before the committee for approval. The list of District wise ULB wise targets proposed under PMAY-AHP is enclosed as **Annexure.No.34**

The forum may deliberate and approve the targets.

**8.2.3. PMAY (Urban) under HFA – BLC Programme – Sanction of loans to beneficiaries by pledging LPC (Land Possession Certificate) issued by Revenue authorities:** A.P. State Housing Corporation Limited vide Lr.No.4868/2017/MGR/FIN/SLBC, dated 10.11.2017 informed that as per the request of the Bankers for producing Registered Documents for sanction of loans to beneficiaries, the Chief Commissioner of Land Administration, GoAP was requested by the MD, APSHCL to make the following modifications in the LPCs.

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

Accordingly, the CCLA & Special C.S, has addressed letter to all the District Collectors to send a report/remarks on the above points for taking necessary action.

**8.3 Issues relating to RGK & VAMBAY:** A.P. State Housing Corporation Limited vide letter C.No 7541 MGR/FIN/2017/Interest subsidy/GO.42 informed that, as the G.O 42, which envisages interest subsidy for UPH, VAMBAY and RGK scheme is valid only up to March 2018 and the revised 84 installments from April 2011 will expire, accordingly by March 2018.

Hence, all Loan tie-up Banks are requested to furnish interest subsidy claims pending, if any with them immediately to A.P. State Housing Corporation Limited, so as to consider and process them as per eligibility.

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| **AGENDA- 9** |

**Education Loans**

* 1. **Position of Education Loans as on 31.12.2017 :**

(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** | 146937 | 3857 | 23610 | 651 |
| **2017-18 upto 31.12.2017** | 117542 | 3989 | 24603 | 524 |

* 1. **Skill Loan Scheme:**

Controlling authorities of all Banks are requested to adopt the Skill Loan Scheme and provide institutional credit to individuals for taking skill development courses and support the national initiatives for skill development.

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| **AGENDA- 10** |

**EXPORT CREDIT**

Outstanding position of finance under Export Credit as on 31.12.2017 placed as **Annexure No.13**

|  |
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| **AGENDA- 11** |

**11.1. Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (outstandings):**

(Rs. In Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.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 | March, 2017 | 12,690 | 58,339 | 39,482 | 11,080 |
| 4 | Dec., 2017 | 13,883 | 65,665 | 42,741 | 14,215 |
| Stipulation | | 15% on Priority Sector Advances  (DFS guidelines) | 10% of ANBC  (RBI guidelines) | 5%on NBC  (RBI guidelines) | No stipulation |
| % of Achievement for December,2017 | | 7.14% | 24.02% | 15.63% | --- |

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

(Amt. in crores)

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

**Status of implementation of Government Sponsored Schemes during the FY 2017-18**

**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.** |
| 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 |
| 2016-17 | 11375 | 385456 | 12246 | 1875 | 62266 | 2515 | 13250 | 447722 | 14761 | 837056 | 17850 |
| As on  Dec., 2017 | 11011 | 249378 | 8028 | 2001 | 45115 | 1959 | 13012 | 294493 | 9987 | 916777 | 20666 |

**12.1.2. Overdue/NPAs under SHG Bank Linkage Programme as on 31.12.2017**

(Rs. In crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year | Outstanding | | Overdue | | | | NPAs | | |
| No. of Accounts | Amount | No. of Overdue accounts | Total Balance in overdue accounts | Actual overdue amount | % of Actual overdue to O/s | No. of Accounts | Amount | % of NPA to O/s |
| Dec., 2016 | 847635 | 15688 | 153865 | 2294 | 1279 | 8.15% | 74571 | 816 | 5.20% |
| Dec., 2017 | 916777 | 20666 | 121555 | 2396 | 861 | 4.17% | 40527 | 532 | 2.57% |

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

**Progress on SEP (Individual) and SEP (Groups)** **for the financial year 2017-18** as on 31.12.2017

(Amount in crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **S. No** | **Program** | **Target** | | **Achievement** | | **% of Achievement** | |
| **Physical** | **Financial** | **Physical** | **Financial** | **Physical** | **Financial** |
| 1 | SEP (Individual) Programme under NULM | 11579 | 231.58 | 11687 | 109.57 | 100.93 | 47.31 |
| 2 | SEP (Groups)  Programme under NULM | 283 | 28.30 | 313 | 25.34 | 110.60 | 89.54 |

(Source: MEPMA)

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

Target & Achievement under PMEGP for the year 2017-18 (as on 23.01.2018)

(Rs. in lakhs)

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Agency | **Target** | | | **Sanctioned** | | | **Disbursed** | | | % of Achvt. In No. of Projects |
| 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 | 450 | 892.59 | 3600 | 223 | 993.94 | 2187 | 104 | 473.19 | 1041 | 23.11 |
| 2 | KVIB | 732 | 1450.46 | 5856 | 592 | 2180.56 | 4797 | 459 | 1548.45 | 3407 | 62.70 |
| 3 | DIC | 976 | 1933.96 | 7804 | 728 | 2163.26 | 4759 | 519 | 1405.19 | 3091 | 53.18 |
|  | **Total** | **2158** | **4277.01** | **17260** | **1543** | **5337.76** | **11743** | **1082** | **3426.83** | **7539** | **50.14** |
| 4 | KVIC,  D.O. Vizag | 280 | 557.87 | 2240 | 147 | 790.28 | 1739 | 98 | 466.82 | 1015 | 35.00 |
| **Grand Total** | | **2438** | **4834.88** | **19500** | **1690** | **6128.04** | **13482** | **1180** | **3893.65** | **8554** | **48.40** |

(Source: KVIC, Hyderabad)

Khadi & Village Industries Commission vide letter No.KVIC/SZ/Mem./2017-18 dated 15th February, 2018 informed that the Prime Minister’s Employment Generation Programme (PMEGP) is the flagship programme of Government of India, Ministry of MSME and targets were issued every year by the Government for it’s implementation. Due to non cooperation of Bankers, the targets could not be achieved up to the mark.

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

**12.4 Handloom Weavers – Mudra Scheme**

Progress on implementation of Micro Unit Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh up to January, 2018 is as under:

(Rs. in Lakhs)

|  |  |  |  |
| --- | --- | --- | --- |
| **No. of Applications Forwarded to Banks**  **(including 2016-17 pending applications)** | | **Disbursed by Banks** | |
| Physical | Financial | Physical | Financial |
| 35705 | 17928.40 | 9012 | 4594.36 |

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 31.01.2018 is enclosed as **Annexure No.28**

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

**Objectives of the Scheme:**

* To generate self-employment and provide infrastructure for dairy sector;
* To set up modern dairy farms and infrastructure for production of clean milk;
* To encourage heifer calf rearing for conservation and development of good breeding stock;
* To bring structural changes in the unorganized sector, so that initial processing of milk can be taken up at the village level;
* To upgrade traditional technology to handle milk on a commercial scale and
* To provide value addition to milk through processing and production of milk products.

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

**Agri-Clinics & Agri-Business Centers (ACABC) – Review of progress as on 01.03.2018**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Number** |
| 1 | No. of projects sanctioned | 31 |
| 2 | No. of projects pending | 382 |

(Source: MANAGE)

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, 2015 | 35.97 |
| March, 2016 | 36.39 |
| March, 2017 | 33.41 |
| December, 2017 | 31.49 |

The credit outstanding under DRI is Rs.31.49 Crores as on 31.12.2017 as against target of Rs. 2,734 Crores (i.e. 1% of the total outstanding advances of 31.03.2017 i.e. Rs.2,73,372 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 Corporation wise achievement as on 09.03.2018 for the financial year 2016-17**

(Rs. in Lakhs)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Corporation** | **Target** | | **Sponsored by Bank** | | **% of Achvt.** | | **Subsidy Released** | | **Loan Disbursed** | | **% of Achvt.** | |
| **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** |
| ST Corporation | 6145 | 10974 | 4007 | 4766 | 65.21 | 43.43 | 3991 | 4748 | 3046 | 3556 | 76.32 | 74.90 |
| SC Corporation | 46063 | 84159 | 32210 | 42498 | 69.93 | 50.50 | 32185 | 42471 | 24809 | 32297 | 77.08 | 76.04 |
| BC Corporation | 65729 | 79472 | 48140 | 57904 | 73.24 | 72.86 | 48048 | 57798 | 33130 | 39617 | 68.95 | 68.54 |
| APS Minorities Finance Corporation | 12787 | 23482 | 7880 | 8205 | 61.63 | 34.94 | 7735 | 8071 | 6115 | 6362 | 79.06 | 78.82 |
| APS Christian Minorities Finance Corporation | 1131 | 2245 | 576 | 946 | 50.93 | 42.15 | 560 | 916 | 427 | 698 | 76.25 | 76.18 |
| A.P.State Kummari Shalivahana Cooperative Societies Federation Ltd. | 3253 | 5752 | 1561 | 1449 | 47.99 | 25.19 | 1538 | 1436 | 920 | 757 | 59.82 | 52.73 |
| A.P. Washermen Cooperative Societies | 4628 | 9618 | 2734 | 2390 | 59.08 | 24.85 | 2723 | 2385 | 1085 | 960 | 39.85 | 40.24 |
| A.P. Valmiki/Boya Cooperative Societies | 3243 | 4217 | 2186 | 1215 | 67.41 | 28.82 | 2172 | 1215 | 1081 | 558 | 49.77 | 45.92 |
| A.P. Vaddera Cooperative Societies | 4370 | 6597 | 2661 | 1968 | 60.89 | 29.83 | 2608 | 1923 | 1682 | 1079 | 64.49 | 56.12 |
| A.P. State Viswabrahmins Coop. | 2864 | 6146 | 1363 | 1786 | 47.59 | 29.05 | 1363 | 1786 | 622 | 837 | 45.63 | 46.85 |
| A.P. Sagara(Uppara) Cooperative Societies | 3633 | 6359 | 2090 | 1698 | 57.53 | 26.70 | 2060 | 1668 | 836 | 599 | 40.58 | 35.94 |
| A.P. Nayee Brahmin Cooperative Societies | 4427 | 8715 | 1575 | 1321 | 35.58 | 15.16 | 1562 | 1320 | 712 | 557 | 45.58 | 42.20 |
| A.P. Medara Finance Corporation Ltd. | 1504 | 3640 | 433 | 447 | 28.79 | 12.28 | 433 | 447 | 252 | 248 | 58.20 | 55.37 |
| A.P. Krishna Balija, Poosala Cooperative Societies Federation | 1261 | 2854 | 143 | 124 | 11.34 | 4.34 | 143 | 124 | 82 | 76 | 57.34 | 61.29 |
| A.P. Bhattraja Cooperative Societies | 1346 | 3094 | 179 | 190 | 13.30 | 6.14 | 179 | 190 | 93 | 64 | 51.96 | 33.68 |
| A.P State Kapu Welfare and Development Corp. | 55717 | 88391 | 58770 | 75093 | 105.48 | 84.96 | 58659 | 74941 | 37597 | 47887 | 64.09 | 63.90 |
| **Total** | **218101** | **345715** | **166508** | **202000** | **76.34** | **58.43** | **165959** | **201439** | **112489** | **136152** | **67.78** | **67.59** |

**Corporation wise achievement as on 09.03.2018 for the financial year 2017-18**

(Rs. in Lakhs)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Corporation** | **Target** | | **Sponsored by Bank** | | **% of Achvt.** | | **Subsidy Released** | | **Loan Disbursed** | | **% of Achvt.** | |
| **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** | **Units** | **Amt** |
| ST Corporation | 10610 | 19904 | 7817 | 9384 | 73.68 | 47.15 | 7304 | 8766 | 2705 | 3224 | 37.03 | 36.78 |
| SC Corporation | 93285 | 197935 | 72770 | 103696 | 78.01 | 52.39 | 71296 | 101613 | 28784 | 41960 | 40.37 | 41.29 |
| Economically Backward Communities (EBCs) | 6593 | 12832 | 363 | 664 | 5.51 | 5.17 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| BC Corporation | 63092 | 128555 | 73258 | 100969 | 116.11 | 78.54 | 57836 | 79821 | 22872 | 32624 | 39.55 | 40.87 |
| APS Minorities Finance Corporation | 15743 | 37997 | 14550 | 20568 | 92.42 | 54.13 | 13018 | 18312 | 3057 | 4274 | 23.48 | 23.34 |
| APS Christian Minorities Finance Corporation | 1909 | 5686 | 940 | 1686 | 49.24 | 29.66 | 805 | 1419 | 235 | 443 | 29.19 | 31.22 |
| A.P.State Kummari Shalivahana Cooperative Societies Federation Ltd. | 2418 | 5831 | 1240 | 1797 | 51.28 | 30.82 | 1093 | 1609 | 86 | 134 | 7.87 | 8.30 |
| A.P. Washermen Cooperative Societies | 3078 | 7215 | 2198 | 2559 | 71.41 | 35.47 | 1704 | 1795 | 193 | 125 | 11.33 | 6.97 |
| A.P. Valmiki/Boya Cooperative Societies | 1215 | 4775 | 1464 | 1712 | 120.49 | 35.84 | 1357 | 1516 | 14 | 7 | 1.03 | 0.46 |
| A.P. Vaddera Cooperative Societies | 1865 | 4510 | 960 | 1519 | 51.47 | 33.69 | 817 | 1261 | 21 | 36 | 2.57 | 2.85 |
| A.P. Toddy Tappers Cooperative Finance | 3495 | 5815 | 1344 | 1412 | 38.45 | 24.28 | 968 | 1005 | 20 | 19 | 2.07 | 1.85 |
| A.P. State Viswabrahmins Cooperative Corporation | 2207 | 5357 | 1390 | 1803 | 62.98 | 33.66 | 1134 | 1419 | 167 | 229 | 14.73 | 16.14 |
| A.P. Sagara(Uppara) Cooperative Societies | 1602 | 4749 | 801 | 1058 | 50.00 | 22.27 | 697 | 943 | 54 | 43 | 7.75 | 4.56 |
| A.P. Nayee Brahmin Cooperative Societies | 3031 | 6977 | 2115 | 3112 | 69.78 | 44.60 | 1714 | 2436 | 356 | 474 | 20.77 | 19.44 |
| A.P. Medara Finance Corporation | 1107 | 3302 | 624 | 1018 | 56.37 | 30.84 | 479 | 745 | 63 | 110 | 13.15 | 14.76 |
| A.P. Krishna Balija, Poosala Cooperative Societies Federation | 1210 | 2613 | 391 | 700 | 32.31 | 26.77 | 301 | 537 | 66 | 132 | 21.93 | 24.60 |
| A.P. Bhattraja Cooperative Societies | 872 | 1778 | 159 | 289 | 18.23 | 16.24 | 125 | 230 | 13 | 26 | 10.40 | 11.30 |
| A.P State Kapu Welfare and Development Corporation Limited | 61555 | 127482 | 64345 | 92551 | 104.53 | 72.60 | 62087 | 89152 | 14637 | 22255 | 23.57 | 24.96 |
| **Total** | **274887** | **583313** | **246729** | **346497** | **89.76** | **59.40** | **222735** | **312579** | **73343** | **106115** | **32.93** | **33.95** |

(Source: APOBMMS Portal)

**13.2 Andhra Pradesh Brahmin Welfare Corporation: Chanakya Entrepreneurship Scheme:**

(Amt. in Lakhs)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Category** | **Target** | | | | **Sanctioned as on 31.12.2017** | | | |
| **No.** | **Unit Cost** | **Loan** | **Subsidy** | **No.** | **Unit Cost** | **Loan** | **Subsidy** |
| Abhivrudhi | 375 | 3750 | 2625 | 750 | 69 | 363.22 | 188.28 | 130.93 |
| Abhyudaya | 625 | 1250 | 500 | 625 | 137 | 399.94 | 137.87 | 239.95 |
| Anthyodaya | 675 | 675 | 270 | 338 | 302 | 445.78 | 82.12 | 356.62 |

**13.3 Welfare of Differently Abled, Transgender & Senior Citizens:**

Achievement upto 31.12.2017 under Economic Rehabilitation scheme

(Amt. in Lakhs)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Target | | Achievement | | % of Achievement | |
| Physical | Financial | Physical | Financial | Physical | Financial |
| 941 | 773.73 | 613 | 540.14 | 65.14 | 69.81 |

**13.4 Sericulture:** Achievement as on 31.01.2018

(Amt. in Lakhs)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Target 2017-18 | | Applications Sponsored | Sanctioned | | Grounded | | % of Achievement | |
| Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| 1707 | 1575.02 | 1337 | 1005 | 1108.33 | 919 | 1040.61 | 53.84 | 66.07 |

(Source: Department of Sericulture)

**13.5 Fisheries:** During the meeting of sub-committees held on 14.02.2018, Department has informed that the performance under direct lending to fisheries sector extended by banks is good whereas the performance under Government Sponsored Schemes and Mudra scheme is very poor. Banks are requested to extend necessary finance to fishermen under Mudra & Government Sponsored schemes.

(Rs. in crores)

|  |  |  |
| --- | --- | --- |
| Total Credit proposed for GSS | Credit extended to GSS | Direct Loans to Fisheries sector by Banks |
| 524.94 | 0.39 | 324.38 |

**13.6 Horticulture:** Progress as on 31.12.2017

(Rs. in Lakhs)

|  |  |  |  |
| --- | --- | --- | --- |
| Name of the Scheme | Allocation | Releases | Expenditure |
| Mission for Integrated Development of Horticulture | 10672.00 | 5000.00 | 3503.26 |
| National Mission on Oilseeds and Oilpalm Programme | 4832.49 | 0.00 | \*1805.92 |
| State Development Plan (State Plan) | 10000.00 | 10000.00 | 5526.62 |
| Total | 25504.49 | 15000.00 | 10835.80 |

\*Committed Expenditure (Source: Department of Horticulture)

**13.7. Suggestions on improving the implementation of Government Sponsored Schemes:**

During the meeting with controllers of banks by Reserve Bank of India held on 31.01.2018 to review the implementation of Government Sponsored Schemes, the following suggestions were presented on improving the implementation integrity of GSS.

* Independence should be given to branch managers in selection of beneficiaries as it may reduce account becoming NPAs.
* The target under different loans should be different in urban and rural areas as the cash flows and potential for economic activity in the two areas is different.
* A study may be commissioned on Government Sponsored Schemes as to the number of assets that have been created against the loan disbursed. Such a study would provide valuable inputs for better policy making and implementation across the board.
* In case of misutilization of funds, stringent action like cheating cases etc. can be filed by the Govt. against borrowers if the banker approaches them. Several bankers mentioned of the cases of other states invoking the provisions of their Revenue Recovery Acts to improve recovery and enforce credit discipline.
* Action should be taken on willful defaulters by not providing further credit to them and restricting them from getting Govt. benefits / subsidies. Use of technology such as Aadhaar linkage can be utilized for this purpose.
* A data base of the beneficiaries of the GSS with their credit score (on the lines of CIBIL score) may be prepared by the Government and make available in the portal.
* Standup India Scheme may be extended to semi-urban and urban areas also, as the eligible loan amount in this scheme is from Rs.10 lakh to Rs. 1 crore and the borrowers may not have the potential for activities capable of generating such cash flows particularly in rural areas.
* The Government machinery may assist banks in recovery of NPAs under GSS.
* Corporations should also be given the responsibility of monitoring and recovery of NPAs.
* Banks who are performing well in implementing the GSS may be given incentives.
* Video clippings showing differences between prompt repayments and willful defaulters be displayed in Financial Literacy Camps / Centres which would create awareness among the borrowers.
* Targets under GSS should be allocated among the banks according to their market share (advances) / potential of the banks in all districts.
* Candidates trained under RSETIs may be given priority in order to reduce misutilization of funds.
* After grounding of the unit, government may carry out verification of the units.
* The best practices of online verification system and management may be properly utilized by the banks.
* Banks also need to strengthen their monitoring mechanism for GSS loans.

**13.8. Overdue position under Government Sponsored Schemes as on 31.12.2017**

(Rs. In Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | | Non – Performing Assets | | |
| No. of A/Cs | Amount | No. of overdue A/Cs | Total balance in overdue A/Cs | Actual overdue amount | % of Actual overdue to O/s | No. of A/Cs | Amount | % of NPA to O/s |
| Central Government Sponsored Schemes | 1107170 | 23024.27 | 156140 | 1429.49 | 600.70 | 2.61% | 50670 | 397.40 | 1.73% |
| Of which | | | | | | | | | |
| SGSY / NRLM | 412700 | 16521.71 | 43947 | 592.71 | 344.78 | 2.09% | 15166 | 203.51 | 1.23% |
| SJSRY / NULM | 63458 | 1413.89 | 13065 | 112.64 | 76.98 | 5.44% | 7017 | 37.71 | 2.67% |
| PMRY/PMEGP | 19413 | 289.24 | 6743 | 108.29 | 44.09 | 15.24% | 4958 | 43.72 | 15.12% |
| State Government Sponsored Schemes | 972903 | 8740.62 | 151236 | 1901.70 | 819.26 | 9.37% | 67105 | 563.65 | 6.45% |

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

**Position of MFI finance extended as on 31.12.2017**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Amt. in Crores** |
| 1 | Cumulative Amount of Loans sanctioned so far | 247.69 |
| 2 | Cumulative Loans Disbursed so far | 247.69 |
| 3 | Total Loans outstanding | 117.15 |
| 4 | Total amount due for payment (Demand) | 41.82 |
| 5 | Total amount recovered | 15.31 |
| 6 | Total amount overdue | 26.51 |
| 7 | Out of (6) amount overdue [Standard] | 0.75 |
| 8 | Out of (6) amount overdue [NPA] | 25.76 |
| 9 | Non Fund exposure/Off Balance Sheet exposure O/s | 0.00 |

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

**Financial Inclusion**

**15.1. Aligning Roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policy:** Progress as on 31.12.2017:

|  |  |
| --- | --- |
| No. of villages to be covered with banking outlets as per road map | 567 |
| No. of villages provided with banking outlets  of which | 133 |
| Brick & Mortar Branches  Ultra Small Branches  BC outlets | 44  21  68 |

As per RBI directions all banks are requested to ensure that unbanked rural centres in villages with population above 5000 if any, are banked forthwith "by opening of CBS enabled banking outlet".

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

|  |  |
| --- | --- |
| Quarter ended | No. of ATMs |
| 31.03.2015 | 7143 |
| 31.03.2016 | 8210 |
| 31.03.2017 | 8908 |
| 31.12.2017 | 8969 |

* 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 24.01.2018**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Type of Bank | No. of Accounts | | Total No. of Accounts | Total Amount in Crores | Zero Balance Accounts | RuPay Cards Issued | Aadhaar Seeded |
| Rural | Urban |
| PSBs | 3103767 | 3736787 | 6840554 | 1158.07 | 1018691 | 5978456 | 6252814 |
| Private sector Banks | 79363 | 188485 | 267848 | 37.57 | 100225 | 254541 | 224685 |
| RRBs | 1232776 | 606876 | 1839652 | 278.27 | 94636 | 1324138 | 1795626 |
| **Total** | **4415906** | **4532148** | **8948054** | **1473.91** | **1213552** | **7557135** | **8273125** |
| **% to Total Accounts** | | | | | **13.56** | **84.46** | **92.46** |

**15.3.2. Progress report - Number of Enrollments under Social Security Schemes as on 06.03.2018**

|  |  |  |
| --- | --- | --- |
| **Type of Bank** | **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** | **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** |
| PSBs including RRBs | 6266632 | 1447269 |
| Pvt. Sector Banks | 533664 | 60731 |
| Co-operative Banks | 63844 | 19206 |
| **Grand Total** | **6864140** | **1527206** |

**Atal Pension Yojana – Status as on 17.02.2018**

|  |  |
| --- | --- |
| PSBs | 499392 |
| Pvt. Sector Banks | 18522 |
| RRBs | 79114 |
| Others | 4315 |
| **Grand Total** | **601343** |

Bank wise APY status as on 17.02.2018 is placed as **Annexure.No.29**

Since APY is a flagship GoI pension scheme, a concerted and collaborative action is required from all banks considering the huge pension coverage gap existing in the country.

**15.3.3. Deployment of Bank Mithras:** status as on 06.03.2018

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| District | GPs | No. of SSA Points | SSAs covered through Branches | SSAs covered through BCs / Other Modes | Active BCs | Inactive / Attrition BCs |
| Srikakulam | 1099 | 662 | 113 | 549 | 494 | 55 |
| Vizianagaram | 921 | 550 | 99 | 451 | 444 | 7 |
| Visakhapatnam | 925 | 620 | 132 | 488 | 352 | 136 |
| East Godavari | 1069 | 821 | 211 | 610 | 593 | 17 |
| West Godavari | 908 | 677 | 277 | 400 | 372 | 28 |
| Krishna | 970 | 439 | 172 | 267 | 267 | 0 |
| Guntur | 1011 | 974 | 428 | 546 | 479 | 67 |
| Prakasam | 1030 | 626 | 313 | 313 | 298 | 15 |
| SPS Nellore | 940 | 559 | 187 | 372 | 300 | 72 |
| Chittoor | 1363 | 952 | 198 | 754 | 677 | 77 |
| YSR kadapa | 790 | 516 | 269 | 247 | 242 | 5 |
| Anantapuramu | 1003 | 901 | 190 | 711 | 710 | 1 |
| Kurnool | 889 | 747 | 188 | 559 | 524 | 35 |
| **Total** | **12918** | **9044** | **2777** | **6267** | **5752** | **515** |

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

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **As on** | **No. of Branches** | | | | | **No. of ATMs** |
| **Rural** | **Semi Urban** | **Urban** | **Metro** | **Total** |
| 31.03.2015 | 190 | 98 | 116 | 287 | 691 | 1066 |
| 31.03.2016 | 186 | 96 | 129 | 327 | 738 | 1157 |
| 31.03.2017 | 194 | 97 | 136 | 337 | 764 | 1162 |
| 31.12.2017 | 184 | 104 | 104 | 381 | 773 | 1122 |

The bank wise uncovered GPs as on 31.01.2018 are as under:

|  |  |
| --- | --- |
| **Name of the Bank** | **No of GPs** |
| Andhra Bank | 31 |
| APGVB | 68 |
| Bank of India | 1 |
| Bank of Maharashtra | 1 |
| Canara Bank | 6 |
| Indian Bank | 6 |
| Indian Overseas Bank | 12 |
| Kotak Mahindra Bank | 1 |
| State Bank of India | 93 |
| UCO Bank | 6 |
| Union Bank of India | 8 |
| Vijaya Bank | 3 |
| **Total** | **236** |

Ministry of Finance advised banks to provide “action plan” to cover these unbanked Gram Panchayats in the context of RBI’s “Banking outlets” policy (RBI circular No.DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017). Controlling authorities of banks are requested to provide banking facilities accordingly and inform the status to SLBC.

**15.3.5 Villages inadequately covered or uncovered by financial infrastructure:**

Department of Financial Services, MoF, GoI vide letter F.No. 21(23)/2014-FI (Mission) (347323) dated 18.12.2017 has communicated list of 386 villages in the state of Andhra Pradesh which are uncovered or inadequately by financial infrastructure. An uncovered / inadequately covered village is the village which is without financial infrastructure (Bank Branch, ATM and Banking Correspondent) within a radius of 5 kilometer.

On obtaining bank wise details of these villages from LDMs, SLBC requested the member banks to furnish the status of availability of financial infrastructure in the given 386 uncovered or inadequately covered villages.

Status of inadequately covered or uncovered villages as on 30.01.2018:

|  |  |
| --- | --- |
| Particulars | Status |
| Total No. of inadequately covered or uncovered villages given by DFS, MoF | 386 |
| No. of Villages covered by Branches | 198 |
| No. of Villages covered by BCs | 120 |
| No. of Villages uncovered | 68 |
| Out of 68 uncovered villages, it is informed that 6 villages in West Godavari District are going to be submerged in Polavaram Project, 10 villages in YSR Kadapa District were submerged in Somasila Back Waters & there is no population in Kolleru village, Akividu Mandal, West Godavari District. | |

Bank wise list of uncovered villages:

|  |  |
| --- | --- |
| Name of the Bank | No. of Villages |
| APGVB | 16 |
| Union Bank of India | 8 |
| State Bank of India | 7 |
| Bank of India | 7 |
| Canara Bank | 6 |
| Indian Overseas Bank | 3 |
| UCO Bank | 2 |
| Vijaya Bank | 1 |
| CGGB | 1 |
| **Total** | **51** |

Banks are requested to cover the inadequately / uncovered villages with banking outlet at the earliest.

**15.3.6 Potential Locations of banking outlets in uncovered or inadequately covered villages in 35 worst affected LWE districts:** Department of Financial Services, MoF, GoI vide letter F.No.20/57/201-FI Vol-VIII (C-53274) dated. 23.02.2018 informed that the National Informatics centre (NIC) has identified the villages uncovered or inadequately covered by financial infrastructure (bank branch, ATM and Banking Correspondent) within a distance of 5 kilometers. Consequently, NIC has also suggested potential locations of the banking outlets for these villages based on available GIS data.

DFS, MoF furnished list of 10 villages located in Visakhapatnam & Vizianagaram Districts where there is no banking facility available within 5 Km vicinity. As per the directions of DFS, SLBC has advised LDMs of concerned LWE districts to share the list of identified locations with Collector & District Magistrate and finalize the location, Bank & Type of Banking Outlet. LDMs concerned have informed that the following banks are identified for providing banking facilities in the given locations:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S No** | **District** | **VILNAME** | **Population** | **Name of the Bank** | **Remarks** |
| 1 | Visakhapatnam | PedaKoravangi | 649 | State Bank of India | SBI informed that M/s Sthri Nidhi Has been appointed as corporate BC in the District of Visakhapatnam, for providing BC points. But they could not commence the operations due to connectivity issues, as conveyed. BC points will be activated as soon as the connectivity issue is resolved. |
| 2 | Visakhapatnam | Pinakota | 732 | State Bank of India |
| 3 | Visakhapatnam | Velamamidi | 377 | State Bank of India |
| 4 | Visakhapatnam | Gaddibanda | 49 | State Bank of India |
| 5 | Visakhapatnam | Madrebu | 128 | State Bank of India |
| 6 | Visakhapatnam | Chindugulapadu | 51 | State Bank of India |
| 7 | Visakhapatnam | ChilakalaMamidi | 167 | Union Bank of India | Bank proposed to deploy BC in these locations by March, 2018. |
| 8 | Visakhapatnam | Yenugubayalu | 944 | Union Bank of India |
| 9 | Vizianagaram | Kondagangupudi | 1610 | APGVB | BC providing Banking services |
| 10 | Vizianagaram | Eguvakondaparthi | 349 | State Bank of India | BC providing Banking services |

SLBC has furnished the details of 8 villages (S.No. 1 to 8 above) having telecom connectivity issues to TERM cell. In response, TERM cell informed that Yenugubayalu village is covered and other 7 villages are in uncovered status.

TERM cell is requested to arrange to provide connectivity in remaining 7 villages at an early date to enable banks to provide Banking services as advised by DFS.

State Bank of India and Union Bank of India are requested to open Banking outlets in these locations immediately as per the directions of DFS, MoF

**15.3.7. Financial Inclusion in 115 Backward Districts:**

Department of Financial Services, MoF, GoI vide letter F.No.9/22/2012-FI(C-54005) dated 15th February 2018 informed that 115 backward districts of the country (Visakhapatnam, Vizianagaram & YSR Kadapa in the state of Andhra Pradesh) were identified as Aspirational Districts for achieving rapid transformation by addressing the specific developmental needs.

For this purpose, a set of Key Performance Indicators (KPIs) have been selected to monitor the efforts and progress made by all stakeholders in transforming the Aspirational Districts. These KPIs cut across important sectors (Health and Nutrition; Education; Basic Infrastructure; Agriculture, Water Resources and Irrigation, Financial Inclusion and Skill Development), so as to enable capturing a holistic picture of development. The target set out for each KPI is bench-marked to the best performing district in the country on the respective parameter.

In this context, the 05 parameters finalized by the NITI Aayog for monitoring progress in Financial Inclusion and the KPI for each parameter to be monitored Aspirational district-wise are as follows:

|  |  |  |
| --- | --- | --- |
| **S No** | **Selected parameter** | **Key Performance Indicator** |
| 1 | Aadhaar seeding of Banks Accounts | Percentage of accounts seeded with Aadhaar as a percentage of total banking accounts |
| 2 | Disbursement of Mudra loan | Total Disbursement of Mudra loan (in rupees) per 1 Lakh population |
| 3 | Enrolments in Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) | Number of PMJJBY Enrolments per 1 Lakh population |
| 4 | Enrollments in Pradhan Mantri Suraksha Bima Yojana (PMSBY) | Number of PMSBY Enrolments per 1 Lakh population |
| 5 | Enrollments in Atal Pension Yojana (APY) | Number of Beneficiaries per 1 Lakh population |

**Status in Aspirational Districts against Benchmarks communicated by DFS, MoF, GoI:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Benchmark** | **Visakhapatnam** | **Vizianagaram** | **YSR Kadapa** |
| Population | -- | 42,90,589 | 23,44,474 | 28,82,469 |
| % of account seeded with Aadhaar | 93.70 | 85.20 | 74.10 | 90.30 |
| Mudra Loan (in Cr.) per 1 lakh population | 193.10 | 10.92 | 6.59 | 4.54 |
| PMJJBY enrollments per 1 Lah population | 15200 | 4043.17 | 2811.12 | 2068.50 |
| PMSBY enrollments per 1 Lah population | 44575 | 12839.71 | 12533.39 | 24526.44 |
| APY Beneficiaries per 1 Lakh population | -- | 1040.37 | 778.81 | 0.00 |
| Total Banking points | 9979 | 2557 | 1079 | 1276 |

In this regard, as per the directions of DFS, SLBC in coordination with LDMs concerned has organized special DCC meetings at all the identified 3 Aspirational Districts in the State as below.

|  |  |
| --- | --- |
| District | Date of the Special DCC Meeting conducted |
| YSR Kadapa | 26.02.2018 |
| Vizianagaram | 27.02.2018 |
| Visakhapatnam | 06.03.2018 |

All the stakeholders are requested to ensure that;

* All bank accounts in these districts should be seeded with Aadhaar by March 31st
* The disbursement of Mudra Loan during 2017-18 should be atleast 25% more than the previous year
* All bank account holders should be enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)

**15.3.8. Mana Seva Centre (OSS):**

SERP has been implementing Andhra Pradesh Rural Inclusive Growth Project (APRIGP) assisted by the World Bank. Under this project, one of the components 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). SERP has identified 442 remote locations in 161 Mandals under the APRIGP project and requested banks to recognize VLE of Manaseva centre as business correspondents.

Lead Banks are requested to deploy BCs under OSS and priority will be given to service area villages followed by Non service area villages in respective Lead Districts as agreed during the meeting of General Managers (FI) of four Lead Banks held on 29.01.2018.

**15.4. Credit plus activities**

**15.4.1. Financial Literacy Centers (FLCs) - Position in A.P as on 31.12.2017:**

|  |  |
| --- | --- |
| Particulars | No. of FLCs |
| Number of FLCCs operating in the District Head Quarters | 18 |
| Number of FLCCs operating in Lead District Offices | 8 |
| Number of FLCCs operating in Other Places | 56 |
| **Total** | **82** |

(Detailed statement enclosed as **Annexure No.30**)

**15.4.2. Digital Payment Suraksha Campaign (DPSC):**

NABARD vide circular No.28/DFIBT-03/2018 dated 12.02.2018 informed that, given the recent momentum on digital payments and government’s drive for a ‘Less Cash Economy’, Data Security Council of India (DSCI) in association with Ministry of Information Technology (MeitY) and Google India have introduced an initiative ‘Digital Payment Suraksha’ Awareness Campaign in the country to educate end users, micro small and medium business and merchants on security best practices and ‘dos’ and ‘don’ts’ while making digital transactions.

NABARD being one of the key partners is committed to spread awareness on Financial Literacy and related aspects. As part of the above campaign, brouchers and videos covering six modes of digital payments / Digital Payments Instruments including Online & Mobile, Mobile Wallet, Credit & Debit Card, UPI & BHIM and Aadhaar are available in five languages – Hindi, Telugu, Tamil, Gujarati and English on the weblink <https://www.dsci.in/digital-payment-suraksha/>. Brouchers developed in the five languages are also available for printing on the website.

Banks are requested to advise their branches and FLCs to make use of the videos available on the website during the Financial Literacy Camps (such as special camps on Going Digital, target specific Financial Literacy camps etc.) organized by them. Banks may also get the brouchers printed in the vernacular language for distribution during such Financial Literacy camps. Banks may also share the above weblink with the RSETIs sponsored by them so that the material may also be used during their training programmes.

Banks may consider claiming the expenditure incurred by them on printing of these brouchers from FIF as part of the expenditure on organizing special camps on Going Digital for which support is available in accordance with NABARD circular No. 107/DFIBT-24/2017 dated. 04.05.2017. it may please be noted that no separate assistance under FIF would be made available for printing of such brouchers.

All banks are requested to make use of the brouchers and videos extensively during the Financial Literacy Initiatives of the bank.

**15.4.3. Investor Awareness Programmes:**

Finance (IF) Department, GoAP vide letter no. 51021/61-325149/2017 dated. 22.12.2017 communicated that Ministry of Corporate Affairs, GoI vide D.O Lr no. 3/33/2017-IEPFA dated 14.11.2017 has informed that GoI has established an Investor Education and Protection Fund Authority (IEPF Authority) under the provisions of Companies Act, 2013 to inter alia promote Investor Education and awareness through conduct of Investor Awareness Programmes. The awareness is being created through various media like advertisements in the newspapers, jingles on the radio, crawlers on the television etc. The Investor Awareness programmes are organized in the urban areas through the professional institutes and in rural areas through the Common Service Centres located in village panchayats. The requisite training, capacity building tools and communication materials like short films, videos, modules in local languages, pamphlets, posters etc. can be arranged under the aegis of IEPF Authority.

It has been advised that the Investor Awareness Programme should be included as a standard agenda in the Block/District Level Credit Committee and SLBC meetings to review the progress from time to time.

**15.4.4. Rural Self Employment Training Institutes in Andhra Pradesh:** RSETI is an innovative scheme of the Ministry of Rural development for promoting self employment through skill development for rural youth. The scheme is being implemented by Lead Banks in every State. Now, recently, the scheme has been aligned with the Common Norms for Skill Development schemes notified by Ministry of Skill Development and Entrepreneurship, GoI. One of the mandatory requirements under Common Norms is to achieve a minimum settlement rate of 70% for trained candidates within one year of training. ‘Settlement’ in RSETI means either self employment or wage employment in the ratio of 90:10 respectively.

Some of the ways through which this can be achieved includes:

* Sensitizing RSETIs in the State on the need to organize demand driven training courses with high prospects of settlement through regular interaction with the industry/businesses.
* Monitoring of bank linkage of trained candidates and evaluation with RSETI Directors with Banks and specially in SLBCs.
* Direct involvement of local state officials in mobilization of candidates to ensure right and deserving candidates are given training.
* Regular tracking of the candidates for one year after completion of training with focused hand holding support to facilitate credit linkages/placements.

Statement of performance of RSETIs for the financial year 2017-18 up to February, 2018 is enclosed as **Annexure No.31**

Good number of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs. 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 subject to fulfilling the bank guidelines for credit assistance.

**15.4.5. 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 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. 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.

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

**Overdue/NPA position**

**16.1 Overdue / NPA position as on 31.12.2017 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 | 9450714 | 81327 | 2529764 | 22567 | 22567 | 340781 | 2550 |
| Agrl.Term Loans Including Agrl. Allied Activities | 1860021 | 35214 | 352930 | 5137 | 2384 | 145551 | 1679 |
| Total Farm Credit | 11310735 | 116541 | 2882694 | 27704 | 24951 | 486332 | 4229 |
| Agriculture Infrastructure | 5480 | 494 | 221 | 77 | 14 | 98 | 16 |
| Ancillary Activities | 6273 | 4898 | 769 | 388 | 261 | 260 | 180 |
| **Total Agriculture Advances** | **11322488** | **121933** | **2883684** | **28169** | **25226** | **486690** | **4425** |
| MSME Sector Advances | 1154096 | 43263 | 294351 | 11340 | 5455 | 134983 | 3341 |
| Export Credit | 122 | 222 | 44 | 20 | 6 | 29 | 1 |
| Others under Priority Sector Advances | 582543 | 29151 | 139634 | 7029 | 1112 | 43455 | 857 |
| **Total Priority Sector Advances** | **13059249** | **194569** | **3317713** | **46558** | **31799** | **665157** | **8624** |
| Non-priority sector loans | 2559835 | 120001 | 325301 | 10752 | 3862 | 82085 | 2353 |
| **Total Advances** | **15619084** | **314570** | **3643014** | **57310** | **35661** | **747242** | **10977** |
| Housing Loans | 284525 | 22763 | 69858 | 5616 | 541 | 11218 | 419 |
| Education Loans | 117542 | 3989 | 26009 | 770 | 209 | 9833 | 197 |
| Self Help Groups Advances | 916777 | 20666 | 121555 | 2396 | 861 | 40527 | 532 |

**Overdue / NPA position as on 31.12.2017 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 | 81327 | 22567 | 27.75% | 22567 | 27.75% | 2550 | 3.14% |
| Agrl.Term Loans Including Agrl. Allied Activities | 35214 | 5137 | 14.59% | 2384 | 6.77% | 1679 | 4.77% |
| Total Farm Credit | 116541 | 27704 | 23.77% | 24951 | 21.41% | 4229 | 3.63% |
| Agriculture Infrastructure | 494 | 77 | 15.59% | 14 | 2.83% | 16 | 3.24% |
| Ancillary Activities | 4898 | 388 | 7.92% | 261 | 5.33% | 180 | 3.67% |
| **Total Agriculture Advances** | **121933** | **28169** | **23.10%** | **25226** | **20.69%** | **4425** | **3.63%** |
| MSME Sector Advances | 43263 | 11340 | 26.21% | 5455 | 12.61% | 3341 | 7.72% |
| Export Credit | 222 | 20 | 9.01% | 6 | 2.70% | 1 | 0.45% |
| Others under Priority Sector Advances | 29151 | 7029 | 24.11% | 1112 | 3.81% | 857 | 2.94% |
| **Total Priority Sector Advances** | **194569** | **46558** | **23.93%** | **31799** | **16.34%** | **8624** | **4.43%** |
| Non-priority sector loans | 120001 | 10752 | 8.96% | 3862 | 3.22% | 2353 | 1.96% |
| **Total Advances** | **314570** | **57310** | **18.22%** | **35661** | **11.34%** | **10977** | **3.49%** |
| Housing Loans | 22763 | 5616 | 24.67% | 541 | 2.38% | 419 | 1.84% |
| Education Loans | 3989 | 770 | 19.30% | 209 | 5.24% | 197 | 4.94% |
| Self Help Groups Advances | 20666 | 2396 | 11.59% | 861 | 4.17% | 532 | 2.57% |

|  |
| --- |
| **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 31.03.2016 | No. of Branches  as on 31.03.2017 | No. of Branches  as on 31.12.2017 |
| 1 | APGVB | 254 | 267 | 270 | 278 |
| 2 | APGB | 470 | 500 | 530 | 545 |
| 3 | CGGB | 158 | 174 | 192 | 204 |
| 4 | SGB | 170 | 181 | 195 | 208 |
|  | **Total** | **1052** | **1122** | **1187** | **1235** |

**Deposits:**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 31.12.2017 |
| 1 | APGVB | 2563.65 | 3420.66 | 4422.64 | 4795.73 |
| 2 | APGB | 7813.24 | 9594.65 | 11553.91 | 12321.07 |
| 3 | CGGB | 2186.21 | 2733.36 | 3291.26 | 3599.37 |
| 4 | SGB | 3087.03 | 3696.14 | 4473.16 | 4904.00 |
|  | **Total** | **15650.13** | **19444.81** | **23740.97** | **25620.17** |

**Advances**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 31.12.2017 |
| 1 | APGVB | 2237.85 | 2637.64 | 3275.78 | 3569.64 |
| 2 | APGB | 7321.74 | 8764.81 | 10067.18 | 11534.50 |
| 3 | CGGB | 1993.83 | 2428.78 | 3045.27 | 3771.01 |
| 4 | S G B | 3393.26 | 3555.03 | 3918.97 | 4444.30 |
|  | **Total** | **14946.68** | **17386.26** | **20307.20** | **23319.45** |

**CD Ratio**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 31.12.2017 |
| 1 | APGVB | 87.29 | 77.11 | 74.07 | 74.43 |
| 2 | APGB | 93.71 | 91.35 | 87.13 | 93.62 |
| 3 | CGGB | 91.20 | 88.86 | 92.53 | 104.77 |
| 4 | SGB | 109.92 | 96.18 | 87.61 | 90.63 |
| **CD ratio of all RRBs** | | **95.51** | **89.41** | **85.54** | **91.02** |

**Total Agriculture Advances**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 31.12.2017 |
| 1 | APGVB | 1267.35 | 1798.32 | 2295.66 | 2493.99 |
| 2 | APGB | 5618.42 | 6786.23 | 8030.36 | 9277.79 |
| 3 | CGGB | 1621.30 | 1988.67 | 2421.97 | 2937.85 |
| 4 | S G B | 2495.65 | 2757.79 | 3025.51 | 3407.30 |
|  | **Total** | **11002.72** | **13331.01** | **15773.50** | **18116.93** |

**Short Term Crop Production Loans**

(Rs. in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 31.12.2017 |
| 1 | APGVB | 619.28 | 804.41 | 980.90 | 1094.68 |
| 2 | APGB | 2931.63 | 3920.08 | 5004.93 | 6065.65 |
| 3 | CGGB | 1306.27 | 1556.67 | 1864.70 | 2213.15 |
| 4 | S G B | 1669.61 | 2025.11 | 2097.50 | 2408.69 |
|  | **Total** | **6526.79** | **8306.27** | **9948.03** | **11782.17** |

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

**Other Items**

**18.1 Progress on filing of Equitable Mortgage Records on CERSAI as on 31.12.2017:**

|  |  |  |  |
| --- | --- | --- | --- |
| 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 | 4 |
| PSBs | 8248 | 14333 | 7213 |
| Pvt. Sector Banks | 2181 | 2104 | 85 |
| RRBs | 511 | 511 | 0 |
| Coop. Banks | 11 | 11 | 0 |
| **Total** | **10951** | **16959** | **7298** |

Bank wise progress in filing of Equitable Mortgage records on CERSAI is placed as **Annexure No.32**

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

**19.1. Circulars issued by RBI:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Circular No.** | **Reference** | **Title** |
| 07.02.2018 | 129 | DBR.No.BP.BC.100/21.04.048/2017-18 | Relief for MSME Borrowers registered under Goods and Service Tax (GST) |
| 12.02.2018 | 131 | DBR.No.BP.BC.101/21.04.048/2017-18 | Resolution of Stressed Assets – Revised Framework |
| 15.02.2018 | 132 | DCM (RMMT) No.2945/ 11.37.01/2017-18 | Acceptance of coins |
| 01.03.2018 | 135 | FIDD.CO.Plan.BC.18/04.09.01/2017-18 | Priority Sector Lending – Targets and Classification |