

219th Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

CONVENER:



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AGENDA 1 – ADOPTION OF THE MINUTES OF 218th SLBC MEETING
Adoption of the minutes of 218th SLBC meeting of AP held on 25.03.2022 and other meetings of SLBC held after 25.03.2022

The minutes of 218th SLBC meeting held on Mar 25, 2022 were circulated to the members of SLBC, LDMs and Government Departments concerned. The details of Sub-committee meetings and Steering Committee meetings held after 25.03.2022 and up to 19.05.2022 are 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
218 th Meeting of SLBC of AP	25.03.2022

Details of Sub Committee Meetings held after 25.03.2022

Agenda Items	Date of Meeting held
<ul style="list-style-type: none"> Digital Districts Phase 2 Expanding and deepening of the Digital payments Ecosystem – Review of progress Identification of instruments and sale agreements not subjected to stamp duty – Reporting to District registrar Establishment of ATMs at Village and Gram Secretariat One Time Settlement Scheme – Proposal for sanction of Property term loan by banks on pledge of registered documents Timely Submission of data to SLBC by Banks and LDMs 	07.04.2022
<ul style="list-style-type: none"> Kisan Bhagidari Prathamika Hamari campaign Identification of instruments and sale agreements not subjected to stamp duty – Reporting to District registrar Increase flow of lending to SC/STs. Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State. Continuation of SLBC call centre – Sharing of expenditure 	20.04.2022

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

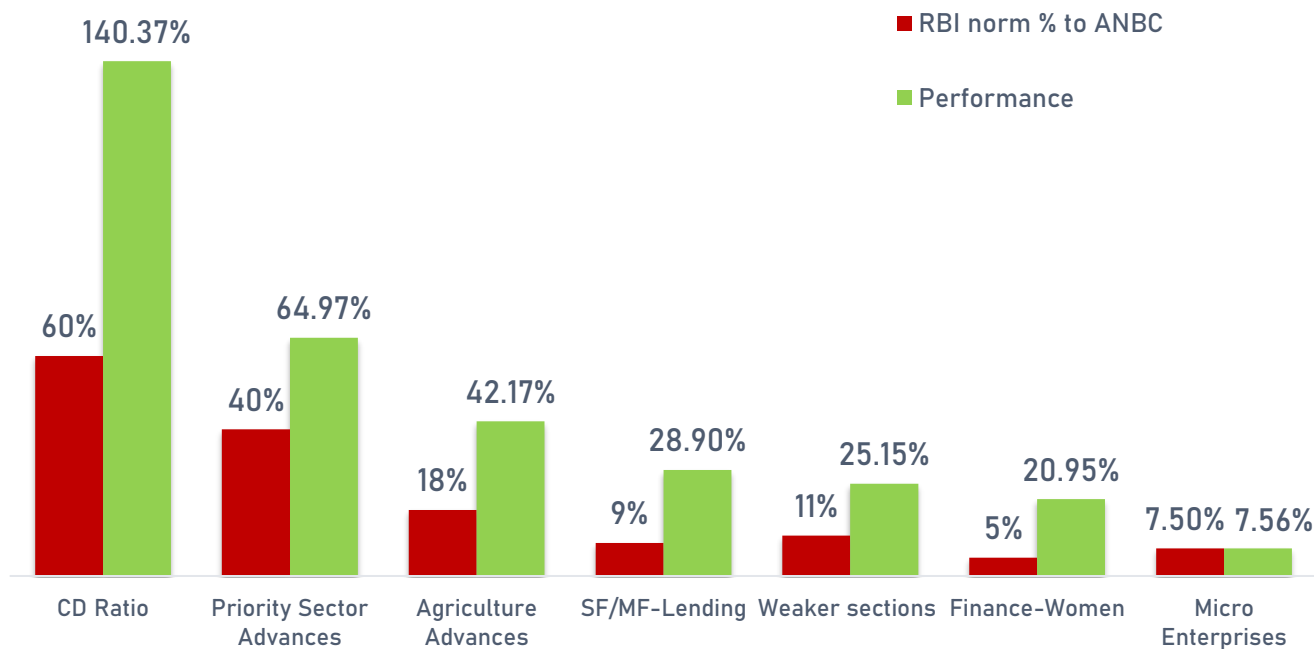
Action Point	Action Initiation By	Status of Action initiation.															
All banks including private sector banks shall actively participate in implementation of AP TIDCO YSR Jagananna Nagar scheme and CIBIL score shall not be insisted on unless applicant is found to be a defaulter	All concerned banks	SLBC vide Lr no SLBC/196/10 dated 13.04.2022 advised all Pvt Banks accordingly and also advised all participating Banks to not insist on CIBIL score unless applicant is found to be a defaulter Banks are also advised to sanction all applications received and to release the amount based on progress of construction															
Banks are also advised to instruct their BCs to offer their services at RBK locations as per the SOP formulated and timing of BC availability to be displayed at RBK locations.	All concerned banks	SLBC vide Lr no SLBC/196/10 dated 13.04.2022 advised all Banks accordingly.															
Banks have to extend finance to the tenant farmers through JLG mode and to expedite account opening process for new JLGs formed and promoted by Agriculture Dept	All concerned banks	SLBC vide Lr no SLBC/196/10 dated 13.04.2022 advised all Banks accordingly. <table border="1"> <thead> <tr> <th>FY 2021-22</th><th>Amount Disb (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> <tr> <td>Mar-22</td><td>1744.02</td><td>42.53%</td></tr> </tbody> </table>	FY 2021-22	Amount Disb (in crs)	Achv (%)	June -21	647.34	15.78%	Sep -21	996.35	24.30%	Dec-21	1539.90	37.55%	Mar-22	1744.02	42.53%
FY 2021-22	Amount Disb (in crs)	Achv (%)															
June -21	647.34	15.78%															
Sep -21	996.35	24.30%															
Dec-21	1539.90	37.55%															
Mar-22	1744.02	42.53%															
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 concerned banks	The matter was discussed in Sub Committee meeting held on 07.04.2022, where the progress upto April 2022 has been collated, SLBC and RBI have been pursuing with the banks to cover leftover accounts. A survey is underway by State Govt. machinery to identify the merchants/traders/utility service providers for coverage															

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.03.2022
2.1 Banking at a Glance in Andhra Pradesh as on 31.03.2022

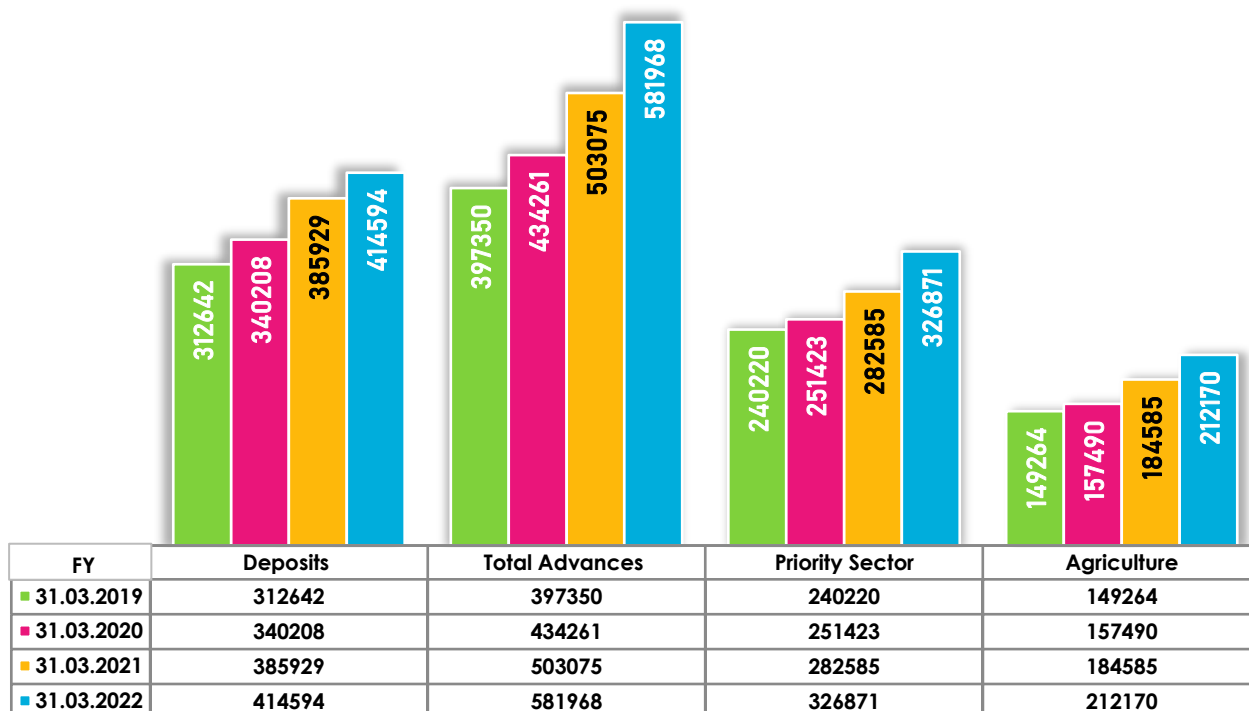
Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2673	2325	1895	724	7617
(Amt. in crores)				
Parameter			Outstanding	RBI Norm % to ANBC
Total Deposits in the State			414594	-
Total Advances in the State			581968	-
Credit Deposit Ratio			140.37%	60%
Total Priority Sector Advances			326871	-
% of Priority Sector Advances to ANBC			64.97%	40%
Of Above				
Agricultural Advances			212170	-
% of Agrl. Adv. to ANBC			42.17%	18%
Of Above				
Small & Marginal Farmers			145388	-
% Small & Marginal Farmers to ANBC			28.90%	9%
Micro & Small Enterprises			63481	-
(% to ANBC)			12.62%	
Out of which Micro Enterprises			38045	
(RBI norm – 7.5% of ANBC)			7.56%	7.50%
Medium Enterprises			12219	-
Total MSME			75700	-
(% to ANBC)			15.05%	-
Export Credit			170.77	-
Education			3795	-
Housing			30252	-
Social Infrastructure			59.31	-
Renewable Energy			22.93	-
Others			4701	-
Out of Total Priority Sector Advances, finance to.				
SHGs			40490	-
Advances to Weaker Sections			126528	
% Weaker Sections advances to ANBC			25.15%	11%
Advances to Women			105399	-
% of Women advances to ANBC			20.95%	5%
Advances to SC/ST			28577	-
Advances to Minorities			17706	

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

Statutory Indicators vs. Performance as on 31.03.2022



Banking Key Indicators



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 31.03.2022	%Inc over Mar,2021
Deposits	3,12,642	3,40,208	3,77,411	3,85,929	4,14,594	7.43%
Advances	3,97,350	4,34,261	4,90,399	5,03,075	5,81,968	15.68%

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 31.03.2022
1	Total Number of Branches	7,379	7509	7,515	7,617
	Incremental no. of branches	194	130	6	102
	% of increase (Over Mar21)	2.70%	1.76%	0.08%	1.36%
2	Deposits	3,12,642	3,40,208	3,85,929	4,14,594
	Incremental Deposits	26,784	27,566	45,721	28,665
	% of increase (Over Mar21)	9.37%	8.83%	13.44%	7.43%
3	Total Advances	3,97,350	4,34,261	5,03,075	5,81,968
	Incremental advances	65,329	36,911	68,814	78,893
	% of increase (Over Mar21)	19.68%	9.30%	15.85%	15.68%
4	Priority Sector Advances	2,40,220	2,51,423	2,82,585	3,26,871
	Incremental Priority advs.	37,283	11,203	31,162	44,286
	% of increase (Over Mar21)	18.37%	4.69%	12.39%	15.67%
5	C.D. Ratio	127.09%	127.65%	130.35%	140.37%
	C.D. Ratio as per RBI norm	60%			

2.2.3 Statement of Priority Sector Advances (Outstanding):

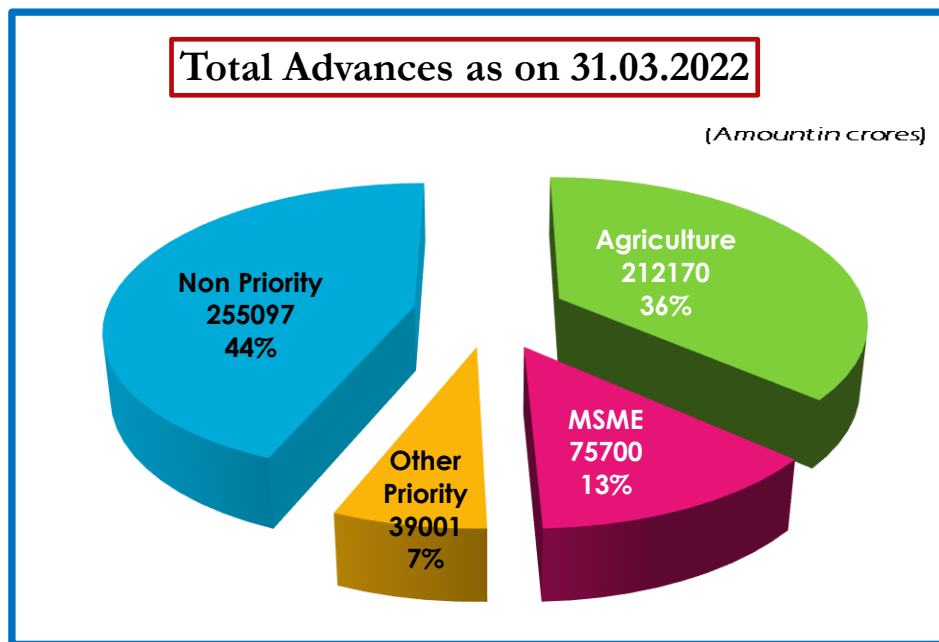
(Amt.in Crores)

S N	Particulars	As on 31.03.19	As on 31.03.20	As on 31.03.21	As on 31.03.22
1	Short Term Production loans	98,078	1,04,940	1,22,196	1,22,369
2	ATL(Incl Infra & Ancillary)	51,186	52550	62,388	89,801
3	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,12,170
	%of Agrl. Advances to ANBC (RBI norm- 18%)	44.96%	39.63%	42.50%	42.17%
4	Micro & Small Enterprises	51,398	52,122	53,428	63,481
	(% to ANBC)	15.48%	13.11%	12.30%	12.62%
	Medium Enterprises classified as Priority Sector w.e.23.04.15	6,627	5,951	8,556	12,219
	MSME Total	58,025	58,073	61,984	75,700
	(% to ANBC)	17.48%	14.66%	14.27%	15.05%
5	Export Credit	543	692	460	171
6	Others' under Priority Sec Adv	32,388	35,167	35,557	38,830
	(% to ANBC)	9.75%	8.85%	8.18%	7.72%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871
% of Priority Sector Adv to ANBC (RBI norm-40%)		72.35%	63.27%	65.07%	64.97%

- (ATL growth due to Canara Bank re-classification of STL to ATL in MIS)

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 31.03.2022	Inc/Dec over Mar 21
Rural	2650	2637	2638	2642	2673	31
Semi Urban	2228	2323	2325	2306	2325	19
Urban	1839	1857	1845	1837	1895	58
Metro	662	692	723	730	724	-6
Total	7379	7509	7531	7515	7617	102



2.3 District wise position of CD ratio as on 31.03.2022

S.No.	Name of the District	CD Ratio
1	Ananthapuram	136.57%
2	Chittoor	93.19%
3	East Godavari	144.45%
4	Guntur	116.04%
5	Krishna	209.57%
6	Kurnool	148.36%
7	Prakasam	160.18%
8	SPS Nellore	148.26%
9	Srikakulam	128.66%
10	Visakhapatnam	114.22%
11	Vizianagaram	118.50%
12	West Godavari	145.34%
13	YSR Kadapa	131.33%
Grand Total		140.37%

The CD Ratio in the State of Andhra Pradesh is 140.37% and no District in the State has CD ratio below statutory benchmark of 60%. Chittoor District reported 93.19% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY22) AS ON 31.03.2022

3.1 Achievement of Annual Credit Plan as on 31.03.2022 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 31.03.2022)	% of Achievement
A	Priority Sector	213560	231873	108.58%
B	Non-Priority Sector	69820	145563	208.48%
C	Total Credit Plan	283380	377436	133.19%

3.1.2 Priority Sector:

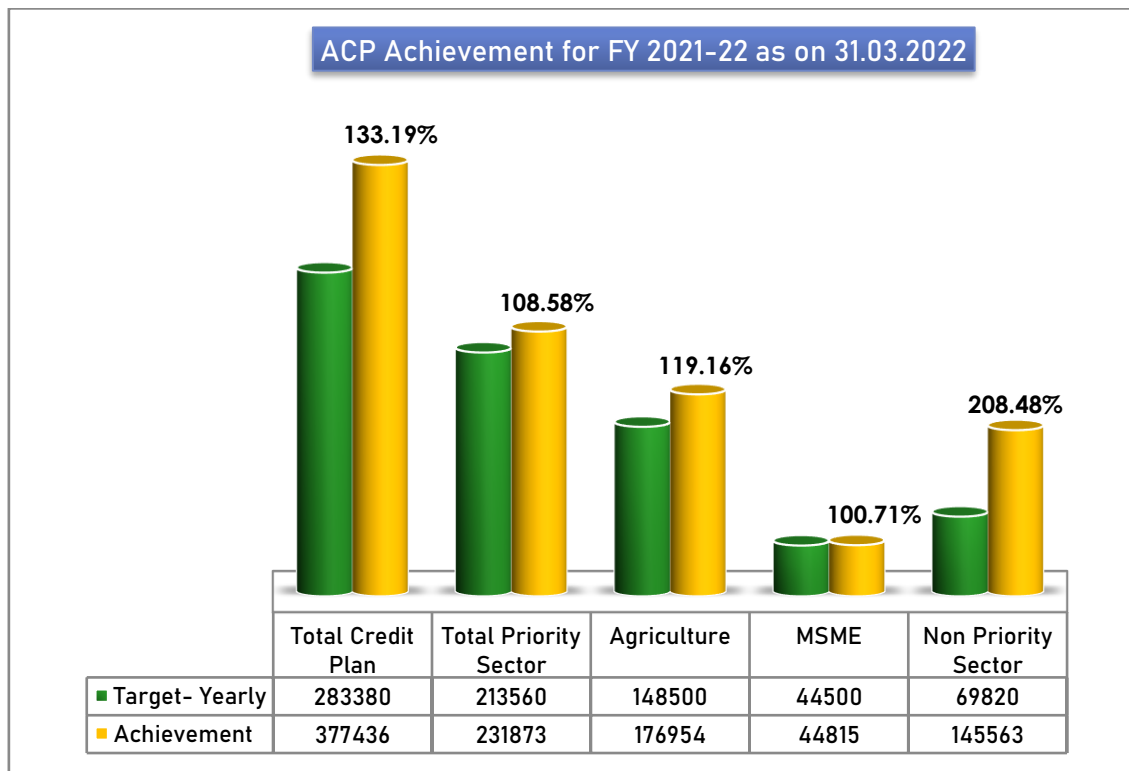
(Amt. in Crores)

S. No	Segment	Target 2021-22	Achievement (Disbursements during 01.04.21 to 31.03.2022)	% of Achievement
A. Agriculture				
1	Short Term Crop Production Loans			
	Kharif	65149	56940	87.40%
	Rabi	45273	58519	129.26%
	Total	110422	115459	104.56%
2	Agriculture Term Loans			
	Kharif	18314	10966	59.88%
	Rabi	12727	40956	321.81%
	Total	31041	51922	167.27%
3	Total Farm Credit			
	Kharif	83464	67907	81.36%
	Rabi	58000	99475	171.51%
	Total	141464	167381	118.32%
4	Agri Infrastructure & Ancillary Activities			
	Kharif	3518	2625	74.62%
	Rabi	3518	6947	197.45%
	Total	7036	9572	136.04%
5	Total Agriculture			
	Kharif	86982	70532	81.09%
	Rabi	61518	106422	172.99%
	Total	148500	176954	119.16%
B. MSME				
1	Micro Enterprises	20616	22238	107.87%
2	Small Enterprises	16361	14815	90.55%
3	Medium Enterprises	7523	7762	103.17%
4	Total MSME	44500	44815	100.71%

S. No	Segment	Target 2021-22	Achievement (Disbursements during 01.04.21 to 31.03.2022)	% of Achievement
C. Other Priority Sector Advances				
1	III. Export Credit.	1083	336	31.01%
2	IV. Others	19477	9768	50.15%
	a. Education	1786	893	50.03%
	b. Housing	11056	3992	36.11%
	c. Others	6634	4882	73.59%

As per RBI master circular dtd 04.09.2020, the criteria for classification of loans under priority sector

- ❖ **Education:** Loans to individuals for educational purposes, including vocational courses, not exceeding 20 lakh will be considered as eligible for priority sector classification.
- ❖ **Housing :** A) Loans to individuals up to 35 lakh in metropolitan centres (with population of ten lakh and above) and up to 25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed 45 lakh and 30 lakh respectively.
B) Loans up to 10 lakh in metropolitan centres and up to 6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit.
C) Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to 20 lakh for individual borrowers, for purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers



Amt in Crs.

Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	283380	377436	133.19%
Priority Sector	213560	231873	108.58%
Agriculture	148500	176954	119.16%
MSME	44500	44815	100.71%
Non-Priority Sector	69820	145563	208.48%

3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan:

(Amt. in Crores)

S N	Segment	2019-20		2020-21		2021-22	
		(31.03.2020)		(31.03.2021)		(31.03.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	169200	159253(94%)	187550	196982(105%)	213560	231873(109%)
2	Non-Priority sector	60000	68629(114%)	64050	90652(142%)	69820	145563 (208%)
3	Total Credit Plan	229200	227882(99%)	251600	287634(114%)	283380	377436(133%)

3.2.2 Priority sector Advances:

(Amt. in Crores)

S N	Segment	2019-20		2020-21		2021-22	
		(31.03.2020)		(31.03.2021)		(31.03.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	84000	89273	94629	109210	110422	115459
2	Agrl. Term Loans incl. allied activities	31000	24724	34031	37669	38078	61494
3	Total Agriculture	115000	113997	128660	146879	148500	176954
4	MSME	36000	37872	39600	40312	44500	44815
5	Others under Priority Sector incl. export Credit	18200	7384	19291	9791	20560	10104
Total Priority Sector		169200	159253	187551	196982	213560	231873

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 31.03.2021	Disbursements from 01.04.2021 to 31.03.2022	% Increase
1	Priority sector	196982	231873	17.71%
2	Non-Priority sector	90652	145563	60.57%
3	Total Credit Plan	287634	377436	31.22%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2020 to 31.03.2021	Disbursements from 01.04.2021 to 31.03.2022	% Increase
1	Short term Crop Production Loans	109210	115459	5.72%
2	Agr. Term Loans (incl. infra & anc)	37669	61494	63.25%
3	Total Agriculture	146879	176954	20.48%
4	MSME	40312	44815	11.17%
5	Other Priority Sector incl. Exp. Crdt.	9791	10104	3.20%
6	Total Priority Sector	196982	231873	17.71%

AGENDA 4-FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding)

(Amt.in Crores)

S N	Particulars	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022
1	Short Term Prodn loans	98,078	1,04,940	1,22,196	1,22,369
2	Total Agrl. Term Loans	41,956	45,630	57,121	72,894
	Total Farm Credit	1,40,034	1,50,570	1,79,317	1,95,263
3	Agril Infra & Ancill	9,230	6,920	5,268	16907
4	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	212170
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	44.96%	39.63%	42.61%	42.17%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 31.03.22

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	2,640	2167.28	82.09%
2	Dairy	4,891	5056.78	103.39%
3	Poultry	1,529	921.34	60.26%
4	Fisheries	1,738	3882.44	223.39%

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.
- As on date 9277 BCs are mapped with the 10778 RBKs to extend the services of Banking Mitras /Business to enable the farmers to access banking services at RBKs.

- The BCs in RBKs will act as micro branches of PACS for delivering farm credit loaning to tenant farmers through RBKs.
- Banks are requested to issue necessary instructions to controlling bank branches to deliver the services of BCs from mapped RBK location only.
- Banks to take necessary steps to deploy the remaining 1501 BCs also to map BCs at RBKs on one to one basis.

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 within 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 timelines
- The SVPR portal was enabled for uploading the SVPR Rabi 2020-21 claims from 1st January 2022 onwards and the individual bank branches are uploading the eligible farmer data in portal.
- Status of claims uploading in portal as on 06.05.2022:
 - Expected Claims : 6.55 Lakhs
 - Claims uploaded by Banks : 5.75 Lakhs (88%).

The controlling bank branches are requested to issue instructions to their bank branches to complete the 100% uploading of claims immediately for processing the settlement of claims.

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.
- 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
- 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.

KHARIF 2021:

- 22 crops under Yield based Scheme, 9 Crops under Weather-based Crop Insurance scheme are covered
- Calculation of claims under progress by the Department
- Crop Insurance claims will be released through Aadhar Enabled Payment System (AEPS) during the 2nd week of June 2022

4.6 Progress in lending to Cultivators (Tenant Farmers)

Finance extended to tenant farmers through various modes during 2021-22 as on 31.03.2022 is as follows:

(Amt. in Crores)

Target		Mode	June – 21		September – 21		December – 21		Mar– 22	
A/Cs	Amount		A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
359157	4100	CCRC	58527	571.82	83485	871.00	123467	1281.23	145911	1402.30
		JLGs & RMGs	2617	71.09	3868	97.00	4588	135.16	5901	152.36
		Others	1173	4.43	4588	28.35	10773	123.51	28750	189.36
		Total	62317	647.34	91941	996.35	138828	1539.9	180562	1744.02
% of Achievement-Amt			15.78%		24.30%		37.55%		42.53%	

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

Issues and recommendations:

- An exclusive hand holding agency to be established similar to SERP/MEPMA for SHGs for seamless guidance and monitoring. The agency shall be made responsible recovery mechanism in view of the high incidence of Ovedues/NPAs.
- Govt may come up with Credit Guarantee fund, which is available for flagship Central Govt Sponsored credit linked schemes, to boost the confidence of Bankers.
- Government shall route the crop sale proceeds and crop insurance claim proceeds through the Bank account from where tenant farmer availed KCC loan, So that financed Bank recovery prospects would be safe guarded even in case of crop loss due to natural calamities.
- A specified portal to be developed, where the season wise CCRC issuance details to be made available & farmers data to be pushed to services area Bank branch, so that each branch would update the sanction/rejection details along with reasons for rejections in the portal.
- The tenant farmer shall not be allowed to get CCRC card as long as his KCC loan against existing CCRC is pending.
- Additional Incentive for prompt paying tenant farmers by Govt/NABARD
- Encouraging the thrift based lending norms for JLGs to improve binding amongst the members. Rating mechanism to be introduced for JLG finance similar to SHG, to assess the performance and creditworthiness.
- Government shall prioritise offering Govt business like placing bulk deposits, opening staff salary accounts etc. to the Banks showing good performance in tenant farmer lending.

Inorder to improve the performance the strategies were discussed in many special sub committee meetings held on 29.01.2020, 24.07.2020, 06.10.2020,29.09.2021 where following roadblock and suggestions emanated.

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 31.03.2022.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
110569	99685	8906	117208

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.

All Banks are requested expedite the sanction process for all eligible farmers.

District-level KCC Camps

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.

The progress as on 06.05.2022 of the campaign :

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
23116	16766	5063	1287
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
10350	7524	1256	1570

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 21

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 51.09 laks loan accounts in the AP web-land portal as on 31.03.2022 and charges were approved for 48.49 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.

e- Karshak Portal :

Govt of AP has developed an e-Karshak portal for the purpose of capturing all the data pertaining to the cultivating land during each crop that season with Joint Azmoish comprising of VRO/VRA and VAA/VHA/VSA as mentioned below.

- Provision of booking all crops i.e. Agriculture, Horticulture, Sericulture, Fodder crops and Social Forestry crops.
- Capturing the information of actual cultivators whether land owner or tenant
- Date of sowing and variety of crop grown
- Rythu Bharosa, Crop Insurance, Interest Waiver (Vaddi Leni Runalu), Input Subsidy, Procurement operations etc., are being extended to the cultivators registered under eKarshak

Department has provided access to all bankers in the state to view the content of the portal for the purpose of knowing the crop details and nature of farmer i.e Owner /tenant.

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

- ❖ There is a big gap between the available storage space (both dry and cold storage) and actual requirement.
- ❖ 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 31.03.2022

(Amt.in Crores)

Particulars	31.03.2019		31.03.2020		31.03.2021		31.03.2022	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1199612	26514	1171145	28533	1500375	30765	1592097	38045
Small Enterprises	142150	24884	148178	23589	105316	22663	147562	25435
Total MSE	1341762	51398	1319323	52122	1605691	53428	1739659	63481
% of Micro to MSE	89.41%	51.59%	88.77%	54.74%	93.44%	57.58%	91.52%	59.93%
Medium Enterprises	8920	6627	12586	5951	17467	8555	9809	12219
Total MSME	1350682	58025	1331909	58073	1623158	61983	1749468	75700

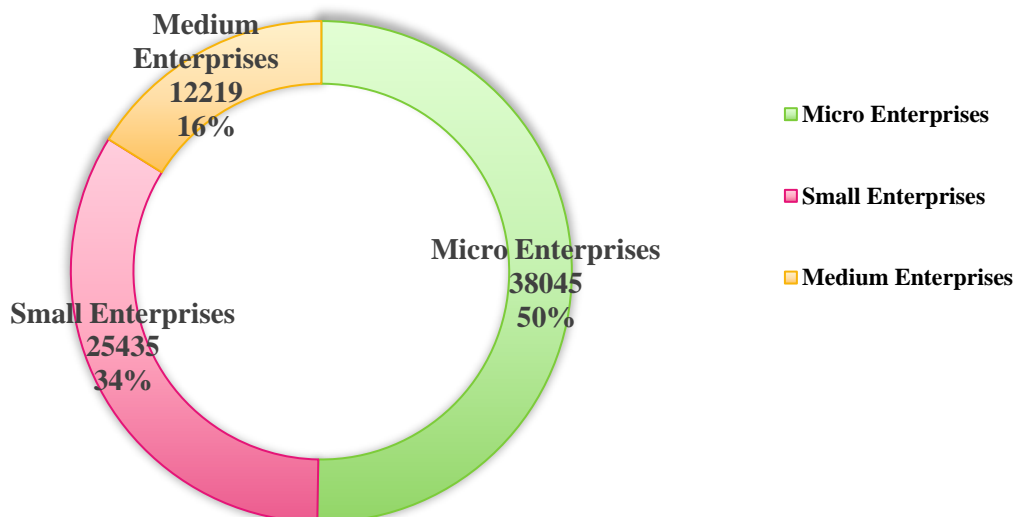
5.2 Disbursements under ACP 2021-22 for MSME sector

(Amt. in Crores)

Sector	Target 2021-22	Achievement (Disbursements during 01.04.2021 to 31.03.2022)	% of Achievement
Micro Enterprises	20616	22238	107.87%
Small Enterprises	16361	14815	90.55%
Medium Enterprises	7523	7762	103.17%
Total MSME	44500	44815	100.71%

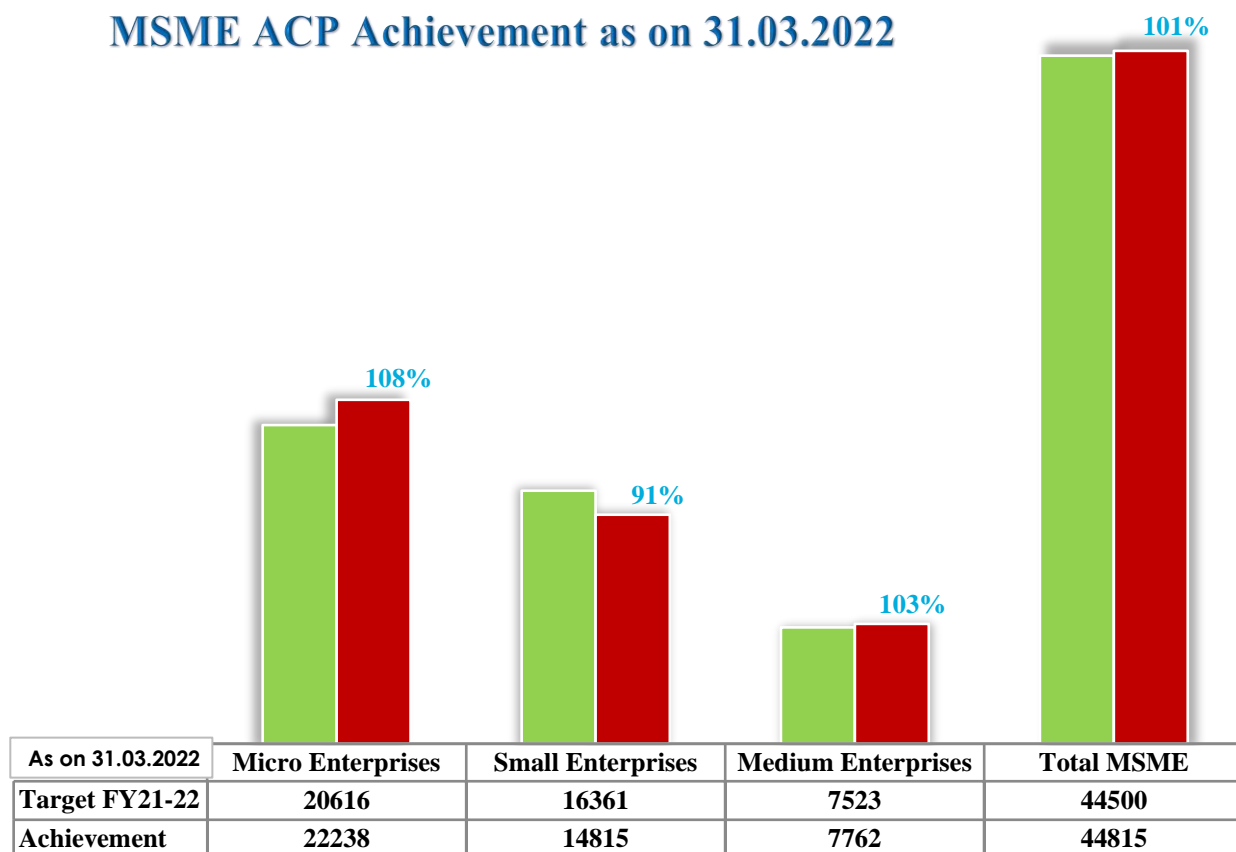
MSME Outstanding position as on 31.03.2022

(Amount in crores)



(Amount in crores)

MSME ACP Achievement as on 31.03.2022



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-21 %	Mar-22 %
Banks are advised to achieve a 20 % year-on-year growth in credit to micro and small enterprises (Mar 21 to Mar 22)	20%	2.50%	18.81%
MSE as on Mar 21 - Rs.53,428 cr			
MSE as on Mar 22- Rs.63,480 cr			
10 % annual growth in the number of micro enterprise ac/s (Mar 21 to Mar 22)	10%	28.11%	6.11%
No. of Micro Ent. as on Mar 21 – 15,00,375			
No. of Micro Ent. as on Mar 22- 15,92,097			
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	59.02%	71.20%
MSE as on Mar 21 -Rs.53,428 cr			
Micro Ent. as on Mar 22-Rs.38,045 cr			

5.4 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
2021-22	49848	1455.81

Status of Claims settled:

(Amt. in crores)

FY	Number	Settled Amount
2019-20	264	4.60
2020-21	288	6.80
2021-22	1961	28.30

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 (Priority Sector)**

Position of Housing Loans as on 31.03.2022

(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
2021-22	334654	30252	84421	3992

6.2 Education Loans (Priority Sector)**6.2.1 Position of Education Loans as on 31.03.2022:**

(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
2021-22	92679	3795	28113	893

6.2.2 Education Loan to SCs/STs/OBCs for the year 2021-22 (as on 31.03.2022):

(Amt. in Crores)

Financial Year	SCs		STs		OBCs	
	Loan Disbursed		Loan Disbursed		Loan Disbursed	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
FY20	1202	62	452	24	3039	145
FY21	1200	31	349	11	8114	203
FY22	1718	54	651	37	5914	278

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 31.03.2022 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
2021-22	170.77	59.31	22.93

State Government intervention to create avenues for Export Financing:

The infrastructure development plan of State Government viz. setting up 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 fending through subsidy schemes.

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

(Amt in Crores)

S.N o.	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	March 2022	126528	105399	17706	28577
Stipulation		10% of ANBC	5% on ANBC	--	---
% for Mar 2022		25.15%	20.95%	4.91%	3.04%
% of Achievement for Mar 21		20.20%	12.57%	4.26%	3.75%

A sub-committee meeting was conducted on 20.04.2022 where following action plan was evolved to improve lending to the SC/ST and weaker section.

Organizing exclusive meetings with SC/ ST beneficiaries to understand their credit needs.

- Rejection of loan applications with respect to SC STs at next higher level instead of branch level.
- Adoption of villages for intensive lending having sizeable population of these communities.
- Formation of special cells at HO level for monitoring flow of credit to SC STs
- Allocation of 50% of the loans to the SC STs under NRLM scheme

SLBC has advised all controlling authorities Banks to comply the above.

AGENDA 7 - NPAs

Position of NPAs under various sectors as on 31.03.2022

(Amount in crores)

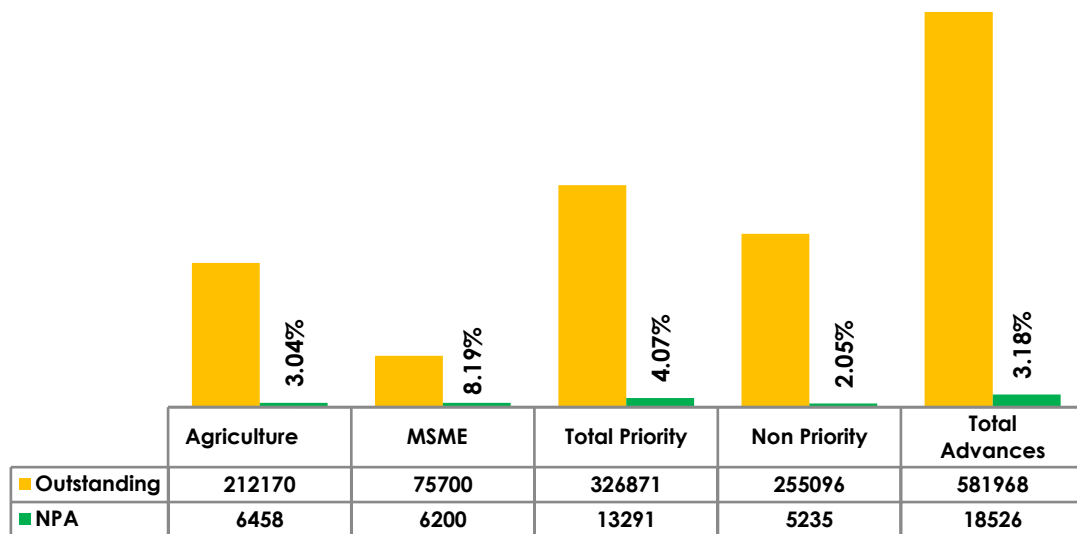
Year	Advances O/S	NPA	% NPA
2018-19	397350	11618	2.92%
2019-20	434261	14409	3.32%
2020-21	503075	14425	2.87%
2021-22	581968	18526	3.18%

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	SHGs	27451	359	1.31%	28872	336	1.17%
10	Central Govt. Sponsored Schemes	22901	584	2.55%	29036	1823	6.28%
11	State Govt. Sponsored Schemes	11148	462	4.14%	16550	1309	7.90%

S No	Sector	2020-21			Mar -2022		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	122196	2780	2.27%	122369	3509	2.87%
2	ATL	57121	1802	3.16%	72894	1827	2.51%
3	Agriculture	184585	4906	2.66%	212170	6458	3.04%
4	MSME Sector	61984	4550	7.34%	75700	6200	8.19%
5	Housing Loans	27546	458	1.66%	30252	376	1.24%
6	Education Loans	4055	100	2.46%	3795	108	2.84%
7	Priority Sector Loans	282585	10160	3.60%	326871	13291	4.07%
8	Non Priority sector	220490	4265	1.93%	255096	5235	2.05%
9	SHGs	30644	271	0.88%	40490	250	0.62%
10	Central Govt. Sponsored Schemes	24102	794	3.29%	25650	878	3.42%
11	State Govt. Sponsored Schemes	18654	1654	8.87%	20896	2166	10.36%

Sector wise NPA as on 31.03.2022

(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 31.03.2022									
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	1401	29.57%	4738	4547	95.97%	9476	5948	62.77%
Private Sector Banks	697	198	28.41%	697	603	86.51%	1394	801	57.46%
RRBs	939	78	8.31%	939	242	25.77%	1878	320	17.04%
Total	6374	1677	26.31%	6374	5392	84.59%	12748	7069	55.45%
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 31.03.22 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.2021 to 31.03.22			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	6878	582.26	2793.9	3305.3	6681.50	97.14%
Private Sector Banks	1085	441.30	532.98	475.4	1449.68	133.61%
RRBs	2875	265.77	952.71	978.94	2197.42	76.43%
Others	-	306.37	448.46	361.98	1116.81	
Total	10838	1595.70	4728.07	5121.64	11445.40	105.60%
Mar 2021	8464	1423	4901	5116	11440.00	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 31.03.2022			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	66.46%	76.13%	75.87%	75.55%
SC	6.27%	5.51%	5.57%	5.77%
ST	2.06%	1.76%	1.78%	1.77%
OBC	25.22%	16.60%	16.78%	16.91%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	54.96%	26.01%	26.32%	24.43%
New Entrepreneurs/ Accounts	34.46%	37.93%	36.67%	36.40%
Minority	6.25%	4.86%	4.91%	4.80%
PMJDY OD Account	1.81%	0.02%	0.01%	0.02%

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 March, 2022 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	7940	4842	3536	2495	3553	2503	4387	2347

(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 28.04.2022 (online portal) (No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
2.44	2.13(87%)	0.31(13%)	1.93(79%)	0.19(8%)

(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 :

(No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
32,406	18,734(58%)	13,672(42%)	11,863(37%)	6,871(21%)

8.1.6 Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2021-22 (as on 31.03.2022)

(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	192	890.23	1536	25	38.17	24.81
2	KVIB	938	2814	7504	710	3049.16	5680	76	108.36	75.69
3	DIC	1231	3693	9848	1533	5859.96	12264	125	158.68	124.5
Grand Total		2943	8839	23544	2435	9799.35	19480	83	110.86	82.74

(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 banks are allowed to 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 31.03.2022

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	5000	50.00	5099	48.14	101.98	96.27
2	SEP (Groups)	100	3.00	100	3.00	100.00	100.00

(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 capital 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 31.03.2022			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
1794	324	415	1055

- 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 is 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 31.03.2022 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
376	620	163	186	104	138	71	101	142	333

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 (Emergency credit line guarantee Scheme) is one, whose progress as on 31.03.2022 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	258083	6318.09	162008	5508.56	66694	634.20	89.2%	87.2%	9.0%

Hon'ble Finance minister in Budget 2022 speech announced that the scheme will be extended till March 2023. Accordingly, NCGTC vide No 1404/NCGTC/ECLGS dated March 30, 2022 issued notification for the same.

8.2 State Government Sponsored Schemes

8.2.1 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.

Under Phase III 9.05 lakhs beneficiaries were targeted to extend support, as such 5.05 lakhs members received credit support as on date.

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.

Govt of AP has reimbursed interest in 2 Phases Rs.32.51 Crs

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

8.2.2 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 to allot the 300 sft houses to beneficiaries at a nominal amount of Rs.1/- (One Rupee) only.
- Bank finance is to be extended to only those beneficiaries who opted for 365 sft and 430 sft category houses under captioned scheme.
- 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 17.05.2022 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	87756	46330	1389.90	42551	879.45

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

- The targeted units allotted to private banks are 14,767. But, the private banks are not taking up the loan sanctions to the beneficiaries, in spite of many times requests/ follow-up by the department.
- Some Public Sector Banks are also even not sanctioning loans as per the work done and even in cases of ready to handover units, sanctions and disbursements are very slow.
- CIBIL score shall not be insisted on unless applicant is found to be a defaulter, in spite of the above directions, some banks are not taking up the loan sanctions on ground of the age and CIBIL Score.

8.2.3 Power Sector Reforms in the State of AP.

GOI as part of power sector reforms informed that all the farmers electricity connections to be fixed with meters and bill will be generated every month.

The Government of AP is extending free electricity to farmers under YSR Electricity Subsidy scheme.

As per GoI, directions, Govt of AP decided to extend power subsidy to farmers through DBT mode and proposed following mechanism.

- The Subsidy as per the bill generated will be credited to farmers existing bank accounts, and after crediting the same will have to be debited by bank for onward payment to Electricity companies in T+1 day.
- Farmers as part of the enrolment to YSR electricity Subsidy have given a mandate to debit their accounts as part of the subsidized amount payment to electricity companies.

- Major Banks have agreed for the above process in meeting held on 09.05.2022 by the Finance department.
- As part of this finance Department and Electricity power distribution companies (APEPDCL, APCPDCL, APSPDCL) will open accounts in all 11 banks for the above process. (Finance department 1 Escrow account for crediting the bill amount and Electricity companies 2 accounts 1 (Escrow) for reconciliation and 1 for their operations.

Process flow:

- As per the bill generated by electricity company and of subsidy will be released by the Finance Department, GOAP to the account opened by them in each respective banks.
- From the Government account the banks will be crediting the amount to farmers as per the list provided by them monthly.
- Immediately after crediting the bill amount to be debited from the farmers account and credited in to the suspense account (escrow) account of the electricity companies and after reconciliation credited to their another current account.
- Banks to provide success and failure report to electricity companies immediately.
- Banks to use existing accounts of the farmers for this purpose.
- Farmers who are not having accounts or having accounts with other banks which are other than the 11 participant Banks, to open accounts freshly.
- Account opening procedure to be coordinated by GSWS and VSWS Department and Electricity Company staff.

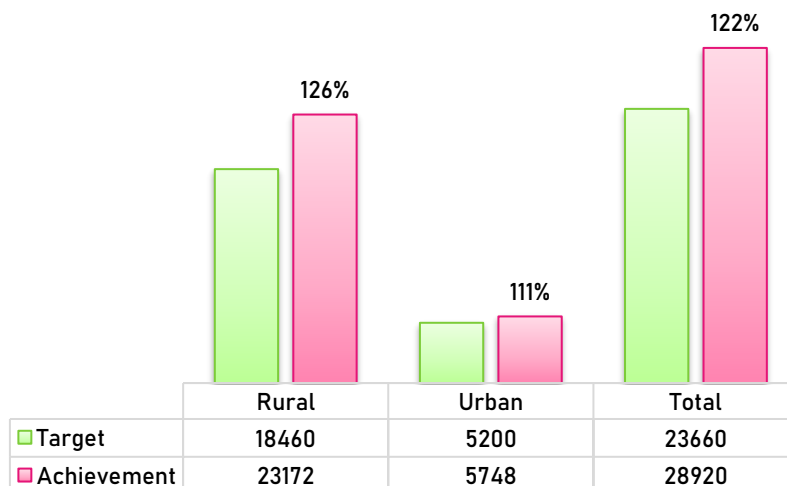
8.2.4 Progress under SHG-Bank linkage: as on 31.03.2022:

(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	462103	23172	5200	82988	5748	23660	545091	28920

SHG Bank Linkage Target vs Achievement FY21-22 as on 31.03.2022

Amt in crs



AGENDA 9- DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL / STATE GOVERNMENT**9.1 Revamp of Lead Bank Scheme**

Developing a Standardized System for data flow and its management by SLBC Convener 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 Convener 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 APCOB all other Banks have on boarded on to the new portal. SLBC has extracted the data from standardized portal for the quarter March 2022 to review the progress of various parameters in 219 SLBC meetings.

Login credentials for LDMs & NABARD to access the portal has already been shared.

SLBC has conducted a hands on awareness session with all LDMs on data extraction from the portal.

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 Milestones and time lines

Universal Access to Financial Services:

Action Plan and Milestone	Present position/ Road Blocks
Banking outlet within 5 Km radius of every village and hamlet of 500 households in case of hilly terrain by March 2020	1. DFS has identified 243 villages without banking outlets within 5 kms and 334 hamlets in Hilly terrains 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. The timeline for the project completion is June 30 th , 2022. SLBC is collating the monthly progress and reviewing with banks for bridging the gap.
Leverage on the developments in fin-tech space to encourage financial service providers to adopt innovative approaches for strengthening outreach through virtual modes including mobile apps so that every adult has access to a financial service Provider through a mobile device by March 2024 .	The developing mobile apps will be develop by the Corporate Centre of the respective Banks and needs Corporate decision. RBI being monitoring authority should take up at apex level. Once developed, SLBC will monitor penetration of Mobile APPs through member banks Suitable action to be initiated at corporate office level of respective banks. SLBC advised local controlling authorities of banks to take up the issue with their CO..
Move towards an increasingly digital and consent-based architecture for customer onboarding by March 2024 .	1. Being network service providers, there were instances of account creation without the consent. 2. Cost involved in creation of apps with necessary security and digital onboarding. 3. Tradition customer base are averse towards mobile banking. 4. Suitable action to be initiated at corporate office level of respective banks SLBC advised local controlling authorities of banks to take up the issue with their CO.

Providing Basic Bouquet of Financial Services:

Action Plan and Milestone	Present position/ Road Blocks
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.	<p>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. As per the instructions of DFS, SLBC is on the job of collating the eligible beneficiary data base from Electoral list, of Govt of India website which intern will be shared to all local Bank.</p> <p>Out of total 1,20,64,989(Including PSBs, PVT & RRBs) PMJDY Accounts, 1,22,01,935 Accounts covered with Insurance Schemes of PMSBY & PMJJBY (101.13%) and 12,85,778 Accounts covered under APY pension Scheme(10.66%) as on 31.03.2022.</p>
Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020.	<p>The National BCs are selecting the BCs and ensuring their capacity building before appointment by mandating the BCs under certification programme.</p> <p>Out of total BCs 9159 BCs undergone training on Capacity Building (IIBF Certification)</p>
Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorised financial entities can leverage on the same for assessing credit proposals from all citizens.	Govt of India/ Regulatory Body to take up at Apex level

Access to Livelihood and Skill Development:

Action Plan and Milestone	Present position/ Road Blocks
<p>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.</p> <p>The details of the 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 March 2020.</p>	<p>SLBC vide Lr no SLBC/210/73 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.</p>
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.

Financial Literacy and Education:

Action Plan and Milestone	Progress/ Road Blocks
Develop financial literacy modules through National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets etc. These modules should be with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, senior citizens etc.) by March 2021.	NA.
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).	<p>In FLC Camps the products of Banks and Digital awareness etc., are being taken care.</p> <p>There are 31 FLCs (financial literacy centres) are in AP state and conducting FL camps.</p> <p>The Camps per month Target for each FLC is 2 camps on “Going Digital” and 5 camps for target specific group like Farmers, SMEs, SHGs etc.</p> <p>Up to 31.03.2022, Total 31 FLCs conducted 1744 Special Camps and 2884 Target group Camps in the FY 2021-22.</p>
Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024.	<p>112 CFLs are operationalized in AP State, each serving 3 blocks</p> <p>LDMs are monitoring the activities. RBI has been reviewing the NGOs performance on regular intervals and issuing suitable instructions to improve their performance.</p>

Customer Protection and Grievance Redressal:

Action Plan and Milestone	Progress/ Road Blocks
Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020.	<p>Banks have appointed their internal Ombudsman in respective Banks for redressal of grievances.</p> <p>As per the policy all Banks have appointed internal Ombudsman for redressal of grievance.</p>
Develop a robust customer grievance portal/ mobile app which acts as a common interface for lodging, tracking and redressal status of the grievances pertaining to financial sector collectively by all the stakeholders by March 2021. (Existing sachet)	<ol style="list-style-type: none"> 1. Creating of uniform charter. 2. Jurisdictional disputes and inordinate delays. 3. Maintenance of such portal or app. 4. Technical illiteracy <p>Suitable action to be initiated at corporate office level of respective banks SLBC advised local controlling authorities of banks to take up the issue with their CO</p>
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.	<ol style="list-style-type: none"> 1. Installed two Toll free numbers with necessary infrastructure for AP SLBC Call Centre. 2. Prominently displayed both Toll free numbers to all citizens. 3. Manned by retired bank employees to answer the queries on customer grievances across banking, securities, insurance, and pensions sectors.
Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer Grievance by March 2022.	The issue to be attended at central office level of each bank, wherein Banks have advised accordingly.

○ **Effective Co-ordination:**

Action Plan and Milestone	Road Blocks
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.

Banks	No of PMJDY a/cs	Insurance				Pension			
		No of accounts enrolled as on HY-31.03.2022				No of accounts enrolled as on HY-31.03.2022			
		PMJJBY		PMSBY		APY		NPS	
		Male	Female	Male	Female	Male	Female	Male	Female
Public Sector Banks	8770840	1697294	1129714	3629442	3010836	422619	582410	18355	10458
Private Sector Banks	403351	59128	30063	95891	46307	32946	15538	5416	8303
Regional Rural Banks	2384641	132045	200320	244155	400155	31433	81535	0	0
Cooperative Banks	687427	30595	13715	62920	33318	0	0	0	0
Grand Total	12246259	1919062	1373812	4032408	3490616	486998	679483	23771	18761

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 (UTs), 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 by 31.10.2021 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 .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 04.05.2022

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 04.05.2022	% of Coverage	Eligible A/C Holders	Enrolled up to 04.05.2022	% of Coverage
PMJDY	2170304	865025	39.85%	3107745	1988115	63.97%
PMMY	669643	231959	34.64%	808161	413648	51.18%

Revision of premium rates of PM Jeevan Jyoti Bima Yojna (PMJJBY) and PM Suraksha Bima Yojna (PMSBY)

DFS, Ministry of Finance, Government of India, vide Lr No H-12011/2/2015-Ins.II dt 30.05.2022 informed certain key changes that have been made for implementation of the Jan Suraksha schemes.

❖ Premium rates revision:

Scheme	Premium per annum per subscriber	
	Existing	Revised
PMJJBY	Rs.330	Rs.436
PMSBY	Rs.12	Rs.20

- ❖ Payment of administrative and operational cost to the Bank is revised to Rs. 17 and Rs 1.5 per enrolment per year for PMJJBY and PMSBY respectively which is inclusive of annual commission to be paid to the Business Correspondents, agencies etc.
- ❖ Since there is a very short time period available with subscribers for renewal of their policies which expire on 31.05.2022, in order to maintain continuity of insurance coverage, it has been decided to allow grace period of 30 days i.e. up to 30.06.2022.

The controlling authorities of all banks are requested to take note of the above changes of the captioned schemes and sensitise the field functionaries to implement the same.

10.4 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.

10.5 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
31.03.2022	176	114	38	458	786	1378	4241

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 31.03.2022:

As on date	Total BCs	Total SSA Locations	Total BCs at SSA Locations	Total SSA Locations covered by Br	Inactive / Attrition BCs
Mar 2022	38295	9044	6264	2780	588

Bank wise Active and inactive BC position is placed as Annexure: 34

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.

10.7 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 SLBC & LDMs for onward submission to RBI on monthly basis for their review and guidance.

RBI set a timeline of June 30th 2022 for completion of project.

The progress of the project has been furnished hereunder.

Month	Guntur - Digital coverage for individuals (Savings Accounts)					
	Eligible Operative Savings Accounts	% Debit/ RuPay cards coverage	% Internet Banking coverage	Mobile Banking + UPI + USSD coverage	% AEPS coverage	% Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)
December -21	5792983	65.68	23.24	29.70	75.01	89.63
April -22	5792983	68.75	23.88	31.37	76.44	92.56

Month	Guntur -Digital coverage for Businesses (Current Accounts)				
	Eligible Operative Current/ Business Accounts	% Internet Banking coverage	% POS/ QR coverage	% Mobile Banking etc. coverage	% Coverage with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking
December -21	98432	48.07	16.42	35.16	63.03
April - 22	98432	54.48	20.99	40.44	70.30

Month	Srikakulam - Digital coverage for individuals (Savings Accounts)					
	Eligible Operative Savings Accounts	% Debit/ RuPay cards coverage	% Internet Banking coverage	Mobile Banking + UPI + USSD coverage	% AEPS coverage	% Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)
December -21	2471751	66.28	18.34	23.47	77.51	89.86
April - 22	2471751	71.51	19.26	25.93	81.85	94.77

Month	Srikakulam -Digital coverage for Businesses (Current Accounts)				
	Eligible Operative Current/ Business Accounts	% Internet Banking coverage	% POS/ QR coverage	% Mobile Banking etc. coverage	% Coverage with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking
December-21	30868	39.85	15.55	28.04	56.47
April - 22	30868	37.06	32.30	32.50	64.18

10.8 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
31.03.2022	10187

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

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

10.9.1 Progress on Accounts opened under PMJDY as on 31.03.2022:

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	8770840	2542.79	637226	7223751	7045219
RRBs & Others	3072068	779.45	76707	971958	2378138
Private Sector Banks	403351	110.51	69379	369518	325861
Grand Total	12246259	3432.75	782312	8567227	9749218
% to Total Accounts			6.39%	69.96%	79.61%
As on 31.12.2021	12182381	3468.42	859773	9084255	10454796

10.10 Progress report - Number of Enrolments under Social Security Schemes as on 31.03.2022

Type of Bank	As on 31.03.2021		As on 31.03.2022		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs including RRBs	14753579	6078644	16710779	6933686	1957200	855042
Pvt Sector Banks	666541	140928	684061	148890	17520	7962
Co-operative Banks	91251	38794	119325	50421	28074	11627
Total	15511371	6258366	17514165	7132997	2002794	874631

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 31.03.2022, 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 upto Mar 22

Sector	As on 31.12.2021			As on 31.03.2022		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	315980	237387	75.13%	315980	338186	107.03%
Private Sector Banks	60520	9702	16.03%	60520	23908	39.50%
Regional Rural Banks	89600	58270	65.03%	89600	84244	94.02%
Total	466100	305359	65.51%	466100	446338	95.76%

(Source: PFRDA New Delhi)

(Bank wise position of PMJDY, PMSBY, PMJJBY & APY enrolments is placed in annexure 31, 32 & 33)

Citizens Choice: APY Citizen's Choice (H2-FY 2021-22) Campaign was 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 were 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.

The State of Andhra Pradesh has been qualified for Certificates of appreciation in APY Citizen's Choice (H2-FY 2021-22) Campaign for an achievement of 84%.

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 31.03.2022

Particulars	No of FLCs as on 31.03.21	No of FLCs as on 31.03.22
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

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	Mar 21	Mar 22
No of FLCs	52	31
No of Special camps by FLCs	914	531
No of Target Specific camps by FLCs	1246	875
No of camps by Rural Branches against the target of 7914 camps	3765	5075

10.12 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 Sustainable Development Goals (SDG)

- NITI Aayog, as a part of sustainable development agenda of United Nations, developed certain index on SDG which comprehensively documents the progress made by States and Union Territories towards implementing the 2030 SDG targets.
- The index tracks the progress of all the States and Union Territories on a set of 62 national indicators measuring their progress on the outcomes of the interventions and schemes of the Govt of India. The SDG index would provide a holistic view on the social, economic, environmental status of the country and its States and UTs.
- Govt of Andhra Pradesh, Planning department, vide Letter dated 20.05.2022 informed that the targets under various parameters of SDG would be assessed and requested all the departments to prepare their work plans to meet the targets.
- As far as banking sector is concerned, the progress under the following parameters would be reviewed:

S.No	Indicator	Indicator Category	Actual Target for Indicators 2022-23
		SDG	
1	Number of Automated Teller Machines (ATMs) per 1,00,000 population (per 1 lakh population)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	20.97
2	Number of accounts (include deposit and credit accounts) of scheduled commercial banks per 1,000 population	Goal 8 : Economic Growth	2190.00
3	Number of banking outlets per 1,00,000 population	Goal 8 : Economic Growth	113.00

S.No	Indicator	Indicator Category	Actual Target for Indicators 2022-23
		SDG	
4	Number of Functioning Branches of Commercial Banks per 1,00,000 population (Rate)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	15.23
5	Outstanding Credit to Micro, Small and Medium Enterprises (Rs. in Crs.)	Goal 8 : Economic Growth	80000.00
6	Percentage of households with a bank account under PMJDY against target (%)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	100.00
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1 : End Poverty	26.22
8	Percentage of women having an account at a formal financial institution - PMJDY	Goal 5 : Gender equality	29.90
9	Proportion of women account holders in PMJDY (%)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	59.20
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (No. in Lakhs)	Goal 8 : Economic Growth	16.00

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

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

11.4 Efforts towards Skill Development

11.4.1 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.

11.4.2 Performance of RSETIs in the State during 2021-22 up to 31.03.2022:

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	290	7817	6048	2973

(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.

SLBC vide letter dated 20 May 2022, brought the issue to the notice of Chief Secretary, Govt of AP stating that Rs 26.73 crores claims are pending for reimbursement. 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.

11.5 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.

11.6 Return of unspent Subsidy of various corporation loans of FY 2014-15 to 2018-19 :

The Andhra Pradesh scheduled castes coop. finance corporation Ltd, informed that Rs. 515.00 Crores un-utilized subsidy released from the year 2014-15 to 2018-19 under Bank-linked programme by the all-Welfare Corporations are lying idle with the Banks/Branches without any utilization since long time. Due to closing of APOBMMS portal from September 2020, the amount is still pending with the Bank/Branches. The APOBMMS portal is live now. The logins IDs and Passwords of all Bank/Branches were already shared to all Banks through SLBC. Hence, requested the kind attention of all concerned Banks for suitable steps to refund the unutilized subsidy.

In this regards all bankers are advised to:

1. Reconcile the subsidy amount received vis a vis utilized
2. Uploading of pending UCs
3. Returning of any left-over subsidy

Department is also requested to provide granular beneficiary wise details of pending subsidy which enables the banks to verify with records to track the subsidy position.

11.7 Position of MFI finance extended as on 31.03.2022

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	239.95
2	Cumulative Loans Disbursed so far	239.95
3	Total Loans outstanding	82.92
4	Total amount due for payment (Demand)	32.19
5	Total amount recovered	164.09
6	Total amount overdue	18.82
7	Out of (6) amount overdue [Standard]	0.00
8	Out of (6) amount overdue [NPA]	18.76
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

11.8 Important Circulars issued by RBI during the Quarter

Date	Reference	Title
28.04.2022	RBI/2022-23/35 FIDD. CO.FSD.BC.3/05.02.001/2022-23 dated 28.04.2022	Modified interest subvention scheme for short term loans for agriculture and allied activities availed through KCC during the FY 21-22
19.04.2022	RBI/2022-23/27 DOR. CRE.REC..23/21.08.008/2022-23 dated 19.04.2022	Consolidated circular on opening of current accounts and CC/OD accounts by banks.

11.9 DCC / DLRC MEETINGS

Conduct of meetings during March 2022 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for March 2022:

Details of DCC / DLRC meetings conducted in 13 districts during March 2022 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
Anantapur	24.02.2022	24.02.2022	24.02.2022	24.02.2022
Chittoor	19.02.2022	19.02.2022	19.02.2022	19.02.2022
East Godavari	05.02.2022	05.02.2022	05.02.2022	05.02.2022
Guntur	23.02.2022	15.03.2022	08.03.2022	15.03.2022
YSR	09.03.2022	09.03.2022	09.03.2022	09.03.2022
Krishna	24.03.2022	22.04.2022	16.02.2022	22.04.2022
Kurnool	18.02.2022	05.03.2022	23.02.2022	05.03.2022
SPSR Nellore	24.02.2022	24.02.2022	24.02.2022	24.02.2022
Prakasam	10.03.2022	10.03.2022	10.03.2022	10.03.2022
Vizianagaram	23.03.2022	23.03.2022	23.03.2022	23.03.2022
Visakhapatnam	16.03.2022	17.03.2022	17.03.2022	17.03.2022
West Godavari	03.02.2022	03.02.2022	03.02.2022	03.02.2022
Srikakulam	19.01.2022	19.01.2022	19.01.2022	19.01.2022

11.10 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 timelines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

11.11 Sharing of Success Stories and New Initiatives

Smt. Guntupalli Srilatha hails from Guntur. She studied up to Graduation . She used to attend small tailoring works from her home and earn a meagre income. She decided to enhance her skills by learning new techniques and thus improve her income. Through the news paper she understood that, UNION RSETI is offering free training course in Jute Products Udyami. She had applied for the programme and successfully completed the programme. She learnt various models in Jute bags making, improved her Self confidence through personality development sessions. After successfully setting up unit with credit support of the UBI, Pattabhipuram branch, she is earning a net monthly income of around Rs. 25,000/- per month and is providing employment for 2 members. She is happy and expressed her gratitude towards UNION RSETI, for the life training provided to her.

