

# *Agenda & Background Notes*

## *204<sup>th</sup> Meeting of State Level Bankers' Committee, Andhra Pradesh*

*State Level Bankers' Committee of A.P*

Convenor  *Andhra Bank*

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**Adoption of the minutes of 203<sup>rd</sup> SLBC meeting of AP held on 13.07.2018 and other meetings of SLBC held after 13.07.2018**

The minutes of **203<sup>rd</sup> SLBC meeting** held on **July 13, 2018** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **13.07.2018** and up to **09.10.2018** 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	203 <sup>rd</sup> Meeting of SLBC of AP	13.07.2018
2	Meeting of Sub-committees of Agriculture and SHGs, Govt. Sponsored Schemes & Financial Inclusion	03.08.2018
3	Sub-committee Meeting	14.08.2018
4	Sub-committee Meeting	26.09.2018
5	Steering Sub-committee Meeting	09.10.2018

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

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

Action Point	Action by	Action initiated/Status
Power Consumption by BCs- request for charging of domestic tariff. (Issue raised by APGVB)	Finance (IF) Dept., GoAP	During 202 <sup>nd</sup> SLBC meeting Hon'ble Chief Minister agreed for charging of domestic tariff towards the power consumed at the BC locations  SLBC vide Lr.No. 2716 /30/322-P/059 dated.17.05.2018 requested Government for early resolution of the issue.  Guidelines awaited.
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 & Lr.No.2716/30/18/060 dated 17.05.2018 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 for its implementation.  Guidelines awaited from Department.

<b>AGENDA- 1</b>
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**Review of Financial Inclusion initiatives, expansion of Banking Network and Financial Literacy:****A. Status of opening of Banking Outlets in Unbanked Villages:****i) Roadmap for opening of Banking Outlets in villages with population more than 5000 without a bank branch of a Scheduled Commercial Bank:**

Reserve Bank of India vide letter FIDD.CO.LBS.No.3712/02.01.001/2017-18 dated 05.06.2018 informed that at least 25 percent of the total number of Banking Outlets opened during a financial year should be opened in unbanked rural centres. A Unbanked Rural Centre (URC) is a rural (Tier 5 and 6) centre that does not have a CBS enabled Banking Outlet of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank or a branch of Local Area Bank or licensed Cooperative Bank for carrying out customer based banking transactions.

Further, it is informed that the banks should give priority to villages without a banking outlet having population more than 5000 (i.e. Tier 5 centres) and ensure that all such villages under their jurisdiction are covered with a Banking Outlet on a priority basis.

In this regard;

- ✓ SLBC vide Lr.No.2716/30/352/102 dated 08.06.2018 has communicated the bank wise list of URCs having population more than 5000 in the State to controllers of the banks for opening of banking outlets.
- ✓ SLBC vide Lr.No.2716/30/352/103 dated 08.06.2018 requested all Lead District Managers to identify the URCs – Tier 6 centres (population less than 5000).

Progress in opening of Banking Outlets in villages with population more than 5000 as on 31.07.2018:

No. of villages to be covered with banking outlets as per road map	567
No. of villages covered with CBS enabled Banking Outlet	456
No. of villages yet to covered	111

Bank wise list of 111 unbanked villages having population more than 5000 is enclosed as **Annexure.No.28**

Bank wise Status:

Bank	No of Allotted Villages	Banking Outlets opened in	To be opened
Allahabad Bank	1	0	1
Andhra Bank	116	105	11
APGB	84	84	0



APGVB	15	15	0
Axis Bank	1	1	0
BOB	6	0	6
BOI	14	0	14
Canara Bank	9	0	9
CBI	7	0	7
CGGB	39	38	1
Corporation Bank	14	2	12
HDFC	2	1	1
Indian Bank	31	17	14
Indian Overseas Bank	1	1	0
Karur Vysya bank	4	2	2
Kotak Mahindra	8	0	8
Oriental Bank of Commerce	2	0	2
SBI	140	131	9
SGB	14	13	1
Syndicate bank	40	40	0
UBI	11	2	9
Uco Bank	2	1	1
Vijaya Bank	6	3	3
<b>Grand Total</b>	<b>567</b>	<b>456</b>	<b>111</b>

Banks are requested to cover villages with CBS enabled Banking Outlets instead of covering through BCs. Further, Banks are requested to complete the opening of CBS enabled banking outlets in Unbanked Rural Centres (URC) in villages with above 5000 population villages immediately.

RBI vide letter FIDD(H)/LBS/55/02.03.025/2018-19 dated 08.08.2018 advised to ensure that URCs are banked forthwith by opening of CBS enabled banking outlet.

**ii) Banking Infrastructure details in Visakhapatnam district (one of the 30 recategorised most affected LWE districts in the country):**

**Position of Number of Bank Branches in Visakhapatnam District:**

As on	Rural	Semi Urban	Urban	Metropolitan	Total
31.03.2016	186	96	129	327	738
31.03.2017	194	97	136	337	764
31.03.2018	181	107	103	371	762
30.06.2018	181	107	103	372	763

**Position of ATMs in Visakhapatnam District:**

As on	Off-Site	On-Site	Total
31.03.2016	546	565	1157
31.03.2017	540	602	1162
31.03.2018	527	626	1153
30.06.2018	542	647	1189

**Status of Gram Panchayats (GPs) coverage in Visakhapatnam District:**

No. of GPs	No. of GPs Provided with Banking Facilities	No. of Uncovered GPs
925	689	236

**Bank wise Uncovered GPs in Visakhapatnam District:**

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
<b>Total</b>	<b>236</b>

Bank wise list of uncovered GPs in Visakhapatnam District is placed as **Annexure.No.29**

Controlling authorities of banks are requested to provide banking facilities in uncovered 236 Gram Panchayats and inform the status to SLBC.

**iii) Action points of the 'Meeting on Financial Inclusion' organized by DFS, MoF held on 04.08.2018:**

- ❖ **Opening of brick and mortar branches in most affected LWE District (Visakhapatnam District):** In the state of Andhra Pradesh 6 branches i.e. 3 Branches by Axis Bank and 3 Branches by Indian Bank are to be opened in Visakhapatnam District.

Indian Bank informed that they have opened three Brick & Mortar Branches at following locations.

- a) Sriharipuram
- b) Vadlapudi
- c) Yelamanchili

Axis Bank informed that they have opened three Brick & Mortar Branches at following locations.

- a) Yelamanchili
- b) Chodavaram
- c) Achyuthapuram

- ❖ **Opening of brick and mortar branches in Aspirational Districts:** In the state of Andhra Pradesh 3 branches by APGVB are to be opened in Vizianagaram District (Aspirational District).

APGVB informed that they have opened one Branch in Pakki Village in Vizianagaram District and yet to open Branches in following two locations.

- a) Paul Nagar (Vizianagaram near Cantonment)
- b) Kondakarakam

During VC held on 11.10.2018, DFS advised Banks to open Brick & Mortar branches before 31.10.2018 in Aspirational Districts.

- ❖ **Opening banking outlets in uncovered Villages:** In the state of Andhra Pradesh there are 65 uncovered villages which are without Financial Infrastructure (Bank Branch, ATM and Banking Correspondent) within a radius of 5 kilometer and Banks are requested to open Banking Outlets.

During VC held on 11.10.2018, DFS informed that banking outlets in uncovered villages are in place by 31.10.2018.

The Bank wise status as on 30.09.2018 is as under:

Bank	Total villages	Covered Villages by BOs within 5 Km	Pending villages	Remarks
APGB	10	10	0	Out of 10 villages, 6 villages are submerged in Somasila Project and BCs are appointed in the remaining 4 villages
APGVB	17	9	8	Out of 17 villages, BCs appointed in 9 villages and Bank yet to deploy BCs in the remaining villages

Bank of India	7	7	0	--
Canara Bank	6	6	0	--
CGGB	2	1	1	Out of 2 villages, Bank deployed BC in one village
Indian Overseas Bank	3	3	0	--
SBI	9	9	0	--
UCO Bank	2	1	1	To be appointed
Union Bank of India	8	8	0	--
Vijaya Bank	1	1	0	--
<b>Grand Total</b>	<b>65</b>	<b>55</b>	<b>10</b>	

The detailed list of remaining 21 uncovered villages:

S No	District	Sub-District	Village	Name of the Bank Allotted
1	East Godavari	Nellipaka	Achuthapuram	APGVB
2	East Godavari	Nellipaka	Yerraboru	APGVB
3	East Godavari	Nellipaka	Gollaguppa	APGVB
4	East Godavari	Nellipaka	Bandirevu	APGVB
5	East Godavari	Nellipaka	Viswapuram	APGVB
6	East Godavari	Nellipaka	Thunikicheruvu	APGVB
7	West Godavari	Kukunoor	Ibrahimpeta	APGVB
8	East Godavari	Rampachodavaram	Kesaram	APGVB
9	West Godavari	Akividu	Kolleru	CGGB
10	Visakhapatnam	Ananthagiri	Pedakota	UCO Bank

Controlling Authorities of above Banks are requested to initiate necessary action for opening of Brick & Mortar Branches or Banking Outlets as per the timelines fixed and report to SLBC for onward submission to DFS.

**B. Review of Operations of Business Correspondents:****i) Deployment of Bank Mithras: Status as on 10.07.2018**

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	364	124
East Godavari	1069	821	211	610	593	17
West Godavari	908	677	277	400	374	26
Krishna	970	439	172	267	267	0
Guntur	1011	974	428	546	481	65
Prakasam	1030	626	313	313	299	14
SPS Nellore	940	559	187	372	302	70
Chittoor	1363	952	198	754	678	76
YSR kadapa	790	516	269	247	243	4
Anantapuramu	1003	901	190	711	710	1
Kurnool	889	747	188	559	524	35
<b>Total</b>	<b>12918</b>	<b>9044</b>	<b>2777</b>	<b>6267</b>	<b>5773</b>	<b>494</b>

Bank wise status of Inactive / Attrition BCs is placed as **Annexure.No.30**

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

**ii) Positioning of Self Help Group (SHG) member as Business Correspondent in vacant location:**

Department of Financial Services, MoF, GoI vide letter F.No.8/25/2011-FI (C-69089) dated 14.08.2018 informed that the women SHG members would be given priority to be deployed as BCs. Ministry of Rural development (MoRD) would provide the list of SHG members.

Banks are requested to consider deployment of the SHG members as Business Correspondents, as decided in the meeting held on 04.08.2018. State Rural Livelihood Missions have been advised by MoRD to extend all necessary cooperation to banks.

SLBC vide Lr.No.2716/30/322-P/178 dated 21.07.2018 shared the details of SHG members who are willing to work as BCs in 53 uncovered villages. Further, SLBC vide Lr.No.2716/30/322-P/239 dated 14.08.2018 requested controllers to consider deployment of SHG members as BCs.

**iii) Major action points emanated during the meeting on Financial Inclusion held on 04.08.2018 by DFS:**

- ✓ All inactive BCs to be activated/replaced by banks.  
DFS, MoF, GoI vide letter No.21(23)/2014-FI (Mission) dated 13.09.2018 informed that all the inactive BCs are activated / replaced with active BCs by 30.09.2018.

- ✓ All banks to provide data for creation of BC registry to IBA by 31<sup>st</sup> August 2018. Registry to share the district level MIS for BC agents with district level authorities to enable them to suggest corrective action.
- ✓ IBA was requested to take up and review /revisit the remuneration norms for BC so as to suitably incentivise them for better delivery of services. Banks would create a robust BC monitoring mechanism. BCs performing well should be incentivized by the banks. Different products like flexi-RD savings, credit sourcing etc. would be made available at BC points. Banks to make available PMJJBY and PMSBY enrolment at BC point in paperless mode.
- ✓ Interchange approved by NPCI in March 2018 should be implemented at the earliest to have healthy expansion of BC network and transactions.

### C. Progress in increasing Digital Modes of Payment in the State:

#### i) Availability of ATMs in the State of Andhra Pradesh:

As on	No. of ATMs
31.03.2016	8210
31.03.2017	8908
31.03.2018	8981
30.06.2018	9065

#### ii) Major action points emanated during the meeting on Financial Inclusion held on 04.08.2018 by DFS:

- ✓ Banks to ensure utilization of sanctioned funds under FIF for various schemes, which inter-alia include deployment of VSAT, AECs, BHIM Aadhaar Pay device, PoS etc. in a time bound manner.
- ✓ In light of increasing UPI transactions and increase in transactions failures, Banks are requested to reduce technical declines by enhancing the capacities.

### D. Status of rollout of Direct Benefit Transfer in the State – Aadhaar Seeding:

Progress on Accounts opened under PMJDY as on 15.08.2018

Type of Bank	No. of Accounts		Total No. of Accounts	Total Deposit in Crores	Zero Balance Accounts	RuPay Cards Issued	Aadhaar Seeded
	Rural	Urban					
PSBs	3182781	3769353	6952134	1211.14	948929	6050421	6387481
Private sector Banks	80361	191815	272176	37.52	102279	258405	233310
RRBs	1246648	613052	1859700	302.89	79365	1309598	1815105
<b>Total</b>	<b>4509790</b>	<b>4574220</b>	<b>9084010</b>	<b>1551.55</b>	<b>1130573</b>	<b>7618424</b>	<b>8435896</b>
<b>% to Total Accounts</b>					<b>12.45</b>	<b>83.87</b>	<b>92.87</b>

**Continuation of Comprehensive Financial Inclusion Mission (PMJDY):**

Department of Financial Services, MoF, GoI vide letter F.No.6/7/2018-FI (C-300383044) dated 7<sup>th</sup> September 2018 informed that the Government has decided to continue the National Mission of Financial Inclusion namely Pradhan Mantri Jan DhanYojana (PMJDY) beyond 28.08.2018, with the change in focus of opening of accounts from 'every household' to 'every adult' with following modifications:

- i. Existing overdraft limit to PMJDY account holders of Rs.5,000 has been raised to Rs.10,000.
- ii. Age limit of 18-60 years has been revised to 18-65 years.
- iii. There will not be any conditions attached for OD up to Rs.2,000.
- iv. Accidental insurance cover for new RuPay card holders has been raised from Rs.1 lakh to Rs.2 lakh to new PMJDY accounts opened after 28.08.2018.

As a part of financial inclusion plan, a digital pipeline in the frame of JAM Trinity (Jan Dhan, Aadhaar and Mobile) has been created which is facilitating disbursement of credit, providing social security, channelization of DBT under various government schemes to the beneficiaries. This pipeline is also being used for promoting digital transactions, AePS and mobile banking. The pipeline of JAM will continue to provide the necessary backbone for coverage of these activities and thereby accelerating the pace for a digitalized, financially included and insured society.

Banks will individually publicise the changes through brochures, pamphlets, displays at prominent places in all bank branches. The publicity will also be carried out through state level bankers' committee (SLBC), lead district managers (LDMs) and banking correspondents (BCs).

**E. Review of inclusion of Financial Education in the School Curriculum, Financial Literacy initiatives by Banks:**

Financial Literacy Centres and Rural Branches have been directed by RBI to conduct Financial Literacy camps. As per RBI instructions, School Children is one of the target group for conducting specific camp.

Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps for creating financial awareness to school children.

Government of Andhra Pradesh is requested to explore the possibility of including Financial Education in school curriculum.

**F. Creating awareness about Various Schemes:**

All FLCs have been directed by RBI to conduct Financial Literacy camps as under:

- ❖ Two camps per month on 'Going Digital' through UPI and \*99# (USSD)
- ❖ Five Target Specific Camps per month covering the target Groups of Farmers, SMEs, SHGs, School Children and Senior Citizens

All Rural Branches of banks are required to conduct one Financial Literacy Camp per month (on the third Friday of each month after branch hours). This camp will cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and \*99# (USSD).

Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps and create awareness about various schemes, subsidies, facilities e.g. crop insurance, renewable energy etc.

#### **G. Review of efforts towards end to end projects involving all stakeholders in the supply chain:**

Forum is requested to offer suggestions in respect of end to end projects involving all stakeholders in the supply chain.

#### **H. Status of Financial Inclusion in the State of Andhra Pradesh:**

##### **i) Progress report - Number of Enrollments under Social Security Schemes as on 30.06.2018**

<b>Type of Bank</b>	<b>Pradhan Mantri Suraksha Bima Yojana (PMSBY)</b>	<b>Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)</b>
PSBs including RRBs	6433696	1519749
Pvt. Sector Banks	538500	62256
Co-operative Banks	63844	19206
<b>Grand Total</b>	<b>7036040</b>	<b>1601211</b>

#### **Payment of pro-rata premium for enrolment under PMJJBY:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.H-12011/2/2015-Ins.II dated 12<sup>th</sup> June, 2018 informed that in order to encourage eligible account holders to join the scheme at a later stage payment of pro-rata premium for enrolment under PMJJBY would be allowed, with the minimum premium of Rs.86/- for one quarter required to be paid even if a person enrolls under the scheme one or two months before the end of the policy year (i.e. if he enrolls in March, April or May). Thus, if the enrolment takes place during the months of –

- June, July & August – Annual premium of Rs.330/- is payable.
- September, October & November – 3 quarters of premium @ Rs.86.00 i.e. Rs.258/- is payable.
- December, January & February – 2 quarters of premium @ Rs.86.00 i.e. Rs.172/- is payable.
- March, April & May – 1 Qly premium @Rs.86/- is payable.



**ii) Atal Pension Yojana – Status as on 18.08.2018**

PSBs	610176
Pvt. Sector Banks	22040
RRBs	103567
Others	4577
<b>Grand Total</b>	<b>740360</b>

Bank wise APY status as on 18.08.2018 is placed as **Annexure.No.31**

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

**I) Saturation of all identified villages under 3 Financial Inclusion Schemes (PMJDY, PMJJBY & PMSBY) under Gram Swaraj Abhiyan and Extended Gram Swaraj Abhiyan:**

Department of Financial Services, MoF, Gol vide letter F.No.6/5/2018-FI (C-300382286) dated 21.08.2018 informed that, exclusion from the banking system excludes people from all benefits that come from a modern financial system. With a view to provide access to financial services 3 financial inclusion (FI) programmes namely, Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) were made part of the Gram Swaraj Abhiyan (GSA) organized by the Government of India in 16,850 villages during 14.04.2018 to 05.05.2018. Encouraged by the success of the Abhiyan, the Government further organized Extended Gram Swaraj Abhiyan (EGSA) in 48,929 identified villages in the 117 Aspirational Districts during 01.06.2018 to 15.08.2018.

Keeping in view the importance of the Abhiyan, enormous efforts have been made by the entire banking and insurance fraternity under the overall guidance and direction of Department of Financial Services, so as to make the campaign a great success. As a result, the target envisaged for the 3 financial inclusion schemes of DFS under EGSA was exceeded. This could be made possible with collective and conscious team effort of all stakeholders associated with this Abhiyan.

The sincere efforts and cooperation rendered by the State Level Bankers' Committees (SLBCs), Lead District Managers (LDMs) and Nodal Officers of Bank / Insurance Companies to the Aspirational Districts in the implementation of the above mentioned schemes under GSA and EGSA in the identified villages are well appreciated.

However, with a view to take the financial inclusion initiatives of the Government going forward, banks must continue efforts in opening of bank accounts for the unbanked adults under PMJDY along with bringing more and more eligible beneficiaries under PMJJBY and PMSBY so as to also cover people who are still outside the ambit of financial inclusion.

**J) Nikshay Poshana Yojana:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.6/5/2018-FI (C-300382286) dated 12.07.2018 communicated the district wise number of beneficiaries (TB Patients) of Nikshay Poshana Yojana, without bank accounts in Aspirational Districts as on 05.07.2018, provided by Ministry of Health & Family Welfare (MOHFW).

Lead District Managers & Banks (Banking outlets) are requested to extend necessary support in opening of Jan Dhan accounts of unbanked beneficiaries under Nikshay Poshana Yojana and reactivation of dormant bank account under intimation to the beneficiaries.

The banking outlet official may be instructed to help the District TB officers and other health staffs when they approach for opening of zero balance account of TB patients.

SLBC vide Lr.No.2716/30/256/165 dated 13.07.2018 has communicated above guidelines to LDMs & Controllers of the Banks for implementation.

**K) Credit Financing in Water and Sanitation (WASH) Sector:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.1/14/2015-FI Vol.II (C-72641) dated 06.09.2018 informed that to accelerate the efforts to achieve universal sanitation coverage and to put focus on safe sanitation, the Prime Minister of India launched the Swachh Bharat Mission (SBM) on 2<sup>nd</sup> October, 2014. The Mission aims to achieve a Swachh Bharat by 2<sup>nd</sup> October, 2019, as a fitting tribute to Mahatma Gandhi on his 150<sup>th</sup> birth anniversary. Swachh Bharat, in rural areas mean improving the levels of cleanliness through Solid and Liquid Waste Management activities and making Gram Panchayats Open Defecation Free. SBM also envisages adequate safe water for drinking, cooking and other domestic basic needs on a sustainable basis. Safe water is to be readily and conveniently accessible at all times and in all situations.

In view of the above and to further achieve the objectives of SBM, banks are requested to extend necessary support to credit needs for water and sanitation (WASH) sector.

<b>AGENDA- 2</b>
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### Review of Credit Disbursement by Banks

#### **A. Achievement under ACP of the State, Priority Sector Lending:**

##### **i) Banking at a Glance in Andhra Pradesh as on 30.06.2018**

(Amount in Crores)

Total Number of Bank <b>Branches</b>	
Rural - 2742      Semi Urban - 2172	<b>7213</b>
Urban - 1855      Metro - 444	
Total <b>Deposits</b> in the State	<b>292573</b>
Total <b>Advances</b> in the State	<b>338558</b>
Credit Deposit Ratio (RBI norm -60%)	115.72%
<b>Total Priority Sector Advances</b>	<b>216513</b>
% of Priority Sector Advances to ANBC (RBI Norm 40%)	65.21%
<b>of which</b>	
<b>Agricultural Advances</b>	<b>130437</b>
<b>% of Agrl. Adv. to ANBC (RBI norm - 18%)</b>	<b>(39.29%)</b>
<b>Of which</b>	
Small & Marginal Farmers (RBI norm – 8% of ANBC)	73507 (22.14%)
<b>Micro &amp; Small Enterprises</b> <b>(% to ANBC)</b>	<b>43067</b> <b>(12.97%)</b>
Out of which Micro Enterprises (RBI norm – 7.5% of ANBC)	22883 (6.89%)
Medium Enterprises	6712
<b>Total MSME</b> <b>(% to ANBC)</b>	<b>49779</b> <b>(14.99%)</b>
Export Credit	637
Education	3720
Housing	28417
Social Infrastructure	63
Renewable Energy	73
Others	3388
<b>Out of Total Priority Sector Advances, finance to:</b>	
SHGs	22174
Advances to Weaker Sections (RBI norm - 10% of ANBC)	71954 (21.67%)
Advances to Women (RBI norm -5% on NBC)	47917 (14.43%)
Advances to SC/ST	12899
Advances to Minorities	16318

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

**ii) Banking Key Indicators of Andhra Pradesh:**

(Amount in crores)

S. No	PARTICULARS	As on 31.03.2016	As on 31.03.2017	As on 31.03.2018	As on 30.06.2018
1.	Number of Branches:				
	Rural	2,670	2,777	2,730	2742
	Semi Urban	2,024	2,090	2,165	2172
	Urban	1,863	1,940	1,850	1855
	Metro	332	351	440	444
	Total	6,889	7,158	7,185	7213
2.	Deposits	2,18,022	2,62,556	2,85,858	2,92,573
3.	Incremental Deposits (% of increase)	24,269 (12.53%)	44,534 (20.43%)	23,302 (8.88%)	6,715 (2.35%)
4.	Advances	2,42,311	2,73,372	3,32,021	3,38,558
5.	Incremental advances (% of increase)	26,514 (12.29%)	31,061 (12.82%)	58,649 (21.45%)	6,537 (1.97%)
6.	C.D.Ratio (RBI norm - 60%)	111.14%	104.12%	116.15%	115.72%
7	Incremental CD Ratio	109.25%	69.75%	251.69%	97.35%

**iii) Comparative Statement of Banking Key Indicators: Number of Branches**

Particulars	As on 30.06.2017	As on 31.03.2018	As on 30.06.2018	Increase in No. of Branches over June, 2017	Increase in No. of Branches over March, 2018
Rural	2,743	2,730	2,742	(-1)	12
Semi Urban	2,118	2,165	2,172	54	7
Urban	1,893	1,850	1,855	(-38)	5
Metro	424	440	444	20	4
Total	7,178	7,185	7,213	35	28

(Amount in crores)

Particulars	As on 30.06.2017	As on 31.03.2018	As on 30.06.2018	% Increase over June, 2017	% Increase over March, 2018
Deposits	2,62,424	2,85,858	2,92,573	11.49%	2.35%
Advances	2,77,255	3,32,021	3,38,558	22.11%	1.97%

**Comparative statement of Banking Key Indicators as on 30.06.2017 vis-à-vis 30.06.2018 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:**

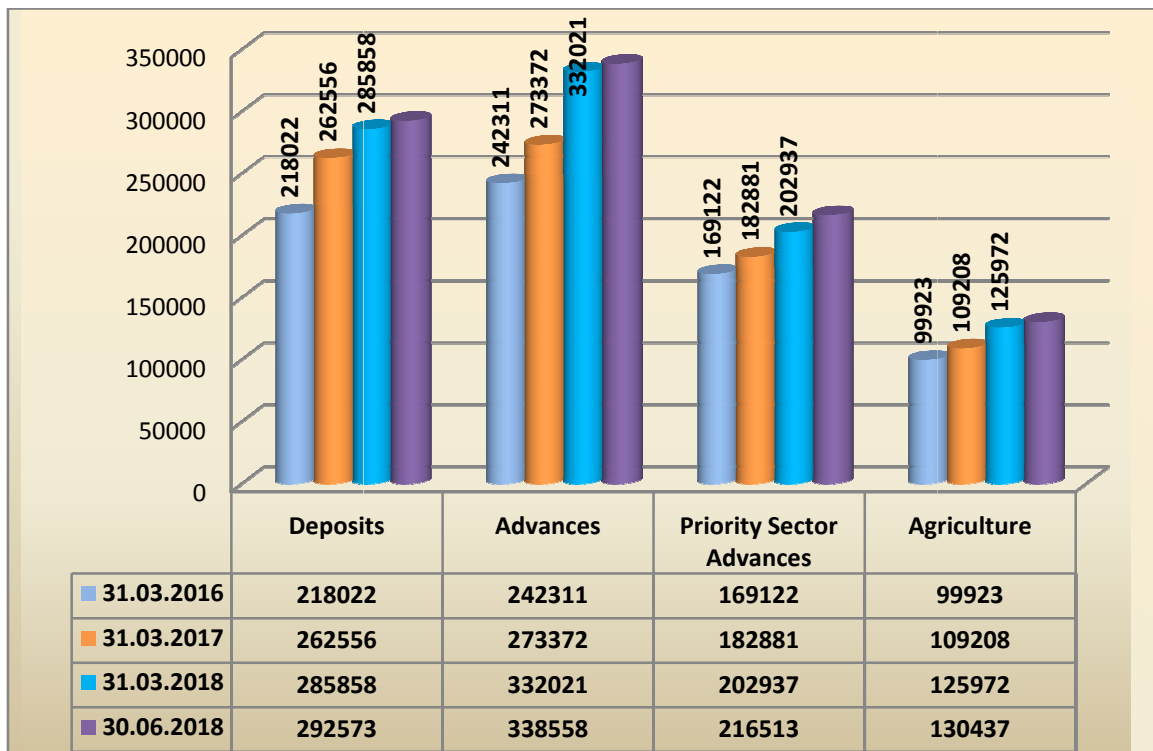
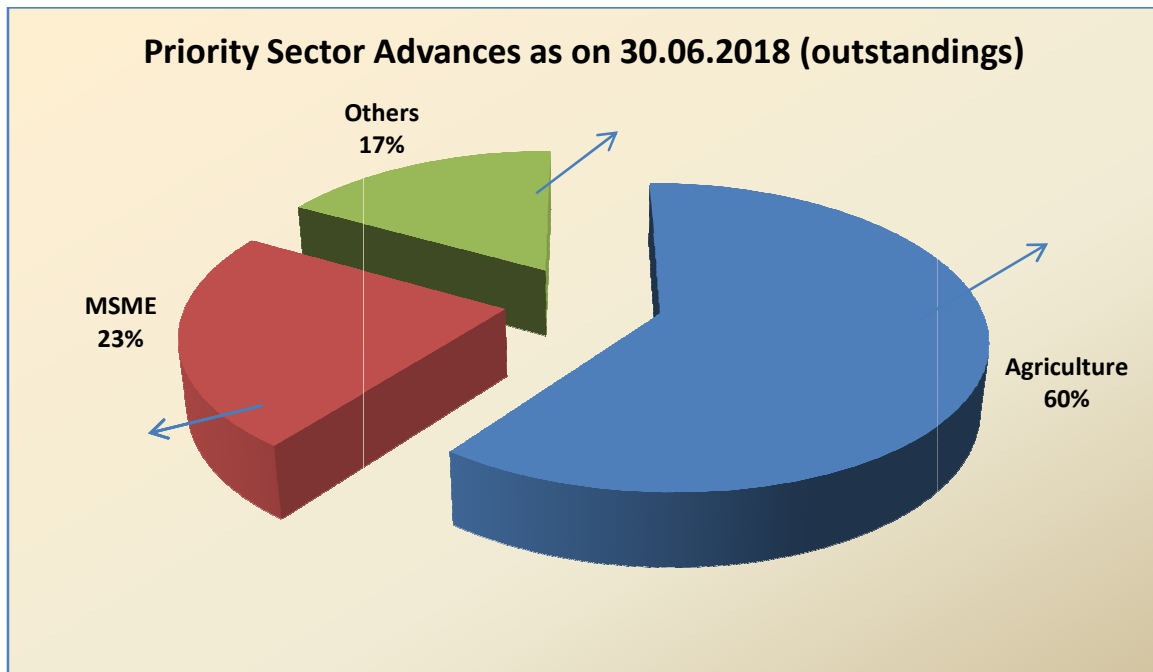
(Amount in crores)

Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	30.06.17	30.06.18	30.06.17	30.06.18	30.06.17	30.06.18	30.06.17	30.06.18	30.06.17	30.06.18
Rural Br.	1560	1565	153	162	842	824	188	191	0	0
Semi Urban Br.	1501	1447	314	342	194	274	109	109	0	0
Urban Br.	1268	1243	361	370	148	124	102	104	14	14
Metro Br.	345	327	72	80	5	35	2	2	0	0
<b>Total Branches</b>	<b>4674</b>	<b>4582</b>	<b>900</b>	<b>954</b>	<b>1189</b>	<b>1257</b>	<b>401</b>	<b>406</b>	<b>14</b>	<b>14</b>
<b>Deposits</b>	<b>198631</b>	<b>216445</b>	<b>31996</b>	<b>40730</b>	<b>23974</b>	<b>26952</b>	<b>7823</b>	<b>8446</b>	<b>0</b>	<b>0</b>
<b>Advances</b>	<b>197241</b>	<b>243990</b>	<b>46628</b>	<b>55162</b>	<b>20777</b>	<b>24715</b>	<b>11114</b>	<b>13790</b>	<b>1495</b>	<b>901</b>

**iv) Statement of Priority Sector Advances (Outstanding)**

(Amount in crores)

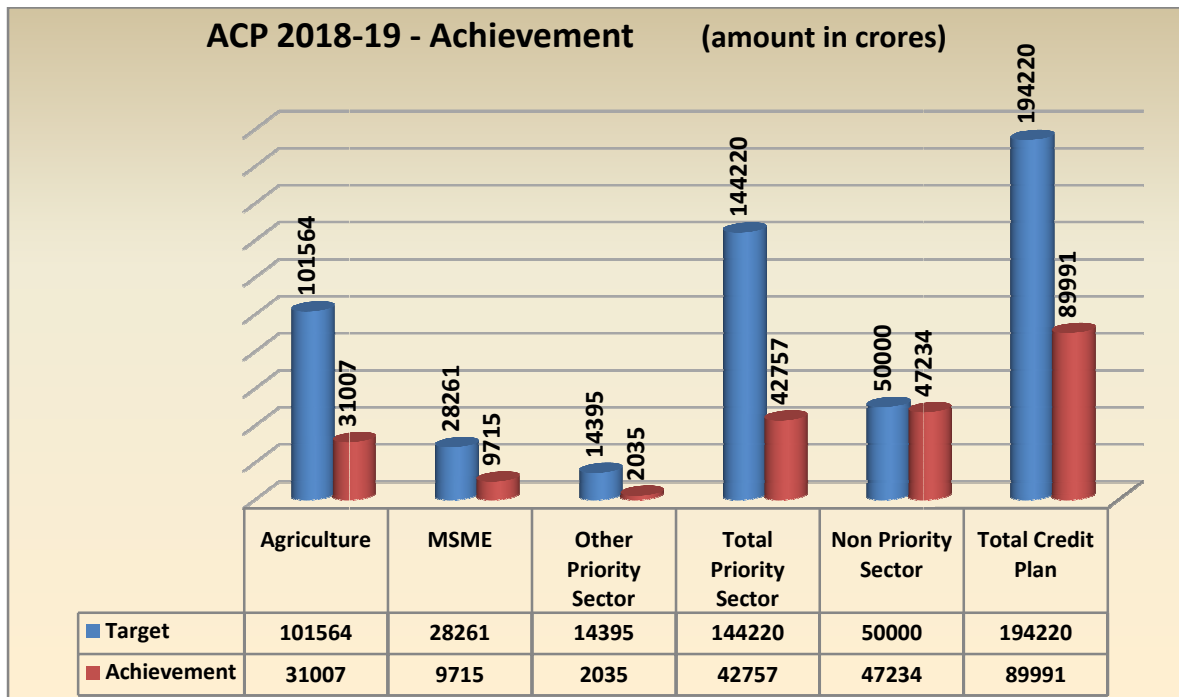
S. No.	Particulars	As on 31.03.16	As on 31.03.17	As on 31.03.18	As on 30.06.18
1	Short Term Production loans	67,174	72,591	83,084	85,353
2	Total Agrl. Term Loans	32,749	36,617	42,888	45,083
3	Total Agrl. Advances	99,923	1,09,208	1,25,972	1,30,437
	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.30%	45.07%	46.08%	39.29%
4	Micro & Small Enterprises (% to ANBC )	36,218 (16.78%)	38,971 (16.08%)	41,372 (15.13%)	43,067 (12.97%)
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	4,765	5,012	5,886	6,712
	MSME Total (% to ANBC)	40,983 (18.99%)	43,983 (18.15%)	47,258 (17.29%)	49,779 (14.99%)
5	Export Credit	961	807	199	637
6	Others' under Priority Sector Advances (% to ANBC)	27,255 (12.63%)	28,883 (11.92%)	29,508 (10.79%)	35,660 (10.74%)
<b>Total Priority Sector Advances</b>		<b>1,69,122</b>	<b>1,82,881</b>	<b>2,02,937</b>	<b>2,16,513</b>
<b>% of Priority Sector Advances to ANBC (RBI norm -40%)</b>		<b>78.37%</b>	<b>75.47%</b>	<b>74.23%</b>	<b>65.21%</b>

**Banking Key Indicators (amount in Crores)****Priority Sector Advances as on 30.06.2018 (outstandings)**

**v) Achievement of Annual Credit Plan as on 30.06.2018**

(Rs. in crores)

Sl. No	Item	Target 2018-19	Achievement (Disbursements during 01.04.18 to 30.06.18)	% of Achievement
1	Short Term Crop Production Loans Khariff Rabi <b>Total</b>	45,750 29,250 <b>75,000</b>	24,059 -- <b>24,059</b>	52.59% -- <b>32.08%</b>
2	Agri.Term Loans Khariff Rabi <b>Total</b>	10,661 10,662 <b>21,323</b>	4,613 -- <b>4,613</b>	43.27% -- <b>21.63%</b>
3	<b>Total Farm Credit</b> Khariff Rabi <b>Total</b>	56,411 39,912 <b>96,323</b>	28,672 -- <b>28,672</b>	50.83% -- <b>29.77%</b>
4	Agriculture Infrastructure & Ancillary Activities Khariff Rabi <b>Total</b>	2,621 2,620 <b>5,241</b>	2,335 -- <b>2,335</b>	89.09% -- <b>44.55%</b>
5	Khariff Rabi <b>Total Agriculture</b>	59,032 42,532 <b>1,01,564</b>	31,007 -- <b>31,007</b>	52.53% -- <b>30.53%</b>
6	<b>Micro, Small &amp; Medium Enterprises</b>	<b>28,261</b>	<b>9,715</b>	<b>34.38%</b>
7	Export Credit	200	0.51	0.26%
8	Education	2,155	152	7.05%
9	Housing	8,500	1,293	15.21%
10	Others under Priority Sector including Social Infrastructure & Renewable Energy	3,540	589	16.64%
11	<b>Total Priority Sector</b>	<b>1,44,220</b>	<b>42,757</b>	<b>29.65%</b>
12	<b>Non Priority Sector</b>	<b>50,000</b>	<b>47,234</b>	<b>94.47%</b>
13	<b>Total Credit Plan</b>	<b>1,94,220</b>	<b>89,991</b>	<b>46.33%</b>



**vi) Annual Credit Plan Achievement: Last Three years**

(Amount in crores)

Sl. No	Item	2015-16		2016-17		2017-18		2018-19	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	48067	57085	60000	58840	63106	67568	75000	24059
2	Total Agrl. Term Loans incl. allied activities	17205	18363	23003	19274	24365	21889	26564	6948
3	Total Agriculture	65272	75448	83003	78114	87471	89457	101564	31007
4	Non Farm Sector / Micro & Small Enterprises	16960	22262	25000	21903	25000	23798	28261	9715
5	Others' under Priority Sector including Export Credit	14688	6785	17535	8236	14335	7827	14395	2035
<b>Total Priority sector</b>		<b>96920</b>	<b>104495</b>	<b>125538</b>	<b>108253</b>	<b>126806</b>	<b>121082</b>	<b>144220</b>	<b>42757</b>



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

(Amount in crores)

Sl. No.	Item	Disbursements from 01.04.2016 to 30.06.2017	Disbursements from 01.04.2018 to 30.06.2018	% Increase
1	Short term Crop Production Loans	23,088	24,059	4.21%
2	Total Agriculture Term Loans including Allied activities	5,031	6,948	38.10%
3	<b>Total Agriculture</b>	<b>28,119</b>	<b>31,007</b>	<b>10.27%</b>
4	Non Farm Sector / MSME	8,087	9,715	20.13%
5	Other Priority Sector including Export Credit	1,464	2,035	39.00%
6	<b>Total Priority Sector</b>	<b>37,670</b>	<b>42,757</b>	<b>13.50%</b>
7	Non Priority Sector	12,420	47,234	280.31%
8	<b>Total Credit Plan</b>	<b>50,090</b>	<b>89,991</b>	<b>79.66%</b>

## B. Lending towards Government Sponsored Schemes: Government of India

### i) Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM) Scheme: Progress on SEP (Individual) and SEP (Groups) for the financial year 2018-19 as on 30.06.2018

(Amount in crores)

S. No	Program	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	12158	182.37	1161	13.47	9.55	7.39
2	SEP (Groups)	297	29.72	53	4.04	17.85	13.59

(Source: MEPMA)

### ii) Prime Ministers Employment Generation Programme (PMEGP):

Target &amp; Achievement under PMEGP for the year 2018-19 (as on 30.06.2018)

(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	328	820.98	2624	35	181.86	538	30	140.96	417	9.15
2	KVIB	450	1125.00	3600	169	631.97	1871	164	606.60	1796	36.44
3	DIC	438	1095.00	3504	210	722.25	2138	199	681.86	2018	45.43
	<b>Total</b>	<b>1216</b>	<b>3040.98</b>	<b>9728</b>	<b>414</b>	<b>1536.08</b>	<b>4547</b>	<b>393</b>	<b>1429.42</b>	<b>4231</b>	<b>32.32</b>
4	KVIC, D.O. Vizag	281	701.76	2248	31	199.45	590	28	184.34	546	9.96
	<b>Grand Total</b>	<b>1497</b>	<b>3742.74</b>	<b>11976</b>	<b>445</b>	<b>1735.53</b>	<b>5137</b>	<b>421</b>	<b>1613.76</b>	<b>4777</b>	<b>28.12</b>

(Source: KVIC, Hyderabad)

The Annual Credit Plan 2018-19 of Khadi and Village Industries Commission for PMEGP was approved on 13.07.2018 during 203<sup>rd</sup> SLBC meeting with an outlay of Rs.3742.74 lakhs as Margin Money & Rs.12412.07 lakhs as Bank Credit. Now the Department has requested SLBC to place their targets of SC & ST for the year 2018-19 before the committee for approval. Forum may deliberate and approve the targets.

Targets under S.C. for the year 2018-19 of PMEGP

(Rs. in lakhs)

	No. of Projects	Margin Money	Bank Credit	Employment
KVIC, S.O., Hyd	92	230.00	710.70	736
KVIC, DO. Vizag	79	196.96	608.61	630
APKVIB	126	315.00	973.35	1008
D.I.C. – Rural	61	153.48	474.25	491
D.I.C. – Urban	62	155.00	717.65	496
<b>Total</b>	<b>420</b>	<b>1050.44</b>	<b>3484.56</b>	<b>3361</b>

Targets under S.T. for the year 2018-19 of PMEGP

(Rs. in lakhs)

	No. of Projects	Margin Money	Bank Credit	Employment
KVIC, S.O., Hyd	14	35.00	108.15	111
KVIC, DO. Vizag	12	29.36	90.72	94
APKVIB	19	47.50	146.78	152
D.I.C. – Rural	13	32.50	100.43	104
D.I.C. – Urban	5	12.25	56.72	40
<b>Total</b>	<b>63</b>	<b>156.61</b>	<b>502.80</b>	<b>501</b>

The district wise S.C & S.T targets under PMEGP scheme is enclosed as **Annexure No.32**

### iii) Handloom Weavers – Mudra Scheme:

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

(Rs. in Lakhs)

No. of Applications Forwarded to Banks (including pending applications upto previous year 2017-18)		Disbursed by Banks	
Physical	Financial	Physical	Financial
6834	3691.94	582	300.50

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 30.06.2018 is enclosed as **Annexure No.33**

### iv) 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.

### v) Agri-Clinics & Agri-Business Centers (ACABC): Progress as on 27.08.2018

S.No	Particulars	Number
1	No. of projects sanctioned	31
2	No. of projects pending	335

(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.

**vi) Credit under DRI:**

Year ended	Outstanding Rs. In Crores
March, 2016	36.39
March, 2017	33.41
March, 2018	33.12
June, 2018	30.88

The credit outstanding under DRI is Rs.30.88 Crores as on 30.06.2018 as against target of Rs. 3,320 Crores (i.e. 1% of the total outstanding advances of 31.03.2018 i.e. Rs.3,32,021 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.

**vii) Stand up India Scheme:**

Performance under Stand Up India as on 19.08.2018									
Type of Bank	SC/ST			Women			Total		
	Targets	No. of Accounts Sanctioned	% of Achvt.	Targets	No. of Accounts Sanctioned	% of Achvt.	Targets	No. of Accounts Sanctioned	% of Achvt.
Public Sector Banks	4523	753	16.65	4523	2621	57.95	9046	3374	37.30
Private Sector Banks	840	27	3.21	840	123	14.64	1680	150	8.93
RRBs	1122	43	3.83	1122	126	11.23	2244	169	7.53
<b>Total</b>	<b>6485</b>	<b>823</b>	<b>12.69</b>	<b>6485</b>	<b>2870</b>	<b>44.26</b>	<b>12970</b>	<b>3693</b>	<b>28.47</b>

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

Bank wise performance is placed as **Annexure No.34**

**viii) Pradhan Mantri MUDRA Yojana (PMMY):**

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2018-19 as on 17.08.2018 in the state of Andhra Pradesh.

(Rs. in crores)

Type of Bank	Total Target	Achievement			Total Achievement	% of Achievement
		Shishu	Kishore	Tarun		
Public Sector Banks	7291.22	98.85	1367.06	541.70	2007.61	27.53%
Private Sector Banks	793.19	22.36	149.92	89.60	261.88	33.02%
RRBs	1692.08	54.59	214.34	70.63	339.56	20.07%
<b>Sub Total</b>	<b>9776.49</b>	<b>175.80</b>	<b>1731.32</b>	<b>701.93</b>	<b>2609.05</b>	<b>26.69%</b>

(Source: [www.mudra.org.in](http://www.mudra.org.in))

Bank wise performance is placed as **Annexure No.35**

**Pradhan Mantri Mudra Yojana: Awareness Access and Visibility:**

Department of Financial services, Ministry of Finance, GoI vide letter F.No.27/01/2015-CP/RRB(Part-I)/PMMY dated 27.08.2018 advised banks to;

- ❖ Display the bank's logo at the work premises of PMMY borrowers, in line with sample formats forwarded with the mail dated 24.08.2018.
- ❖ PMMY logo is also required to be painted / affixed on vehicles financed under the scheme.
- ❖ Upload the Awareness, Access and Visibility report on weekly basis on the mudra portal, as per following format.

Total Number of Branches	Number of Branches where PMMY logo is displayed	Number of Branches where an officer has been designated as help desk for PMMY	Total number of borrowers as reported on Mudra portal	Borrowers where signage/ templates have been displayed	
(1)	(2)	(3)	(4)	(5) Number	(6) Percentage

**Major action points emanated during the meeting on Financial Inclusion held on 04.08.2018 by DFS:**

- ✓ Banks to ensure regional parity in Mudra loan distribution under PMMY.
- ✓ Banks to evolve more innovative ways to increase funding under Mudra. For this purpose, banks may consider providing fund under Mudra for State specific product chains like dairy, spice-products, textiles etc.
- ✓ Banks to ensure display of Mudra logo on website with a dedicated Mudra corner.
- ✓ Each Mudra borrower should display a "Mudrapreneur" logo on his site/shop.
- ✓ Banks would also display success stories under Mudra on their website and on social media platforms like twitter and Facebook.
- ✓ Each bank branch should have a dedicated person/ counter to handle all Mudra related queries.
- ✓ Nodal officers of Mudra and Stand up India to check pending cases on the 'Udyami Mitra' portal and ensure their disposal in a time bound manner.

**ix) Government Sponsored Schemes - Government of Andhra Pradesh:****Corporation wise achievement as on 15.09.2018 for the financial year 2018-19**

(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	12797	23971	4677	5781	36.55	24.12	4	4	1	1	25.00	25.00
SC Corporation	69131	119183	36363	51284	52.60	43.03	24375	34206	1	2	0.00	0.01
Economically Backward Communities (EBCs)	11993	26216	7340	11379	61.20	43.41	0	0	0	0	0.00	0.00
BC Corporation	52375	109157	40591	56539	77.50	51.80	0	0	0	0	0.00	0.00
Minorities Finance Corp	19489	38757	8781	12607	45.06	32.53	572	894	0	0	0.00	0.00
Christian Minorities Finance Corp	2141	4159	590	1024	27.56	24.62	0	0	0	0	0.00	0.00
Most Backward Classes Welfare & Development Corporation	3203	6778	1201	1770	37.50	26.12	0	0	0	0	0.00	0.00
State Kummari Shalivahana Cooperative Societies Federation Ltd.,	3196	8193	782	1140	24.47	13.91	216	322	0	0	0.00	0.00
Washermen Cooperative Societies Federation Ltd.,	8833	14163	2645	2893	29.94	20.43	0	0	0	0	0.00	0.00
Valmiki/Boya Cooperative Societies Federation Ltd.,	6780	9702	2232	1374	32.92	14.16	0	0	0	0	0.00	0.00
Vaddera Cooperative Societies Federation Ltd.,	5630	9147	1451	1452	25.77	15.87	693	670	0	0	0.00	0.00
Toddy Tappers Cooperative Finance Corporation Ltd.,	7977	13999	2105	2265	26.39	16.18	601	576	0	0	0.00	0.00
Viswabrahmins Cooperative Corp. Ltd.,	3831	8413	1032	1274	26.94	15.15	0	0	0	0	0.00	0.00
Sagara (Uppara) Cooperative Societies Federation Ltd.,	3508	6522	635	769	18.10	11.79	0	0	0	0	0.00	0.00
Nayee Brahmin Cooperative Societies Federation Ltd.,	5242	12597	1840	2768	35.10	21.97	0	0	0	0	0.00	0.00
Medara Finance Corporation Ltd.,	1087	2858	236	294	21.71	10.29	8	16	0	0	0.00	0.00
Krishna Balija, Poosala Cooperative Societies Federation Ltd.,	1048	2775	228	454	21.76	16.36	103	204	0	0	0.00	0.00
Bhattaraja Cooperative Societies Federation Ltd.,	647	1662	130	227	20.09	13.66	45	77	0	0	0.00	0.00
Kapu Welfare and Development Corp. Limited	65809	142173	42098	60638	63.97	42.65	11263	16498	0	0	0.00	0.00
<b>Total</b>	<b>284717</b>	<b>560425</b>	<b>154957</b>	<b>215932</b>	<b>54.42</b>	<b>38.53</b>	<b>37880</b>	<b>53467</b>	<b>2</b>	<b>3</b>	<b>0.01</b>	<b>0.01</b>

(Source: APOBMMMS Portal)

### Corporation wise achievement as on 15.09.2018 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	10801	20222	8077	9715	74.78	48.04	8006	9629	5696	6899	71.15	71.65
SC Corporation	93837	197669	74349	106231	79.23	53.74	74058	105850	54591	79121	73.71	74.75
Economically Backward Communities (EBCs)	8034	15755	4640	7803	57.75	49.53	4517	7600	35	62	0.77	0.82
BC Corporation	64655	131658	73868	101818	114.25	77.34	73659	101552	45448	64055	61.70	63.08
Minorities Finance Corp	15761	38031	14817	20955	94.01	55.10	14667	20732	9469	13334	64.56	64.31
Christian Minorities Finance Corp	1918	5669	955	1721	49.79	30.36	899	1618	643	1160	71.52	71.69
Kummari Shalivahana Coop. Societies Fed. Ltd.,	2558	6173	1474	2115	57.62	34.26	1471	2112	484	689	32.90	32.60
Washermen Coop. Societies Fed. Ltd.,	3277	7708	2721	3284	83.03	42.61	1999	2175	701	672	35.07	30.90
Valmiki/Boya Coop. Societies Fed. Ltd.,	1210	4816	1686	1993	139.34	41.39	1673	1991	352	373	21.04	18.74
Vaddera Coop. Societies Fed. Ltd.,	1948	4683	1196	1884	61.40	40.23	1196	1884	85	135	7.11	7.14
Toddy Tappers Cooperative Finance Corporation Ltd.,	3690	6205	1902	2170	51.54	34.97	1749	1999	372	401	21.27	20.04
Viswabrahmins Cooperative Corporation Ltd.,	2240	5504	1539	2091	68.71	37.99	1539	2091	463	539	30.08	25.77
Sagara(Uppara) Coop. Societies Federation Ltd.,	1635	4863	964	1335	58.96	27.46	935	1295	148	152	15.83	11.73
Nayee Brahmin Coop. Societies Federation Ltd.,	3116	7205	2475	3757	79.43	52.15	2475	3757	908	1199	36.69	31.91
Medara Finance Corporation Ltd.,	1123	3390	672	1106	59.84	32.62	672	1106	226	363	33.63	32.83
Krishna Balija, Poosala Cooperative Societies Fed. Ltd.,	1242	2677	480	878	38.65	32.78	480	878	142	261	29.58	29.74
Bhattraja Coop. Societies Fed. Ltd.,	872	1778	173	317	19.84	17.81	173	317	40	66	23.12	20.84
Kapu Welfare and Development Corporation Limited	61888	128288	65777	94920	106.28	73.99	65363	94296	39268	58638	60.08	62.19
<b>Total</b>	<b>279805</b>	<b>592294</b>	<b>257765</b>	<b>364093</b>	<b>92.12</b>	<b>61.47</b>	<b>255531</b>	<b>360882</b>	<b>159071</b>	<b>228119</b>	<b>62.25</b>	<b>63.21</b>

(Source: APOBMMMS Portal)

**Corporation wise achievement as on 15.09.2018 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	4006	4765	65.19	43.42	3981	4740	3445	4077	86.54	86.02
SC Corporation	46063	84159	32205	42493	69.92	50.49	32181	42468	28459	37343	88.43	87.93
BC Corporation	65729	79472	48130	57893	73.22	72.85	48058	57813	39517	47480	82.23	82.13
Minorities Finance Corp	12787	23482	7852	8175	61.41	34.82	7743	8081	6992	7272	90.30	89.99
Christian Minorities Finance Corp	1131	2245	574	942	50.75	41.97	558	913	506	824	90.68	90.30
Kummari Shalivahana Cooperative Societies Federation Ltd.,	3253	5752	1561	1449	47.99	25.19	1550	1442	1117	1016	72.06	70.43
Washermen Cooperative Societies Federation Ltd.,	4628	9618	2734	2390	59.08	24.85	2734	2390	1751	1581	64.05	66.14
Valmiki/Boya Cooperative Societies Federation Ltd.,	3243	4217	2172	1215	66.98	28.81	2172	1215	1227	650	56.49	53.56
Vaddera Cooperative Societies Fed. Ltd.,	4370	6597	2641	1958	60.43	29.68	2608	1923	1995	1408	76.50	73.22
Viswabrahmins Cooperative Corporation Ltd.,	2864	6146	1363	1786	47.59	29.05	1363	1786	906	1251	66.47	70.04
Sagara(Uppara) Cooperative Societies Federation Ltd.,	3633	6359	2090	1698	57.53	26.70	2060	1668	1095	818	53.16	49.04
Nayee Brahmin Cooperative Societies Federation Ltd.,	4427	8715	1562	1320	35.28	15.15	1562	1320	988	814	63.25	61.66
Medara Finance Corporation Ltd.,	1504	3640	433	447	28.79	12.28	433	447	355	374	81.99	83.56
Krishna Balija, Poosala Cooperative Societies Fed. Ltd.,	1261	2854	143	124	11.34	4.34	143	124	82	76	57.34	61.29
Bhattraja Cooperative Societies Federation Ltd.,	1346	3094	179	190	13.30	6.14	179	190	102	82	56.98	43.16
Kapu Welfare and Development Corporation Limited	55717	88391	58721	75022	105.39	84.88	58772	75107	45349	58087	77.16	77.34
<b>Total</b>	<b>218101</b>	<b>345715</b>	<b>166366</b>	<b>201867</b>	<b>76.28</b>	<b>58.39</b>	<b>166097</b>	<b>201627</b>	<b>133886</b>	<b>163153</b>	<b>80.61</b>	<b>80.92</b>

(Source: APOBMMMS Portal)

**Sericulture: Achievement as on July, 2018**

(Amt. in Lakhs)

	Target 2018-19		Applications Sponsored		Sanctioned		Grounded		% of Achievement against Sponsored	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
On Farm	1750	2816	281	22	188	114	94	62	33.45	281.82
Non Farm	86	990	61	13	13	28	4	10	6.56	76.92

(Source: Department of Sericulture)

**Fisheries: Achievement as on 30.06.2018**

(Amt. in Lakhs)

Credit Proposed	Credit Extended
7959.40	52.75

(Source: Department of Fisheries)



**x) Repayment Tracker – Data Sharing with Social Welfare Department: Status**

S.NO	BANK NAME	MOU STATUS	DATA SHARING	REMARKS
1	ANDHRA BANK	Completed	Regularly	Awaiting Data for Aug 2018
2	APGB	Completed	Regularly	Awaiting Data for July & Aug 2018
3	CGGB	Completed	Regularly	Awaiting Data for June, July & Aug 2018
4	VIJAYA BANK	Completed	Regularly	Awaiting Data for June, July & Aug 2018
5	APGVB	Completed	Regularly	Awaiting Data for June, July & Aug 2018
6	PUNJAB NATIONAL BANK	Completed	Regularly	Awaiting Data for July & Aug 2018
7	SYNDICATE BANK	Completed	Regularly	Awaiting Data for May, June, July & Aug 2018
8	CANARA BANK	Completed	Partial	1. Some Records are having Interest Rate and Installment is ZERO. 2. Some records are having Installment for the Interest rate defined
9	STATE BANK OF INDIA	Completed	Sample data	Not shared as per the MOU Format 1. Transaction details (Only Outstanding Column is Sharing, remaining Columns yet to share like Asset status, Overdue, transaction date, Installment due date ,Debit, Credit ) 2. First Due date is not getting shared 3. IFSC Codes not reflecting
10	CENTRAL BANK OF INDIA	Completed	Not Started	Data shared to Bank by removing all consideration made by Bank, Like Account numbers to be of Length 10 digits only
11	BANK OF BARODA	Completed	Sample data	Text data shared in the list format
12	APCOB	Completed	Not Started	Can't share the data as per the MOU Format
13	INDIAN BANK	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing
14	KARUR VYSA BANK	Completed	Not Started	Data shared to Bank, Pending with Head office
15	SAPTHAGIRI BANK	Completed	Not Started	Data shared to Bank, Bank need personal meeting @ Chittoor for data sharing discussions
16	CITY UNION BANK	Completed	Not Started	Data shared to Bank, Need 1 Week time for sharing
17	DENA BANK	Completed	Not Started	Data shared to Bank, Need 1 Week time for sharing
18	UNION BANK OF INDIA	Completed	Not Started	Data shared to Bank, Need 1 Week time for sharing
19	INDIAN OVERSEAS BANK	Completed	Not Started	Data shared to Bank, Need 1 Week time for sharing
20	BANK OF INDIA	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing
21	AXIS Bank	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing
22	HDFC Bank	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing
23	UNITED BANK OF INDIA	In progress		Yet to receive permissions from Zonal Office for taking up MOU
24	CORPORATION BANK	In progress		Need 1 week time for taking up MOU
25	SOUTH INDIAN BANK	In progress		Yet to receive permissions from Head Office for taking up MOU
26	BANK OF MAHARASTHRA	In progress		Need 1 week time for taking up MOU
27	IDBI Bank	In Progress		Need 1 week time for taking up MOU
28	Allahabad Bank	Open		MOU pending @ Kolkata head office branch office
29	ING Vysya Bank	Open		Not join with MoU
30	Oriental Bank of commerce	Open		Not join with MoU
31	ICICI Bank	Open		Not response

Banks which have completed MoU process share the data to Department regularly before 10<sup>th</sup> of succeeding month without fail. Banks which have not completed the MoU process ensure signing of MoU for sharing information with Social welfare Department, GoAP for the purpose of repayment tracking.

**xi) Overdue position under Government Sponsored Schemes as on 30.06.2018**

(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
State G.S.S	999717	8829.79	149484	1327.91	540.24	6.12%	57473	397.34	4.50%
Central G.S.S	1253472	21319.80	119620	1328.36	431.22	2.02%	48789	387.72	1.82%
Of which									
SGSY / NRLM	387069	9918.37	31255	550.90	255.12	2.57%	14520	211.00	2.13%
SJSRY / NULM	63929	1600.06	9051	81.45	43.08	2.69%	6779	37.81	2.36%
PMRY/PMEGP	17065	269.09	6601	111.98	41.78	15.53%	4440	41.93	15.58%

**C. Flow of Credit to Micro, Small & Medium Enterprises (MSME) Sector and Affordable Housing:**
**i) Position of lending under MSME sector**

(Amt. In Crores)

Particulars	Outstanding as on 31.03.2017		Outstanding as on 31.03.2018		Outstanding as on 30.06.2017		Outstanding as on 30.06.2018	
	A/cs.	Amt.	A/cs.	A/cs.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1017769	21197	948358	22814	902641	20693	1011426	22883
Small Enterprises	139703	17774	138286	18558	142580	17483	156711	20184
<b>Total MSE</b>	<b>1157472</b>	<b>38971</b>	<b>1086644</b>	<b>41372</b>	<b>1045221</b>	<b>38176</b>	<b>1168137</b>	<b>43067</b>
% of Micro enterprises to total MSE	87.93%	54.39%	87.27%	55.14%	86.36%	54.20%	86.58%	53.13%
Medium Enterprises	112754	5012	82137	5886	93335	5248	82274	6712
<b>Total MSME</b>	<b>1270226</b>	<b>43983</b>	<b>1168781</b>	<b>47258</b>	<b>1138556</b>	<b>43424</b>	<b>1250411</b>	<b>49779</b>

**Outstanding position under Manufacturing and Service sectors as on 30.06.2018:**

(Amt. In Crores)

Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	A/cs.	A/cs.	Amt.
Micro Enterprises	102493	5220	908933	17663	1011426	22883
Small Enterprises	60530	8814	96181	11370	156711	20184
Medium Enterprises	40676	4022	41598	2690	82274	6712
<b>Total MSME</b>	<b>203699</b>	<b>18057</b>	<b>1046712</b>	<b>31723</b>	<b>1250411</b>	<b>49779</b>

**Disbursements under ACP 2018-19 for MSME sector:**

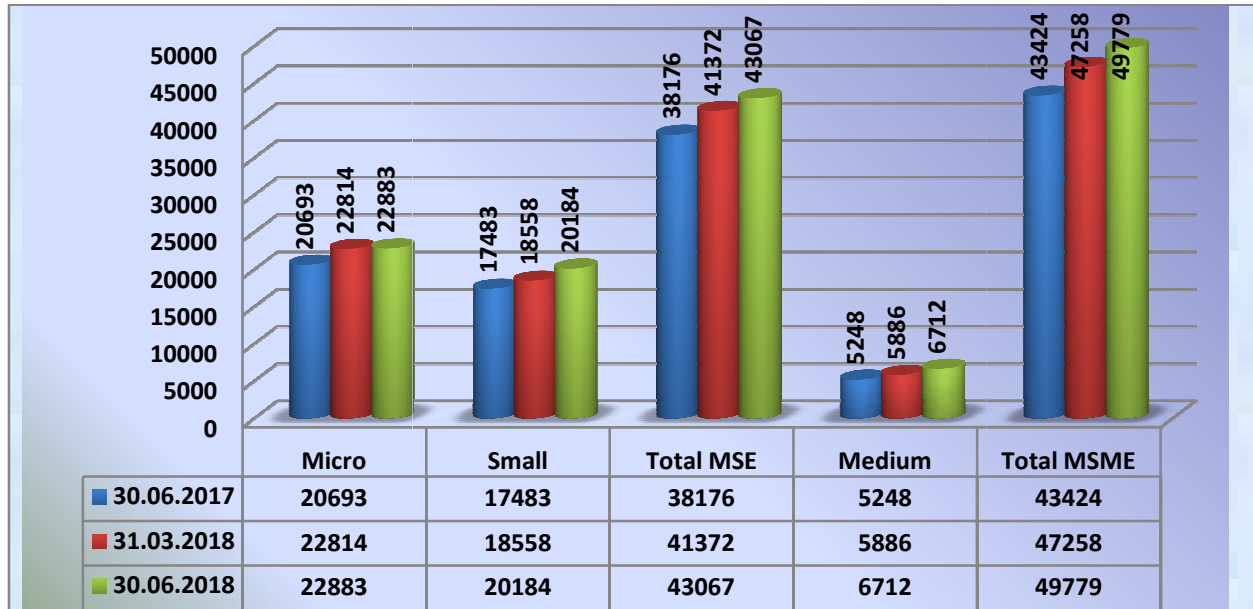
(Amt. in crores)

Sector	Target 2018-19	Achievement (Disbursements during 01.04.18 to 30.06.18)	% of Achievement
Micro	14028	4301	30.66%
Small	11500	4250	36.96%
Medium	2733	1164	42.59%
<b>Total</b>	<b>28261</b>	<b>9715</b>	<b>34.38%</b>

PM's Task Force –Recommendations	Norm %	Actual %
Banks are advised to achieve a <b>20</b> per cent year-on-year growth in credit to micro and small enterprises (June, 2017 to June, 2018)	20	12.81
<b>10</b> per cent annual growth in the number of micro enterprise accounts (June, 2017 to June, 2018)	10	12.05
<b>60</b> per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	59.94

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)



### ii) Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme:

S. No	Year	Proposals covered during the year	
		No. of A/cs.	Amount (in Crs.)
01	2015-16	18514	384.55
02	2016-17	13909	385.43
03	2017-18	10136	340.87
04	2018-19 up to 30.06.2018	2412	97.06

District wise progress under CGTMSE up to 30.06.2018 during the financial year 2018-19 is place as **Annexure No.36**

### iii) Implementation of Credit Proposal Tracking System (CPTS) in Banks:

Reserve Bank of India vide letter FIDD(H)/MSME/No./02/06.02.006/2018-19 dated 02.07.2018 informed that banks are required to mandatorily acknowledge all loan applications, submitted manually or online, by their MSME borrowers and ensure that a running serial number is recorded on the application form as well as on the acknowledgement receipt. Banks are also required to put in place a system of Central Registration of loan applications, online submission of loan applications and a system of e-tracking of MSE loan applications.

During the deliberations at 50<sup>th</sup> Empowered Committee meeting on MSMEs of Andhra Pradesh held on May 08, 2018, it was observed that implementation of Credit Proposal Tracking System (CPTS) was not satisfactory and that banks were not routing all applications through the CPTS.

Controllers are advised to ensure strict compliance with the RBI Master Direction (on Lending to Micro, Small & Medium Enterprises (MSME) Sector) in the bank branches under their purview.

#### iv) Export Credit:

Outstanding position of finance under Export Credit as on 30.06.2018 placed as **Annexure No.13**

#### v) Affordable Housing: Position of Housing Loans as on 30.06.2018

(Rs in Crores)

Year	Total Outstanding		Disbursements	
	No. of a/cs	Amount	No. of a/cs	Amount
2015-16	390605	18820	53878	3060
2016-17	396028	20028	45504	4919
2017-18	283326	22223	51189	4526
2018-19 up to 30.06.2018	279524	28417	22760	1293

#### vi) Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY):

##### Credit Linked Subsidy Scheme (CLSS):

Housing and Urban Development Corporation Limited, Vijayawada Regional Office vide Letter No.HUDCO/VRO/PMAY-CLSS/2018/376 dated 23.07.2018 informed that CLSS caters to Middle Income Groups (MIG-I & MIG-II) also apart from catering to the needs of urban poor under Economically Weaker Section & Lower Income Group segments.

Ministry of Housing and Urban Affairs (MoHUA) had launched the scheme to provide subsidy to eligible beneficiaries belonging to Middle Income Group (CLSS for MIG) to be implemented for a period of one year initially w.e.f 01.01.2017. The scheme covers two income segments in the MIG viz. annual household income between Rs.6,00,001/- to Rs.12,00,000/- MIG-I and annual household income between Rs.12,00,001/- to Rs.18,00,000/- MIG-II.

The tenure of the CLSS MIG scheme was later extended by 15 months beyond the approved one year period i.e. up to 31.03.2019. Subsequently, the carpet area was also increased in MIG-I category from 90 Sq.m to up to 120 Sq.m and MIG-II from 110 Sq.m to up to 150 Sq.m respectively.

Now, based on the feedback, MoHUA received from various stake holders, the carpet area for CLSS for MIG-I have been further enhanced 'up to 160 Sq.m' and in MIG-II 'up to 200 Sq.m'.

Keeping in view the overall intent of the CLSS for MIG scheme to support the dream of deserving family in owning a house, MoHUA has enhanced the carpet area w.e.f. 01.01.2017.

The new enhancement of carpet area is expected to facilitate the implementation of CLSS-MIG in a broader way.

Controlling authorities of all banks are requested to issue suitable instructions to the branches under their control about the changes in guidelines with a request to review the cases for the possible claims.

National Housing Bank, Hyderabad Representative Office vide mail dated 20.07.2018 informed that as per the minutes of the 32<sup>rd</sup> meeting of the Central Sanctioning and Monitoring Committee (CSMC) for PMAY (Urban) – Housing for All, it was observed that States informed, inter-alia, that some of the Banks are insisting on collateral security for bank loan to beneficiaries resulting in poor availment of subsidy under CLSS by the beneficiaries.

In this regard, CSMC had made the following observation:

“The central Nodal Agency (CAN) i.e., (HUDCO & NHB) may visit and conduct workshop with banks for giving subsidy to the eligible beneficiaries. The house mortgaged against the housing loan availed by the beneficiaries should solely be taken as collateral security from the poor beneficiaries.”

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

Controllers of the banks are requested to ensure that the targets are communicated to all the branches under their control and instruct the branches to sanction and start opening of loan accounts to the selected beneficiaries with coordination of MEPMA & APTIDCO.

**D. Grant of Education Loans:**

**i) Position of Education Loans as on 30.06.2018:**

(Rs in Crore)

Year	Total Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
<b>2015-16</b>	149849	3650	23893	715
<b>2016-17</b>	146937	3857	23610	651
<b>2017-18</b>	109144	4036	27637	656
<b>2018-19 up to 30.06.2018</b>	98445	3720	9355	152

**E. Agriculture Sector:****i) Progress in lending to Agriculture Sector**

(Rs. in crores)

Sl. No	Item	Target 2018-19	Achievement (Disbursements during 01.04.18 to 30.06.18)	% of Achievement
1	Short Term Crop Production Loans			
	Khariiff	45,750	24,059	52.59%
	Rabi	29,250	--	--
	<b>Total</b>	<b>75,000</b>	<b>24,059</b>	<b>32.08%</b>
2	Agri.Term Loans			
	Khariiff	10,661	4,613	43.27%
	Rabi	10,662	--	--
	<b>Total</b>	<b>21,323</b>	<b>4,613</b>	<b>21.63%</b>
3	<b>Total Farm Credit</b>			
	Khariiff	56,411	28,672	50.83%
	Rabi	39,912	--	--
	<b>Total</b>	<b>96,323</b>	<b>28,672</b>	<b>29.77%</b>
4	Agriculture Infrastructure & Ancillary Activities			
	Khariiff	2,621	2,335	89.09%
	Rabi	2,620	--	--
	<b>Total</b>	<b>5,241</b>	<b>2,335</b>	<b>44.55%</b>
5	Khariiff	59,032	31,007	52.53%
	Rabi	42,532	--	--
	<b>Total Agriculture</b>	<b>1,01,564</b>	<b>31,007</b>	<b>30.53%</b>

**ii) Progress in lending to Cultivators (Tenancy):**

Finance extended to LEC holders during 2018-19 up to 31.08.2018 is as follows:

(Rs. in crores)

Target for finance to Tenant farmers		Finance to Tenant farmers through	Achievement	
Accounts	Amount		Accounts	Amount
824623	7500.00	LECs	77226	576.02
		CoCs	14746	105.79
		JLGs	27857	445.27
		RMGs	22837	408.87
		Others	9706	90.97
		<b>Total</b>	<b>152372</b>	<b>1626.92</b>
<b>% of Achievement</b>			<b>16.94%</b>	<b>19.80%</b>

Bank wise performance is placed as **Annexure.No.37**

**iii) Progress in Lending to Agriculture Term Loans & Allied Activities:**

(Amount in crores)

Sector	Target	Achievement	% of Achievement
Minor Irrigation	1276	16.70	1.31%
Farm Mechanization	2423	100.22	4.14%
Plantation & Horticulture	1303	30.09	2.31%
Forestry and Wasteland Development	396	1.58	0.40%
Dairy	5492	357.44	6.51%
Poultry	1181	362.38	30.68%
Sheep / Goat / Piggery	1052	66.12	6.29%
Fisheries	1829	87.18	4.77%

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

Government of Andhra Pradesh has issued orders G.O.MS.No 53 & 54 dated 17.05.2018 for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) schemes during Kharif, 2018 season in the State.

SLBC vide Lr. No: 2716/30/46/073 dated 22.05.2018 has communicated above G.Os to controlling authorities of all Banks and requested to communicate guidelines to branches with an instruction to implement the scheme as per the scheme guidelines.

**v) Pledge financing against Negotiable Warehouse Receipts (NWRs):** in the state of Andhra Pradesh for the quarter ended June, 2018

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	2547	97.08	8545	415.01
2	Private Sector Banks	1691	69.14	4473	310.35
3	RRBs	41	2.39	262	21.27
4	Cooperative Banks	101	5.99	483	34.03
	<b>Grand Total</b>	<b>4380</b>	<b>174.60</b>	<b>13763</b>	<b>780.66</b>

Bank wise statement for the quarter ended June, 2018 is placed as **Annexure No.38**

**vi) Vaddi Leni Runalu and Pavala Vaddi scheme on Crop Loans – Implementation issues in the scheme:**

Department of Agriculture, GoAP vide letter No. Credit/8/2018, File No.AGC02-23023(32)/4/2018-EXE SEC-AGRHOD dated 09.08.2018 informed that the Department is settling the claims of 2016-17 and settlement of 2017-18 claims has also been initiated as per the claims submitted by the nodal bank branches.

Further, it is informed that, Department received complaints from the farmers of different districts stating that the bankers are collecting the interest portion also along with the principle amount and at the same time not releasing the PV and VLR amounts to their accounts even after the settlement of claims by the Government / Agriculture Department to the concerned banks.

In this regard, Department requested banks;

- ❖ Issue suitable instructions to branches for non collection of interest amounts from the farmers at the time of loan repayment as per PV and VLR scheme guidelines.
- ❖ With regard to the interest amounts already collected from the different farmers eligible under PV and VLR amounts, the claims amount has to be transferred to respective farmer's accounts, immediately on receipt of the VLR / PV claim amounts from the Government / Department of Agriculture.

**F. Progress under SHG-Bank linkage:**

(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
2017-18	11011	493014	13402	2001	70604	3112	13012	563618	16514	931620	21873
2018-19 upto 30.06.2018	11007	131526	2710	2366	17651	862	13373	149177	3572	929452	22174



<b>AGENDA- 3</b>
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**Doubling of 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.

<b>AGENDA- 4</b>
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**CD Ratio:**

District wise position of CD ration as on 30.06.2018

S.No.	Name of the District	CD Ratio
1	Srikakulam	90.52
2	Vizianagaram	92.67
3	Visakhapatnam	106.20
4	East Godavari	117.89
5	West Godavari	140.01
6	Krishna	133.40
7	Guntur	142.11
8	Prakasam	158.80
9	SPS Nellore	137.86
10	Chittoor	64.16
11	YSR Kadapa	112.48
12	Ananthapuram	102.30
13	kurnool	113.53
<b>Total</b>		<b>115.72</b>

The CD Ratio in the State of Andhra Pradesh is 115.72% and no District in the State is having CD ratio below 40%.

<b>AGENDA- 5</b>
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**Position of Overdues/NPAs:** Position as on 30.06.2018 under various sectors

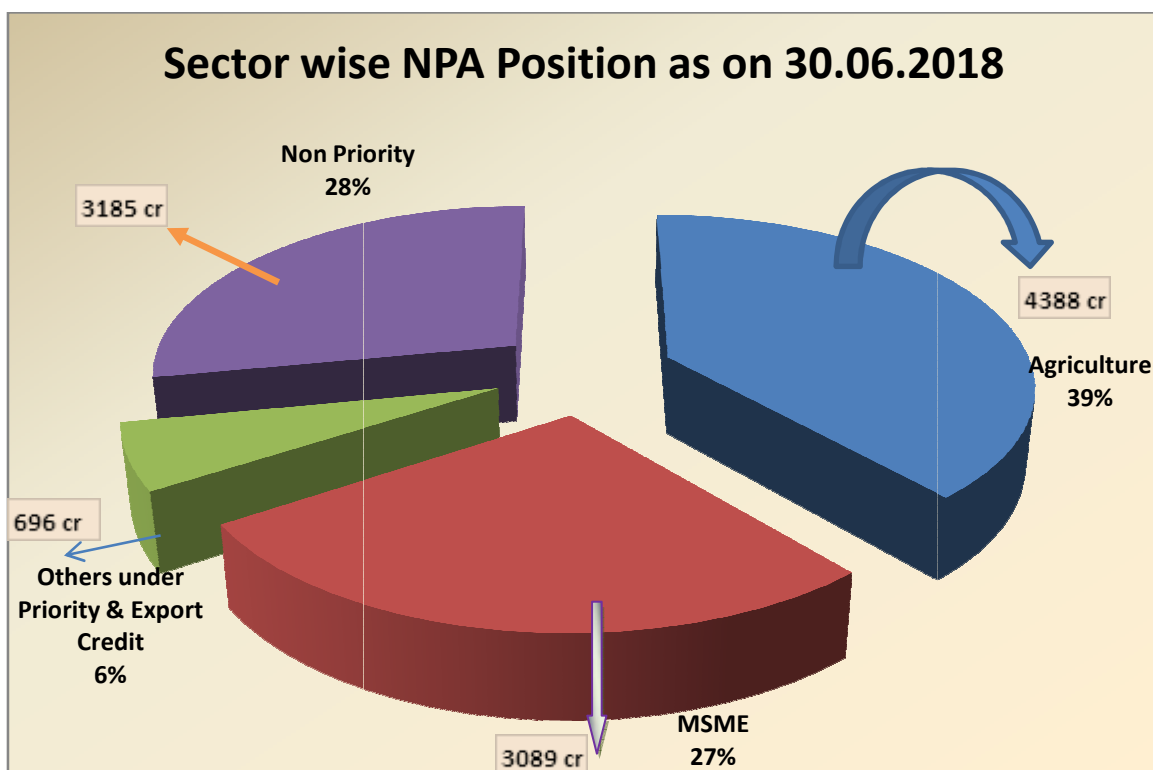
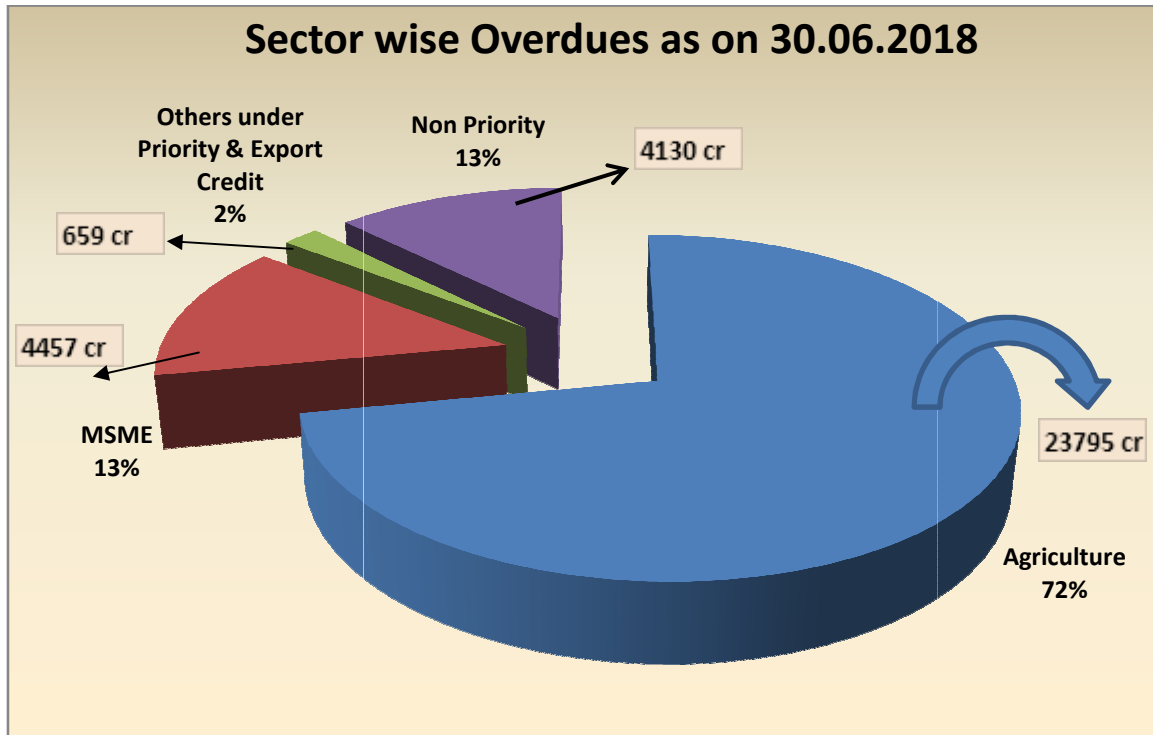
(Rs. in Crores)

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	9564869	85352.86	2186334	20999.79	20999.79	303709	2432.37
Agri.Term Loans Including Agri. Allied Activities	1795516	37715.05	301924	4640.63	2475.92	142583	1714.30
Total Farm Credit	11360385	123067.91	2488258	25640.42	23475.71	446292	4146.67
Agriculture Infrastructure	6244	527.75	314	67.73	13.50	87	19.21
Ancillary Activities	6885	6840.82	722	432.93	305.50	271	222.00
<b>Total Agriculture Advances</b>	<b>11373514</b>	<b>130436.48</b>	<b>2489294</b>	<b>26141.08</b>	<b>23794.71</b>	<b>446650</b>	<b>4387.88</b>
MSME Sector Advances	1250411	49779.27	302571	10361.63	4456.80	117313	3089.45
Export Credit	115	637.17	9	15.79	10.99	0	0.00
Others under Priority Sector Advances	568446	35659.85	108251	5296.29	648.66	31569	696.10
<b>Total Priority Sector Advances</b>	<b>13192486</b>	<b>216512.77</b>	<b>2900125</b>	<b>41814.79</b>	<b>28911.16</b>	<b>595532</b>	<b>8173.43</b>
Non-priority sector loans	2577843	122044.80	337317	11602.88	4129.82	79300	3184.49
<b>Total Advances</b>	<b>15770329</b>	<b>338557.57</b>	<b>3237442</b>	<b>53417.67</b>	<b>33040.98</b>	<b>674832</b>	<b>11357.92</b>
Housing Loans	279524	28416.86	60441	4340.03	350.34	10145	420.94
Education Loans	98445	3720.26	22168	688.49	141.54	9523	174.70
Self Help Groups	929452	22173.60	96619	1862.10	731.24	31973	456.75

**Overdue / NPA position as on 30.06.2018 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	85352.86	20999.79	24.60	20999.79	24.60	2432.37	2.85
Agri.Term Loans Including Agri. Allied Activities	37715.05	4640.63	12.30	2475.92	6.56	1714.30	4.55
Total Farm Credit	123067.91	25640.42	20.83	23475.71	19.08	4146.67	3.37
Agriculture Infrastructure	527.75	67.73	12.83	13.50	2.56	19.21	3.64
Ancillary Activities	6840.82	432.93	6.33	305.50	4.47	222.00	3.25
<b>Total Agriculture Advances</b>	<b>130436.48</b>	<b>26141.08</b>	<b>20.04</b>	<b>23794.71</b>	<b>18.24</b>	<b>4387.88</b>	<b>3.36</b>
MSME Sector Advances	49779.27	10361.63	20.82	4456.80	8.95	3089.45	6.21
Export Credit	637.17	15.79	2.48	10.99	1.72	0.00	0.00
Others under Priority Sector Advances	35659.85	5296.29	14.85	648.66	1.82	696.10	1.95
<b>Total Priority Sector Advances</b>	<b>216512.77</b>	<b>41814.79</b>	<b>19.31</b>	<b>28911.16</b>	<b>13.35</b>	<b>8173.43</b>	<b>3.78</b>
Non-priority sector loans	122044.80	11602.88	9.51	4129.82	3.38	3184.49	2.61
<b>Total Advances</b>	<b>338557.57</b>	<b>53417.67</b>	<b>15.78</b>	<b>33040.98</b>	<b>9.76</b>	<b>11357.92</b>	<b>3.35</b>
Housing Loans	28416.86	4340.03	15.27	350.34	1.23	420.94	1.48
Education Loans	3720.26	688.49	18.51	141.54	3.80	174.70	4.70
Self Help Groups Advances	22173.60	1862.10	8.40	731.24	3.30	456.75	2.06



<b>AGENDA- 6</b>
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**Review of Relief measures by Banks in Areas Affected by Natural Calamities:**

Revenue (DM.II) Department, GoAP vide G.O.MS.No.6 dated 08.08.2018 has declared 275 (Severe Drought in 274 mandals and Moderate Drought in 1 mandal) mandals as drought affected in the state during South West Monsoon 2018 – Kharif (early season)-2018 in YSR Kadapa, Ananthapuramu, Chittoor, Kurnool, Prakasam & Nellore districts.

Further, Revenue (DM.II) Department, GoAP vide G.O.Ms.No.8 & 9, dated 31.08.2018 has declared 16 Additional Mandals (Severe Drought in 14 mandals and Moderate Drought in 2 mandals) in Prakasam and 5 Additional Mandals (Severe Drought) in Chittoor districts as affected due to Drought in the state during South West Monsoon 2018 – Kharif (early season) – 2018.

S.No.	Name of the District	No. of Drought affected Mandals		Additional Mandals	
		Severe	Moderate	Severe	Moderate
1	YSR Kadapa	50	1	-	-
2	Ananthapuram	44	-	-	-
3	Chittoor	58	-	5	-
4	Kurnool	37	-	-	-
5	Prakasam	40	-	14	2
6	Nellore	45	-	-	-
<b>Total</b>		<b>274</b>	<b>1</b>	<b>19</b>	<b>2</b>

Controlling authorities of all Banks are requested to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner with coordination of LDM / District Administration in the affected areas.

<b>AGENDA- 7</b>
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**Discussion on Policy Initiatives of the Central / State Government / RBI:****RBI - Revamp of Lead Bank Scheme:**

State Level Bankers' Committee (SLBC) meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC. A Steering Sub-committee may be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalise a compact agenda for the SLBC meetings. Typically, the Sub-Committee could consist of SLBC Convenor, RBI & NABARD representatives & senior State Government representative from the concerned department, e.g. Finance/ Institutional Finance and two to three banks having major presence. Other issue-specific sub-committees may be constituted as required.

The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP under Lead Bank Scheme.

To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of banks may also attend a few of the BLBC meetings selectively.

**NABARD - Farmer Producer Organizations (FPOs):** With a view to promote and strengthen the farmers institutions towards, collectivization and transform them into viable and sustainable business entities, NABARD is promoting farmer Producer Organizations (FPOs).

Action points emerged during the State Level FPO Campaign organized by NABARD on 11.07.2018:

- ❖ The POPIs to increase membership and share capital contribution of FPOs so as to strengthen their base.
- ❖ NABARD and State Government Departments, especially Horticulture Department and SERP to focus on strengthening of FPOs through specific training and capacity building interventions.
- ❖ To concentrate on handholding of FPOs presently falling under B, C and D grades for their improvement and upgrading. FPOs to engage the services of professionals for handholding support in this regard.
- ❖ Explore all possibilities to ensure convergence with Govt. schemes., credit and CSR interventions of Corporates.
- ❖ FPOs to prepare Business Development Plans so as to make them self-sustaining agri-business ventures.
- ❖ FPOs to start outlets for procuring and sale of seed, fertilizers, other inputs etc., towards minimizing production costs and maximizing productivity and profitability.
- ❖ FPOs to concentrate on value addition of the products through cleaning, sorting and grading and processing where feasible.
- ❖ State Government and institutions like APEDA or Commodity Boards may encourage participation of FPOs in the buyer – seller meets being organized by them.
- ❖ The POPIs to play an active role in credit facilitation to FPOs from banks.
- ❖ NABARD to consider development of a user-friendly software for the benefit of FPOs for better accounting and record keeping.
- ❖ Duplication of FPOs / FPO membership to be avoided.
- ❖ POPIs requested that the support from NABARD / GoAP may be provided for five years, instead of three years.
- ❖ POPIs requested that they can also be involved in the convergence meetings of departments for FPOs.

**AGENDA- 8****Improving Rural Infrastructure / Credit absorption Capacity:****A. Any Large Project conceived by the State Government to help improve C-D Ratio:**

During the meeting of Sub-committees held on 03.08.2018 Government requested banks to extend necessary support to the large scale Infrastructure Projects which are DPR based Bankable Projects.

Forum is requested to deliberate on the issue.

**B. Explore the scope of State – Specific Potential growth areas:**

During every SLBC meeting Hon'ble Chief Minister of Andhra Pradesh is expressed that the following sectors are having huge potential in the State and required bankers support for development of the State.

- ❖ Horticulture
- ❖ Livestock
- ❖ Aquaculture
- ❖ Agriculture
- ❖ MSME
- ❖ Industries
- ❖ Housing
- ❖ Service sectors

Banks, NABARD & Government Departments are requested to give more focus / thrust to these sectors for development of the State.

**C. Discussion on findings of region-focused studies, if any, and implementing the suggested solutions:**

**NABARD - Area Development Schemes (ADS):** Considering the large number of small and marginal farmers and people below the poverty line in the country and also the extensive canvas of agriculture and rural development, there is a felt need for promoting single purpose small projects / schemes on a cluster basis. These cluster based single purpose small projects taken up together are termed as Area Development Schemes (i.e. financing of dairy units, dug wells / pumpsets / borewells, sericulture, horticulture crops, farm forestry projects, etc.) and sanctioned to a single bank or to a number of banks. Besides enabling the economic development of the people at large, it facilitates planning and execution of infrastructure facilities viz., backward and forward linkages.

For the year 2018-19, 33 ADS have been prepared by the NABARD for all the 13 Districts in the State under different sectors.

#### **D. Identification of gaps in Rural and Agriculture Infrastructure which need Financing:**

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 30.06.2018.

	Target	Achievement	% of Achievement
Public Sector Banks	15238.31	3750.78	24.61%
Private Sector Banks	4300.66	1733.45	40.31%
Coop. Banks	1388.42	249.44	17.97%
RRBs	5636.61	1214.77	21.55%
Total	26564.00	6948.44	26.16%

Banks are requested to instruct branches to identify the gaps in rural and infrastructure which need financing and extend necessary finance to Rural Godowns, Cold Storages, Solar Power, Agro Processing, Horticulture, Allied Activities, Agri – Marketing etc.

#### **AGENDA- 9**

#### **Efforts towards Skill Development:**

##### **Skill India Mission:**

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.01/02/2017-CP-IF-II dated 27<sup>th</sup> August, 2018 informed that in the review meeting of the Skill India Mission held on 06.08.2018, it has been decided that Lead District Manager (LDM) in each district should visit the Prime Minister Kaushal Kendra (PMKK) in the district once a month to impart financial training and provide guidance to the candidates on how to apply for a loan.

##### **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.

Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill upgradation of the rural youth in the district.



Performance of RSETIs in the State during 2018-19 up to 30.06.2018:

No. of Programmes Conducted	Candidates Trained		
	Male	Female	Total
79	677	1372	2049

Statement of performance of RSETIs for the financial year 2018-19 up to June, 2018 is enclosed as **Annexure No.40**

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.

<b>AGENDA- 10</b>
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**Steps taken for improving Land Record, Progress in Digitization of Land Records: Loan charge creation module in AP web land portal:**

In the state of Andhra Pradesh, with the initiation of GoAP in coordination with NIC, banks were provided with the facility of online viewing the digitalized land records from their branches and NIC has provided user IDs and passwords for banks in this regard. Further, the Loan charge creation module website has been made operational to enable the banks to create charge on the land.

Banks have made Charge Creation for 40,47,152 loan accounts in the AP web land portal as on 31.08.2018 and charges were approved for 37,56,484 loan accounts.

District wise details of Charge Creation as on 31.08.2018 are placed as **Annexure No.39**

<b>AGENDA- 11</b>
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**Sharing of Success Stories and New Initiatives:****i) Success Story of Smt S.Ramanamma from ABRSETI, Srikakulam:**

Name	Singupurapu Ramanamma	Sponsor	ABRSETI
Husband Name	Govinda Rao	Date	From: 15-07-2016 to 04-07-2016.
Address	APHB Colony, Near Collector Office Road, Srikakulam, (A.P).	Activity	Auto Driving
Name of the Training Programme	Three Wheeler Driving for Women ( SHE-AUTO)	Date of Commencement of Unit	16-12-2017
Batch No	343-03	Project Cost	Rs. 2,20,000/-
		Bank Finance	Rs. 2,00,000/-
		Name of the Bank & branch	Andhra Bank, Dist. Collectorate Bank, Srikakulam.
	Net Income		Rs. 20,000/-



Smt. S Ramanamma aged about 32 years W/o. Govinda Rao, hails from Srikakulam urban area of Srikakulam District. Her husband is a carpenter. Due to financial problems, she discontinued her studies after 10<sup>th</sup> class. She got married at the age of 19 years. She was blessed with two children. As her husband's income is not sufficient to meet their family expenses, she wanted to shoulder the family responsibility. She decided to help her husband to improve the family income position.

She came to know about training programmes conducted by ABRSETI, Srikakulam, through MEPMA department. As she is interested in Three Wheeler Driving for Women, she applied for Three Wheeler Driving course. She has shown keen interest during the training period and learnt skills in driving as well as all EDP inputs imparted during the training programme, which helped her to update knowledge and increased confidence level.

After completion of the training, she rented an auto for Rs. 200/- per day and started her career as driver. She approached ABIRD Director for financial support and the proposal was referred to Andhra Bank, Collectorate Branch, Srikakulam. The Branch Manager sanctioned loan of Rs. 2,00,000/- under BC Corporation scheme with a subsidy 1,00,000/-. She is promptly repaying the loan and leading a happy life.

**ii) Success Story of Mr. G.Venkatesh from ABRSETI – TIRUPATI:**



Mr G.Venkatesh S/o Chinnaiah has completed his Intermediate and he has not continued his studies because of financial problem. His father is an agricultural labour. He is dependant on agriculture for running his family and searching for other sources for increasing his family income. He is blessed with two children. He came to know about Multi phone Servicing training programme conducting by ABIRD – TIRUPATI through Ex-Trainee of the institute and joined in the Institute for Mobile Servicing course. During the training, he learnt the cell phone repairing, servicing, hardware and software installation, communication and business skills in the institute.

After successful completion of the training, he has established Mobile Servicing Centre at SR Puram by Name “Mounika Mobiles ”with the help of Mudra Yojana loan for Rs. 50,000 sanctioned by Andhra Bank, Kothapalli Branch. Now he is very happy with settlement in life by Self Employment.

<b>AGENDA- 12</b>
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**Discussion on Market Intelligence Issues:**

Awareness is to be created to the people on Ponzi schemes & Scams like;

- ✓ Promise of returns on investments that are much higher than those offered by banks.
- ✓ Schemes offering rewards for enrolling friends, family, and / or appointing distributors.
- ✓ Offer for free services from unknown entities and websites.
- ✓ Attractive marketing material with complex and new investment options, with the sales person following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period.
- ✓ Entity or the Sales Person is not authorized by RBI, IRDAI, SEBI, NHB
- ✓ Telephone calls which either offer rewards or threaten prosecution, penalty, etc.
- ✓ Emails / SMS from unknown individuals or regulators or government organizations asking for your bank account details.

<b>AGENDA- 13</b>
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**Issues remaining unresolved at DCC / DLRC Meeting:**

- i) **Conduct of meetings during June, 2018 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for March, 2018** : Details of DCC / DLRC meetings conducted in 13 districts during June, 2018 quarter are furnished hereunder.

District	DCC		DLRC	
	Scheduled Date	Conducted Date	Scheduled Date	Conducted Date
Srikakulam	17.05.2018	18.06.2018	07.06.2018	18.06.2018
Vizianagaram	25.06.2018	28.06.2018	26.06.2018	28.06.2018
Visakhapatnam	28.05.2018	15.06.2018	21.06.2018	15.06.2018
East Godavari	24.06.2018	20.07.2018	24.06.2018	20.07.2018
West Godavari	29.05.2018	29.05.2018	29.05.2018	29.05.2018
Krishna	21.06.2018	15.06.2018	25.05.2018	26.07.2018
Guntur	20-06-2018	25-05-2018	26-06-2018	25-05-2018
Prakasam	24.05.2018	29.05.208	14.06.2018	29.05.2018
SPS Nellore	19.06.2018	01.06.2018	19.06.2018	01.06.2018
Chittoor	29.05.2018	29.05.2018	29.05.2018	29.05.2018
YSR Kadapa	29.06.2018	20.07.2018	29.06.2018	20.07.2018
Kurnool	15.05.2018	13.07.2018	22.05.2018	13.07.2018
Ananthapuramu	19.06.2018	19.06.2018	19.06.2018	19.06.2018

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.

**AGENDA - 14**
**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 - 15**
**Other Issues:**
**i) Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (outstandings):**

(Rs. In Crores)

S.No.	Year ended	Weaker sections	Women	Minority communities	SC/ST
1	March, 2016	55,687	39,058	13,150	9,989
2	March, 2017	58,339	39,482	12,690	11,080
3	March, 2018	68,259	44,602	14,195	12,754
4	June, 2018	71,954	47,917	16,318	12,899
Stipulation		10% of ANBC	5% on NBC	--	--
% of Achievement for June, 2018		21.67%	14.43%	--	---

All scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 percent for the weaker sections, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.

**ii) Position of MFI finance extended as on 30.06.2018:**

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	223.32
2	Cumulative Loans Disbursed so far	222.97
3	Total Loans outstanding	190.78
4	Total amount due for payment (Demand)	77.47
5	Total amount recovered	15.67
6	Total amount overdue	61.80
7	Out of (6) amount overdue [Standard]	35.65
8	Out of (6) amount overdue [NPA]	26.15
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

**iii) Circulars issued by RBI:**

Date	Circular No.	Reference	Title
19.06.2018	203	FIDD.CO.Plan.BC.22/04.09.01/2017-18	Priority Sector Lending – Targets and Classification
02.07.2018	5	FIDD.CO.LBS.BC.No.2/02.01.01/2018-19	Lead Bank Scheme
02.07.2018	7	FIDD.FID.BC.No.04/12.01.033/2018-19	SHG – Bank Linkage Programme
02.07.2018	8	FIDD.GSSD.BC.No.01/09.10.01/2018-19	Credit Facilities to Minority Communities
03.07.2018	9	FIDD.GSSD.CO.BC.No.05/09.01.01/2018-19	Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)
04.07.2018	10	FIDD.CO.FSD.BC.No.6/05.05.010/2018-19	Kisan Credit Card (KCC) Scheme

**iv) Performance of Regional Rural Banks on important parameters:****Bank Net Work**

S. No	Name of the RRB	No. of Branches as on 31.03.2016	No. of Branches as on 31.03.2017	No. of Branches as on 31.03.2018	No. of Branches as on 30.06.2018
1	APGVB	267	270	278	278
2	APGB	500	530	549	551
3	CGGB	174	192	204	218
4	SGB	181	195	210	210
	<b>Total</b>	<b>1122</b>	<b>1187</b>	<b>1241</b>	<b>1257</b>

**Deposits:**

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.06.2018
1	APGVB	3420.66	4422.64	5000.35	4934.04
2	APGB	9594.65	11553.91	13064.15	12933.96
3	CGGB	2733.36	3291.26	3906.72	3755.54
4	SGB	3696.14	4473.16	5326.64	5328.02
	<b>Total</b>	<b>19444.81</b>	<b>23740.97</b>	<b>27297.86</b>	<b>26951.56</b>



**Advances**

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.06.2018
1	APGVB	2637.64	3275.78	3789.60	3741.49
2	APGB	8764.81	10067.18	11974.90	12136.02
3	CGGB	2428.78	3045.27	3739.26	3968.45
4	S G B	3555.03	3918.97	4711.67	4868.86
	<b>Total</b>	<b>17386.26</b>	<b>20307.20</b>	<b>24215.43</b>	<b>24714.82</b>

**CD Ratio**

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.06.2018
1	APGVB	77.11	74.07	75.79	75.83
2	APGB	91.35	87.13	91.66	93.83
3	CGGB	88.86	92.53	95.71	105.67
4	SGB	96.18	87.61	88.45	91.38
	<b>CD ratio of all RRBs</b>	<b>89.41</b>	<b>85.54</b>	<b>88.71</b>	<b>91.70</b>

**Total Agriculture Advances**

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.06.2018
1	APGVB	1798.32	2295.66	2628.44	2581.12
2	APGB	6786.23	8030.36	9526.54	9717.49
3	CGGB	1988.67	2421.97	2821.63	3001.04
4	S G B	2757.79	3025.51	3623.98	3784.78
	<b>Total</b>	<b>13331.01</b>	<b>15773.50</b>	<b>18600.59</b>	<b>19084.43</b>

**Short Term Crop Production Loans**

(Rs. in crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.06.2018
1	APGVB	804.41	980.90	1144.52	1143.09
2	APGB	3920.08	5004.93	6162.81	6376.45
3	CGGB	1556.67	1864.70	2098.84	2115.01
4	S G B	2025.11	2097.50	2554.60	2655.93
	<b>Total</b>	<b>8306.27</b>	<b>9948.03</b>	<b>11960.77</b>	<b>12290.48</b>