

218th Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

CONVENER:



Union Bank of India, FGM Office, Andhra Bank Building,

R R Appa Rao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518

Email: slbc@unionbankofindia.com

Website: slbcap.nic.in

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AGENDA 1 – ADOPTION OF THE MINUTES OF 217th SLBC MEETING

Adoption of the minutes of 217th SLBC meeting of AP held on 07.12.2021 and other meetings of SLBC held after 07.12.2021

The minutes of 217th SLBC meeting held on Dec 7, 2021 were circulated to the members of SLBC, LDMs and Government Departments concerned. The details of Sub-committee meetings and Steering Committee meetings held after 07.12.2021 and up to 22.03.22 furnished below. The minutes are placed as annex. Minutes of SLBC & Sub Committee meetings are also available in SLBC portal (www.slbcap.nic.in)

SLBC Meeting	Date of Meeting held
217 th Meeting of SLBC of AP	07.12.2021

Details of Sub Committee Meetings held after 07.12.2021

Agenda Items	Date of Meeting held
<ul style="list-style-type: none"> ➤ Housing Finance –Increase flow of credit ➤ Promotion of entrepreneurship among SC/ST Entrepreneurs- Implementation of various schemes of Government of India and Government of AP-Increase of credit flow ➤ APIIC - Lease deeds executed & registered - Considering lease deed for mortgages while financing to the industries ➤ Observations of IBA Standing Committee on Agriculture and Allied activities- Strengthening of State Recovery act ➤ RBI-EC on MSME meetings. ➤ Awareness camps on bank loan products and services at RBK locations – Action Plan ➤ Meeting with Jewellers' Association – Issues highlighted ➤ Financing against e- NWR Ware House Receipts Issued by_ WDRA _Registered warehouses 	07.02.2022
<ul style="list-style-type: none"> ➤ Jagananna Thodu 2021-22 Phase-III ➤ YSR Jagananna Nagar-AP TIDCO(PMAY) Housing Finance ➤ Navaratnalu- Pedalu andariki Illu – Additional loans ➤ Issues in SHG lending ➤ Bank Mitra Services at RBK locations- SOP on BC Services ➤ KCC Facility to all eligible YSR Cheyutha/Aasara Women beneficiaries 	20.12.2021

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 Initiation By	Status of Action initiation.
GoAP shall identify 10 RBKs and Village secretariat locations for opening of ATMs on pilot basis	Agriculture dept. & VSWS Dept GoAP	UBI has already initiated steps to open ATMs at 13 RBK locations across the state. One ATM at Namburu RBK was opened on 12-03-22.
Branch network to be expanded especially in the aspirational districts viz. Vishakhapatnam, Vizianagaram, Kadapa, where the bank branches are sparsely spread	SLBC, LDMs & District administration of respective districts	SLBC of AP analyzed the mandal wise branch network in aspirational districts viz. Vishakhapatnam, Vizianagaram, Kadapa, and requested the concerned LDMs to place the matter in DCC meeting for action plan to increase the branch network in sparsely served areas. In the Vizianagaram District DCC allotted target for the Banks to open 27 new branches by during the FY 2022-23.
GoAP shall share the model policy followed by other states on allocation of plots in government industrial parks and the procedure on accepting those as security for bank finance so that banks can formulate their policies accordingly.	Industries Dept, GoAP	The matter was discussed in SLBC Sub Committee meeting held on 07.02.2022, where following action plan was evolved. To conduct another meeting with select bankers to discuss all associated issues while creating mortgage on lease hold rights and other issues in depth to arrive at an acceptable conclusion.
All banks including private sector banks shall actively participate in implementation of AP TIDCO YSR Jagananna Nagar scheme. As per the PMAY scheme guidelines self-declaration can be considered as income proof, though, if necessary, banks can accept the income proof submitted by beneficiaries which is certified by VSWS staff	All concerned banks	The matter was discussed in SLBC Sub Committee meeting held on 20.12.2021, where all private sector Banks were advised to participate actively. Regarding income proof SLBC vide Lr dated 04.01.2022 advised the Banks accordingly.
Banks are also advised to instruct their BCs to offer their services at RBK locations as per the SOP formulated and banks operating in unmapped locations shall appoint BCs for RBKs in their location	All Banks	The matter was discussed in SLBC Sub Committee meeting held on 20.12.2021, where all Banks were advised to sensitize their BCs to work as per SOP. SLBC vide Lr dated 04.01.2022 advised the Banks, to appoint BCs in unmapped RBK locations falling in their area of operation.
Government to complete the mapping process of village and ward secretariat staff to the bank branches for the purpose of coordination in implementation and recovery of loans under Govt schemes	VSWS Dept, GoAP	The VSWS department has mapped their staff with bank branches as per the action point for the purpose of coordination.

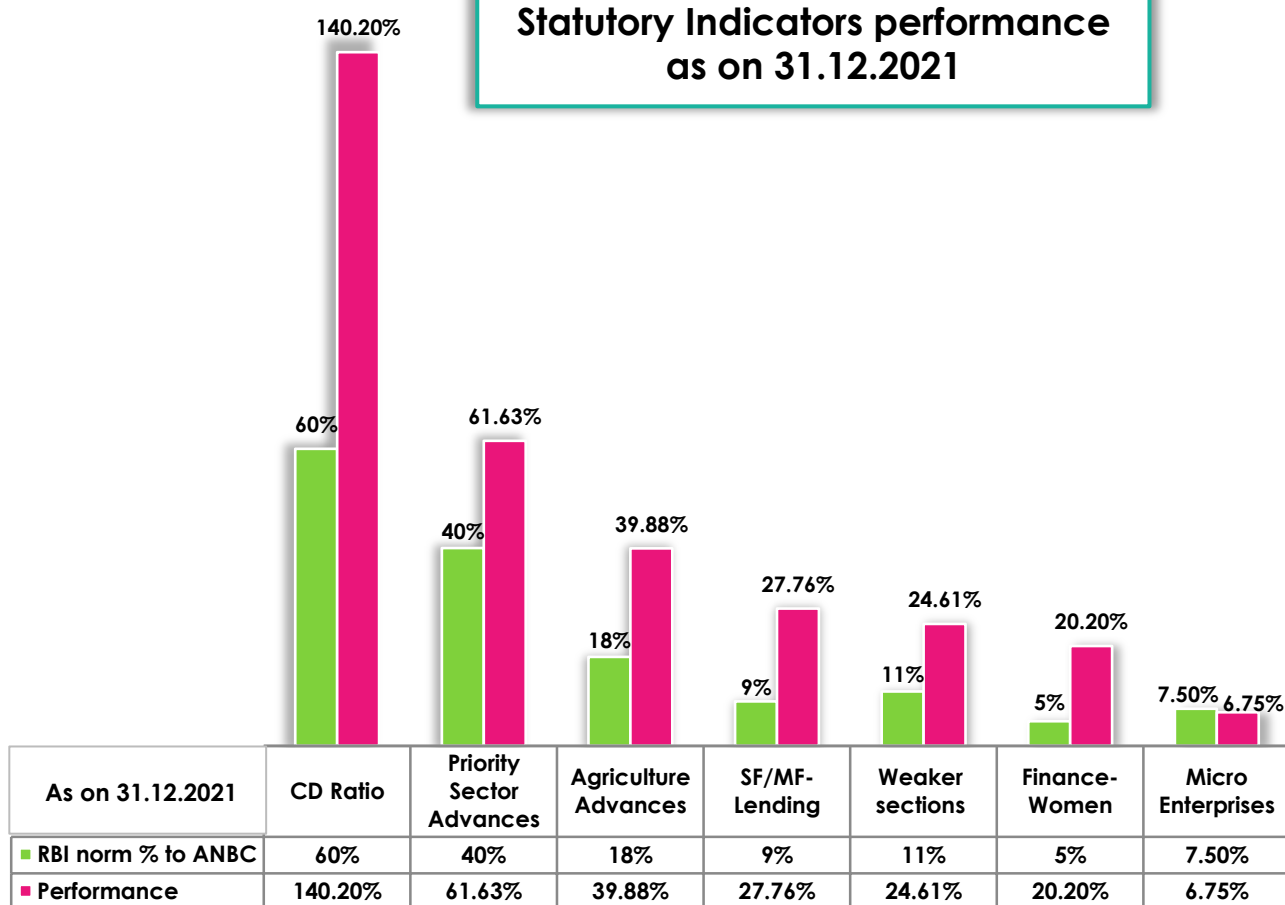
Banks to pay special attention to improve the performance under finance to SC/ST category, MUDRA, Stand Up India, PMEGP and Handloom weaver loans	All Banks	The matter was discussed in SLBC Sub Committee meeting held on 07.02.2022, where certain action points were suggested to improve the lending under the said schemes. (Details furnished in Agenda 6.4)												
Banks can extend finance to the tenant farmers against the details available in e-panta portal.	All Banks	SLBC vide Lr dated 04.01.2022 advised the Banks accordingly. <table border="1"> <thead> <tr> <th>FY 2021-22</th><th>Amount(in crs)</th><th>Achv (%)</th></tr> </thead> <tbody> <tr> <td>June -21</td><td>647.34</td><td>15.78%</td></tr> <tr> <td>Sep -21</td><td>996.35</td><td>24.30%</td></tr> <tr> <td>Dec-21</td><td>1539.90</td><td>37.55%</td></tr> </tbody> </table>	FY 2021-22	Amount(in crs)	Achv (%)	June -21	647.34	15.78%	Sep -21	996.35	24.30%	Dec-21	1539.90	37.55%
FY 2021-22	Amount(in crs)	Achv (%)												
June -21	647.34	15.78%												
Sep -21	996.35	24.30%												
Dec-21	1539.90	37.55%												
Banks shall extend finance to the SHG members by way of un-availed CC limits, enhancement and fresh CC loans for housing purpose under Navratnal Pedalu andariki Illu scheme	All Banks	The matter was discussed in SLBC Sub Committee meeting held on 20.12.2021, where all Banks were advised to allow the SHG members to withdraw the limits for the said purpose.												
State government to instruct their field level functionaries to cooperate and work with CFL (Centre for Financial Literacy) staff to make CFL project a success	PR&RD Dept, GoAP	SLBC vide Lr no slbc/210/282 dated 06.01.222, requested , Principal Secretary PR & RD department , to issue suitable instructions to the field functionaries of department, who have close association with masses at gross root level, to cooperate and work with CFL (Centre for Financial Literacy) staff to make CFL project a success in our state. SERP has instructed their field staff accordingly.												
State controllers of banks shall instruct their district coordinators of Guntur and Srikakulam to extend their fullest cooperation in achieving the 100% digitalization of the district and submission of relevant data to the LDMs regularly	All banks	SLBC and RBI conducted an exclusive VC meeting on 18.01.2022 with District controllers of Banks and advised them to extend their fullest cooperation in achieving the 100% digitalization of the district and submission of relevant data to the LDMs regularly.												
GoAP to examine the issue represented by the banks in selling and registration of mortgaged properties and take suitable steps for curbing the anomalous incidents to protect the interest of the banks.	Stamps & Registration dept, GoAP	Special Chief Secretary, Revenue (Registration) department, vide Lr no REGSOMISC/215/2021 Date 09.12.2021 instructed all registering officials to obtain NOC from the banks while allowing registration of mortgaged properties.												

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.12.2021
2.1 Banking at a Glance in Andhra Pradesh as on 31.12.2021

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2660	2298	1875	718	7551
(Amt. in crores)				
Parameter			Outstanding	RBI Norm % to ANBC
Total Deposits in the State			398021	-
Total Advances in the State			558017	-
Credit Deposit Ratio			140.20%	60%
Total Priority Sector Advances			310040	-
% of Priority Sector Advances to ANBC			61.63%	40%
Of Above				
Agricultural Advances			200637	-
% of Agrl. Adv. to ANBC			39.88%	18%
Of Above				
Small & Marginal Farmers			139631	-
% Small & Marginal Farmers to ANBC			27.76%	9%
Micro & Small Enterprises			59434	-
(% to ANBC)			11.81%	
Out of which Micro Enterprises			33965	
(RBI norm – 7.5% of ANBC)			6.75%	7.50%
Medium Enterprises			12358	-
Total MSME			71792	-
(% to ANBC)			14.27%	-
Export Credit			163.68	-
Education			3825	-
Housing			29232	-
Social Infrastructure			55.64	-
Renewable Energy			27.89	-
Others			4307	-
Out of Total Priority Sector Advances, finance to.				
SHGs			37180	-
Advances to Weaker Sections			123829	
% Weaker Sections advances to ANBC			24.61%	11%
Advances to Women			101624	-
% of Women advances to ANBC			20.20%	5%
Advances to SC/ST			28141	-
Advances to Minorities			16285	-

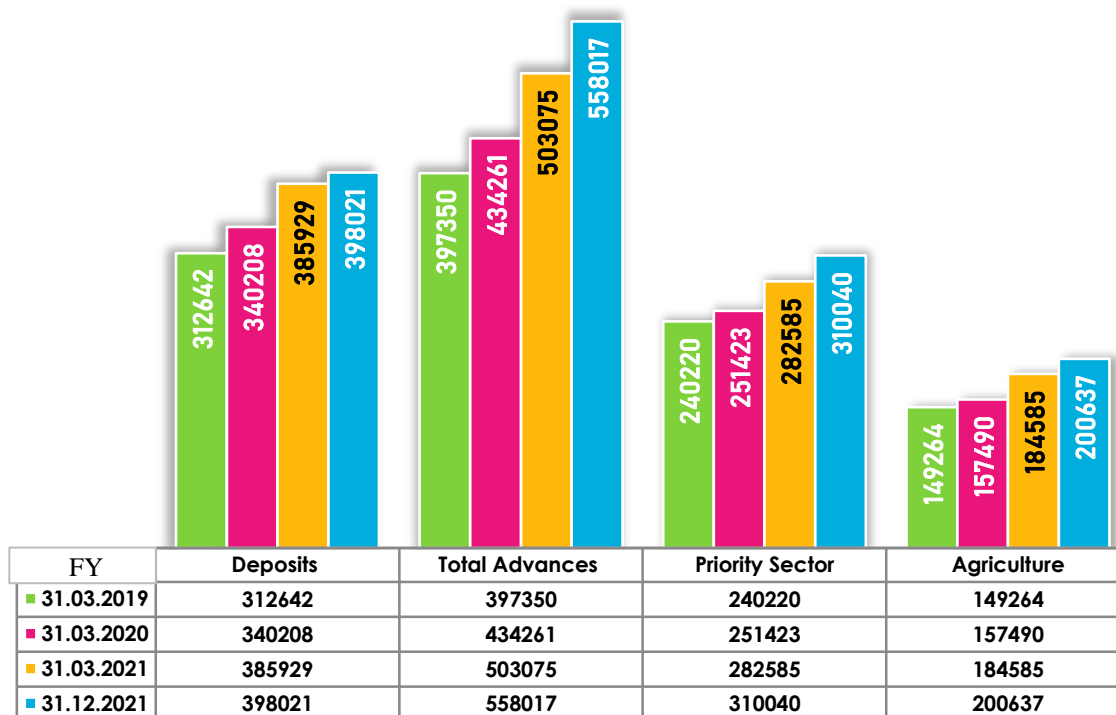
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators performance as on 31.12.2021



Banking Key Indicators

Amt in crs.



2.2 Comparative Statement of Banking Key Indicators

2.2.1 Deposits & Advances:

(Amt. in Crores)

Particulars	As on 31.03.2019	As on 31.03.2020	As on 31.12.2020	As on 31.03.2021	As on 31.12.2021	%Inc over Dec, 2020	%Inc over Mar,2021
Deposits	3,12,642	3,40,208	3,77,411	3,85,929	3,98,021	5.46%	3.13%
Advances	3,97,350	4,34,261	4,90,399	5,03,075	5,58,017	13.79%	10.92%

2.2.2 Basic Parameters:

(Amt.in Crores)

S. No	Particulars	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 31.12.2021
1	Total Number of Branches	7,379	7509	7,515	7551
	Incremental no. of branches	194	130	6	36
	% of increase (Over Mar21)	2.70%	1.76%	0.08%	0.48%
2	Deposits	3,12,642	3,40,208	3,85,929	3,98,021
	Incremental Deposits	26,784	27,566	45,721	12,092
	% of increase(Over Mar21)	9.37%	8.83%	13.44%	3.13%
3	Total Advances	3,97,350	4,34,261	5,03,075	5,58,017
	Incremental advances	65,329	36,911	68,814	54,942
	% of increase(Over Mar21)	19.68%	9.30%	15.85%	10.92%
4	Priority Sector Advances	2,40,220	2,51,423	2,82,585	3,10,040
	Incremental Priority advs.	37,283	11,203	31,162	27,455
	% of increase(Over Mar21)	18.37%	4.69%	12.39%	9.72%
5	C.D. Ratio	127.09%	127.65%	130.35%	140.20%
	C.D. Ratio as per RBI norm	60%			

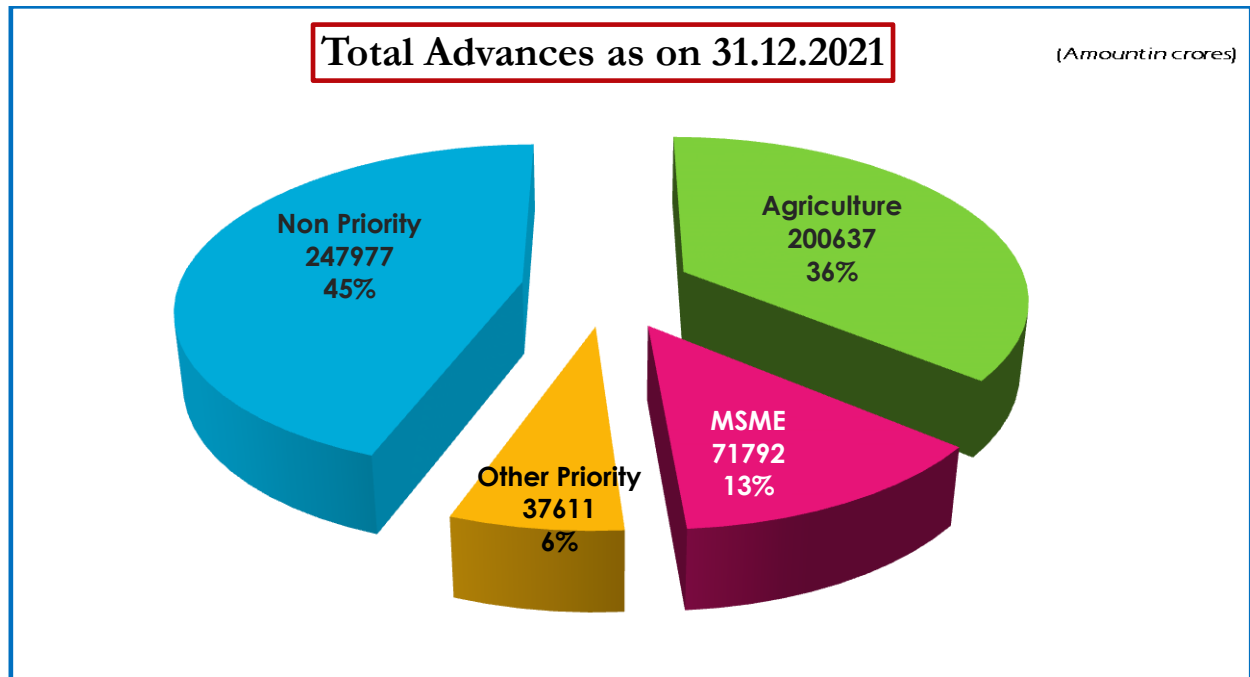
2.2.3 Statement of Priority Sector Advances (Outstanding):

(Amt.in Crores)

S N	Particulars	As on 31.03.19	As on 31.03.20	As on 31.03.21	As on 31.12.21
1	Short Term Production loans	98,078	1,04,940	1,22,196	1,29,987
2	ATL(Incl Infra & Ancillary)	51,186	52,550	62,388	70,650
3	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,00,637
	%of Agrl. Advances to ANBC (RBI norm- 18%)	44.96%	39.63%	42.50%	39.88%
4	Micro & Small Enterprises	51,398	52,122	53,428	59,434
	(% to ANBC)	15.48%	13.11%	12.30%	11.81%
	Medium Enterprises classified as Priority Sector w.e.23.04.15	6,627	5,951	8,556	12,358
	MSME Total	58,025	58,073	61,984	71,792
	(% to ANBC)	17.48%	14.66%	14.27%	14.27%
5	Export Credit	543	692	460	164
6	Others' under Priority Sec Adv	32,388	35,167	35,557	37,447
	(% to ANBC)	9.75%	8.85%	8.18%	7.44%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,10,040
% of Priority Sector Adv to ANBC (RBI norm-40%)		72.35%	63.27%	65.07%	61.63%

2.2.4 Bank Branches:

Particulars	As on 31.03.2019	As on 31.03.2020	As on 31.12.2020	As on 31.03.2021	As on 31.12.2021	Inc/Dec over Mar 21	Inc/Dec over Dec 20
Rural	2650	2637	2638	2642	2660	18	22
Semi Urban	2228	2323	2325	2306	2298	-8	-27
Urban	1839	1857	1845	1837	1875	38	30
Metro	662	692	723	730	718	-12	-5
Total	7379	7509	7531	7515	7551	36	20



2.3 District wise position of CD ratio as on 31.12.2021

S.No.	Name of the District	CD Ratio
1	Ananthapuram	127.92%
2	Chittoor	84.58%
3	East Godavari	131.94%
4	Guntur	139.69%
5	Krishna	192.08%
6	Kurnool	142.01%
7	Prakasam	172.30%
8	SPS Nellore	149.38%
9	Srikakulam	125.23%
10	Visakhapatnam	128.02%
11	Vizianagaram	119.66%
12	West Godavari	155.28%
13	YSR Kadapa	117.51%
Grand Total		140.20%

The CD Ratio in the State of Andhra Pradesh is 140.20% and no District in the State is having CD ratio below statutory benchmark of 60%. Chittoor District only reported 84.58% CD ratio, the low CD ratio attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY22) AS ON 31.12.2021

3.1 Achievement of Annual Credit Plan as on 31.12.2021 for FY 2021-22

3.1.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Target 2021-22	Achievement (Disbursements during 01.04.21 to 31.12.2021)	% of Achievement
A	Priority Sector	213560	173767	81.37%
B	Non-Priority Sector	69820	96298	137.92%
C	Total Credit Plan	283380	270065	95.30%

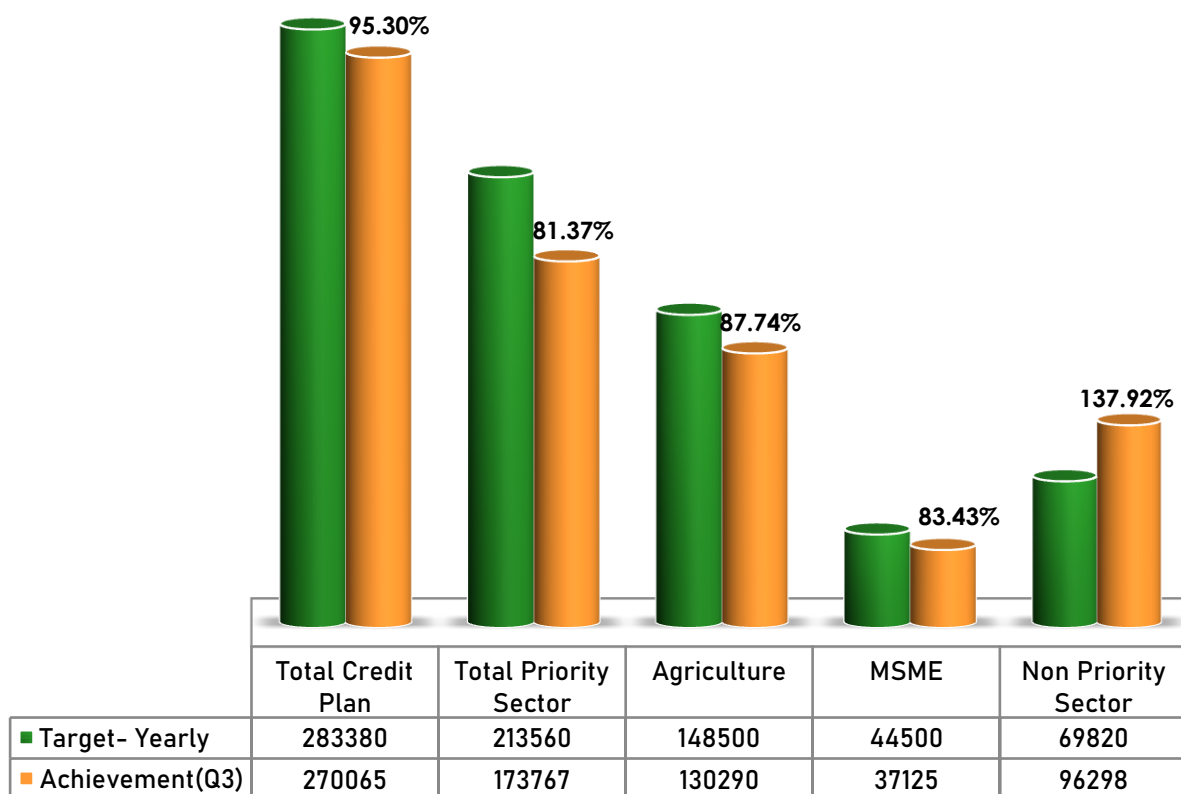
3.1.2 Priority Sector:

(Amt. in Crores)

S. No	Segment	Target 2021-22	Achievement (Disbursements during 01.04.21 to 31.12.2021)	% of Achievement
A. Agriculture				
1	Short Term Crop Production Loans			
	Kharif	65149	56940	87.40%
	Rabi	45273	39021	86.19%
	Total	110422	95962	86.90%
2	Agriculture Term Loans			
	Kharif	18314	10966	59.88%
	Rabi	12727	17404	136.75%
	Total	31041	28371	91.40%
3	Total Farm Credit			
	Kharif	83464	67907	81.36%
	Rabi	58000	56426	97.29%
	Total	141464	124332	87.89%
4	Agri Infrastructure & Ancillary Activities			
	Kharif	3518	2625	74.62%
	Rabi	3518	3332	94.70%
	Total	7036	5957	84.66%
5	Total Agriculture			
	Kharif	86982	70532	81.09%
	Rabi	61518	59758	97.14%
	Total	148500	130290	87.74%
B. MSME				
1	Micro Enterprises	20616	17135	83.12%
2	Small Enterprises	16361	12925	79.00%
3	Medium Enterprises	7523	7065	93.91%
4	Total MSME	44500	37125	83.43%

S. No	Segment	Target 2021-22	Achievement (Disbursements during 01.04.21 to 31.12.2021)	% of Achievement
C. Other Priority Sector Advances				
1	III. Export Credit.	1083	261	24.07%
2	IV. Others	19477	6091	31.27%
	a. Education	1786	536	30.03%
	b. Housing	11056	2185	19.76%
	c. Others	6634	3370	50.79%

ACP Achievement for FY 2021-22 as on 31.12.2021



Amt in Crs.

Particulars	Target-Yearly	Achievement (upto Dec 21)	% Achv
Total Credit Plan	283380	270065	95.30%
Priority Sector	213560	173767	81.37%
Agriculture	148500	130290	87.74%
MSME	44500	37125	83.43%
Non Priority Sector	69820	96298	137.92%

3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan:

(Amt. in Crores)

S N	Segment	2018-19		2019-20		2020-21		2021-22	
		(31.03.2019)		(31.03.2020)		(31.03.2021)		(31.12.2021)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	144220	149414(104%)	169200	159253(94%)	187550	196982(105%)	213560	173767(81%)
2	Non-Priority sector	50000	66526(133%)	60000	68629(114%)	64050	90652(142%)	69820	96298(138%)
3	Total Credit Plan	194220	215940(111%)	229200	227882(99%)	251600	287634(114%)	283380	270065(95%)

3.2.2 Priority sector Advances:

(Amt. in Crores)

S N	Segment	2018-19		2019-20		2020-21		2021-22	
		(31.03.2019)		(31.03.2020)		(31.03.2021)		(31.12.2021)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	75000	76721	84000	89273	94629	109210	110422	95962
2	Total Agrl. Term Loans incl. allied activities	26564	29839	31000	24724	34031	37669	38078	34328
3	Total Agriculture	101564	106560	115000	113997	128660	146879	148500	130290
4	MSME	28261	33815	36000	37872	39600	40312	44500	37125
5	Others under Priority Sector incl. export Credit	14395	9039	18200	7384	19291	9791	20560	6352
	Total Priority Sector	144220	149414	169200	159253	187551	196982	213560	173767

3.3 Comparative statement of Credit Disbursements (Y-o-Y)

3.3.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2020 to 31.12.2020	Disbursements from 01.04.2021 to 31.12.2021	% Increase
1	Priority sector	153474	173767	13.22%
2	Non-Priority sector	77763	96298	23.84%
3	Total Credit Plan	231237	270065	16.79%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2020 to 31.12.2020	Disbursements from 01.04.2021 to 31.12.2021	% Increase
1	Short term Crop Production Loans	82805	95962	15.89%
2	Agriculture Term Loans (incl. infra & anc)	29423	34328	16.67%
3	Total Agriculture	112228	130290	16.09%
4	MSME	33424	37125	11.07%
5	Other Priority Sector incl. Exp. Crdt.	7822	6352	-18.80%
6	Total Priority Sector	153474	173767	13.22%

AGENDA 4-FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding)

(Amt.in Crores)

S N	Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 31.12.2021
1	Short Term Prodn loans	83,084	98,078	1,04,940	1,22,196	1,29,987
2	Total Agrl. Term Loans	36,101	41,956	45,630	57,121	57,804
	Total Farm Credit	1,19,185	1,40,034	1,50,570	1,79,317	1,87,791
3	Agril Infra & Ancill	6,787	9,230	6,920	5,268	12,846
4	Total Agrl. Advances	1,25,972	1,49,264	1,57,490	1,84,585	2,00,637
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.08%	44.96%	39.63%	42.61%	39.88%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 31.12.21

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	2,640	616.79	23.36%
2	Dairy	4,891	2,620.74	53.58%
3	Poultry	1,529	651.66	42.62%
4	Fisheries	1,738	665.03	38.26%

4.3 Integration of Business Correspondents/Bank Mithras (BCs) services at RBKs

- As per the resolution in earlier SLBC meetings, banks agreed to integrate their BC services at RBK locations.
- A detailed SOP/Job card on BC operations has been formulated and BCs are advised to follow the SOP.

4.4 YSR Sunna Vaddi Panta Runalu :

- YSR Sunna Vaddi Panta Runalu Scheme is introduced to reduce the debt burden of the small and marginal farmers. The benefit of the scheme is interest free (Vaddi Leni Runalu) crop loans up to Rs. 1.00 lakh, subject to repayment of these loans within the due date and maximum of 1 year from the date of disbursement. Banks have to upload the data of the eligible farmers of SVPR claims for the crop loans who have utilized the said loans for the intended purpose and repaid up to Rs.1.00 lakh with in the stipulated time in the MIS format available in the SVPR portal, duly following protocol
 - The active SB account numbers with correct adhaar number of the eligible farmers are only to be uploaded in the SVPR portal to avoid eliminations due to wrong account number during processing claims.
 - Ensure entry of actual beneficiary name in the portal with correct adhaar details.
 - Upload the interest subsidy details in the portal by calculating interest eligible only as per the scale of finance on crop loans.
 - Ensure valid data entry with relation to loaning and repayment time lines

Status of SVPR claims settlement during year 2021-22

Sl.No	Season	No of accounts (Lakhs)	Interest subsidy (Rs in Cr)
1	Rabi 2019-20	5.60	92.39
2	Kharif 2020	6.71	115.33
Total		12.31	207.72

The uploading process of the claims of SVPR for Rabi 2020-21 season is in progress , where Govt is planning to settle the claims in the month of April 2022 .

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

- To reduce premium burden under PMFBY, State Government announced "Free Crop insurance scheme" under Navaratnalu from Kharif 2019 onwards.
- During Kharif 2019, farmers insured crops paying token amount of Rs.1/-. Remaining farmer share of premium was also paid by the State Govt along with its regular 50% State Share and companies settled claim.
- To implement scheme on a saturation mode, Dr YSR Free Crop Insurance is being implemented from Rabi 2019-20 onwards. Crop Insurance enrolment was made simple through e-Crop booking in their village only without any specific timelines.
- All the cultivators growing notified crops in the notified areas, captured through e-crop, and successful biometric authentication are considered eligible for coverage. Department of Agriculture is the nodal agency for implementation

- State Govt is shouldering the entire claim settlement responsibility and has settled claims to the tune of Rs.1739 Cr benefiting 13.3 Lakh farmers.
- Claims have been calculated based on the results of the Crop Cutting Experiments and Weather data and claim payment is done through Aadhar Based Payment system.
- To cater to the insurance needs, State is setting up Andhra Pradesh General Insurance Corporation Limited (APGICL) and the registration is under process. With APGICL, the State can also bid for PMFBY along with other empaneled insurance companies and tap into a considerable portion of business. In anticipation of establishment of APGICL, the State is not implementing PMFBY

4.6 Progress in lending to Cultivators (Tenant Farmers)

Finance extended to tenant farmers through various modes during 2021-22 as on 31.12.2021 is as follows:

(Amt. in Crores)

Target		Mode	June – 21		September – 21		December – 21	
Accounts	Amount		Accounts	Amount	Accounts	Amount	Accounts	Amount
359157	4100	CCRC	58527	571.82	83485	871.00	123467	1281.23
		JLGs & RMGs	2617	71.09	3868	97.00	4588	135.16
		Others	1173	4.43	4588	28.35	10773	123.51
		Total	62317	647.34	91941	996.35	138828	1539.9
% of Achievement-Amt			15.78%		24.30%		37.55%	

(CCRC –Crop Cultivator Right Cards, JLG-Joint Liability Group, RMG-Rythu Mitra Group)

All controlling authorities of Banks are requested to instruct the branches to improve the lending under Tenant farmer finance.

4.7 Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

RBI vide reference FIDD.CO. FSD.BC.No. 12/05.05.010/2018-19 dated Feb 4th 2019 issued guidelines on KCC facility to Animal Husbandry and Fishery activities to meet their working capital requirements. The SLTC has approved unit cost for Animal Husbandry and Fisheries activities for FY 2021-22.

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2021 to 31.12.2021.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
74677	63076	6493	94150

Ministry of Finance, Department of Financial Services, GoI has been reviewing the progress of issue of KCC to eligible farmers for agriculture and allied activities with the Top Management of all Banks & SLBC Conveners at very frequent intervals .

District-level KCC Camp

Ministry of Finance, Department of Financial Services, GoI vide Lr dated November 05, 2021 informed that while reviewing the progress of KCC saturation drive, it has been observed that although, KCC saturation drive has resulted in very good coverage of farmers engaged in crop cultivation, a significant chunk of the farmers engaged in animal husbandry, dairy and fisheries activities, are yet to be provided with the facility of KCC. These farmers are the most unserved segment of the society, in terms of institutional credit for their working capital requirement. Hence a campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fishery activities was launched from Nov 08, 2021, where camps are being conducted on every Friday of the week.

During the camps on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries is being done. State Animal Husbandry Department/ State Fisheries Department are appointed as District Nodal Officers respectively for this campaign and both Nodal Officers are regularly coordinating with LDMs for the weekly camps in the district.

The applications sourced by the Nodal officers from eligible farmers and Bank representatives would be verified as per check list and the credit decision would be communicated. The progress is being reviewed by DFS with top Management of banks frequently.

4.8 Doubling of Farmers Income by 2022

NABARD vide Lr no NB.CPD.GCD/1380-1398 dated 30.09.2020 informed that, in consultation with RBI, select SLBCs and other stake holders have developed bench marks/indicators for the monitoring and reviewing the progress on annual basis under doubling of farmers income by 2022. The details are furnished under annexure 31

4.9 Progress in Digitization of Land Records & Loan charge creation module in AP

- ❖ 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 51.03 laks loan accounts in the AP webland portal as on 31.12.2021 and charges were approved for 48.32 laks loan accounts.
- ❖ Member Banks are requested to utilise the platform effectively to curb the menace of multiple bank finance on same piece of land and finance against the fake lands.

4.10 Identification of gaps in Rural and Agriculture Infrastructure which need Financing

- ❖ There is a big gap in the requirement of storage space (both dry and cold storage) and actual. Creating proper storage infrastructure to reduce the demand-supply gap.
- ❖ Creating drying platforms for drying paddy grain to facilitate the preparation of the field for the next crop
- ❖ Rejuvenation of existing minor irrigation structures
- ❖ Provision of drum seeders, mechanized multi cultivator to increase the production of various crops
- ❖ Improving the post-harvest infrastructure for maize· Promotion of mini millet processing units in tribal and other regions.

- ❖ Special thrust on horticulture mechanisation,
- ❖ To encourage the establishment of custom hiring centres for SF/MF and to manage the distribution of farm machinery under cooperative mode
- ❖ Financing term loan requirements of farmer groups viz. FPO, JLG, RMG, etc. for promoting investment in agriculture.
- ❖ Encouraging progressive agripreneurs to set up Agri-Clinics and Agri Business Centres in rural areas for providing extension services and technology transfer to farmers.
- ❖ Establishment of seed processing units, organic fertiliser units, soil testing laboratory etc
- ❖ Setting up model polyhouses, hi-tech nurseries and tissue culture labs in KVKs to educate the visiting farmers.
- ❖ Post-harvest management viz., cleaning, grading, pack houses, etc.
- ❖ Increasing number of Mobile Veterinary Clinics
- ❖ Encouraging Broiler Farming under contract farming with hatcheries & marketing of broiler meat
- ❖ Infusion of the latest technology for promotion of by-products or value addition

AGENDA 5 – FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSME Sector)

5.1 Outstanding Position of lending under MSME sector as on 31.12.2021

(Amt.in Crores)

Particulars	31.03.2019		31.03.2020		31.03.2021		31.12.2021	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1199612	26514	1171145	28533	1500375	30765	1374939	33965
Small Enterprises	142150	24884	148178	23589	105316	22663	142173	25468
Total MSE	1341762	51398	1319323	52122	1605691	53428	1517112	59434
% of Micro to MSE	89.41%	51.59%	88.77%	54.74%	93.44%	57.58%	90.63%	57.15%
Medium Enterprises	8920	6627	12586	5951	17467	8555	13655	12358
Total MSME	1350682	58025	1331909	58073	1623158	61983	1530767	71792

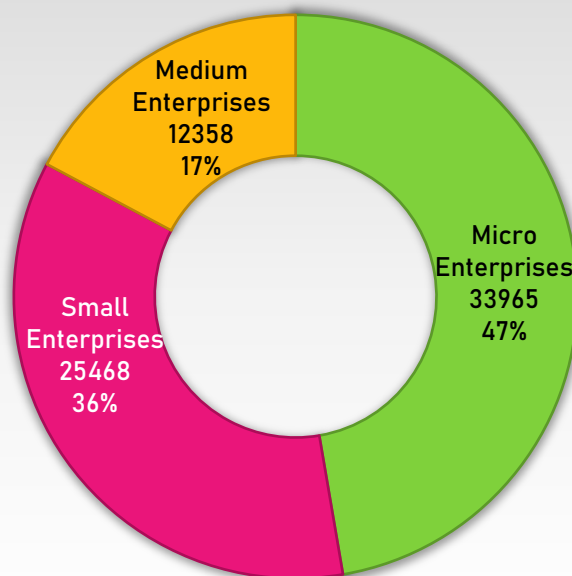
5.2 Disbursements under ACP 2021-22 for MSME sector

(Amt. in Crores)

Sector	Target 2021-22	Achievement (Disbursements during 01.04.2021 to 31.12.2021)	% of Achievement
Micro Enterprises	20616	17135	83.12
Small Enterprises	16361	12925	79.00
Medium Enterprises	7523	7065	93.91
Total MSME	44500	37125	83.43

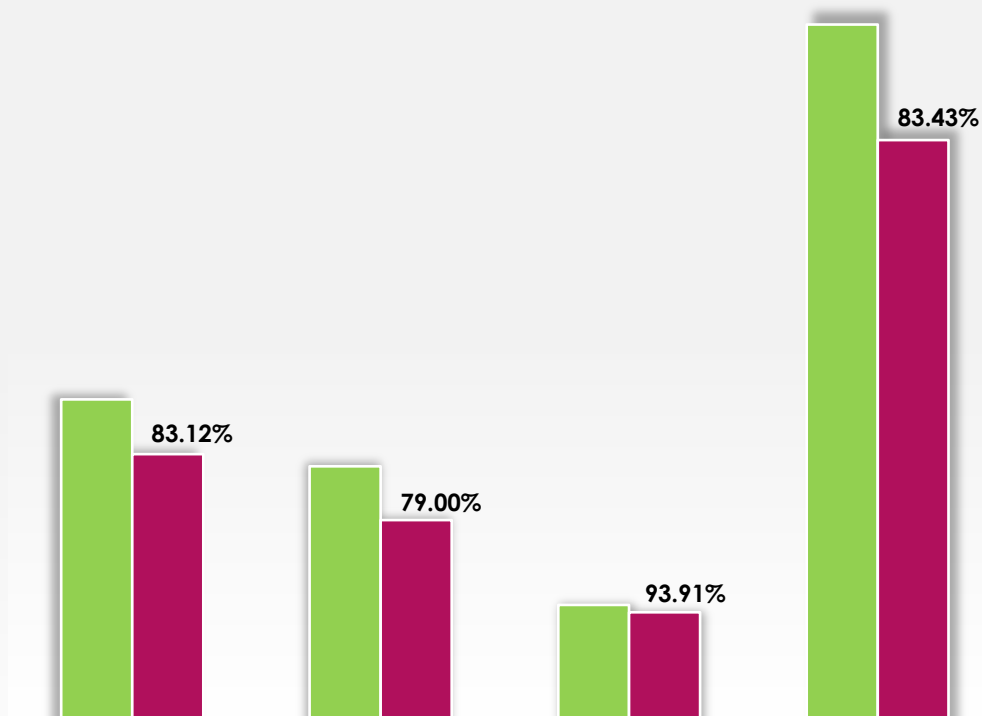
MSME Outstanding position as on 31.12.2021

(Amount in crores)



MSME ACP Achievement as on 31.12.2021

(Amount in crores)



As on 31.12.2021	Micro Enterprises	Small Enterprises	Medium Enterprises	Total MSME
Target FY21-22	20616	16361	7523	44500
Achievement	17135	12925	7065	37125

5.3 Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances

In view of the uncertainties created by the resurgence of the Covid-19 pandemic in India, RBI has extended the restructuring of advances to the MSME borrowers' facility for restructuring existing loans without a downgrade in the asset classification. As per RBI guidelines invocation of restructure completed by 31.12.2021

The Progress up to 31.12.2021 is furnished hereunder:

Loans up to Rs.10 Lakhs				Loans above Rs.10 Lakhs				Total			
I. Eligible A/cts for Restructuring as on 31.03.2021 (As per RBI new Guidelines)		Out of Eligible A/cts restructured upto 31.12.2021		I. Eligible A/cts for Restructuring as on 31.03.2021 (As per RBI new Guidelines)		Out of Eligible A/cts restructured upto 31.12.2021		I. Eligible A/cts for Restructuring as on 31.03.2021 (As per RBI new Guidelines)		Out of Eligible A/cts restructured upto 31.12.2021	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
763804	12817	172316	3257	68852	46399	12841	10240	832656	59216	185157	13497

- Total Eligible accounts for restructuring are 8,32,656. Out of this 22% accounts (1,85,157) are restructured.

5.4 PM's Task Force –Recommendations

Recommendations	Norm %	Sep-21 %	Dec-21 %
Banks are advised to achieve a 20 % year-on-year growth in credit to micro and small enterprises (Dec 20 to Dec 21)	20%	10.84%	11.99%
MSE as on Dec 20- Rs.53,070 cr			
MSE as on Dec 21- Rs.59,434 cr			
10 % annual growth in the number of micro enterprise ac/s (Dec 20 to Dec 21)	10%	22.39%	-4.45%
No. of Micro Ent. as on Dec 20 – 14,39,030			
No. of Micro Ent. as on Dec 21- 13,74,939			
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	64.58%	64.00%
MSE as on Dec 20-Rs.53,070 cr			
Micro Ent. as on Dec 21-Rs.33,965 cr			

5.5 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme

Year	Proposals covered during the year	
	No. of A/cs.	Amount (in Crs.)
2019-20	15168	511.90
2020-21	148452	1134.01
Dec-21	23559	601.06

Status of Claims settled:

(Amt. in crores)

FY	Number	Settled Amount
2019-20	264	4.60
2020-21	288	6.80
Dec-21	244	3.33

Banks are requested to cover the all eligible loans including Loans of Jagananna Thodu under CGTMSE

AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Housing Loans

Position of Housing Loans as on 31.12.2021

(Amt.in Crores)

Year	Total Outstanding		Disbursements	
	No. of A/cs	Amount	No. of A/cs	Amount
2017-18	283326	22223	51189	4526
2018-19	300835	24371	86449	6451
2019-20	335840	28385	39758	3542
2020-21	289914	27546	80967	4372
Dec-21	315162	29232	138220	2185

6.2 Education Loans

6.2.1 Position of Education Loans as on 31.12.2021:

(Amt.in Crores)

Year	Total Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
2017-18	109144	4036	27637	656
2018-19	104597	3968	35779	796
2019-20	77983	3963	15611	478
2020-21	92827	4055	35198	901
Dec-21	87802	3825	37611	536

6.2.2 Education Loan to SCs/STs/OBCs for the year 2021-22 (as on 31.12.2021):

(Amt. in Crores)

SCs						STs						OBCs					
Loan Disbursed During FY22 upto 31.12.2021	Loan Outstanding as on 31.12.2021		NPA as on 31.12.2021		Loan Disbursed During FY22 upto 31.12.2021	Loan Outstanding as on 31.12.2021		NPA as on 31.12.2021		Loan Disbursed During FY22 upto 31.12.2021	Loan Outstanding as on 31.12.2021		NPA as on 31.12.2021		Loan Disbursed During FY22 upto 31.12.2021	Loan Outstanding as on 31.12.2021	
	A/Cs	Amt	A/Cs	Amt		A/Cs	Amt	A/Cs	Amt		A/Cs	Amt	A/Cs	Amt		A/Cs	Amt
	1151	53	5522	265	491	12	450	21	2041	134	134	3	3291	114	15929	879	727
																	17

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 31.12.2021 are placed under.

(Amt in Crores)

FY	Export Credit	Social Infrastructure	Renewable Energy
2018-19	542.97	69.27	34.86
2019-20	692.01	28.66	37.71
2020-21	459.78	52.90	32.90
Dec-21	163.68	55.64	27.89

State Government intervention to create avenues for Agri Export Financing:

The infrastructure development plan of State Government viz. setting of food processing parks, fishing harbors, SEZ, SPV, the establishment of green airports, horticulture hubs and integrated logistic parks need to be implemented in a time-bound manner.

- ❖ Public investments in mega food parks, last-mile connectivity and composite cold chain components may be supported through consortium funding.
- ❖ Avenues may be explored to incentivize investments in export oriented infrastructure to attract private investments, encourage innovation and ensure best practices.
- ❖ Support investment in infrastructure under Sector-specific strategies of State Government giving a boost to fishery and horticulture exports.
- ❖ The convergence of support schemes under Agricultural and Processed Food Products Export Development Authority (APEDA) and Marine Products Exports Development Authority (MPEDA).
- ❖ Finance for Agricultural products with global value chains may be given priority.
- ❖ Sector-specific district-level strategies may be aligned to boost finance for fishery and horticulture exports with the participation of FPOs.
- ❖ Providing direct term loans to export-oriented food processing units in Designated Food Parks (DFPs).
- ❖ banks to explore the possibility to open Forex branches in the district exclusively to cater services to exporters.
- ❖ The banks should put in place a control and reporting mechanism for export credit.

Social Infrastructure: Social Infrastructure Involving Bank Credit Creation of social infrastructure was mainly in the domain of public investments. Growing population and the increasing demand for better educational infrastructure, health care and drinking water facilities led to private investments in these sectors, resulting in the establishment of a host of private educational institutions, hospitals, drinking water plants, etc. The available infrastructure in the State, especially private infrastructure, is heavily concentrated in few places and the facilities are still not accessible in remote areas.

- ❖ Bankers to focus for credit support to the social infrastructure activities to fill the potential gap

Renewable Energy:

- ❖ The role of new and renewable energy has assumed significance in recent times with the growing concern for the country's energy security. Andhra Pradesh has emerged as one of the leading states for renewable energy installations in recent years. As per AP Solar Power Policy 2018, AP promotes solar parks with an initial capacity of 4,000 MW. Besides, 34 locations in AP have been identified and notified by GoI for installing wind power projects. As per the assessment of MNRE, the estimated gross potential is 44,229 MW in the State.
- ❖ Banks can also focus on encouraging more use of solar pump-sets. Proactive financing of solar home lighting system, water heating system & solar pumping system. Extending support for solar street lighting and solar fencing through subsidy schemes.

6.4 Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (outstanding)

(Amt in Crores)

S.No.	Year ended	Weaker sections	Women	Minority communities	SC/ST
1	March 2018	68259	44602	14195	12754
2	March 2019	91243	47548	15567	14733
3	March 2020	90624	49848	15477	15791
5	March 2021	95526	51127	21469	18689
6	Dec 2021	123829	101624	16285	28141
Stipulation		10% of ANBC	5% on ANBC	--	---
% for Dec 2021		24.61%	20.20%	3.23%	5.04%
% of Achievement for Mar 21		20.20%	12.57%	4.26%	3.75%

A sub committee meeting was conducted on 07.02.2022 where following action plan was evolved to improve lending to the SC/ST and weaker section.

- The field level bank functionaries should be sensitized to converge the YSR Jagananna Badugu Vikasam scheme with Stand Up India and other Government sponsored schemes. CGTMSE scheme is to be used for taking care of the collateral security aspect wherever required
- During district level industrial promotion meetings, targets under Stand up India, Mudra for SC ST beneficiaries is to be discussed and specific action plan is to be drawn.
- Banks shall sensitize field functionaries to adhere to the RBI guidelines while rejecting loan applications of SC ST communities

RBI vide Master Circular dated April 05,2021 issued consolidating guidelines / Instructions / directions to banks with regard to providing credit facilities to Scheduled Castes (SCs) and Scheduled Tribes (STs).

- Banks should advise their branches to organize meetings more frequently exclusively for SC / ST beneficiaries to understand their credit needs and to incorporate the same in the credit plan.
- Rejection of loan applications in respect of SCs / STs should be done at the next higher level instead of at the branch level and reasons of rejection should be clearly indicated.

All controlling authorities of the of Banks were advised to go through the above circular for full details and take cognisance of the RBI directions to improve the lending to Scheduled Castes (SCs) and Scheduled Tribes (STs).

AGENDA 7 - NPAs

Position of NPAs under various sectors as on 31.12.2021

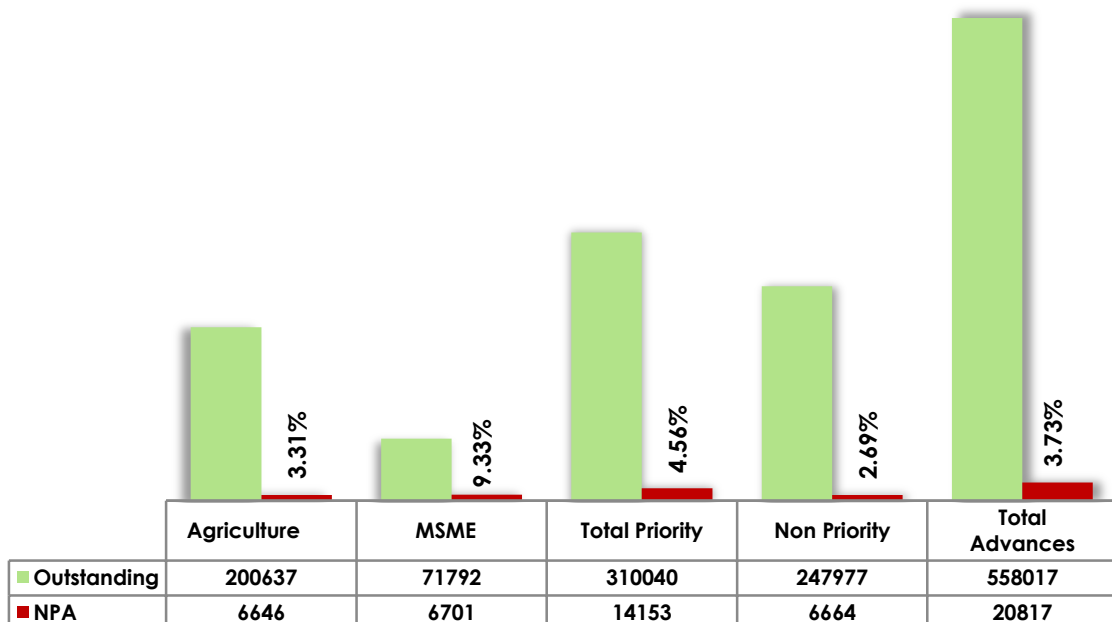
(Amount in crores)

S No	Sector	2018-19			2019-20		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	98078	2613	2.66%	104940	3338	3.18%
2	ATL	41956	1730	4.12%	45630	1825	4.00%
3	Agriculture	149264	4730	3.17%	157490	5621	3.57%
4	MSME Sector	58025	3091	5.33%	58074	4363	7.51%
5	Housing Loans	24371	326	1.34%	28502	481	1.69%
6	Education Loans	3968	157	3.96%	3973	132	3.32%
7	Priority Sector Loans	240220	8436	3.51%	251423	10764	4.28%
8	Non Priority sector	157130	3183	2.03%	182837	3645	1.99%
9	Total Advances	397350	11618	2.92%	434261	14409	3.32%
10	SHGs	27451	359	1.31%	28872	336	1.17%
11	Central Govt. Sponsored Schemes	22901	584	2.55%	29036	1823	6.28%
12	State Govt. Sponsored Schemes	11148	462	4.14%	16550	1309	7.90%

S No	Sector	2020-21			Dec - 2021		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	122196	2780	2.27%	129987	3569	2.75%
2	ATL	57121	1802	3.16%	57804	2043	3.53%
3	Agriculture	184585	4906	2.66%	200637	6646	3.31%
4	MSME Sector	61984	4550	7.34%	71792	6701	9.33%
5	Housing Loans	27546	458	1.66%	29232	515	1.76%
6	Education Loans	4055	100	2.46%	3825	122	3.18%
7	Priority Sector Loans	282585	10160	3.60%	310040	14153	4.56%
8	Non Priority sector	220490	4265	1.93%	247977	6664	2.69%
9	Total Advances	503075	14425	2.87%	558017	20817	3.73%
10	SHGs	30644	271	0.88%	37180	351	0.94%
11	Central Govt. Sponsored Schemes	24102	794	3.29%	24967	1076	4.30%
12	State Govt. Sponsored Schemes	18654	1654	8.87%	19918	1854	9.30%

Sector wise NPA as on 31.12.2021

(Amount in crores)



AGENDA 8 - LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

8.1 Government of India Schemes

8.1.1 Stand up India Scheme:

Performance under Stand Up India as on 31.12.2021									
Type of Bank	SC/ST			Women			Total		
	Target	A/cs Sanct.	% of Achvt	Target	A/cs Sanct.	% of Achvt	Target	A/cs Sanct.	% of Achvt.
Public Sector Banks	4738	1304	27.52%	4738	4276	90.25%	9476	5580	58.89%
Private Sector Banks	697	194	27.83%	697	545	78.19%	1394	739	53.01%
RRBs	939	64	6.82%	939	233	24.81%	1878	297	15.81%
Total	6374	1562	24.51%	6374	5054	79.29%	12748	6616	51.90%
Mar 21	6029	1434	23.79%	6029	4681	77.64%	12058	6115	50.71%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress as on 28.02.22 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.2021 to 28.02.22			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	6878	336.17	2194.94	2664.19	5195.30	75.54%
Private Sector Banks	1085	87.70	351.44	309.55	748.69	69.00%
RRBs	2875	184.32	786.66	865.67	1836.65	63.88%
Others	-	135.16	9.81	5.87	150.84	
Total	10838	743.35	3342.85	3845.28	7931.48	73.18%
Mar 2021	8464	1423	4901	5116	11440	135.16%

(Source: www.mudra.org.in)

8.1.3 Category-wise percentage Performance under PMMY in the State of Andhra Pradesh during FY 22:

Category	As on 31.12.2021			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	44%	60%	58%	59%
SC	21%	14%	14%	12%
ST	7%	5%	6%	5%
OBC	28%	21%	22%	26%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	70%	46%	48%	46%
New Entrepreneurs/ Accounts	10%	20%	19%	18%
Minority	12%	10%	10%	11%
PMJDY OD Account	1%	0%	0%	0%

8.1.4 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 upto September , 2021 is as under:

(Amt. in Lakhs)

Target Allocated		Total No. of applications forwarded to the bank		No. of Applications sanctioned		No. of applications disbursed		No. of applications pending	
Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
30000	15000	5916	3583	2795	2017	2795	2017	3121	1566

(Source: Handlooms & Textiles Department)

All Controlling authorities of Banks are requested to issue suitable instructions to concerned branches to dispose the pending applications immediately.

8.1.5 Atmanirbhar Nidhi - PMSVANidhi (Special Micro-Credit Facility Scheme for providing affordable loan to street vendors):

Ministry of Housing and Urban Affairs, GoI has launched PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid- 19 lockdown, and the guidelines are issued by the Ministry.

Status of Report on Loan Sanctions as on 17.02.2022 (online portal)

(No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
2.26	2.04(90.19%)	0.22(9.81%)	1.86(83.55%)	0.18(7.96%)

(Source : Udyamimitra Portal)

Ministry of Housing & Urban Affairs, GoI issued guidelines for the 2nd tranche of loan under PMSVANidhi. As per the guidelines beneficiaries who fully paid their first loan are eligible for second loan to the min amount of Rs. 15,000 repayable in 18 months and all eligible for the int. subvention @ 7% upto 31.03.22.

2nd Tranche Details :

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
10,021	7,290(72.75%)	2,731(27.25%)	4,882(48.72%)	2,408(24.03%)

8.1.6 Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2021-22 (as on 31.12.2021)

(Amt. in Lakhs)

S N o	Name of the Org.	Target 2021-22			Achievement			% Achievement		
		No. of project	Margin Money	Emp.	No. of project	Margin Money	Emp.	No. of projects	Margin Money	Emp.
1	KVIC	774	2332	6192	128	650	1024	17	27.89	17
2	KVIB	938	2814	7504	480	2166	3840	51	76.97	51
3	DIC	1231	3693	9848	940	3802	7520	76	102.96	76
Grand Total		2943	8839	23544	1548	6618	12384	53	74.88	53

(Source: KVIC Hyderabad)

All Controlling authorities of Banks are requested to dispose the pending application in KVIC online portal immediately strictly adhering to the timelines provided.

KVIC state office vide letter dated 03.02.2022 informed that there is relaxation of EDP training for claiming margin money by the financing bank after 1st installment of the loan and it is possible claim the margin money without waiting for EDP training. However the applicant should complete the EDP training either online/offline by the end of 30th June 2022

8.1.7 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM) Scheme:

Progress on SEP (Individual) and SEP (Groups) for the financial year 2021-22 as on 31.12.2021

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	5000	50.00	3825	37.42	76.50	74.84
2	SEP (Groups)	100	3.00	97	7.87	97.00	262.30

(Source: MEPMA)

8.1.8 PMFME (PM Formalisation of Micro Food Processing Enterprises Scheme):

This scheme is a centrally sponsored scheme .This is designed to address the following challenges faced by micro enterprises

- a) Lack of innovation skills b) Lack of access to modern technology c) Lack of food safety control systems d) Lack of branding & marketing.

It is planned to extend assistance for 2,00,000 micro food processing units directly through Credit linked subsidy. The scheme envisages an outlay of Rs. 10,000 crore over a period of five years from 2020 -21 to 2024-25.The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. The eligible members under this scheme are Individual micro food processing, SHGs/FPOs. Units would be provided credit-linked capital subsidy @35% of the eligible project with beneficiary contribution of 10% of the project cost.

The lending position of the scheme is furnished here under.

PMFME Data as on 31.12.2021			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
1024	230	436	358

- Banks are requested to accord suitable action on pending applications
(Bank wise Position placed as Annexure 24)

8.1.9 Financing facility under 'Agriculture Infrastructure Fund':

The Hon'ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points. The scheme will facilitate setting up and modernization of key elements of the value chain including Post Harvest Management Projects. The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore in the first year and Rs. 30,000 crore each in next three financial years. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years.

Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government.

The lending position of the scheme as on 31.12.2021 is furnished here under:

(Amt. in Crores)

Bank	Total Received	Sanctions	Rejected	Disbursed	Pending with Banks	pending at PMU
APCOB	2595	1015	1043	-	194	343
Finance company	7	3	0	1	0	3
Axis Bank	5	-	4	-	1	0
Bank of Baroda	6	1	5	-	0	0
Bank of India	13	1	1	7	3	1
Canara Bank	37	1	16	17	3	0
Central Bank of India	6	2	1	1	1	1
DCB Bank	1	-	0	-	1	0
HDFC Bank	16	-	3	1	5	7
ICICI Bank	1	-	0	-	1	0
IDBI Bank	1	-	1	-	0	0
Indian Bank	7	-	3	2	1	1
Karnataka Bank	6	-	0	2	0	4
Karur Vysya Bank	17	1	1	9	3	3
Kotak Bank	2	-	0	1	0	1
Punjab National Bank	21	-	14	3	2	2
State Bank of India	68	1	44	11	3	9
TM Bank	1	-	0	-	0	1
UCO Bank	2	-	0	1	0	1
Union Bank of India	27	4	9	7	4	3
Grand Total	2839	1029	1145	63	222	380

Source: Consultant AIF-PMU

8.1.10 Atmanirbhar Bharat Abhiyan Economic Package:

Hon'ble Prime Minister of India on May 12, 2020 announced Atmanirbhar Bharat Abhiyan Economic Package (Self Reliant India Mission) to revive the Indian Economy, to help farmers, migrant workers and to revive the industrial sector. There are certain relief measures under the package to be implemented through banks, of that ECLG is one, whose progress as on 31.12.2021 is furnished.

(Amount in crores)

Eligible		Sanctioned		Disbursed		Opted out		% of sanctions	% of disburs	% opted out
No.	Amt	No.	Amt	No.	Amt	No.	Amt			
324739	7081.22	256264	6261.75	154336	5290.76	66694	634.2	88.43%	74.72%	8.96%

8.2 State Government Sponsored Schemes

8.2.1 YSR Cheyutha Scheme- Bank finance for Beneficiaries :

- As part of economic empowerment of women, Govt of AP has introduced “YSR Cheyutha scheme”.
- SLBC had formulated SOP to extend finance under the scheme.
- Banks are extending credit support to meet cost gap of their opted livelihood activity
- Govt had developed an exclusive portal to monitor the progress in real time.

The position of Bank finance for AH activity as on 18.02.22:

Dairy			Sheep & Goat		
Appl. Received	Sanctions(A/ cs)	Grounded	Appl. Received	Sanctions(A/ cs)	Grounded
44562	27832(63%)	24429(88%)	33248	24058(73%)	22053 (92%)

Member Banks are requested to expedite the loan sanction under the captioned scheme as per eligibility.

For retail activity 100 % applications were provided with Bank credit support.

The progress for retail activity is as under

No of Applications submitted to Banks(retail)	Grounded	Amount(lakhs)
35152	35152(100%)	19685

8.2.2 Jagananna Thodu Scheme:

Government of Andhra Pradesh has introduced the scheme to handhold the Chiruvyaparulu, artisans and people engaged in handicraft works both from rural and urban areas. The scheme was launched by Hon'ble Chief Minister on 25.11.2020.

Banks have disbursed 4.20 lakhs Loans under Phase I and 3.37 lakhs under Phase II. On 20th October 2021 Hon'ble Chief Minister reimbursed interest amount of 16.36 Crs to 4.50 lakh beneficiaries and proposed to reimburse 16.15 Crs on 22.02.2022 to 7.06 lakh beneficiaries. Govt. of AP with the support of the banks is planning to arrange credit support for 9.05 lakhs under the Phase III

From 2022 onwards the implementation of the scheme was entrusted to SERP in Rural Areas and MEPMA in Urban Areas and necessary SOP has also been circulated to all Banks.

For recovery loans also SERP, MEPMA & Village/Ward Secretariats Functionaries /Volunteers are extending support to the Bankers so far 28934 Functionaries and 43934 Volunteers are mapped to the various Bank Branches.

All Banks are requested to extend co-operation for disbursement of loans in all eligible cases.

8.2.3 YSR Jagananna Nagar :

Government of AP is implementing Pedalandariki Illu under Navaratnalu as a flag ship program to provide 30.75 lakh pacca houses to homeless poor families in the State including the Pradhan Mantri Awas Yojana (Urban) - AHP, G+3 houses in three categories - 300 sft, 365 sft & 430 sft type of houses. These houses are under construction by the APTIDCO. Officially the existing name i.e TIDCO Colonies is changed as PMAY (U) - YSR JAGANANNA NAGAR .

Government further decided that Bank finance is to be extended to only those beneficiaries who opted for 365 sft and 430 sft category houses under captioned scheme and to allot the 300 sft houses to beneficiaries at a nominal amount of Rs.1/- (One Rupee) only. As such for 1.19 lakh houses of 365 sft and 430 sft category houses, target for Bank finance was communicated to the banks.

Revised Financial Sharing Pattern for the APTIDCO Units (Amt. in Lakhs)

Unit type (in sft)	Cost of the Unit	Govt of India Share	Benfic Contribution	Bank loan	Govt of AP Share(Including Infra)
300	6.55	1.50	1(Rs)	0.00	5.05
365	7.55	1.50	0.25	3.15	2.65
430	8.55	1.50	0.50	3.65	2.90

AP-TIDCO is implementing Agency & MEPMA has been supporting the Banks at field level for speedy disbursement of loans.

The lending progress under the scheme as on 28.02.2022 is as under (Amt. in crores)

Target		Applications received	Sanctions By Banks		Disbursements	
A/Cs	Amt	A/Cs	A/Cs	Amt	A/Cs	Amt
119968	4107.93	83762	36402	1165	31790	613.52

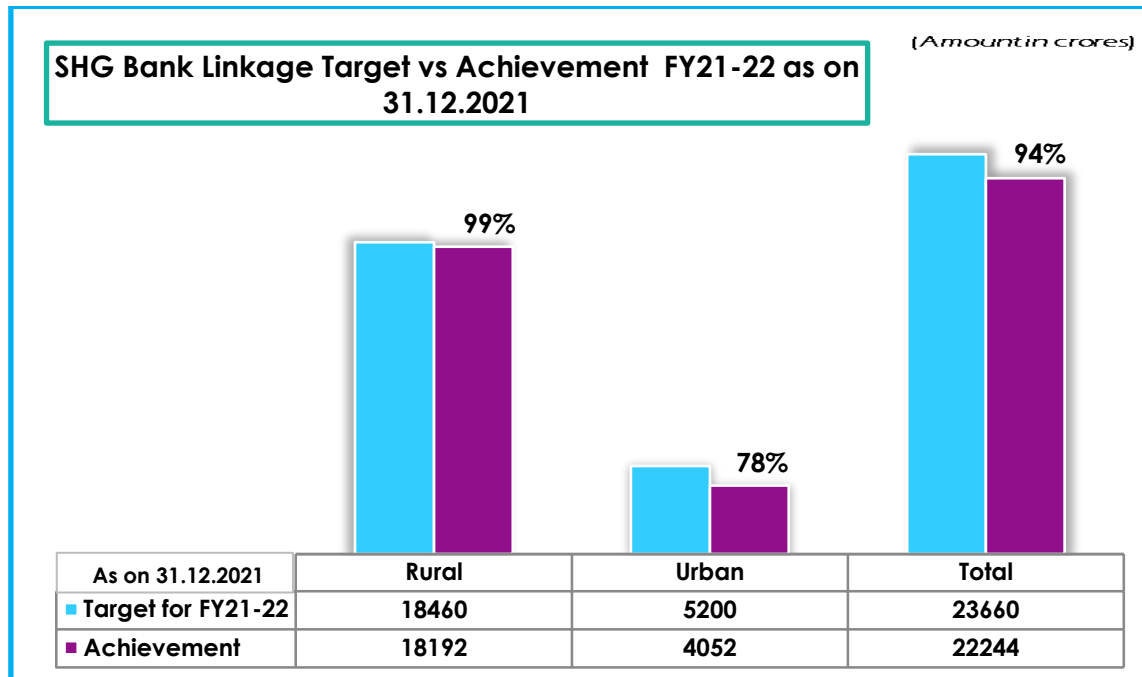
Govt of AP submitted following issues for discussion associated with bank lending.

- Considerate approach on Low CIBIL score cases
- Considering family members as Co applicatnts in case of higher age of main applicant.
- Poor participation of Private sector Banks
- Reschedulement of loans disbursed during the FY2018-19.

8.2.4 Progress under SHG-Bank linkage: as on 31.12.2021:

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total		
	Target	Disb		Target	Disb		Target	Disb	
		No.	Amt.		No.	Amt.		No.	Amt.
2019-20	14119	522064	17395	2700	102175	4876	16819	624239	22271
2020-21	15084	653275	16101	1421	102723	4522	16505	755998	20623
2021-22	18460	405269	18192	5200	60003	4052	23660	465272	22244



AGENDA 9- DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL / STATE GOVERNMENT / RBI

9.1 Revamp of Lead Bank Scheme

Developing a Standardized System for data flow and its management by SLBC Convenor Banks on SLBC websites.

RBI in its circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dt. April 6, 2018 on Revamp of Lead Bank Scheme, advised SLBC Convenor Banks to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks.

As on date except 2 RRBs and APCOB all other Banks have on boarded on to the new portal. SLBC has extracted the data from standardized portal for the quarter Dec 2021 to review the progress of various parameters in 218 SLBC meetings.

AGENDA 10 - FINANCIAL INCLUSION

10.1 National Strategy for Financial Inclusion – NSFI - 2019-2024

RBI advised all Banks to proactively take action for implementation of the various recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 as part of strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. RBI observed that, some of action plans and milestones articulated in the NSFI document while for implementation may have to be initiated at the Head Office/ Corporate office level, state heads of banks may critically review the recommendations and forward item-wise status note to SLBC Convener Bank on the action taken/proposed to be taken by them on the various action points and milestones. SLBC Convener Bank was advised to consolidate the feedback from all banks, discuss the position in the sub-committee meetings and evolve appropriate strategy for implementation in line with the milestones outlined in the NSFI document.

National Strategy for Financial Inclusion 2019-24: Major Mile stones and time lines

Action Plan and Milestone	Present position
Banking outlet within 5 Km radius of every village and hamlet of 500 households in case of hilly terrain by March 2020	DFS has identified 243 villages without banking outlets within 5 kms and 334 hamlets in Hilly terrains were also identified by LDMs. All the identified villages have been covered with Banking infrastructure by appointing BCs through the Banks serving in those villages.
Strengthen ecosystem for various modes of digital financial services in tier -II to tier-VI centres to create necessary infrastructure to move towards less cash society by March 2022.	Under phase I YSR Kadapa district was identified and achieved the 100% digital penetration as per the parameters suggested by RBI. Under Phase II Guntur and Srikakulam districts were selected for the project.

Providing Basic Bouquet of Financial Services:

Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020 .	The progress has been regularly being reviewed in SLBC quarterly and also SLBC – subcommittee and FI meetings. DFS, Ministry of Finance recently launched a “Jan Suraksha” Campaign focusing to enroll all eligible PMJDY account holders under respective insurance and pensions schemes.. Out of total 1,21,82,381 PMJDY Accounts, 1,10,05,945 Accounts covered with Insurance Schemes of PMSBY & PMJJBY (90.34%) and 8,90,251 Accounts covered under APY pension Scheme(7.31%) as on 31.12.2021.
Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020 .	The National BCs are selecting the BCs and ensuring their capacity building before appointment by mandating the BCs under certification programme. As on date out of total of 11036, total of 5549 BCs got IIBF certification.

All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa by Mar20	SLBC advised all LDMs to collate the data of on-going skill development and livelihood activities being offered by various institutions /organizations /agencies within the district and circulate to all the Branch Managers to display in the branch premises. There are 16 RSETIs in AP state, located in 13 districts. They have been imparting training to rural youth on skill development of various livelihood activities. During the FY 2021-22 ,1990 no of candidates were trained by RSETIs upto 31.12.2021
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Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission by March 2022.	SERP is providing hand holding support the all new SHGs.
Focus on process literacy along with concept literacy which empowers the customers to understand not only what the product is about, but also helps them how to use the product by using technology led Digital Kiosks, Mobile apps etc. through the strategy period (2019-2024).	In FLC Camps the products of Banks and Digital awareness etc., are being taken care. There are 31 FLCs are conducting camps target specific camps and digital ongoing camps monthly as per the target of 5 & 2 respectively. Apart from above, Banks are also conducting FLC camps through NABARD FIF(Financial Inclusion Fund) where focus is also being given to digital awareness
Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024.	RBI had operationalized 112 CFL, each serving 3 blocks. LDMs are taking the lead for monitoring of CFL functioning.
Action Plan and Milestone	Progress/ Road Blocks
Operationalize a Common Toll-Free Helpline which offers response to the queries pertaining to customer grievances across banking, securities, insurance, and pension Sectors by March 2022.	1. Installed two Toll free numbers with necessary infra-structure for AP SLBC Call Centre. 2. Prominently displayed both Toll free numbers to all citizens. 3. Manned retired bank employees to answer the queries on customer grievances across banking, securities, insurance, and pension sectors.
Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer Grievance by March 2022.	SLBC requested the All the Bank controlling authorities of the banks to take up with their corporate offices to comply the same.
Action Plan and Milestone	Present position
With advancements in Geo-Spatial Information Technology, a robust monitoring framework leveraging on the said technology can be developed for monitoring progress under financial inclusion with special emphasis given to Aspirational Districts, North Eastern Region and Left -Wing Extremist affected Districts. A monitoring framework and a GIS dashboard to be developed by March 2022.	Presently DFS is monitoring the Banking infrastructure activity with Geo-spatial technology through NIC.

10.2 National Strategy for Financial Education – NSFE – 2020-2025

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana (PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-2025 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior, which are needed to manage their money better and plan for their future.

All LDMs have been advised to take up the NSFE: 2020-25 document for discussion in the DCC meetings to bring awareness among stake holders for providing necessary assistance and support in implementing the recommendations in due course.

10.3 PRAGATI (Pro-active Governance and Timely Implementation) meeting – Review of Social Security Schemes

Under the scheme following are adoptable action points

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY
- Use SMS and other digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
- Leverage marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY
- Ensure that every willing and eligible adult who has been enrolled under PMJDY to be enrolled under an insurance scheme (PMJJBY, PMSBY etc), Pension scheme (APY, NPS etc)
- RBI monitor the progress on half yearly basis, Banks to ensure to compliance of project directives.

All member Banks are requested to cover all eligible PMJDY accounts under respective insurance and pension schemes.

Janasurakha Saturation Campaign :

DFS vide Lr no 21(23) 2014-FI Dated 27.09.2021 informed that “Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced we have to achieve saturation and all the households should have bank accounts. We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement.”

DFS has suggested following road map to Banks to achieve the desired objective.

The electoral roll is available online on the websites of the Chief Electoral Officers of States and Union territories (UT's), which includes all local adults along with their address details.

The Corporate Office of the Bank shall arrange to download the electoral rolls for the respective States for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who

have attained majority in the last three years i.e. 2019 2020 & 2021. This should be arranged by District, Assembly constituency and polling station as specified in the electoral roll.

Banks to extract the all PMJDY accounts (Avg Balance of above Rs 1000) and Standard PMMY state wise data and share to SLBC to cover under PMJJBY & PMSBY & APY based on eligibility. Monthly targets shall be fixed for achieving the saturation by 30.09.2022. SLBC shall plan for a digital campaign and periodic physical camps/drives, the first round of which will begin from 02.10.2021. In parallel, the beneficiaries of major Govt schemes like MNAREGA, etc shall be focused to enrol under PMJJY & SBY duly coordination with respective department for data base. The scheme implementing agency to provide duly -filled enrolment forms to LDMs of the District concerned. Banks to assign enrolment targets to each individual field functionary by 15.10.2021. The good performance of the staff shall mention in their service record for each of the appraisal years. Auto prompt feature across channels (Branch, BC and ATM) are to be enabled to alert the teller/BC/customer that an uncovered customer is transacting, so that: the bank executive / BC may enrol him/her or the customer may self-enrol by 31.10.2021. CBS-based MIS for both the bank and its sponsored RRBs to work out the monthly rate of enrolling such uncovered customers transacted with to be created by 15.11.2021. CBS-enabled outreach mechanism in the bank identify Uncovered accounts, detect significant DBT credits to such accounts and' send SMSs in local language with feature for voluntarily enrolling through SMS. Banks to ensure immediately that all BCs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY. The bank's MD & ED have been advised to personally review progress in this regard with their respective circle/zonal heads and the SLBC Convenors & the minutes of the review to be shared with the DFS.

The progress of the campaign as on 09.02.2022

Intended Scheme	For PMJJBY Enrollments			For PMSBY Enrollments		
	Eligible A/C Holders	Enrolled upto 09.02.2022	% of Coverage	Eligible A/C Holders	Enrolled upto 09.02.2022	% of Coverage
PMJDY	2170304	773304	35.63%	3107745	1881140	60.53%
PMMY	669643	225281	33.64%	808161	406728	50.33%

10.4 Scaling up of Centers for Financial Literacy (CFL) Project

Financial inclusion is a key driver of sustained and balanced economic growth which helps to reduce income inequality and poverty in India. In order to customize the financial education in local language and local settings targeting different groups in the society, the Reserve Bank of India has launched the pilot centre for Financial Literacy (CFL) Project in 2017 involving select Banks and NGOs to spread Financial Literacy in an innovative way through community led participatory approach. One of the mile stones of the National Strategy for Financial inclusion (NSFI: 2019-2024) is to expand the reach of CFL s to every block in the country. Accordingly it has been decided by RBI to scale up the outreach of CFLs to every block in the country, in phased manner by March 2024 with one CFL serving financial literacy needs of 3 blocks.

The project cost is being funded from Depositor Education Awareness Fund, Financial Inclusion Fund (as applicable) and part portion is being funded by sponsor banks as elucidated under.

Funding Details	Funding from DEA Fund or FIF (as applicable)	Sponsor banks
CAPEX	Rs 5 Lakh	nil
OPEX	Rs 8.1 Lakh per year for three years= Rs 24.3 Lakh	Rs 0.9 Lakh per year for three years= Rs 2.7 Lakh
Total	Rs 29.3 Lakh	Rs 2.7 Lakh
Grand Total per CFL	Rs 32 Lakh	

Under Phase I, 112 CFLs are opened in the state with the support of the following sponsored bank

Name of the Bank	No of CFL
Union Bank of India	30
Indian Bank	34
Canara Bank	48

Total 112 CFLs are opened and started functioning as on date.

10.5 Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in AP State

SLBC vide Lr No SLBC/71/296 dated 15.02.2021 confirmed to RBI that out of 243 villages identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state, 229 villages are covered with banking facilities by Bank Branch/BC / post office, and rest of 14 villages reported as submerged/un-inhabitant. Similarly, confirmed that providing banking outlet in hamlet of 500 households in hilly areas , all identified 334 villages are covered with the Banking outlets.

10.6 Banking Infrastructure details in Visakhapatnam district (One of the 30 re-categorized most affected LWE (Left Wing Extremism) districts in the country)

Position of Number of Bank Branches & ATMs in Visakhapatnam District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2019	173	113	40	442	768	1244	518
31.03.2020	174	116	44	450	784	1225	690
31.03.2021	178	120	32	468	798	1383	798
31.12.2021	176	113	38	451	778	1352	4312

10.7 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 31.12.2021:

As on date	Total BCs	Total SSA Locations	Total BCs at SSA Locations	Total SSA Locations covered by Br	Inactive / Attrition BCs
Sep 2021	20900	9044	6264	2780	469
Dec 2021	38227	9044	6264	2780	450

Bank wise Active and inactive BC position is placed as Annexure: 35

NABARD introduced a scheme to train BCs for 3 days under capacity building programme and NABARD is reimbursing the cost of training and examination fee. They have recommended IIBF one of the institutions for training of BCs. All banks are requested to take note of above scheme and recommend BCs working in your bank to capacity building training programme to sharpen skills for better performance.

10.8 Digital Districts Phase 2 Expanding and deepening of the Digital payments Ecosystem

RBI vide letter no FIDD.CO.LBS.No 71339/02.01.001/2021-22 dated July 14, 2021 requested SLBC that upon completion of YSR Kadapa 100% Digitally enabled, the same facility may be extended to one or two other Districts as well, in consultation with state Government administration and other stake holders. The districts may be chosen after feasibility assessment after considering factors such as availability of digital infrastructure/internet connectivity literacy level among population etc.

Accordingly, SLBC analyzed various parameters prescribed by Reserve Bank of India and identified 2 Districts – Guntur & Srikakulam for Expanding and Deepening of the Digital Payments Ecosystem(Phase 2).

LDMs of both districts were advised to apprise the significance of the project with district administration to enlist their support for successful completion of the project. All Bank controllers were also advised to sensitize their branches in those Districts to focus on their clientele for enabling atleast one digital product. A format was designed to collate the data from Banks by the LDMs for onward submission to RBI on monthly basis for their review and guidance.

10.9 Availability of ATMs in the State of Andhra Pradesh

As on	No. of ATMs
31.03.2018	8981
31.03.2019	9600
31.03.2020	9876
31.03.2021	10330
30.09.2021	10161
31.12.2021	10179

(Bank wise ATM locations can be viewed in www.slbcap.nic.in & also placed in Annexure 36)

10.10 Status of Rollout of Direct Benefit Transfer in the State of AP

10.10.1 Progress on Accounts opened under PMJDY as on 31.12.2021:

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	8744940	2524.42	654490	7446196	7844981
RRBs & Others	3048608	855.51	85045	1329803	2282745
Private Sector Banks	388833	88.49	120238	308256	327070
Grand Total	12182381	3468.42	859773	9084255	10454796
% to Total Accounts			7.06%	74.57%	85.82%
As on 30.09.2021	12193215	3334.97	856318	9119267	10436543

10.11 Progress report - Number of Enrolments under Social Security Schemes as on 31.12.2021

Type of Bank	As on 30.09.2021		As on 31.12.2021		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs including RRBs	15736734	6412156	16299463	6660341	562729	248185
Pvt Sector Banks	674802	147418	682479	148225	7677	807
Co-operative Banks	114382	48379	128138	63266	13756	14887
Total	16525918	6607953	17110080	6871832	584162	263879

DFS has communicated following key changes for implementation of schemes

- ❖ Enrolment and claim forms for PMJJBY and PMSBY have been modified to capture details of subscribers and their nominees to facilitate prompt claim payment
- ❖ Banks advised to forward scanned claim documents to partner insurer to a designated email id / portal of the insurer
- ❖ Banks and insurers have been advised to settle claims within 14 days of receipt of claim-7days for bank and insurer each
- ❖ Grace period of 30 days allowed up to 31.12.2021, for renewal of PMJJBY and PMSBY by those subscribers who did not have sufficient balance in their accounts as on 31.5.2021 for auto debit of relevant premium.
- ❖ Lien period under PMJJBY reduced from 45 days to 30 days with effect from 1st June 2021
- ❖ Intermediary commission increased from Rs 11/- per subscriber to Rs 30/- per subscriber under PMJJBY to encourage intermediaries to enroll maximum no. of subscribers
- ❖ Banks and insurers to accept alternate proofs of death as specified in the claims procedure.

Atal Pension Yojana: Performance of Banks in the State during financial year 2021-22 up to 31.12.2021

Sector	Target	As on 30.09.2021		As on 31.12.2021	
		Achv	% Achv	Achv	% Achv
Public Sector Banks	315980	146318	46.30%	237387	75.13%
Private Sector Banks	60520	5498	9.08%	9702	16.03%
Regional Rural Banks	89600	26746	29.85%	58270	65.03%
Total	466100	178562	38.3%	305359	65.51%

(Source: PFRDA New Delhi)

Citizens Choice: APY Citizen's Choice (H2-FY 2021-22) Campaign has been launched by PFRDA from 01.02.2022 to 31.03.2022. The targets for Major Banks (All PSBs and 4 private sector Banks – HDFC Bank, Axis Bank, ICICI Bank and IDBI Bank), RRBs, Private Sector Banks (Others) & LDMS are 24,24,12 & 20 accounts per branch respectively.

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

(Bank wise position of PMJDY, PMSBY, PMJJBY & APY enrolments is placed in annexure 32, 33&34)

10.12 Financial Literacy Centers (FLCs) - Position in A.P as on 31.12.2021

Particulars	No of FLCs as on 30.09.21	No of FLCs as on 31.12.21
Number of FLCCs operating in the District Head Quarters	15	10
Number of FLCCs operating in Lead District Offices	7	8
Number of FLCCs operating in other Places	30	13
Total	52	31

(As per directions of RBI, APCOB FLC position has been excluded for the quarter)

Conduct of Financial Literacy Camps: 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)

No of camps conducted by FLCs & Rural Branches during 2021-22	Sep 21	Dec 21
No of FLCs	52	31
No of Special camps by FLCs	663	443
No of Target Specific camps by FLCs	797	903
No of camps by Rural Branches against the target of 7914 camps	2507	4080

(As per directions of RBI, APCOB FLC position has been excluded for the quarter)

Controlling authorities of all Banks are requested utilize the Financial Inclusion Fund provided by NABARD and to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps.

List of Schemes under Financial Inclusion Fund for FY 2021-22.

S.N	Name of the Scheme	Maximum Grant Support
1	Financial and Digital Literacy Camps by branches	SFD. Rs 6000/- per camp Others. Rs 5000/- per camp
2	Reimbursement of Examination fee of BC/BF	Rs. 800/- per BC
3	Bank Sakhi	Rs. 1000/- per day of training
4	Capacity Building of BC/BF Conduct of 3 Day Capacity Building programme	Rs. 4050/- for training per BC
5	Capacity Building of BC/BF – Refresher Programme	Rs. 1350/- for refresher training per BC
6	Dissemination of Financial Literacy through Audio Visual media, Nukkad Natak, folk	Rs. 15000/- per camp
7	MicroATM Deployment	Rs. 22,500/- per devices
8	POS/mPOS Deployment	Rs. 6000/-
9	Dual Authentication Implementation (Note. Proposal to be submitted to NABARD, HO by SCB (Including SFB & PB)s)	Rs. 14.00 Lakh per bank

S.N	Name of the Scheme	Maximum Grant Support
10	VSAT Deployment	Rs. 1.00 Lakh per VSAT in SFDs Only
11	Mobile Signal Booster Deployment	Rs. 6000/- per device in SFDs only
12	Solar power unit/ UPS Deployment	Rs. 1.00 Lakh per unit in SFDs only

All banks are requested to utilize the funds for sanction of FIP for FY 2021-22 and to focus on conducting financial literacy camps on aforesaid activities duly prioritizing the NABARD underlined activities to improve banking services in rural areas.

10.13 Review of inclusion of Financial Education in the School Curriculum, Financial Literacy initiatives by Banks

Financial Literacy Centre and Rural Branches have been directed by RBI to conduct Financial Literacy camps. As per RBI instructions, “School Children” is one of the target groups 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.

Further, it is informed by RBI that the Central Board of Secondary Education had developed financial education material which has been suitably incorporated in the school curriculum in various States.

SLBC requested Government of Andhra Pradesh to explore the possibility of including Financial Education in school curriculum as per RBI directions.

AGENDA 11- OTHER ISSUES

11.1 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 / pump sets / bore wells, 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.

NABARD in its state focus paper presented district wise activity wise the critical interventions required in various sectors/sub sectors. Govt. of AP is requested to initiate suitable action plan/establish a policy to improve the growth in the particular sector.

11.2 Review of relief measures by Banks in Areas affected by Natural Calamities

In the state of Andhra Pradesh, during financial year 2021-22 upto Dec 31 Government of Andhra Pradesh has not declared any natural calamities.

11.3 Efforts towards Skill Development

11.3.1 Rural Self Employment Training Institutes in AP State:

There are 16 Rural Self Employment Training Institutes (RSETIs) sponsored by UBI(9), SBI(2), Canara Bank(4) and Indian Bank(1) functioning in our state. Institutions are actively involved in conducting training programmes towards sustainable micro enterprises for the rural youth. RSETIs also, designed 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.

Their activities are monitored at various fora of LBS (Lead Bank Scheme) particularly at the DCC level.

11.3.2 Performance of RSETIs in the State during 2021-22 up to 31.12.2021:

Target for 2021-22		Achievement		No of Candidates settled	No of Candidates covered under Bank finance
No. of Training Programmes to be Conducted	No. of Candidates to be Trained	No. of Training Programmes Conducted	No. of Candidates Trained		
328	8555	197	5230	3733	1437

(Settlement includes candidates trained during previous quarter also)

Release of pending claims to RSETIs sponsored by Banks in AP

RSETIs in Andhra Pradesh state are conducting various skill development training programmes for unemployed rural youth free of cost and supporting the trained candidates in getting settlement. RSETIs in the State of Andhra Pradesh play a vital role in imparting training to the unemployed youth and promoting self-reliance among the people.

Union bank of India, vide letter dated 2 March 2022 informed that Rs 16.66 crores claims are pending for reimbursement. SLBC has already requested the government for clearing of the pending dues.

The huge pendency of expenditure claim release is impacting the training programs to be conducted by RSETIs, thereby many unemployed rural youth stand to lose the opportunity for skill development.

11.4 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.

11.5 Position of MFI finance extended as on 31.12.2021

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	339.89
2	Cumulative Loans Disbursed so far	339.89
3	Total Loans outstanding	155.04
4	Total amount due for payment (Demand)	32.25
5	Total amount recovered	191.88
6	Total amount overdue	18.73
7	Out of (6) amount overdue [Standard]	0.00
8	Out of (6) amount overdue [NPA]	18.73
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

11.6 Important Circulars issued by RBI during the Quarter

Date	Reference	Title
February 10, 2022	RBI/2021-22/154 DOR.SIG.FIN.REC 84/26.03.001/2021-22	Master Circular - Asset Reconstruction Companies
January 05, 2022	RBI/2021-22/149 DOR.CRE.REC.No.77/21.04.172/2021-22	Master Circular - Bank Finance to Non-Banking Financial Companies (NBFCs)
December 15, 2021	RBI/2021-22/140 CO.DGBA.GBD.No.S1112/42-01-033/2021-2022	Government Agency Business Arrangement – Appointment of Scheduled Private Sector Banks as Agency Banks of Reserve Bank of India (RBI)

11.7 DCC / DLRC MEETINGS

Conduct of meetings during December 2021 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for September 2021 :

Details of DCC / DLRC meetings conducted in 13 districts during December 2021 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
Krishna	25.11.2021	10.12.2021	24.12.2021	10.12.2021
Anantapur	19.11.2021	19.11.2021	19.11.2021	19.11.2021
Chittoor	29.10.2021	29.10.2021	29.10.2021	29.10.2021
East Godavari	26.11.2021	26.11.2021	26.11.2021	26.11.2021
Guntur	24.11.2021	16.12.2021	07.12.2021	16.12.2021
Kurnool	25.11.2021	03.12.2021	25.11.2021	03.12.2021
Nellore	09.11.2021	09.11.2021	09.11.2021	09.11.2021
Prakasam	11.11.2021	11.11.2021	11.11.2021	11.11.2021
Srikakulam	10.11.2021	10.11.2021	10.11.2021	10.11.2021
Visakhapatnam	14.12.2021	07.12.2021	20.12.2021	07.12.2021

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
Vizianagaram	23.12.2021	23.12.2021	23.12.2021	23.12.2021
West Godavari	29.10.2021	29.10.2021	29.10.2021	29.10.2021
YSR Kadapa	03.12.2021	03.12.2021	03.12.2021	03.12.2021

11.9 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.

Accurate data submission is paramount for ensuring correct & timely reporting by SLBC. Hence banks are requested to ensure submission of data with accuracy and in timely manner.

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.

11.10 Sharing of Success Stories and New Initiatives

Mrs. C.Pushpa W/o C.Kesevalu hails from Chinnagottigalu village of Chittoor district. Her educational qualification is 10th Class and she is determined to be financial independent and give support to her family. She attended an awareness camp conducted by UBRSETI-TIRUPATI. Immediately she enrolled her name as a trainee for Vastra Chitra Kala Udyami Course.

She Joined in Vastra Chitra Kala Udyami Course and successfully completed it. During the training period she learnt the subject Stitches of Plat stitch, Loop stitch, Knotted stitches, Machin embroidery, etc and also learned soft skills like entrepreneurial competencies, time management skills, effective communication skills, marketing management skills, etc. With the training experience and confidence gained, she started her own unit “Sri Lakshmi Arya Works” with the support of Bank credit at Chinnagottigalu Village and is now successfully running the shop and earning monthly an average income of Rs.25,000/-.

