**Agenda & Background Notes**









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***200th Meeting of State Level Bankers’ Committee,***

***Andhra Pradesh (17th 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**

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| **AGENDA- 1** |

* 1. **Adoption of the minutes of 199th SLBC meeting of AP held on 16.06.2017 and other meetings of SLBC held after 16.06.2017**

The minutes of **199th SLBC meeting** held on **June 16, 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 **16.06.2017** and up to **24.08.2017** 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 | 199th Meeting of SLBC of AP | 16.06.2017 |
| 2 | 1st Core Committee Meeting by Hon'ble Chief Minister of AP | 05.07.2017 |
| 3 | 2nd Core Committee Meeting by Hon'ble Chief Minister of AP | 31.07.2017 |
| 4 | 1st Steering Committee Meeting of SLBC 2017-18 | 18.08.2017 |
| 5 | Meeting with Major Banks in the State on Financing to Agriculture | 24.08.2017 |
|  |  |  |

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.40** |
| 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.41** |
| 2.3 | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges | Finance (IF) Dept., GoAP | Finance (ADM.DI&IF) Department, GoAP vide letter U.O.Note No.24024/22/2017-SO (ADMIN DI.IF)-FIN dated 10.07.2017 has requested Revenue Department, GoAP to consider the request.  Decision awaited. |
| 2.4 | 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.  (Issue raised by APGVB) | Finance (IF) Dept., GoAP | Finance (DI&IF) Department, GoAP vide letter No.24024/16/2017 dated 06.07.2017 informed that the request was already examined and requested the Chairman and Managing Director, APSDCL to review and restore domestic tariff towards power consumed at the Bank Mitras locations.  Decision awaited. |
| 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. The issue was also discussed in the sub-committee meeting on Agriculture held on 24.08.2017 and the department was requested to settle the issue at the earliest. |
| 2.6 | 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. |
| 2.7 | MSME – Rationalization of Mortgage Registration Charges | Industries & Commerce Dept., GoAP | SLBC vide Lr.No.2716/30/256/132 dated 29.06.2017 has requested the Industries Department to consider rationalization of Mortgage registration charges in the State of Andhra Pradesh as requested by the Standing Advisory Committee of IBA.  Decision awaited from Industries & Commerce Department, GoAP. |
| 2.8 | Standard Operating Procedure (SOP) to all banks on financing to Tenant Farmers by SLBC for uniform implementation in the state | Action initiated | SLBC vide Lr.No.2716/30/15/119 dated 19.06.2017 has communicated Standard Operating Procedure (SOP) to all controllers of the banks in the state for hassle-free credit to tenant farmers where CoC / LEC was issued. |
| 2.9 | Compilation of updated list of all Unbanked Rural Centres before 31st July, 2017 and display in SLBC website. | Action initiated | Updated list of all Unbanked Rural Centres was placed in SLBC website ([www.slbcap.nic.in](http://www.slbcap.nic.in)) as advised by RBI.  Controlling authorities of all Banks are requested to take necessary steps to open a CBS enabled Banking Outlet in the identified villages immediately. |

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| **AGENDA- 3** |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **District** | **DCC** | | **DLRC** | | **Peoples Representatives attended**  **DLRC** |
| **Scheduled Date** | **Conducted Date** | **Scheduled Date** | **Conducted Date** |
| Srikakulam | 04.05.2017 | 28.06.2017 | 22.06.2017 | 28.06.2017 | Sri K. Atchnnaidu, Hon’ble Minister,  Smt Ch. Dhanalakshi, Chairperson, Zilla Parishad,  Smt G. Lakshmi Devi, Hon’ble MLA,  Sri B Ramana Murthy, Hon’ble MLA,  Smt. V. kalavathi, Hon’ble MLA,  Sri K. Jogulu, Hon’ble MLA |
| Vizianagaram | 21.06.2017 | 29.06.2017 | 28.06.2017 | 29.06.2017 | - |
| Visakhapatnam | 22.06.2017 | 22.06.2017 | 22.06.2017 | 22.06.2017 | Sri P.Vishnu Kumar Raju, Hon’ble MLA  Smt V. Anitha, Hon’ble MLA |
| East Godavari | 06.06.2017 | 28.06.2017 | 16.06.2017 | 28.06.2017 | Sri Vegulla Jogeswara Rao, Hon’ble MLA,  Sri SVSN varma, Hon’ble MLA,  Sri Aithabathulla Ananda Rao, Hon’ble MLA,  Sri Thota Trimurthulu, Hon’ble MLA,  Sri Somu Veeraju, Hon’ble MLC |
| West Godavari | 16.06.2017 | 30.05.2017 | 12.06.2017 | - | DLRC Not Conducted |
| Krishna | 20.05.2017 | 21.06.2017 | 20.05.2017 | - | DLRC Not Conducted |
| Guntur | 23.06.2017 | 14.07.2017 | 27.06.2017 | 14.07.2017 | Sri Sravan Kumar, Hon’ble MLA,  Sri B. Nageswara Rao, Hon’ble MLC,  Sri D. Manikya Vara Prasad, Hon’ble MLC |
| Prakasam | 13.06.2017 | 28.06.2017 | 13.06.2017 | 28.06.2017 | Sri Pothula Ramarao, Hon’ble MLA |
| SPS Nellore | 17.06.2017 | 17.06.2017 | 17.06.2017 | 17.06.2017 | - |
| Chittoor | 28.06.2017 | 28.06.2017 | 28.06.2017 | 28.06.2017 | - |
| YSR Kadapa | 22.06.2017 | 06.07.2017 | 22.06.2017 | 06.07.2017 | Sri R. Siva Prasad Reddy, Hon’ble MLA |
| Kurnool | 18.05.2017 | 13.06.2017 | 25.05.2017 | - | DLRC Not Conducted |
| Ananthapuramu | 28.06.2017 | 03.06.2017 | 28.06.2017 | - | DLRC Not Conducted |

**3.2 Information to be submitted quarterly by Banks and LDMs:**

All Banks and LDMs are advised to submit the quarterly information to be submitted to SLBC within 15 days from the end of the respective quarter to enable the SLBC to consolidate the position and to convene the SLBC meetings as per schedule.

The delay in submission of information by Banks/LDMs is leading to delay in conducting of SLBC meetings. Hence, All banks and LDMs are advised to submit the data well in time and adhere to the time schedule.

**3.3 Unresolved Issues in DCC/DLRC meetings:**

Lead District Manager, Ananthapuramu vide letter Ref.No.138/3153/LDOA/DCC/2017 dated 05.06.2017 requested SLBC to take-up the following resolutions taken during DCC meeting held on 03.06.2017 at appropriate level for a decision.

Accordingly, SLBC vide Lr.No.2716/30/164/110 dated June 8, 2017 has sought the advise of RBI as the issues require policy intervention.

|  |  |
| --- | --- |
| Resolutions taken during DCC Meeting | Reply received from RBI |
| All banks should uniformly provide crop loans by accepting only the accrued interest portion only. | As of now it was felt that the repayment of the loan should be linked with the cropping pattern and the repayment of only the interest portion may lead to diversion of funds and increase in hidden NPAs. |
| All banks should have uniform security norms for crop loans. | As per extant instructions (Circular RPCD.PLFS.BC.No.85/05.04.02/2009-10 dated June 18, 2010) banks are required to waive margin/security requirements for agricultural loans up to Rs.1 lakh. Further, as per the extant guidelines on the Revised KCC Scheme (Circular RPCD.FSD.BC.No.77/05.05.09/2011-12 dated May 11, 2012) for tie-up loans upto Rs.3 lakh, banks may consider sanctioning loans on hypothecation of crops without insisting on collateral. For tie-up advances above Rs.3.00 lakh and non-tie-up advances above Rs.1 lakh banks are free/have the discretion to obtain collateral security. |
| To allow reschedulement before due date of the crop loan instead of three months stipulation while extending relief measures on occurrence of natural calamity. | It is indicated in para 4.4.4 to RBI Master Directions FIDD.CO.FSD.BC No.8/05.10.001/2017-18 dated July 3, 2017 that ‘with the objective to ensure that banks are proactive in extending relief to the affected persons, the benefit of asset classification of the restructured account as on the date of natural calamity will be available only if the restructuring is completed within a period of three months from the date of natural calamity. In the event of extreme calamity, when the SLBC/DCC is of the view that this period will not be sufficient for the banks to reschedule all the affected loans, it should immediately approach the concerned Regional office of RBI detailing the reasons for seeking extension. Such requests will be considered on the merit of each case’. |
| To charge rate of interest as applicable for fresh crop loans on the rescheduled crop loans. | In terms of para 5.3 of Master Directions of the circular referred above ‘The rates of interest will be in accordance with the directives of the Reserve Bank. Within the areas of their discretion, however, banks are expected to take a sympathetic view of the difficulties of the borrowers and extend a concessional treatment to calamity-affected people. In respect of current dues in default, no penal interest will be charged. The banks should also suitably defer the compounding of interest charges. Banks may not levy any penal interest and consider waiving penal interest, if any, already charged in regard to the loans converted/rescheduled. Depending on the nature and severity of natural calamity, the SLBC/DCC shall take a view on the interest rate concession that could be extended to borrowers so that there is uniformity in approach among banks in providing relief. |

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| **AGENDA- 4** |

**Banking Statistics**

**4.1 Banking at a Glance in Andhra Pradesh as on 30.06.2017**

(Amount in Crores)

|  |  |
| --- | --- |
| Total Number of Bank **Branches**  Rural - 2743 Semi Urban - 2118  Urban - 1893 Metro - 424 | **7178** |
| Total **Deposits** in the State | **262424** |
| Total **Advances**  in the State | **277255** |
| Credit Deposit Ratio (RBI norm -60%) | 105.65% |
| **Total Priority Sector Advances** | **183334** |
| % of Priority Sector Advances to ANBC (RBI Norm 40%)  **of which** | 67.06% |
| **Agricultural Advances**  **% of Agrl. Adv. to ANBC (RBI norm - 18%)** | **112033**  **(40.98%)** |
| Of which | |
| Small & Marginal Farmers  (RBI norm – 8% of ANBC) | 65190  (23.85%) |
| **Micro & Small Enterprises**  **(% to ANBC)** | **38176**  **(13.96%)** |
| Out of which Micro Enterprises  (RBI norm – 7.5% of ANBC) | 20693  (7.57%) |
| Medium Enterprises | 5248 |
| **Total MSME**  **(% to ANBC)** | **43424**  **(15.88%)** |
| Export Credit | 1030 |
| Education | 3838 |
| Housing | 20089 |
| Social Infrastructure | 61 |
| Renewable Energy | 88 |
| Others | 2771 |
| **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) | 17299  59356  (21.71%)  39265  (14.36%)  11625  13147  (7.17%) |

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** | **As on 30.06.2017** |
| 1. | Number of Branches: |  |  |  |  |
|  | Rural | 2,478 | 2,670 | 2,777 | 2743 |
|  | Semi Urban | 1,999 | 2,024 | 2,090 | 2118 |
|  | Urban | 1,766 | 1,863 | 1,940 | 1893 |
|  | Metro | 297 | 332 | 351 | 424 |
|  | Total | 6,540 | 6,889 | 7,158 | 7178 |
| 2. | Deposits | 1,93,753 | 2,18,022 | 2,62,556 | 2,62,424 |
| 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 | 2,77,255 |
| 5. | Incremental advances  (% of increase) | 14,596  (7.25%) | 26,514  (12.29%) | 31,061  (12.82%) | 3,883  (1.42%) |
| 6. | C.D.Ratio  (RBI norm - 60%) | 111.38% | 111.14% | 104.12% | 105.65% |
| 7 | Incremental CD Ratio | 51.19% | 109.25% | 69.75% | --- |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 30.06.2016** | **As on 31.03.2017** | **As on 30.06.2017** | **Increase in No. of Branches over June, 2016** | **Increase in No. of Branches over March, 2017** |
| Rural | 2,682 | 2,777 | 2743 | 61 | (-34) |
| Semi Urban | 2,032 | 2,090 | 2118 | 86 | 28 |
| Urban | 1,880 | 1,940 | 1893 | 13 | (-47) |
| Metro | 335 | 351 | 424 | 89 | 73 |
| Total | 6,929 | 7,158 | 7178 | 249 | 20 |

(Amount in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Particulars** | **As on 30.06.2016** | **As on 31.03.2017** | **As on 30.06.2017** | **% Increase over June, 2016** | **% Increase over March, 2017** |
| Deposits | 2,27,195 | 2,62,556 | 2,62,424 | 15.51% | --- |
| Advances | 2,46,407 | 2,73,372 | 2,77,255 | 12.52% | 1.42% |

**Comparative statement of Banking Key Indicators as on 30.06.2016 vis-à-vis 30.06.2017 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)** | |
| **30.06.16** | **30.06.17** | **30.06.16** | **30.06.17** | **30.06.16** | **30.06.17** | **30.06.16** | **30.06.17** | **30.06.16** | **30.06.17** |
| Rural Br. | 1557 | 1560 | 144 | 153 | 794 | 842 | 187 | 188 | 0 | 0 |
| Semi Urban Br. | 1444 | 1501 | 294 | 314 | 185 | 194 | 109 | 109 | 0 | 0 |
| Urban Br. | 1289 | 1268 | 340 | 361 | 141 | 148 | 96 | 102 | 14 | 14 |
| Metro Br. | 264 | 345 | 66 | 72 | 5 | 5 | 0 | 2 | 0 | 0 |
| **Total Branches** | **4554** | **4674** | **844** | **900** | **1125** | **1189** | **392** | **401** | **14** | **14** |
| **Deposits** | 172889 | 198631 | 27252 | 31996 | 20375 | 23974 | 6674 | 7823 | 5 | 0 |
| **Advances** | 177806 | 197241 | 39182 | 46628 | 18003 | 20777 | 9711 | 11114 | 1705 | 1495 |

* 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** | **As on 30.06.17** |
| 1 | Short Term Production loans | 65,353 | 67,174 | 72,591 | 75,083 |
| 2 | Total Agrl. Term Loans | 30,244 | 32,749 | 36,617 | 36,950 |
| 3 | Total Agrl. Advances | 95,597 | 99,923 | 1,09,208 | 1,12,033 |
|  | % of Agrl. Advances to ANBC (RBI norm- 18%) | 47.51% | 46.30% | 45.07% | 40.98% |
| 4 | Micro & Small Enterprises  (% to ANBC ) | 32,276  (16.04%) | 36,218  (16.78%) | 38,971  (16.08%) | 38,176  (13.96%) |
|  | Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015) | NA | 4,765 | 5,012 | 5,248 |
|  | MSME Total  (% to ANBC) | 32,276  (16.04%) | 40,983  (18.99%) | 43,983  (18.15%) | 43,424  (15.88%) |
| 5 | Export Credit  (Classified as Priority Sector w.e.f. 23.04.2015) | NA | 961 | 807 | 1030 |
| 6 | Others’ under Priority Sector Advances (% to ANBC) | 23,609  (11.73%) | 27,255  (12.63%) | 28,883  (11.92%) | 26,847  (9.82%) |
| Total Priority Sector Advances | | **1,51,482** | **1,69,122** | **1,82,881** | **1,83,334** |
| % of Priority Sector Advances to ANBC  (RBI norm -40%) | | 75.29% | 78.37% | 75.47% | 67.06% |

NA: Not Applicable

Banking Key Indicators (amount in Crores)

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

**Annual Credit Plan 2017-18**

* 1. **Achievement of Annual Credit Plan as on 30.06.2017**

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2017-18** | **Achievement (Disbursements**  **during 01.04.17 to 30.06.17)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 38,736  24,370  **63,106** | 23,088  -----  **23,088** | 59.60%  -----  **36.59%** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 10,052  10,051  **20,103** | 3,260  -----  **3,260** | 32.43%  -----  **16.22%** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 48,788  34,421  **83,209** | 26,348  -----  **26,348** | 54.01%  -----  **31.66%** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 2,131  2,131  **4,262** | 1,771  -----  **1,771** | 83.11%  -----  **41.55%** |
| 5 | Khariff  Rabi  **Total Agriculture** | 50,919  36,552  **87,471** | 28,119  -----  **28,119** | 55.22%  -----  **32.15%** |
| 6 | **Micro, Small & Medium Enterprises** | **25,000** | **8,087** | **32.35%** |
| 7 | Export Credit | 180 | 24 | 13.33% |
| 8 | Education | 2,155 | 124 | 5.75% |
| 9 | Housing | 8,500 | 836 | 9.84% |
| 10 | Others under Priority Sector including Social Infrastructure & Renewable Energy | 3,500 | 480 | 13.71% |
| 11 | **Total Priority Sector** | **1,26,806** | **37,670** | **29.71%** |
| 12 | **Non Priority Sector** | **40,000** | **12,420** | **31.05%** |
| 13 | **Total Credit Plan** | **1,66,806** | **50,090** | **30.03%** |

* 1. **Share of Banks in Achievement of ACP 2017-18:**

**5.2.1 Total Agriculture:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 4420 | 15.72 |
| State Bank of India | 2867 | 10.20 |
| Regional Rural Banks | 5224 | 18.58 |
| Cooperative Banks | 3710 | 13.19 |
| Pvt. Sector Banks | 2957 | 10.52 |
| Other Banks | 8941 | 31.79 |
| **Total** | **28119** | **100.00** |

**5.2.2 MSME:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 3240 | 40.06 |
| Indian Overseas Bank | 863 | 10.67 |
| Syndicate Bank | 850 | 10.51 |
| Pvt. Sector Banks | 1483 | 18.34 |
| Regional Rural Banks | 250 | 3.09 |
| Other Banks | 1401 | 17.33 |
| **Total** | **8087** | **100.00** |

**5.2.3 Priority Sector:**

(Amount in crores)

|  |  |  |
| --- | --- | --- |
| **Bank** | **Achievement** | **% of Share** |
| Andhra Bank | 7859 | 20.86 |
| State Bank of India | 3273 | 8.69 |
| Syndicate Bank | 3297 | 8.75 |
| Regional Rural Banks | 5701 | 15.13 |
| Cooperative Banks | 3849 | 10.22 |
| Pvt. Sector Banks | 4587 | 12.18 |
| Other Banks | 9104 | 24.17 |
| **Total** | **37670** | **100.00** |

* 1. **Annual Credit Plan Achievement:**

(Amount in crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **2014-15** | | **2015-16** | | **2016-17** | | **2017-18 upto**  **June, 2017** | |
| **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** | **Target** | **Achvmt** |
| 1 | Short Term Production Loans | 41978 | 29658 | 48067 | 57085 | 60000 | 58840 | 63106 | 23088 |
| 2 | Total Agrl. Term Loans incl. allied activities | 14041 | 10280 | 17205 | 18363 | 23003 | 19274 | 24365 | 5031 |
| 3 | Total Agriculture | 56019 | 39938 | 65272 | 75448 | 83003 | 78114 | 87471 | 28119 |
| 4 | Non Farm Sector / Micro & Small Enterprises | 10850 | 14134 | 16960 | 22262 | 25000 | 21903 | 25000 | 8087 |
| 5 | Others’ under Priority Sector including  Export Credit | 11025 | 5582 | 14688 | 6785 | 17535 | 8236 | 14335 | 1464 |
| **Total Priority sector** | | **77894** | **59654** | **96920** | **104495** | **125538** | **108253** | **126806** | **37670** |

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

(Amount in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No.** | **Item** | **Disbursements from 01.04.2016 to 30.06.2016** | **Disbursements from 01.04.2017 to 30.06.2017** | **% Increase** |
| 1 | Short term Crop Production Loans | 19,270 | 23,088 | 19.81% |
| 2 | Total Agriculture Term Loans including Allied activities | 4,720 | 5,031 | 6.59% |
| 3 | **Total Agriculture** | **23,990** | **28,119** | **17.21%** |
| 4 | Non Farm Sector / MSME | 7,487 | 8,087 | 8.01% |
| 5 | Other Priority Sector including Export Credit | 1,711 | 1,464 | ---- |
| 6 | **Total Priority Sector** | **33,188** | **37,670** | **13.50%** |
| 7 | Non Priority Sector | 13,243 | 12,420 | ---- |
| 8 | **Total Credit Plan** | **46,431** | **50,090** | **7.88%** |

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

**Agriculture Sector**

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

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Item** | **Target**  **2017-18** | **Achievement (Disbursements**  **during 01.04.17 to 30.06.17)** | **% of**  **Achievement** |
| 1 | Short Term Crop Production Loans  Khariff  Rabi  **Total** | 38,736  24,370  **63,106** | 23,088  -----  **23,088** | 59.60%  -----  **36.59%** |
| 2 | Agrl.Term Loans  Khariff  Rabi  **Total** | 10,052  10,051  **20,103** | 3,260  -----  **3,260** | 32.43%  -----  **16.22%** |
| 3 | **Total Farm Credit**  Khariff  Rabi  **Total** | 48,788  34,421  **83,209** | 26,348  -----  **26,348** | 54.01%  -----  **31.66%** |
| 4 | Agriculture Infrastructure &  Ancillary Activities  Khariff  Rabi  **Total** | 2,131  2,131  **4,262** | 1,771  -----  **1,771** | 83.11%  -----  **41.55%** |
| 5 | Khariff  Rabi  **Total Agriculture** | 50,919  36,552  **87,471** | 28,119  -----  **28,119** | 55.22%  -----  **32.15%** |

* 1. **Interest Subvention Scheme for Short Term Crop Loans during the year 2017-18:**

Reserve Bank of India vide circular RBI/2017-18/48 dated 16.08.2017 informed that GoI has approved the implementation of the Interest Subvention Scheme for the year 2017-18 for short term crop loans up to Rs.3.00 lakhs with the following stipulations:

1. In order to provide short-term crop loans upto Rs.3 lakh to farmers at an interest rate of 7% p.a. during the year 2017-18, it has been decided to offer interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs), Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the crop loan amount from the date of its disbursement / drawal up to the date of actual repayment of the crop loan by the farmer or up to the due date of the loan fixed by the banks whichever is earlier, subject to a maximum period of one year.
2. To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the crop loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of crop loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers paying promptly as above would get short term crop loans @ 4% per annum during the year 2017-18.
3. In order to discourage distress sale and to encourage them to store their produce in warehouses, the benefit of interest subvention will be available to **small and marginal farmers** having Kisan Credit Card for a further period of upto six months post the harvest of the crop at the same rate as available to crop loan against negotiable warehouse receipts issued on the produce stored in warehouses accredited with Warehousing Development Regulatory Authority (WDRA).
4. To provide relief to farmers affected by natural calamities, an interest subvention of 2 percent per annum will be made available to banks for the first year on the restructured loan amount. Such restructured loans will attract normal rate of interest from the second year onwards.
5. To avoid multiple loaning and to ensure that only genuine farmers avail concessional crop loan through the mechanism of gold loans, the lending institutions may conduct due diligence and ensure proper documentation including recording of land details even when the farmer avails gold loans for such purposes.
6. **To ensure hassle-free benefits to farmers under Interest Subvention Scheme, the banks are advised to make Aadhar linkage mandatory for availing short-term crop loans in 2017-18.**

**6.3. Progress in lending to Cultivators (Tenancy):** Finance extended to LEC holders during 2017-18 up to 19.08.2017 is as follows:

(Rs. in crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Kharif Target for finance to Tenant farmers | | Finance to Tenant farmers through | Achievement | |
| Accounts | Amount | Accounts | Amount |
| **448500** | **3,873.62** | LECs | 1,13,768 | 682.60 |
| CoCs | 10,313 | 80.23 |
| JLGs | 6,571 | 114.31 |
| RMGs | 4,917 | 191.35 |
| **Total** | **1,35,569** | **1068.49** |
| **% of Achievement** | | | | **27.58%** |

Bank wise performance is placed as **Annexure**.**No.22**

* The disbursement target fixed for cultivators (tenancy) is a minimum of 10% out of total short term Agriculture credit and there is no upper cap for extending finance.
  + Controlling authorities of all Banks are requested to instruct their branches to extend finance to cultivators (tenancy) on production of either LEC or CoC and shall not insist for submission of both documents while extending loans.
  + Controllers are requested to instruct the branches to speedup lending to cultivators (tenancy) on priority.
  + GoAP is requested to provide additional columns in the Agriculture Portal against the details of LEC and CoC issued, to capture details of name of the Bank, Branch, amount of loan disbursed and date of sanction of loan. it is further requested to direct the MPEOs to update the details wherever the finance is availed by the Tenant farmers.
  1. **Pledge financing against Negotiable Warehouse Receipts (NWRs):** in the state of Andhra Pradesh for the quarter ended June, 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 | 6433 | 210.93 | 12299 | 416.30 |
| **2** | Private Sector Banks | 2061 | 416.62 | 7644 | 650.19 |
| **3** | RRBs | 24 | 1.40 | 298 | 23.31 |
| **4** | Cooperative Banks | 0 | 0 | 0 | 0 |
|  | **Grand Total** | **8518** | **628.95** | **20241** | **1089.80** |

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

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

RBI vide circular RBI/2017-2018/38, FIDD.CO.FSD.BC.No.13/05.10.006/2017-18 dated August 03, 2017 informed that the Reserve Bank of India has developed a dedicated portal (<https://dbie.rbi.org.in/DCP/>) for collection and compilation of data on natural calamities on a real time basis through a centralized system.

The portal provides facility of uploading data files related to relief measures extended by banks and notifications issued by State Governments with regard to natural calamities. The portal has gone live on July 20, 2017.

* 1. **Loan charge creation module in AP web land portal:** Banks have made Charge Creation for 34,58,275 loan accounts in the AP web land portal as on 16.08.2017 and charges were approved for 31,46,581 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.24**

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

Department of Agriculture & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter dated 24th July, 2017 advised SLBC to issue necessary directives to all the participating banks to;

* Debit the premium for all notified crops & notified areas from the loan account of all farmers before the stipulated cutoff date mentioned in the notification / GO and electronically remit the same to the respective Insurance Companies (ICs) within prescribed cutoff date of notification.
* Issue a crop wise declaration to respective ICs for Kharif 2017 mentioning name of crop, number of farmers covered, area covered (in hect.), sum insured and details of premium remitted by your bank branches with UTRs to the respective Insurance Companies in compliance with the cut off dates as mentioned in OG/notifications issued by concerned States/UTs.
* In case certain accounts are not updated with the Aadhaar number, the participating banks must ensure to get the same from the individual borrowers and upload the necessary details of individual insured farmers on Crop Insurance Portal through available modules of CBS integrated online/offline utility.

**Implementation of the PMFBY in the State of Karnataka – A quick Study:** NABARD, Andhra Pradesh Regional Office vide letter Ref.No.NB.HYD.DoR-ST/604/PCD-36/2017-18 dated 28 June 2017 informed that Farmers’ coverage under Pradhan Mantri Fasal Bima Yojana (PMFBY) had recorded a quantum jump of 16% in Kharif 2016 in the State of Karnataka. To understand the reason behind this, Karnataka Regional Office of NABARD had conducted a study on the strategy adopted by the Government of Karnataka encompassing the best practices, use of innovative technology, mobile application, etc. in the implementation of PMFBY. A copy of the study report is enclosed as **Annexure.No.37**

The innovation and best practices adopted by the Karnataka State include:

1. Use of ‘Samrakshane’ Software for end-to-end automation of crop insurance function;
2. Linking crop insurance data to Land Data Base and Land Records Management System (BHOOMI);
3. Seeding of farmers to the State’s Natural Disaster Management Centre and providing an interactive help-desk, functioning on a 24x7x365 basis;
4. Capturing CCE data through mobile phones and uploading to the centralised server; and
5. Obtaining feedback and taking the course of corrective action.

**6.8. 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):**

In the Union Budget 2014-15, setting up of Producers Organization Development and Upliftment Corpus (PRODUCE) with a corpus of Rs.200 cr in NABARD had been announced, to be utilized for the building and promotion of 2000 Farmer Producer Organizations (FPOs) across the country in two years. The broad objective of the Fund was to build, promote and nurture Farmer Producer Organizations (FPOs) by way of extending required financial & non-financial support during the nascent/formative stage. Through this fund, Farmer Producer Organizations will be supported for awareness creation, capacity building, technical support, professional management, provision of initial seed capital and working capital, etc. and hand holding support for a period of 3-5 years.

The structure and functional role of a farmer Producer Organization encompasses the following:

* The organization is formed by a group of primary producers and is a registered legal entity.
* Producers are primary shareholders in the organization.
* It deals with business activities related to the primary produce/product.
* Portions of profit are shared amongst the producers and the balance goes to the share capital or reserves.

The FPOs are being promoted and nurtured by PO Promoting Institutions (POPIs) which are mostly Non-Governmental Organizations and Corporate Social Responsibility (CSR) wings of Corporates like Dalmia Foundation, Ramky etc. in the state of Andhra Pradesh.

Indian Grameen Services (IGS) is the Resource Support Agency (RSA) to address the training and capacity building requirements of the FPOs promoted in the state.

**Progress under the PRODUCE:**

|  |  |  |
| --- | --- | --- |
| S No | Particulars | Status |
| a. | Total no. of FPOs sanctioned | 106 |
| b. | No. of FPOs registered | 92 (87%) |
| c. | No. of FPOs applied for registration | 6 |
| d. | Aggregate Grant sanctioned | Rs.900.02 lakh |
| e. | Aggregate Grant released to FPOs | Rs.288.68 lakh |
| f. | No. of FPOs market linked | 47 |
| g. | No. of members mobilised | 42,471 |
| h. | No. of shareholding members | 15,330 |
| i. | SF/MF members (of pt. g) | 28,554 |
| j. | Women members (of pt. g) | 9,473 |
| k. | SC/ST members (of pt. g) | 12,044 |
| l. | Equity mobilised | Rs.145.25 lakh |
| m. | No. of FPOs with business plan prepared | 39 |
| n. | No. of FPO CEOs appointed | 86 |
| o. | No of FPOs credit linked | 17 (Rs. 414.75 lakh) |
| p. | No. of POPI/FPO persons trained by RSA | 86 |
| q. | Exposure Visits | 92 |

(Source: NABARD)

**FPO Formation and Nurturing – Issues & Challenges:**

* **Equity Base:** The FPOs have a low equity base as they are still mobilizing the members and also due to the low value of their shares. A weak capital base limits the business operations of the FPOs and limits the borrowing capacity too.
* **Credit Facilitation:** Credit is one of the key requirements of a Producer Organization. Access to timely and adequate credit is mostly non-existent for Producer Organizations. Most lending agencies do not understand Producer organizations, and are deterred by low profits, weak balance sheets, and in some cases, lack of collateral. Even if credit support is extended to a Producer Organizations, it is usually at very high interest rates, which is unsustainable in the long run. Typically the credit needs of a Producer Organization include the following:

1. **Term loans:** for supporting capital expenditure that a Producer Organization needs for buying machinery or setting up infrastructure (storage, processing etc.), necessary for production and post-production value addition
2. **Working capital loans:** Short term loans for buying raw materials (for example, seed, fertilizer, etc.,) produce aggregation, storage, processing and marketing expenses

* **Need based grant support** up to a maximum of 20% of loan amount to POs, linked to availment of loan from the banks / lending institutions will be considered for sanction by NABARD, provided the activity considered for support forms part of the project and its needs are clearly evaluated and justified in the loan sanction memorandum. Detailed guidelines are attached as **Annexure.No.38**
* A need has been felt to sensitize banks, including RRBs and Cooperative Banks, to finance Pos/FPOs for their short term and long term credit.

NABARD is requested to organize workshop for bankers at Mandal level in areas where FPOs are formed in considerable number to create awareness and to promote the scheme among all the stakeholders.

**6.10 Extending finance to tenant Farmers on the basis of “Certificate of Cultivation” Issued by Department of Fisheries:** During the 1st Steering Committee Meeting of SLBC of AP -2017-18 held on 18.08.2017 the following resolutions were made.

* Department shall provide permission letter from competent authority (i.e District Level Committee / District Fisheries Officers etc.) to the farmers to undertake the Aquaculture as per GO MS No: 15 dt: 26.05.2015 in addition to the Certificate of Cultivation.
* Department shall takeup with Insurance Companies on Insurance coverage to fish and prawn culture and communicate the guidelines.
* Department shall incorporate the following technical details in Certificate of Cultivation like;
* Intensity of stocking
* Seed rate
* Name of the species to arrive loan limit as per scale of finance.
* Department shall provide Charge creation in the web land portal for aquaculture finance and CoC will be issued to the land details available in web land portal.
* Banks shall extend finance without collateral upto Rs.1.00 lakh as per the extant guidelines of RBI. Beyond this limit financing can be done as per guidelines of respective banks.
* Government shall examine for tie-up arrangement with export companies to enable banks to extend more finance with liberal collateral norms.
* Scale of finance stipulated by Dist Level Technical Committee for fish and prawn culture is to be followed. If, any escalation in Scale of Finance or any new species introduced, Department shall refer to DLTC for approval.
* Banks where in there are restrictions in financing Aqua culture against un-registered lease deeds, may take necessary decision and permit their branches to extend finance under CoC.
* Department shall coordinate with the banks for recovery of overdue loans which may arise due to non renewal of loan/non renewal of CoC.
* Department shall arrange for Geo-tagging of ponds with boundaries.

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

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

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

(Amt. In Crores)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Outstanding as on 31.03.2016** | | **Outstanding as on 31.03.2017** | | **Outstanding as on 30.06.2016** | | **Outstanding as on 30.06.2017** | | **Y – o – Y Growth % in Amount** |
| A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. | A/cs. | Amt. |
| Micro Enterprises | 871952 | 18701 | 1017769 | 21197 | 902431 | 18926 | 902641 | 20693 | 9.34% |
| Small Enterprises | 121982 | 17517 | 139703 | 17774 | 126922 | 16763 | 142580 | 17483 | 4.30% |
| **Total MSE** | **993934** | **36218** | **1157472** | **38971** | **1029353** | **35689** | **1045221** | **38176** | **6.97%** |
| **%of Micro enterprises to total MSE** | **87.73%** | **51.63%** | **87.93%** | **54.39%** | **87.67%** | **53.03%** | **86.36%** | **54.20%** | **----** |
| Medium Enterprises | 90181 | 4765 | 112754 | 5012 | 94671 | 5016 | 93335 | 5248 | 4.63% |
| **Total MSME** | **1084115** | **40983** | **1270226** | **43983** | **1124024** | **40705** | **1138556** | **43424** | **6.68%** |

**Disbursements under ACP 2017-18 for MSME sector:**

(Amt. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target 2017-18** | **Achievement**  **(Disbursements during 01.04.17 to 30.06.17)** | **% of Achievement** |
| Micro | 11122 | 3962 | 35.62 |
| Small | 11145 | 3487 | 31.29 |
| Medium | 2733 | 638 | 23.34 |
| **Total** | **25000** | **8087** | **32.35%** |

|  |  |  |
| --- | --- | --- |
| **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 (June, 2016 to June, 2017) | 20 | 6.97 |
| **10** per cent annual growth in the number of micro enterprise accounts (June, 2016 to June, 2017) | 10 | 0.02 |
| **60** per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises. | 60 | 57.98 |

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 |
| 04 | 2017-18 up to 30.06.2017 | 1956 | 79.30 |

District wise progress up to 30.06.2017 for the financial year 2017-18 under CGTMSE is place as **Annexure No.25**

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Performance under Stand Up India as on 31.08.2017 | | | | | | | |
| 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 | 247 | 5.46 | 4523 | 1207 | 26.69 |
| 2 | Private Sector Banks | 840 | 16 | 1.90 | 840 | 93 | 11.07 |
| 3 | RRBs | 1122 | 1 | 0.09 | 1122 | 16 | 1.43 |
| **Total** | | **6485** | **264** | **4.07** | **6485** | **1316** | **20.29** |

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

Bank wise performance is placed as **Annexure No.26**

During the Video Conference meeting held on 27.07.2017 DFS, MoF has reviewed the progress in implementation of Stand-Up India Scheme and the following action points were suggested for immediate implementation.

* Advise the branches located in urban and metro areas to sanction minimum one loan under the scheme immediately.
* All LDMs are advised to review the performance under the scheme in JMLBC/DCC/DLRC meetings by placing the item as one of the important agenda points.
* Steps to be initiated to create awareness among the public through campaigns, media and distribution of publicity material.

Further, DFS observed that the performance of private sector banks is dismal and advised SLBC to issue necessary instructions to improve the performance under the scheme by private sector banks.

Hence, controllers of all private sector banks are advised to pass on necessary instructions to their branches for sanction of loans under the scheme immediately.

Small Industries Development Bank of India (SIDBI), Hyderabad Regional Office vide letter Ref:2018May09/LH9941646 dated May 09, 2017 requested SLBC to advise all the banks in the state of Andhra Pradesh to;

* Refocus their strategy, plan its activities right from the beginning of the financial year itself and work out an appropriate strategy in order to achieve a healthy performance by the banks in Andhra Pradesh state under StandUp India.
* Work out for the entire state (along with district level) strategy on month-wise basis.
* All branches to be aware on MUDRA and Standup India and login to the portal ([www.standupmitra.in](http://www.standupmitra.in) for Standup India and [www.udyamimitra.in](http://www.udyamimitra.in) for MSME and MUDRA) on regular basis to peruse and timely respond to the online applications lodged.
* Branches to coordinate with SUCCs – StandUp Connect Centres (both offices of SIDBI and NABARD) on regular basis to resolve their issues and concerns.
* Advise FLCs & RSETIs (with time bound targets of training and handholding) under their umbrella/sponsorships to actively engage on the handholding side and ensure that requests are responded on time.

SLBC vide Lr.No.2716/30/308-S/120 dated 20.06.2017 requested Controlling authorities of all Banks & LDMs in the State of Andhra Pradesh to work out an appropriate strategy / plan to achieve the targets under StandUp India scheme.

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

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2017-18 as on 31.08.2017 in the state of Andhra Pradesh. (Rs. in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Type of Bank | Total Target | Shishu | Kishore | Tarun | Total Achievement |
| Public Sector Banks including RRBs | 7151.62 | 243.70 | 1376.11 | 435.88 | 2055.69 |
| Pvt. Sector Banks |  | 28.35 | 51.74 | 46.34 | 126.43 |
| **Sub Total** |  | **272.05** | **1427.85** | **482.22** | **2182.12** |

(Source: www.mudra.org.in)

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

Lead District Managers are advised to ensure review of PMMY as a regular agenda item in the meetings of DCC/DLRC and JMLBC/BLBCs. Further, Banks are requested to distribute the targets under PMMY to their branches for effective implementation of the scheme.

**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 Framework for Revival and Rehabilitation of MSMEs:**

Reserve Bank of India vide letter Hyd R.O (FIDD) Circular No.46/2017-18 dated August 01, 2017 informed that RBI vide circular FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16 dated March 17, 2016 advised that banks having exposure towards MSME sector shall constitute a committee in each District where they are present or at Divisional level or Regional Office level depending upon the number of MSME units financed in the Region. These committees will be Standing Committee and will resolve the reported stress of MSME accounts of the branches falling under their jurisdiction.

The composition of the committee shall, inter alia, include one representative from the concerned State Government. In this regard, it is stated that the General Managers of the District Industries Centres (DICs) of Andhra Pradesh have been requested by the Government of Andhra Pradesh to participate as Member on behalf of the Government in their respective Districts.

In view of the above, all the controllers are advised to include GM, DICs as a Government representative in the captioned committees and ensure that they are invited for the meetings of the Standing Committee.

The details of the meetings held and cases considered for rectification, rehabilitation and recovery may be appraised to RBI, as also to the SLBC.

|  |
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| **AGENDA- 8** |

**Housing Loans**

**8.1. Position of Housing Loans as on 30.06.2017**

(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 |
| **2017-18 up to 30.06.2017** | 283368 | 20089 | 13974 | 836 |

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

**8.2.1 Credit – Linked Subsidy Scheme:** Ministry of Housing & Urban Poverty Alleviation, GoI vide letter No.N-11027/19/2015-HFA-/FTS-12985 dated 27th June, 2017 communicated the following amendments in guidelines of the Pradhan Mantri Awas Yojana (Urban) Mission.

|  |  |  |
| --- | --- | --- |
| **Para number** | **Existing Paragraph / sub-paragraph** | **Amended Paragraph / sub-paragraph** |
| Definitions for the purpose of the Mission | Beneficiary:  A beneficiary family will comprise husband, wife and unmarried children. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India. | Beneficiary:  A beneficiary family will comprise husband, wife, unmarried sons, and/or unmarried daughters. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.  An adult earning member (irrespective of marital status) can be treated as a separate household;  Provided that he/she does not own a pucca (an all weather dwelling unit) house in his/her name in any part of India.  Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme. |
| Definitions for the purpose of the Mission | Carpet Area:  Area enclosed within the walls, actual area to lay the carpet. This area does not include the thickness of the inner walls. | Carpet Area:  The net usable floor area of an apartment, excluding the area covered by the external walls, areas under services shafts, exclusive balcony or verandah area and exclusive open terrace area, but includes the area covered by the internal partition walls of the apartment.  Explanation- For the purpose of this definition, the expression “exclusive balcony or verandah area” means the area of the balcony or verandah, as the case may be, which is appurtenant to the net usable floor area of an apartment, meant for the exclusive use of the allottee; and “exclusive open terrace area” means the area of open terrace which is appurtenant to the net usable floor area of an apartment, meant for the exclusive use of the allottee. |
| 1.3 | A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the mission. | A beneficiary family will comprise husband, wife, unmarried sons, and/or unmarried daughters. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.  An adult earning member (irrespective of marital status) can be treated as a separate household;  Provided that he/she does not own a pucca (an all weather dwelling unit) house in his/her name in any part of India.  Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme. |
| 2.1 | All statutory towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the Mission.  Note: States/UTs will have the flexibility to include in the Mission the Planning area as notified with respect to the Statutory town and which surrounds the concerned municipal area. | All statutory towns as per Census 2011 and Statutory Towns notified subsequently would be eligible for coverage under the Mission.  Note: In this Mission, States/UTs will have the flexibility to include the Planning Areas (to the exclusion of rural areas) as notified with respect to Statutory Towns and such Planning Areas (to the exclusion of rural areas) as notified by Development Authorities. |

Further Ministry of Housing and Urban Affairs, GoI vide Letter No.F.No.N-11027/19/2015-HFA-1/FTS-12986 dated 31st July, 2017 has issued certain amendments in the PMAY (Urban) Mission Guidelines.

|  |  |  |
| --- | --- | --- |
| Para number | Existing paragraph / sub-paragraph | Amended Paragraph / sub-paragraph |
| 5.12 | Till 30.06.2017, however, or until States/UTs sign MoA under the Mission, whichever is later instead of taking NOC from states/UTs, CNAs on behalf of PLIs, would send list of beneficiaries under CLSS on fortnightly basis to concerned States/UTs. Concerned States / UTs will consider this list, while deciding beneficiaries under other three verticals of the Mission. So that no beneficiary is granted more than one benefit under the Mission. | Till 31.12.2017, instead of taking NOC from States/UTs, CNAs, on behalf of PLIs, would send list of EWS beneficiaries under CLSS on fortnightly basis to concerned States/UTs. Concerned States/UTs will consider this list while deciding beneficiaries under other three verticals of the Mission so that no beneficiary is granted more than one benefit under the Mission. |

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/SLBC meeting, dated 22.08.2017 informed that as per the request of the Bankers for producing Registered Documents for sanction of loans to beneficiaries, the Chief Commissioner of Land Administration, GoAP was requested by the MD, APSHCL to make the following modifications in the LPCs.

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 and enforceability for recovery in case of default.

Accordingly, the CCLA & Special C.S, has addressed letter to all the District Collectors to send a report/remarks on the above points for taking necessary action.

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

During the 1st steering Committee Meeting of SLBC of AP 2017-18 held on 18.08.2017 the following resolutions were taken.

* Department will print and circulate the tripartite agreement copies to all banks for execution.
* Department will communicate the details of competent authority to execute tripartite agreement on behalf of ULB.
* Banks are requested to issue necessary instructions and permit the Branch Mangers to execute the tripartite agreement.
* Forum approved the additional target of 5,024 houses in CRDA region pertains to 2016-17.
* Credit Plan of PMAY – AHP was approved on 16.06.2017 during 199th SLBC meeting with a physical target of 1,20,950 Houses pertain to the financial year 2015-16.
* Controllers are requested to identify 1 or 2 branches in ULB nearest to the location keeping in view the infrastructure available at the branches for achieving the targets of respective bank in the ULB.

Further, Department has requested SLBC to place their additional credit plan target of 2016-17 for 10,000 Houses at Nandyal and 1,66,296 Houses of the 46 ULBs for the year 2017-18 before the committee for approval.

District-wise & ULB wise targets for the year 2017-18 is placed as **Annexure.No.28**

The forum may deliberate and approve the targets.

**8.3 Issues relating to RGK & VAMBAY:** A.P. State Housing Corporation Limited vide Lr.No.4868/MGR/FIN/SLBC meeting, dated 22.08.2017 requested the bankers to furnish the district wise, scheme wise, project location wise details for outstanding dues, overdues and NPAs, so as to address the Districts and Concerned to chalk out action plan for Joint Recovery.

Controllers of Banks are requested to furnish the data to A.P. State Housing Corporation Limited accordingly.

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

**Education Loans**

* 1. **Position of Education Loans as on 30.06.2017 :**

(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 |
| **2017-18 upto 30.06.2017** | 104681 | 3838 | 7147 | 124 |

* 1. **Skill Loan Scheme:** Skill Loan Scheme aims at providing a loan facility to individuals who intended to take up skill development courses as per the Skilling loan eligibility criteria.

Any individual who has secured admission in a course run by Industrial Training Institutes (ITIs), Polytechnics or in a school recognized by central or State education boards or in a college affiliated to recognized university, training partners affiliated to National Skill Development Corporation (NSDC) / Sector Skill Councils, State Skill Mission, State Skill Corporation, preferably leading to a certificate / diploma / degree issued by such organization as per National Skill Qualification Framework (NSQF) is eligible for a Skilling Loan. The Government of India / State Governments may, from time to time, notify institutes/organizations for the purpose.

Services of Bank Mitra may be used by the Banks/MFIs to popularize the scheme. Such Bank Mitra will work as a bridge between bank, training institute and trainee / loan aspirants. However, at no point of time can a training institute or an entity with a significant stake in training (students of which will get the loan) be involved as Bank Mitra. Training institutes and lending architecture (entities and people down to the last mile) should be kept at arm’s length to avoid any moral hazard or miss-selling of the loan scheme. A bank employee or its bona fide agency representative should necessarily meet the student to explain the loan details.

Controlling authorities of all Banks are requested to adopt the Skill Loan Scheme and provide institutional credit to individuals for taking skill development courses and support the national initiatives for skill development.

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

**EXPORT CREDIT**

Outstanding position of finance under Export Credit as on 30.06.2017 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 |
| 4 | June, 2017 | 13,147 | 59,356 | 39,265 | 11,625 |
| Stipulation | | 15% on Priority Sector Advances  (DFS guidelines) | 10% of ANBC  (RBI guidelines) | 5%on NBC  (RBI guidelines) | No stipulation |
| % of Achievement for June, 2017 | | 7.17% | 21.71% | 14.36% | --- |

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 2017-18**

**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 |
| As on  June, 2017 | 11011 | 48111 | 1302 | 2001 | 7940 | 329 | 13012 | 56051 | 1631 | 787414 | 17299 |

\* 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 30.06.2017**

(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 |
| June, 2016 | 794834 | 15189 | 147872 | 2277 | 1295 | 8.53% | 73757 | 784 | 5.16% |
| June, 2017 | 787414 | 17299 | 106906 | 2133 | 837 | 4.84% | 41223 | 532 | 3.08% |

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

**Progress on SEP (Individual) and SEP (Groups)** **for the financial year 2017-18** as on 30.06.2017

(Amount in crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S. No** | **Program** | **Target** | | **Achievement** | | **% of Achievement in Amount** |
| **Physical** | **Financial** | **Physical** | **Financial** |
| 1 | SEP (Individual) Programme under NULM | 8200 | 82.00 | 297 | 2.34 | 2.85 |
| 2 | SEP (Groups)  Programme under NULM | 120 | 7.20 | 0 | 0 | 0.00 |

(Source: MEPMA)

**Revised Targets:** Targets under DAY-NULM for F.Y. 2017-18 as communicated by APMEPMA were approved in 199thSLBC meeting. However, RBI vide its email dated 22nd August, 2017 has communicated targets under DAY-NULM for F.Y. 2017-18 which were in variation with the already approved targets.

SLBC has taken up the issue with APMEPMA and they have communicated revised bank-wise targets duly taking into consideration of RBI targets.

(Rs. In Lakhs)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Component | Targets approved during 199th SLBC | | Targets fixed/communicated by RBI | | | Revised Targets | | |
| Units | Amount | Units | No. of Beneficiaries | Amount | Units | No. of Beneficiaries | Amount |
| SEP Individuals | 8200 | 8200 | 11579 | 11579 | 23158 | 11579 | 11579 | 23158 |
| SEP Groups | 120 | 720 | 283 | 1415 | 2830 | 283 | 1415 | 2830 |
| SHG Bank linkage | 50023 | 200093 | 65000 | 650000 | 65000 | 65000 | 650000 | \*200093 |
| **Total** | **58343** | **209013** | **76862** | **662994** | **90988** | **76862** | **662994** | **226081** |

\*APMEPMA projected higher targets than that of RBI for 2017-18

The Bank wise revised targets under DAY-NULM scheme is enclosed as **Annexure.No.29**

The District wise revised targets under SEP (Individual) & SEP (Groups) is enclosed as **Annexure.No.30**

SLBC vide Lr.No.2716/30/19/250 dated.06.09.2017 communicated the Bank wise credit targets under DAY-NULM with a request to advise the branches and take necessary steps to achieve the target allocated to banks. The forum may approve/ratify the revised targets.

Mission for Elimination of Poverty in Municipal Areas (MEPMA), GoAP informed the suggestions / action points for improving the performance as under.

* They have taken care in allocating targets to the urban poor in the vicinity of bank branches.
* PDs of MEPMA have been advised to identify good no. of proposals and forward to bank branches at regular intervals.
* Lead District Managers shall create awareness to all Bank Managers about the programme in DCC and TLBC meetings and cooperate with their field staff in sanction and disbursement of loans.
* Awareness programme to the beneficiaries and progressive applicants on SEP components to be organized jointly by Banks and MEPMA staff to sensitize about interest subvention benefits.
* Popularize the scheme by Press and Media coverage jointly by Banks and MEPMA.

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

**12.3.1. Target & Achievement under PMEGP for the year 2017-18 (as on 30.06.2017)**

(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 | 180 | 357.05 | 1440 | 80 | 350.35 | 771 | 44 | 234.71 | 517 | 65.74 |
| 2 | KVIB | 293 | 580.19 | 2344 | 329 | 1108.03 | 2988 | 185 | 585.70 | 1288 | 100.95 |
| 3 | DIC | 390 | 773.57 | 3120 | 416 | 1100.27 | 3083 | 161 | 494.31 | 1088 | 63.90 |
|  | **Total** | **863** | **1710.81** | **6904** | **825** | **2558.65** | **6842** | **390** | **1314.72** | **2893** | **76.85** |
| 4 | KVIC,  D.O. Vizag | 112 | 223.14 | 896 | 47 | 235.56 | 706 | 28 | 137.36 | 303 | 61.56 |
| **Grand Total** | | **975** | **1933.95** | **7800** | **872** | **2794.21** | **7548** | **418** | **1452.08** | **3196** | **75.08** |

(Source: KVIC, Hyderabad)

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

During Zonal review meeting on implementation of PMEGP scheme held by Khadi and Village Industries Commission (KVIC) on 30th August 2017 at NI-MSME the following were suggested;

* Banks have to re-examine the possibility of coverage of the loans under CGTMSE scheme without insisting on collateral security as per RBI guidelines / Board approved policy of individual banks.
* Branch managers should educate the beneficiaries on sanction terms and conditions like amount of EMI, holiday period, rate of interest, availment of subsidy, margin money etc.
* RSETIs have to take up skill development programmes and have to sponsor eligible applications under PMEGP scheme.
* Financing bank should prepare TDR (pertaining to margin money) within 48 hours from the receipt of the amount and the same has to be informed to the department.

**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 2017-18 up to 31.07.2017 is as under:

(Rs. in Lakhs)

|  |  |  |
| --- | --- | --- |
| **No. of Applications Forwarded to Banks**  **(including 2016-17 pending applications)** | **No. of applications Sanctioned by Banks** | |
| Physical | Physical | Financial |
| 12896 | 738 | 348.18 |

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 31.07.2017 is enclosed as **Annexure No.31**

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

Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture & Farmers Welfare, GoI vide letter F.No.M-01027/1/2017-CDD dated June 21, 2017 informed that Department is implementing Dairy Entrepreneurship Development Scheme (DEDS) through NABARD and Nationalize Banks, which has received overwhelming response from dairy entrepreneurs across the country. DEDS is the only direct beneficiary oriented scheme covering loaning in the entire value chain from cattle procurement to sale of milk through outlets.

State Level Bankers Committee (SLBC) is the main institutional forum for review of programme and policies by all the financial institutions. SLBCs should therefore cover monitoring of bank funded dairy development scheme DEDS, wherein Nationalized, Commercial and RRBs provide loan assistance.

Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture & Farmers Welfare, GoI vide letter F.No1-1/2009-DP dated 20th April, 2017 issued administrative approval for Central Sector Scheme Dairy Entrepreneurship Development Scheme during 2017-18 subject to the following:

1. Pending appraisal/approval of the scheme, an interim extension for a period of six months beyond 31.03.2017 i.e upto 30.09.2017 has been granted subject to the condition that there shall be no change in nature, scope and coverage of the scheme as approved for 12th Plan.
2. The norms of assistance for various components shall be the same as approved by the Government for 12th Plan and no change/modification/addition shall be permissible in scheme components/operational guidelines during this interim period.

**Objectives of the Scheme:**

* To generate self-employment and provide infrastructure for dairy sector;
* To set up modern dairy farms and infrastructure for production of clean milk;
* To encourage heifer calf rearing for conservation and development of good breeding stock;
* To bring structural changes in the unorganized sector, so that initial processing of milk can be taken up at the village level;
* To upgrade traditional technology to handle milk on a commercial scale and
* To provide value addition to milk through processing and production of milk products.

The National Bank for Agriculture and Rural Development (NABARD) will be the nodal agency for implementation of DEDS scheme in all the States and UTs throughout the country.

NABARD vide circular No.132/DoR-29/2017, Ref.No.NB (DoR)/GSS/763/DEDS-1/2017-18 dated 26.05.2017 informed that the scheme is open from 1st April 2017 to 30th September 2017 for the financial year 2017-18. The loan applications received at bank level (under DEDS) from the beneficiaries during the period (which are sanctioned later) are eligible under the scheme and subsidy will be released subject to availability of funds under the scheme.

NABARD vide circular No.174/DoR-39/2017, Ref.No.NB (DoR)/GSS/1664/DEDS-1/2017-18 dated 14.07.2017 advised that in addition to the priorities to be given to the beneficiaries from drought, flood, naxalite and terrorist affected districts of the country, priority should also be given to the landless, small and marginal farmers, BPL and SC/ST beneficiaries for component no.1 to 3 under DEDS in order to provide maximum benefits to such categories.

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

**Agri-Clinics & Agri-Business Centers (ACABC) – Review of progress as on 16.08.2017**

|  |  |  |
| --- | --- | --- |
| **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 |
| June, 2017 | 33.15 |

The credit outstanding under DRI is Rs.33.15 Crores as on 30.06.2017 as against target of Rs. 2,734 Crores (i.e. 1% of the total outstanding advances of 31.03.2017 i.e. Rs.2,73,372 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 Social Welfare Department – Common Action Plan:**

Social Welfare (SCP) Department, GoAP vide G.O.Ms.No.70 dated 09.08.2017 has communicated the orders on common action plan for implementation of Economic Assistance Schemes with bank finance by the Finance Corporations of the Social Welfare/Tribal Welfare/Backward Classes Welfare/Minorities Welfare Departments.

|  |  |
| --- | --- |
| **Common Action Plan – 2017-18** | |
| Selection of Beneficiaries | By 15th August, 2017 |
| Documentation and Bank A/c opening | By 31st August, 2017 |
| Sanctions | By 15th September, 2017 |
| Groundings | By 30th September, 2017 |
| 3rd Party Verification | Commencing from 10th October, 2017 |

**Important Instructions for implementation of Common Action Plan:**

The Member-Convenors of the Screening-cum-Selection Committees viz. the concerned M.P.D.O/Municipality Commissioners/Corporation Commissioners shall be responsible for ensuring that:

* The schedule of the meetings of the Screening-cum-Selection Committees is finalized with the concurrence of the Bank Branch Managers of the Mandal/Municipality/Corporation concerned and with written intimation of the same to all the Bank Branch Managers, as well as to the other members. Meetings of the Screening-cum-Selection Committee held in the absence of the concerned Branch Managers shall be held to be void.
* That the list of short-listed beneficiaries is prepared by the Screening-cum-Selection Committee, with the written concurrence of the concerned Bank Branch Managers. List of beneficiaries, without the signature of the concerned Bank Branch Managers, shall be held to be void.
* The list of selected beneficiaries is uploaded in the OBMMS portal within (72) hours, (excluding the period covered by General Holidays), of the completion of the meeting of the Screening-cum-Selection Committee. The facility for the uploading of the beneficiaries in the OBMMS/ Portal shall not be available after elapse of (72) hours, (excluding the period covered by General Holidays), of the Screening-cum-Selection Committee meeting. (G.O.MS.No.72, dated 17.08.2017 issued by Social Welfare (SCP) Department, GoAP).

The Mandal Level Nodal Officer shall have the following responsibilities:

* Convening weekly meetings on a fixed day with the MPDOs, all the Bank Branch Managers and other stakeholders commencing from prior to the date of the Screening-cum-Selection Committee meeting and upto the completion of the groundings and submission of the U.Cs.
* Ensuring that the schedule for the Screening-cum-Selection Committee meetings is fixed by the Member-Convenor with the concurrence of the Bank Branch Managers concerned.
* Ensuring that the concerned Bank Branch Managers attend the Selection Committee meetings, without fail.
* Ensuring that fool-proof arrangements are made by the Member-Convenor for intimating the date of the Screening cum Selection Committee to the members of the Committee and the applicants & that proper logistics arrangements are made for the conduct of the meetings, without causing any inconvenience to the applicants.
* Ensuring that all the activities right from the conduct of the Screening-cum-Selection Committee meetings to the groundings are held as per the prescribed schedule.

**13.2 B.C. Federations – Restructured Financial Assistance Scheme from 2017-18:**

Andhra Pradesh Most Backward Classes Welfare and Development Corporation, GoAP vide letter Rc.No.13/APMBCWDC/2017 informed that Government after careful examination, vide G.O.Ms.No.18 dated 28.08.2017 issued the following orders for restructuring of Financial Assistance Scheme.

* Criteria for release of subsidy and loans shall be taken as either as individual or group of five members without disturbing the structure of Cooperative society comprising of 15 members for which separate slot shall be provided in OBMMS to facilitate to release the loan and subsidy to the individual members of the group and subsidy shall be released to the accounts of the members directly after getting the proportionate loan sanctioned by the bankers to the concerned member instead of release of subsidy by the society to avoid delay and duplication of work. All the affiliated cooperative societies shall pass resolutions to authorize the Managing Directors of BC federations to release subsidy to the loan of the individuals and groups (5 members) of the affiliated cooperative society.
* The criteria of 5 members is to ensure maximum amount of loan sanctions by the bankers without collateral security by the members wherein the members of affiliated cooperative societies are entitled to have choice of choosing the units which are suitable to their lively hoods instead of all the 15 members being forced to take same lively hood activity.
* All the members of the affiliated cooperative society are entitled to utilize the loan and subsidy as the member of the affiliated cooperative society and taking of 5 member group or the individual as the criteria is exclusively for the purpose of speedy sanction and grounding of the units only and the composition of members of affiliated cooperative society shall remain as 15 members only as per the cooperative societies Act 1964. And all the loan sanctioning and disbursement procedure is purely with in 15 member affiliated cooperative society only.

Guidelines issued by Backward Classes Welfare (C) Department, GoAP vide G.O.Ms.No.18 dated 28.08.2017 is enclosed as **Annexure.No.39**

**13.3 Sericulture:** Achievement as on 30.06.2017

(Amt. in Lakhs)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Target 2017-18 | | Applications Sponsored | Sanctioned | | Grounded | | |
| Number | Amount | Number | Amount | Number | Amount | % of Achievement in Amount |
| 1707 | 1575.02 | 188 | 154 | 156 | 122 | 139 | 8.83% |

(Source: Department of Sericulture)

**13.4 Horticulture:** Progress as on 30.06.2017

(Rs. in Lakhs)

|  |  |  |  |
| --- | --- | --- | --- |
| Name of the Scheme | Allocation | Releases | Expenditure |
| Mission for Integrated development of Horticulture (MIDH) | 10672.00 | 0.00 | 62.52 |
| National Mission on Oilseeds and Oilpalm Programme (NMOOP) under Mini Mission-II | 4832.49 | 0.00 | 0.00 |
| State Development Plan (State Plan) | 10000.00 | 2500.00 | 1650.68 |
| Total | 25504.49 | 2500.00 | 1713.20 |

(Source: Department of Horticulture)

**13.5 Corporation wise achievement as on 06.09.2017 for the financial year 2017-18:**

(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 Ltd. | 88695 | 110441.16 | 76967 | 53536.28 | 529 | 379.49 | 0.60 | 0.34 |
| A.P Scheduled Tribes Co-op Finance Corporation Ltd. | 10052 | 10214.42 | 11327 | 5209.15 | 58 | 29.03 | 0.58 | 0.28 |
| A.P. State Christian (Minorities) Finance Corporation | 1666 | 2916.24 | 1086 | 872.93 | 8 | 4.48 | 0.48 | 0.15 |
| A.P. State Minorities Finance Corporation Ltd. | 14010 | 18078.87 | 15799 | 9026.55 | 96 | 57.41 | 0.69 | 0.32 |
| A.P. Backward Classes Co-op. Finance Corporation | 58995 | 59867.55 | 74333 | 53811.2 | 919 | 683.25 | 1.56 | 1.14 |
| A.P. State Kapu Welfare & Development Corporation Ltd. | 58474 | 59684.16 | 67019 | 48927.02 | 925 | 687.8 | 1.58 | 1.15 |
| A.P. Washermen Cooperative Societies Federation Ltd. | 1674 | 1952.75 | 2524 | 1421.88 | 28 | 21.5 | 1.67 | 1.10 |
| A.P. Nayee Brahmins Cooperative Societies Federation Ltd. | 1903 | 1995 | 1957 | 1301.1 | 225 | 106.75 | 11.82 | 5.35 |
| A.P. Vaddera Cooperative Societies Federation Ltd. | 1235 | 1432 | 1195 | 869.13 | 0 | 0 | 0.00 | 0.00 |
| A.P. Sagara ( Uppara ) Cooperative Societies Federation Ltd | 743 | 1070.5 | 912 | 509.63 | 0 | 0 | 0.00 | 0.00 |
| A.P. Krishna Balija, Poosala Cooperative Societies Federation Ltd. | 872 | 965 | 592 | 453.48 | 0 | 0 | 0.00 | 0.00 |
| A.P. Valmiki/Boya Cooperative Societies Federation Ltd. | 809 | 953 | 508 | 253.06 | 0 | 0 | 0.00 | 0.00 |
| A.P. Bhattraja Cooperative Societies Federation Ltd. | 756 | 790.5 | 324 | 221.75 | 0 | 0 | 0.00 | 0.00 |
| A.P. Kummari/Shalivaahana Cooperative Societies Federation Ltd. | 1502 | 1783.63 | 1434 | 960 | 14 | 14 | 0.93 | 0.78 |
| A.P. Viswabrahmins Cooperative Societies Federation Ltd. | 1672 | 1742.26 | 1954 | 1191.05 | 92 | 71 | 5.50 | 4.08 |
| A.P. Medara Cooperative Societies Federation Ltd. | 700 | 881.5 | 635 | 484.75 | 15 | 11.25 | 2.14 | 1.28 |
| A.P. Toddy Tappers Cooperative Societies Federation Ltd. | 1573 | 850.4 | 1018 | 633 | 0 | 0 | 0.00 | 0.00 |
| **Total** | **245331** | **275618.94** | **259584** | **179681.96** | **2909** | **2065.96** | **1.19** | **0.75** |

(Source: APOBMMS Portal)

**13.6. Overdue position under Government Sponsored Schemes as on 30.06.2017**

(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 | 488932 | 9947.15 | 68753 | 1129.62 | 767.94 | 7.72% | 32417 | 287.77 | 2.89% |
| Of which | | | | | | | | | |
| SGSY / NRLM | 348560 | 7941.74 | 46787 | 905.72 | 622.28 | 7.84% | 18947 | 174.48 | 2.20% |
| SJSRY / NULM | 71765 | 1493.61 | 9261 | 95.68 | 82.80 | 5.54% | 6028 | 48.00 | 3.21% |
| PMRY/PMEGP | 22333 | 286.22 | 8355 | 93.70 | 43.88 | 15.33% | 5397 | 45.36 | 15.85% |
| DEDS | 42513 | 162.55 | 2726 | 15.08 | 6.62 | 4.07% | 1188 | 9.14 | 5.62% |
| State Government Sponsored Schemes | 2306959 | 16928.18 | 177418 | 2607.89 | 907.26 | 5.36% | 80532 | 677.55 | 4.00% |

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

**Position of MFI finance extended as on 30.06.2017**

|  |  |  |
| --- | --- | --- |
| **S.No** | **Particulars** | **Amt. in Crores** |
| 1 | Cumulative Amount of Loans sanctioned so far | 124.19 |
| 2 | Cumulative Loans Disbursed so far | 124.19 |
| 3 | Total Loans outstanding | 107.69 |
| 4 | Total amount due for payment (Demand) | 38.63 |
| 5 | Total amount recovered | 9.63 |
| 6 | Total amount overdue | 29.00 |
| 7 | Out of (6) amount overdue [Standard] | 0.92 |
| 8 | Out of (6) amount overdue [NPA] | 28.08 |
| 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 30.06.2017:**

|  |  |
| --- | --- |
| No. of villages to be covered with bank branches as per road map | 567 |
| No. of villages provided with bank branches | 36 |

As per RBI directions all banks are requested to ensure that unbanked rural centres in villages with population above 5000 if any, are banked forthwith "by opening of CBS enabled banking outlet" before 31.12.2017.

**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 |
| 30.06.2017 | 9032 |

* 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 23.08.2017**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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 | 2636511 | 3044758 | 5681269 | 814.49 | 1177691 | 4929316 | 5060849 |
| Private sector Banks | 71125 | 177542 | 248667 | 34.18 | 95389 | 234454 | 196083 |
| RRBs | 1233529 | 608194 | 1841723 | 258.35 | 218245 | 1319671 | 1716425 |
| **Total** | **3941165** | **3830494** | **7771659** | **1107.02** | **1491325** | **6483441** | **6973357** |
| **% to Total Accounts** | | | | | **19.19** | **83.42** | **89.73** |

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

Unique Identification Authority of India (UIDAI) vide letter No.UIDAI/HYD/SLBC/1043 dated 19.07.2017 informed that it could be seen from the notification published in the Gazette of India on 14.07.2017 that there are more than 100 crore bank accounts which will be required to be verified with Aadhaar before 31.12.2017. Further, Scheduled Commercial banks hold major bank accounts which need to be verified with Aadhaar.

Therefore, it has been notified by UIDAI that every Scheduled Commercial Bank shall provide Aadhaar enrolment and update facilities to its customers. Following are the guidelines for setting up Aadhaar centres in the Banks.

1. Every Scheduled Commercial Bank shall set up Aadhaar enrolment and update facility inside its bank premises at a minimum of 1 out of every 10 branches by 31.08.2017.
2. The selection of branches for enrolment and update facility shall be such that it covers all the district headquarters where it is present, and that there is maximum coverage of Taluka/Block in every district.
3. The bank shall notify to its customers, the general public, and UIDAI of the locations of branches where Aadhaar enrolment and update facilities will be provided by them. The list of such branches shall be displayed on its website. Any changes in locations shall be notified at the earliest in the aforesaid manner.
4. The Banks may at its discretion provide Aadhaar enrolment and update facility to customers of other banks.
5. The bank may charge the customers for Aadhaar enrolment and update services at the rates prescribed by UIDAI.
6. The Scheduled Commercial Bank shall, if not already done so, become Registrar of UIDAI for providing enrolment and update facilities.

**Organizing of “Townhalls” in all Divisional Head Quarters:** Mission Office, Department of Financial Services, MoF, GoI during video conference held on 18.08.2017 advised SLBC Convenors, State Governments and State level Lead banks as follows;

* Lead banks were asked to coordinate the organizing of “townhalls” with participation of local associations like chambers of commerce, CAs, RWAs and local bodies, local media to communicate the need to link Aadhaar. It was proposed that at least one townhall would be organized in all divisional HQs.
* Chief Secretaries have been requested by the Department of Financial Services to organize congregations. These congregations should be made effective use of for linking Aadhaar, and helping customers secure match in cases where bank indentifies mismatch between bank & Aadhaar details & intimates customers.
* Participants were requested to work closely with the aim of completing the authentication exercise by November 2017.

SLBC vide Lr.No.2716/30/322-P/223 dated 19.08.2017 requested;

* Lead District Managers to coordinate with District Administration and conduct “Townhall Meetings” as advised by DFS.
* Controlling Authorities of Banks to initiate steps to aim for completion of the **Aadhaar authentication** exercise by the end of November 2017.

**15.3.3. Seeding of Aadhaar into bank accounts of MGNREGA workers:**

Mahatma Gandhi NREGA Division, Ministry of Rural development, GoI vide letter M-12014/2/2015-MGNREGA-V (344637) dated 1st July 2017 informed that in terms of the amendments made to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, vide Government of India, Ministry of Finance (Department of Revenue), notification no. G.S.R. 538(E), dated 01.06.2017, in case the account holders of accounts existing prior to the date of notification fail to submit to the bank their Aadhaar number by 31.12.2017, their accounts shall cease to be operational till the time the Aadhaar number is submitted by the account holder.

Therefore, for uninterrupted payment of DBT to MGNREGS workers whose accounts are not seeded with Aadhaar number, it is essential that their accounts be seeded with their Aadhaar number, with their consent, latest by 31.12.2017. As per data available with MoRD, the number of such active MGNREGS workers is over 5 crore. To enable such a large number of workers to seed Aadhaar numbers in their accounts, a round of camps is planned, beginning from 25.07.2017, till 10.09.2017.

Further, Mahatma Gandhi NREGA Division, Ministry of Rural development, GoI vide letter M-12014/2/2015-MGNREGA-V (344637) dated 18th July 2017 communicated the following Standard Operating Procedure (SOP) for camps organized by the Ministry of Rural Development (MoRD) for seeding of Aadhaar number in bank accounts of MGNREGA workers.

**Seeding of Aadhaar number in bank account and uploading on NPCI’s Aadhaar mapper:**

1. MGNREGA officials will organize camps in rural areas and mobilize MGNREGA workers to the camps.
2. Banks will ensure their presence in these camps and receive user consent forms circulated by the Indian Banks’ Association, duly filled in and signed by the account holders, for seeding their Aadhaar number in their bank accounts.
3. Banks will complete within 7 working days of receipt, the processing of the user consent forms for seeding of Aadhaar number in the bank account, while carrying out authentication as required under sub-rule (15) incorporated in rule 9 of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005 vide Ministry of Finance (Department of Revenue) notification no. G.S.R. 538(E), dated 01.06.2017, and uploading on NPCI’s Aadhaar mapper.

**Reporting and monitoring arrangements:**

1. MGNREGA and banks will jointly draw up at the camps, a tabular statement showing the total number of consent forms received in the camp by each bank.
2. A consolidated weekly abstract of such tabular statements for the district shall be made available every Monday by the MGNREGA officials to the LDM of the district concerned.
3. LDMs will follow up and review the seeding of Aadhaar numbers with the banks concerned, and make available to the District-level MGNREGA official and the SLBC Convenor a consolidated report every Monday, regarding the number of consent forms received and processed, and the number successfully seeded.
4. The Ministry of Rural Development will share with the Department of Financial Services weekly bank-wise consolidated reports to enable monitoring of the progress made by banks.

Rural Development Department, GoAP has organized camps from 2nd August to 14th August, 2017 in all the Gram Panchayats in the State and collected revised consent forms and handed over to LDMs & branches duly signed by Programme Officer. Further, Department is displaying the details of consent forms collected both district wise and bank wise in MGNREGS web portal ([www.nrega.ap.gov.in](http://www.nrega.ap.gov.in)) of AP under DBT reports (report No.14.40).

Rural Development Department is requested to handover the consent forms directly at branches and banks are requested to instruct their branches to complete the seeding of accounts with Aadhaar number wherever consent forms are received. In case any mistakes observed, the aspect may be taken-up with Rural Development department.

**15.3.4. Progress report - Number of Enrollments under Social Security Schemes as on 31.08.2017**

|  |  |  |
| --- | --- | --- |
| **Type of Bank** | **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** | **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** |
| PSBs | 4904804 | 1046451 |
| Pvt. Sector Banks | 244200 | 64514 |
| RRBs | 1258315 | 317447 |
| Co-operative Banks | 29018 | 8448 |
| **Grand Total** | **6436337** | **1436860** |

**Atal Pension Yojana – Status as on 01.09.2017**

|  |  |
| --- | --- |
| PSBs | 358681 |
| Pvt. Sector Banks | 13399 |
| RRBs | 62386 |
| Others | 3886 |
| **Grand Total** | **438352** |

Bank wise APY status as on 01.09.2017 is placed as **Annexure.No.32**

**Monitoring the performance of Banks at State/District/Block Levels:** 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.

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.

**15.3.5. 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 | 319 | 169 |
| East Godavari | 1069 | 821 | 211 | 610 | 592 | 18 |
| West Godavari | 908 | 677 | 277 | 400 | 370 | 30 |
| Krishna | 970 | 439 | 172 | 267 | 267 | 0 |
| Guntur | 1011 | 974 | 428 | 546 | 476 | 70 |
| Prakasam | 1030 | 626 | 313 | 313 | 298 | 15 |
| SPS Nellore | 940 | 559 | 187 | 372 | 299 | 73 |
| 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** | **5688** | **579** |

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

**15.3.6. Details of Sanctions accorded for installation of Solar Powered / Non-Solar Powered V-SATs in Andhra Pradesh:**

(Amt in Lakhs)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S No | Name of the Bank | No. of V-SATs Sanctioned | Amount Sanctioned | No. of SSAs | | Total |
|  |  |  |  | Dark | Grey |  |
| 1 | Union Bank of India | 44 | 176.00 | 0 | 44 | 44 |
| 2 | Syndicate Bank | 7 | 4.18 | 0 | 7 | 7 |
| 3 | Andhra Bank | 30 | 69.40 | 0 | 30 | 30 |
| 4 | APGB | 43 | 172.00 | 0 | 43 | 43 |
| 5 | APGVB | 103 | 309.00 | 0 | 309 | 309 |
| 6 | SBI | 36 | 64.80 | 2 | 34 | 36 |
| 7 | Punjab National Bank | 1 | 1.08 | 0 | 1 | 1 |
| **Total** | | **264** | **796.46** | **2** | **468** | **470** |

**(Source: NABARD)**

**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 |
| 31.08.2017 | 195 | 97 | 135 | 339 | 766 | 1166 |

The bank wise uncovered GPs are as under:

|  |  |
| --- | --- |
| **Name of the Bank** | **No of GPs** |
| Andhra Bank | 31 |
| 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 India | 93 |
| Uco Bank | 7 |
| Union Bank of India | 8 |
| Vijaya Bank | 5 |
| **Total** | **245** |

Ministry of Finance advised banks to provide “action plan” to cover these unbanked Gram Panchayats in the context of RBI’s “Banking outlets” policy (RBI circular No.DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017). Controlling authorities of banks are requested to provide banking facilities accordingly and inform the status to SLBC.

**15.3.8 Implementation of AePDS Project by Banks:** Civil Supplies Department, GoAP vide letter CCS Ref No.IT22/20/2017 dated 02.08.2017 informed that the instructions have been issued to State Informatics Officer, NIC APSC, Hyderabad to change the product code from AePDS transactions to merchant transactions (Aadhaar Pay) immediately in respect of all banks in application software for claiming NABARD incentive of 1% by acquiring banks in AePS.

Department further informed that since the product code from AePDS transactions to Merchant transactions (Aadhaar Pay) is being changed in application software for claiming NABARD incentive of 1% by acquiring banks in AePS through National Informatics Centre, in future the banks shall not levy interchange fees from the FP Shop Dealers / Government. The NPCI instructions shall be forwarded scrupulously by banks for the AePDS transactions even after change of product code to Merchant Code.

SLBC vide Lr.No.2716/30/357/238, dated. 30.08.2017 has requested the AePDS implementing banks to offer their comments on the instructions given by the Civil Supplies Department, GoAP.

Civil Supplies Department, GoAP addressed a letter CCS Ref No.IT-22/20/2017 dated 23.08.2017 to the Secretary, Ministry of Electronics & Information Technology, GoI wherein they have informed that;

* It is understood from banks that following are the key costs incurred by them towards BHIM Aadhaar Pay merchant’s points:
* Application management cost
* Merchant on-boarding cost
* Dispute Management cost
* Bank Field Officer cost to manage and support these merchants
* As per Bankers view, to cover the operational expenses of the bank setting up the last mile acceptance infrastructure at such PDS costs is about Rs.2.5/- per transaction. At minimum the incentive payable to PDS agents must be Rs.1.5/- per transaction and therefore we recommended that a payout from the NABARD FIF fund for doing the digital transactions under Bhim Aadhaar Pay be revised from current Rs.1/- to Rs.4/- per transaction.
* In this connection, it is to inform that if the FP Shop has to be migrated to BHIM Aadhaar Pay from the current transaction type of cash withdrawal, technically the AePDS point will be a merchant and not a BC agent which amounts to the fact that the agent will have to pay the BHIM Aadhaar Pay MDR instead of getting a commission from banks under the BC arrangement.
* Further, with reference to the NPCI Minutes of the 17th Steering Committee Meeting held on 23rd March 2017 on enabling BHIM Aadhaar Pay across all banks it is imperative that there are NO transaction declines due to issuer bank unavailability on BHIM Aadhaar Pay. In other words the BHIM Aadhaar Pay must work across all extant AEPS OFFUS banks live in the NPCI system including regional rural banks where bulk of the transactions will take place so that no transactions fails at PDS points.
* In the above circumstances, it is critical that banks supporting the initiatives of Government of India are sufficiently incentivized so that they are able to recover the various cost incurred by them for enabling these points as now Aadhaar Pay Merchant points as per NPCI directives.

In view of the above, Civil Supplies Department, GoAP requested the Ministry of Electronics & Information Technology, GoI to kindly examine all the issues and arrange to take action to ensure that BHIM Aadhaar Pay shall have the following components:

1. A minimum payout of Rs.4/- from the NABARD FIF towards BHIM Aadhaar Pay transactions;
2. The NABARD FIF fund incentive scheme be extended till another 2 years from its current period till October 2017;
3. The AePDS merchant share shall be given to acquiring bank for passing the same to merchant in their current account as the digital payment incentive.

**15.4. Credit plus activities**

**15.4.1. Financial Literacy Centers (FLCs) - Position in A.P as on 31.07.2017:**

|  |  |
| --- | --- |
| Particulars | No. of FLCs |
| Number of FLCCs operating in the District Head Quarters | 18 |
| Number of FLCCs operating in Lead District Offices | 8 |
| Number of FLCCs operating in Other Places | 56 |
| **Total** | **82** |

(Detailed statement enclosed as **Annexure No.33**)

**15.4.2. Financial Literacy by FLCs and Rural Branches – Revision in funding limits, Audio-visual content and provision of hand held projectors:** RBI vide circular RBI/2017-18/23, FIDD.FLC.BC.No.11/12.01.01/2017-18 dated July 13, 2017 communicated the following;

* On a review, the FIF Advisory Board has revised the funding support available to banks to the extent of 60% of the expenditure of the camp subject to a maximum of Rs.5,000/- per camp. For details on funding, banks may refer to circular No. 107/DFIBT-24/2017 dated May 4, 2017 issued by NABARD.
* Audio visual content and provision of handheld projectors: In order to improve the effectiveness of the financial literacy camps, it has been decided to encourage FLCs and rural branches of banks to use hand held projectors to show Audio-visuals and posters on financial awareness messages. Funding for handheld projectors and speakers would be provided from FIF to the extent of 50% of the cost incurred on purchase of hand held projector and portable speaker (both put together) subject to a maximum of Rs.5000 per rural branch / FLC on a reimbursement basis. For details on funding, banks may refer to circular No.105/DFIBT-22/2017 dated May 4, 2017 issued by NABARD.
* Further, the National Centre for Financial Education (NCFE) supported by the financial sector regulators has prepared audio visuals (**Link to Audiovisuals on Financial Education webpage of RBI**) on the Financial Awareness Messages provided by RBI. The First Audio-visual covers the basic financial awareness messages such as address proof declaration under KYC norms, use of Business correspondents, Electronic payment systems NEFT/RTGS and not falling prey to fictitious emails/calls and Ponzi schemes. The Second Audio-visual explains the process of using the Unified Payment Interface through BHIM and the third audio visual explains the various ways of going digital and cashless. FLCs and rural branches of banks are advised to use the audiovisuals while conducting financial literacy camps.

**15.4.3. Rural Self Employment Training Institutes in Andhra Pradesh:**

Department of Rural Development, Ministry of Rural Development, GoI vide letter D.O.No.J-18046/02/2017 RSETI dated 14.07.2017 informed that RSETI is an innovative scheme of the Ministry of Rural development for promoting self employment through skill development for rural youth. The scheme is being implemented by Lead Banks in every State. Now, recently, the scheme has been aligned with the Common Norms for Skill Development schemes notified by Ministry of Skill Development and Entrepreneurship, GoI. One of the mandatory requirements under Common Norms is to achieve a minimum settlement rate of 70% for trained candidates within one year of training. ‘Settlement’ in RSETI means either self employment or wage employment in the ratio of 90:10 respectively.

While the average settlement rate so far in Andhra Pradesh has been 68% over the years, there is a need to increase the same. Some of the ways through which this can be achieved includes:

* Sensitizing RSETIs in the State on the need to organize demand driven training courses with high prospects of settlement through regular interaction with the industry/businesses.
* Monitoring of bank linkage of trained candidates and evaluation with RSETI Directors with Banks and specially in SLBCs.
* Direct involvement of local state officials in mobilization of candidates to ensure right and deserving candidates are given training.
* Regular tracking of the candidates for one year after completion of training with focused hand holding support to facilitate credit linkages/placements.

RSETI wise Annual Action Plan & Financial Budget for the financial year 2017-18 approved in the Ministry is enclosed as **Annexure.No.34**

Statement of performance of RSETIs for the financial year 2017-18 up to June, 2017 is enclosed as **Annexure No.35**

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 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 30.06.2017 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 | 8649715 | 75083 | 2228898 | 19005 | 19005 | 427035 | 3410 |
| Agrl.Term Loans Including Agrl. Allied Activities | 1702031 | 30774 | 377377 | 4822 | 2449 | 159526 | 1693 |
| Total Farm Credit | 10351746 | 105857 | 2606275 | 23827 | 21454 | 586561 | 5103 |
| Agriculture Infrastructure | 7612 | 548 | 159 | 88 | 11 | 39 | 13 |
| Ancillary Activities | 14165 | 5628 | 1739 | 359 | 221 | 581 | 163 |
| **Total Agriculture Advances** | **10373523** | **112033** | **2608173** | **24274** | **21686** | **587181** | **5279** |
| MSME Sector Advances | 1138556 | 43424 | 276688 | 10748 | 4105 | 117107 | 3508 |
| Export Credit | 350 | 1030 | 39 | 3 | 3 | 33 | 3 |
| Others under Priority Sector Advances | 551905 | 26847 | 137833 | 6155 | 818 | 45928 | 675 |
| **Total Priority Sector Advances** | **12064334** | **183334** | **3022733** | **41180** | **26612** | **750249** | **9465** |
| Non-priority sector loans | 2386668 | 93921 | 310009 | 15317 | 3272 | 80817 | 2050 |
| **Total Advances** | **14451002** | **277255** | **3332742** | **56497** | **29884** | **831066** | **11515** |
| Housing Loans | 283368 | 20089 | 70376 | 4980 | 423 | 13425 | 368 |
| Education Loans | 104681 | 3838 | 25479 | 683 | 180 | 10113 | 176 |
| Self Help Groups Advances | 787414 | 17299 | 106906 | 2133 | 837 | 41223 | 532 |

**Overdue / NPA position as on 30.06.2017 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 | 75083 | 19005 | 25.31% | 19005 | 25.31% | 3410 | 4.54% |
| Agrl.Term Loans Including Agrl. Allied Activities | 30774 | 4822 | 15.67% | 2449 | 7.96% | 1693 | 5.50% |
| Total Farm Credit | 105857 | 23827 | 22.51% | 21454 | 20.27% | 5103 | 4.82% |
| Agriculture Infrastructure | 548 | 88 | 16.06% | 11 | 2.01% | 13 | 2.37% |
| Ancillary Activities | 5628 | 359 | 6.38% | 221 | 3.93% | 163 | 2.90% |
| **Total Agriculture Advances** | **112033** | **24274** | **21.67%** | **21686** | **19.36%** | **5279** | **4.71%** |
| MSME Sector Advances | 43424 | 10748 | 24.75% | 4105 | 9.45% | 3508 | 8.08% |
| Export Credit | 1030 | 3 | 0.29% | 3 | 0.29% | 3 | 0.29% |
| Others under Priority Sector Advances | 26847 | 6155 | 22.93% | 818 | 3.05% | 675 | 2.51% |
| **Total Priority Sector Advances** | **183334** | **41180** | **22.46%** | **26612** | **14.52%** | **9465** | **5.16%** |
| Non-priority sector loans | 93921 | 15317 | 16.31% | 3272 | 3.48% | 2050 | 2.18% |
| **Total Advances** | **277255** | **56497** | **20.38%** | **29884** | **10.78%** | **11515** | **4.15%** |
| Housing Loans | 20089 | 4980 | 24.79% | 423 | 2.11% | 368 | 1.83% |
| Education Loans | 3838 | 683 | 17.80% | 180 | 4.69% | 176 | 4.59% |
| Self Help Groups Advances | 17299 | 2133 | 12.33% | 837 | 4.84% | 532 | 3.08% |

|  |
| --- |
| **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 | No. of Branches  as on 30.06.2017 |
| 1 | APGVB | 254 | 267 | 270 | 270 |
| 2 | APGB | 470 | 500 | 530 | 532 |
| 3 | CGGB | 158 | 174 | 192 | 192 |
| 4 | SGB | 170 | 181 | 195 | 195 |
|  | **Total** | **1052** | **1122** | **1187** | **1189** |

**Deposits:**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 30.06.2017 |
| 1 | APGVB | 2563.65 | 3420.66 | 4422.64 | 4479.17 |
| 2 | APGB | 7813.24 | 9594.65 | 11553.91 | 11824.69 |
| 3 | CGGB | 2186.21 | 2733.36 | 3291.26 | 3133.98 |
| 4 | SGB | 3087.03 | 3696.14 | 4473.16 | 4536.15 |
|  | **Total** | **15650.13** | **19444.81** | **23740.97** | **23973.99** |

**Advances**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 30.06.2017 |
| 1 | APGVB | 2237.85 | 2637.64 | 3275.78 | 3268.49 |
| 2 | APGB | 7321.74 | 8764.81 | 10067.18 | 10404.75 |
| 3 | CGGB | 1993.83 | 2428.78 | 3045.27 | 3103.28 |
| 4 | S G B | 3393.26 | 3555.03 | 3918.97 | 4000.79 |
|  | **Total** | **14946.68** | **17386.26** | **20307.20** | **20777.31** |

**CD Ratio**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 30.06.2017 |
| 1 | APGVB | 87.29 | 77.11 | 74.07 | 72.97 |
| 2 | APGB | 93.71 | 91.35 | 87.13 | 87.99 |
| 3 | CGGB | 91.20 | 88.86 | 92.53 | 99.02 |
| 4 | SGB | 109.92 | 96.18 | 87.61 | 88.20 |
| **CD ratio of all RRBs** | | **95.51** | **89.41** | **85.54** | **86.67** |

**Total Agriculture Advances**

(Rs. In crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 30.06.2017 |
| 1 | APGVB | 1267.35 | 1798.32 | 2295.66 | 2288.83 |
| 2 | APGB | 5618.42 | 6786.23 | 8030.36 | 8392.72 |
| 3 | CGGB | 1621.30 | 1988.67 | 2421.97 | 2435.86 |
| 4 | S G B | 2495.65 | 2757.79 | 3025.51 | 3101.14 |
|  | **Total** | **11002.72** | **13331.01** | **15773.50** | **16218.55** |

**Short Term Crop Production Loans**

(Rs. in crores)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the RRB | 31.03.2015 | 31.03.2016 | 31.03.2017 | 30.06.2017 |
| 1 | APGVB | 619.28 | 804.41 | 980.90 | 974.56 |
| 2 | APGB | 2931.63 | 3920.08 | 5004.93 | 5393.87 |
| 3 | CGGB | 1306.27 | 1556.67 | 1864.70 | 1816.78 |
| 4 | S G B | 1669.61 | 2025.11 | 2097.50 | 2175.54 |
|  | **Total** | **6526.79** | **8306.27** | **9948.03** | **10360.75** |

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

**Other Items**

**18.1 Progress on filing of Equitable Mortgage Records on CERSAI as on 30.06.2017:**

|  |  |  |  |
| --- | --- | --- | --- |
| 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 | 4 |
| PSBs | 20335 | 20109 | 986 |
| Pvt. Sector Banks | 1170 | 1145 | 29 |
| RRBs | 807 | 744 | 352 |
| Coop. Banks | 2 | 2 | 0 |
| **Total** | **22314** | **22000** | **1367** |

Bank wise progress in filing of Equitable Mortgage records on CERSAI is placed as **Annexure No.36**

**18.2 Land Acquisition by State Government – Recovery of Loans and Advances:** Andhra Pradesh Grameena Vikas Bank (APGVB) vide letter APGVB/Credit & RRM/451/2017-18 dated 25.07.2017 informed that State Government has undertaken several irrigational projects entailing acquisition of lands under various projects. In certain instances entire villages are submerged requiring the habitants of said villages to migrate to other places. While that being administrative action of Governments, banks are generally finding themselves in precarious situation as they have lent several crores of rupees to farmers and SHGs specially in implementing bank linked schemes of the Governments in these villages.

Recovery in such circumstances posed a major threat to the bank branches concerned. Government is requested to take into consideration the concerns of lending banks while releasing compensation amounts.

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

**19.1. Circulars issued by RBI:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Date** | **Circular No.** | **Reference** | **Title** |
| 01.07.2017 | 5 | FIDD.GSSD.CO.BC.No.03/09.16.03/2017-18 | Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) |
| 01.07.2017 | 6 | FIDD.GSSD.BC.No.05/09.10.01/2017-18 | Credit Facilities to Minority Communities |
| 01.07.2017 | 7 | FIDD.CO.GSSD.BC.No.06/09.09.001/2017-18 | Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs) |
| 01.07.2017 | 10 | FIDD.GSSD.CO.BC.No.04/09.01.01/2017-18 | Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) |
| 03.07.2017 | 4 | FIDD.CO.FSD.BC.No.7/05.05.010/2017-18 | Kisan Credit Card (KCC) Scheme |
| 03.07.2017 | 8 | FIDD.CO.LBS.BC.No.1/02.01.001/2017-18 | Lead Bank Scheme |
| 03.07.2017 | 11 | FIDD.FID.BC.No.02/12.01.033/2017-18 | SHG-Bank Linkage Programme |
| 03.07.2017 | 55 | FIDD.CO.FSD.BC No.8/05.10.001/2017-18 | Relief Measures by banks in areas affected by Natural Calamities |
| 13.07.2017 | 21 | FIDD.MSME&NFS.BC.No.10/06.02.31/2017-18 | Investment in plant and machinery for the purpose of classification as Micro, Small and Medium Enterprises – documents to be relied upon |
| 13.07.2017 | 23 | FIDD.FLC.BC.No.11/12.01.018/2017-18 | Financial Literacy by FLCs (Financial Literacy Centres) and rural branches – Revision in funding limits, Audio-visual content and provisions of hand held projectors |
| 24.07.2017 | 56 | FIDD.MSME&NFS.12/06.02.31/2017-18 | Lending to Micro, Small & Medium Enterprises (MSME) Sector |
| 03.08.2017 | 38 | FIDD.CO.FSD.BC.No.13/05.10.006/2017-18 | Natural Calamities Portal – Monthly Reporting System |
| 16.08.2017 | 48 | FIDD.CO.FSD.BC.No.14/05.02.001/2017-18 | Interest Subvention Scheme for Short Term Crop Loans during the year 2017-18 |