

**181st Meeting of
STATE LEVEL BANKERS` COMMITTEE OF
ANDHRA PRADESH**

Agenda & Background Notes

**Date: 04.06.2013 - Time: 11.30 AM
At Hyderabad**

**STATE LEVEL BANKERS` COMMITTEE OF A.P
CONVENOR  ANDHRA BANK**

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01. Adoption of the Minutes of 180th SLBC Meeting held on 02.02.2013 & Adoption of Minutes of other meetings of the SLBC held after 02.02.2013.

The Minutes of **180th SLBC Meeting** held on **February 02, 2013** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The Minutes of Sub-committee Meetings and Steering Committee Meetings held after **02.02.2013** and up to **21.05.2013** were circulated to the members of SLBC, LDMs and Government Departments concerned.

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

02. Banking Statistics**BANKING AT A GLANCE IN ANDHRA PRADESH**

As on 31.03.2013

Total Number of bank branches (No s)	9,639
Rural - 3555 Semi Urban - 2582 Urban -2189 Metro - 1313	

(Rs. In crores)

Total Deposits in the State	4,00,209
Total Advances in the State	4,71,623
Credit Deposit Ratio (RBI norm -60%)	117.84%

Total Priority Sector Advances	2,14,799
% of Priority Sector Advances to ANBC (RBI Norm 40%)	54.46%

Priority Sector Advances (Rs. In Crores)	
Agricultural Advances % of Agrl. Adv. to ANBC (RBI norm - 18%)	1,25,760 (31.89%)
Non Farm Sector (% to Net Bank Credit)	36,368 (7.71%)
Other Priority Sector Advances (% to Net Bank Credit)	52,671 (11.17%)
Total Priority Sector Advances	2,14,799
	Educational Loans 5,040
	Housing Loans 31,632
	SHGs 18,455

BANKING KEY INDICATORS OF ANDHRA PRADESH

S. No	PARTICULARS	As on 31.03.2010	As on 31.03.2011	As on 31.03.2012	As on 31.03.2013
1	Number of Branches:				
	Rural	2857	2997	3245	3555
	Semi Urban	1941	2107	2327	2582
	Urban	1922	2030	2096	2189
	Metro	956	1077	1210	1313
	Total	7676	8211	8878	9639
2	Deposits (Rs. Crores)	2,45,686	2,83,600	3,41,894	4,00,209
3	Incremental Deposits (% of increase)	39,787 (19.32%)	37,914 (15.43%)	58,294 (20.56%)	58,315 (17.06%)
4	Advances (Rs. Crores)	2,69,760	3,27,275	3,94,398	4,71,623
5	Incremental advances (% of increase)	59,466 (28.28%)	57,515 (21.32%)	67,123 (20.51%)	77,225 (19.58%)
6	C.D. Ratio (RBI norm - 60%)	109.80%	115.40%	115.36%	117.84%
7	Incremental CD Ratio	149.49%	151.70%	150.21%	132.43%

- Number of bank branches in the State as on **31.03.2013** are **9639**. During the financial year under reference **761** branches were opened (Rural- **310**, Semi urban-**255**, Urban-**93** and Metro-**103**).
- The Credit Deposit Ratio of banking sector in Andhra Pradesh as on **31.03.2013** was **117.84%** as against the desirable ratio of **60%** and incremental **CD ratio** was **132.43 %**.
- Deposits of Banking sector in A.P. were **Rs.4,00,209 crores** as at the end of **March, 2013** with a growth rate of **17.06 %** from **March, 2012**
- Aggregate advances of banking sector in A.P. as at the end of **March, 2013** were **Rs.4,71,623 crores** registering a growth rate of **19.58%** over **March, 2012**

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

Amount in crores

S. No.	Particulars	As on 31.03.10	As on 31.03.11	As on 31.03.12	As on 31.03.13
1	Crop Production	33,986	41,752	52,127	70,047
2	Agri.Term Loans including allied activities	34,672	41,346	49,563	55,713
3.	Total Agri.Advances	68,658	83,098	1,01,690	1,25,760
	% of Agri.advances to ANBC (RBI norm- 18%)	32.65%	30.80%	31.07%	31.89%
4.	Non Farm Sector (% to Net Bank Credit)	22,868 (8.48%)	27,033 (8.26%)	31,569 (8.00%)	36,368 (7.71%)
5.	Other Priority Sector Advances (% to Net Bank Credit)	34,989 (12.97%)	44,096 (13.47%)	46,484 (11.79%)	52,671 (11.17%)
	Total Priority Sector Advances	1,26,515	1,54,227	1,79,743	2,14,799
	% of Priority Sector Advances to ANBC (RBI norm -40%)	60.16%	57.17%	54.92%	54.46%

- Total Agricultural advances as at the end of **March 2013** were **Rs.1,25,760 crores** constituting **31.89%** of previous year`s Net bank credit as against the RBI norm of **18%**.
- Total Agricultural advances registered a growth of **Rs.24,070 crores** which is **23.67%** over **March, 2012**.
- Total Priority sector advances were **Rs.2,14,799 crores** as on **31.03.2013** constituting **54.46%** of previous year`s Net bank credit as against the prescribed RBI norm of **40%**.
- Priority sector advances registered a growth of **Rs.35,056 crores** which is **19.50%** over **March, 2012**.

03. Achievement of Annual Credit Plan 2012 – 13**A. Achievement as on 31.03.2013**

(Rs. crores)

Sl. No	Item	Target 2012-13	Achievement (Disbursements during 01.04.12 to 31.03.2013)	% of Achievement
1	Short Term Crop Production Loans			
	Khariff	23,828	27,820	116.75
	Rabi	13,300	22,337	167.95
	Total	37,128	50,157	135.09
2	Agri. Term Loans			
	Khariff	3,227	5,010	155.25
	Rabi	3,101	5,602	180.65
	Total	6,328	10,612	167.70
3	Allied to Agriculture			
	Khariff	4,575	5,156	112.70
	Rabi	4,941	7,723	156.30
	Total	9,516	12,879	135.34
	Total Agriculture			
	Khariff	31,630	37,986	120.09
	Rabi	21,342	35,662	167.10
	Total	52,972	73,648	139.03
4	Non-Farm Sector	9,343	11,255	120.46
5	Other Priority Sector	19,852	14,631	73.70
	Total Priority Sector	82,167	99,534	121.14

- **Short Term Crop Production Loans:** Total Achievement was **Rs.50,157 crores** against the target of **Rs.37, 128 crores** for the year, which is **135.09%**.
- **Agri Term Loans including allied activities:** Total Achievement was **Rs.23,491 crores** against the target of **Rs.15,844 crores** for the year, which is **148.26 %**.
- **Non Farm Sector:** Achievement was **Rs 11,255 crores** against the target of **Rs.9,343 crores** for the year, which is **120.46%**.
- **Other Priority Sector Advances:** Achievement was **Rs.14,631 crores** against the target of **Rs.19,852 crores** for the year, which is **73.70%**.
- **Total Priority Sector Advances:** Achievement was **Rs.99,534 crores** against the target of **Rs.82,167 crores** for the year, which is **121.14%**.

B. Annual Credit Plan Achievement – Last Three years

Amount in crores

Sl. No.	Item	2009-10		2010-11		2011-12		2012-13	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Crop Production Loans	23500	24845	26261	30229	30985	36451	37128	50157
2	Agri.Term Loans incl.allied activities	9000	12728	11574	17701	17015	22060	15844	23491
3.	Total Agriculture	32500	37573	37835	47930	48000	58511	52972	73648
4.	Non Farm Sector	8000	7399	8150	11051	8198	8226	9343	11255
5.	Other Priority Sector	15000	12200	15700	13897	17118	12039	19852	14631
Total Priority Sector		55500	57172	61685	72878	73316	78776	82167	99534

04. Agriculture Sector**1) Progress in lending Short Term Production Loans**

(Rs. crores)

Sl. No	Item	Target 2012-13	Achievement (Disbursements during 01.04.12 to 31.03.2013)	% of Achmt
1.	Short Term Crop Production Loans			
	Khariff	23,828	27,820	116.75
	Rabi	13,300	22,337	167.95
	Total	37,128	50,157	135.09
2.	Agri.Term Loans			
	Khariff	3,227	5,010	155.25
	Rabi	3,101	5,602	180.65
	Total	6,328	10,612	167.70
3.	Allied to Agriculture			
	Khariff	4,575	5,156	112.70
	Rabi	4,941	7,723	156.30
	Total	9,516	12,879	135.34
	Total Agriculture			
	Khariff	31,630	37,986	120.09
	Rabi	21,342	35,662	167.10
	Total	52,972	73,648	139.03

2) Progress in lending to LEC holders

Department of Agriculture, GoAP has given District- wise target for a total of Rs.2000 crores in the State during the year 2012-13 for financing to LEC holders.

As per the information available with SLBC, the position of LECs as on 31.03.2013 is as follows:

No. of LECs Issued			No. Of Licensed Cultivators financed by Banks during 2012-13	
Replacement or renewal of old LEC (2011-12)	No. of LECs Issued fresh (2012-13)	Total	Khariff/Rabi	
			Number	Amount (Rs. In Crores)
2,44,082	1,79,246	4,23,328	1,31,975	312.00

(District-wise position is enclosed as annexure-10)

Chief Commissioner of Land Administration has communicated the Action Plan Targets District wise for the year 2013-14 for LEC holders and SLBC has communicated in turn to all Banks and LDMs vide Lr.No.666/30/15/1879, dt.16.03.2013. SLBC has also advised all LDMs vide Lr.No.666/30/15/1915, dt.22.03.2013, to incorporate the same in the District Credit Plans duly getting approval in the DCCs.

During the current year 2013-14, a target for financing 7.00 lakhs new LEC holders is proposed and GoAP has assured to issue licenses to all eligible tenant farmers by the end of April, 2013 and supply the lists to all the bank branches. It is understood from Banks and LDMs that bank branches are yet to receive the list of LEC s issued.

In the absence of list of LECs issued with the Bank branches, there is likelihood of availing loan by the owner farmers. GoAP is requested to expedite the process.

In this regard, all Banks are once again advised to:

- Sensitize all their Branch Managers on the necessity for extending finance to LEC holders.
- Finance may be extended either individually or through JLG Model (as per the choice of LEC holders)
- Wherever the loan is denied to LEC holder, reasons are to be given by the branches for denial of the loan.
- LDMs are advised to review the progress periodically in DCC and other meetings.

Wherever recovery problems / issues on renewal of earlier LEC cards persist, these issues are to be brought to the notice of Agriculture Department and Revenue Administration seeking their help for redressal.

As per the information given by banks, the overdue is to the tune of 40% in respect of finance extended to LEC holders during the year 2011-12. The Agriculture Department, GoAP may extend help in recovering the dues.

All Banks are once again advised to ensure that all eligible LEC holders are extended finance and all branches are sensitized on the matter.

3. Release of Input subsidy by GoAP to the farmers affected by Nilam cyclone and drought during 2012-13- Opening of accounts

GoAP is proposing to release Input subsidy to the affected farmers in the Mandals affected by Drought and Nilam Cyclone. Hon`ble Revenue Minister conducted several meetings on the subject and advised all Banks to open accounts to the farmers who are not having bank accounts. SLBC advised all Banks to complete the process by the end of May, 2013.

4) Submission of claims of Pavala Vaddi pertaining to Rabi 2011-12

Commissioner of Agriculture, GoAP vide their letter No. Credit/807/2011 dated 16.11.2012 on the captioned subject informed that the GoAP vide G.O. Ms. No. 270 dated 22.11.2011 has announced Zero Percent Interest Scheme (Vaddi Leni Runalu) on Crop Loans up to Rs.1.00 lakh and Pavala Vaddi from Rs.1.00 lakh to Rs.3.00 lakhs for prompt repayment of loans from Rabi 2011-12 (i.e., for crop loans granted w.e.f. 01.10.2011) and an amount of Rs.375.00 crores is allocated for the purpose.

All Banks were advised to submit claims in respect of Vaddi Leni Runalu for 2011-12 to the Department of Agriculture, GoAP as per Format II, but only a few Banks have submitted the Claims and the amount claimed is also very meager and is requesting Banks to submit the claims at the earliest.

All Banks are advised to claim the Zero interest and Pavala vaddi of Rabi 2011-12.

5) Reimbursement of Interest on Crop loans by GoAP for loans disbursed during Khariff 2012 – Guidelines issued by GoAP

GoAP has announced ZERO interest on crop loans repaid by the farmers before the due dates from Khariff 2012 and Banks were asked to collect only Principal from the farmers and the interest will be paid by the Department of Agriculture, GoAP to the Banks.

Originally GoAP has proposed to place advance amount with Banks to facilitate the Banks to implement the scheme. SLBC has taken up the matter with Government of AP on several occasions to operationalizing the system. Subsequently GoAP has decided not to place advance amount and proposed to reimburse the claim amount on daily basis. The matter was discussed in several meetings.

Finally, the matter was discussed in the 1st Steering Committee Meeting of SLBC of AP 2013-14 held on 20.04.2013 and based on the decision taken in the meeting, a small group was constituted for working out the modalities on Vaddileni Runalu (VLR) scheme and Pavala vaddi scheme of GoAP for farmers.

The small group consisting of five Lead Banks, DGB, APCOB, Department of Agriculture, GoAP, OSD Finance and IT officers of BANKS met on **22.04.2013** at Andhra Bank Head Office to finalize the modalities suggested by the Department of Agriculture, GoAP.

Based on the preliminary discussions held on **22.04.2013** another meeting was conducted on **24.04.2013**. In the meeting the Commissioner of Agriculture and Convener, SLBC has also participated apart from the above representatives.

In the meeting the group has suggested the modalities and basing on the recommendations the GoAP has issued **GO Rt. No.639, Dt. 27.04.2013** which was communicated to all Banks and LDMS for implementation.

The Position was reviewed by the Principal Secretary Finance Department, GoAP on 17.05.2013 and the Government was critical about the tardy progress. It is given to understand that as on date that only three banks – Andhra Bank, Vijaya Bank and Andhra Pragathi Grameena bank have submitted claims under the scheme. Further it was also informed that only five banks – Andhra Bank, Canara Bank, Vijaya Bank, APCOB and Andhra Pragathi Grameena Bank have circulated the guidelines among their Branches.

In the meeting the following action points were suggested for immediate implementation by all banks:

- Circulate the guidelines among all Branches immediately and sensitize the field staff for submission of claims A Copy of the circular issued in this regard should be sent to the Department of Agriculture, GoAP and SLBC for information.
- The Controlling authorities should review the progress at frequent intervals through Video Conference / other modes etc. The Controlling authorities must ensure that claims are submitted by the Branches through the Nodal Branch to the GoAP without any further delay.
- It must be ensured that Branches do not collect interest from the farmers during the renewal/ closure of loans.

6) Kisan Credit Card Scheme – Issues - Common due date structure

RBI has introduced revised Kisan Credit Card (KCC) scheme and the matter was discussed in Bankers` meeting for operationalizing the revised scheme.

Common due date structure:

Some Banks are fixing the due dates for their short term loans as per harvesting for Khariff and Rabi seasons and some banks are giving the due dates as one year. Banks who have fixed their due dates as March/June, basing on the harvesting, they are announcing at the field level that farmers should repay the loans before those dates otherwise they are not eligible for Zero interest announced by GoAP. This is being done by most of the Cooperative Banks and some Nationalized Banks. There is some ambiguity existing among the farmer community while repaying the loans to become eligible for Zero interest scheme.

In view of the fact that KCC is being sanctioned as cash credit limit by all Banks for Short term loans and in order to avoid confusion among the farmers, it is felt necessary to have a common

due date structure for all Banks for assessing the prompt repayment for `ZERO interest scheme` of GoAP.

Hence, it is proposed to constitute a subcommittee of SLBC with the following members to study and suggest a methodology to be followed by all Banks.

1. Commissioner of Agriculture
2. Representatives of Reserve bank of India and NABARD
3. Representatives of Five Lead banks
4. Representatives from APCOB and DGB
5. OSD, Finance(IF) Dept. GoAP

7) Rythu Chaitanya Yatras and Rythu Sadassulu

The GoAP has conducted Rythu Chaitanya Yatras 2013-14 from 22.04.2013 to 09.05.2013 to covering all the populated habitations in the State and Rythu Sadassus 2013-14 from 10.05.2013 to 15.05.2013 in 79 Revenue Divisions.

SLBC had advised all Banks and LDMs:

- 1) To sensitize the Branch Managers and ensure the participation of Bank representatives in the Yatras and Sadassus.
- 2) To coordinate with all Banks and organize Bank Stalls during Rythu Sadassus for disseminating Bank`s schemes for farmers.

All Banks were also advised to give suitable instructions to all their branches and ensure that:

- Participation of Branch representatives in the Rythu Chaitanya Yatras and Rythu Sadassulu
- Create awareness about LEC financing and Crop Insurance
- Publicity material may be prepared which may also contain information on Scales of finance
- Non loanee farmers are enlisted and steps may be taken for covering them.
- Create awareness about solar energy schemes: apart from other Bank schemes.
- To reach 100% saturation in extending finance to farmers through KCC

Further, Banks were advised to reach saturation in opening of accounts and explain the public about the operation of BC Model in the villages to avail the services of BCAs.

SLBC is yet to receive the feedback from Banks and LDMs.

8) NAIS/MNAIS/Weather Based Crop Insurance Scheme

SLBC has been communicating the crop Insurance guidelines received from Department of Agriculture along with GOs issued by GoAP with regard to NAIS/MNAIS/Weather based Crop Insurance schemes to be implemented by all Banks from time to time. For the Khariff 2013-14, GoAP has released following GOs under NAIS, MNAIS, WBCIS and SLBC has circulated the GOs to all Banks and LDMS.

G.O. Ms. No.770, dt.21.05.2013 of A&C (FP.II.1) Dept. G.O. Ms. No.771, dt.21.05.2013 of A&C (FP.II.1) Dept. G.O. Ms. No.768, dt.21.05.2013 of A&C (FP.II.1) Dept. respectively.

All Banks are advised to follow the guidelines given scrupulously and cover all eligible crops under the above scheme without exception.

Poultry Advances – Insurance of Birds by Insurance Companies:

Banks are extending substantial amounts to Poultry Industry and exposure about Rs.3500 crores in the State. Bank wise position of advances is given as annexure. Of late sudden outbreak of diseases in Poultry causing heavy losses to the Poultry units as Insurance Companies are not providing Insurance cover to poultry disease clause.

The matter was discussed in the 1st Steering Committee Meeting of SLBC of AP 2013-14 held on 20.04.2013. In the meeting the UIICO representative informed that they had a bad experience in the past and hence they are not covering the insurance of birds. He informed that the Veterinary Doctors` meeting is going to be convened on 22.04.2013 and the matter will be discussed and the decision will be send to their Head Office for approval.

Non-life Insurance Companies are requested to look into the matter and device a policy to Insurance Birds with disease clause.

Representation made by Poultry Association:

SLBC has received representation from Poultry Association that due to increased cost and non availability of Poultry feed ingredients, the industry is suffering. As there is no commensurate increase in egg prices, the poultry farmers are under distress. The matter was discussed in the 5th Steering Committee Meeting held on **07.09.2012** and 7th Steering Committee Meeting held on **30.11.2012** and all banks were advised to make case to case analysis and extend required relief to Poultry farmers.

9) Extending the Provision of Revenue Recovery Act to Banks

SLBC has received requests from various Bank that the Andhra Pradesh Revenue Recovery Act, 1864 may be extended to all Banks.

GoAP is requested to take a view on the above and do the needful in this regard.

10) Overdue/NPAs under Agriculture Sector***Rs. In crores**

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/cs	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
Short Term Crop Production Advances	10586231	68076	2091888	12901	12901	359213	1512
Agril. Term Loans Including Agril. Allied Activities Advances	3081652	48766	511900	9753	2790	226190	2195
Total Agriculture Advances	13677285	117292	2604069	22655	15693	585684	3709

(* the figures are indicative as the data is not received from all banks)

SLBC has been requesting the GoAP to create machinery in the Agriculture department to help the Banks in recovery of chronic dues in Agricultural advances. This will help in better recycling of funds and increased outreach of Bank loans.

To suggest a system, GoAP may constitute a small group.

11) Projections under Agriculture Sector for the year 2013-14

S. No.	Sector	Target for 2013-14
1.	Crop Loans	49,989
2.	Agri. Term Loans	7,217
3.	Allied Activities to Agriculture	10,018
Total Agriculture		67,224

05. Micro, Small & Medium Enterprises (MSME) Sector

A. Position of Lending to MSME sector

The total outstanding under MSE sector as on **31.03.2013** is **Rs. 45,127.80 crores** and total MSME sector is **Rs. 57,227.07 crores**.

All Banks are advised to improve the lending to MSME sector. Banks are requested to open dedicated Bank branches in the MSME clusters to extend finance.

Amt. Rs. In Crores

Particulars	Outstanding as on 31.03.2011		Outstanding as on 31.03.2012		Outstanding as on 31.03.2013	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	787166	11,001	822447	12,775	983767	15830
Small Enterprises	134681	17,386	221817	26,741	206570	29298
Total MSE	921847	28,387	1044264	39,516	1190337	45128
%of Micro enterprises to total MSE	85.39%	38.75%	78.76%	32.33%	82.65%	35.08%
Medium Enterprises	32261	11,820	68404	12,260	62500	12099
Total MSME	954108	40,207	1112668	51,776	1252897	57227

B. Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme- Progress made by banks for the last five years

S. No	At the end of the year	Proposals covered during the year	
		No. of A/cs.	Amount (in Crs.)
01	31.03.2008	1139	33.53
02	31.03.2009	1952	78.52
03	31.03.2010	3942	219.13
04	31.03.2011	7523	462.04
06	31.03.2012	9029	573.30
07	31.03.2013	21569	703.21
08	01.04.2013 TO 27.05.2013	4791	151.77

Targets proposed for 2013-14:

It is proposed to allocate a target of achieving a minimum level of financing 35,000 Units during the current year under CGTMSE scheme.

Bank wise targets will be communicated by the SLBC to all Banks based on their proportion in SME lending.

Concerted efforts need to be made by Banks and Industry associations to ensure the above target achieved. It should be ensured that all units financed under PMEGP scheme are covered under CGTMSE.

C. Pending Projects for regulatory clearance of State Government of Andhra Pradesh

SLBC has received a copy of letter no. DO No.62/Secy.(DFS)/2011, dated 24th October 2011 from the Secretary, Department of Financial Services, Ministry of Finance, Government of India, addressed to the Chief Secretary, Government of Andhra Pradesh, regarding the list of pending projects at the State Government of Andhra Pradesh for want of regulatory clearances with an advice to convene a meeting with the concerned departments.

SLBC has already taken up the matter with the Principal Secretary, Finance (IF) Department, Government of AP with a request to convene a meeting with the departments concerned, to grant the clearances by the agencies of the state Government as substantial amount of funding has been committed by banks but they are unable to disburse for want of clearances pending at the level of State Government.

Recently Hon`ble Union Finance Minister has conducted a meeting with major Banks and Industry Representatives on the subject.

D. Representation from the Vizagapatnam Chamber of Commerce and Industry- Meeting with Bankers held at RBI on 05.04.2013 & 17.05.2013.

The representation of Vizagapatnam Chamber of Commerce and Industry regarding the problems faced by the companies/businesses in the State on account of Non-availability/shortage of power and for considering the genuine Financing requirements by Banks, was referred to RBI by the Private Secretary to Dr. D Purandareswari, Hon`ble Minister of State for Commerce & Industry, Gol for favorable consideration.

RBI, after discussing the issue with major banks in the meeting held on 05.04.2013 had advised the banks to:

- Discuss the issue with their MSME / Corporate customers and
- Explore ways of financing their variable expenses in the low turnover scenario, while the fixed expenses would have to be met by the promoters.

SLBC has also advised all Banks in this regard.

In view of the importance and seriousness of the problem, RBI has again convened a meeting of major banks on 17.05.2013 at Hyderabad. It is reiterated in the meeting that:

- Banks have to conduct a one to one meeting with the MSME / Corporate Customers individually and ascertain the actual problem being faced by the entrepreneur / unit due to non availability / shortage of power.
- The banks have to explore ways of financing their variable expenses in the low turnover scenario, while the fixed expenses would have to be met by the promoters

All Banks are advised to inform the steps initiated and latest position in this regard.

E. Handloom Weavers

1) Progress in implementation of RRR Scheme

All Banks are advised to submit the pending Individual claims if any to NABARD under RRR package to avoid future claims by the Handloom weavers. The NABARD has released the claims made to all Banks in the last week of March, 2013 and all Banks might have received the claim amount.

All Banks are advised to sensitize their Branch Managers about the 3% Interest Subvention of GoI and coverage of CGTMSE (the fee will be borne by the GoI). All Controlling authorities and LDMS are advised to monitor the progress on a regular basis and ensure that more number of Weaver Credit Cards are sanctioned and disbursed.

2) Progress in lending under Weaver Credit Card Scheme

The Handloom Sector is providing employment to a large number of persons in the State and the sector needs to be given the required thrust as there is good potential.

SLBC advised all Banks to give necessary instructions to their branches to improve the lending under Weaver Credit Card Scheme.

The position has been improved from 5,709 WCCs (Rs.17.52 Crores) as on 31.01.2013 to 13,666 WCCs (Rs.43.26 Crores) as on 04.05.2013 against the target of issuing 20,000 WCCs.

As per the communication received from Handlooms & Textiles Department of GoAP, SLBC of AP has already advised all Banks to disburse loans upto 31.05.2013 to the units for which sanctions have been made by the Banks before 31.03.2013 and to consider the same as achievement under the programme year 2012-13

SLBC is regularly reviewing the progress in issuance and disposal of pending applications under WCC scheme.

F) Overdue/NPAs under MSE Sector*

(Rs. In crores)

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/cs	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
MSE	888634	32014	209986	5340	3098	162866	2685

(* the figures are indicative as the data is not received from all banks)

G) Projections under MSME sector for the year 2013-14

The projections under MSME sector for the year 2013-14 is Rs.21,435 crores.

06. Housing Loans

A. Position of Housing Loans – March, 2013

(Rs in Crore)

Year	Total Outstanding		Disbursements	
	No. of a/cs	Amount	No. of a/cs	Amount
2010-11	581136	24504	94019	5918
2011-12	590216	27649	59095	5102
2012-13	634549	31632	92327	7300

Issues relating to RGK & VAMBAY claims with APSHCL:

SLBC has taken up the matter with Housing Department, GOAP, requesting to settle the claims of the Banks as Banks were given to understand that there is inordinate delay in settling the claims by the Housing Corporation. As per GO MS No.42 dated 10.09.2012 issued by GoAP the scheme is applicable for all Weaker Section Loans irrespective of the fact whether the scheme was executed by AP Housing Board or Housing Corporation and AP State Housing Corporation is the Nodal Agency for reimbursement of claims under these schemes.

The Settlement of Claims is pending as AP State Housing Corporation Ltd. Is seeking clarification from the Govt. pertaining to schemes executed by AP Housing Board are to be reimbursed by the AP Housing Board itself or by the AP State Housing Corporation.

It is being informed by banks that though there are several cases of misutilisation of loans allocated under weaker section housing programme and repayments are not forthcoming, steps are not being initiated for reallocation of the houses.

SLBC has requested Housing Department earlier to reallocate at least a few cases for demonstration, which will have positive impact on recovery.

B. Stalled Residential Housing projects

SLBC has received a communication from Ministry of Finance with regard to Revival of the Stalled Residential Housing projects along with the letter addressed to all CMD of Public Sector Banks by CMD of National Housing Bank.

All Banks are accordingly advised to submit the list to NHB of all such semi constructed projects with their location details (all approvals received/not received) together with remarks about non-

completion/semi-completion etc. which may be considered viable by the banks for funding and completion of the project.

MoF has advised to take necessary steps in the matter and include the same as a regular agenda for discussion at the SLBC meetings.

All Banks are advised to submit the lists to NHB immediately.

C. Coverage of Housing Loans under Credit Guarantee Scheme

Under the Scheme, the Fund will provide credit risk guarantee to the lending institutions against their housing loans up to 5 lakh for new or existing borrowers(subject to certain conditions) in the EWS/LIG categories without requiring any collateral security and/or third party guarantee. The extent of Guarantee Cover to be provided under the Scheme is 90% of the amount in default in respect of loan amount up to Rs. 2 lakhs and 85% of the amount in default for housing loan above Rs.2 lakh to Rs. 5 lakh.

The lending institutions eligible to avail benefit of the Guarantee cover under the Scheme of the Fund Trust are Scheduled Commercial Banks, Regional Rural Banks, Urban Co-operative Banks, NBFC-MFIs, Apex Cooperative Housing Finance Societies registered under the State Co-operative Societies Act and Housing Finance Institutions registered with National Housing Bank (NHB).

D. Overdue /NPAs under Housing Loans*

(Rs. In crores)

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/c s	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
Housing loans	634549	31632	142829	5744	1359	52769	1025

(* the figures are indicative as the data is not received from all banks)

E. Projections under Housing Loans for the year 2013-14

The projections under Housing loans for the year 2013-14 is **Rs.6, 657 Crores.**

07. Educational Loans**A. Position of Educational Loans****(Rs in Crore)**

Year	Total Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
2010-11	249071	5607	70615	1515
2011-12	244906	5483	52057	885
2012-13	231365	5040	54332	897

Department of Financial Services, MoF, GoI is regularly monitoring the progress made by Banks in lending to Educational loans every quarter.

It is advised by GoI that there should not be inordinate delay in the decision on Education Loan applications. They have also commented on the following:

- Applications being rejected at the initial stage and being approved subsequently on representation
- Absence or ineffectiveness of the Grievance Redress Mechanism and
- Sanction of loans under vocational courses has not been adequately popularized.

All Banks are requested to issue suitable instructions to their branches and to ensure that applications are not rejected on flimsy grounds. Banks were also advised to put in place an effective Grievance Redress Mechanism.

B. Overdue/NPAs under Educational Loans***(Rs. In crores)**

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/cs	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
Educational loans	230064	4979	55786	1158	485	19396	373

(* the figures are indicative as the data is not received from all banks)

C. Projections under Educational loans for the year 2013-14**(Rs. In crores)**

S. No.	Sector	Target for 2013-14 Outstanding target given by Gol
1.	Educational loans	6330

08. Self Help Groups

A. Position of SHG-Bank Linkage Programme- March, 2013

SHG-Bank linkage Programme Disbursements vis-à-vis Targets for the last Four Years

(Rs. In crores)

Year	Rural SHG Disbursements			Urban SHG Disbursements			Total Disbursements			Outstanding (Rural& Urban)	
	Target	Number	Amount	Target	Number	Amount	Target	Number	Amount	Number	Amount
2008-09	10655	476195	6637	800	92238	843	11455	568433	7480	989382	9837
2009-10	9000	404439	6501	1200	107962	1253	10200	512401	7754	1167000	11764
2010-11	7236	389439	7093	1400	90614	1481	8636	480053	8574	1690393	13153
2011-12	9084	345549	7875	1600	74999	1655	10684	420548	9530	1364980	15548
2012-13	9126	452470	10936	1900	76759	1928	11026	529229	12864	1344094	18455

B. Financing Street Vendors & Hawkers

SLBC has received a communication from the Principal Secretary to Government (Municipal Administration), GoAP with regard to proposed Coverage of Street Vendors under the Differential Rate of Interest (DRI) Scheme. The Principal Secretary mentioned that the Mission for Elimination of Poverty in Municipal Areas (MEPMA) is the nodal agency for implementation of National Policy on Street Vendors, 2009, in the State. MEPMA as part of mainstreaming of urban street vendors has so far profiled more than 1.32 lakh vendors across the state.

Currently, the street vendors are also being organized into Common Interest Groups (CIG) on the lines of women SHGs so that they too can access formal credit as a group. Under SHG Bank linkage, due to effective monitoring and recovery mechanism put in place by MEPMA, the overall repayment has been impressive. Once the street vendors become a part of the formal credit system, he intends to ensure prompt repayment from them so that formal credit can become a sustainable tool for their empowerment.

In the above context, the Principal Secretary proposed the coverage of Street vendors, in addition to individual loans under DRI scheme as already taken up in Krishna District in a big way the regular group loans on the lines of Bank Linkage can also be thought of for the CIGs of Street Vendors.

The matter was discussed in the 1st Steering Committee Meeting of SLBC for the year 2013-14 held on 20.04.2013 and all banks were advised to take a view on the above and communicate their decision in this regard.

C. Insisting on Deposits/Insurance by some Banks

It is brought to the notice of SLBC by Chief Executive Officer, SERP:

- That some of the bank branches are withholding the amounts in Savings Bank accounts of SHGs and not allowing them to draw for their internal lending purpose.
- Some Bank branches are placing the amounts as Term Deposits out of the SHG Banks Linkage given to them.
- In some places Banks are insisting for insurance policies from the group members of SHG.

All Banks and LDMs were advised on several occasions to desist the above practice since the savings is to be availed by the groups for the purpose of Internal Lending and the amount of Banks linkage is for the purpose of generation of income out of economic activities.

All Banks are advised to give suitable instructions to their branches in this regard.

D. Integrated Watershed Management Programme (IWMP)- Promotion of user Groups – Proposal for extending micro finance assistance from Banks to user groups.

SLBC has received a proposal from the Principal Secretary to Government of AP, Rural Development, with regard to promotion of user groups under Integrated Watershed Management Programme and for extending micro finance assistance through Banks to the user groups.

In the State of Andhra Pradesh Department of Rural Development is implementing Integrated Watershed Management Programme (IWMP) with 556 projects covering 3282 villages in the Districts of Adilabad, Ananthapuram, Chittoor, YSR Kadapa, Khammam, Kurnool, Mahaboobnagar, Medak, Nalgonda, Prakasam, Ranga Reddy, Srikakulam and Warangal since 2009 in order to restore the ecological balance by harnessing, conserving and developing degraded natural resources which leads to increased agricultural productivity through scientific approach,

sustainable agriculture practices, and integrated livestock management for increasing income and ensure livelihood security for the poorest of the rural poor.

In the process of implementation of IWMP, User Groups (UGs) are formed at village level for the purpose of executing watershed works and take up activities for productivity enhancement in Agriculture and livestock development sectors.

The User Group covers a contiguous patch of 100 acres in a micro-watershed with not more than 20 members in each UG. Only one member from each farmer's household becomes a member of the User Group.

In this regard, the Principal Secretary informed that on the lines of Women SHGs, 40,610 User Groups have been formed, 5,818 UGs have opened bank accounts and 1849 UGs have started regular meetings and an amount of Rs.140.00 lakhs savings have been put up.

Micro finance through SHG bank linkage programme has enabled the SHG members in Andhra Pradesh to improve their social economic status through the availability of various micro finance services.

The Principal Secretary requested for consideration on lending micro-credit to all eligible UGs on similar lines of finance extended to SHGs, for achieving economic growth in natural resource management sector, as the UGs are following the same modalities that are being followed by the SHGs.

The forum may deliberate on the matter and take a view.

E. Overdue/NPAs under SHG Bank Linkage Programme

(Rs. In crores)

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/cs	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
SHG Bank Linkage Programme	1344094	18455	193593	3068	768	74177	647

F. Projections under SHG Bank Linkage Programme during the year 2013-14

(Amt. in Crores)

S. No.	Sector	2012-2013				Target for 2013-14
		Target		Achievement		
		A/cs.	Amt.	A/cs.	Amt.	Amt.
1.	Rural SHGs	3,61,224	9,126	4,52,470	10,936	11,075
2	Urban SHGs	91,330	1,900	76,759	1,928	2,100
Total		4,52,554	11,026	5,29,229	12,864	13,175

09. Social Welfare Schemes

A. Lending to Minority Communities under Priority Sector Lending

All banks were advised to ensure that lending to minority communities be given a thrust and banks should aim at achieving **15%** of their Priority sector lending to minority communities.

In Andhra Pradesh the lending to minority communities amounting to **Rs. 13,746.01** is **6.40 %** of PSL as on **31.03.2013**.

A series of steps were initiated by GoAP and SLBC to improve the lending to minority Communities.

Credit to Minority Communities for the last three years:

Sl. No.	Year	Outstanding Rs. In Crores
1	March, 2011	11,727.52
2	March, 2012	12,124.31
3	March, 2013	13,746.01

Apart from sub-committee constituted by SLBC, the Secretary, Minority Welfare Department and also Chief Secretary of GoAP have reviewed the position of lending to Minority Communities and all Banks were advised to ensure achievement of 15% of credit to Minority Communities.

It was suggested that the component of Government sponsored schemes may not be sufficient to reach the target and it requires multi pronged approach by :

- 1) Conducting special EDPs near all Industry Clusters.
- 2) Conducting exclusive training programmes in all RSETIs.
- 3) Achieving saturation by SERP in organizing Women of Minority communities into SHGs, etc.,

B. Credit Flow to Weaker Section

Weaker Section advances **as on 31.03.2013** is **Rs.64,391.62 crores**. As per RBI norms the Weaker Section advances are to be **10%** of ANBC. In Andhra Pradesh it is more than the stipulation i.e., **16.32%**.

Credit to Weaker Section for the last three years:

Sl. No.	Year	Outstanding Rs. In Crores
1	March, 2011	45,778.20
2	March, 2012	41,741.58
3	March, 2013	64,391.62

C. Credit Flow to Women

As on 31.03.2013 advances to Women are at Rs.51,190.11 crores. As per RBI norms the advances to Women is to be 5% of Net Bank credit. In our State it is more than the stipulation **i.e., 12.98%.**

Credit to Women for the last three years:

Sl. No.	Year	Outstanding Rs. In Crores
1	March, 2011	37,418.91
2	March, 2012	41,741.58
3	March, 2013	51.190.11

D. Credit Flow to Scheduled Castes / Scheduled Tribes

Reserve Bank of India issued guidelines on providing Credit facilities to Scheduled Castes (SCs) and Scheduled Tribes (STs) vide Master Circular dated 01.07.2012 and all banks and LDMs are advised to be guided by the same.

Credit to SCs/STs for the last three years:

Sl. No.	Year	Outstanding Rs. In Crores
1	March, 2011	10,785.32
2	March, 2012	12,757.96
3	March, 2013	13.940.85

As on 31.03.2013, the lending to SC/STs is Rs. 13,940.85 crores, comprising of **6.49 %** of priority sector advances.

E. Credit Flow under DRI

As on 31.03.2013 the credit outstanding under DRI is Rs.203.15 crores. (Target under DRI for 2012-13 is **Rs.3943.98 crores** (i.e., 1% of the total outstanding advances of previous year, total outstanding advances as on **31.03.2012** are **Rs.3, 94,398 crores**).

Sl. No.	Year	Outstanding Rs. In Crores
1	March, 2011	319.78
2	March, 2012	362.41
3	March, 2013	203.15

The projected target for the year outstanding with March, 2014 is Rs.471.62 crores.

10. Government Sponsored Schemes

Position of implementation of Government Sponsored Schemes during the FY 2012-13

A. Government of India

1) Prime Ministers Employment Generation Programme (PMEGP)

Achievement as on 20.05.2013

(Rs. In Lakhs)

Name of Organization	Target				No. of Projects sanctioned by Banks	Achievement for the year 2012-13			
	Phy (No)	Fin. (MM)	Bank Credit	Emp		No .of Projects	Fin. (MM)	Bank Credit (Rs. Lakh)	Emp
KVIC, SO, Hyderabad	734	1688.06	5216.11	5872	267	261	903.67	2792.34	2892
KVIC DO Vizag	204	468.90	1448.90	1632	93	59	289.07	1115.81	825
APKVIB	938	2156.96	6665.01	7504	1222	841	2302.00	7113.18	7366
DIC	1250	2875.96	11101.21	10000	1337	401	1246.00	4809.56	3987
Total	3126	7189.88	24431.23	25008	2919	1562	4740.74	15830.89	15070

The proposals disbursed up to 31.05.2013 will be taken as achievement for the year 2012-13 as per Direction of KVIC. All Banks are requested to provide the latest position to SLBC.

2. Swarna Jayanthi Gram Swarojgar Yojana (SGSY) /National Rural Livelihood Mission (NRLM)

The scheme has been modified as National Rural Livelihood Mission by Gol and the SHG bank linkage target under rural sector is taken as target under NRLM.

(Rs. In crores)

Sl. No.	Item	Target		Achievement	
		Accounts	Amounts	Accounts	Amount
1	SHG Bank Linkage (as on 31.03.2013)	361224	9126.03	452470	10936.29

3. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY)**Achievement as on 31.03.2013**

(Rs. In crores)

S. No.	Item	Target		Achievement	
		Accounts	Amounts	Accounts	Amount
1	SHG Bank Linkage	91330	1900.00	76759	1927.71

4. Housing Schemes**a) Interest Subsidy Scheme for Housing Urban Poor (I S H U P)****Achievement as on 31.03.2013**

Amt. In Crores

Target - Units	No. of applications filed	No. of loans sanctioned	Achievement	
			Units	Amt.
40646	10298	4704	1595	4.28

b) Progress made under Bridge Loans as on 31.03.2013

Target (Number)	No. of Loans sanctioned
298697	17822

A policy need to be evolved by State Housing Corporation in consultation with SERP and Lead Banks and RRBs for improving performance under Bridge Loans.

B) Government of Andhra Pradesh**5. Andhra Pradesh Micro Irrigation Project (APMIP):****Achievement as on 31.03.2013****(Rs. In Crores)**

Target	Physical			Beneficiary Contribution / Credit requirement	Total Project Outlay
	Area (in Hectares)	Total GOI share	State Share		
	120000	295.00	278.46	121.98	695.44
Achievement	80766	298.93	312.00	60.36	671.29

6. Animal Husbandry**Rashtriya Krishi Vikas Yojana (RKVY)****Achievement as on 31.03.2013****(Rs. In Crores)**

S. No	Category	Annual Target		Achievement	
		Physical (No. of Animals)	Financial	Physical (No. of Animals)	Financial
1	CM's Package	3694	7.50	2606	5.29
2	RKVY - 2 Milch Animal Units	5426	19.26	4498	15.75
3	RKVY - 20 Milch Animal Units	2400	3.00	560	0.70
4	Mini Dairy Units	24770	36.54	3168	4.67
	Total	36290	66.30	10832	26.41

Jeeva Kranthi Pathakam:**Achievement as on 31.03.2013**

(Rs. In crores)

Sheep & Goat Units				Ram Lamb Units			
Target		Achievement		Target		Achievement	
Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial
436	1.20	75	0.38	426	0.60	279	0.39

Breeding Ram units	Target		Achievement	
	Physical	Financial	Physical	Financial
	7999	1.20	2153	0.19

7. Fisheries**Achievement as on 31.03.2013**

(Rs. in Crores)

Target			Achievement	
Bank Credit Component	Subsidy Component	Total	Subsidy Released	Achievement
20.93	24.98	45.91	15.48	0.54

It is informed by the Fisheries department that due to small requirement of Bank credit, the schemes were grounded with beneficiary contribution.

8. Sericulture**Achievement as on 31.03.2013**

(Rs. In crores)

Annual Targets		Targets approved by DCC		Applications sponsored	Sanctioned		Units Grounded	
No	Amount of Loan	No	Amount of Loan	No	No	Amount of Loan	No	Amount of Loan
4780	32.25	4473	29.55	1872	1461	7.69	1274	6.29

9. Handlooms & Textiles**Achievements as on 31.03.2013**

(Rs. in Crores)

Scheme	Target	Finance	Appl. sponsored	Sanctioned	Financed	
					No. of Beneficiaries	Amt.
Artisan Credit Cards	2610	21.80	1329	282	126	0.63
Weavers Credit Cards	20000	---	57679	15031	13022	41.44

Scheme	Target (No. of groups)	Amt. of Finance	No of Groups formed	Amount released by the Banks
Handloom Weavers Groups	955	45.15	485	11.39

10. A.P. Backward Classes Co-op. Finance Corporation**a) Margin Money (Subsidy) Scheme for 2012-13****Achievement as on 31.03.2013**

(Rs. In crores)

Annual Targets		Proportionate Targets as per releases		Applications Sponsored		Applications Sanctioned		Grounded as per proportionate targets	
Phy. Nos	Amt.	Phy	Amt.	Units	Benif	Phy.Nos	Amt.	Phy.Nos	Amt.
33334	80.00	16667	40.00	40281	40323	31989	95.72	14099	39.58

b) Rajiv Abhyudaya Yojana Scheme**Achievement as on 31.03.2013**

(Rs. In Crores)

Annual Targets		Sponsored Applications		Sanctioned		Grounded	
Phy.Nos	Amount	Units	Beneficiaries	Phy.Nos	Amount	Phy.Nos	Amount
6668	15.98	6829	6833	4550	16.30	1435	4.39

Andhra Pradesh Krishna Baliya, Poosala Cooperative societies Federation Ltd.**Achievement as on 31.03.2013**

(Rs. in Crores)

Annual Target		Appl. Sponsored	Appl. Sanctioned		Applications Grounded	
No	Amt.		No	Amount	No	Amount
680	5.10	166	14	0.10	14	0.10

Andhra Pradesh Nayee Brahmins Cooperative Societies Federation Ltd**Achievement as on 31.03.2013**

(Rs. in Crores)

Annual Target		Appl. Sponsored	Appl. Sanctioned		Applications Grounded	
No	Amt.		No	Amount	No	Amount
4000	30.00	2220	147	1.04	98	0.68

Andhra Pradesh Washermen Cooperative Societies federation Ltd**Achievement as on 31.03.2013**

(Rs. in Crores)

Annual Target		Appl. Sponsored	Appl. Sanctioned		Applications Grounded	
No	Amt.		No	Amount	No	Amount
4300	32.25	3609	353	2.62	200	1.37

Andhra Pradesh Sagara (Uppara) Cooperative Societies Federation Ltd.**Achievement as on 31.03.2013**

(Rs. in Crores)

Annual Target		Appl. Sponsored	Appl. Sanctioned		Applications Grounded	
No	Amt.		No	Amount	No	Amount
700	5.25	175	20	0.15	19	0.14

Andhra Pradesh Valmiki /Boya Cooperative Societies Federation Ltd.**Achievement as on 31.03.2013**

(Rs. in Crores)

Annual Target		Appl. Sponsored	Appl. Sanctioned		Applications Grounded	
No	Amt.		No	Amount	No	Amount
700	5.25	175	8	0.06	1	0.01

SLBC received a proposal from Andhra Pradesh Washermen Cooperative societies Federation Limited with regard to enhancement of unit cost from Rs.1,50,000/- to Rs.9,00,000/- (per cooperative Society of 15 members) in respect of AP Washermen Cooperative societies Federation Ltd. and AP Nayee Brahmins Cooperative Societies Federation Ltd.

The matter was discussed in the 2nd meeting of Steering committee of SLBC held on 21.05.2013 wherein Banks were advised to communicate their views on increase unit cost under this segment.

11. A.P.Scheduled Caste Co-operative Finance Corporation Limited**Achievement as on 31.03.2013**

(Rs .in Crores)

Annual Targets		Sanctioned up to Mar, 2013		Grounded	
Phy. Nos	Amount	Phy. Nos	Amount	Phy.Nos	Amount
45816	245.79	53569	218.69	22774	96.71

12. Andhra Pradesh State Christian Finance Corporation**Achievement as on 31.03.2013**

(Rs. In Crores)

Annual Targets		Sanctioned		Grounded	
Phy. No	Amount	Phy. No	Amt	Phy. No	Amt
1250	3.75	740	2.12	612	1.84

13. Andhra Pradesh Scheduled Tribes Co-op Finance Corporation Ltd. (TRICOR)**Achievement as on 31.03.2013**

(Rs. In Crores)

Annual Targets		Sponsored Applications		Sanctioned		Units for which subsidy released	Grounded	
Phy. Nos	Amt.	Units	Benif	Phy.Nos	Amt.	Phy. Nos.	Phy.Nos	Amt.
16702	128.37	13890	13890	9170	52.91	7014	4463	27.38

14. A.P.State Minorities Finance Corporation Ltd.**Achievement as on 31.03.2013**

Rs. in Crores

Annual Target		Applications sponsored	Applications Sanctioned		Applications Grounded	
No	Amt.		No	Amt.	No	Amt.
8500	21.25	11230	9522	28.46	4306	11.02

15. Andhra Pradesh Youth Services - A.P.S.T.E.P**Rajiv Yuva Shakthi Scheme****Achievement as on 31.03.2013**

(Rs. in Crores)

Annual Target		Applications sponsored	Administrative Sanctions		Subsidy released		Units grounded	
Phy	Amt.		Phy	Amt.	Phy	Amt.	Phy	Amt.
9000	90.00	14528	11296	101.51	10061	92.46	9540	89.74

16. Mission for Elimination of Poverty in Municipal Areas (MEPMA)**Projections & Achievement for 2012-13 as on 30.03.2013**

(Rs. in Crores)

S. No.	Item	Target		Achievement	
		Accounts	Amounts	Accounts	Amount
1	USEP Programme under SJSRY	10000	100.00	9387	97.67
2	UWSP Programme under SJSRY	235	11.75	235	11.75

17. Subsidy Administration system

The GoAP upon the recommendations of the sub-committee of SLBC, issued GOs 267, dt.28.09.2012 and 276, dt.06.10.2012, with regard to Subsidy administration for all Government sponsored Schemes.

The timelines given are as follows: (as per Go.267, dt.28.09.2012)

- a) On selection of beneficiaries under Govt. Sponsored schemes through Grama Sabha or other approved mode, the sponsoring agency will send the list of beneficiaries along with proceedings to the concerned service area bank branch.
- b) On scrutiny and verification, the concerned bank branch will either sanction or reject the proposal, with valid reasons for rejection.
- c) In respect of sanctioned cases, only upon completion of documentation and all the other formalities the Bank requires for grounding, the branch will send request of the beneficiary for release of subsidy to the Government Agency, through email and letter.
- d) Along with request for release of subsidy, bank branch will give loan account number (which is to be opened with 'Zero balance') and also exclusive non operative SB a/c number opened in the name of beneficiary which is linked to above loan account. This link has been suggested since loan account cannot be opened with credit balance.
- e) Subsidy will be released for the credit of loan account specified above within a maximum period of 15 days on receiving request from the bank branch.
- f) Upon receiving subsidy into the dedicated/normal SB a/c of the beneficiary, the bank branch will take steps for grounding the unit within a maximum period of 15 days utilizing the Subsidy released by Government. This time line is relaxable only in cases where purchase committee needs to be constituted (e g. Dairy and other A.H. units).

Further as per GO No.276, dt.06.10.2012 the following modifications were communicated:

On preliminary selection of beneficiaries under Government Sponsored Schemes through Grama Sabha or other approved mode, the sponsoring agency will send the list of beneficiaries to the concerned service area bank branch.

On scrutiny and verification, the concerned bank branch will convey final consent, for which proceedings will be issued by the Sponsoring Agency.

Upon receiving subsidy into the loan linked non-operative savings account of the Beneficiary, the bank branch will take steps for grounding the unit within a maximum period of 15 days utilizing

the Subsidy released by Government. This time line is relaxable only in cases where Purchase Committee needs to be constituted (e g. Dairy and other A.H. units).

SLBC has received a copy of communication from Andhra Pradesh Backward Classes Cooperative Finance Corporation Limited, Hyderabad addressed to the Principal Secretary to GoAP wherein it was mentioned that the purpose of GO is for timely grounding of the schemes may be defeated if the time frame is not fixed for the following.

In view of the above, the following modifications are proposed in the 2nd steering committee meeting to the above GOs in order to ground the schemes timely.

- For conveying the final consent by the Bank

The time line may be given as ONE MONTH for conveying final consent by the bank branch.

- For the branch to send the request of the beneficiary for release of subsidy to the Government agency after receiving sanction from the sponsoring agency

Within 10 days from the date of receipt of the proceedings

Forum on deliberation, it was approved the above amendments to the GO No.267 dt.28.09.2012.

18. Overdue position under Government sponsored schemes*

(Rs. In Crores)

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/cs	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
Central Government sponsored Schemes	187860	1143.87	58154	338	182	40819	217
State Government sponsored schemes	2056779	12448.08	629976	2750	1712	301344	1383
SGSY	78954	257.85	18811	76	42	10497	49
SJSRY	26461	142.19	13105	61	38	8868	39
PMRY/PMEGP	45136	444.41	19182	155	85	15648	94
ISHUP	7251	91.17	2946	12	6	1683	7
DRI	28403	197.06	5258	16	11	4119	11

(* the figures are indicative as the data is not received from all banks)

19. Projections under Government sponsored schemes

Physical and Financial Outlays under Govt. Sponsored Schemes

in Andhra Pradesh for the FY 2013-14

S. No	Scheme	Target (Rs. in Crores)		
		Physical Outlay (Nos)	Financial Outlay	Bank Loan
1	Animal Husbandry Dept.			
	a) State Plan Schemes			
	i) Milch Animal Units (2 Animals)	361	4.33	1.81
	ii) Sheep & Goat Unit (20+1)	2350	23.50	11.75
	iii) Ram Lamb rearing Units	757	11.36	5.68
	iv) Mini Goat Units (5+1)	1966	5.90	2.95
	b) Rashtriya Krishi Vikas Yojana			
	i) Induction of Heifers	7200	26.42	13.21
	ii) Ram Lamb rearing Units	5300	15.90	7.95
	c) RKVY and NMPS			
	i) 5 Milch Animal Units	4954	146.16	109.62
	Sub Total	22888	233.57	152.97
2	Fisheries – Credit Linked GSS	2923	57.94	22.39
3	Sericulture	13541	46.60	23.74
4	A P M I P	101560	694.83	123.47
5	S E R P SHG Bank Linkage (Rural)	432385	11074.78	11074.78
6	M E P M A SHG Bank Linkage	81237	2100.00	2100.00
	Urban Self Employment Program	10000	100.00	
	Urban Women Self Help Program	150	7.50	
7	Handlooms & Textiles Dept.			
	a) Weavers Credit Cards	42600	213.00	195.10
	b) Handloom Weaver Groups	1050		
	Sub Total	43650	213.00	195.10

8	A.P.B.C. Cooperative Fin.Corp. Ltd. i) Margin Money (Subsidy) Scheme	68667	412.00	164.80
	ii) Rajiv Abhyudaya Yojana	22887	137.32	54.93
	Sub Total	91554	549.32	219.73
S. No	Scheme	Target (Rs. in Crores)		
		Physical Outlay (Nos)	Financial Outlay	Bank Loan
	A.P.B.C. Cooperative Federations			
	i) A.P. Krishna Baliya, Poosala Co-op. Societies Federation Ltd.	1965	29.48	11.79
	ii) A.P. Nayee Brahmins Cooperative Societies Federation Ltd.	7950	119.25	47.70
	iii) A.P. Washermen Cooperative Societies Federation Ltd.	5250	78.75	31.50
	iv) A.P. Sagara (Uppara) Cooperative Societies Federation Ltd.	1965	29.48	11.79
	v) A.P. Vaddera Cooperative Societies Federation Ltd.	1965	29.48	11.79
	vi) A.P. Valmiki/Boya Cooperative Societies Federation Ltd.	1965	29.48	11.79
	vii) A.P. Bhatraj Cooperative Societies Federation Ltd.	1965	29.48	11.79
	Sub Total	23025	345.40	138.15
9	A.P. Christian Finance Corporation	1750	17.50	10.75
10	A.P. State Minorities Finance Corp. Ltd.	33334	500.00	350.00
11	A.P. Scheduled Caste Cooperative Finance Corporation Ltd.	127792	802.68	535.39
12	A.P. S.T. Cooperative Finance Corporation Ltd.	60000	235.78	112.00
13	A.P. State Housing Corp. Ltd. i) ISHUP	40000	120.00	120.00
	ii) Bridge Loans	300000		
	Sub Total	340000	120.00	120.00
14	A P S T E P i) Rajiv Yuva Shakthi	11250	112.50	78.75
15	Disabled Welfare Department	993	2.98	1.49

16	i) P M E G P	3214	325.13	251.20
	ii) Interest Subsidy Eligibility Certificate	41		18.05
Sub Total		3255	325.13	269.25
Grand Total		1401287	17539.51	15527.96

11. Financial Inclusion

A. GENERAL

1) Providing Banking Services in all Villages with above 2000 - Progress as on 31.03.2013

Banks have completed process of providing Banking services in respect of all 6640 villages allocated in the State of Andhra Pradesh and the latest progress is given in the annexure-29.

Banks are advised to ensure that the number of transactions in the FI villages is improved and the services of BCs are effective.

Banks are also advised to open intermediary structures as advised by RBI for effective functioning of BCAs.

2) Implementation of FIP in below 2000 population – Progress

MoF, GoI has advised all Banks to implement Financial Inclusion in all villages of below 2000 population villages in the identified five pilot districts and villages with population of 1600-2000 in other districts before 31st March, 2013.

Accordingly SLBC has advised all Banks to appoint BCAs in all FI villages of below 2000 population in the identified five pilot districts and 1600-2000 population villages in other districts.

It is advised by the MoF that all the FI villages are to be provided with banking facilities by 31st March, 2013 in other than pilot districts.

SLBC has submitted the Road Map as advised by Reserve Bank of India in respect of below 2000 population villages. Reconciliation process was attended to by all LDMs. In the meeting conducted on 28.01.2013 by RBI, it was advised to maintain a healthy mix of 5% to 10% of brick and mortar branches of the total BC outlets. Accordingly SLBC has collected revised information from all Banks and submitted to RBI.

In respect of villages with Population of below 2000, out of 17,374 villages allotted to all Banks, 3,388 villages are provided with banking services by March, 2013 by deploying 3,227 BCAs, 111 brick and mortar branches and through other modes in 50 villages.

Under FIP, in Andhra Pradesh, **9,546** BCAs have been deployed by Banks so far.

Quarterly Progress report District-wise and Bank-wise as on 31.03.2013 is enclosed as annexure**29**

Financial Inclusion Plan for the Year 2013-16

Banks have prepared 3 years Board approved Financial Inclusion Plans (FIP) from April 2010 to March 2013. Since the 3 year FIP period is expiring in March 2013, RBI has advised all banks to prepare comprehensive Financial Inclusion Plans for the next 3 years from **April 2013 to March 2016**.

SLBCs are advised to compile /consolidate State wise Financial Inclusion Plans for the next 3 years in the format **LBS-MIS- IV** after obtaining the same from the controlling offices of all banks in their jurisdiction.

Accordingly SLBC has submitted FIP submitted by all banks to RBI and same is given as Annexure. All Banks are requested to submit Quarterly progress report to SLBC to enable SLBC to submit consolidated progress to RBI.

B. DIRECT BENEFIT TRANSFER and OPENING OF BANK ACCOUNTS**1) Direct Benefit Transfer Scheme in 43 districts phase I**

Gol has implemented Direct Benefit Scheme for 26 centrally sponsored schemes at the first instance in Five Pilot districts in Andhra Pradesh and 43 districts across the country.

They are 1. Ananthapuram 2. Chittoor 3. East Godavari 4. Hyderabad and 5. Ranga Reddy districts.

Extension of Direct Benefit Transfer to additional 78 Districts - regarding**DFS, MoF, Gol has vide Lr.No. F.No.6/41/2012-FI(Vol.III) dated, April 01, 2013**

In Phase II Gol has announced additional 78 districts across the country and among them eight districts in the State of Andhra Pradesh.

They are 1. Srikakulam 2. Guntur, 3. Vizianagaram 4. Adilabad 5. Nalgonda 6. Kadapa 7. Kurnool 8. Krishna

All Banks are advised to open accounts for all the beneficiaries under all schemes, seed the Aadhaar numbers into their accounts and issue debit cards to the beneficiaries.

- (i) Lead District Manger of the districts concerned will obtain the list of beneficiaries, with details of bank account and Aadhaar (if available) from the District Collectors in the format prescribed by Planning Commission. This would be circulated to the banks concerned as

per their service area. Banks would ensure that bank account for the beneficiaries, wherever required, is opened by 31.5.2013. .

- (ii) Banks would seed Aadhaar Number into the bank account of the beneficiaries based on the details received from the District Administration/ concerned Department. Since these Governmental agencies would have already verified the Aadhaar Number, there would be no need for the banks to reconfirm the Aadhaar. Aadhaar details received from the District Administration/ Department must be seeded promptly without delay and uploaded on the NPCI Mapper at the end of every day.
- (iii) Banks would be required to strengthen the banking infrastructure, particularly in the areas so far not covered by the banking services. For the mapping of the service area under each branch and assessing the requirement for strengthening of the banking infrastructure through new bank branches or BCA/CSC, as the case may be and this exercise for the entire country was required to be completed by 31.3.2013. Banks would on priority ensure that banking infrastructure is provided in the 78 identified districts by 31.5.2013.
- (iv) In pursuance of the Budget announcement 2013-14, all Public Sector Banks have prepared plans to install ATM at their branches by March, 2014. In view of the roll out of the Direct Benefit Transfer, it is important that the 43 districts of Phase-I and the 78 districts of Phase-II are taken up on priority for installation of ATMs. Banks must start identification and preparation of site immediately so that ATMs at all branches in these 121 districts is operational by 30.6.2013.
- (v) Banks would also need to undertake a focused programme for issuance of Debit Cards, particularly to the beneficiaries under the various schemes, so that they are able to draw the benefit as per their convenience. It should be ensured that account opening and issuance of Debit Card for all the beneficiaries is completed by 31.5.2013.

It was advised by GoI in the meeting held on 29.04.2013 at New Delhi that Government Departments must be requested to furnish the list of beneficiaries with Aadhaar number (wherever available) after verification of the Aadhaar number. Such list duly verified and certified by the scheme implementing department should be used for seeding the bank account and there should be no need for the banks to re-verify Aadhaar details which had been earlier verified by the department concerned. A customer of the bank is, however, free to approach his bank branch with a copy of Aadhaar letter issued by UIDAI and get his account seeded with Aadhaar.

Total Position -Five Pilot districts of Phase I in Andhra Pradesh – as on 17.05.2013

Out of **6,44,910** total beneficiaries under all schemes **5,70,034** beneficiaries details were received by LDMs which is **88.39%**.

Beneficiaries list is yet to be received in respect of **74,876** beneficiaries out of total **6,44,910** which is about **11.61%**. Matter is being followed up with Government.

Accounts were opened to **5,37,715** beneficiaries which is **94.33%**.

Out of **5,70,034** beneficiaries details received by LDMs Aadhaar number is available to **3,33,297** which is **58.47%**

Out of **3,33,297** Aadhaar numbers available **2,95,298** are seeded in bank accounts (**88.60%**) and **2,85,521** are mapped with NPCI (**96.69%**)

In the 78 districts –Phase II

Under Phase II of Direct Benefit Transfer Scheme, the following eight districts were selected by Gol.

1. Srikakulam (Lead Bank - Andhra Bank)
2. Guntur (Lead Bank - Andhra Bank)
3. Vizianagaram (Lead Bank – State Bank of India)
4. Krishna (Lead Bank – Indian Bank)
5. Nalgonda (Lead Bank – State Bank of Hyderabad)
6. Adilabad (Lead Bank – State Bank of Hyderabad)
7. Kadapa (Lead Bank – Syndicate Bank)
8. Kurnool (Lead Bank – Syndicate Bank)

Total Position -Eight Pilot districts of Phase II in Andhra Pradesh – as on 17.05.2013

Out of **9,47,625** beneficiaries under all schemes **7,60,825** beneficiaries details were received by LDMs which is **80.29%**

Beneficiaries list is yet to be received in respect of **1,86,800** beneficiaries out of total **9,47,625** which is **19.71 %**. Matter is being followed up with Government.

Accounts were opened for **7,36,991** beneficiaries (**96.87%**).

Out of **7,60,825** beneficiaries ,Aadhaar numbers are available for **1,65,901** beneficiaries (**21.81%**) and **1,03,662** accounts were seeded with Aadhaar Number (**62.48%**)

Steps taken by SLBC:

- The issues have been discussed in Steering Committee Meetings and all Lead Banks are requested to suitably advise their LDMs.
- Conducted LDMs Meeting & Video Conference with all LDMs and advised them on the steps to be taken.
- Addressed letters to the District Collectors to intervene and advise the departments concerned.
- Taken up the issues with Chief Secretary & Nodal Officer DBT of GoAP at State Level.
- Taken up the issues concerning Aadhaar enrollment and Seeding with UIDAI
- Advertisement campaign was taken up in News papers, TV and Radio for opening of accounts and seeding of Aadhaar numbers.
- Call centre has been established by SLBC on behalf of all Banks to guide the people on queries relating to account opening and Aadhaar seeding.

Government has decided to introduce Direct Benefit Transfer for LPG (DBTL) consumers with effect from 01.06.2013 in 20 districts.

Under DBT, benefits are credited to the bank account of the beneficiary (LPG consumer in this case) using Aadhaar. It is, therefore, necessary that the consumer's Aadhaar is seeded into his bank account.

Banks were advised vide this departments communication dated 04.03.2013 that bank branches should seed the Aadhaar number of the LPG customers as and when they approach their concerned bank branch with their Aadhaar letter.

Considering the large number of bank accounts to be seeded with Aadhaar for various schemes, Banks were also advised, vide letter dated 22.04.2013, to use alternative secured channels such as through ATMs, Mobile Number (of registered customers), IVRS, Internet Banking etc. to receive requests from their customers for Aadhaar seeding and seed the Aadhaar number after verification through RASF. Banks are requested to expedite the development of above modes for receiving the requests.

In view of the decision to introduce DBT for LPG in the 20 districts w.e.f. 1st June, 2013, it has now been decided by Government to receive the seeding requests from LPG customers in a secured manner through locked boxes also to be kept at dealer premises, petrol pump etc. as well as by door to door arrangements by OMCs. The modalities for receiving these requests through locked boxes by OMCs and seeding the Aadhaar number in bank accounts by banks shall be as follows:

(a) Collection of Seeding Requests by OMCs:

- i. OMCs shall, through their distribution network and other methods, approach and advise the LPG consumers to provide details of their bank account and Aadhaar for availing subsidy on LPG. A Form (**Annexure II**) for collecting these details has been finalized by the Ministry of Petroleum & Natural Gas. The form would also require the LPG customer to attach a clear/legible copy of his Aadhaar letter.
- ii. The OMCs would arrange for distribution of these forms among the LPG consumers and ensure that locked boxes are available at the dealer premises, Petrol Pumps, and other suitable locations in the District where the consumers can drop the filled forms.
- iii. The OMCs would ensure that these filled forms are collected and supplied **on a regular basis** to the LDM.

b) Seeding of Bank accounts with Aadhaar by banks:

On receipt of the secured locked boxes containing the forms by the LDMs, the action to be taken will be as follows:

- i. LDMs would arrange sorting of these forms bank wise.
- ii. Bank-wise bunch of forms will be handed over to the District Coordinator (DCOs) of the concerned bank within 2 days of receipt from OMCs.
- iii. Depending upon the number of such requests and bank branches, the DCOs can decide whether the seeding of Aadhaar is to be undertaken centrally for the district or at select/all branches. In case seeding is to be undertaken at branch level, the forms would be sorted and delivered to the branch concerned.
- iv. All banks already have system in place for seeding of Aadhaar in bank account when a customer approaches the bank with his Aadhaar letter. For seeding of Aadhaar based on information furnished by the consumers through the OMCs, the banks would follow similar procedure. Forms where details have been successfully seeded in bank account should be retained in bank/ branch.
- v. Wherever the seeding cannot be completed due to either incomplete details or details not matching with bank details, the reasons may be recorded on the forms. All such forms shall be returned to OMCs through the LDMs.
- vi. All banks would ensure that all accounts seeded with Aadhaar are updated on NPCI Mapper at the end of every day.

DBT-LPG Position in Five pilot districts as on 23rd May 2013

S.No	District	No. of Distributors	No. of LPG Consumers	Aadhar Seeding in LPG	% Aadhar Seeding in LPG	Aadhar Seeding in Banks as on 20th May 2013	% Aadhar Seeding in Banks as on 20th May 2013
1	Anantapur	59	534637	309013	58	95868	18
2	Chittoor	64	673842	433277	64	110312	16
3	East Godavari	63	902534	607302	67	318018	35
4	Hyderabad	70	1246273	565005	45	134334	11
5	Ranga Reddy	65	1521791	686102	45	164817	11
Total		321	4879077	2600699	53	823349	17

2) Opening of One Bank Account for each household in all FI villages. Launch of campaign to ensure at least one Bank account for each family in FI villages

Ministry of Finance, GoI has vide their communication Letter No. F.No.8/11/2011-FI, dated 15th May, 2012, advised all Banks to **Launch of campaign to ensure at least one bank Account for each family in FI Villages.**

It was decided by the Ministry of Finance, GoI that:

- Each bank will launch a campaign to ensure that each family living in the service area of a branch having rural villages attached to it has an account with the branch. If the family already has an account, no new account needs to be opened.
- In cases where the family already has more than one account in the name of its member(s), they may be encouraged to combine these into a Joint Family Account. However, in case the family wishes to continue with the separate account(s), they should be allowed to maintain such account(s).
- There are no requirements of Government of India to open separate account for each benefit, hence, no account be opened of the family scheme-wise.
- For this purpose, the last electoral roll of each village may be obtained and they may be assigned to respective BCA for the sub-service area assigned to them and where there is no BCA to any other staff of nearby branch for opening of bank account.

Wherever the account holder has Aadhaar number, the same should also be obtained at the time of opening of account and seeded into the account.

SLBC also advised all Banks and LDMs to complete the process of seeding the Aadhaar numbers in the existing accounts wherever Aadhaar numbers are available and open new accounts with Aadhaar numbers.

As per the information available with SLBC, 82% of rural households and 99% of urban households are covered with opening of one bank account. The detailed statement is enclosed.

3) Financial Inclusion drive to open Bank accounts of migrant labour and street Vendors/Hawkers in Urban areas

Department of Financial Services, MoF has given guidelines to all Banks under financial inclusion drive to open bank accounts of migrant labour and street vendors/hawkers in urban areas. To begin with, it is advised that accounts of all migrant labour and street vendor/hawkers who are working within 500 meters of the branches in urban and metro areas should be opened. Thereafter, the branches should extend this process of opening of accounts beyond 500 meters so that all such persons get financially included.

SLBC has advised all Banks to instruct their branches to launch a drive for opening of accounts to migrant labour/street vendors and hawkers in urban areas. The progress need to be continuously monitored by the controlling authorities.

4) Opening of accounts with Aadhaar cards and seeding of Aadhaar Numbers for the existing Accounts

As directed by MoF, to enable the Government of India to implement Direct Cash Transfer scheme in the five pilot districts from 01.01.2013 and roll out of the same in other districts thereafter all Banks are advised to open one bank account per each household before 31st December, 2012. It is also directed that all Banks have to complete the seeding of Aadhaar Numbers in the existing Bank accounts and open new accounts with Aadhaar numbers.

All Banks are advised to be compliant with Aadhaar Payment Bridge (APB) to enable the Government for implementation of Direct Benefit Transfer Scheme. All Banks are also advised to upload the Aadhaar seeding data with NCPI mapper for Aadhaar enabled Payment System.

MOF vide their Lr.No.6/41/2012-FI, dated 31st December, 2012, informed that as per the guidelines issued by Planning Commission, Govt. of India, on standardized Format for collection of Basic Data for Direct Benefit Transfer (DBT) in Pilot Districts.

As per the guidelines of Planning Commission, it has been stated that the beneficiary database has to be digitized in the format (given in the above circular). This format to be prepared by the Government User Department for each scheme will have Bank name, Account Number and Aadhaar Number.

Banks are advised that the details of Aadhaar Numbers and Bank Accounts (into which benefits are to be transferred) sent to them by the concerned Departments may seed into the account information. In such cases there would be no need of asking account holder to furnish Aadhaar information again to the banks.

The data base on beneficiary's bank account details and Aadhaar could be sent to banks by the Departments directly or through CPSMS (Central Plan Scheme Monitoring System) for seeding.

Banks should immediately, on receipt of Beneficiary database prepared by the Government user Departments as per Annexure C of the Planning Commission guidelines, seed the Aadhaar Number in the CBS. In order that the seeding process is completed quickly and without errors, banks are also advised that other methods for seeding must be avoided. However, in case a beneficiary approaches the bank directly for seeding Aadhaar in bank account, this may be done as per prevailing practice.

All Banks are advised to follow the MoF and Planning Commission guidelines in this regard.

SLBC advised all LDMs and Banks to follow the following methods for seeding of Aadhaar and Aadhaar mapped with NPCI:

Banks are using the facility of bulk seeding for linking the Aadhaar numbers to respective customer accounts basing on the authenticated data provided by Government Agencies.

AADHAAR LOOKUP: SLBC has advised all LDMs to use the facility developed by NPCI to ascertain the status of Aadhaar mapped on NPCI through '**Aadhaar Lookup**'

MoF informed that Banks can also use Remote Aadhaar Seeding Framework (RASf), developed by UIDAI, (<https://rasf.uidai.gov.in>) to access and verify the Aadhaar details on line and seed Aadhaar into bank account details. RASf allows the bank to sign in, upload the seeding request received through various channels and access account holders Aadhaar details. These details would be verified by the Bank officials against the bank account details in the bank's own CBS (similar to the system used for verification by Banks on NSDL).

5) Publicity Campaign for opening of Accounts by SLBC on behalf of all Banks

SLBC has conducted a meeting with major Banks on **14.12.2012** to discuss the issues related to opening of bank accounts under Financial Inclusion and also in view of the Direct Benefit Transfer Scheme of GoI being implemented.

In the meeting it was resolved that:

4) The forum unanimously agreed to take up common advertisement by SLBC on behalf of all Banks in the State of Andhra Pradesh by way of :

- Advertisements in FM Radio, Advertisement in News papers(Telugu/Urdu/English/Hindi),TV Scrolling in two leading Telugu News channels, Posters and pamphlets

➤ **The above advertisements should contain and cover the following:**

- For opening of account for those who are not having Bank accounts and Seeding of Aadhaar numbers in the existing Bank account by producing the Aadhaar Card to their Bank branches.

Accordingly, SLBC has taken up publicity Campaign on behalf of all Banks by publishing in the Telugu, English, Hindi and Urdu leading News papers, TV Scrolling and Jingles in FM Radio.

6)Opening of Bank branches/USBs on full time basis in 5000 and above population villages in under banked districts and 10000 and above population in other districts

Ministry of Finance, Govt. of India vide letter no. F. No. 21/13/2009-FI (Pt) dated 21.10.2011 communicated to all Banks the Strategy and Guidelines on Financial inclusion.

Para 5.3 of Strategy and guidelines on Financial Inclusion, covers the guidelines on opening of branches in the villages.

In terms of the above guidelines, Banks have been directed to open brick and mortar branches in their service area villages having population above 5000 located in under banked districts, and in habitations having population above 10000 in other districts by September, 2012. This can be an ultra small branch where one officer of the Bank visits every day.

Out of 184 villages under above 5000 population category in Andhra Pradesh, 106 villages fall under 13 under banked districts. Branches are already opened in 68 centers and in the remaining 38 centers USBs are functioning.

SLBC advised all Banks to ensure that officer visits regularly on all working days in respect of all USBs functioning in villages with above 5000 population in under banked districts and in above 10000 population villages in respect of other districts.

7) Establishment of ATMs

GoI has advised all Banks to establish onsite ATMs in all areas of 10000 and above population centers invariably at all Bank branches.

Further Ministry of Finance has directed all Banks including Regional Rural Banks to plan for ATMs for all their Branches before 31st March, 2013 in pilot districts. Accordingly Banks have to plan for establishment of ATMs immediately.

MoF also advised Banks to go for offsite ATMS wherever there is no possibility of Provision of site and other infrastructures readily available at the branch. It is also advised that top priority is to be given for establishment of ATMs in all identified Pilot districts for Direct Benefit Transfer.

All Banks to ensure that ATMs are placed in all such centers.

Progress Report on Installation of ATMs by Banks in 5 Pilot Districts as on 17.05.2013

S. No.	Name of the District	No. of Branches in the District	No. of Branches without Onsite ATMs as in December Beginning	Of (4), No. of Branches where ATMs installed
(1)	(2)	(3)	(4)	(5)
1	Anantapur	330	114	14
2	Chittoor	383	203	23
3	East Godavari	536	362	58
4	Hyderabad	663	164	0
5	Ranga Reddy	615	277	0
Total		2527	1120	95

8) Conference of District Collectors and LDMs of 78 districts for rollout of Direct Benefit Transfer-Phase II and of DBTL held on 29.4.2013

During the conference of District Collectors and LDMs conducted on 29.04.2013 by Gol the following Action points were indicated:

Opening of Bank Accounts:

Based on the list of beneficiaries received by the LDM from the Departments in the format prescribed by Planning Commission, vide letter dated 26.12.2012, having details, inter-alia, of Bank Name, Account Number and Aadhaar (wherever available), action for opening the bank account of beneficiaries without bank account has to be initiated by the banks. It needs to be ensured that bank accounts are opened within a maximum period of 7 days from the date of receipt of application from the beneficiary. Supervisory Officers in the banks and the ED In charge are expected to closely monitor the progress.

Details of the bank account opened must, on a regular basis, be conveyed to the scheme implementing department for updating of their database.

Banks must after a week of holding of the camp by the district administration for collection of information for the digitized database hold a follow up camp at the branch concerned till the process of account opening and issuance of pass book is completed.

Wherever scheme-wise list of beneficiaries is not available or is incomplete, the matter must be taken up by the LDM and higher authorities of Lead Bank with the District Collector concerned.

It has been reported that in some cases, bank branches were taking the position that account should be opened only with the service area branch. It should be ensured that the bank accounts are opened in the bank as per the choice of the beneficiary. The service area branch is, however, under the obligation to open the account if the beneficiary does not want account in any other branch.

Seeding of Aadhaar number in Bank Accounts:

Government Departments must be requested to furnish the list of beneficiaries with Aadhaar number (wherever available) after verification of the Aadhaar number. Such list duly verified and certified by the scheme implementing department should be used for seeding the bank account and there should be no need for the banks to reverify Aadhaar details which had been earlier verified by the department concerned. A customer of the bank is, however, free to approach his bank branch with a copy of Aadhaar letter issued by UIDAI and get his account seeded with Aadhaar.

The list of beneficiaries with bank account and Aadhaar, received from the Departments should be circulated to the banks concerned by the LDM immediately and in all cases within two days. The banks concerned should complete the seeding process on the day following the date of receipt.

The details of bank account seeded with Aadhaar must without fail be uploaded on the NPCI mapper at the end of every day and an officer of the bank should be made responsible for this.

Banks should also consider developing facilities for bulk seeding of Aadhaar (with proper validation) in case such facilities do not already exist.

LDMs can ascertain the status of seeding and uploading by various banks in the district, by furnishing the list of Aadhaar numbers to the Head office of the Lead bank, who should then use the "Aadhaar Lookup" facility developed by NPCI to inform the LDM the status of uploading of these Aadhaar numbers on the NPCI mapper. LDMs should then follow up with the District Coordinators of banks who have not completed the seeding and uploading process. Bank should also consider extending 'Aadhaar Lookup' facility to LDMs. Status of accounts seeded with Aadhaar must be available at branch concerned.

Strengthening of Banking Infrastructure in uncovered areas:

The process of mapping the service area and determining the requirement of banking infrastructure to serve the uncovered areas must be completed immediately in these districts, if not already completed.

While the process of mapping will be undertaken at the district level and would be coordinated and ensured by the LDM, this would need to be aggregated at the state level by the SLBC and at the bank level by the bank concerned. The Field Officers of the banks should be assigned the responsibility of ensuring deployment of BCAs as per the schedule. Since each branch would generally be required to deploy additional 1-2 BCAs, this process can be completed very quickly. It should therefore be ensured that the Business Correspondents become functional (cash live) in all the 121 districts of Phase I (43) and Phase II (78) districts by 31.5.2013.

Banks need to ensure that the procurement of BC Transaction Device (Hand Held Device/ PoS Terminals/ Kiosk banking etc.) by the bank or by the vendor conforms to the standards circulated by the Indian Banks Association.

Installation of ATMs and Issuance of Debit Cards:

As already communicated, the installation of onsite ATM in these 121 districts must be completed by 30th June, 2013. It should be ensured that Debit Cards are issued to the beneficiaries under the scheme taken up for Direct Benefit Transfer.

Regional Rural Banks:

The sponsor banks will ensure that their RRBs also complete the above steps as per the schedule indicated. The mapping exercise and the provision of banking infrastructure would cover RRBs also.

So far 25 RRBs have been integrated with Aadhaar based payment with NPCI. Sponsor Banks need to ensure that the work in remaining banks is completed before 31.5.2013.

Regular Review in DLCC:

In every meeting of the DLCC, the status of readiness of the district, availability of digitized database of beneficiary, seeding and provision of banking infrastructure must be placed for review and follow up action.

All Banks and LDMs are advised to note the above points and take necessary steps for implementation.

C. SUB SERVICE AREA PLAN**1) Mapping of Gram Panchayats for coverage through Branch/ BCA/ CSC –Sub service area approach**

It was advised by GoI, vide their communication dated 20th December, 2012 that banks need to ensure that 1000 to 1500 households are available in the sub-service area of BCA.

In case of larger Gram Panchayats, more than one BCA could be appointed. In case of smaller Gram Panchayats more than one contiguous Gram Panchayat (taking into consideration the number of households) could be assigned to one BCA.

It was advised that, it should be ensured that the Gram Panchayats to be covered by each bank branch/BCA is clearly identified as Sub-service area within the service area of the branch.

Accordingly, the exercise was completed in all Phase I five pilot districts, Phase II eight districts and other districts.

The statement showing mapping of Gram Panchayats into sub-service area of Phase I - five pilot districts, Phase II – eight districts and other districts is enclosed.

2) Setting up BCAs - Engaging Common Service Centers as BCAs

GoI vide their communicated dated December 10, 2012 advised that in order to ensure convergence and to assist viability of BC, it would be necessary that in the villages to be covered, wherever CSC exists, the CSC is to be made as BCA.

Common Service Centers have been set up in the country under the Department of Electronics and Information Technology, Govt. of India under the National e-Governance Plan. In order to extend the outreach of BCAs, Public Sector Banks have signed an agreement with the CSC e-Governance Services India Ltd (CSC SPV), a special purpose vehicle setup by the Government of India to monitor and manage the Common Services Centre, for engaging CSCs as BCA.

It was advised that in the sub-service area where neither a BCA nor a functional CSC is available, the M/s CSC e-Governance Services India Ltd. would establish a new CSC for which suitable advice would be issued by the CSC Services India Ltd. In case this is not feasible, the Banks could engage a new BCA.

All Banks are requested to note the above.

D. ACTION PLAN FOR LWE DISTRICTS

1) Action Plan for Financial Inclusion in LWE affected Districts - Progress

Govt vide their circular dated 4th January, 2012 has introduced a Scheme for WSHG development in LWE districts of the country. Against **109 districts** identified in the country and **16 districts** are in Andhra Pradesh.

Entering MoU with Anchor NGO in all 16 LWE Districts

- In the State of Andhra Pradesh SERP (Society for Elimination of Rural Poverty) has been identified as Anchor NGO for implementation of WSHG scheme in all **16 LWE districts**.
- SERP has entered into MoU with major Banks in all **16 LWE Districts**.

The following LDMs have informed the MoU signing Position as follows:

Sl. No.	Name of the District	Banks that are not signed MoU so far
1	East Godavari	Bank of Maharashtra, Bank of India, Indian Overseas Bank, State Bank of India, Union Bank of India, Central Bank of India, Corporation Bank, Indian Bank, ING Vysya Bank, Vijaya Bank and South Indian Bank
2	Guntur	Central Bank of India, Indian Bank and Indian Overseas Bank
3	Nizamabad	Syndicate Bank and Vijaya Bank informed that MoU will be signed at Hyderabad by their Regional Office.
4	Karimnagar	SBI, Indian Bank, Bank of India, Indian overseas Bank, PNB, Syndicate Bank, UCO Bank, Vijaya Banks

All LDMs were advised to complete the process of entering into MoU with the Anchor NGO identified in our state in all LWE districts to take up promotion of women SHGS and the process has been completed. The SERP, identified NGO has drawn an action plan for promoting the Women SHGs in the respective districts.

Progress in formation of Groups and savings linked and Credit Linked

It is targeted to form **41503** SHGs over a period of **3** years as per the following plan in these **16** districts.

3 Years	2012-13	2013-14	2014-15
No. of Groups	14490	13365	13648
Groups Savings linked	8809	19046	
Groups Credit linked	5559	9933	

Against the above target 8809 **SHGs** were savings linked and **5559 SHGs** were credit linked by the end of March, 2013. The district-wise position of targets and achievements is given as annexure.

NABARD has drawn an action plan for grant support for promoting SHGs by the Anchor NGO and released some amounts for their promotion and development.

NABARD has extended the grant support to **Anchor NGO** as per the following details:

Purpose	Sanctioned	Released & Utilized by SERP
Grant assistance for providing skill development training to Women SHG members	Rs.61.40 Lakhs	Not released
Micro Entrepreneur Development Programme	Rs.27.36 Lakhs	Rs.27.36 Lakhs
To SERP as upfront Grant	Rs.1449 Lakhs	Rs.144.90 Lakhs

NABARD has to prepare livelihood plans in the above LWE districts and implement the same for the development of the districts.

SLBC is regularly monitoring the progress under the scheme and at district level; a District Level, Project Implementation and Monitoring Committees (**PIMCs**) were constituted to review the progress.

The Progress was reviewed by the Ministry of Finance through Video Conference on 10th May, 2013.

2) Scheme for Installation of PoS machines at Merchant Establishments in LWE districts

As a part of Financial Inclusion in LWE districts, Ministry of Finance has directed all LDMs to give 100 PoS machines in each district and issue smart cards to all the beneficiaries.

SLBC has advised all LDMs to distribute the target of 100 PoS machines among the Banks in the district and advise them to provide PoS Machines to the Merchant Establishments to reduce the dependency on Cash in LWE districts.

It is also informed that **100 PoS** machines per district will be supplied free of cost as per MoF guidelines by the respective banks and necessary steps may be taken by the Banks to supply the same to the respective selected branches of their Bank.

All LDMs have allocated targets to different Banks in all 16 LWE districts. All Banks are advised to complete the process and inform progress to SLBC.

3) Establishment of Ultra Small Branches in LWE Districts under the guidelines for Integrated Action Plan (IAP) for selected Tribal and Backward Districts under the State Component of Backward Regions Grant Fund (BRGF)

GoI has directed vide letter nos. F. No.21/13/2009-FI (Pt.) dated 28.12.2011, 09.02.2012, 20.03.2012 and 01.08.2012 that Ultra Small Branches (USBs) are to be established in all FI villages with population of above 2000 covered or to be covered through BC agents.

The Planning Commission has also formulated guidelines for Integrated Action Plan (IAP) in 78 selected tribal and backward districts under the State component of Backward Regions Grant Fund (BRGF). The guidelines on Integrated Action Plan provide that a Committee headed by District Collector/District Magistrate and consisting of the Superintendent of Police of the District and District Forest Officer will be responsible for implementation of the Scheme.

The establishment of USB would comprise two cost components, namely Capital/ Fixed Costs of Rs. 1, 40,000/- and the recurring costs.

Planning Commission has included funding of capital cost for the establishment of USB amounting to Rs. 1, 40,000/- per USB as permissible work/ project under IAP and informed the State Governments concerned to take necessary action in this regard.

In view of the foregoing, SLBC advised LDMs 8 districts (out of 16 LWE districts) to approach the District Collector/District Magistrate of the respective District for funding of capital cost for the establishment of USBs in the identified villages having population of above 2000.

LDMs are also advised to claim the amounts from the District Collector for the USBs already established under this category.

E. FLCs & RSETIs**1) Financial Literacy and Credit Counseling Centers (FLCCs) and Financial Literary Centers (FLCs)- Position in A.P – Recent RBI guidelines**

FLCCs are opened and functioning in all 23 Districts and 14 FLCs are opened in Lead District Offices of Andhra Pradesh and FLCs are to be opened at the following Lead District Offices:

Visakhapatnam, Medak, Mahaboobnagar, Warangal, Kurnool, Ananthapur, Kadapa, Nalgonda and Karimnagar

All Lead Banks are advised to ensure that FLCs are opened at the above Lead District Offices and confirm to SLBC.

All Lead Banks are advised to open FLCs in all Divisional Head quarters in their respective districts to further extend the services for improving financial literacy. Accordingly Andhra Bank opened FLC at Rajahmundry, State Bank of India opened at Amalapuram, DCCB at Kakinada and CGGB at Tenali (Guntur Dist.) Peddapuram (E.G. Dist.) and Bhimavaram (W.G. Dist.).

RBI Vide their Cir.No.RPCD.FLC.No.12452/12.01.018/2011-12, Dt. June 6, 2012 advised that:

All Lead banks to set up FLCs in all its LDM offices and the existing FLCC will continue. Financial Literacy activity is to be taken up by all rural branches. RBI has clarified recently that the erstwhile FLCCs are also to be termed as FLCs henceforth.

RBI has also advised that financial literacy activity should be taken up by all rural branches.

All Banks are advised to give suitable instructions to all their rural branches to take necessary steps in this regard and ensure submission of progress made to RBI and SLBC.

Financial Literacy material given by RBI

SLBC has sent the Financial Literacy material supplied by RBI to all Banks. SLBC requested RBI to submit the material in vernacular language and note to supply the same to all branches once SLBC received from RBI.

2) Rural Self Employment Training Institutes in Andhra Pradesh & Andhra Pradesh Bankers Institute of Rural Entrepreneurship Development

In Andhra Pradesh 25 RSETIs are functioning effectively and during the current year up to March, 2013; 21,190 candidates were trained by them. Out of the trained candidates 15,669 were settled which is 74% (Detailed report is given as annexure-13).

It is informed by the State Project Coordinator (Andhra Pradesh), Monitoring Cell for RSETIs, that all Banks to issue specific instructions to their branches regarding sponsoring of candidates to RSETIs and for extending of Bank Credit linkage to the trainees after completion of the training.

Formation of subcommittee of SLBC on RSETIs at State Level under the Chairmanship of Principal Secretary (RD) with Convener, SLBC as a co- Chairperson.

We have received a communication from the Joint Secretary (RL), Ministry of Rural Development, GoI that in order to strengthen the RSETIs implementation machinery, they have suggested the States to take the following steps: (communication is place below)

01. Formation of SLBC Subcommittee on RSETIs at State Level. The subcommittee formed under the Chairmanship of Principal Secretary RD) with Convener, SLBC as a co-chairperson. The Subcommittee shall meet regularly (at least once in a quarter) to review the progress of RSETIs.

02. Formation of Local Advisory Committee at District Level with Regional Head of the sponsoring bank acting as the Chairman and Lead District Manager, District Development Manager, NABARD, GM, District Industries Centre, PD, DRDA, the Employment Exchange Officer, Heads of vocational institutes in the district and two or three eminent personalities connected with rural development acting as members. The Director of the RSETI shall be the Convener.

03. Sponsoring of BPL candidates/assistance to Director RSETI in identifying suitable candidates for the programmes.

04. Reimbursement of training cost of BPL candidates and

05. Facilitating credit flow to the RSETI candidates and post training support to the trainees

In view of the above, SLBC has constituted a Subcommittee of SLBC for strengthening the RSETI implementation machinery with the following members:

- | | |
|--|--------------------|
| 01. Principal Secretary (RD), GoAP | ... Chairman |
| 02. Convener, SLBC | ... Co-Chairperson |
| 03. Representatives of Five Lead Banks.. | Members |
| 04. Representative of Canara Bank | ... Member |
| 05. Representative of NIRD | ... Member |
| 06. Representative of NABARD | ... Member |

The Subcommittee will meet periodically and review the progress of RSETIs.

3) Taking up Financial Literacy Campaigns by all Rural branches

RBI Vide their Cir.No.RPCD.FLC.No.12452/12.01.018/2011-12, Dt. June 6, 2012 advised that:

All Lead banks to set up FLCs in all its LDM offices and the existing FLCC will continue. Financial Literacy activity is to be taken up by all rural branches. All Banks are advised to submit quarterly progress report on financial literacy activities taken up by Rural Branches to Reserve bank of India.

F. APSLBC CALL CENTRE

1) Establishment of Call Centre at SLBC on behalf of all Banks for Financial Inclusion- Extension of services for another one year up to March, 2014.

As per Guidelines of MoF, SLBC has opened a Call Centre on behalf of all Banks in the State of Andhra Pradesh as a part of Urban Financial Inclusion for opening of bank accounts of households and migrant labors on **10.12.2012** and is working from 7 AM to 9 PM at present. During the last six months the APSLBC Call Centre is working and replying the queries of the public and received good number of calls from the public.

Ministry of Finance also given a direction that for the purpose of Educational loans scheme also a call centre is required to be operated by banks and hence the same call centre also cater the needs of students who seek clarifications with regard to educational Loans.

Since the utilization of night shift is found not used by the public, it was felt that henceforth, the call centre will function in two shifts from **11.03.2013 i.e., from 7.00 A.M. to 9.00 P.M.**

As the call centre is useful for the public for opening of bank accounts and the Direct Benefit Transfer scheme going to roll out in all other districts, it is felt that the APSLBC Call centre services are to be continued for another one year up to March, 2014 and the expenditure will be shared by all PSBs on the basis of branch network in A.P.

On discussion in the Steering Committee meeting, it was agreed by all banks to continue the services of call centre on expenditure sharing basis for another one year period up to March, 2014.

G. OTHERS

1) Uploading of Modified Services area Plans on the district web sites

GoI has directed vide their Lr. No. F.No.11/4/2011-FI(C-48762), dated the 11th September, 2012 for preparation of Revised Service Area Plans (SAPs) with additional information and for uploading the same on district(s) website.

The format has been sent to all LDMs for preparation of revised service area plan on the basis of Gram Panchayat with details about all financial inclusion villages identified under Swabhimaan Campaign and with additional details/ contact number of BCAs/ visiting bank officials etc.

But, It has, however, been observed that many districts are yet to upload the Service Area Plan as per format circulated vide letter dated 25th June, 2012.

It may also be appreciated that the Service Area Plan needs to be periodically updated to account for appointment of new BCAs, change of BCAs, change of identified Bank official for weekly visit etc.

Therefore, SLBC has advised all LDMs, requested to ensure that the service area plan with requisite details have been prepared and uploaded on the district website and also being updated regularly on a monthly basis whenever any change takes place. The date of updating of Service Area Plan must be mentioned on the website.

2) Insurance Initiatives- Identifying an NGO/SHG Federation/RRBs etc. to act as Micro Insurance Agent for Promoting Insurance Services

During the meeting on Financial Inclusion with all Banks and Insurance Companies by the Secretary, DFS, MoF, GoI, held on 21.09.2012, it was advised that:

LDMs are advised to identify an NGO/SHG/MFI/Sec.25 company for the purpose of appointing them as Micro Insurance Agent by Insurance Companies and in turn they will appoint the BCAs as specified persons for extending both life and non life insurance products.

SLBC has received a communication from the Director, DFS, Ministry of Finance, GoI along with MoF communication F.No.1/4/2013-DA, dated 25th April, 2013 informing that the Insurance Regulatory and Development Authority has issued revised guidelines with regard to appointment of Micro Insurance Agents.

Presently, as per the existing IRDA guidelines an NGO/SHG Federation/MFI/Sec.25 company are only eligible for the purpose of appointing them as Micro Insurance Agent by Insurance Companies and in turn they will appoint the BCAs as specified persons for extending both life and non life insurance products.

With the revised guidelines, both Life and Non-life Insurance companies can appoint the following institutions/societies as Micro Insurance Agents and in turn they can appoint specified persons for extending the Insurance products.

- a) District Cooperative Banks licensed by Reserve Bank of India subject to being eligible as per extant norms of Reserve Bank of India.

- b) "Regional Rural Banks" established under Section (3) of Regional Rural Banks Act, 1976 subject to being eligible as per extant norms of Reserve Bank of India.
- c) Urban co-operative banks licensed by Reserve Bank of India subject to being eligible as per extant norms of Reserve Bank of India.
- d) Primary Agricultural Cooperative societies
- e) Cooperative Societies registered under any of the cooperative Societies Acts.

As per MoF guidelines, all Banks have to make all the village level BCAs as specified persons for life and non life insurance products through a Micro Insurance Agent. Earlier there were not many Micro Insurance Agents available. Now that as per guidelines issued, the above five categories of organizations are also eligible to become Micro Insurance Agents. Through one of the eligible organizations in each district we can make our village level BCAs as a Specified Person for life and non life insurance products.

SLBC has sent the Communication received to LIC of India and United India Insurance Company Ltd to initiate necessary action.

SLBC has also sent this communication to the Controlling Authorities of all Banks and LDMs for initiating necessary action.

LIC of India has appointed 325 BCAs as specified persons and also trained them for extending Micro Insurance products in the State of Andhra Pradesh.

During the year 2013-14, LIC of India has proposed to appoint 1750 BCAs as MI Agents/ Specified persons for mobilizing a total of 4,85,000 MI policies including 95,000 policies through BCAs as specified persons.

District-wise plan given by LIC of India is enclosed.

Non life Insurance companies are requested to give similar plan for Non-life insurance products (Micro Insurance Plan).

3) GIS (BFS) module enabled for SLBC Coordinators/Lead Banks

MoF vide their communication dated 23rd October, 2012 informed that the GIS module of Banking Amenities Data for Financial Inclusion is now accessible to SLBC Conveners/Lead Banks. The GIS module is for visualisation and query purposes only and any data errors need to be corrected only through the data entry module. The data thus modified will be reflected in the GIS module on a periodic basis.

SLBC has communicated the help document and guidelines in this regard to all LDMS and Lead Banks.

All LDMs and Lead Banks are advised to correct the data errors if any for which the data is already uploaded and update the data on GIS Module on periodical basis i.e., on Monthly intervals since the Gol is proposed to place the GIS module in public domain once the data entered is get verified by SLBC from LDMs.

SLBC request all LDMs to confirm immediately to SLBC that the data on GIS module is error free and it is updated.

4) Unbanked Mandals / One Banked Mandals

SLBC has taken up the matter of Unbanked Mandals in several fora and advised all Banks and LDMs to take necessary steps for opening of branches in those Mandals. Reserve Bank of India also conducted a meeting and advised all Banks to take necessary steps in this regard.

District-wise Details of Unbanked Mandals as on 31.03.2013

S.No	Name of the District	Names of Unbanked Mandals
1	Visakhapatnam	Munchingput
2	East Godavari	Y. Ramavaram Gangavaram
3	Karimnagar	Mahamutharam
4	Kadapa	Gopavaram

The position has come down from 8 Mandals to 5 mandals. All Banks and LDMs of the respective districts are requested to take necessary steps for opening of branches in the above Mandals by placing the issue in the DCC meetings and ensure that Bank branches are opened in all the above Mandals **before 30.09.2013**.

One Banked Mandals

SLBC has collected the data on one banked Mandals and there were **58** centers spread over in 20 districts, identified in the state of Andhra Pradesh as against **107** such Mandals earlier.

District-wise Details of One-banked Mandals as on 31.03.2013

S.No	Name of the District	Names of One-banked Mandals
1	Chittoor	K.V.B.Puram
		Nimmanapalle
		Nindra
2	Nellore	Pellakur
3	Guntur	Machavaram
		Nuzendla
4	Adilabad	Bejjur
		Vemanapally
5	Nizamabad	Jukkal
6	Prakasam	Donakonda
7	Kadapa	Vallur
		Veerapunayunipalli
		Atlur
		B. Kodur
		Vemula
		Thondur
8	Warangal	Chennaraopeta
		Devaruppala
		Kothaguda
		Maddur
		Nallabelli
		Nellikuduru
		Shayampeta
9	Vijayanagaram	Venkatapur
		Dattirajeru
		Pachipenta
10	Medak	Kangti Mandal
11	Visakhapatnam	G. K. Veedhi (Union Bank)
12	Ranga Reddy	Peddammul
13	East Godavari	Maredumilli
		Devipatnam
14	Ananthapur	Nambulapulakunta
		Peddpappur
15	Kurnool	Uyyalawada
		Kothapalli

		Nandavaram
16	Khammam	Wazed
		Velerpad
17	Mahaboobnagar	Lingal
		Uppunuthala
		Amarchintha
		Narva
		Dharoor
		Veldanda
		Bomraspet
		Weepanagandla
		Damaragidda
		Utkoor
		Itykal
		Gopalpet
		Peddmandadi
18	Karimnagar	Srirampur
		Malharrao
		Julapalli
		Mutharam
19	Srikakulam	L.N.Peta
20	Nalgonda	Gundala
		Kethapalli
	Grand Total	58

All Banks and LDMs are advised to take necessary steps for improving the presence of Bank Branches in one banked mandals **before 30.09.2013**. LDMs have to place the matter in the DCC meetings and immediate steps to be taken for opening of Bank branches in those mandals.

5) Opening of branches in Tribal Areas

The Tribal welfare Department has requested Banks to open bank branches in 34 centers identified by them where banking services are required. SLBC has taken up the matter in the Bankers` meetings. The GoAP has also conducted a meeting of RRBs and SLBC Convener recently and requested the Regional Rural Banks to explore the possibility of opening of branches in those Tribal areas.

It is the responsibility of the Banks to realize the dire need to open Bank branches in the needy centers identified by the Tribal welfare department. All Banks and LDMs are advised to explore the possibility of opening more number of branches in the Tribal concentrated areas and cater the financial needs of the people in those areas.

LIST OF CENTRES GIVEN BY TRIBAL WELFARE DEPARTMENT FOR OPENING OF BRANCHES

Sl. No.	Name of the District	Centre
1	Vijayanagaram	Kedaripuram, Neelakantapuram, JM Valasa, Gangareguvalasa, Sambara, Baguvalasa, Mosuru & Panukuvalasa
2	Visakhapatnam	Ananthagiri, Dumbriguda, G.K. Veedhi, Hukumpeta & Munchingiputtu
3	East Godavari	Maredumilli and Y. Rayavaram
4	Khammam	Allapally, Venkatapuram and Wazeedu
5	Warangal	Laxmidevipet (v)
6	Adilabad	Shyampur, Lokari, Lingapur, Kondibaguda, Navedhari, Indhani, Allampally, Munival and Jannaram
7	Prakasam	Chintala
8	Kurnool	Kottalacheruvu
9	Guntur	Loyapally

It is understood that in many of the above centers, Banks have opened the branches. Banks are requested to furnish the details to SLBC.

12. Lead Bank Scheme

A. Implementation of High level Committee Recommendations- progress Report March, 2013

HIGH LEVEL COMMITTEE TO REVIEW LEAD BANK SCHEME ACTION POINTS FOR SLBC CONVENOR BANKS as on 31st MARCH, 2013

S.NO	Rec. No	RECOMMENDATIONS	PRESENT STATUS/ACTION POINTS
1	1	The Lead Bank Scheme (LBS) is useful and needs to continue. The State Level Bankers Committee (SLBC) and various fora under LBS should focus on addressing the 'enablers' and 'impeders' in advancing greater financial inclusion and flow of credit to priority sectors, while monitoring govt. Sponsored Schemes. (para 3.1, 3.8)	The State Level Bankers' Committee is setting a target for Priority Sector Advances under Annual Credit Plan by consolidating the District Credit Plans received from all districts in the State. SLBC is monitoring the progress under all Government sponsored schemes and achievement of Annual Credit Plan quarterly and taking steps for 100% achievement of target of Priority Sector Advances. Required corrective steps are being initiated whenever required.
2	3	The over arching objective of Lead bank Scheme shall be to enable banks and State Governments to work together for inclusive growth.)Para 3.4)	In the State of Andhra Pradesh State Government and Banks are working together and maintaining cordial relationship to achieve the inclusive growth.
3	4	It is necessary to broad base the scope of the scheme to cover initiatives for financial inclusion, role of State Governments, financial literacy and credit counseling as also 'credit plus' activities, formulate action plans to facilitate 'enablers' and remove /	We have regularly followed up with all Banks and Lead District Managers to ensure that all the 6640 villages with population of over 2000 in the State of Andhra Pradesh are provided with banking services by the end of April,

		<p>minimize 'impeders' for banking development for inclusive growth, develop grievance redressal mechanism, etc.(Para 3.7)</p>	<p>2012 as a part of financial Inclusion. As on 30-06-2012, all 6640 villages are covered with Banking facilities.</p> <p>We have advised all Banks to take necessary steps for implementation of Financial Inclusion in below 2000 population villages. As on 31.03.2013, Financial services have been provided in 3388 villages.</p> <p>As on 31-12-2012, FLCCs are working in all the districts in the state of Andhra Pradesh and 14 FLCs are opened at Lead District Offices as per RBI guidelines.</p>
4	7	<p>Banks need to take the maximum advantage to available IT solutions. The funding arrangements available under Financial Inclusion Technology Fund (with NABARD) or other options such as the support offered for distribution of Government payments by RBI may be explored for the purpose. However, connectivity should not be an issue of consideration for not pursuing Financial Inclusion by commercial banks/ RRBs. (Para 3.13)</p>	<p>Banks are taking maximum advantage from the IT Solutions. Banks have issued smart cards to the tune 138.48 lakhs for the payment of Social Security Pensions & NREGA Payments.</p> <p>Banks are implementing ICT Based BC Model for providing banking facilities in the villages as a part of Financial Inclusion.</p> <p>Banks are also advised to bring the connectivity problems, if any to the notice of SLBC to take up at the appropriate level.</p>
5	9	<p>Although permitted, Primary Agricultural Credit Societies (PACS) are not being used as BCs. Concerted efforts may be made for using PACS as Bcs where such PACS are</p>	<p>We have advised all banks to consider Primary Agricultural Credit Societies also which are running well as BCs.</p>

		running well.(Para 3.16)	
6	11	State Government to ensure road/ digital connectivity to mall centers where penetration by the formal banking system is required. The achievement of such connectivity may be monitored by a sub - committee of the DCC. Advantage may be taken of the special scheme offered by RBI of satellite connectivity through small V-SATs in remote areas. (Para 3.19)	We are pursuing with State Government to provide road/digital connectivity where penetration by the formal banking system is required. We have advised all Banks to open bank branches and provide Banking services where they have earlier closed/shifted branches due to security reasons.
7	12	State Governments to ensure conducive law and order situation, adequate security uninterrupted power, water supply and irrigation facilities. (Para 3.20)	We are pursuing with State Government to ensure conducive law and order situation, adequate security, uninterrupted power, water supply and irrigation facilities wherever required.
8	18	The DLCCs/ SLBCs may monitor initiatives for providing 'credit plus' services by banks and State Government. The lead banks would need to take expeditious steps to set up RSETIs as per the plan projections. As recommended by the Working Group on Rehabilitation of sick SMEs(Chairman: Dr.K.C.Chakrabarthy, April 2008) , a scheme for utilizing specified NGOs for providing training and other services to tiny micro enterprises may be considered by the SLBC convener banks in consultation with State Governments as per the guidelines contained in RBI circular RPCD.SME&NFS.BC.No.102/06.04.01/2008-09 dated May 04,2009(Para 3.26)	In the State of Andhra Pradesh, RSETIs have been established in all districts. In all RSETIs training programmes are being conducted for unemployed youth for entrepreneurial development and for taking small business & self employment. This will ensure credit plus services to the needy people. SLBC has advised all Banks to support the trained candidates with bank finance. Industry Associations are being used in the entrepreneurship education programmes.
9	31	The educational loans granted by banks may be monitored and progress reviewed in	The portfolio of Educational loans granted by banks is being monitored by

		the meetings of the SLBC by evolving a tracking mechanism with the help of State Governments, educational institutions and banks, so as to ensure proper recovery of such loans. (Para 3.44)	SLBC in every SLBC Meeting and the problems are being discussed. SLBC has advised all banks for evolving online tracking mechanism for educational loans. The Targets given by the Ministry of Finance have been communicated to all Banks for the year 2012-13.
10	32	The activities of NGOs in facilitating and channeling credit to the low income households are expected to increase in the coming years. Bank's linkage with such NGOs/Corporate houses operating in the area to ensure that the NGOs/Corporates provide the necessary 'credit plus' services can help leverage bank credit for inclusive growth. Success stories could be presented in DCC/SLBC meetings to serve as models that could be replicated. (Para 3.45)	Andhra Pradesh is leading in SHG Bank linkage programme and many innovations have emanated from the State. As per GoI guidelines an Anchor NGO has been identified to promote Women SHGs in LWE affected districts and all banks have entered into MoU with the identified NGO. Action plans were drawn to identify and promote new Women SHG groups in the 16 LWE districts. NABARD has prepared Livelihood development plan for two districts Adilabad and Khammam and preparing for the remaining LWE districts. NABARD has extended the grant support to Anchor NGO an amount of Rs.144.90 lakhs.
11	33	SLBC/DCC to identify academicians and researchers engaged in research and development studies to be invited occasionally to the meetings of these bodies. (Para 3.46)	We are regularly inviting Project Directors of NIRD and officials of MSME Institute for SLBC Meetings and we note to involve other academicians and researchers.

12	37	In States where the Chief Minister or the Finance Minister takes active interest in the SLBC and present in the meetings, the SLBC has been more effective as a coordination forum.(Para 4.2)	<p>In Andhra Pradesh every SLBC Meeting is being attended by Hon'ble Chief Minister of Andhra Pradesh along with concerned Hon'ble Ministers and reviewing the progress under all Government sponsored schemes & Priority Sector Advances.</p> <p>The coordination is very effective in the State and is regarded as one of the model states.</p>
13	39	In view of the large membership of the SLBC, it would be desirable for the SLBC to constitute Sub- Committees for specific tasks. In addition to the Sub - Committees already in existence, these could include IT enabled financial Inclusion, financial inclusion in urban areas, action plan for financial literacy, grant of educational loans, improvement in land records/other evidence for land ownership/occupation, improving recovery systems, measures to deal with downturn, promoting banks/SHG linkage and addressing issues relating to provision of microfinance in the State. (Para 4.4)	<p>In Andhra Pradesh, the system of conducting steering committee meetings is established and almost all the issues are sorted out in these meetings.</p> <p>We have constituted Sub Committees for review of FIP Progress, SHG-Bank Linkage programme, Government of India Action Plan for improving Lending to Agriculture Sector, Financial Services State Plan, Government sponsored Housing Loans, Government sponsored schemes, Implementation of CGTMSE Scheme and Lending to Minority communities and SCs/STs.</p> <p>The sub-committee meetings were conducted and action points emerged was circulated for all banks for effective implementation.</p> <p>A special meeting was conducted by the Chief Secretary, GoAP to review the progress on Government sponsored schemes and a Steering committee meeting also conducted by SLBC in this regard.</p>

14	41	The various fora at lower levels should give adequate feedback to the SLBC on issues needed to be discussed on a wider platform. Important issues/decisions of the BLBC, DCC and DLRC should be placed before the next meeting of the SLBC, so that these receive adequate attention at the State Level. (Para 4.6)	The important issues/decisions of the JMLBC, DCC and DLRC are being placed before the SLBC. DCCs are also encouraged to refer unresolved issues to SLBC.
15	42	The secretariat/offices of SLBC should be sufficiently strengthened and the SLBC convener bank should have a full fledged secretariat for effective discharge of its functions. (Para 4.7)	Our office is sufficiently strengthened with all required infrastructure.
16	60	Every SLBC should have its own website where all instructions issued by Reserve Bank and other agencies as also in respect of Government Schemes for the benefit of common persons are made available. (Para 5.8&5.9)	Exclusive website of SLBC of Andhra Pradesh was put in place. The website can be viewed at www.slbcap.nic.in The website can also be viewed from the website of Andhra Bank at www.andhrabank.in by clicking icon – SLBC, Andhra Pradesh available on home page.
17	62	Each SLBC may have a dedicated Financial Literacy Division to propagate the various instructions. The local media should be encouraged to frequently interact with the Financial Literacy Division and its help taken to reach out to the common persons. (Para 5.11)	SLBC have constituted a sub-committee of representatives of five Lead Banks for study of common approach to be adopted to provide financial counseling services through all financial Literacy & Credit Counseling Centers & State Level FLCC, proposed to be established. The common approach is envisaged to ensure that no duplication of efforts in preparation of material required and to design suitable programmes for financial literacy. However, later the banks have opined that individual approach is better by each Lead Bank in

			<p>their Lead districts.</p> <p>At present 23 FLCCs are established and SLBC has advised all LDMs to open FLCCs at Divisional level in their respective district to extend further financial literacy.</p> <p>SLBC has also advised all LDMs to open FLCs at Lead district office in all districts as per RBI guidelines immediately and fourteen such FLCs are opened at Lead District Offices.</p>
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B. Conducting of Meetings under Lead Bank Scheme

DCC Meetings conducted by Lead Banks - General Observations

- 1) Meetings are not conducted for all the Quarters of the year in some districts.
- 2) The schedule and agenda of the meeting are not informed to RBI/SLBC in advance by some of the LDMs
- 3) The schedule fixed for the meeting is being changed frequently
- 4) Certain important subjects of current relevance are not included in the agenda points for discussion in the meeting
- 5) Agenda adopted for the meetings by the Lead Banks is not uniform all over the state
- 6) Proceedings of the meeting are not submitted regularly to RBI/SLBC for review

Based on the recommendations of the High Level Committee of RBI to review Lead Bank Scheme, a list of relevant agenda points to be discussed by the DCC, which need to be adopted commonly by all Lead Banks is given in Annexure -

Action Points :- (To all LDMs)

- 1) To conduct DCC Meetings for all four Quarters of the financial year invariably.
- 2) To communicate the schedule and agenda of the meetings to RBI & SLBC in advance.
- 3) To adhere to the schedule fixed for conducting the meetings
- 4) To adopt uniform agenda for discussion, as indicated in annexure

- 5) To submit minutes of the meeting to SLBC within a week.

Based on the recommendations of the High Level Committee of RBI to review Lead Bank Scheme, a list of relevant agenda points to be discussed by the DCC, which need to be adopted commonly by all Lead Banks is given in Annexure-29.

C. Modified Information System under Lead Bank Scheme – Guidelines of RBI

Lead Bank Scheme – Strengthening of Management Information System (MIS)

Reserve Bank of India vide their Cir. No.RBI/2012-13/450, RPCD.CO.LBS.BC. No. 68/02.01.001/2012-13, dated March 19, 2013, in order to maintain consistency and integrity of data with the all India data of Scheduled commercial banks and meaningful review/analysis of data, RBI felt that the ACP and FIP data needs to be grouped separately for Scheduled Commercial Banks and other banks like State Cooperative banks & DCCBs etc., while presenting in the DCC/SLBC meetings and submitting to their Regional Offices. The data of Scheduled Commercial Banks needs to be further grouped into Public Sector Banks, Private Sector Banks and Regional Rural Banks to know the bank group wise position.

SLBC has already communicated the above guidelines of RBI vide Lr.No.666/30/213/1902, dt.20.03.2013 to all Controlling Authorities of all Banks and Lead District Managers and advised them to follow the new guidelines scrupulously. Further, it was reminded on through email for submission of Annexure- IV and Annexure- V immediately.

All Banks are advised to submit the same immediately and also note to submit Annexures I to III from June, 2013 quarter as per time lines stipulated.

13. Export Credit

Position of Export Credit in Andhra Pradesh

SLBC has taken up with export and Industry Associations and Banks for giving issues to be discussed in Export Sub-Committee meetings, SLBC has not received any issues in this regard.

The position received from Banks as on 31.03.2013 is given in the annexure-11

14. Overdue/NPA position *

Overdue/NPA position as on 31.03.2013 under various sectors

(Rs. in Crores)

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/cs	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
Short Term Crop Production Advances	10586231	68076	2091888	12901	12901	359213	1512
Agrl.Term Loans Including Agrl. Allied Activities Advances	3081652	48766	511900	9753	2790	226190	2195
Total Agriculture Advances	13677285	117292	2604069	22655	15693	585684	3709
SSI/MSE Sector Advances	888634	32014	209986	5340	3098	162866	2685
Other Priority Sector Advances	1794040	46888	288201	5102	2383	146678	1896
Total Priority Sector Advances	16365028	196566	3155060	34212	21312	916845	8422
Educational Loans Advances	230064	4979	55786	1158	485	19396	373
Housing Loans Advances	5855111	27749	142829	5744	1359	52769	1025
Total Advances	21360804	417858	3949864	63482	30622	1119613	15802
Self Help Groups Advances	1343550	18433	193593	3068	768	74177	647

(Since all Banks have not submitted the data, the above is indicative only. The outstanding accounts and amount was taken in respect of Banks which have submitted the data)

Short Term Agriculture Crop Production Loans:

The total outstanding balance in overdue accounts (PNPA) is **Rs.12,901 crores** which is **18.95%** and NPA is **2.22%** to total outstanding and NPA in real terms it is **Rs.1,512 crores**.

Agriculture Term Loans Including Allied Activities:

The total outstanding balance in overdue accounts (PNPA) is **Rs.9,753 crores** which is **20.00%** and NPA is **4.50%** to total outstanding and NPA in real terms it is **Rs.2,195 crores**.

Total Agriculture:

The total outstanding balance in overdue accounts (PNPA) is **Rs.22,655 crores** which is **19.32%** and NPA is **3.16%** to total outstanding and in real terms it is **Rs.3,709 crores**.

SSI/ MSE Sector:

The total outstanding balance in overdue accounts (PNPA) is **Rs.5,340 crores** which is **16.68%** and NPA is **8.38%** to total outstanding and in real terms it is **Rs.2,685 crores**.

Other Priority Sector Advances:

The total outstanding balance in overdue accounts (PNPA) is **Rs.5,102 crores** which is **10.88%** and NPA is **4.04%** to total outstanding and in real terms it is **Rs.1,896 crores**.

Total Priority Sector Advances:

The total outstanding balance in overdue accounts (PNPA) is **Rs.34,212 crores** which is **17.40%** and NPA is **4.28%** to total outstanding and in real terms it is **Rs.8,422 crores**.

Educational Loans:

The total outstanding balance in overdue accounts (PNPA) is **Rs.1,158 crores** which is **23.26%** and NPA is **7.49%** to total outstanding and in real terms it is **Rs.373 crores**.

Housing Loans:

The total outstanding balance in overdue accounts (PNPA) is **Rs.5,744 crores** which is **20.70%** and NPA is **3.69%** to total outstanding and in real terms it is **Rs.1,025 crores**.

Total Advances:

The total outstanding balance in overdue accounts (PNPA) is **Rs.63,482 crores** which is **15.19 %** and NPA is **3.78%** to total outstanding and in real terms it is **Rs.15,802 crores**.

Self Help Groups:

The total outstanding balance in overdue accounts (PNPA) is **Rs.3,068 crores** which is **16.64 %** and NPA is **3.51%** to total outstanding and in real terms it is **Rs.647 crores**.

Since all Banks have not submitted the data , the above is indicative only.

15. Regional Rural Banks

Regional Rural Banks` main focus of lending is to Agriculture and Allied activities in rural and semi urban and urban areas. Reserve Bank and NABARD and Sponsored Banks are reviewing the performance of RRBs at regular intervals.

A. Performance of Regional Rural Banks on important parameters

Deposits:

Rs. In crores

S. No	Name of the RRB	31.03.2011	31.03.2012	31.03.2013
1	APGVB	4794.72	5152.71	5863.31
2	APGB	4079.05	4512.73	5001.07
3	CGGB	759.16	949.41	1138.95
4	DGB	2600.94	2920.64	3445.63
5	Sapthagiri Grameena	1553.62	1852.29	2134.67
	Total	13787.49	15387.78	17583.63

Advances:

Rs. In crores

S. No	Name of the RRB	31.03.2011	31.03.2012	31.03.2013
1	APGVB	4894.43	5532.73	6589.58
2	APGB	4291.01	5490.25	6759.22
3	CGGB	847.42	1148.74	1792.85
4	DGB	1966.16	2362.32	2775.46
5	S G B	1754.75	2213.56	2706.37
	Total	13753.77	16747.60	20623.48

CD Ratio:

S. No	Name of the RRB	31.03.2011	31.03.2012	31.03.2013
1	APGVB	102.08	107.38	112.39
2	APGB	105.20	121.66	135.16
3	CGGB	111.63	121.00	157.41
4	DGB	75.59	80.88	80.55
5	S G B	112.95	119.50	126.78
	Total	99.76	108.84	117.29

Bank Net Work:

S. No	Name of the RRB	No. of Branches as on 31.03.2013
1	APGVB	638
2	APGB	438
3	CGGB	128
4	DGB	269
5	S G B	157
	Total	1630

Total Agricultural Advances:**Rs. in crores**

S.No	Name of the RRB	Crop Loans		Agrl. Term Loans	
		31.12.2012	31.03.2013	31.03.2012	31.03.2013
1	APGVB	1918.79	2406.07	1247.75	1355.34
2	APGB	2809.82	3543.05	1340.30	1617.70
3	CGGB	667.87	1222.26	265.06	302.75
4	DGB	732.69	936.22	784.87	855.43
5	S G B	996.01	1333.14	524.86	558.52
	Total	7124.18	9440.74	4162.84	4689.74

Total Advances:**Rs. In crores**

S.No	Name of the RRB	Outstanding		Total Agriculture	
		31.03.2012	31.03.2013	31.03.2012	31.03.2013
1	APGVB	5532.73	6589.58	3166.54	3761.41
2	APGB	5490.25	6759.22	4150.12	5160.75
3	CGGB	1148.74	1792.85	931.93	1525.01
4	DGB	2362.32	2775.46	1517.56	1791.65
5	S G B	2213.56	2706.37	1520.87	1891.66
	Total	16747.60	20623.48	11287.02	14130.48

- **Deposits:** Between **31.03.2012** and **31.03.2013** the deposits increased from **Rs. 15,387.78 Crores** to **Rs. 17,583.63 Crores** registering a growth of **Rs.2,195.85 crores** which is **14.27 %**.
- **Advances:** Between **31.03.2012** and **31.03.2013** the advances increased from **Rs. 16,747.60 Crores** increased to **Rs. 20,623.48 crores** registering a growth of **Rs.3,875.88 crores** which is **23.14%**.
- **CD Ratio:** Between **31.03.2012** and **31.03.2013** the **CD ratio** increased from **108.84 %** to **117.29%**.
- **Crop Loans:** Between **31.03.2012** and **31.03.2013** the Crop Loans increased from **Rs.7,124.18 crores** to **Rs 9,440.74 crores** registering a growth of **Rs.2,316.56 crores** which is **32.51%**.
- **Agriculture Term Loans:** Between **31.03.2012** and **31.03.2013** Agricultural Term Loans increased from **Rs. 4,162.84 crores** to **Rs 4,689.74 crores**, registering a growth of **Rs 526.90 crores** which is **12.66%**.
- **Total Agri Advances:** Between **31.03.2012** and **31.03.2013** the total agricultural advances increased from **Rs.11,287.02 crores** to **Rs.14,130.48 crores**, registering a growth of **Rs.2,843.46 crores** which is **25.19%**.
- **The percentage of Agricultural advances** to total advances as on **31.03.2012** was **67.39%** and increased to **68.51%** as on **31.03.2013**.

16. Flow of Information

A. Information to be submitted quarterly by Banks and LDMS

All Banks and LDMS are advised to submit the quarterly information to be submitted to SLBC immediately after completion of the respective quarter to enable the SLBC to consolidate the position and to convene the SLBC meetings as per schedule.

The delay in submission leads to delay in conducting of SLBC meetings. Hence, All banks and LDMS are advised to submit the data well on time to adhere to the time schedule of SLBC meetings smoothly.

B. Communicating the decisions taken at SLBC level to the branches by the Controlling Authorities

It is brought to the notice of SLBC by GoAP and many LDMs that the decisions taken at the SLBC level are not being percolated to the branches by the respective controlling offices which creating a big vacuum in the implementation of guidelines.

All Banks are advised to percolate the decisions taken at the SLBC level immediately to their branches to enable them to implement at the field level by the branches.

All LDMs are also advised to circulate the guidelines given to them by SLBC, to the branches in their district to enable them to implement the same.

17. A. Meetings held after 180th SLBC Meeting (Dt.02.02.2013)

Sl. No.	Name of the Meeting	Date of Meeting held
1	Meeting of Controllers of Five Lead Banks	16/02/2013
2	10TH Steering Committee Meeting of SLBC	07/03/2013
3	SLIIC subcommittee Meeting	18/03/2013
4	1st Steering Committee Meeting of SLBC of AP 2013-14	20/04/2013
5	Small Group Meeting of SLBC on VLR scheme	22/04/2013
6	Meeting with Five Lead Banks/DGB/APCOB on VLR	24/04/2013
7	2 nd Steering Committee Meeting of SLBC of AP 2013-14	21/05/2013

18. Meeting with CEOs of PSBs/FIs by Hon`ble Union Finance Minister

A. Meeting conducted by the Hon`ble Finance Minister with CEOs of PSBs/FIs on 18.03.2013 at New Delhi- Major Action points

A Review Meeting was taken by the Hon`ble Finance Minister with Chief Executive Officers of Public Sector Banks (PSBs) and Financial Institutions (FIs) at Vigyan Bhavan, New Delhi on 18.03.2013.

- Finance Minister stated that apart from dealing with the entire NPAs, the review should concentrate on the larger NPAs.
- Finance Minister desired that the delay in the projects should be looked In to carefully.
- Finance Minister noted that the sector wise categorization of stalled project was similar to that of new projects. He sought clarification on the rationale behind sanctioning new projects in the sectors which are facing problems with numerous stalled projects locking up banks' funds.
- Finance Minister observed that the share of PSBs in the Point of Sale (POS) devices is only 10% and that only 2-3 banks were installing POS devices. Banks were advised to take up installation of POS devices in larger numbers.
- Finance Minister stated that in spite of his repeated directions, banks continue to reject Educational loans on various grounds including that the seats were in management quota, it was outside the service area of banks etc. and Banks were advised to ensure that educational loan cases were dealt with as per the scheme and promptly.