**Agenda & Background Notes**









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***199th Meeting of State Level Bankers’ Committee,***

***Andhra Pradesh (16th Meeting of Reorganized A.P State)***



**State Level Bankers` Committee of A.P**

**Convenor  Andhra Bank**



**Andhra Bank, Circle Office, R R Appa Rao Street, Vijayawada – 520 001**

**Phone: 0866-2562522, 2562518 Fax: 0866-2562521, Email:** [**slbc@andhrabank.co.in**](mailto:slbc@andhrabank.co.in)

**199th SLBC Meeting Agenda – Index**

**01.** **Adoption of Minutes**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 1.1 | Adoption of the minutes of 198th SLBC meeting of AP held on 30.03.2017 and other meetings of SLBC held after 30.03.2017 | 8 |

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

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 2.1 | Wednesday visits by Rural & Semi-urban branches & customer meets by Urban & Metro branches along with Janmabhoomi Committee of Government of AP | 9 |
| 2.2 | Sanction & disbursement of five Term loan accounts (excluding Gold loans and Crop loans) under Priority sector per branch per month | 9 |
| 2.3 | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges | 9 |
| 2.4 | Allotment of sites to RSETIS | 9 |
| 2.5 | Reimbursements of claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the years 2013-14 | 10 |
| 2.6 | Power Consumption by BCs- request for charging of domestic tariff | 10 |
| 2.7 | Extending relief measures to Emu farmers | 10 |
| 2.8 | Convene Sub-Committee meetings on   1. Financing to Agriculture and Tenant Farmers 2. MSME 3. Integration of Welfare schemes with Bank finance | 10 |

**3.0 Conduct of meetings under Lead Bank Scheme**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 3.1 | Conduct of meetings under Lead Bank Scheme | 11 |

**4.0 Banking Statistics**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 4.1 | Banking at a glance in Andhra Pradesh as on 31.03.2017 | 12 |
| 4.2 | Banking Key Indicators of Andhra Pradesh | 13 |
| 4.3 | Comparative Statement of Banking Key Indicators | 13 |
| 4.4 | Statement of Priority Sector Advances (out standings) | 14 |

**05. Achievement of Annual Credit Plan 2016 –17**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 5.1 | Achievement of Annual Credit Plan as on 31.03.2017 | 16 |
| 5.2 | Share of Banks in Achievement of ACP 2016-17 | 17 |
| 5.3 | Annual Credit Plan Achievement – Last Three years | 19 |
| 5.4 | Comparative Statement of Credit Disbursements (Y-o-Y) | 19 |

**06. Agriculture Sector**

|  |  |  |
| --- | --- | --- |
| S. No. | Particulars | Page No. |
| 6.1 | Progress in lending to Agriculture Sector | 20 |
| 6.2 | Performance of Joint Farming Groups of ‘Bhoomi Heen Kisan’ during the year 2016-17 | 20 |
| 6.3 | Progress in lending to LEC holders | 21 |
| 6.4 | Pledge financing against Negotiable Warehouse Receipts (NWRs) | 22 |
| 6.5 | Relief measures by Banks in Areas Affected by Natural Calamities | 22 |
| 6.6 | Loan Charge Creation Module in AP Web land Portal | 22 |
| 6.7 | Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS) | 22 |
| 6.8 | Vaddi Leni Runalu and Pavala Vaddi scheme on crop loans – Continuation of the scheme for the year 2017-18 | 23 |
| 6.9 | Doubling Farmers Income by 2022 – Measures | 24 |
| 6.10 | Farmer Producer Organizations (FPOs) | 24 |
| 6.11 | Promotion of Credit Linkage for Bee-Keeping | 25 |
| 6.12 | Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2017-18 | 25 |

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

|  |  |  |
| --- | --- | --- |
| S. No. | Particulars | Page No. |
| 7.1 | Position of Lending under MSME sector | 26 |
| 7.2 | Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme | 27 |
| 7.3 | Stand Up India Scheme | 27 |
| 7.4 | Pradhan Mantri MUDRA Yojana (PMMY) | 28 |
| 7.5 | Coir Udyami Yojana (CUY) | 28 |
| 7.6 | Rationalization of Mortgage Registration Charges | 28 |

**08. Housing Loans**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 8.1 | Position of Housing Loans as on 31.03.2017 | 29 |
| 8.2 | Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY) | 29 |
| 8.2.1 | Credit Linked Subsidy Scheme | 29 |
| 8.2.2 | PMAY (Urban) under HFA – BLC Programme – Sanction of loans to beneficiaries by pledging LPC (Land Possession Certificate) issued by Revenue authorities | 29 |
| 8.2.3 | Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) - Affordable Housing in Partnership (AHP) | 30 |

**09. Education Loans**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 9.1 | Position of Education Loans as on 31.03.2017 | 30 |

**10. Export Credit**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 10.1 | Position of Export Credit in Andhra Pradesh | 30 |

**11. Credit Flow to Minority Communities, weaker sections, women and SC/STs**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 11.1 | Credit Flow to Minority Communities, weaker sections, women and SC/STs | 31 |

**12. Government Sponsored Schemes - Government of India**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 12.1 | Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) | 32 |
| 12.2 | Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM) | 32 |
| 12.3 | Prime Ministers’ Employment Generation Programme (PMEGP) | 33 |
| 12.4 | Handloom Weavers – MUDRA scheme | 33 |
| 12.5 | Dairy Entrepreneurship Development Scheme (DEDS) | 34 |
| 12.6 | Agri - Clinics & Agri-Business Centers (ACABC) | 34 |
| 12.7 | DRI | 34 |

**13. Government Sponsored Schemes - Government of Andhra Pradesh**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 13.1 | Andhra Pradesh Micro Irrigation Project (APMIP) | 35 |
| 13.2 | Fisheries | 35 |
| 13.3 | Horticulture | 35 |
| 13.4 | Sericulture | 35 |
| 13.5 | Corporation wise Achievements | 36 |
| 13.6 | A.P. State Brahmin Welfare Corporation Ltd. | 36 |
| 13.7 | Welfare of Differently Abled and Senior Citizens | 37 |
| 13.8 | Overdue position under Government sponsored schemes as on 31.03.2017 | 37 |

**14. MFI finance extended**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 14.1 | Position of MFI finance extended as on 31.03.2017 | 38 |

**15. Financial Inclusion**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 15.1 | Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank - Progress as on 31.03.2017 | 38 |
| 15.2 | Availability of ATMs in the State of Andhra Pradesh | 38 |
| 15.3 | National Mission on Financial Inclusion Plan – Pradhan Mantri Jan Dhan Yojana(PMJDY) | 39 |
| 15.3.1 | Progress on Number of Accounts opened under PMJDY | 39 |
| 15.3.2 | Aadhaar & Mobile seeding in Operative individual savings Bank accounts | 39 |
| 15.3.3 | Progress report - Number of Enrollments under Social Security Schemes | 39 |
| 15.3.4 | Deployment of Bank Mithras | 40 |
| 15.3.5 | Upgrading electronic point of sale (e-PoS) at Fair Price Shops (FPS) / Public distribution shop (PDS) to support Financial Inclusion | 40 |
| 15.3.5.1 | Implementation of AePDS Project by Banks | 41 |
| 15.3.5.2 | Release of commission on Pension amounts disbursed under SSP project in Krishna District | 41 |
| 15.3.6 | Solar Powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas – Support under FIF: as on 20.05.2017 | 41 |
| 15.3.7 | Banking Infrastructure details in Visakhapatnam district (one of the 35 worst affected LWE districts in the country) | 42 |
| 15.3.8 | Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA wage seekers by Banks | 42 |
| 15.3.9 | Promoting usage of Digital Transactions | 43 |
| 15.4 | Credit Plus activities | 43 |
| 15.4.1 | Financial Literacy Centers (FLCs) | 43 |
| 15.4.2 | Conduct of Financial Literacy Programmes | 43 |
| 15.4.3 | Rural Self Employment Training Institutes in Andhra Pradesh | 44 |
| 15.4.4 | AP SLBC Call Centre | 44 |

**16. Overdue/NPA position**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 16.1 | Overdue / NPA position as on 31.03.2017 under various sectors | 45 |

**17. Regional Rural Banks**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 17.1 | Performance of Regional Rural Banks on Important Parameters | 48 |

**18. Other Items**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 18.1 | Progress of filing of Equitable Mortgage Records on CERSAI | 50 |

**19. Circulars Issued by RBI**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
| 19.1 | Circulars issued by Reserve Bank of India | 50 |

**20. Annexure**

|  |  |  |
| --- | --- | --- |
| S. No | Particulars | Page No. |
|  | Bank wise Number of Branches as on 31.03.2017 | 51 |
|  | Bank wise Deposits and Advances & CD Ratio as on 31.03.2017 | 53 |
|  | District-wise Number of branches as on 31.03.2017 | 55 |
|  | District-wise Deposits and Advances & CD Ratio as on 31.03.2017 | 56 |
|  | Bank wise Priority Sector Advances as on 31.03.2017 | 57 |
|  | District-wise Priority Sector Advances as on 31.03.2017 | 59 |
|  | Bank wise total Agricultural advances outstanding as on 31.03.2017 (Priority and Non Priority) | 60 |
|  | Bank wise Agricultural advances outstanding to Small and Marginal farmers as on 31.03.2017 | 61 |
|  | Bank-wise total MSME advances outstanding as on 31.03.2017 (Priority and Non Priority) | 62 |
|  | Bank wise Housing Loans as on 31.03.2017 (Priority and Non Priority) | 64 |
|  | Bank wise Education Loans as on 31.03.2017 (Priority and Non Priority) | 65 |
|  | Bank wise Social Infrastructure and Renewable Energy loans as on 31.03.2017 | 66 |
|  | Bank wise data on Export Credit as on 31.03.2017 | 67 |
|  | Bank wise Advances to Minority Communities, Weaker Sections, SC /ST, Women as on 31.03.2017 | 68 |
|  | Bank wise Advances under DRI as on 31.03.2017 | 70 |
|  | Bank wise Outstanding SHG Advances as on 31.03.2017 | 72 |
|  | Bank wise position on overdue/NPAs (sector wise) as on 31.03.2017 | 73 |
|  | Annual Credit Plan 2016-17 Bank wise achievements in all sectors as on 31.03.2017 | 91 |
|  | Annual Credit Plan 2016-17 District wise achievements in all sectors as on 31.03.2017 | 94 |
|  | Bank wise Disbursements under Housing Loans as on 31.03.2017 | 97 |
|  | Bank wise Disbursements under Education Loans as on 31.03.2017 | 98 |
|  | Bank wise JLGs financed during 2016-17 up to 31.03.2017 | 99 |
|  | Bank wise performance under pledge financing against NWRs as on 31.03.2017 | 100 |
|  | Data on relief measures extended by banks on account of Natural Calamities – 2016-17 upto 31.03.2017 | 101 |
|  | District wise details of Loan Charge creation as on 07.05.2017 | 102 |
|  | District wise progress under CGTMSE during 2016-17 upto 31.03.2017 | 103 |
|  | Bank wise performance under Stand Up India | 104 |
|  | Bank wise performance under PMMY | 107 |
|  | District wise progress under MUDRA scheme to Handloom Weavers & Weaver Entrepreneurs | 109 |
|  | Details of FLCs as on 31.03.2017 | 110 |
|  | Comprehensive Performance report of RSETIs for the financial year 2016-17 up to March, 2017 | 116 |
|  | Bank wise progress in filing of Equitable Mortgage records on CERSAI | 117 |
|  | Progress Report on weekly visits by rural/semi urban branches and customers meet by urban and metro branches | 119 |
|  | Progress report on sanction of 5 Term loans per month per branch | 121 |
|  | Bank wise status on Aadhaar & Mobile seeding in Operative individual savings Bank accounts | 122 |
|  | Proceedings of the meetings conducted after 198th SLBC meeting | 123 |

|  |
| --- |
| **AGENDA- 1** |

* 1. **Adoption of the minutes of 198th SLBC meeting of AP held on 30.03.2017 and other meetings of SLBC held after 30.03.2017**

The minutes of **198th SLBC meeting** held on **March 30, 2017** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **30.03.2017** and up to **24.05.2017** were circulated to the members of SLBC, LDMs and Government Departments concerned. Details of the meetings held are furnished hereunder.

|  |  |  |
| --- | --- | --- |
| Sl. No. | Name of the Meeting | Date of Meeting held |
| 1 | 198th Meeting of SLBC of AP | 30.03.2017 |
| 2 | Sub - Committee meeting on MSME | 11.04.2017 |
| 3 | Sub - Committee meeting on Integration of Welfare Schemes of GoAP with Bank finance | 11.04.2017 |
| 4 | Sub - Committee meeting on financing to Agriculture & Tenant Farmers | 11.04.2017 |
| 5 | Meeting with Major Banks in the state of Andhra Pradesh on SHGs | 20.04.2017 |
| 6 | Follow up Meeting of Sub-Committee on Financing to Agriculture & Tenant Farmers | 03.05.2017 |
| 7 | Meeting with Major Banks on Pradhan Mantri Awas Yojana (PMAY) | 03.05.2017 |
| 8 | Follow up Meeting of Sub-Committee on Integration of Welfare Schemes with Bank Finance | 03.05.2017 |
| 9 | Meeting with Top Executives of Major Banks on Financing to Tenant Farmers | 09.05.2017 |
| 10 | Meeting with Major Banks on District level Events on Promotion of Financial Literacy | 24.05.2017 |

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

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| **AGENDA- 2** |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No** | **Action Point** | **Action by** | **Action initiated/Status** |
| 2.1 | Wednesday visits by Rural & Semi-urban branches & customer meets by Urban & Metro branches along with Janmabhoomi Committee of Government of AP need to be improved & monitored. | All Banks & GoAP | Progress Report placed as **Annexure No.33** |
| 2.2 | Sanction & disbursement of five Term loan accounts (excluding Gold loans and Crop loans)under Priority sector per branch per month to improve term lending. | All Banks | Progress Report placed as **Annexure No.34** |
| 2.3 | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges | Finance (IF) Dept., GoAP | During 195th SLBC meeting held on 12.09.2016, **Hon’ble Chief Minister of A.P** agreed for examination of the proposal.  SLBC vide Lr.No.2716/30/343/012 dated 04.04.2017 has requested Finance (IF) Department to take up with the Department concerned and inform the decision.  Decision is awaited from Finance (IF) Department, GoAP. |
| 2.4 | Allotment of sites to RSETIs | Revenue Depart. GoAP | **Guntur**: District Collector has allotted land with the condition that alienation will be done on payment of market price. APLMA recommended for allotment of land on lease basis for a period of 33 years, on free of cost.    **Chittoor**: An extent of Ac 1.00 has been identified in Sy. No. 654/4 at Thenabanda village. The proposal is pending at RDO Office, Chittoor.  **Visakhapatnam:** An extent of Ac 1.00 out of 34.25 acres has been identified in Sy. No. 114 at Chinamushidiwad by the Tahsildar, Pendurthi on 29.12.2016. Subdivision of land and demarcation of site is yet to be done. |
| 2.5 | Reimbursements of claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the year 2013-14 | Agril. Depart., GoAP | Government is requested for early settlement of the pending claims of 2013-14 which have been withheld with the reason that the benefits have already been passed on to the beneficiaries as part of Debt Redemption Scheme. The amounts are lying unpaid in the books of the banks since a long time as these amounts were parted by the banks to the beneficiaries prior to the announcement of Debt Redemption scheme.  SLBC vide Lr.No.2716/30/317/011 dated 04.04.2017 requested Department of Agriculture, GoAP to expedite settlement of long pending claims. |
| 2.6 | Power Consumption by BCs- request for charging of domestic tariff - Government is requested to review and restore the domestic tariff towards the power consumed at the Bank Mithra (BM) locations as the activity undertaken by them is not a commercial activity. | Finance (IF) Dept., GoAP | SLBC vide Lr.No.2716/30/322-P/015 dated 04.04.2017 has requested Finance (IF) Department to take up the issue with Department concerned and inform the decision. (Issue raised by APGVB)  Decision is awaited from Finance (IF) Department, GoAP. |
| 2.7 | Extending relief measures to Emu farmers | Dept. of Animal Husbandry, GoAP | SLBC vide Lr.No.2716/30/7/751, dated 03.03.2017 has furnished the information of outstanding loans financed to Emu farmers as on 31.12.2016 collected from banks to Department.  Guidelines awaited from Department. |
| 2.8 | Convene Sub-Committee meetings on   1. Financing to Agriculture and Tenant Farmers 2. MSME 3. Integration of Welfare schemes with Bank finance | Action initiated | Sub-committees met on 11.04.2017 and minutes of the meeting was circulated to all member banks. |

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| **AGENDA- 3** |

**3.1. Conduct of meetings during March, 2017 Quarter under Lead Bank Scheme to review the key banking parameters in the district for December, 2016 Quarter:** Details of DCC / DLRC meetings conducted in 13 districts during March, 2017 quarter are furnished hereunder.

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Date of the Meeting conducted** | | **Peoples Representatives attended**  **DLRC** |
| **DCC** | **DLRC** |
| Srikakulam | 03-03-17 | 26-04-17 | No Public representative has attended  Meeting conducted with delay |
| Vizianagaram | 29-04-17 | 29-04-17 | Sri RVSK Ranga Rao, Hon'ble Minister  Smt. Sobha Swathi Rani, Chairperson, Zilla Praja Parishad, Vizianagaram  Smt. Meesala Geetha, Hon’ble MLA  Sri K. A. Naidu, Hon’ble MLA  Meeting conducted with delay |
| Visakhapatnam | 28-03-17 | 28-03-17 | No Public representative has attended |
| East Godavari | 28-03-17 | - | DLRC Not Conducted |
| West Godavari | 27-03-17 | - | DLRC Not Conducted |
| Krishna | 01-03-17 | 01.03.17 Spl DLRC 15.03.17 | Sri D. Umamaheswara Rao, Hon’ble Minister  Sri Kollu Ravindra, Hon'ble Minister,  Sri B. Prasad, Hon'ble MLA |
| Guntur | 18-03-17 | 18-03-17 | No Public representative has attended |
| Prakasam | 01.03.2017 10.03.2017 30.03.2017 | 01.03.2017 | No Public representative has attended |
| SPS Nellore | 22-03-17 | 22-03-17 | No Public representative has attended |
| Chittoor | 25.01.2017  14.03.2017 | 25.01.2017 | Smt. D.Satya Prabha, Hon’ble MLA |
| YSR Kadapa | 27-03-17 | - | DLRC Not Conducted due to election code of conduct in the district |
| Kurnool | 04-02-17 | - | DLRC Meeting Scheduled to be held on 04/03/2017 at 3.00 pm was postponed by the District Collector due to Election code of conduct |
| Ananthapuram | - | - | Not conducted because of busy schedule of District Collector |

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

**Banking Statistics**

**4.1 Banking at a Glance in Andhra Pradesh as on 31.03.2017**

(Amount in Crores)

|  |  |
| --- | --- |
| Total Number of Bank **Branches**  Rural - 2777 Semi Urban - 2090  Urban - 1940 Metro - 351 | **7158** |
| Total **Deposits** in the State | **262556** |
| Total **Advances**  in the State | **273372** |
| Credit Deposit Ratio (RBI norm -60%) | 104.12% |
| **Total Priority Sector Advances** | **182881** |
| % of Priority Sector Advances to ANBC (RBI Norm 40%)  **of which** | 75.47% |
| **Agricultural Advances**  **% of Agrl. Adv. to ANBC (RBI norm - 18%)** | **109208**  **(45.07%)** |
| Of which | |
| Small & Marginal Farmers  (RBI norm – 8% of ANBC) | 59354  (24.49%) |
| **Micro & Small Enterprises**  **(% to ANBC)** | **38971**  **(16.08%)** |
| Out of which Micro Enterprises  (RBI norm – 7.5% of ANBC) | 21197  (8.75%) |
| Medium Enterprises | 5012 |
| **Total MSME**  **(% to ANBC)** | **43983**  **(18.15%)** |
| Export Credit | 807 |
| Education | 3857 |
| Housing | 20028 |
| Social Infrastructure | 73 |
| Renewable Energy | 27 |
| Others | 4898 |
| **Out of Total Priority Sector Advances, finance to:** | |
| SHGs  Advances to Weaker Sections  (RBI norm - 10% of ANBC)  Advances to Women  (RBI norm -5% on NBC)  Advances to SC/ST  Advances to Minorities  (Norm 15% on priority sector) | 17850  58339  (24.08%)  39482  (16.29%)  11080  12690  (6.94%) |

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

* 1. **Banking Key Indicators of Andhra Pradesh:**

(Amount in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No** | **PARTICULARS** | **As on 31.03.2015** | **As on 31.03.2016** | **As on 31.03.2017** |
| 1. | Number of Branches: |  |  |  |
|  | Rural | 2,478 | 2,670 | 2,777 |
|  | Semi Urban | 1,999 | 2,024 | 2,090 |
|  | Urban | 1,766 | 1,863 | 1,940 |
|  | Metro | 297 | 332 | 351 |
|  | Total | 6,540 | 6,889 | 7,158 |
| 2. | Deposits | 1,93,753 | 2,18,022 | 2,62,556 |
| 3. | Incremental Deposits  (% of increase) | 28,511  (17.25%) | 24,269  (12.53%) | 44,534  (20.43%) |
| 4. | Advances | 2,15,797 | 2,42,311 | 2,73,372 |
| 5. | Incremental advances  (% of increase) | 14,596  (7.25%) | 26,514  (12.29%) | 31,061  (12.82%) |
| 6. | C.D.Ratio  (RBI norm - 60%) | 111.38% | 111.14% | 104.12% |
| 7 | Incremental CD Ratio | 51.19% | 109.25% | 69.75% |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Particulars** | **As on 31.03.2016** | **As on 31.03.2017** | **Increase in No. of Branches over March, 2016** |
| Rural | 2,670 | 2,777 | 107 |
| Semi Urban | 2,024 | 2,090 | 66 |
| Urban | 1,863 | 1,940 | 77 |
| Metro | 332 | 351 | 19 |
| Total | 6,889 | 7,158 | 269 |

(Amount in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Particulars** | **As on 31.03.2016** | **As on 31.03.2017** | **% Increase over March, 2016** |
| Deposits | 2,18,022 | 2,62,556 | 20.43 |
| Advances | 2,42,311 | 2,73,372 | 12.82 |

**Comparative statement of Banking Key Indicators as on 31.03.2016 vis-à-vis 31.03.2017 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:**

(Amount in crores)

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Category** | **Public Sector Banks** | | **Pvt. Sector Banks** | | **RRBs** | | **Co-op. Banks** | | **Others (APSFC)** | |
| **31.03.16** | **31.03.17** | **31.03.16** | **31.03.17** | **31.03.16** | **31.03.17** | **31.03.16** | **31.03.17** | **31.03.16** | **31.03.17** |
| Rural Br. | 1547 | 1601 | 143 | 148 | 794 | 840 | 186 | 188 | 0 | 0 |
| Semi Urban Br. | 1437 | 1474 | 293 | 313 | 185 | 194 | 109 | 109 | 0 | 0 |
| Urban Br. | 1278 | 1319 | 338 | 357 | 138 | 148 | 96 | 102 | 13 | 14 |
| Metro Br. | 261 | 271 | 66 | 73 | 5 | 5 | 0 | 2 | 0 | 0 |
| **Total Branches** | **4523** | **4665** | **840** | **891** | **1122** | **1187** | **391** | **401** | **13** | **14** |
| **Deposits** | 165284 | 195915 | 27028 | 31392 | 19445 | 23741 | 6260 | 11508 | 5 | 0 |
| **Advances** | 174282 | 193694 | 39145 | 46211 | 17386 | 20307 | 9793 | 11609 | 1705 | 1551 |

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

(Amount in crores)

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

NA: Not Applicable

Banking Key Indicators (amount in Crores)

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

**Annual Credit Plan 2016 – 17**

* 1. **Achievement of Annual Credit Plan as on 31.03.2017**

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2016-17** | **Achievement (Disbursements**  **during 01.04.16 to 31.03.17)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 36,580  23,420  **60,000** | 34,001  24,839  **58,840** | 92.95  106.06  **98.07** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 9,985  9,984  **19,969** | 6,502  8,967  **15,469** | 65.12  89.81  **77.47** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 46,565  33,404  **79,969** | 40,503  33,806  **74,309** | 86.98  101.20  **92.92** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 1,518  1,516  **3,034** | 2,622  1,183  **3,805** | 172.73  78.03  **125.41** |
| 5 | Khariff  Rabi  **Total Agriculture** | 48,083  34,920  **83,003** | 43,125  34,989  **78,114** | 89.69  100.20  **94.11** |
| 6 | **Micro, Small & Medium Enterprises** | **25,000** | **21,903** | **87.61** |
| 7 | Export Credit | 180 | 18 | 10.00 |
| 8 | Education | 2,155 | 651 | 30.21 |
| 9 | Housing | 12,000 | 4,919 | 40.99 |
| 10 | Others under Priority Sector including Social Infrastructure & Renewable Energy | 3,200 | 2,648 | 82.75 |
| 11 | **Total Priority Sector** | **1,25,538** | **1,08,253** | **86.23** |
| 12 | **Non Priority Sector** | **40,000** | **38,011** | **95.03** |
| 13 | **Total Credit Plan** | **1,65,538** | **1,46,264** | **88.36** |

* 1. **Share of Banks in Achievement of ACP 2016-17:**

**5.2.1 Total Agriculture:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 12168 | 15.58 |
| State Bank of India | 11878 | 15.21 |
| Regional Rural Banks | 12773 | 16.35 |
| Cooperative Banks | 10934 | 14.00 |
| Pvt. Sector Banks | 7369 | 9.43 |
| Other Banks | 22992 | 29.43 |
| **Total** | **78114** | **100** |

**5.2.2 MSME:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 5377 | 24.55 |
| State Bank of India | 3252 | 14.85 |
| Syndicate Bank | 2215 | 10.11 |
| Pvt. Sector Banks | 4166 | 19.02 |
| Regional Rural Banks | 1250 | 5.71 |
| Other Banks | 5643 | 25.76 |
| **Total** | **21903** | **100** |

**5.2.3 Priority Sector:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 18238 | 16.85 |
| State Bank of India | 17844 | 16.48 |
| Syndicate Bank | 7959 | 7.35 |
| Regional Rural Banks | 15037 | 13.89 |
| Cooperative Banks | 11947 | 11.04 |
| Pvt. Sector Banks | 11901 | 10.99 |
| Other Banks | 25327 | 23.40 |
| **Total** | **108253** | **100** |

* 1. **Annual Credit Plan Achievement – Last Three years**

(Amount in crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **2014-15** | | **2015-16** | | **2016-17** | | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **% Achvmt to Target** |
| 1 | Short Term Production Loans | 41978 | 29658 | 48067 | 57085 | 60000 | 58840 | 98.07% |
| 2 | Total Agrl. Term Loans incl. allied activities | 14041 | 10280 | 17205 | 18363 | 23003 | 19274 | 83.79% |
| 3 | Total Agriculture | 56019 | 39938 | 65272 | 75448 | 83003 | 78114 | 94.11% |
| 4 | Non Farm Sector / Micro & Small Enterprises | 10850 | 14134 | 16960 | 22262 | 25000 | 21903 | 87.61% |
| 5 | Others’ under Priority Sector including  Export Credit | 11025 | 5582 | 14688 | 6785 | 17535 | 8236 | 46.97% |
| **Total Priority sector** | | **77894** | **59654** | **96920** | **104495** | **125538** | **108253** | **86.23%** |

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

(Amount in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No.** | **Item** | **Disbursements from 01.04.2015 to 31.03.2016** | **Disbursements from 01.04.2016 to 31.03.2017** | **% Increase** |
| 1 | Short term Crop Production Loans | 57,085 | 58,840 | 3.07% |
| 2 | Total Agriculture Term Loans including Allied activities | 18,363 | 19,274 | 4.96% |
| 3 | **Total Agriculture** | **75,448** | **78,114** | **3.53%** |
| 4 | Non Farm Sector / MSME | 22,262 | 21,903 | -- |
| 5 | Other Priority Sector including Export Credit | 6,785 | 8,236 | 21.39% |
| 6 | **Total Priority Sector** | **1,04,495** | **1,08,253** | **3.60%** |
| 7 | Non Priority Sector | 39,928 | 38,011 | -- |
| 8 | **Total Credit Plan** | **1,44,423** | **1,46,264** | **1.27%** |

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

**Agriculture Sector**

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

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2016-17** | **Achievement (Disbursements**  **during 01.04.16 to 31.03.16)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 36,580  23,420  **60,000** | 34,001  24,839  **58,840** | 92.95  106.06  **98.07** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 9,985  9,984  **19,969** | 6,502  8,967  **15,469** | 65.12  89.81  **77.47** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 46,565  33,404  **79,969** | 40,503  33,806  **74,309** | 86.98  101.20  **92.92** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 1,518  1,516  **3,034** | 2,622  1,183  **3,805** | 172.73  78.03  **125.41** |
| 5 | Khariff  Rabi  **Total Agriculture** | 48,083  34,920  **83,003** | 43,125  34,989  **78,114** | 89.69  100.20  **94.11** |

* 1. **Performance of Joint Farming Groups of ‘Bhoomi Heen Kisan’ during the year 2016-17** as on March, 2017

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Name of the Bank** | **Target @ 18 JLGs per rural branches** | **Achievement as on March, 2017** | | |
| **Number** | **Amount**  **(Rs. In crores)** | **% to Target** |
| 1 | Commercial Banks | 30114 | 22813 | 500.45 | 75.76% |
| 2 | RRBs | 14022 | 5605 | 94.25 | 39.97% |
| 3 | Cooperative Banks | 3348 | 1538 | 34.04 | 45.94% |
| 4 | Others (ABFL, MACS etc.) |  | 1327 | 7.44 | --- |
| **Grand Total** | | **47484** | **31283** | **636.18** | **65.88%** |

(Source: NABARD)

Bank wise JLGs financed during 2016-17 is placed as **Annexure No.22**

**6.3. Progress in lending to LEC holders**

Department of Agriculture, GoAP proposed target of financing 10.55 lakhs (5,87,250 renewals and 4,67,489 fresh) LEC holders during the Financial Year 2016-17.

**6.3.1. Finance extended:** As per the information available with SLBC, the finance extended to LEC holders during 2016-17 up to 31.03.2017 is as follows:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No** | **District** | **No. of LECs issued**  **2016-17** | | | **No. of Licensed Cultivators Sanctioned Crop Loans** | | **Certificate of Cultivation (CoC)** | | |
| **Renewal of old LECs** | **Fresh** | **Total** | **Number** | **Amount in crores** | **CoCs**  **issued** | **No. of A/Cs Financed** | **Amt. in crores** |
| 1 | Srikakulam | 9683 | 7656 | 17339 | 478 | 1.04 | 46 | 8 | 0.01 |
| 2 | Vizianagaram | 11104 | 2869 | 13973 | 1120 | 3.36 | 2980 | 460 | 0.78 |
| 3 | Visakhapatnam | 10039 | 2856 | 12895 | 825 | 1.65 | 3104 | 75 | 0.27 |
| 4 | East Godavari | 104367 | 33555 | 137922 | 53129 | 116.00 | 5393 | 105 | 0.18 |
| 5 | West Godavari | 222716 | 75420 | 298136 | 17841 | 41.48 | 2496 | 133 | 0.45 |
| 6 | Krishna | 11623 | 6363 | 17986 | 2391 | 8.98 | 2845 | 94 | 0.34 |
| 7 | Guntur | 5663 | 15853 | 21516 | 1250 | 8.97 | 1164 | 0 | 0.00 |
| 8 | Prakasam | 2311 | 0 | 2311 | 1667 | 10.22 | 2076 | 839 | 5.22 |
| 9 | Nellore | 8676 | 8950 | 17626 | 1007 | 7.41 | 2489 | 353 | 1.86 |
| 10 | Kurnool | 7910 | 11588 | 19498 | 1569 | 9.91 | 1183 | 0 | 0.00 |
| 11 | Anantapur | 7657 | 21726 | 29383 | 815 | 7.20 | 6284 | 0 | 0.00 |
| 12 | Kadapa | 3907 | 4363 | 8270 | 547 | 1.84 | 6 | 4 | 0.01 |
| 13 | Chittoor | 3772 | 90 | 3862 | 198 | 0.82 | 1452 | 26 | 0.06 |
| **Total** | | **409428** | **191289** | **600717** | **82837** | **218.88** | **31518** | **2097** | **9.18** |

(Source: Agriculture Department, GoAP)

**6.3.2. Outstandings & overdues under LEC & RMG/JLG as on 31.03.2017:**

(Rs. in crores)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstandings | | Overdues | | | NPAs | | |
| Accounts | Amount | Accounts | Amount | % to outstanding | Accounts | Amount | % to outstanding |
| LEC | 96543 | 628.96 | 49828 | 173.38 | 27.57% | 11220 | 94.46 | 15.02% |
| RMG / JLG | 114026 | 1076.87 | 45281 | 152.68 | 14.18% | 8416 | 67.22 | 6.24% |
| Total | 210569 | 1705.83 | 95109 | 326.06 | 19.11% | 19636 | 161.68 | 9.48% |

* 1. **Pledge financing against Negotiable Warehouse Receipts (NWRs):** in the state of Andhra Pradesh for the quarter ended March, 2017

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Name of the Bank** | **Disbursements during the quarter** | | **Outstanding as at end of quarter** | |
| **No. of Accounts** | **Amount**  **(crores)** | **No. of Accounts** | **Amount**  **(crores)** |
| **1** | Public Sector Banks | 6069 | 173.83 | 11511 | 323.51 |
| **2** | Private Sector Banks | 4391 | 186.60 | 5930 | 346.29 |
| **3** | RRBs | 12 | 0.42 | 289 | 22.24 |
| **4** | Cooperative Banks | 0 | 0 | 0 | 0 |
|  | **Grand Total** | **10472** | **360.85** | **17730** | **692.04** |

Bank wise statement for the quarter ended March, 2017 is placed as **Annexure No.23**

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

Data on relief measures extended by banks during 2016-17 upto March, 2017:

(Amount in Lakhs)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name of the Bank | Outstanding eligible for reschedulement | | Amount rescheduled | | % of Achievement | | Fresh finance / relending provided | |
| No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount | No. of A/cs | Amount |
| Public Sector Banks | 425596 | 335931 | 48421 | 39624 | 11.38 | 11.80 | 1075 | 1009 |
| Private Sector Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| RRBs | 377221 | 325170 | 62 | 62 | 0.02 | 0.02 | 38 | 26 |
| Cooperative Banks | 71346 | 35151 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **874163** | **696252** | **48483** | **39686** | **5.55** | **5.70** | **1113** | **1035** |

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

* 1. **Loan charge creation module in AP web land portal:** Banks have made Charge Creation for 32,55,312 loan accounts in the AP web land portal as on 07.05.2017 and charges were approved for 29,46,896 loan accounts. Banks are requested to mandatorily enter the loan charge details on loan charge creation module in AP web land portal.

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

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

**6.7.1. Implementation for Kharif, 2017:** Department of Agriculture, GoAP vide Lr.No.Crop Ins.(2)5/2017, dated 18.04.2017 informed that the notification of Crops & Districts under PMFBY, WBCIS & UPIS for Kharif, 2017 season are finalized in the State Level Co-ordination Committee on Crop Insurance (SLCCCI) meeting which was held on 03.03.2017 and Bid process was completed for selecting the Implementing Agencies (IAs) under PMFBY & WBCIS for Kharif, 2017. The Scheme wise, Cluster wise selected companies are as follows.

|  |  |
| --- | --- |
| **Scheme** | **Selected Insurance Company (IA)** |
| PMFBY – Cluster-I | Agricultural Insurance Company of India Ltd., |
| PMFBY – Cluster-II | ICICI-Lombard General Insurance Company |
| WBCIS | HDFC-ERGO |
| UPIS (Srikakulam District) | Agricultural Insurance Company of India Ltd., |

Further, it is informed that as per the suggestions of the Ministry of Agriculture, GoI, the Financial Institutions (Banks / PACSs) are advised to collect the farmer share of Crop Insurance premium under PMFBY, WBCIS & UPIS and keep with Financial Institutions and remit the same to the respective insurance companies after issue of Notification orders as the Kharif, 2017 season loaning period is commencing from 01.04.2017.

**6.7.2. Issuance of Acknowledgement Receipt under Pradhan Mantri Fasal Bima Yojana:** During the meeting held on 03.05.2017, the forum has approved for;

1. Taking up the process of printing of PMFBY folios by SLBC as per the directions of Government of India.
2. Finalizing the Tender Notice for publishing in two national Newspapers and placing the same in the SLBC and Bank’s website inviting bids to undertake printing.
3. Constitution of Committee with following banks for finalization of bids;
4. Andhra Bank ii. State Bank of India iii. Syndicate Bank

iv. Indian Bank v. APCOB vi. RRB

**6.8. Vaddi Leni Runalu and Pavala Vaddi scheme on crop loans – Continuation of the scheme for the year 2017-18:** Department of Agriculture, GoAP vide letter No. Credit/16/2017 dated 01.05.2017 informed that the Vaddi Leni Runalu and Pavala Vaddi schemes will continue for the year 2017-18 also and the guidelines issued earlier vide G.O.Rt.No.639 dated 27.04.2013 are applicable for implementation of the scheme by the banks. The banks can upload the data of the eligible farmers in the MIS format available in the VLR portal for settlement of claims by the Department.

The controlling authorities of all banks are requested to communicate the guidelines to branches with instructions to implement the scheme as per the scheme guidelines.

**6.9. Doubling Farmers Income by 2022 – Measures:** RBI vide circular RBI/2016-17/66, FIDD.CO.LBS.BC.No. 16 / 02.01.001 / 2016-17 dated 29.09.2016 communicated the strategy to achieve the goal of “Doubling Farmers income by 2022”.

In this regard RBI advised that;

* Banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursal of loans within specified limits. Map the overall strategy to the agriculture / agro-ancillary lending plan of bank.
* Lead Banks should work closely with NABARD in preparation of Potential Linked Plans & Annual Credit Plans keeping the above strategy in consideration.
* LDMs should include ‘Doubling of Farmer’s income by 2022’ as a regular agenda under Lead Bank Scheme in various forums such as DCC, DLRC and BLBC.
  1. **Farmer Producer Organizations (FPOs):**

**PRODUCE Fund:** The Government of India has set up a dedicated fund called “Producers’ Organization Development and Upliftment Corpus (PRODUCE) Fund” in NABARD with a corpus of Rs.200 cr., to be utilized for building and promotion of 2000 Farmer Producer Organizations (FPOs) across the country in two years. Under the fund, grant assistance is provided for promotion and nurturing of Farmer Producer Organizations (FPOs) for a period of 3 years for awareness creation, capacity building, technical support, professional management, market access, regulatory requirements, etc.

**Progress under the PRODUCE:**

|  |  |  |
| --- | --- | --- |
| S No | Particulars | Status |
|  | Total no. of FPOs sanctioned | 106 |
|  | No. of FPOs registered | 86 (81%) |
|  | No. of FPOs applied for registration | 6 |
|  | Aggregate Grant sanctioned | Rs.783.42 lakh |
|  | Aggregate Grant released | Rs.174.00 lakh |
|  | No. of FPOs market linked | 41 |
|  | No. of members mobilised | 40,207 |
|  | No. of shareholding members | 9572 |
|  | SF/MF members (of pt. 7) | 26884 |
|  | Women members (of pt. 7) | 8378 |
|  | SC/ST members (of pt. 7) | 9482 |
|  | Equity mobilised | Rs.85.33 lakh |
|  | No. of FPOs with business plan prepared | 33 |
|  | No. of FPO CEOs appointed | 80 |
|  | No of FPOs credit linked | 05 (Rs. 95.60 lakh) |
|  | No. of POPI/FPO persons trained | 86 |

(Source: NABARD)

* 1. **Promotion of Credit Linkage for Bee-Keeping:** Honey bees have been rendering yeoman services to the society by ensuring pollination in cross pollinated crops for boosting and sustaining productivity in agriculture in addition to providing supplementary income opportunities to the farmers. GoI at the highest level has also recognized the importance of Honey-bees as a major source of supplementary income for farmers and has inter-alia emphasized that a few districts have to be developed as ‘Role model districts’. In this connection, the following key aspects for developing Apiculture in the State through credit support is suggested by NABARD for detailed deliberations.

1. Bee keeping is being pursued by farmers in sporadic pockets which may also involve bank financing in certain cases and data on such bank financing is not readily available. Therefore, there is a need to incorporate the activity in the prescribed monthly returns for effective monitoring.
2. Based on the current level of growth and interest for the activity, **Guntur and West Godavari districts** can be developed as ‘Role Model districts’ as desired by the GoI and banks to extend credit support adopting cluster approach.
3. Consider to promote Bee keeping activity as a key component in all the Horticulture based schemes being supported under MIDH with convergence as the key element. Ways of convergence with credit support may be discussed.
4. Promoting Bee keeping activity in the group mode such as SHGs and JLGs.
5. Wide circulation of Model scheme prepared by NABARD among the bankers to scale up financing for Bee keeping.
6. Closely review credit support to the activity in the district and State level banking fora.
   1. **Continuation of Interest Subvention Scheme for Short-term crop loans on interim basis during the year 2017-18:** RBI vide circular RBI/2016-17/307, FIDD.CO.FSD.BC.No.29/05.02.001/2016-17 dated May 25, 2017 informed that it has been decided by GoI, as an interim measure, to implement the Interest Subvention Scheme for the year 2017-18 till further instructions are received, on the terms and conditions approved for the Scheme for 2016-17. All banks are, therefore, requested to take note and implement the Interest Subvention Scheme for 2017-18 accordingly.

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

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

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

(Amt. In Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Outstanding as on 31.03.2015** | | **Outstanding as on 31.03.2016** | | **Outstanding as on 31.03.2017** | | **Y – o – Y Growth % in Amount** |
| A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. |
| Micro Enterprises | 603782 | 14999 | 871952 | 18701 | 1017769 | 21197 | 13.35 |
| Small Enterprises | 98698 | 17277 | 121982 | 17517 | 139703 | 17774 | 1.47 |
| **Total MSE** | **702480** | **32276** | **993934** | **36218** | **1157472** | **38971** | **7.60** |
| **%of Micro enterprises to total MSE** | **85.95%** | **46.47%** | **87.73%** | **51.63%** | **87.93%** | **54.39%** | **--** |
| Medium Enterprises | 88207 | 4378 | 90181 | 4765 | 112754 | 5012 | 5.18 |
| **Total MSME** | **790687** | **36654** | **1084115** | **40983** | **1270226** | **43983** | **7.32** |

**Disbursements under ACP 2016-17 for MSME sector:** (Amt. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target 2016-17** | **Achievement**  **(Disbursements during 01.04.16 to 31.03.17)** | **% of Achievement** |
| Micro | 9122 | 10682 | 117.10% |
| Small | 11145 | 9418 | 84.50% |
| Medium | 4733 | 1803 | 38.09% |
| **Total** | **25000** | **21903** | **87.61%** |

|  |  |  |
| --- | --- | --- |
| **PM Task Force –Recommendations** | **Norm %** | **Actual %** |
| Banks are advised to achieve a **20** per cent year-on-year growth in credit to micro and small enterprises (March, 2016 to March, 2017) | 20 | 7.60 |
| **10** per cent annual growth in the number of micro enterprise accounts (March, 2016 to March, 2017) | 10 | 16.72 |
| **60** per cent of MSE advances should go to the micro enterprises.  Allocation of 60% of the MSE advances to the micro enterprises is to be achieved **on continuous basis**. | 60 | 54.39 |

Controlling authorities of all banks are requested to initiate necessary steps to ensure improvement in credit flow to micro and small enterprises to achieve stipulated requirement of 20% as per PM’s Task Force recommendations.

Outstanding Position of Lending under MSME (Amount in crores)

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

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Year** | **Proposals covered during the year** | |
| **No. of A/cs.** | **Amount (in Crs.)** |
| 01 | 2014-15 | 9428 | 358.50 |
| 02 | 2015-16 | 18514 | 384.55 |
| 03 | 2016-17 | 13909 | 385.43 |

District wise progress for the financial year 2016-17 under CGTMSE is place as **Annexure No.26**

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Performance under Stand Up India as on 31.03.2017 | | | | | | | |
| S. No. | Type of Bank | SC/ST | | | Women | | |
| Targets | No. of Accounts Sanctioned | % of Achvt. | Targets | No. of Accounts Sanctioned | % of Achivt. |
| 1 | Public Sector Banks | 4523 | 152 | 3.36 | 4523 | 637 | 14.08 |
| 2 | Private Sector Banks | 840 | 8 | 0.95 | 840 | 61 | 7.26 |
| 3 | RRBs | 1122 | 0 | 0 | 1122 | 12 | 1.07 |
| **Total** | | **6485** | **160** | **2.47** | **6485** | **710** | **10.95** |

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

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

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

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2016-17 as on 31.03.2017 in the state of Andhra Pradesh. (Rs. in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Type of Bank | Total Target | Shishu | Kishore | Tarun | Total Achievement | % of Achievement |
| Public Sector Banks | 4736.03 | 494.23 | 2477.60 | 1266.68 | 4238.51 | 89.49 |
| RRBs | 1670.00 | 242.65 | 543.58 | 47.54 | 833.77 | 49.93 |
| **Sub Total** | **6406.03** | **736.88** | **3021.18** | **1314.22** | **5072.28** | **79.18** |

(Source: www.mudra.org.in)

Bank wise performance is placed as **Annexure No.28**

**7.5 Coir Udyami Yojana (CUY):**

Coir Board requested the banks to sanction loans to the applicants, immediately, so as to enable the Board’s Field Office to submit the subsidy claims to the Board’s Head Office, through online. Coir Board also requested the banks to return the applications which are not considered for loan, with reasons, immediately to the concerned Board’s Field Offices, so as enable the Board to apprise the applicants about the rejection.

Controlling authorities of all banks are requested to give necessary directions to concerned branches to sanction loans for all the eligible borrowers under Coir Udyami Yojana.

**7.6 Rationalization of Mortgage Registration Charges:**

IBA informed that during 21st meeting of Standing Advisory Committee to review the flow of Institutional Credit to MSME sector held on March 03, 2017 at RBI, Chennai regarding issue of high mortgage registration charges in some states of country and the forum advised SLBC Convenor Banks to take up the matter with respective State Governments.

SLBC vide Lr.No.2716/30/256/043 dated 20.04.2017 requested the Government to consider rationalization of mortgage registration charges prevailing in the state of Andhra Pradesh as requested by Standing Advisory Committee.

|  |
| --- |
| **AGENDA- 8** |

**Housing Loans**

**8.1. Position of Housing Loans as on 31.03.2017**

(Rs in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Total Outstanding** | | **Disbursements** | |
| **No. of a/cs** | **Amount** | **No. of a/cs** | **Amount** |
| **2014-15** | 342135 | 17424 | 44873 | 2957 |
| **2015-16** | 390605 | 18820 | 53878 | 3060 |
| **2016-17** | 396028 | 20028 | 45504 | 4919 |

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

**8.2.1 Credit – Linked Subsidy Scheme: CLSS for EWS/LIG -** The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

**Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG):** The existing Credit Linked Subsidy Scheme (CLSS) component of the Mission provides interest subsidy on home loans taken by eligible urban poor [Economically Weaker Section (EWS) / Lower Income Group (LIG)] for acquisition / construction of house.

Given the projected growth of urbanization in India and the consequent housing demands, Ministry of Housing and Urban Poverty Alleviation introduced an interest subsidy scheme for acquisition / construction of house (including re-purchase) to cater to the Middle Income Group (MIG) called “Credit Linked Subsidy Scheme (CLSS) for MIG”, which will also be implemented as a Central Sector Scheme initially for a period of one year w.e.f 01.01.2017.

CLSS for MIG will support acquisition / construction of house (including re-purchase) of 90 square meters and 110 square meters carpet area as per income eligibility with basic civic infrastructure like water, toilet, sanitation, sewerage, road, electricity etc.

Controlling authorities of all banks are requested to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS.

**8.2.2. PMAY (Urban) under HFA – BLC Programme – Sanction of loans to beneficiaries by pledging LPC (Land Possession Certificate) issued by Revenue authorities:**

A.P. State Housing Corporation Limited vide Lr.No.4868/MGR/Fin/2016/198th SLBC dated 02.05.2017 requested the Chief Commissioner of Land Administration to provide LPC with the following requirements to enable the beneficiaries for getting loan from the banks.

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

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

GoAP proposed to take up 3 categories of EWS houses with Super built up area in G+3 Pattern and the details are as follows:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No** | **Category** | **No. of Units** | **Cost of the Unit**  **(Rs. In Lakhs)** | **GoI subsidy @ 1.5 lakh**  **(Rs. In Crores)** | **GoAP subsidy @ 1.5 lakh**  **(Rs. In Crores)** | **Beneficiary contribution**  **(Rs. In Crores)** | **Loan Amount**  **(Rs. In Crores) Approximate** |
| 1 | Category – 1 | 24,190 | 6.40 | 362.85 | 362.85 | 1.21 | 821.25 |
| 2 | Category – 2 | 84665 | 7.60 | 1269.97 | 1269.97 | 423.33 | 3471.27 |
| 3 | Category – 3 | 12095 | 8.70 | 181.42 | 181.42 | 120.95 | 568.47 |
|  | **Total** | **1,20,950** |  | **1814.24** | **1814.24** | **545.49** | **4860.99** |

Meeting of Sub committee constituted for this purpose was convened on 03.05.2017 to discuss modalities. The resolutions are placed as annexure.

As per the resolutions of the meeting SLBC has communicated the targets vide Lr.No.2716/30/18/085 dated 20.05.2017 subject to approval of SLBC.

|  |
| --- |
| **AGENDA- 9** |

**Education Loans**

* 1. **Position of Education Loans as on 31.03.2017 :**

(Rs in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Total Outstanding** | | **Disbursements** | |
| **No. of a/c s** | **Amount** | **No. of a/cs** | **Amount** |
| **2014-15** | 143644 | 3062 | 20507 | 600 |
| **2015-16** | 149849 | 3650 | 23893 | 715 |
| **2016-17** | 146937 | 3857 | 23610 | 651 |

|  |
| --- |
| **AGENDA- 10** |

**EXPORT CREDIT**

Outstanding position of finance under Export Credit as on 31.03.2017 placed as **Annexure No.13**

|  |
| --- |
| **AGENDA- 11** |

**11.1. Credit Flow to Minority Communities, weaker sections, women and SC/STs (outstandings):**

(Rs. In Crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.No. | Year ended | Minority communities | Weaker sections | Women | SC/ST |
| 1 | March, 2015 | 11,069 | 48,495 | 35,994 | 8,710 |
| 2 | March, 2016 | 13,150 | 55,687 | 39,058 | 9,989 |
| 3 | March, 2017 | 12,690 | 58,339 | 39,482 | 11,080 |
| Stipulation | | 15% on Priority Sector Advances  (DFS guidelines) | 10% of ANBC  (RBI guidelines) | 5%on NBC  (RBI guidelines) | No stipulation |
| % of Achievement for March, 2017 | | 6.94 | 24.08 | 16.29 | - |

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

(Amt. in crores)

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

**Status of implementation of Government Sponsored Schemes during the FY 2016-17**

**Government of India**

**12.1 Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)**

**12.1.1 SHG-Bank linkage Programme Disbursements vis-à-vis Targets**

(Rs. In crores)

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Year** | **Rural SHG Disbursements** | | | **Urban SHG Disbursements** | | | **Total Disbursements** | | | **Outstanding**  **(Rural& Urban)** | |
| **Target**  **Amt.** | **No.** | **Amt.** | **Target**  **Amt.** | **No.** | **Amt.** | **Target**  **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 2014-15 | 12273 | 188457 | 6072 | 1516 | 38518 | 1292 | 13789 | 226975 | 7364 | 806514 | 14977 |
| 2015-16 | 9707 | 375361 | 11154 | 325 | 56896 | 2011 | 10032 | 432257 | 13165 | 829539 | 15861 |
| 2016-17 | 11375 | 385456 | 12246 | 325\* | 62266 | 2515 | 11700 | 447722 | 14761 | 837056 | 17850 |

\* Target communicated by RBI. However MEPMA informed their target of Rs.1,875 crores for FY 2016-17

**12.1.2. Overdue/NPAs under SHG Bank Linkage Programme as on 31.03.2017**

(Rs. In crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Year | Outstanding | | Overdue | | | | NPAs | | |
| No. of Accounts | Amount | No. of Overdue accounts | Total balance in overdue accounts | Actual overdue amount | % of actual overdue to O/s | No. of Accounts | Amount | % of NPA to O/s |
| March, 2016 | 829539 | 15861 | 182816 | 2660 | 1237 | 7.80% | 69192 | 745 | 4.68% |
| March, 2017 | 837056 | 17850 | 173423 | 3428 | 1302 | 7.29% | 64999 | 777 | 4.35% |

SERP requested banks to communicate fixed dates in each month for facilitating field functionaries to mobilize the defaulting groups for the recovery/OTS as it was done in the month of March 2017.

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

**Progress on SEP (Individual) and SEP (Groups)** **for the financial year 2016-17** as on 31.03.2017

(Amount in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S. No** | **Program** | **Target** | | **Achievement** | | **% of Achievement in Amount** |
| **Physical** | **Financial** | **Physical** | **Financial** |
| 1 | SEP (Individual) Programme under NULM | 8010 | 80.10 | 11579 | 69.53 | 86.80% |
| 2 | SEP (Groups)  Programme under NULM | 120 | 6.00 | 283 | 16.23 | 270.50% |

(Source: MEPMA)

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

**12.3.1. Target & Achievement under PMEGP for the year 2016-17 (as on 31.03.2017)**

(Rs. in lakhs)

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Agency | **Target** | | | **Sanctioned** | | | **Disbursed** | | | % of Achvt. In Amount |
| No. of Projects | Margin Money | Emp. (Nos) | No. of Projects | Margin Money | Emp. (Nos) | No. of Projects | Margin Money | Emp. (Nos) |
| 1 | KVIC,  S.O., Hyd | 650 | 1300.90 | 5204 | 237 | 1149.23 | 3448 | 179 | 901.14 | 2975 | 69.27% |
| 2 | KVIB | 1057 | 2113.96 | 8456 | 896 | 2914.93 | 8745 | 584 | 1883.84 | 5992 | 89.11% |
| 3 | DIC | 1409 | 2818.61 | 11272 | 884 | 2663.57 | 7991 | 404 | 1410.96 | 4698 | 50.06% |
|  | **Total** | **3116** | **6233.47** | **24932** | **2017** | **6727.73** | **20184** | **1167** | **4195.94** | **13665** | **67.31%** |
| 4 | KVIC,  D.O. Vizag | 407 | 813.06 | 3252 | 204 | 838.61 | 2515 | 164 | 607.30 | 1940 | 74.69% |
| **Grand Total** | | **3523** | **7046.53** | **28184** | **2221** | **7566.34** | **22699** | **1331** | **4803.24** | **15605** | **68.16%** |

(Source: KVIC, Hyderabad)

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

Khadi and Village Industries Commission, State Office Andhra Pradesh vide letter No.AP/SO/PMEGP/target/2017-18 dated 05.05.2017 informed that all applications received during 2016-17 in PMEGP e-portal shall be processed for sanction & disbursement during 2017-18.

**12.4 Handloom Weavers – Mudra Scheme**

Progress on implementation of Micro Unit Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh for the year 2016-17 is as under:

(Rs. in Lakhs)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No. of Applications Forwarded to Banks** | | | **No. of applications Sanctioned by Banks** | | **No. of Applications Grounded by the Banks** | |
| Physical | Financial | Physical | | Financial | Physical | Financial |
| 9248 | 5097.70 | 893 | | 497.95 | 724 | 392.45 |

(Source: Handlooms & Textiles Department)

District wise progress for the year 2016-17 is enclosed as **Annexure No.29**

SLBC vide Lr.No.2716/30/21/055 dated 25.04.2017 communicated the procedure to be adopted for getting financial assistance under Concessional Credit Component for Handloom sector issued by Development Commissioner for Handlooms, Ministry of Textiles, GoI received through NABARD.

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

NABARD informed that, NABARD, Andhra Pradesh, R.O disbursed Rs.9,86,37,400/- under DEDS subsidy scheme

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

**Agri-Clinics & Agri-Business Centers (ACABC) – Review of progress as on 19.05.2017**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Number** |
| 1 | No. of projects sanctioned | 31 |
| 2 | No. of projects pending | 375 |

(Source: MANAGE)

All Banks are requested to issue necessary instructions to their branches to expedite the clearance of pending loan applications under ACABC scheme and also releasing bank finance to the trained candidates on priority.

**12.7. Credit under DRI**

|  |  |
| --- | --- |
| Year ended | Outstanding Rs. In Crores |
| March, 2015 | 35.97 |
| March, 2016 | 36.39 |
| March, 2017 | 33.41 |

The credit outstanding under DRI is Rs.33.41 Crores as on 31.03.2017 as against target of Rs. 2,423 Crores (i.e. 1% of the total outstanding advances of 31.03.2016 i.e. Rs.2, 42,311 Crores).

The performance is negligible in comparison to the targets. All Banks are requested to make all out efforts to identify the eligible beneficiaries under DRI and to extend finance as per guidelines.

|  |
| --- |
| **AGENDA- 13** |

**Government Sponsored Schemes - Government of Andhra Pradesh**

**13.1 Andhra Pradesh Micro Irrigation Project (APMIP):**  Achievement as on 31.03.2017

(Area in Ha)

|  |  |  |
| --- | --- | --- |
| Physical | | |
| Target | Achievement | % of Achievement |
| 150000 | 141098 | 94.07% |

(Source: APMIP)

**13.2. Fisheries:** Achievement as on 31.03.2017

(Rs. in crores)

|  |  |  |
| --- | --- | --- |
| Total Credit proposed for Govt. Sponsored Schemes | Credit extended to Government Sponsored Schemes by Banks | Direct Loans to Fisheries sector by the Banks |
| 298.39 | 2.4 | 610.74 |

(Source: Fisheries Department)

**13.3. Horticulture:** Progress as on 31.03.2017

(Rs. in Lakhs)

|  |  |  |
| --- | --- | --- |
| Name of the Scheme | Releases | Expenditure |
| Mission for Integrated Development of Horticulture (MIDH) | 10670.00 | 10670.00 |
| National Mission on Oilseeds and Oilpalm Programme (NMOOP) under Mini Mission-II | 1101.28 | 2134.49 |
| State Development Plan (State Plan) | 10000.00 | 7429.31 |
| **Total** | **21771.28** | **20233.8** |

(Source: Department of Horticulture)

**13.4. Sericulture:** Achievement as on 31.03.2017

(Amt. in Lakhs)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Target | | Applications Sponsored | Sanctioned | | Grounded | | |
| Number | Amount | Number | Amount | Number | Amount | % of Achievement in Amount |
| 2047 | 4186.79 | 1166 | 865 | 748 | 817 | 698 | 16.67% |

(Source: Department of Sericulture)

**13.5.Corporation wise achievement as on 18.05.2017 for the financial year 2016-17 :**

(Rs. in Lakhs)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of the Corporation** | **Target** | | **Sent to Bank** | | **Sponsored by Banks** | | **% of Achievement** | |
| **Phy.** | **Total Financial Outlay** | **Phy.** | **Total Financial Outlay** | **Phy.** | **Total Financial Outlay** | **Phy.** | **Total Financial Outlay** |
| A.P. Scheduled Caste Co-operative Finance Corporation Limited | 46941 | 53564.75 | 46124 | 28543.73 | 22715 | 13293.19 | 48.39 | 24.82 |
| A.P Scheduled Tribes Co-op Finance Corporation Ltd. (TRICOR) | 6587 | 6434.28 | 5805 | 2683.83 | 2417 | 1060.20 | 36.69 | 16.48 |
| A.P. State Kapu Welfare & Development Corporation Ltd. | 58685 | 46566.85 | 75050 | 48792.86 | 49153 | 31511.18 | 83.76 | 67.67 |
| A.P. Backward Classes Co-op. Finance Corporation | 70900 | 40900.00 | 64028 | 39598.74 | 29662 | 18050.65 | 41.84 | 44.13 |
| A.P. Washermen Cooperative Societies Federation Ltd. | 6728 | 5558.00 | 5244 | 2223.00 | 1617 | 713.88 | 24.03 | 12.84 |
| A.P. Nayee Brahmins Cooperative Societies Federation Ltd. | 6733 | 5796.00 | 2970 | 1268.39 | 933 | 393.25 | 13.86 | 6.78 |
| A.P. Vaddera Cooperative Societies Federation Ltd. | 6230 | 3675.00 | 4167 | 1529.82 | 1753 | 570.81 | 28.14 | 15.53 |
| A.P. Sagara ( Uppara ) Cooperative Societies Federation Ltd | 4836 | 3434.00 | 3479 | 1348.69 | 1534 | 610.20 | 31.72 | 17.77 |
| A.P. Krishna Balija, Poosala Cooperative Societies Federation Ltd. | 2330 | 2330.00 | 399 | 198.75 | 59 | 42.75 | 2.53 | 1.83 |
| A.P. Valmiki/Boya Cooperative Societies Federation Ltd. | 4842 | 2474.00 | 3680 | 1035.95 | 1648 | 451.42 | 34.04 | 18.25 |
| A.P. Bhattraja Cooperative Societies Federation Ltd. | 2396 | 2361.00 | 396 | 168.85 | 93 | 60.50 | 3.88 | 2.56 |
| A.P. Kummari/Shalivaahana Cooperative Societies Federation Ltd. | 4505 | 3450.00 | 3267 | 1411.34 | 969 | 444.38 | 21.51 | 12.88 |
| A.P. Viswabrahmins Cooperative Societies Federation Ltd. | 3927 | 3798.00 | 2610 | 1458.34 | 857 | 606.06 | 21.82 | 15.96 |
| A.P. Medara Cooperative Societies Federation Ltd. | 2533 | 2533.00 | 747 | 490.35 | 144 | 99.35 | 5.68 | 3.92 |
| A.P. State Minorities Finance Corporation Ltd. | 13022 | 16258.05 | 12143 | 5201.46 | 5478 | 2338.89 | 42.07 | 14.39 |
| A.P. State Christian (Minorities) Finance Corporation | 1250 | 1000.00 | 848 | 601.24 | 334 | 220.34 | 26.72 | 22.03 |
| **Total** | **242445** | **200132.93** | **230957** | **136555.34** | **119366** | **70467.05** | **49.23** | **35.21** |

(Source: APOBMMS Portal)

**13.6. A.P. State Brahmin Welfare Corporation Ltd.:** Progress during 2016-17

(Rs. in Lakhs)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name of the Scheme | Target | | Achievement | | |
| No. | Subsidy | No. | Subsidy | % of Achievement |
| Antyodaya | 1750 | 2100 | 203 | 240.62 | 11.46 |
| Abhyudaya | 875 | 1575 | 113 | 187.22 | 11.89 |
| Abhivrudhi | 521 | 1580 | 114 | 222.22 | 14.06 |
| Total | 3146 | 5255 | 430 | 650.06 | 12.37 |

(Source: AP State Brahmin Welfare Corporation Ltd.)

* 1. **Welfare of Differently Abled and Senior Citizens, AP :** Achievement as on 31.03.2017

(Rs. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Physical Target** | **Achievement** | **Expenditure** | **Percentage of Achievement** |
| 720 | 511 | 3.73 | 70.97% |

(Source: Department of Welfare of Differently Abled and Senior Citizens, AP)

**13.8. Overdue position under Government Sponsored Schemes as on 31.03.2017**

(Rs. In Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | | Non – Performing Assets | | |
| No. of A/Cs | Amount | No. of overdue A/Cs | Total balance in overdue A/Cs | Actual overdue amount | % of Actual overdue to O/s | No. of A/Cs | Amount | % of Actual NPA to O/s |
| Central Government Sponsored Schemes | 432861 | 7843.57 | 71836 | 724.69 | 479.69 | 6.12% | 33707 | 266.72 | 3.40% |
| Of which | | | | | | | | | |
| SGSY / NRLM | 284928 | 5895.21 | 40257 | 399.41 | 285.78 | 4.85% | 13285 | 132.11 | 2.24% |
| SJSRY / NULM | 67620 | 1329.05 | 9816 | 108.77 | 90.4 | 6.80% | 7320 | 46.92 | 3.53% |
| PMRY/PMEGP | 22057 | 281.02 | 10057 | 126.23 | 59.99 | 21.35% | 6576 | 47.04 | 16.74% |
| DEDS | 53294 | 258.45 | 9563 | 65.02 | 25.72 | 9.95% | 5307 | 23.51 | 9.10% |
| State Government Sponsored Schemes | 2285874 | 27465.87 | 527020 | 8180.64 | 2905.72 | 10.58% | 275809 | 2187.32 | 7.96% |

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

**Position of MFI finance extended as on 31.03.2017**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Amt. in Crores** |
| 1 | Cumulative Amount of Loans sanctioned so far | 93.94 |
| 2 | Cumulative Loans Disbursed so far | 93.94 |
| 3 | Total Loans outstanding | 84.43 |
| 4 | Total amount due for payment (Demand) | 41.71 |
| 5 | Total amount recovered | 11.95 |
| 6 | Total amount overdue | 29.76 |
| 7 | Out of (6) amount overdue [Standard] | 3.26 |
| 8 | Out of (6) amount overdue [NPA] | 26.50 |
| 9 | Non Fund exposure/Off Balance Sheet exposure O/s | 0.00 |

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

**Financial Inclusion**

**15.1. Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank: Progress as on 31.03.2017:**

|  |  |
| --- | --- |
| No. of villages to be covered with bank branches as per road map | 567 |
| No. of villages provided with bank branches | 34 |
| No. of villages provided with USBs | 37 |

All banks are requested to open brick & mortar branches in the allotted villages as per the Roadmap.

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

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

* 1. **National Mission on Financial Inclusion Plan – Pradhan Mantri Jan Dhan Yojana (PMJDY):**

**15.3.1. Progress on Number of Accounts opened under PMJDY as on 26.04.2017**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Type of Bank | No. of Accounts | | Total No. of Accounts | Total Amount in Crores | Zero Balance Accounts | RuPay Cards Issued | Aadhaar Seeded |
| Rural | Urban |
| PSBs | 3256499 | 3463157 | 6719656 | 1050.41 | 1352114 | 5801981 | 5986629 |
| Private sector Banks | 53770 | 166299 | 220069 | 40.60 | 71996 | 199428 | 130961 |
| RRBs | 1254981 | 545242 | 1800223 | 242.06 | 268159 | 1313501 | 1547977 |
| **Total** | **4565250** | **4174698** | **8739948** | **1333.07** | **1692269** | **7314910** | **7665567** |
| **% to Total Accounts** | | | | | **19.36%** | **83.70%** | **87.71%** |

**15.3.2. Aadhaar & Mobile seeding in Operative individual savings Bank accounts:**

Aadhaar & Mobile seeding as on 28.04.2017 in operative individual savings bank accounts in the state is 76.41% & 73.62% respectively. Banks wise status is placed as **Annexure No.35**

DFS advised SLBC to review the same in State Level Financial Inclusion Committee meetings.

**15.3.3. Progress report - Number of Enrollments under Social Security Schemes as on 31.03.2017**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type of Bank** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| PSBs | 4904804 | 1046451 | 122074 | **6073329** |
| Pvt. Sector Banks | 244200 | 64515 | 7311 | **316026** |
| RRBs | 1258315 | 317447 | 40439 | **1616201** |
| Co-operative Banks | 29018 | 8448 | 0 | **37466** |
| **Grand Total** | **6436337** | **1436861** | **169824** | **8043022** |

**Atal Pension Yojana – Monitoring the performance of Banks at State/District/Block Levels:** Pension Fund Regulatory and Development Authority (PFRDA) vide circular No.PFRDA/3/109 dated 1st November 2016 informed that though department of Financial Services (DFS), Ministry of Finance / PFRDA monitor the progress of APY on a periodical basis but a very close monitoring at the levels of State / District and Block levels would help in activation of all bank branches towards APY which invariably facilitate reaching the target allotted to each bank by GoI. APY targets are allotted on yearly basis by DFS and the targets are based on the number of branches of each banks has. The number of accounts vary from 20-70 accounts/year as per the category of banks.

SLBC/DLBC/BLBC banks are requested to incorporate APY as one of the important agenda in the discussion and monitor the performance of banks as per the number of branches/target in each State/District or Block as the same may be. Since APY is a flagship GoI pension scheme, a concerted and collaborative action is required from all banks considering the huge pension coverage gap existing in the country.

Emphasis is to be laid on the following important aspects for enhanced APY outreach,

1. All branches of banks should mobilize minimum accounts as per its category (PSB, Private Banks, RRB or Cooperative Banks).
2. Involving Banking Correspondents (BCs) for sourcing APY.
3. Establishing tie up by banks with Non Bank Aggregators / MFI / NGO for sourcing APY.
4. Inclusive participation by bank branches in various APY campaigns to increase the coverage.

**15.3.4. Deployment of Bank Mithras:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| District | GPs | No. of SSA Points | SSAs covered through Branches | SSAs covered through BCs / Other Modes | Active BCs | Inactive / Attrition BCs |
| Srikakulam | 1099 | 662 | 113 | 549 | 479 | 70 |
| Vizianagaram | 921 | 550 | 99 | 451 | 440 | 11 |
| Visakhapatnam | 925 | 620 | 132 | 488 | 316 | 172 |
| East Godavari | 1069 | 821 | 211 | 610 | 585 | 25 |
| West Godavari | 908 | 677 | 277 | 400 | 356 | 44 |
| Krishna | 970 | 439 | 172 | 267 | 267 | 0 |
| Guntur | 1011 | 974 | 428 | 546 | 475 | 71 |
| Prakasam | 1030 | 626 | 313 | 313 | 294 | 19 |
| SPS Nellore | 940 | 559 | 187 | 372 | 298 | 74 |
| Chittoor | 1363 | 952 | 198 | 754 | 674 | 80 |
| YSR kadapa | 790 | 516 | 269 | 247 | 242 | 5 |
| Anantapuramu | 1003 | 901 | 190 | 711 | 710 | 1 |
| Kurnool | 889 | 747 | 188 | 559 | 522 | 37 |
| **Total** | **12918** | **9044** | **2777** | **6267** | **5658** | **609** |

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

**15.3.5. Upgrading electronic point of sale (e-PoS) at Fair Price Shops (FPS) / Public distribution shop (PDS) to support Financial Inclusion:**

Mapping of AePDS as on 09.05.2017

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **District** | **Total Shops** | **Mapped with Bank** | **Not Mapped with Bank** | **Device Enabled with Cashless** | **Device not enabled with Cashless** | **Cashless Shops %** |
| Ananthapuram | 2962 | 2960 | [2](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=553) | [2960](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=553&name=Ananthapur) | [0](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=553&name=Ananthapur) | 99.93 |
| Chittoor | 2848 | 2847 | [1](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=554) | [2822](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=554&name=Chittoor) | [25](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=554&name=Chittoor) | 99.96 |
| East Godavari | 2461 | 2450 | [11](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=545) | [2446](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=545&name=East%20Godavari) | [4](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=545&name=East%20Godavari) | 99.55 |
| Guntur | 2742 | 2731 | [11](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=548) | [2722](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=548&name=Guntur) | [9](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=548&name=Guntur) | 99.59 |
| Krishna | 2262 | 2262 | [0](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=547) | [2258](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=547&name=Krishna) | [5](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=547&name=Krishna) | 100.00 |
| Kurnool | 2423 | 2415 | [8](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=552) | [2408](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=552&name=Kurnool) | [7](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=552&name=Kurnool) | 99.66 |
| Nellore | 1889 | 1857 | [32](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=550) | [1838](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=550&name=Nellore) | [19](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=550&name=Nellore) | 98.30 |
| Prakasam | 2125 | 2072 | [53](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=549) | [2062](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=549&name=Prakasam) | [10](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=549&name=Prakasam) | 97.50 |
| Srikakulam | 1970 | 1970 | [0](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=542) | [1945](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=542&name=Srikakulam) | [25](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=542&name=Srikakulam) | 100.00 |
| Visakhapatnam | 1695 | 1045 | [650](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=544) | [891](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=544&name=Visakhapatnam) | [154](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=544&name=Visakhapatnam) | 61.65 |
| Vizianagaram | 1348 | 1057 | [291](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=543) | [931](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=543&name=Vizianagaram) | [126](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=543&name=Vizianagaram) | 78.41 |
| West Godavari | 2163 | 2158 | [5](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=546) | [1960](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=546&name=West%20Godavari) | [198](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=546&name=West%20Godavari) | 99.76 |
| YSR Kadapa | 1728 | 1709 | [19](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\Not_Mapped_Shops.jsp%3fdistrict_code=551) | [1680](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBank.jsp%3fdistrict_code=551&name=YSR%20Kadapa) | [29](file:///E:\RAJESH\Rajesh%20Vunnam%20-%20SLBC\LATEST%20MEETINGS\SLBC%20Meetings\199th%20SLBC\Downloads\CashLessBankND.jsp%3fdistrict_code=551&name=YSR%20Kadapa) | 98.90 |
| **Total** | **28616** | **27533** | **1083** | **26923** | **611** | **96.21** |

(Source: [www.epos.ap.gov.in](http://www.epos.ap.gov.in))

* + - 1. **Implementation of AePDS Project by Banks:**

Banks are implementing cashless AePDS in the state. Banks have incurred huge capital expenditure towards one time setup, customization, training and servers’ procurement for implementing AePDS and promote digital transactions in AePS channel. Till 3rd May, 2017, there was an interchange fee of Rs.5/- for every successful offus acquiring transactions and as such operating expenditure was compensated with the interchange fee received from Issuer Banks.

Now with the issuance of new guidelines by NPCI vide their circular No.NPCI/2017-18/AePS/001 dated 03.05.2017, transactions with value of less than Rs.100/- will not be considered for payment of interchange fee and the same are to be treated as merchant transactions which attract MDR.

In view of the above, a sub-committee may be formed with Government officials & Banks to discuss and finalize viability of the scheme for commercial banks.

**15.3.5.2. Release of commission on Pension amounts disbursed under SSP project in Krishna District:** banks in the district are paying a fixed monthly remuneration of Rs.2500/- per month to Bank Mitras specially deployed for disbursal of Social security Pensions apart from variable commission on transactions they are undertaking.

Government of AP is requested to release the commission payable to the banks, as the banks are incurring huge recurring monthly expenditure on disbursal of SSPs from February, 2015.

**15.3.6. Solar Powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas – Support under FIF: as on 20.05.2017**

The following banks have submitted the list of SSAs for which support is being sought under FIF through self certified letter to SLBC for placing the same before the committee for information and records.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S No | Name of the Bank | Number of SSAs with No connectivity  (Dark Areas) | Number of SSAs with Intermittent connectivity  (Grey Areas) | Total | No. of V-SATs installed in field | Remarks |
| 1 | Andhra Bank | 0 | 30 | 30 | 24 | Under Process |
| 2 | SBI | 6 | 20 | 26 | 26 | - |
| 3 | Syndicate Bank | 2 | 0 | 2 | 1 | Identification of place is under process |
| 4 | Union Bank of India | 36 | 8 | 44 | 0 | Procurement of solar powered VSATS is under process through RFP |
| 5 | Indian Overseas Bank | 0 | 25 | 25 | 19 | Under Process |
| **Total** | | **44** | **83** | **127** | **70** |  |

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

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

SLBC vide letter no. 666/30/328/398, dated 3rd September, 2016 requested the controlling authorities of all banks to provide banking facilities either by Bank Branch or by Business Correspondent within the buffer of 5 KM to all uncovered 251 Gram Panchayats in Visakhapatnam District.

The bank wise uncovered GPs are as under:

|  |  |
| --- | --- |
| **Name of the Bank** | **No of GPs** |
| Andhra Bank | 32 |
| APGVB | 69 |
| Bank of India | 2 |
| Bank of Maharashtra | 1 |
| Canara Bank | 6 |
| Indian Bank | 6 |
| Indian Overseas Bank | 16 |
| Kotak Mahindra Bank | 1 |
| State Bank of Hyderabad | 16 |
| State Bank of India | 78 |
| Uco Bank | 7 |
| Union Bank of India | 12 |
| Vijaya Bank | 5 |
| **Total** | **251** |

**15.3.8. Aadhaar seeding into bank accounts of Mahatma Gandhi NREGA workers by Banks:**

SLBC vide Lr.No.2716/30/322-P/789 dated 23.03.2017 has communicated the Standard Operating Procedure (SOP) received from Ministry of Rural Development to controlling authorities of all banks. Controlling authorities of all banks are requested to comply with the timelines furnished in SOP for seeding of Aadhaar in bank accounts of MNREGA.

**15.3.9. Promoting usage of Digital Transactions:** Department of Financial Services, Ministry of Finance, GoI vide letter No.6/7/2016-FI (C-300327082) dated 2nd May 2017 informed that while banks are engaged in promoting digital transactions, at times some members of the bank staff are themselves either not conversant with the use of various digital transaction platforms, or are not setting an example for customers by using these themselves, and requested Indian Banks’ Association is requested to take appropriate steps to promote the usage of digital transactions among members of the bank staff, and to inculcate among them a habit of promoting digital transactions by making such transactions themselves.

SLBC vide Lr.No.2716/30/322P/063 dated 02.05.2017 requested controlling authorities of all banks to advise their branches to promote the usage of digital transactions among members of the bank staff, and to inculcate among them a habit of promoting digital transactions by making such transactions themselves and setting an example for customers.

**15.4. Credit plus activities**

**15.4.1. Financial Literacy Centers (FLCs) - Position in A.P as on 31.03.2017:**

|  |  |
| --- | --- |
| Particulars | No. of FLCs |
| Number of FLCCs operating in the District Head Quarters | 18 |
| Number of FLCCs operating in Lead District Offices | 10 |
| Number of FLCCs operating in Other Places | 56 |
| **Total** | **84** |

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

**15.4.2. Conduct of Financial Literacy Programmes:**

**RBI- Financial Literacy Week from 5th to 9th June, 2017:** Reserve Bank of India, Central Office, Mumbai vide circular no. RBI/2016-17/275, FIDD.FLC.BC.No.27/12.01.018/2016-17 dated 13.04.2017 communicated that Financial Literacy Week will be observed across the country from June 5 - 9, 2017 to emphasize the importance of financial literacy.

RBI is arranging local language versions of the posters for display at the premises, charts for use during conduct of camps and flyers for distribution to the participants of the camps. All banks have been advised to make logistical arrangements to collect the posters, charts and flyers from the Regional Offices of RBI during the first two weeks of May, 2017 for onward distribution among their branches and FLCs well in advance before the Financial Literacy Week.

RBI has advised to plan to undertake the following activities during the Financial Literacy Week:

1. All FLCs should conduct special camps on each of the five days in backward / unbanked areas.
2. All Rural branches should conduct one camp on any of the five days of the financial literacy week after branch hours.

Controlling authorities of all banks are requested to give suitable instructions to all their FLCs and Rural branches to conduct the camps during the Financial Literacy Week and make the event a grand success.

**15.4.3. Rural Self Employment Training Institutes in Andhra Pradesh:** Statement of performance of RSETIs for the financial year 2016-17 up to March, 2017 is enclosed as **Annexure No.31**

Good number of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs / APBIRED. The no. of candidates got the credit assistance from banks is very low. Hence, all controlling authorities of banks are requested to give instructions to their branches to accord preference to the candidates trained in RSETI & APBIRED subject to fulfilling the bank guidelines for credit assistance.

**15.4.4. AP SLBC Call Centre:** SLBC has established a Call Centre namely ` APSLBC CALL CENTRE` on behalf of all Banks in the state with toll free telephone Number i.e. 18004258525, SMS service and email queries facilities to provide for an effective and centralized grievance redressal and facilitation mechanism for opening of Bank accounts and other banking related queries as part of financial inclusion. The call centre is engaged in providing additional information on farming and other beneficiary oriented programmes.

SLBC AP call centre was designated for receiving the grievances in implementation of PMJDY with caller tone of PMJDY. Accordingly staff at the call centre was given orientation by SLBC.

As per the directions of DFS, MoF, SLBC of AP has enabled a separate Toll Free Number i.e.1800 425 1525 exclusively for MUDRA for grievance redressal at AP SLBC Call Centre.

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

**Overdue/NPA position**

**16.1 Overdue / NPA position as on 31.03.2017 under various sectors**

(Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding | | Overdue | | | Non – Performing Assets | |
| No. of a/cs | Amount | No. of overdue accounts | Total balance in overdue accounts | Actual overdue amount | No. of accounts | Amount |
| Short Term Crop Production Advances | 9173698 | 72591 | 2874620 | 20238 | 20238 | 567662 | 3661 |
| Agrl.Term Loans Including Agrl. Allied Activities | 1951342 | 30689 | 688394 | 8091 | 4564 | 325069 | 2550 |
| Total Farm Credit | 11125040 | 103280 | 3563014 | 28329 | 24802 | 892731 | 6211 |
| Agriculture Infrastructure | 8419 | 675 | 1807 | 175 | 98 | 637 | 88 |
| Ancillary Activities | 11932 | 5253 | 2034 | 606 | 251 | 643 | 193 |
| **Total Agriculture Advances** | **11145391** | **109208** | **3566855** | **29110** | **25151** | **894011** | **6492** |
| MSME Sector Advances | 1270226 | 43982 | 281127 | 9401 | 3989 | 116046 | 3415 |
| Export Credit | 270 | 807 | 3 | 3 | 3 | 0 | 0 |
| Others under Priority Sector Advances | 885223 | 28884 | 136859 | 5395 | 1384 | 60440 | 898 |
| **Total Priority Sector Advances** | **13301110** | **182881** | **3984844** | **43909** | **30527** | **1070497** | **10805** |
| Non-priority sector loans | 4361803 | 90491 | 240714 | 10721 | 5652 | 97709 | 4515 |
| **Total Advances** | **17662913** | **273372** | **4225558** | **54630** | **36179** | **1168206** | **15320** |
| Housing Loans | 396028 | 20028 | 74657 | 4222 | 851 | 29384 | 506 |
| Education Loans | 146937 | 3857 | 21932 | 638 | 254 | 10543 | 215 |
| Self Help Groups Advances | 837056 | 17850 | 173423 | 3428 | 1302 | 64999 | 777 |

**Overdue / NPA position as on 31.03.2017 under various sectors**

(Rs. in Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sector | Outstanding  Amount | Total balance in overdue accounts | % of total balance in overdue accounts to outstanding | Overdue Amount | % of overdue Amount to outstanding | NPA Amount | % of NPA to outstanding |
| Short Term Crop Production Advances | 72591 | 20238 | 27.88% | 20238 | 27.88% | 3661 | 5.04% |
| Agrl.Term Loans Including Agrl. Allied Activities | 30689 | 8091 | 26.36% | 4564 | 14.87% | 2550 | 8.31% |
| Total Farm Credit | 103280 | 28329 | 27.43% | 24802 | 24.01% | 6211 | 6.01% |
| Agriculture Infrastructure | 675 | 175 | 25.93% | 98 | 14.52% | 88 | 13.04% |
| Ancillary Activities | 5253 | 606 | 11.54% | 251 | 4.78% | 193 | 3.67% |
| **Total Agriculture Advances** | **109208** | **29110** | **26.66%** | **25151** | **23.03%** | **6492** | **5.94%** |
| MSME Sector Advances | 43982 | 9401 | 21.37% | 3989 | 9.07% | 3415 | 7.76% |
| Export Credit | 807 | 3 | 0.37% | 3 | 0.37% | 0 | 0 |
| Others under Priority Sector Advances | 28884 | 5395 | 18.68% | 1384 | 4.79% | 898 | 3.11% |
| **Total Priority Sector Advances** | **182881** | **43909** | **24.01%** | **30527** | **16.69%** | **10805** | **5.91%** |
| Non-priority sector loans | 90491 | 10721 | 11.85% | 5652 | 6.25% | 4515 | 4.99% |
| **Total Advances** | **273372** | **54630** | **19.98%** | **36179** | **12.23%** | **15320** | **5.60%** |
| Housing Loans | 20028 | 4222 | 21.08% | 851 | 4.25% | 506 | 2.53% |
| Education Loans | 3857 | 638 | 16.54% | 254 | 6.59% | 215 | 5.57% |
| Self Help Groups Advances | 17850 | 3428 | 19.20% | 1302 | 7.29% | 777 | 4.35% |

|  |
| --- |
| **AGENDA- 17** |

**Regional Rural Banks**

**17.1 Performance of Regional Rural Banks on important parameters**

**Bank Net Work**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Name of the RRB | No. of Branches  as on 31.03.2015 | No. of Branches  as on 31.03.2016 | No. of Branches  as on 31.03.2017 |
| 1 | APGVB | 254 | 267 | 270 |
| 2 | APGB | 470 | 500 | 530 |
| 3 | CGGB | 158 | 174 | 192 |
| 4 | SGB | 170 | 181 | 195 |
|  | **Total** | **1052** | **1122** | **1187** |

**Deposits:**

(Rs. In crores)

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

**Advances**

(Rs. In crores)

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

**CD Ratio**

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

**Total Agriculture Advances**

(Rs. In crores)

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

**Short Term Crop Production Loans**

(Rs. in crores)

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

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

**Other Items**

**18.1 Progress on filing of Equitable Mortgage Records on CERSAI as on 31.03.2017:**

|  |  |  |  |
| --- | --- | --- | --- |
| Type of Bank | Total number of Equitable Mortgages taken by the Banks from its Borrowers during the Quarter | No. of records uploaded on CERSAI Portal during Quarter | Of (3) No. of  Subsisting Mortgages |
| 1 | 2 | 3 |  |
| PSBs | 11883 | 12358 | 1711 |
| Pvt. Sector Banks | 1436 | 1429 | 8 |
| RRBs | 305 | 305 | 154 |
| Coop. Banks | 4 | 4 | 0 |
| Others | 0 | 0 | 0 |
| **Total** | **13628** | **14096** | **1873** |

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

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

**19.1. Circulars issued by RBI:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Circular No.** | **Reference** | **Title** |
| 13.04.2017 | 275 | FIDD.FLC.BC.No.27/12.01.018/2016-17 | Financial Literacy Week |
| 13.04.2017 | 276 | DBS.CO.PPD.BC.No.8/11.01.005/2016-17 | Revised Prompt Corrective Action (PCA) Framework for Banks |
| 28.04.2017 | 295 | DNBR.PD(ARC)CC.No.03/26.03.001/2016-17 | Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002-Section 3 (1) (b) – Requirement of Net Owned Fund (NOF) for Asset Reconstruction Companies |
| 28.04.2017 | 296 | DCBR.RAD(PCB/RCB) Cir.No.4/7.12.001/2016-17 | Guidelines on Merchant Acquisition for Card Transactions |
| 05.05.2017 | 299 | DBR.BP.BC.No.67/21.04.048/2016-17 | Timelines for Stressed Assets Resolution |
| 25.05.2017 | 308 | FIDD.CO.FSD.BC.No.29/05.02.001/2016-17 | Continuation of Interest Subvention Scheme for short-term crop loans on interim basis during the year 2017-18 |