

Agenda & Background Notes

203rd Meeting of State Level Bankers' Committee, Andhra Pradesh (20th Meeting of Reorganized A.P State)

State Level Bankers' Committee of A.P

Convenor  *Andhra Bank*

Andhra Bank, Circle Office-Amaravati, R R Appa Rao Street, Vijayawada – 520 001
Phone: 0866-2562522, 2562518 Fax: 0866-2562521, Email: slbc@andhrabank.co.in

203rd SLBC Meeting Agenda – Index

Adoption of Minutes

Particulars	Page No.
Adoption of the minutes of 202 nd SLBC meeting of AP held on 26.04.2018 and other meetings of SLBC held after 26.04.2018	1

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

Particulars	Page No.
Power Consumption by BCs- request for charging of domestic tariff	2
NTR Housing Programme – communication of Operational guidelines and action plan	2
Constitution of Sub-Committees	2

Agenda Notes

01 Financial Inclusion

S. No.	Particulars	Page No.
1.1	Aligning Roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policy	3
1.2	Availability of ATMs in the State of Andhra Pradesh	3
1.3	Pradhan Mantri Jan Dhan Yojana(PMJDY) - Progress on Number of Accounts opened under PMJDY	3
1.4	Progress report - Number of Enrollments under Social Security Schemes	4
1.5	Deployment of Bank Mithras	4
1.6	Banking Infrastructure details in Visakhapatnam district (one of the 30 recategorised most affected LWE districts in the country)	5
1.7	Villages inadequately covered or uncovered by financial infrastructure	5
1.8	Section 23 of the Banking Regulation Act, 1949 – Branch Authorisation Policy – Left Wing Extremism affected districts – Revised List	6
1.9	Deployment of Women Self Help Group (SHG) members as Business Correspondent Agents in uncovered / inactive / non-performing BC locations	7
1.10	Gram Swaraj Abhiyan in 115 Aspirational Districts	7
1.11	Rejection of Government grant, Welfare benefits and payment against procurements in small accounts and rejection in inoperative/dormant accounts	8
1.12	Mana Seva Centre (OSS)	8
1.13	Financial Literacy Centers (FLCs)	9

02 Banking Statistics

S. No.	Particulars	Page No.
2.1	Banking at a Glance in Andhra Pradesh as on 31.03.2018	10
2.2	Banking Key Indicators of Andhra Pradesh	11
2.3	Comparative Statement of Banking Key Indicators	11
2.4	Statement of Priority Sector Advances (out standings)	12

03 Achievement of Annual Credit Plan 2017-18

S. No.	Particulars	Page No.
3.1	Achievement of Annual Credit Plan as on 31.03.2018	14
3.2	Annual Credit Plan Achievement – Last four years	15
3.3	Comparative Statement of Credit Disbursements (Y-o-Y)	16

04 Government Sponsored Schemes - Government of India

S. No.	Particulars	Page No.
4.1	Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)	17
4.2	Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM)	18
4.3	Prime Ministers' Employment Generation Programme (PMEGP)	18
4.4	Handloom Weavers – MUDRA scheme	18
4.5	Dairy Entrepreneurship Development Scheme (DEDS)	19
4.6	Agri - Clinics & Agri-Business Centers (ACABC)	19
4.7	DRI	19

05 Government Sponsored Schemes - Government of Andhra Pradesh

S. No.	Particulars	Page No.
5.1	Corporation wise Achievements	20
5.2	Andhra Pradesh Brahmin Welfare Corporation	21
5.3	Welfare of Differently Aabled, Transgender & Senior Citizens	22
5.4	Sericulture	22
5.5	Fisheries	22
5.6	Horticulture	22
5.7	Timelines for implementation of Welfare schemes for the financial year 2018-19	23
5.8	Repayment Tracker – Data Sharing with Social Welfare Department	23
5.9	Overdue position under Government sponsored schemes as on 31.03.2018	23

06 Agriculture Sector

S. No.	Particulars	Page No.
6.1	Progress in lending to Agriculture Sector	24
6.2	Progress in lending to Cultivators (Tenancy)	24
6.3	Pledge financing against Negotiable Warehouse Receipts (NWRs)	25
6.4	Relief measures by Banks in Areas Affected by Natural Calamities	26
6.5	Loan Charge Creation Module in AP Web land Portal	26
6.6	Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS)	26
6.7	Doubling Farmers Income by 2022	26
6.8	Vaddi Leni Runalu and Pavala Vaddi scheme on Crop Loans – Continuation of the Scheme for the year 2018-19	27

6.9	Farmer Producer Organizations (FPOs)	27
6.10	Promotion of Farmer Producer Groups – Extending Bank Linkage and Access to Credit	27

07 Micro, Small & Medium Enterprises (MSME) Sector

S. No.	Particulars	Page No.
7.1	Position of Lending under MSME sector	28
7.2	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme	29
7.3	Stand Up India Scheme	30
7.4	Pradhan Mantri MUDRA Yojana (PMMY)	30

08 Housing Loans

S. No.	Particulars	Page No.
8.1	Position of Housing Loans as on 31.03.2018	31
8.2	Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY)	31
8.2.1	Credit Linked Subsidy Scheme	31
8.2.2	Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) - Affordable Housing in Partnership (AHP)	31

09 Education Loans

S. No.	Particulars	Page No.
9.1	Position of Education Loans as on 31.03.2018	32
9.2	Skill Loan Scheme	32

10 Export Credit

S. No.	Particulars	Page No.
10.1	Position of Export Credit in Andhra Pradesh	32

11 Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs

S. No.	Particulars	Page No.
11.1	Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs	32

12 MFI finance extended

S. No.	Particulars	Page No.
12.1	Position of MFI finance extended as on 31.03.2018	33

13 Overdue/NPA position

S. No.	Particulars	Page No.
13.1	Overdue / NPA position as on 31.03.2018 under various sectors	34

14 Rural Self Employment Training Institutes in Andhra Pradesh

S. No.	Particulars	Page No.
14.1	Rural Self Employment Training Institutes in Andhra Pradesh	37

15 AP SLBC Call Centre

S. No.	Particulars	Page No.
15.1	AP SLBC Call Centre	37

16 Lead Bank Scheme

S. No.	Particulars	Page No.
16.1	Conduct of meetings under Lead Bank Scheme	38
16.2	Action Points for Lead Banks on Enhancing the Effectiveness of Lead District Managers (LDMs)	38
16.3	Revamp of Lead Bank Scheme	39
16.4	Timely submission of data to SLBC by Banks and LDMs	40

17. Regional Rural Banks

S. No.	Particulars	Page No.
17.1	Performance of Regional Rural Banks on Important Parameters	40

18. Other Items

S. No.	Particulars	Page No.
18.1	Progress of filing of Equitable Mortgage Records on CERSAI	42

19. Circulars Issued by RBI

S. No.	Particulars	Page No.
19.1	Circulars issued by Reserve Bank of India	42

20. Annexure

S. No.	Particulars	Page No.
1.	Bank wise Number of Branches as on 31.03.2018	43
2.	Bank wise Deposits and Advances & CD Ratio as on 31.03.2018	45
3.	District-wise Number of branches as on 31.03.2018	47
4.	District-wise Deposits and Advances & CD Ratio as on 31.03.2018	48
5.	Bank wise Priority Sector Advances as on 31.03.2018	49
6.	District-wise Priority Sector Advances as on 31.03.2018	51
7.	Bank wise total Agricultural advances outstanding as on 31.03.2018 (Priority and Non Priority)	52
8.	Bank wise Agricultural advances outstanding to Small and Marginal farmers as on 31.03.2018	53
9.	Bank-wise total MSME advances outstanding as on 31.03.2018 (Priority and Non Priority)	54
10.	Bank wise Housing Loans as on 31.03.2018 (Priority and Non Priority)	56

11.	Bank wise Education Loans as on 31.03.2018 (Priority and Non Priority)	57
12.	Bank wise Social Infrastructure and Renewable Energy loans as on 31.03.2018	58
13.	Bank wise data on Export Credit as on 31.03.2018	59
14.	Bank wise Advances to Minority Communities, Weaker Sections, SC /ST, Women as on 31.03.2018	60
15.	Bank wise Advances under DRI as on 31.03.2018	62
16.	Bank wise Outstanding SHG Advances as on 31.03.2018	64
17.	Bank wise position on overdue/NPAs (sector wise) as on 31.03.2018	65
18.	Bank wise position on overdue/NPAs under Government Sponsored Schemes as on 31.03.2018	83
19.	Annual Credit Plan 2017-18 Bank wise achievements in all sectors as on 31.03.2018	85
20.	Annual Credit Plan 2017-18 District wise achievements in all sectors as on 31.03.2018	88
21.	Bank wise Disbursements under Housing Loans as on 31.03.2018	91
22.	Bank wise Disbursements under Education Loans as on 31.03.2018	92
23.	Bank wise progress in lending to Cultivators (Tenancy) as on 31.03.2018	93
24.	Bank wise performance under pledge financing against NWRs as on 31.03.2018	95
25.	Relief measures by Banks in Areas Affected by Natural Calamities	96
26.	District wise details of Loan Charge creation as on 31.05.2018	97
27.	District wise progress under CGTMSE during the financial year 2017-18	98
28.	Bank wise performance under Stand Up India as on 05.06.2018	99
29.	Bank wise performance under PMMY as on 31.03.2018	102
30.	Progress under MUDRA scheme to Weavers upto 31.03.2018	104
31.	Bank wise list of 151 unbanked villages having population more than 5000	109
32.	Bank wise APY status as on 02.06.2018	112
33.	Bank wise list of 53 Villages inadequately covered or uncovered by Financial Infrastructure	113
34.	Details of FLCs as on 31.03.2018	114
35.	Comprehensive Performance report of RSETIs for the financial year 2017-18 up to 31.03.2018	120
36.	Bank wise progress in filing of Equitable Mortgage records on CERSAI	121
37.	PMEGP scheme new guidelines for the year 2018-19	123
38.	Proceedings of the meetings conducted after 202 nd SLBC meeting	147
39.	Suggested Guidelines for FPG Bank Linkage	191

Adoption of the minutes of 202nd SLBC meeting of AP held on 26.04.2018 and other meetings of SLBC held after 26.04.2018

The minutes of **202nd SLBC meeting** held on **April 26, 2018** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **26.04.2018** and up to **28.06.2018** 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	202 nd Meeting of SLBC of AP	26.04.2018
2	Meeting of Sub-committees of Agriculture, Horticulture, Livestock and Aquaculture Development, MSME, Govt. Sponsored Schemes and SHGs, Service Sector and Industries & Digital Transactions	23.05.2018
3	Meeting of Sub-committees of Agriculture, MSME and Government Sponsored Schemes	28.06.2018

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

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

Action Point	Action by	Action initiated/Status
Power Consumption by BCs- request for charging of domestic tariff. (Issue raised by APGVB)	Finance (IF) Dept., GoAP	During 202 nd SLBC meeting Hon'ble Chief Minister agreed for charging of domestic tariff towards the power consumed at the BC locations SLBC vide Lr.No. 2716 /30/322-P/059 dated.17.05.2018 requested Government for early resolution of the issue. Guidelines awaited.
NTR Housing Programme – communication of Operational guidelines and action plan	AP State Housing Corporation Ltd., GoAP	SLBC vide letter no 2716/30/18/476 dated 03.01.2017, Lr.No.2716/30/18/517 dated 01.02.2018 & Lr.No.2716/30/18/060 dated 17.05.2018 has requested the State Housing Corporation Limited, GoAP to communicate the comprehensive operational guidelines of the scheme and the action plan to enable SLBC to communicate the same for its implementation. Guidelines awaited from Department.
Constitution of Sub-Committees on; 1. Agriculture, Horticulture, Livestock & Aquaculture development 2. MSME, Government Sponsored Schemes & SHGs 3. Service sector & Industries 4. Digital transactions	Action initiated	Meeting of Sub-committees was held on 23.05.2018 and minutes of the meeting was circulated to all member banks.

AGENDA- 1**Financial Inclusion****1.1. Aligning Roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policy: Progress as on 31.05.2018:**

No. of villages to be covered with banking outlets as per road map	567
No. of villages covered (Branches-46, BC Points-310, Other Modes-61)	417
No. of villages yet to covered	150

Bank wise list of 150 unbanked villages having population more than 5000 is enclosed as **Annexure.No.31**

Banks are requested to complete the opening of CBS enabled banking outlets in Unbanked Rural Centres (URC) in villages with above 5000 population villages by 30th June, 2018.

Reserve Bank of India, Hyderabad vide letter FIDD (H)/LBS/RO Circular No.602/02.03.02/2017-18 dated 24.04.2018 clarified that there is no bar on the banks under prompt corrective action, on opening of banking outlets in rural centres other than through brick and mortar branches for fulfilling of financial inclusion obligations.

1.2. 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
31.03.2018	8981

1.3 Pradhan Mantri Jan Dhan Yojana (PMJDY):**Progress on Number of Accounts opened under PMJDY as on 30.05.2018**

Type of Bank	No. of Accounts		Total No. of Accounts	Total Deposit in Crores	Zero Balance Accounts	RuPay Cards Issued	Aadhaar Seeded
	Rural	Urban					
PSBs	3168486	3759174	6927660	1206.91	957003	6039475	6335602
Private sector Banks	79340	191478	270818	37.97	101311	256712	231844
RRBs	1231364	604835	1836199	311.00	80308	1324604	1790064
Total	4479190	4555487	9034677	1555.88	1138622	7620791	8357510
% to Total Accounts					12.60	84.35	92.50

1.4 Progress report - Number of Enrollments under Social Security Schemes as on 30.04.2018

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	6342274	1482807
Pvt. Sector Banks	536126	61465
Co-operative Banks	63844	19206
Grand Total	6942244	1563478

Atal Pension Yojana – Status as on 02.06.2018

PSBs	558942
Pvt. Sector Banks	21109
RRBs	93712
Others	4479
Grand Total	678242

Bank wise APY status as on 02.06.2018 is placed as **Annexure.No.32**

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

1.5 Deployment of Bank Mithras: status as on 31.05.2018

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	494	55
Vizianagaram	921	550	99	451	444	7
Visakhapatnam	925	620	132	488	354	134
East Godavari	1069	821	211	610	593	17
West Godavari	908	677	277	400	374	26
Krishna	970	439	172	267	267	0
Guntur	1011	974	428	546	479	67
Prakasam	1030	626	313	313	298	15
SPS Nellore	940	559	187	372	300	72
Chittoor	1363	952	198	754	678	76
YSR kadapa	790	516	269	247	243	4
Anantapuramu	1003	901	190	711	710	1
Kurnool	889	747	188	559	524	35
Total	12918	9044	2777	6267	5758	509

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

1.6 Banking Infrastructure details in Visakhapatnam district (one of the 30 recategorised most affected LWE districts in the country):

As on	No. of Branches					No. of ATMs
	Rural	Semi Urban	Urban	Metro	Total	
31.03.2016	186	96	129	327	738	1157
31.03.2017	194	97	136	337	764	1162
31.03.2018	181	107	103	371	762	1153

The bank wise uncovered GPs as on 31.05.2018 are as under:

Name of the Bank	No of GPs
Andhra Bank	31
APGVB	68
Bank of India	1
Bank of Maharashtra	1
Canara Bank	6
Indian Bank	6
Indian Overseas Bank	12
Kotak Mahindra Bank	1
State Bank of India	93
UCO Bank	6
Union Bank of India	8
Vijaya Bank	3
Total	236

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.

1.7 Villages inadequately covered or uncovered by Financial Infrastructure:

Department of Financial Services, MoF, Gol vide has communicated list of 386 villages in the state of Andhra Pradesh which are uncovered or inadequately covered by financial infrastructure. An uncovered / inadequately covered village is the village which is without financial infrastructure (Bank Branch, ATM and Banking Correspondent) within a radius of 5 kilometer.

On obtaining bank wise details of these villages from LDMs, SLBC requested the member banks to furnish the status of availability of financial infrastructure in the given 386 uncovered or inadequately covered villages.

S No	Particulars	Status
1	Total Number of Inadequately Covered or Uncovered Villages given by DFS, MoF	386
2	No. of Villages covered by Branches	198
3	No. of Villages covered by BCs	129
4	Number of villages submerged in Somasila Project	6
4	No. of Villages Uncovered	53

Bank wise list of 53 Villages inadequately covered or uncovered by Financial Infrastructure is enclosed as **Annexure.No.33**

Banks are requested to cover the inadequately / uncovered villages with banking outlet at the earliest.

1.8 Section 23 of the Banking Regulation Act, 1949 – Branch Authorisation Policy – Left Wing Extremism affected districts – Revised List:

Reserve Bank of India vide circular RBI/2017-18/195, DBR.No.BAPD.BC.111/22.01.001/2017-18 dated 14.06.2018 informed that as per the contents of paragraph No.4.2 (c) of the circular on 'Rationalisation of Branch Authorisation Policy – Revision of Guidelines' No.DBR.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017, a list of 106 Left Wing Extremism (LWE) affected districts in the country was furnished under Annex 111 of the circular, which was based on Government of India notification dated February 24, 2016.

As the Government of India has revised the list to 90 LWE affected districts, banks are advised to follow the revised list.

List of LWE districts in the state of Andhra Pradesh

1. East Godavari
2. Guntur
3. Srikakulam
4. Visakhapatnam
5. Vizianagaram
6. West Godavari

1.9 Deployment of Women Self Help Group (SHG) members as Business Correspondent Agents in uncovered / inactive / non-performing BC locations:

Department of Financial Services, MoF, GoI vide letter F.No.21(23)//2014-FI (Mission) (347323) dated. 17th May, 2018 informed that the Ministry of Rural Development has suggested that Self Help Group members are more suitable as BC for inclusion activities. For SHG member it will be additional income and hence lower attrition is expected. Further MoRD will provide for Tablet / micro ATM and there will not be any cost to bank.

Banks are requested to explore the women SHG members as Business Correspondents in uncovered, inactive BC locations and as replacement of non performing BCs.

1.10 Gram Swaraj Abhiyan in 115 Aspirational Districts – Saturation of villages with population above 1,000 in respect of Financial Inclusion schemes by 15th August 2018:

Department of Financial Services, MoF, GoI vide letter F.No.6/5/2018-FI (C-300382286) dated 29.05.2018 informed that, as Gram Swaraj Abhiyan was very useful in creating awareness, providing banking access and securing the unsecured poor villagers, it has been decided to launch the phase two of the Abhiyan in 45,137 villages of 115 Aspirational districts from 1st June 2018. The campaign on financial inclusion will be organized from 1st June 2018 to 15th August 2018.

It is informed that District Level Implementation Committee (DLIC), under the chairmanship of District Magistrate with Lead District Manager (LDM) as the Secretary, may be convened between 1st June to 7th June. Valuable suggestions of local public representative (MPs, MLAs) may also be taken before finalizing the target, action plan and road map. During the meeting decision on deployment of Business Correspondents in uncovered / inadequately covered villages, activation of inactive BCs, in Sub Service Areas (SSA) and deployment of additional touch points (BCs) in the villages may be taken to provide uninterrupted banking access in the villages. Self Help Group (SHG), Anganwadi / ASHA workers, Grameen Dak Sevak, CSCs or any other entity already having active presence in the villages may preferably be considered for engagement as BCs in the villages. Matter may further be taken up with SLBCs for taking up with SSA banks for implementation.

Further, Department of Financial Services, MoF, GoI nominated senior level officials from Andhra Bank and National Insurance Company Ltd. to take charge of the district and provide guidance and leadership in achieving the objective of GSA in the districts / villages for Financial Inclusion schemes.

In the State of Andhra Pradesh, 3 districts are identified as Aspirational districts viz., YSR Kadapa, Vizianagaram and Visakhapatnam. Total villages which are required to be saturated are 1782 - YSR Kadapa (513 villages), Vizianagaram (651 villages) and Visakhapatnam (618 villages).

1.11 Rejection of Government grant, Welfare benefits and payment against procurements in small accounts and rejection in inoperative/dormant accounts:

Department of Financial Services, MoF, GoI vide letter F.No.1/21/2014-FI (C-69551) dated 01.06.2018 informed that, it has come to notice that government grant / welfare benefits credit in small account is not allowed by many banks, thus leading to denial of benefits to small accounts holders. It is reiterated that all banks should comply with the provision of G.S.R 1038(E) dated 21.08.2017.

Further, Department of Financial Services, MoF, GoI informed that, Ministry of Tribal affairs have also brought to notice about non credit of scholarship / fellowship in beneficiary accounts. Verification of such accounts reveals that benefit was denied in many accounts as accounts were dormant / inoperative. In this regard RBI circular DBOD.No.Leg.BC.53/09.07.005/2013-14 dated 17.09.2013 is very clear that scholarship and benefits should not be rejected in such accounts which receive the government benefits and banks should assign separate product code so that stipulation of inoperative / dormant accounts due to non-operation does not apply while crediting proceeds. All the banks are instructed to follow the RBI circular and ensure that no such account holders are denied the credit of benefits.

SLBC vide Lr.No.2716/30/344/093 dated. 02.06.2018 has communicated the DFS instructions along with relevant RBI guidelines to all controllers of banks for implementation.

1.12 Mana Seva Centre (OSS):

SERP has been implementing Andhra Pradesh Rural Inclusive Growth Project (APRIGP) assisted by the World Bank. Under this project, one of the components is to provide entitlements, Citizen Services to the villagers along with financial services and grievance redressal mechanism through a single window called One Stop Shop (OSS). SERP has identified 442 remote locations in 161 Mandals under the APRIGP project and requested banks to recognize VLE of Manaseva centre as business correspondents.

1.13 Financial Literacy Centers (FLCs) - Position in A.P as on 31.03.2018:

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.34**)

Conduct of Financial Literacy Camps: All FLCs have been directed by RBI to conduct Financial Literacy camps as under:

- ❖ Two camps per month on 'Going Digital' through UPI and *99# (USSD)
- ❖ Five Target Specific Camps per month covering the target Groups of Farmers, SMEs, SHGs, School Children and Senior Citizens

All Rural Branches of banks are required to conduct one Financial Literacy Camp per month (on the third Friday of each month after branch hours). This camp will cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and *99# (USSD).

It is observed that many rural branches of the banks are not conducting the Financial Literacy Camps, one camp per month, as mandated by RBI.

Controlling authorities of all Banks are requested to advise all Rural branches to invariably conduct the Financial Literacy camps every month, on the third Friday of the month after the branch hours, as per the directives of RBI and submit the quarterly report to SLBC.

Reserve Bank of India observed **Financial Literacy Week during June 04-08, 2018** across the country with the theme of "Consumer Protection". The theme has been chosen to create awareness among the consumers of financial services about their rights, responsibilities, good practices and resolution mechanisms in a fast changing digital financial landscape.

Financial Literacy Week observed with messages on four topics viz. Risk vs Return, Grievance Redress Mechanism, Customer Liability for Unauthorized Electronic Banking Transactions and Good Practices for a Safe Digital Banking Experience.

AGENDA- 2**Banking Statistics****2.1 Banking at a Glance in Andhra Pradesh as on 31.03.2018**

(Amount in Crores)

Total Number of Bank Branches		
Rural - 2730 Semi Urban - 2165		7185
Urban - 1850 Metro - 440		
Total Deposits in the State		285858
Total Advances in the State		332021
Credit Deposit Ratio (RBI norm -60%)		116.15%
Total Priority Sector Advances		202937
% of Priority Sector Advances to ANBC (RBI Norm 40%)		74.23%
of which		
Agricultural Advances		125972
% of Agrl. Adv. to ANBC (RBI norm - 18%)		(46.08%)
Of which		
Small & Marginal Farmers (RBI norm – 8% of ANBC)		74027 (27.08%)
Micro & Small Enterprises (% to ANBC)		41372 (15.13%)
Out of which Micro Enterprises (RBI norm – 7.5% of ANBC)		22814 (8.35%)
Medium Enterprises		5886
Total MSME (% to ANBC)		47258 (17.29%)
Export Credit		199
Education		4036
Housing		22223
Social Infrastructure		59
Renewable Energy		94
Others		3096
Out of Total Priority Sector Advances, finance to:		
	SHGs	21873
	Advances to Weaker Sections (RBI norm - 10% of ANBC)	68259 (24.97%)
	Advances to Women (RBI norm -5% on NBC)	44602 (16.32%)
	Advances to SC/ST	12754
	Advances to Minorities (Norm 15% on priority sector)	14195 (6.99%)

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

2.2 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 31.03.2018
1.	Number of Branches:				
	Rural	2,478	2,670	2,777	2,730
	Semi Urban	1,999	2,024	2,090	2,165
	Urban	1,766	1,863	1,940	1,850
	Metro	297	332	351	440
	Total	6,540	6,889	7,158	7,185
2.	Deposits	1,93,753	2,18,022	2,62,556	2,85,858
3.	Incremental Deposits (% of increase)	28,511 (17.25%)	24,269 (12.53%)	44,534 (20.43%)	23,302 (8.88%)
4.	Advances	2,15,797	2,42,311	2,73,372	3,32,021
5.	Incremental advances (% of increase)	14,596 (7.25%)	26,514 (12.29%)	31,061 (12.82%)	58,649 (21.45%)
6.	C.D.Ratio (RBI norm - 60%)	111.38%	111.14%	104.12%	116.15%
7.	Incremental CD Ratio	51.19%	109.25%	69.75%	251.69%

2.3 Comparative Statement of Banking Key Indicators: Number of Branches

Particulars	As on 31.03.2017	As on 31.03.2018	Increase in No. of Branches over March, 2017
Rural	2,777	2,730	(-47)
Semi Urban	2,090	2,165	75
Urban	1,940	1,850	(-90)
Metro	351	440	89
Total	7,158	7,185	27

(Amount in crores)

Particulars	As on 31.03.2017	As on 31.03.2018	% Increase over March, 2017
Deposits	2,62,556	2,85,858	8.88%
Advances	2,73,372	3,32,021	21.45%

Comparative statement of Banking Key Indicators as on 31.03.2017 vis-à-vis 31.03.2018 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:

(Amount in crores)

Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	31.03.17	31.03.18	31.03.17	31.03.18	31.03.17	31.03.18	31.03.17	31.03.18	31.03.17	31.03.18
Rural Br.	1601	1565	148	162	840	812	188	191	0	0
Semi Urban Br.	1474	1446	313	339	194	271	109	109	0	0
Urban Br.	1319	1243	357	366	148	123	102	104	14	14
Metro Br.	271	327	73	76	5	35	2	2	0	0
Total Branches	4665	4581	891	943	1187	1241	401	406	14	14
Deposits	195915	210836	31392	39227	23741	27298	11508	8497	0	0
Advances	193694	238645	46211	54392	20307	24215	11609	13475	1551	1294

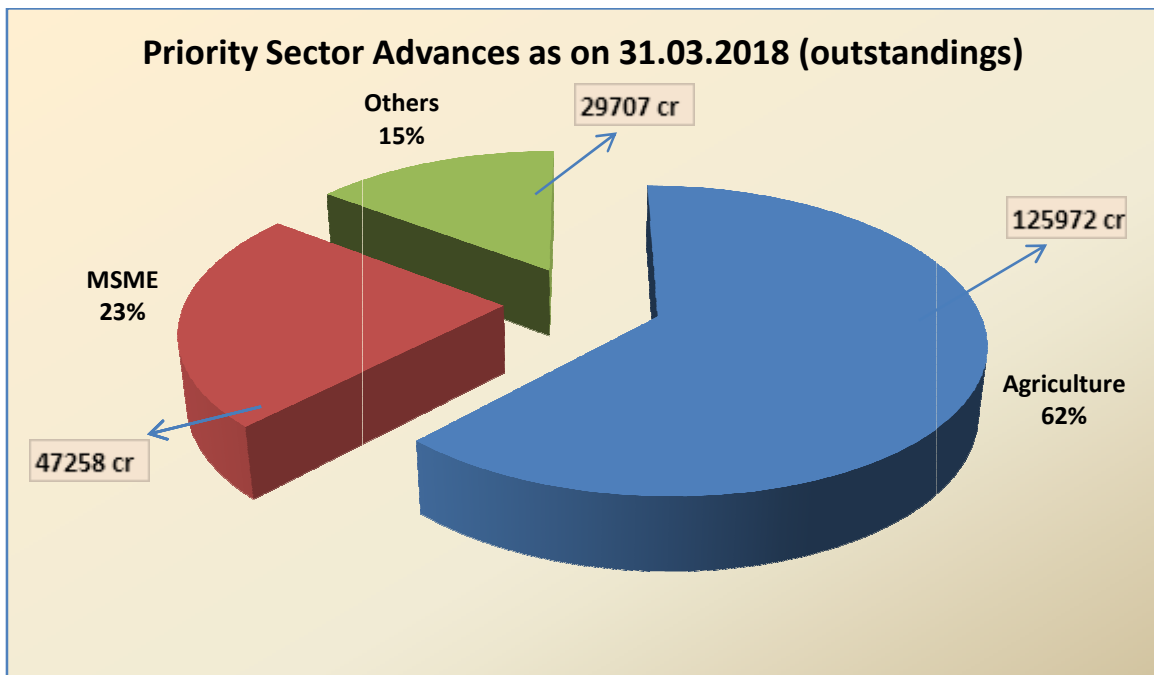
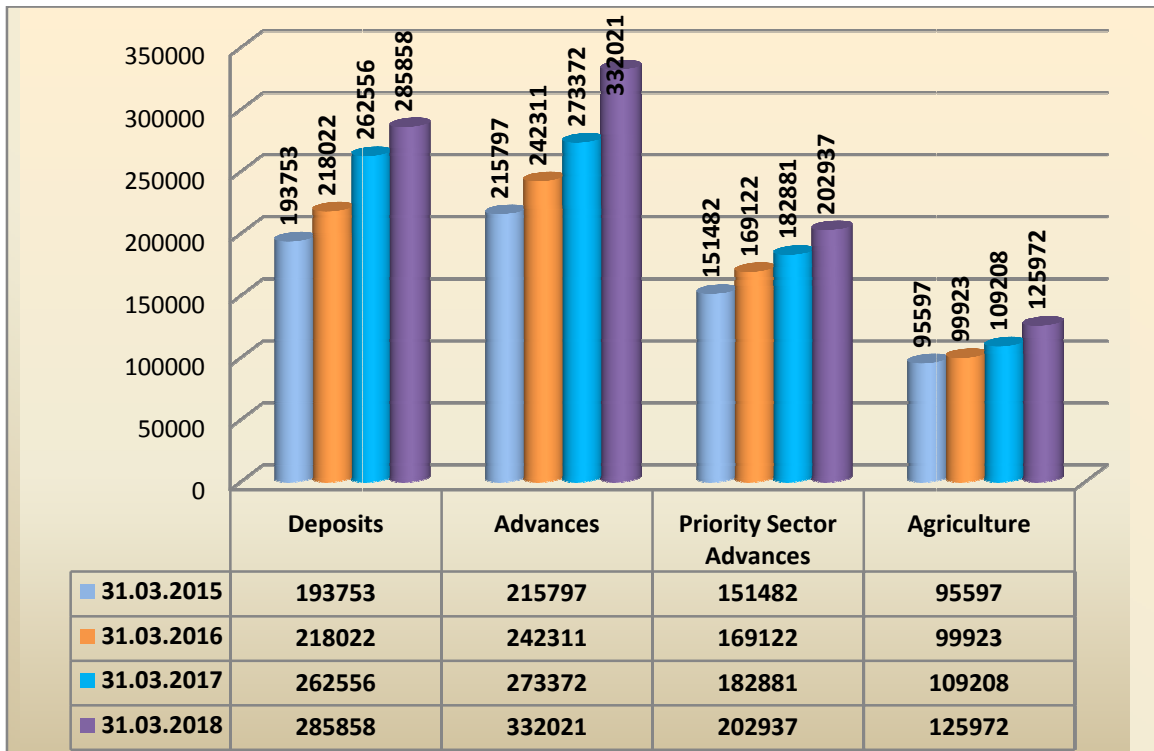
2.4 Statement of Priority Sector Advances (Outstanding)

(Amount in crores)

S. No.	Particulars	As on 31.03.15	As on 31.03.16	As on 31.03.17	As on 31.03.18
1	Short Term Production loans	65,353	67,174	72,591	83,084
2	Total Agrl. Term Loans	30,244	32,749	36,617	42,888
3	Total Agrl. Advances	95,597	99,923	1,09,208	1,25,972
	% of Agrl. Advances to ANBC (RBI norm- 18%)	47.51%	46.30%	45.07%	46.08%
4	Micro & Small Enterprises (% to ANBC)	32,276 (16.04%)	36,218 (16.78%)	38,971 (16.08%)	41,372 (15.13%)
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	NA	4,765	5,012	5,886
	MSME Total (% to ANBC)	32,276 (16.04%)	40,983 (18.99%)	43,983 (18.15%)	47,258 (17.29%)
5	Export Credit (Classified as Priority Sector w.e.f. 23.04.2015)	NA	961	807	199
6	Others' under Priority Sector Advances (% to ANBC)	23,609 (11.73%)	27,255 (12.63%)	28,883 (11.92%)	29,508 (10.79%)
	Total Priority Sector Advances	1,51,482	1,69,122	1,82,881	2,02,937
	% of Priority Sector Advances to ANBC (RBI norm -40%)	75.29%	78.37%	75.47%	74.23%

NA: Not Applicable

Banking Key Indicators (amount in Crores)



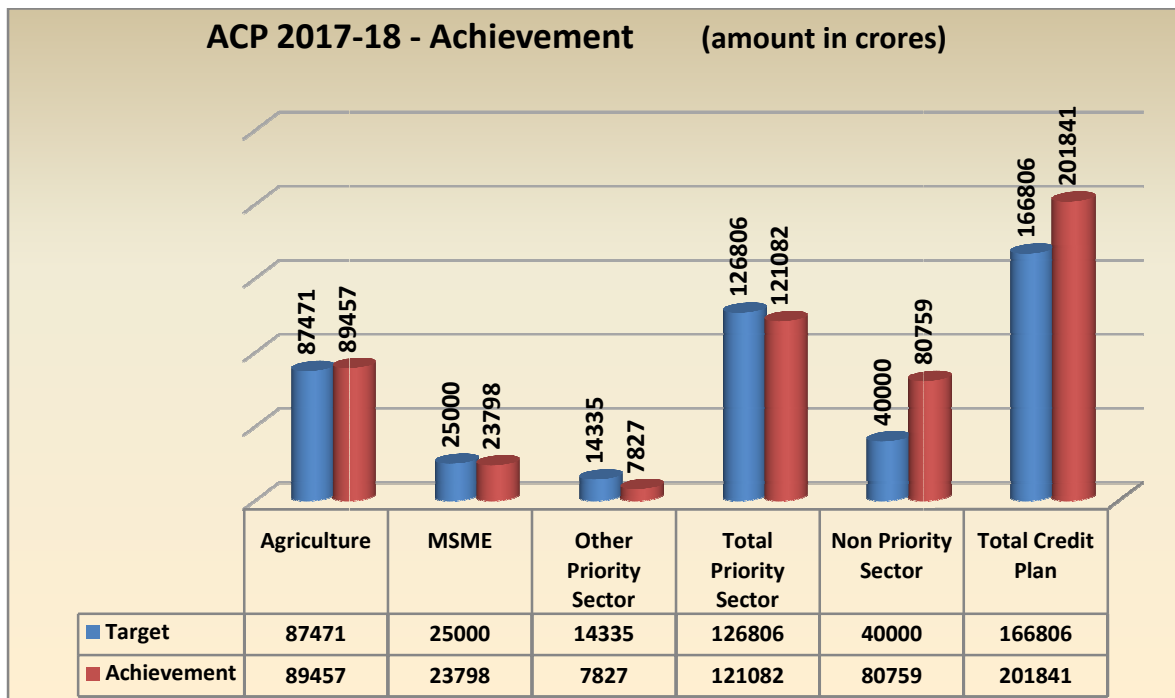
AGENDA - 3

Annual Credit Plan 2017-18

3.1 Achievement of Annual Credit Plan as on 31.03.2018

(Rs. in crores)

Sl. No	Item	Target 2017-18	Achievement (Disbursements during 01.04.17 to 31.03.18)	% of Achievement
1	Short Term Crop Production Loans			
	Khariiff	38,736	38,894	100.41%
	Rabi	24,370	28,674	117.66%
	Total	63,106	67,568	107.07%
2	Agri.Term Loans			
	Khariiff	10,052	7,574	75.35%
	Rabi	10,051	9,491	94.43%
	Total	20,103	17,065	84.89%
3	Total Farm Credit			
	Khariiff	48,788	46,468	95.24%
	Rabi	34,421	38,165	110.88%
	Total	83,209	84,633	101.71%
4	Agriculture Infrastructure & Ancillary Activities			
	Khariiff	2,131	2,587	121.40%
	Rabi	2,131	2,237	104.97%
	Total	4,262	4,824	113.19%
5	Khariiff	50,919	49,055	96.34%
	Rabi	36,552	40,402	110.53%
	Total Agriculture	87,471	89,457	102.27%
6	Micro, Small & Medium Enterprises	25,000	23,798	95.19%
7	Export Credit	180	101	56.11%
8	Education	2,155	656	30.44%
9	Housing	8,500	4,526	53.25%
10	Others under Priority Sector including Social Infrastructure & Renewable Energy	3,500	2,544	72.69%
11	Total Priority Sector	1,26,806	1,21,082	95.49%
12	Non Priority Sector	40,000	80,759	201.90%
13	Total Credit Plan	1,66,806	2,01,841	121.00%



3.2 Annual Credit Plan Achievement: Last four years

(Amount in crores)

Sl. No	Item	2014-15		2015-16		2016-17		2017-18	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	41978	29658	48067	57085	60000	58840	63106	67568
2	Total Agrl. Term Loans incl. allied activities	14041	10280	17205	18363	23003	19274	24365	21889
3	Total Agriculture	56019	39938	65272	75448	83003	78114	87471	89457
4	Non Farm Sector / Micro & Small Enterprises	10850	14134	16960	22262	25000	21903	25000	23798
5	Others' under Priority Sector including Export Credit	11025	5582	14688	6785	17535	8236	14335	7827
Total Priority sector		77894	59654	96920	104495	125538	108253	126806	121082

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

(Amount in crores)

Sl. No.	Item	Disbursements from 01.04.2016 to 31.03.2017	Disbursements from 01.04.2017 to 31.03.2018	% Increase
1	Short term Crop Production Loans	58,840	67,568	14.83
2	Total Agriculture Term Loans including Allied activities	19,274	21,889	13.57
3	Total Agriculture	78,114	89,457	14.52
4	Non Farm Sector / MSME	21,903	23,798	8.65
5	Other Priority Sector including Export Credit	8,236	7,827	---
6	Total Priority Sector	1,08,253	1,21,082	11.85
7	Non Priority Sector	38,011	80,759	112.46
8	Total Credit Plan	1,46,264	2,01,841	37.99

AGENDA - 4**Status of implementation of Government Sponsored Schemes during the FY 2017-18****Government of India****4.1 Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)****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	1875	62266	2515	13250	447722	14761	837056	17850
2017-18	11011	493014	13402	2001	70604	3112	13012	563618	16514	931620	21873

Overdue/NPAs under SHG Bank Linkage Programme as on 31.03.2018

(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
Mar, 2017	837056	17850	173423	3428	1302	7.29%	64999	777	4.35%
Mar, 2018	931620	21873	103739	2054	769	3.52%	32721	452	2.07%

Financing of Self Help Groups – Withdrawal of savings by members: NABARD vide letter Ref.No.NB.AP.RO.HYD./782/MICD/2018-19 dated 01.06.2018 informed that one such major issue has been restrictions on withdrawal of the savings of the members of the groups which are deposited in the bank branches. As is known, the savings are made by the members as part of core group principles to enable them to use the savings for internal lending and also for meeting emergent needs of the members. Not allowing withdrawal of the savings will not only affect the functioning of the groups but also erode the confidence of the members in the group, affecting the group dynamics in the long run, unless groups prefer not to withdraw savings for their own reasons. As is clearly laid down in RBI Master Circular on Self Help Groups, FIDD.FID.BC.No.02/12.01.033/2017-18 dated 03 July 2017 banks should encourage the branches in financing the Self Help Groups (SHGs) and establish linkages with them, making the procedures simple and easy. The group dynamics of working of the SHGs need neither be regulated nor formal structures imposed or insisted upon and the approach to financing of SHGs should be totally hassle-free.

In view of the above, Banks are requested to advise the branches not to impose any restrictions on withdrawal of savings of the members so as to ensure smooth functioning of the groups.

4.2 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 31.03.2018

(Amount in crores)

S. No	Program	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	11579	231.58	18155	169.64	156.79	73.25
2	SEP (Groups)	283	28.30	441	30.16	155.83	106.57

(Source: MEPMA)

4.3 Prime Ministers Employment Generation Programme (PMEGP)

Target & Achievement under PMEGP for the year 2017-18 (as on 31.03.2018)

(Rs. in lakhs)

S. No	Agency	Target			Sanctioned			Disbursed			% of Achvt. In No. of Projects
		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	450	892.59	3600	288	1344.73	2958	152	737.52	1623	33.78
2	KVIB	732	1450.46	5856	939	3515.80	7735	616	2155.01	4741	84.15
3	DIC	976	1933.96	7804	1323	3970.76	8736	687	1917.04	4217	70.39
	Total	2158	4277.01	17260	2550	8831.29	19429	1455	4809.57	10581	67.42
4	KVIC, D.O. Vizag	280	557.87	2240	202	1044.95	2299	141	723.79	1580	50.36
	Grand Total	2438	4834.88	19500	2752	9876.24	21728	1596	5533.36	12161	65.46

(Source: KVIC, Hyderabad)

Khadi & Village Industries Commission, State Office Andhra Pradesh vide letter No.AP/SOH/PMEGP/Targets/2018-19 dated. 23.05.2018 has communicated targets for the year 2018-19 under PMEGP scheme. Further, informed that the ratio of 30:30:40 for KVIC, KVIB & DIC has been dispensed with. Target among KVIC, KVIB & DIC has been fixed by taking their last three years district wise average performance and by taking aspirational districts of NITI Ayog and other parameters mentioned in the scheme new guidelines for the year 2018-19 is enclosed as **Annexure.No.37**

4.4 Handloom Weavers – Mudra Scheme

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh up to March, 2018 is as under:

(Rs. in Lakhs)

No. of Applications Forwarded to Banks (including 2016-17 pending applications)		Disbursed by Banks	
Physical	Financial	Physical	Financial
37838	19005.90	10209	5227.62

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 31.03.2018 is enclosed as **Annexure No.30**

4.5 Dairy Entrepreneurship Development Scheme (DEDS)

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.

4.6 Agri-Clinics & Agri-Business Centers

Agri-Clinics & Agri-Business Centers (ACABC) – Review of progress as on 01.06.2018

S.No	Particulars	Number
1	No. of projects sanctioned	31
2	No. of projects pending	335

(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.

4.7. Credit under DRI

Year ended	Outstanding Rs. In Crores
March, 2015	35.97
March, 2016	36.39
March, 2017	33.41
March, 2018	33.12

The credit outstanding under DRI is Rs.33.12 Crores as on 31.03.2018 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 - 5

Government Sponsored Schemes - Government of Andhra Pradesh

5.1 Corporation wise achievement as on 04.06.2018 for the financial year 2016-17

(Rs. in Lakhs)

Corporation	Target		Sponsored by Bank		% of Achvt.		Subsidy Released		Loan Disbursed		% of Achvt.	
	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt
ST Corporation	6145	10974	4006	4765	65.19	43.42	3991	4748	3297	3889	82.61	81.92
SC Corporation	46063	84159	32205	42493	69.92	50.49	32183	42470	27119	35525	84.26	83.65
BC Corporation	65729	79472	48130	57893	73.22	72.85	48048	57798	36896	44260	76.79	76.58
APS Minorities Finance Corp	12787	23482	7859	8182	61.46	34.84	7743	8078	6621	6891	85.51	85.30
APS Christian Minorities Finance Corp	1131	2245	574	942	50.75	41.97	560	916	480	783	85.71	85.51
A.P.State Kummari Shalivahana Coop. Societies Fed. Ltd.	3253	5752	1561	1449	47.99	25.19	1538	1436	1078	962	70.09	66.96
A.P. Washermen Cooperative Societies Federation Ltd.	4628	9618	2734	2390	59.08	24.85	2723	2385	1470	1281	53.98	53.72
A.P. Valmiki/Boya Cooperative Societies Federation Ltd.	3243	4217	2172	1215	66.98	28.81	2172	1215	1161	600	53.45	49.38
A.P. Vaddera Cooperative Societies Federation Ltd.	4370	6597	2641	1958	60.43	29.68	2608	1923	1889	1303	72.43	67.76
A.P. State Viswabrahmins Coop. Corporation Ltd.	2864	6146	1363	1786	47.59	29.05	1363	1786	737	991	54.07	55.47
A.P. Sagara(Uppara) Cooperative Societies Federation Ltd.	3633	6359	2090	1698	57.53	26.70	2060	1668	1008	739	48.93	44.33
A.P. Nayee Brahmin Cooperative Societies Federation Ltd.	4427	8715	1562	1320	35.28	15.15	1562	1320	913	682	58.45	51.66
A.P. Medara Finance Corporation Ltd.	1504	3640	433	447	28.79	12.28	433	447	323	331	74.60	73.94
A.P. Krishna Balija, Poosala Cooperative Societies Federation Ltd	1261	2854	143	124	11.34	4.34	143	124	82	76	57.34	61.29
A.P. Bhattraja Cooperative Societies Federation Ltd.	1346	3094	179	190	13.30	6.14	179	190	93	64	51.96	33.68
A.P State Kapu Welfare and Development Corporation Limited	55717	88391	58721	75022	105.39	84.88	58773	75108	42154	54030	71.72	71.94
Total	218101	345715	166373	201874	76.28	58.39	166079	201612	125321	152407	75.46	75.59

(Source: APOBMMMS Portal)

Corporation wise achievement as on 04.06.2018 for the financial year 2017-18

(Rs. in Lakhs)

Corporation	Target		Sponsored by Bank		% of Achvt.		Subsidy Released		Loan Disbursed		% of Achvt.	
	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt
ST Corporation	10801	20222	8081	9719	74.82	48.06	7591	9115	4507	5413	59.37	59.38
SC Corporation	93837	197669	74350	106235	79.23	53.74	71973	102559	45749	66745	63.56	65.08
Economically Backward Communities (EBCs)	7996	15679	4640	7803	58.03	49.77	0	0	0	0	0.00	0.00
BC Corporation	64654	131653	73869	101819	114.25	77.34	70443	96755	37348	53033	53.02	54.81
APS Minorities Finance Corp	15761	38031	14828	20973	94.08	55.15	13675	19271	5518	7867	40.35	40.82
APS Christian Minorities Finance Corp	1918	5669	968	1743	50.47	30.75	880	1580	496	883	56.36	55.87
A.P.State Kummari Shalivahana Cooperative Societies Federation Ltd.,	2558	6173	1476	2117	57.70	34.29	1157	1731	221	336	19.10	19.38
A.P. Washermen Cooperative Societies Federation Ltd.,	3277	7708	2721	3284	83.03	42.61	2100	2465	565	523	26.90	21.21
A.P. Valmiki/Boya Cooperative Societies Federation Ltd.,	1210	4816	1686	1993	139.34	41.39	1428	1644	124	125	8.68	7.62
A.P. Vaddera Cooperative Societies Federation Ltd.,	1948	4683	1196	1884	61.40	40.23	817	1261	64	114	7.83	9.00
A.P. Toddy Tappers Cooperative Finance Corporation Ltd.,	3690	6205	1902	2170	51.54	34.97	1267	1311	182	187	14.36	14.29
A.P. State Viswabrahmins Cooperative Corp. Ltd.,	2240	5504	1539	2091	68.71	37.99	1233	1582	367	400	29.76	25.28
A.P. Sagara(Uppara) Cooperative Societies Federation Ltd.,	1635	4863	964	1335	58.96	27.46	762	1019	81	64	10.63	6.23
A.P. Nayee Brahmin Cooperative Societies Federation Ltd.,	3116	7205	2475	3757	79.43	52.15	1899	2725	692	893	36.44	32.76
A.P. Medara Finance Corporation Ltd.,	1123	3390	672	1106	59.84	32.62	479	745	91	166	19.00	22.27
A.P. Krishna Balija, Poosala Cooperative Societies Federation Ltd.,	1242	2677	480	878	38.65	32.78	301	537	130	237	43.19	44.18
A.P. Bhattraja Cooperative Societies Federation Ltd.,	872	1778	173	317	19.84	17.81	125	230	27	40	21.60	17.39
A.P State Kapu Welfare and Development Corporation Limited	61767	128308	65783	94927	106.50	73.98	63126	90765	31390	47042	49.73	51.83
Total	279645	592233	257803	364151	92.19	61.49	239256	335295	127552	184068	53.31	54.90

(Source: APOBMMMS Portal)

5.2 Andhra Pradesh Brahmin Welfare Corporation: Chanakya Scheme:

(Amt. in Lakhs)

Category	Target		Achievement as on 31.03.2018	
	Physical	Financial	Physical	Financial
Abhivrudhi	375	3750	78	145.90
Abhyudaya	625	1250	220	372.50
Anthyodaya	675	675	383	451.98

5.3 Welfare of Differently Abled, Transgender & Senior Citizens:

Achievement upto 31.03.2018 under Economic Rehabilitation scheme

(Amt. in Lakhs)

Target		Achievement		% of Achievement	
Physical	Financial	Physical	Financial	Physical	Financial
918	917.56	1042	820.66	114	89

5.4 Sericulture: Achievement as on 31.03.2018

(Amt. in Lakhs)

Target 2017-18		Applications Sponsored	Sanctioned		Grounded		% of Achievement	
Number	Amount		Number	Amount	Number	Amount	Number	Amount
1733	1708.65	1447	1252	1330.36	1019	1223.41	58.80	71.60

(Source: Department of Sericulture)

5.5 Fisheries: Credit Disbursement report – 2017-18

(Rs. in crores)

Total Credit proposed for GSS	Credit extended to GSS	Direct Loans to Fisheries sector by Banks
80.78	0.679	531.46

(Source: Department of Fisheries)

5.6 Horticulture: Progress as on 31.03.2018

(Rs. in Lakhs)

Name of the Scheme	Allocation	Releases	Expenditure
Mission for Integrated Development of Horticulture (MIDH)	14005.33	12783.33	11142.81
National Mission on Oilseeds and Oilpalm Programme (NMOOP) under Mini Mission-II	4832.49	1429.83	*4059.01
State Development Plan (State Plan)	10000.00	10000.00	9360.55
Total	28837.82	24213.16	24562.37

*Committed Expenditure

(Source: Department of Horticulture)

Mission for Integrated Development of Horticulture (MIDH): Department of Horticulture, GoAP vide Lr.No.MIDH/PHM/572/2018 dated. 17.05.2018 informed that the State Government is committed to encourage horticulture through value addition by promoting establishment of Post Harvest Infrastructure like Cold Storages, Ripening Chambers, Minimal Processing Units and Functional Infrastructure etc. under Mission for Integrated Development of Horticulture (MIDH).

It is also informed that the State Government is providing 35% to 40% subsidy for farmers / entrepreneurs under General Category and 75% to SC & ST farmers / entrepreneurs for establishment of Post Harvest Infrastructure in the State. Further, it is to inform that a budget of Rs.53.00 crores is earmarked for the year 2018-19 for Post Harvest Management of fruits and vegetables in the State.

Since, all Nationalized Banks are financing the farmers / entrepreneurs for establishment of Post Harvest Infrastructure; all such promoters who approach the Nationalized banks can be informed and guided for availing subsidy provided by the Department of Horticulture.

5.7 Timelines for implementation of Welfare schemes for the financial year 2018-19:

During the meeting of Sub-committees held on 23.05.2018 forum has approved the following timelines for implementation of Welfare schemes for the financial year 2018-19.

Registration of new Applications in APOBMMS website	Extended up to 25.05.2018
Intimation to the Committee members and Applicants for attending the selections	26.05.2018 to 31.05.2018
Selection of applications by all the Mandal/Municipality/Municipal Corp. level SC/SCs	01.06.2018 to 22.06.2018
Opening of Bank Accounts by the Banks to the selected applicants	23.06.2018 to 15.07.2018
Sanction of Schemes / Subsidy to the selected applicants and forwarding of Bank A/C Nos to Head offices of all Welfare Corporations	16.07.2018 to 31.07.2018
Release of Subsidy from Head offices of all Welfare Corporations	01.08.2018 to 15.08.2018
Grounding / establishing of Units	16.08.2018 to 30.09.2018

5.8 Repayment Tracker – Data Sharing with Social Welfare Department:

Social Welfare Department has instructed the Tata Consultancy Services Ltd (TCS) to develop Repayment Tracker Application for the loans issued under various social welfare schemes by the Banks. In this context, the Department has requested the Banks to share the data related to loans repayment to its Technical Service Provider, TCS.

After several requests, Majority of the banks have been completed the MoU process regarding the same. In pursuance of the above, bankers whoever completed MoU process are yet to share the data to Department pertaining to beneficiaries who availed loan from welfare schemes under Social Welfare Department. The remaining banks are requested to immediately to start sharing the data with TCS for tracking of the loan repayments and arrange to complete the same at an early date.

5.9 Overdue position under Government Sponsored Schemes as on 31.03.2018

(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 NPA to O/s
Central G.S.S	1191565	26770.63	134610	1506.67	518.75	1.94%	43356	394.97	1.48%
Of which									
SGSY / NRLM	421507	16937.14	45483	662.54	307.93	1.82%	13951	199.61	1.18%
SJSRY / NULM	64714	1548.91	12034	114.19	71.56	4.62%	4870	41.04	2.65%
PMRY/PMEGP	19423	280.33	6624	100.26	29.06	10.37%	4738	29.85	10.65%
State G.S.S	1005565	10735.90	169922	2004.70	723.29	6.74%	65863	640.38	5.96%

AGENDA- 6**Agriculture Sector****6.1. Progress in lending to Agriculture Sector**

(Rs. in crores)

Sl. No	Item	Target 2017-18	Achievement (Disbursements during 01.04.17 to 31.03.18)	% of Achievement
1	Short Term Crop Production Loans			
	Khariiff	38,736	38,894	100.41%
	Rabi	24,370	28,674	117.66%
	Total	63,106	67,568	107.07%
2	Agri.Term Loans			
	Khariiff	10,052	7,574	75.35%
	Rabi	10,051	9,491	94.43%
	Total	20,103	17,065	84.89%
3	Total Farm Credit			
	Khariiff	48,788	46,468	95.24%
	Rabi	34,421	38,165	110.88%
	Total	83,209	84,633	101.71%
4	Agriculture Infrastructure & Ancillary Activities			
	Khariiff	2,131	2,587	121.40%
	Rabi	2,131	2,237	104.97%
	Total	4,262	4,824	113.19%
5	Khariiff	50,919	49,055	96.34%
	Rabi	36,552	40,402	110.53%
	Total Agriculture	87,471	89,457	102.27%

6.2. Progress in lending to Cultivators (Tenancy): Finance extended to LEC holders during 2017-18 up to 31.03.2018 is as follows:

(Rs. in crores)

Target for finance to Tenant farmers		Finance to Tenant farmers through	Achievement	
Accounts	Amount		Accounts	Amount
736943	6,310.55	LECs	247406	1598.12
		CoCs	31078	185.73
		JLGs	23034	367.26
		RMGs	21477	622.71
		Others	91306	371.33
		Total	414301	3145.15
% of Achievement		56.22%	49.84%	

Bank wise performance is placed as **Annexure.No.23**

During the State Level Strategy Meet on financing Tenant Farmers convened by NABARD on 17.05.2018 the following major action points were emanated:

- ✓ The four focused districts viz: East Godavari, West Godavari, Guntur and Krishna should make efforts to increase the credit flow to tenant Farmers to dispense more than 10% of crop loans and cover higher percentage of Tenant farmers during 2018-19.
- ✓ Institutional mechanism to strengthen to hand hold Tenant Farmers may be explored by State Government.
- ✓ Awareness campaigns through FLCs and other grass root institutions.
- ✓ Involving Government machinery in recovery to ensure sustenance of momentum in tenant Farmers financing.
- ✓ The progress in credit flow to Tenant Farmers may be reviewed at different levels viz., JMLBC, DLCC/DLRC, SLBC and branch reviews by controlling officers as a regular agenda item.
- ✓ The exercise of issue of LEC/CoC may be completed by end March so that Tenant Farmers list is made available to all concerned branch managers through controlling officers.
- ✓ Separate package of assistance may be considered for Tenant Farmers by State Government by converging various welfare and development programs.
- ✓ NABARD may cover family members of Tenant Farmers in its promotional programmes.
- ✓ State Government may explore covering family members of Tenant Farmers under skill development initiatives and other skill development and alternative employment generation schemes.
- ✓ Credit guarantee fund on the lines of Credit Guarantee scheme of MSME may be introduced.
- ✓ Farmers aggregation facilities through farmers producers organizations may be encouraged.
- ✓ Commercial banks and cooperative banks may make use of the JLPI model for promotion of JLGs of Tenant farmers by entering into MoU with NABARD.

6.3. Pledge financing against Negotiable Warehouse Receipts (NWRs): in the state of Andhra Pradesh for the quarter ended March, 2018

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	1793	93.95	6670	279.17
2	Private Sector Banks	3314	371.69	5049	480.79
3	RRBs	26	1.33	232	19.01
4	Cooperative Banks	163	14.58	192	17.55
	Grand Total	5296	481.55	12143	796.52

Bank wise statement for the quarter ended March, 2018 is placed as **Annexure No.24**

6.4. Relief measures by Banks in Areas Affected by Natural Calamities:

Data on relief measures extended by banks during 2017-18 upto March, 2018:

(Amount in Lakhs)

Name of the Bank	Outstanding eligible for reschedulement		Amount rescheduled		% of Achievement	
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
Public Sector Banks	31846	37627	7498	7048	23.54	18.73
Private Sector Banks	0	0	0	0	0	0
RRBs	10780	12337	0	0	0	0
Cooperative Banks	57235	52794	0	0	0	0
Grand Total	99861	102758	7498	7048	7.51	6.86

Bank wise statement for the quarter ended March, 2018 is placed as **Annexure No.25****6.5. Loan charge creation module in AP web land portal:**

Banks have made Charge Creation for 39,22,536 loan accounts in the AP web land portal as on 31.05.2018 and charges were approved for 36,14,618 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.26****6.6. Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS):**

Government of Andhra Pradesh has issued orders for Notification of Crops and Areas (District-wise) for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) schemes during Kharif, 2018 season in the State.

S.No.	Scheme	G.O.MS.No.	Date
1	PMFBY	53	17.05.2018
2	RWBCIS	54	17.05.2018

SLBC vide Lr. No: 2716/30/46/073 dated 22.05.2018 has already communicated above G.Os to controlling authorities of all Banks and requested to communicate guidelines to branches with an instruction to implement the scheme as per the scheme guidelines.

6.7. Doubling Farmers Income by 2022: The strategy to achieve this goal, inter-alia, include,

- ❖ Focus on irrigation with large budgets, with the aim of "per drop, more crop"
- ❖ Provision of quality seeds and nutrients based on soil health of each field
- ❖ Investments in warehousing and cold chains to prevent post-harvest crop losses
- ❖ Promotion of value addition through food processing
- ❖ Creation of a national farm market, removing distortions and develop infrastructure such as e-platform

- ❖ Strengthening of crop insurance scheme to mitigate risks at affordable cost
- ❖ Promotion of ancillary activities like poultry, bee-keeping and fisheries.

6.8. Vaddi Leni Runalu and Pavala Vaddi scheme on Crop Loans – Continuation of the Scheme for the year 2018-19:

Department of Agriculture, GoAP vide letter No. Credit/8/2018 dated 20.05.2018 informed that the Vaddi Leni Runalu and Pavala Vaddi schemes will continue during the year 2018-19 also and the guidelines issued earlier vide G.O.Rt.No.639 dated 27.04.2013 are applicable for implementation of the scheme by the banks.

The banks can upload the data of the eligible farmers in the MIS format available in the VLR portal for settlement of claims by the Department.

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

6.9. Farmer Producer Organizations (FPOs):

S. No	Particulars	Status as on 31.05.2018
a.	Total no. of FPOs sanctioned	106
b.	No. of FPOs registered	102 (96%)
c.	Aggregate Grant sanctioned	₹900.02 lakh
d.	Aggregate Grant released to FPOs	₹542.35 lakh
e.	No. of members mobilized	39065
f.	No. of shareholding members	22001
g.	SF/MF members (of pt. e)	28488
h.	Women members (of pt. e)	11380
i.	SC/ST members (of pt. e)	14263
j.	Equity mobilized	₹213.03 lakh
k.	No. of FPO CEOs appointed	102
l.	No. of FPOs digitized	106
m.	No. of FPOs graded	106 (A: 6, B:28, C: 35, D:37)
n.	No. of FPOs market linked	70
o.	No. of FPOs with business plan prepared	42
p.	No of FPOs credit linked	24 (₹506.30 lakh)
q.	No. of POPI/FPO persons trained by RSA	183

6.10 Promotion of Farmer Producer Groups – Extending Bank Linkage and Access to Credit:

SERP vide Lr.No.SERP/APRIGP/102/FPG&FPO/2017, dated 08.06.2018 has requested SLBC to place the suggested guidelines pertaining to FPG Bank Linkage for approval and implementation by adopting uniform guidelines by all the banks in the state. Forum may discuss and approve suggested guidelines.

Suggested Guidelines for FPG Bank Linkage is enclosed as **Annexure.No.39**

AGENDA- 7**Micro, Small & Medium Enterprises (MSME) Sector****7.1. 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 31.03.2018	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	871952	18701	1017769	21197	948358	22814
Small Enterprises	121982	17517	139703	17774	138286	18558
Total MSE	993934	36218	1157472	38971	1086644	41372
% of Micro enterprises to total MSE	87.73%	51.63%	87.93%	54.39%	87.27%	55.14%
Medium Enterprises	90181	4765	112754	5012	82137	5886
Total MSME	1084115	40983	1270226	43983	1168781	47258

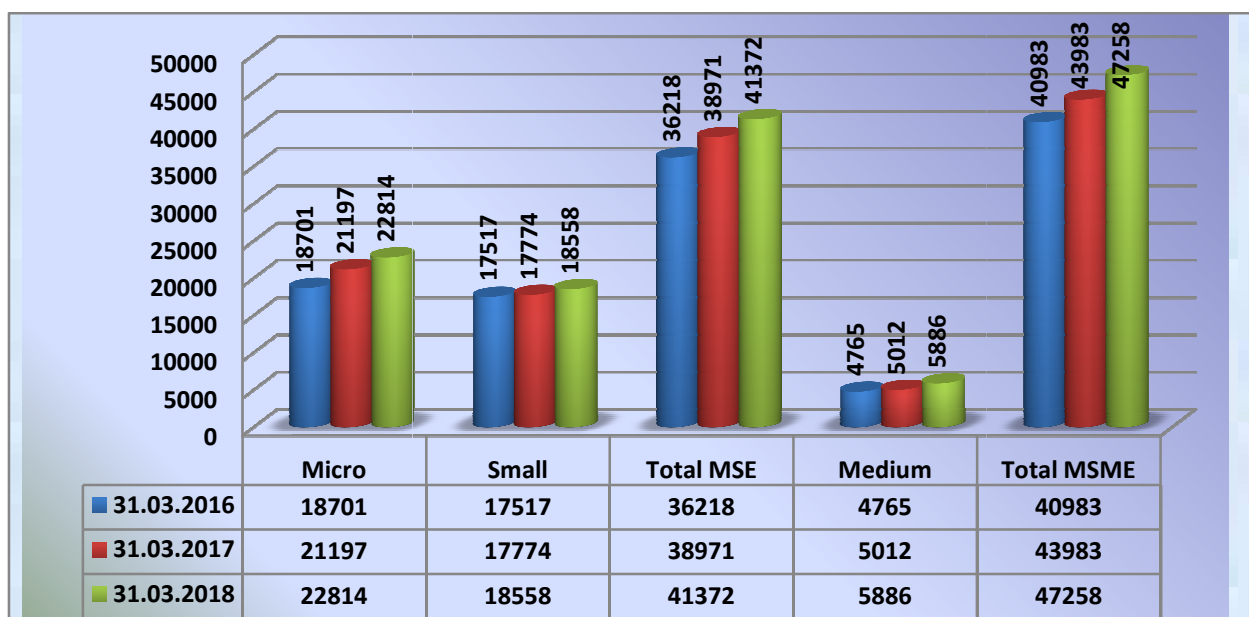
Disbursements under ACP 2017-18 for MSME sector:

(Amt. in crores)

Sector	Target 2017-18	Achievement (Disbursements during 01.04.17 to 31.03.18)	% of Achievement
Micro	11122	11851	106.55
Small	11145	9754	87.52
Medium	2733	2193	80.24
Total	25000	23798	95.19

PM's Task Force –Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 per cent year-on-year growth in credit to micro and small enterprises (March, 2017 to March, 2018)	20	6.16
10 per cent annual growth in the number of micro enterprise accounts (March, 2017 to March, 2018)	10	---
60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	58.54

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 PM's Task Force recommendations.

Outstanding Position of Lending under MSME (Amount in crores)**7.2 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme:**

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	10136	340.87

District wise progress under CGTMSE during the financial year 2017-18 is place as **Annexure No.27**

Credit Guarantee Fund Trust for Micro and Small Enterprises vide letter CGTMSE Ref No.SLBC1/2017 dated. 16.04.2018 informed that CGTMSE has recently brought about following major policy changes.

- ❖ Charging of guarantee fee on outstanding loan amount instead of current practice of charging fee on sanctioned amount to incentivize the disciplined borrowers;
- ❖ Inclusion of Retail Trade as an eligible activity;
- ❖ Allowing partial collateral security under Credit Guarantee Scheme of CGTMSE;
- ❖ Enhancing IT infrastructure of the Trust to improve operational efficiencies and reduce the turnaround time for guarantee coverage & claim settlement, accordingly, availing guarantees and claim settlement process has been digitized to enable hassle free experience for borrowers and MLIs.

7.3 Stand up India Scheme:

Performance under Stand Up India as on 05.06.2018									
Type of Bank	SC/ST			Women			Total		
	Targets	No. of Accounts Sanctioned	% of Achvt.	Targets	No. of Accounts Sanctioned	% of Achvt.	Targets	No. of Accounts Sanctioned	% of Achvt.
Public Sector Banks	4523	691	15.28	4523	2503	55.34	9046	3194	35.31
Private Sector Banks	840	20	2.38	840	109	12.98	1680	129	7.68
RRBs	1122	39	3.48	1122	128	11.41	2244	167	7.44
Total	6485	750	11.57	6485	2740	42.25	12970	3490	26.91

(Source: www.standupmitra.in)Bank wise performance is placed as **Annexure No.28****7.4 Pradhan Mantri MUDRA Yojana (PMMY):**

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2017-18 as on 31.03.2018 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	894.85	5019.52	1740.49	7654.86
Pvt. Sector Banks		73.22	380.50	152.61	606.33
Sub Total		968.07	5400.02	1893.10	8261.19

(Source: www.mudra.org.in)Bank wise performance is placed as **Annexure No.29**

Controlling authorities of all banks are requested to initiate necessary steps to ensure improvement in credit flow under Stand-up Scheme & Mudra scheme to achieve stipulated targets. Lead District Managers are advised to ensure review of Stand-up India and PMMY schemes as a regular agenda item in the meetings of DCC/DLRC and JMLBC/BLBCs.

AGENDA- 8**Housing Loans****8.1. Position of Housing Loans as on 31.03.2018**

(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	283326	22223	51189	4526

8.2 Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY):**8.2.1 Credit Linked Subsidy Scheme:**

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

During the meeting of Sub-committees held on 23.05.2018 the following major points were highlighted.

- ✓ **APTIDCO** informed that the Government of Andhra Pradesh vide G.O.M.S.No.172 dated. 19.04.2018 (Amendment under notification II) (w) issued by Revenue (Regn.II) Department advised that no registration fee shall be leviable on the beneficiaries of housing programme under the Scheme "Pradhan Mantri Awas Yojna (Urban)" on the loan agreement on mortgage deeds and also on the tripartite agreement under the scheme.
- ✓ Reallocation of Targets & allocation of any fresh targets shall be taken up by LDMs for approval of DCC.
- ✓ Controllers of the banks are requested to ensure that the targets are communicated to all the branches under their control.
- ✓ Banks shall coordinate with APTIDCO & MEPMA and open loan accounts within 10 days of completion of loan documentation, for release the installments as mentioned in the tripartite agreement.

AGENDA- 9**Education Loans****9.1. Position of Education Loans as on 31.03.2018:**

(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	109144	4036	27637	656

9.2. Skill Loan Scheme:

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 31.03.2018 placed as **Annexure No.13**

AGENDA- 11**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	March, 2018	14,195	68,259	44,602	12,754
	Stipulation	15% on Priority Sector Advances (DFS guidelines)	10% of ANBC (RBI guidelines)	5% on NBC (RBI guidelines)	No stipulation
	% of Achievement for March, 2018	6.99%	24.97%	16.32%	---

AGENDA- 12**Position of MFI finance extended as on 31.03.2018**

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	247.69
2	Cumulative Loans Disbursed so far	247.69
3	Total Loans outstanding	222.40
4	Total amount due for payment (Demand)	42.58
5	Total amount recovered	16.06
6	Total amount overdue	26.52
7	Out of (6) amount overdue [Standard]	0.64
8	Out of (6) amount overdue [NPA]	25.88
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

AGENDA- 13**Overdue/NPA position****Overdue / NPA position as on 31.03.2018 under various sectors**

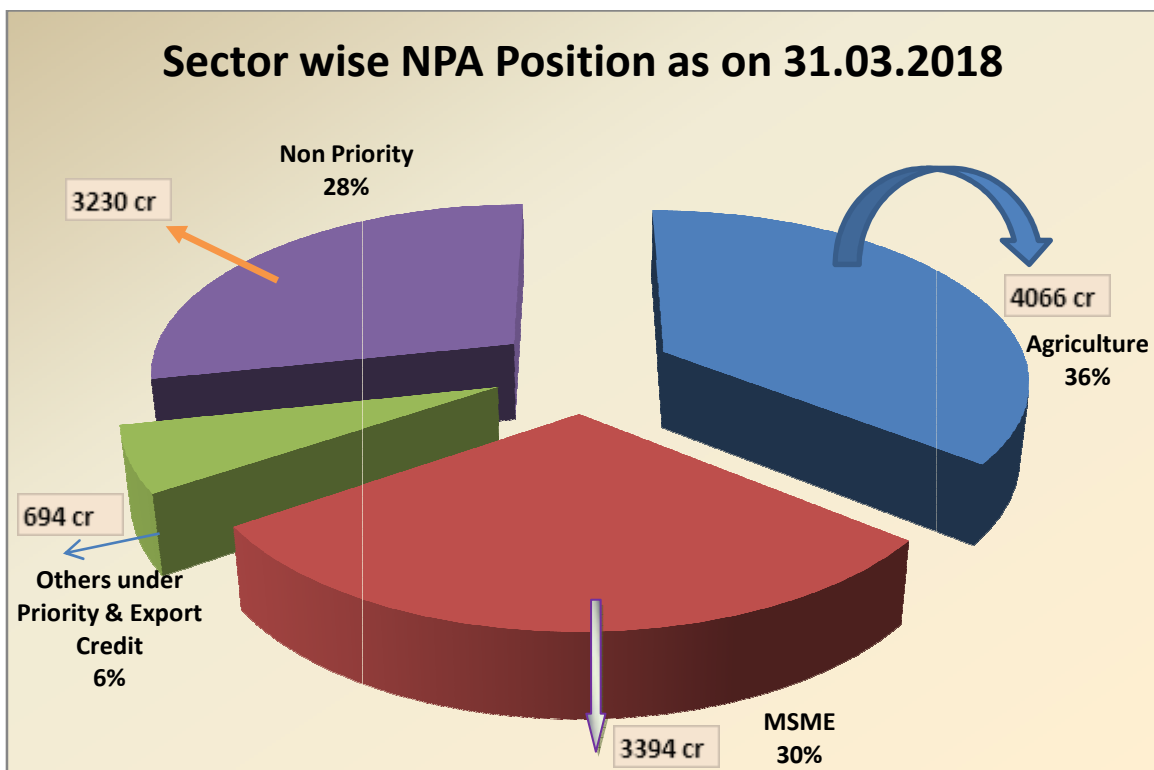
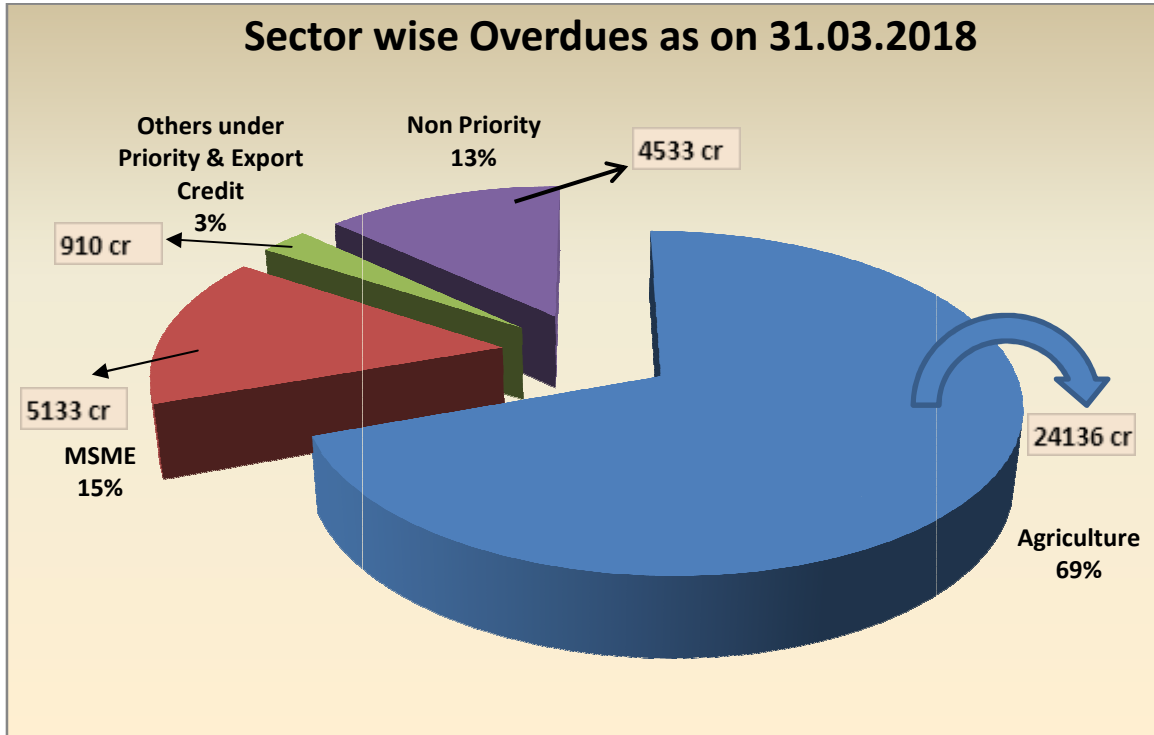
(Rs. in Crores)

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	9504380	83083.85	2294066	21609.48	21609.48	320255	2234.26
Agrl.Term Loans Including Agrl. Allied Activities	1819090	36101.20	323826	4602.42	2228.14	142953	1614.66
Total Farm Credit	11323470	119185.05	2617892	26211.90	23837.62	463208	3848.92
Agriculture Infrastructure	6358	525.76	734	78.15	10.82	482	14.72
Ancillary Activities	6348	6261.21	787	452.38	287.73	249	202.75
Total Agriculture Advances	11336176	125972.02	2619413	26742.43	24136.17	463939	4066.39
MSME Sector Advances	1168781	47257.78	305316	11425.59	5133.01	113961	3393.90
Export Credit	114	199.43	32	0.90	0.81	29	0.81
Others under Priority Sector Advances	621276	29507.65	120254	6415.63	909.03	35501	693.39
Total Priority Sector Advances	13126347	202936.88	3045015	44584.55	30179.02	613430	8154.49
Non-priority sector loans	2644562	129083.92	325580	11841.40	4533.28	74715	3229.74
Total Advances	15770909	332020.80	3370595	56425.95	34712.30	688145	11384.23
Housing Loans	283326	22223.27	68453	5235.48	545.86	10396	354.05
Education Loans	109144	4035.77	24080	768.48	199.50	10351	192.23
Self Help Groups Advances	931620	21873.45	103739	2054.27	769.16	32721	452.10

Overdue / NPA position as on 31.03.2018 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	83083.85	21609.48	26.01	21609.48	26.01	2234.26	2.69
Agri.Term Loans Including Agri. Allied Activities	36101.20	4602.42	12.75	2228.14	6.17	1614.66	4.47
Total Farm Credit	119185.05	26211.90	21.99	23837.62	20.00	3848.92	3.23
Agriculture Infrastructure	525.76	78.15	14.86	10.82	2.06	14.72	2.80
Ancillary Activities	6261.21	452.38	7.23	287.73	4.60	202.75	3.24
Total Agriculture Advances	125972.02	26742.43	21.23	24136.17	19.16	4066.39	3.23
MSME Sector Advances	47257.78	11425.59	24.18	5133.01	10.86	3393.90	7.18
Export Credit	199.43	0.90	0.45	0.81	0.41	0.81	0.41
Others under Priority Sector Advances	29507.65	6415.63	21.74	909.03	3.08	693.39	2.35
Total Priority Sector Advances	202936.88	44584.55	21.97	30179.02	14.87	8154.49	4.02
Non-priority sector loans	129083.92	11841.40	9.17	4533.28	3.51	3229.74	2.50
Total Advances	332020.80	56425.95	16.99	34712.30	10.45	11384.23	3.43
Housing Loans	22223.27	5235.48	23.56	545.86	2.46	354.05	1.59
Education Loans	4035.77	768.48	19.04	199.50	4.94	192.23	4.76
Self Help Groups Advances	21873.45	2054.27	9.39	769.16	3.52	452.10	2.07



AGENDA - 14**Rural Self Employment Training Institutes in Andhra Pradesh:**

RSETI is an innovative scheme of the Ministry of Rural development for promoting self employment through skill development for rural youth.

Statement of performance of RSETIs for the financial year 2017-18 up to March, 2018 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. 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 subject to fulfilling the bank guidelines for credit assistance.

AGENDA - 15**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 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. 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**Lead Bank Scheme**

16.1 Conduct of meetings during March, 2018 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for December, 2017 : Details of DCC / DLRC meetings conducted in 13 districts during March, 2018 quarter are furnished hereunder.

District	DCC		DLRC	
	Scheduled Date	Conducted Date	Scheduled Date	Conducted Date
Srikakulam	23.01.2018	27.03.2018	10.02.2018	--
Vizianagaram	29.03.2018	25.04.2018	29.03.2018	25.04.2018
Visakhapatnam	27.02.2018	17.04.2018	22.03.2018	17.04.2018
East Godavari	15.03.2018	15.03.2018	15.03.2018	--
West Godavari	20.03.2018	28.03.2018	27.03.2018	28.03.2018
Krishna	25.02.2018	28.03.2018	28.03.2018	09.02.2018
Guntur	23.03.2018	23.03.2018	28.03.2018	--
Prakasam	13.03.2018	27.03.2018	13.03.2018	27.03.2018
SPS Nellore	07.03.2018	28.03.2018	07.03.2018	28.03.2018
Chittoor	26.03.2018	19.03.2018	26.03.2018	19.03.2018
YSR Kadapa	27.03.2018	27.03.2018	27.03.2018	27.03.2018
Kurnool	20.02.2018	28.02.2018	28.02.2018	28.02.2018
Ananthapuramu	21.03.2018	19.06.2018	21.03.2018	19.06.2018

DCC should give adequate feedback to the SLBC on various issues that needs to be discussed on a wider platform, so that these receive adequate attention at the State Level.

16.2 Action Points for Lead Banks on Enhancing the Effectiveness of Lead District Managers (LDMs):

Reserve Bank of India vide circular RBI/2017-2018/156, FIDD.CO.LBS.BC.No.20/02.01.001/2017-18 dated. 16.04.2018 informed that the following action points will be implemented by the Lead Banks.

- i. In view of the critical role played by LDMs, it may be ensured that officials posted as LDMs possess requisite leadership skills.
- ii. Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are basic necessities for LDMs to discharge their core responsibilities may be provided to LDMs' Office without exception.
- iii. It is suggested that a dedicated vehicle may be provided to LDMs' to facilitate closer liaison with the bank officials, district administration officials as also to organize/attend various financial literacy initiatives and meetings.

- iv. The absence of a specialist officer/assistant for data entry/analysis is a common and major issue faced by LDMs. Liberty to hire the services of skilled computer operator may be given to the LDMs to overcome the shortage of staff / in case appropriate staff is not posted at LDM office.

Lead Banks are advised to take appropriate action as required. Further, for successful functioning of the Lead bank scheme, Lead Banks to go the extra mile to provide facilities over and above the bare minimum to these critical field functionaries.

16.3 Revamp of Lead Bank Scheme:

Some of the salient features of the RBI circular no. RBI/2017-2018/155, FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated 06.04.2018 which are to be implemented by the banks are as under:

- ❖ The Controlling Offices of the banks in each state should synchronize their internal business plans with the Annual Credit Plan (ACP) under Lead Bank Scheme. The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation.
- ❖ Banks have to submit various reports / data periodically to SLBC and LDMs for review. The integrity and timeliness of the data submitted by banks has been an issue as a significant portion of the data is manually compiled by the banks and submitted to SLBC which is in turn entered into the Data Management Systems of the SLBC Convenor Banks.

It has been advised that the relevant data must be downloadable from the CBS and/or MIS of the banks directly on the website maintained by SLBC, with a view to keeping manual intervention to a minimum level in the process. All relevant data has to be entered by a single 'custodian of data' which is the Controlling Office of each Bank. SLBC will also initiate measures to develop a standardized system on the SLBC website to enable the banks to upload the data.

- ❖ The BLBC (JMLBC) forum which operates at the base level of the Lead Bank Scheme needs to be strengthened by ensuring compulsory attendance of all Branch Managers and enrich the discussions with their valuable inputs. The Controlling Heads of banks may also attend a few of the BLBC (JMLBC) meetings selectively.
- ❖ RSETIs should be more actively involved and focus on development of skills to enhance the credit absorption capacity in the area and renew the training programmes towards sustainable micro enterprises. RSETIs should design area specific programmes for necessary skill training and skill up gradation of the rural youth in the district.

Controlling Authorities of all banks are requested to be guided accordingly and initiate necessary action on these aspects as per the directives of RBI for effective implementation of the Lead bank Scheme.

16.4 Timely submission of data to SLBC by Banks and LDMs:

It is observed that the Reports/ Data is received from many banks and LDMs with inordinate delay, that too after constant persuasion through mails / personal contacts, resulting in delay of the consolidation process at SLBC. Further, on many occasions a lot of inconsistencies are observed in the data so submitted by Banks/LDMs and a lot of time is lost in getting the corrected data. Inconsistencies are also observed in the District-wise data being submitted by the banks to LDMs and SLBC and reconciliation of the same is also delaying the consolidation process.

Controllers are requested to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

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 31.03.2018
1	APGVB	254	267	270	278
2	APGB	470	500	530	549
3	CGGB	158	174	192	204
4	SGB	170	181	195	210
	Total	1052	1122	1187	1241

Deposits:

(Rs. In crores)

S. No	Name of the RRB	31.03.2015	31.03.2016	31.03.2017	31.03.2018
1	APGVB	2563.65	3420.66	4422.64	5000.35
2	APGB	7813.24	9594.65	11553.91	13064.15
3	CGGB	2186.21	2733.36	3291.26	3906.72
4	SGB	3087.03	3696.14	4473.16	5326.64
	Total	15650.13	19444.81	23740.97	27297.86

Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2015	31.03.2016	31.03.2017	31.03.2018
1	APGVB	2237.85	2637.64	3275.78	3789.60
2	APGB	7321.74	8764.81	10067.18	11974.90
3	CGGB	1993.83	2428.78	3045.27	3739.26
4	S G B	3393.26	3555.03	3918.97	4711.67
	Total	14946.68	17386.26	20307.20	24215.43

CD Ratio

S. No	Name of the RRB	31.03.2015	31.03.2016	31.03.2017	31.03.2018
1	APGVB	87.29	77.11	74.07	75.79
2	APGB	93.71	91.35	87.13	91.66
3	CGGB	91.20	88.86	92.53	95.71
4	SGB	109.92	96.18	87.61	88.45
	CD ratio of all RRBs	95.51	89.41	85.54	88.71

Total Agriculture Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2015	31.03.2016	31.03.2017	31.03.2018
1	APGVB	1267.35	1798.32	2295.66	2628.44
2	APGB	5618.42	6786.23	8030.36	9526.54
3	CGGB	1621.30	1988.67	2421.97	2821.63
4	S G B	2495.65	2757.79	3025.51	3623.98
	Total	11002.72	13331.01	15773.50	18600.59

Short Term Crop Production Loans

(Rs. in crores)

S. No	Name of the RRB	31.03.2015	31.03.2016	31.03.2017	31.03.2018
1	APGVB	619.28	804.41	980.90	1144.52
2	APGB	2931.63	3920.08	5004.93	6162.81
3	CGGB	1306.27	1556.67	1864.70	2098.84
4	S G B	1669.61	2025.11	2097.50	2554.60
	Total	6526.79	8306.27	9948.03	11960.77

AGENDA -18**Other Items****18.1 Progress on filing of Equitable Mortgage Records on CERSAI as on 31.03.2018:**

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			
PSBs	8496	23148	3329
Pvt. Sector Banks	2231	2460	54
RRBs	802	802	392
Coop. Banks	12	12	0
Total	11541	26422	3775

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

AGENDA -19**19.1. Circulars issued by RBI:**

Date	Circular No.	Reference	Title
06.04.2018	155	FIDD.CO.LBS.BC.No.19/02.0 1.001/2017-18	Revamp of Lead Bank Scheme – Action Points for SLBC Convenor banks / Lead Banks
06.04.2018	156	FIDD.CO.LBS.BC.No.20/02.0 1.001/2017-18	Action Points for Lead Banks on Enhancing the Effectiveness of Lead District Managers (LDMs)
14.06.2018	195	DBR.No.BAPD.BC.111/22.01 .001/2017-18	Section 23 of the Banking Regulation Act, 1949 – Branch Authorisation Policy – Left Wing Extremism affected districts – Revised List