

Agenda & Background Notes

205th Meeting of State Level Bankers' Committee, Andhra Pradesh

State Level Bankers' Committee of A.P

Convenor  *Andhra Bank*

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Adoption of the minutes of 204th SLBC meeting of AP held on 24.10.2018 and other meetings of SLBC held after 24.10.2018

The minutes of **204th SLBC meeting** held on **October 24, 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 **24.10.2018** and up to **13.11.2018** 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	204 th Meeting of SLBC of AP	24.10.2018
2	Meeting with Major Banks	05.11.2018
3	Sub-Committee Meeting on Implementation of PMAY – AHP	13.11.2018

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 initiated/Status
Power Consumption by BCs- request for charging of domestic tariff. (Issue raised by APGVB)	Finance (IF) Department, GoAP vide letter No.51021/5-348416/2018 dated 03.11.2018 communicated that the Chairman and Managing Director, APSPDCL, Titupati informed that “As per the Tariff order for FY 2018-19, domestic category is applicable for supply of electricity for lights and fans and other domestic purposes in domestic premises. Domestic establishment / premises is one which is used for dwelling / residential purpose only. The activities carried at Bank Mithra/BC locations are customer services such as A/C opening, deposit opening, bill payments services which are not of residential nature. Hence, the applicable category for Bank Mithras/BC locations is LT Cat-II (Others) only”. Hence, Issue is dropped.
Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets	SLBC vide Lr. No. 2716/30/196/390 dated 14.11.2018 requested controllers of banks concerned to ensure that branches / CBS enabled banking outlets are invariably

<p>instead of covering through BCs.</p>	<p>opened in the remaining villages as per the directives of RBI and share the reasons if any for not opening Banking Outlets.</p> <p>Present Status:</p> <table border="1" data-bbox="687 344 1434 674"> <thead> <tr> <th></th> <th>As on 15.12.2018</th> <th>Status as on Last SLBC Meeting</th> </tr> </thead> <tbody> <tr> <td>No. of villages to be covered with banking outlets as per road map</td> <td>567</td> <td>567</td> </tr> <tr> <td>No. of villages covered with CBS enabled Banking Outlet</td> <td>503</td> <td>456</td> </tr> <tr> <td>No. of villages yet to covered</td> <td>64</td> <td>111</td> </tr> </tbody> </table>		As on 15.12.2018	Status as on Last SLBC Meeting	No. of villages to be covered with banking outlets as per road map	567	567	No. of villages covered with CBS enabled Banking Outlet	503	456	No. of villages yet to covered	64	111
	As on 15.12.2018	Status as on Last SLBC Meeting											
No. of villages to be covered with banking outlets as per road map	567	567											
No. of villages covered with CBS enabled Banking Outlet	503	456											
No. of villages yet to covered	64	111											
<p>Provide banking outlets in 65 villages in the state of Andhra Pradesh which are uncovered or inadequately covered by financial infrastructure before 31.10.2018.</p>	<p>SLBC vide Lr. No. 2716/30/196/392 dated 14.11.2018 requested banks concerned to ensure providing Banking Services in the Uncovered Villages in the state.</p> <p>Present Status: Uncovered Villages as on last SLBC Meeting : 10 Uncovered Villages as on 15.12.2018 : 0</p>												
<p>Banks to achieve 100% of the target during 2018-19 in extending finance to cultivators (tenancy).</p>	<p>SLBC vide Lr. No. 2716/30/196/ 386 dated 14.11.2018 requested controllers of banks to take-up lending to tenant farmers in the right perspective and ensure that the target is achieved.</p> <p>Present Status:</p> <table border="1" data-bbox="687 1229 1434 1420"> <thead> <tr> <th>Target</th> <th>Rs.7500 cr</th> <th>% of Achvt.</th> </tr> </thead> <tbody> <tr> <td>Achievement as on last SLBC Meeting</td> <td>Rs.2530 cr</td> <td>33.73%</td> </tr> <tr> <td>Achievement as on 30.11.2018</td> <td>Rs.3187 cr</td> <td>42.49%</td> </tr> </tbody> </table>	Target	Rs.7500 cr	% of Achvt.	Achievement as on last SLBC Meeting	Rs.2530 cr	33.73%	Achievement as on 30.11.2018	Rs.3187 cr	42.49%			
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Achievement as on last SLBC Meeting	Rs.2530 cr	33.73%											
Achievement as on 30.11.2018	Rs.3187 cr	42.49%											
<p>Banks are requested to expedite the process of implementation of relief scheme to Emu Farmers.</p>	<p>SLBC vide Lr. No. 2716/30/196/385 dated 14.11.2018 requested controlling authorities of Banks concerned to accord top priority and submit the necessary information/claims for scrutiny & approval for release of relief amount.</p> <p>Present Status:</p> <table border="1" data-bbox="687 1738 1417 1879"> <thead> <tr> <th></th> <th>Accounts</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>50% of Govt. Share released</td> <td>327</td> <td>35.19 cr</td> </tr> <tr> <td>Claim Settled so far</td> <td>250</td> <td>26.55 cr</td> </tr> </tbody> </table>		Accounts	Amount	50% of Govt. Share released	327	35.19 cr	Claim Settled so far	250	26.55 cr			
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50% of Govt. Share released	327	35.19 cr											
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<p>Banks to sensitize their field functionaries to be proactive and implement the relief measures in an</p>	<p>SLBC vide Lr.No.2716/30/196/416 dated 28.11.2018 requested Controllers of all Banks to sensitize the field functionaries to be proactive and implement the relief</p>												

effective manner as per extant guidelines of Reserve Bank of India on Natural calamities.	measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities in co-ordination with LDM / District Administration in the affected areas.
Bank branches shall allow withdrawal of Capital Infusion amount well before 15.11.2018.	SLBC vide Lr. No. 2716/30/245/348 dated 25.10.2018 & 2716/30/196/387 dated 14.11.2018 requested controllers of Banks to sensitize the branches to allow withdrawal of the Capital Infusion amounts by the SHGs from their group SB accounts well before 15.11.2018 and the Capital Infusion installment amount should not be adjusted to the loan accounts either manually or through system generated transactions.
Government is requested to provide Standard Operating Procedure (SoP) for extending finance under PMAY NTR Nagar.	During the Sub-committee meeting held on 13.11.2018 Comprehensive Common Operational Guidelines were discussed and communicated to all controllers along with minutes.
Not to insist on deposits & initiate an effective monitoring mechanism at the controlling office to ensure proper implementation of the welfare schemes.	SLBC vide Lr. No. 2716/30/196/388 dated 14.11.2018 requested controllers of all banks to issue necessary instructions to their respective branches for successful implementation of Government Sponsored schemes and ensure that the loan is fully disbursed as per the unit cost / terms of sanction without insisting on any deposits.
Recovery Tracker – Banks to enter MoU with Welfare Department, GoAP for Sharing of data for better recovery of the Government schemes.	SLBC vide Lr. No. 2716/30/196/389 dated 14.11.2018 requested banks to complete the process of entering MOU and sharing required data with Dept. of Social Welfare, GoAP at an early date.

AGENDA- 1**Review of Financial Inclusion initiatives, expansion of Banking Network and Financial Literacy:****A. Status of opening of Banking Outlets in Unbanked Villages:**

Reserve Bank of India vide letter FIDD.CO.LBS.No.3712/02.01.001/2017-18 dated 05.06.2018 informed that at least 25 percent of the total number of Banking Outlets opened during a financial year should be opened in unbanked rural centres. A Unbanked Rural Centre (URC) is a rural (Tier 5 and 6) centre that does not have a CBS enabled Banking Outlet of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank or a branch of Local Area Bank or licensed Cooperative Bank for carrying out customer based banking transactions.

Further, it is informed that the banks should give priority to villages without a banking outlet having population more than 5000 (i.e. Tier 5 centres) and ensure that all such villages under their jurisdiction are covered with a Banking Outlet on a priority basis.

In this regard;

- ✓ SLBC vide Lr.No.2716/30/352/102 dated 08.06.2018 has communicated the bank wise list of URCs having population more than 5000 in the State to controllers of the banks for opening of banking outlets.
- ✓ SLBC vide Lr.No.2716/30/352/103 dated 08.06.2018 requested all Lead District Managers to identify the URCs – Tier 6 centres (population less than 5000).

Progress in opening of Banking Outlets in villages with population more than 5000 as on 30.09.2018:

No. of villages to be covered with banking outlets as per road map	567
No. of villages covered with CBS enabled Banking Outlet	503
No. of villages yet to covered	64

Bank wise list of 64 unbanked villages having population more than 5000 is enclosed as **Annexure.No.28**

Bank wise Status:

Bank	No of Allotted Villages	Banking Outlets opened in	To be opened
Allahabad Bank	1	0	1
Andhra Bank	116	111	5
APGB	84	84	0
APGVB	15	15	0

Axis Bank	1	1	0
BOB	6	0	6
BOI	14	10	4
Canara Bank	9	0	9
CBI	7	0	7
CGGB	39	38	1
Corporation Bank	14	8	6
HDFC	2	1	1
Indian Bank	31	22	9
Indian Overseas Bank	1	1	0
Karur Vysya bank	4	2	2
Kotak Mahindra	8	0	8
OBC	2	0	2
SBI	140	140	0
SGB	14	13	1
Syndicate bank	40	40	0
UBI	11	11	0
Uco Bank	2	1	1
Vijaya Bank	6	5	1
Grand Total	567	503	64

Banks are requested to cover villages with CBS enabled Banking Outlets instead of covering through BCs. Further, Banks are requested to complete the opening of CBS enabled banking outlets in Unbanked Rural Centres (URC) in villages with above 5000 population villages immediately.

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

Position of Number of Bank Branches & ATMs in Visakhapatnam District:

As on	Branches					ATMs
	Rural	Semi Urban	Urban	Metropolitan	Total	
31.03.2017	194	97	136	337	764	1162
31.03.2018	181	107	103	371	762	1153
30.09.2018	181	111	103	374	769	1183

iii) Action points of the 'Meeting on Financial Inclusion' organized by DFS, MoF held on 04.08.2018:

- ❖ **Opening of brick and mortar branches in most affected LWE District (Visakhapatnam District):** as per the directions of DFS, MoF, GoI, in the state of Andhra Pradesh 6 branches i.e. 3 Branches by Axis Bank and 3 Branches by Indian Bank are to be opened in Visakhapatnam District.

Indian Bank informed that they have opened three Brick & Mortar Branches at following locations.

- a) Sriharipuram
- b) Vadlapudi
- c) Yelamanchili

Axis Bank informed that they have opened three Brick & Mortar Branches at following locations.

- a) Yelamanchili
- b) Chodavaram
- c) Achyuthapuram

- ❖ **Opening of brick and mortar branches in Aspirational Districts:** as per the directions of DFS, MoF, GoI, in the state of Andhra Pradesh 3 branches by APGVB are to be opened in Vizianagaram District (Aspirational District).

APGVB informed that they have opened three Brick & Mortar Branches at following locations.

- a) PakkiVillage
- b) Paul Nagar (Vizianagaram near Cantonment)
- c) Kondakarakam

- ❖ **Opening banking outlets in uncovered Villages:** In the state of Andhra Pradesh there are 65 uncovered villages which are without Financial Infrastructure (Bank Branch, ATM and Banking Correspondent) within a radius of 5 kilometer and Banks are requested to open Banking Outlets.

Banks concerned have provided BC facilities in all these uncovered villages.

B. Review of Operations of Business Correspondents:

i) Deployment of Bank Mithras: Status as on 30.09.2018

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	364	124
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	481	65
Prakasam	1030	626	313	313	299	14
SPS Nellore	940	559	187	372	304	68
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	5775	492

Bank wise status of Inactive / Attrition BCs is placed as **Annexure.No.29**

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

Department of Financial Services, MoF, Gol vide letter F.No.6/5/2018-FI (C-300382286) dated 31.10.2018 informed that on a review of the GSA and EGSA during the meeting held with NITI Aayog on 17.10.2018, it has, inter-alia, been suggested that availability of Business Correspondents (BCs) in the Financial Literacy Camps being organized by banks would help in enhancing the uptake of financial inclusion schemes including Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in the area.

C. Progress in increasing Digital Modes of Payment in the State:

i) Availability of ATMs in the State of Andhra Pradesh:

As on	No. of ATMs
31.03.2016	8210
31.03.2017	8908
31.03.2018	8981
30.09.2018	9002

ii) Major action points emanated during the meeting on Financial Inclusion held on 04.08.2018 by DFS:

- ✓ Banks to ensure utilization of sanctioned funds under FIF for various schemes, which inter-alia include deployment of VSAT, AECs, BHIM Aadhaar Pay device, PoS etc. in a time bound manner.
- ✓ In light of increasing UPI transactions and increase in transactions failures, Banks are requested to reduce technical declines by enhancing the capacities.

D. Status of rollout of Direct Benefit Transfer in the State:

i. Progress on Accounts opened under PMJDY as on 05.12.2018

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	3255332	3801517	7056849	1256.81	910636	5939379	6411201
Private sector Banks	95344	231064	326408	42.55	148642	312105	270574
RRBs	1270132	625133	1895265	324.84	85116	1320802	1847355
Total	4620808	4657714	9278522	1624.20	1144394	7572286	8529130
% to Total Accounts					12.33%	81.61%	91.92%

ii. Minimum Balance in Bank Accounts:

Department of Financial Services, MoF, GoI vide letter F.No. FR-9/39/2018-FI (C-300400873) dated 08.11.2018 informed that the department has been receiving various references regarding beneficiaries receiving Direct Benefit Transfer (DBT) under various government schemes are being penalized by banks for not maintaining minimum balance in their accounts. This is causing a huge inconvenience to the beneficiaries.

Jhan Dhan accounts are Basic Savings Bank Deposit (BSBD) accounts in nature, without the requirement of maintaining minimum balance. Banks are requested to issue suitable instructions to the branches / Banking Correspondents (BCs) so that beneficiaries under different schemes receiving subsidies through DBT are encouraged to open accounts under Pradhan Mantri Jan-Dhan Yojana (PMJDY). This will enable them to avail benefits under various government schemes in a seamless manner.

E. Review of inclusion of Financial Education in the School Curriculum, Financial Literacy initiatives by Banks:

Financial Literacy Centres and Rural Branches have been directed by RBI to conduct Financial Literacy camps. As per RBI instructions, School Children is one of the target group for conducting specific camp.

Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps for creating financial awareness to school children.

Further, it is informed by RBI that the Central Board of Secondary Education had developed financial education material which has been suitably incorporated in the school curriculum in various States.

Government of Andhra Pradesh is requested to explore the possibility of including Financial Education in school curriculum.

F. Creating awareness about Various Schemes:

Financial Literacy Centers (FLCs) - Position in A.P as on 30.09.2018:

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	57
Total	83

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).

Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps and create awareness about various schemes, subsidies, facilities e.g. crop insurance, renewable energy etc.

G. Status of Financial Inclusion in the State of Andhra Pradesh:**i) Progress report - Number of Enrollments under Social Security Schemes as on 30.10.2018**

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	6633323	1630589
Pvt. Sector Banks	559736	66187
Co-operative Banks	63844	19206
Grand Total	7256903	1715982

ii) Atal Pension Yojana –

Performance of Banks in the State during financial year 2018-19 up to 15.12.2018:

Type	Target	Achievement	% of Achievement
PSBs	274860	225033	81.87
Pvt. Sector Banks	36100	3192	8.84
RRBs	62050	57617	92.86
Others	24120	402	1.67
Grand Total	397130	286244	72.08

Bank wise performance under APY as on 15.12.2018 is placed as **Annexure.No.30**

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.

AGENDA- 2**Review of Credit Disbursement by Banks****A. Achievement under ACP of the State, Priority Sector Lending:****i) Banking at a Glance in Andhra Pradesh as on 30.09.2018**

(Amount in Crores)

Total Number of Bank Branches		
Rural - 2743 Semi Urban - 2179		7228
Urban - 1858 Metro - 448		
Total Deposits in the State		301894
Total Advances in the State		353098
Credit Deposit Ratio (RBI norm -60%)		116.96%
Total Priority Sector Advances		217064
% of Priority Sector Advances to ANBC (RBI Norm 40%)		65.38%
of which		
Agricultural Advances		137502
% of Agrl. Adv. to ANBC (RBI norm - 18%)		(41.41%)
Of which		
Small & Marginal Farmers (RBI norm – 8% of ANBC)		80720 (24.31%)
Micro & Small Enterprises (% to ANBC)		45738 (13.78%)
Out of which Micro Enterprises (RBI norm – 7.5% of ANBC)		23743 (7.15%)
Medium Enterprises		5752
Total MSME (% to ANBC)		51486 (15.51%)
Export Credit		619
Education		3804
Housing		19545
Social Infrastructure		98
Renewable Energy		37
Others		3973
Out of Total Priority Sector Advances, finance to:		
	SHGs	25424
	Advances to Weaker Sections (RBI norm - 10% of ANBC)	83805 (25.24%)
	Advances to Women (RBI norm -5% on NBC)	48181 (14.51%)
	Advances to SC/ST	13442
	Advances to Minorities	16545

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

ii) Banking Key Indicators of Andhra Pradesh:

(Amount in crores)

S. No	PARTICULARS	As on 31.03.2016	As on 31.03.2017	As on 31.03.2018	As on 30.09.2018
1.	Number of Branches:				
	Rural	2,670	2,777	2,730	2,743
	Semi Urban	2,024	2,090	2,165	2,179
	Urban	1,863	1,940	1,850	1,858
	Metro	332	351	440	448
	Total	6,889	7,158	7,185	7,228
2.	Deposits	2,18,022	2,62,556	2,85,858	3,01,894
3.	Incremental Deposits (% of increase)	24,269 (12.53%)	44,534 (20.43%)	23,302 (8.88%)	16,036 (5.61%)
4.	Advances	2,42,311	2,73,372	3,32,021	3,53,098
5.	Incremental advances (% of increase)	26,514 (12.29%)	31,061 (12.82%)	58,649 (21.45%)	21,077 (6.35%)
6.	C.D.Ratio (RBI norm - 60%)	111.14%	104.12%	116.15%	116.96%
7	Incremental CD Ratio	109.25%	69.75%	251.69%	131.44%

iii) Comparative Statement of Banking Key Indicators: Number of Branches

Particulars	As on 30.09.2017	As on 31.03.2018	As on 30.09.2018	Increase in No. of Branches over September, 2017	Increase in No. of Branches over March, 2018
Rural	2,701	2,730	2,743	42	13
Semi Urban	2,167	2,165	2,179	12	14
Urban	1,854	1,850	1,858	4	8
Metro	445	440	448	3	8
Total	7,167	7,185	7,228	61	43

(Amount in crores)

Particulars	As on 30.09.2017	As on 31.03.2018	As on 30.09.2018	% Increase over September, 2017	% Increase over March, 2018
Deposits	2,71,738	2,85,858	3,01,894	11.09%	5.61%
Advances	2,78,357	3,32,021	3,53,098	26.85%	6.35%

Comparative statement of Banking Key Indicators as on 30.09.2017 vis-à-vis 30.09.2018 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:

(Amount in crores)

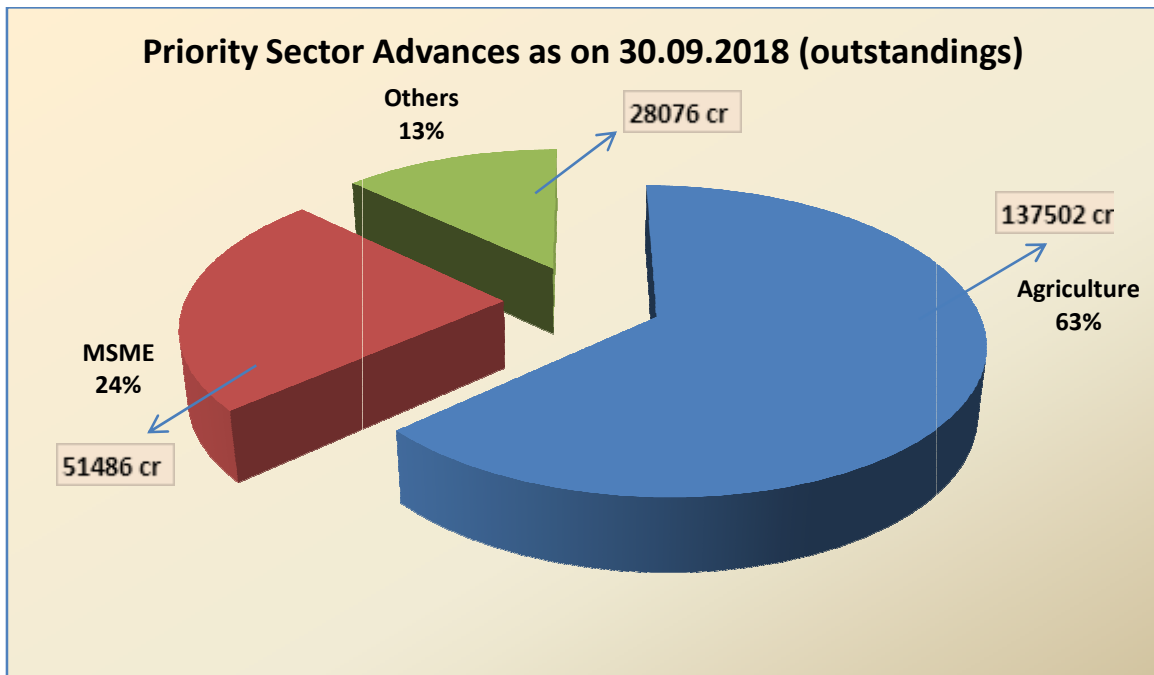
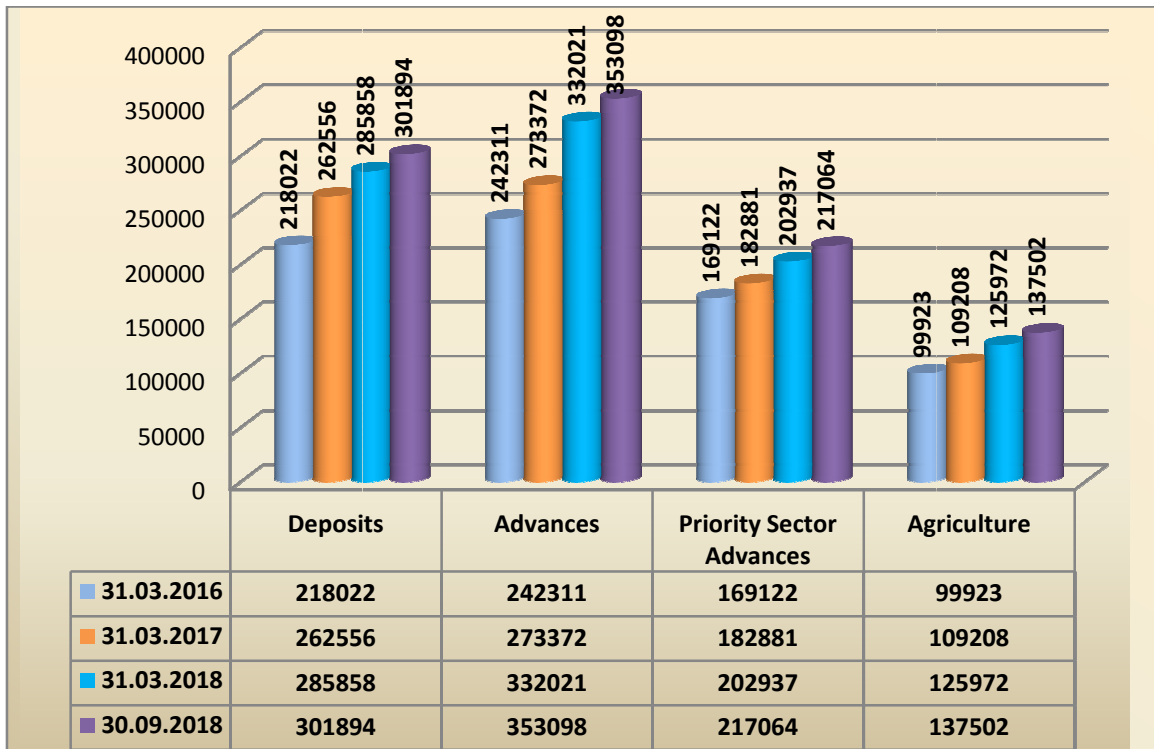
Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	30.09.17	30.09.18	30.09.17	30.09.18	30.09.17	30.09.18	30.09.17	30.09.18	30.09.17	30.09.18
Rural Br.	1556	1563	154	164	800	825	191	191	0	0
Semi Urban Br.	1460	1444	327	351	271	274	109	110	0	0
Urban Br.	1249	1240	364	376	123	124	104	104	14	14
Metro Br.	335	330	73	81	35	35	2	2	0	0
Total Branches	4600	4577	918	972	1229	1258	406	407	14	14
Deposits	205327	220604	33935	42846	24338	27399	8138	11045	0	0
Advances	194226	252193	47842	59093	22317	26504	12486	14454	1486	854

iv) Statement of Priority Sector Advances (Outstanding)

(Amount in crores)

S. No.	Particulars	As on 31.03.16	As on 31.03.17	As on 31.03.18	As on 30.09.18
1	Short Term Production loans	67,174	72,591	83,084	88,636
2	Total Agrl. Term Loans	32,749	36,617	42,888	48,866
3	Total Agrl. Advances	99,923	1,09,208	1,25,972	1,37,502
	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.30%	45.07%	46.08%	41.41%
4	Micro & Small Enterprises (% to ANBC)	36,218 (16.78%)	38,971 (16.08%)	41,372 (15.13%)	45,738 (13.78%)
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	4,765	5,012	5,886	5,752
	MSME Total (% to ANBC)	40,983 (18.99%)	43,983 (18.15%)	47,258 (17.29%)	51,486 (15.51%)
5	Export Credit	961	807	199	619
6	Others' under Priority Sector Advances (% to ANBC)	27,255 (12.63%)	28,883 (11.92%)	29,508 (10.79%)	27,457 (8.27%)
	Total Priority Sector Advances	1,69,122	1,82,881	2,02,937	2,17,064
	% of Priority Sector Advances to ANBC (RBI norm -40%)	78.37%	75.47%	74.23%	65.38%

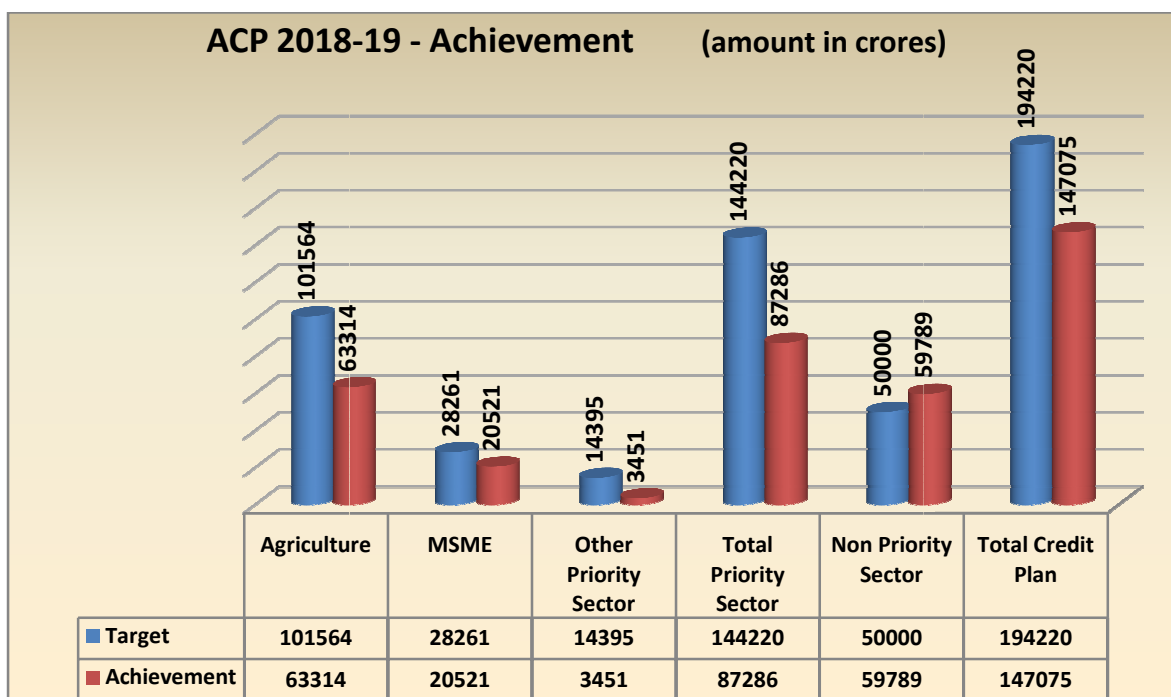
Banking Key Indicators (amount in Crores)



v) Achievement of Annual Credit Plan as on 30.09.2018

(Rs. in crores)

Sl. No	Item	Target 2018-19	Achievement (Disbursements during 01.04.18 to 30.09.18)	% of Achievement
1	Short Term Crop Production Loans Kharriff Rabi Total	45,750 29,250 75,000	46,904 -- 46,904	102.52% -- 62.54%
2	Agri.Term Loans Kharriff Rabi Total	10,661 10,662 21,323	11,914 -- 11,914	111.75% -- 55.87%
3	Total Farm Credit Kharriff Rabi Total	56,411 39,912 96,323	58,818 -- 58,818	104.27% -- 61.06%
4	Agriculture Infrastructure & Ancillary Activities Kharriff Rabi Total	2,621 2,620 5,241	4,496 -- 4,496	171.54% -- 85.79%
5	Kharriff Rabi Total Agriculture	59,032 42,532 1,01,564	63,314 -- 63,314	107.25% -- 62.34%
6	Micro, Small & Medium Enterprises	28,261	20,521	72.61%
7	Export Credit	200	5	2.72%
8	Education	2,155	522	24.22%
9	Housing	8,500	2,017	23.73%
10	Others under Priority Sector including Social Infrastructure & Renewable Energy	3,540	907	25.62%
11	Total Priority Sector	1,44,220	87,286	60.52%
12	Non Priority Sector	50,000	59,789	119.58%
13	Total Credit Plan	1,94,220	1,47,075	75.73%



vi) Annual Credit Plan Achievement: Last Three years

(Amount in crores)

Sl. No	Item	2015-16 (31.03.2016)		2016-17 (31.03.2017)		2017-18 (31.03.2018)		2018-19 (As on 30.09.2018)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	48067	57085	60000	58840	63106	67568	75000	46904
2	Total Agrl. Term Loans incl. allied activities	17205	18363	23003	19274	24365	21889	26564	16410
3	Total Agriculture	65272	75448	83003	78114	87471	89457	101564	63314
4	Non Farm Sector / Micro & Small Enterprises	16960	22262	25000	21903	25000	23798	28261	20521
5	Others' under Priority Sector including Export Credit	14688	6785	17535	8236	14335	7827	14395	3451
Total Priority sector		96920	104495	125538	108253	126806	121082	144220	87286

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

(Amount in crores)

Sl. No.	Item	Disbursements from 01.04.2016 to 30.09.2017	Disbursements from 01.04.2018 to 30.09.2018	% Increase
1	Short term Crop Production Loans	38,894	46,904	20.59%
2	Total Agriculture Term Loans including Allied activities	10,161	16,410	61.50%
3	Total Agriculture	49,055	63,314	29.07%
4	Non Farm Sector / MSME	13,553	20,521	51.41%
5	Other Priority Sector including Export Credit	3,607	3,451	--
6	Total Priority Sector	66,215	87,286	31.82%
7	Non Priority Sector	43,690	59,789	36.85%
8	Total Credit Plan	1,09,905	1,47,075	33.82%

B. Lending towards Government Sponsored Schemes: Government of India

i) Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM) Scheme: Progress on SEP (Individual) and SEP (Groups) for the financial year 2018-19 as on 30.09.2018

(Amount in crores)

S. No	Program	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	12158	182.37	6828	83.82	56.16	45.96
2	SEP (Groups)	297	29.72	285	21.01	95.96	70.69

(Source: MEPMA)

ii) Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2018-19 (as on 30.11.2018)

(Rs. in lakhs)

S. No	Agency	Target			Sanctioned			Disbursed			% of Achvt. in Margin Money
		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	328	820.98	2624	154	769.68	2078	116	568.27	1535	69.22
2	KVIB	450	1125.00	3600	486	2160.46	5833	347	1452.30	3930	129.09
3	DIC	438	1095.00	3504	849	2842.29	7674	580	2121.55	5739	193.75
	Total	1216	3040.98	9728	1489	5772.43	15585	1043	4142.12	11204	136.21
4	KVIC, D.O. Vizag	281	701.76	2248	122	619.94	1674	84	466.72	1260	66.51
	Grand Total	1497	3742.74	11976	1611	6392.37	17259	1127	4608.84	12464	123.14

(Source: KVIC, Hyderabad)

Department of Financial Services, MoF, GoI vide letter F.No.03/26/2013-IF-II dated 14.11.2018 informed that it has been pointed out by the Ministry of Micro, Small and Medium Enterprises that share of actual disbursement to SC, ST category beneficiaries are low.

The targets under the PMEGP, including the targets for SC, ST for the financial year 2018-19 have been circulated to all field level functionaries. It is requested that special attention may be accorded to the disbursement of loan under PMEGP to the applications under SC, ST & Women categories exercising due diligence in the processing of application. Special emphasis may also be given for achievement of the target in Aspirational Districts.

iii) 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 October, 2018 is as under:

(Rs. in Lakhs)

No. of Applications Forwarded to Banks (including pending applications upto previous year 2017-18)		Disbursed by Banks	
Physical	Financial	Physical	Financial
13260	7182.09	3144	1613.70

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 31.10.2018 is enclosed as **Annexure No.31**

iv) Dairy Entrepreneurship Development Scheme (DEDS):

NABARD informed that the Dairy Entrepreneurship and development Scheme (DEDS) is continuing in 2018-19 for all categories of beneficiaries. The claims are being submitted online by the controlling offices of the financing banks through NABARD's ENSURE portal from September 2017. The User credentials for uploading the claims have been provided to the banks. The eligibility for the claims would be on a first come first serve basis.

Status of budget DEDS- 2018-19 as on 05 December 2018

(Rs. in Lakhs)

Category	General			ST		SC			Total Utilisation	Total net balance
	Annual Budget	Claimed by banks	Net balance Available	Annual Budget	Net balance available	Annual budget Budget	Claimed by banks	Net balance		
Amount	1293.52	1293.506	0.014	169.500	123.044	321.150	321.138	0.012	1784.17	123.07

v) Agri-Clinics & Agri-Business Centers (ACABC): Progress as on 28.11.2018

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.

vi) Credit under DRI:

Year ended	Outstanding Rs. In Crores
March, 2016	36.39
March, 2017	33.41
March, 2018	33.12
September, 2018	30.22

The credit outstanding under DRI is Rs.30.22 Crores as on 30.09.2018 as against target of Rs. 3,320 Crores (i.e. 1% of the total outstanding advances of 31.03.2018 i.e. Rs.3,32,021 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.

vii) Stand up India Scheme:

Performance under Stand Up India as on 30.11.2018									
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	824	18.22	4523	2824	62.44	9046	3648	40.33
Private Sector Banks	840	48	5.71	840	133	15.83	1680	181	10.77
RRBs	1122	44	3.92	1122	158	14.08	2244	202	9.00
Total	6485	916	14.12	6485	3115	48.03	12970	4031	31.08

(Source: www.standupmitra.in)

Bank wise performance is placed as **Annexure No.32**

viii) Pradhan Mantri MUDRA Yojana (PMMY):

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2018-19 as on 14.12.2018 in the state of Andhra Pradesh.

(Rs. in crores)

Type of Bank	Total Target	Achievement			Total Achievement	% of Achievement
		Shishu	Kishore	Tarun		
Public Sector Banks	7420.12	190.34	2236.83	969.81	3396.98	45.78%
Private Sector Banks	880.49	42.71	347.11	208.27	598.09	67.93%
RRBs	1820.00	151.25	484.12	152.02	787.39	43.26%
Sub Total	10120.61	384.30	3068.06	1330.1	4782.46	47.25%

(Source: www.mudra.org.in)

Bank wise performance is placed as **Annexure No.33**

Major action points emanated during the meeting on Financial Inclusion held on 04.08.2018 by DFS:

- ✓ Banks to ensure regional parity in Mudra loan distribution under PMMY.
- ✓ Banks to evolve more innovative ways to increase funding under Mudra. For this purpose, banks may consider providing fund under Mudra for State specific product chains like dairy, spice-products, textiles etc.
- ✓ Banks to ensure display of Mudra logo on website with a dedicated Mudra corner.
- ✓ Each Mudra borrower should display a “Mudrapreneur” logo on his site/shop.
- ✓ Banks would also display success stories under Mudra on their website and on social media platforms like twitter and Facebook.
- ✓ Each bank branch should have a dedicated person/ counter to handle all Mudra related queries.
- ✓ Nodal officers of Mudra and Stand up India to check pending cases on the ‘Udyami Mitra’ portal and ensure their disposal in a time bound manner.

ix) Government Sponsored Schemes - Government of Andhra Pradesh:**Corporation wise achievement as on 31.12.2018 for the financial year 2018-19**

(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	14991	28695	10839	13266	72.30	46.23	8356	10464	1629	2030	19.49	19.40
SC Corporation	72749	125083	71202	99211	97.87	79.32	68739	95749	10028	13793	14.59	14.41
Economically Backward Communities (EBCs)	12493	27267	13133	19967	105.12	73.23	6868	10656	23	43	0.33	0.40
BC Corporation	53695	112023	72581	98684	135.17	88.09	43834	60199	757	1001	1.73	1.66
Minorities Finance Corp	29490	57742	22897	32696	77.64	56.62	14556	20704	722	1019	4.96	4.92
Christian Minorities Finance Corp	2405	4661	1286	2325	53.47	49.88	1056	1896	82	140	7.77	7.36
Most Backward Classes Welfare & Development Corporation	3483	7382	2264	3313	65.00	44.88	1712	2560	49	53	2.86	2.07
State Kummari Shalivahana Coop. Societies Fed. Ltd.,	3692	9289	2327	3513	63.03	37.82	1998	2949	109	176	5.46	5.97
Washermen Coop. Societies Fed. Ltd.,	9225	15632	7200	8013	78.05	51.26	5931	6598	157	201	2.65	3.05
Vysya Community Corp.	1784	3899	2526	3928	141.59	100.76	0	0	0	0	0.00	0.00
Valmiki/Boya Coop. Societies Fed. Ltd.,	6822	9813	6130	4194	89.86	42.74	5610	3715	210	137	3.74	3.68
Vaddera Coop. Societies Fed. Ltd.,	5838	9940	4503	4612	77.13	46.39	4076	4091	378	392	9.27	9.57
Toddy Tappers Cooperative Finance Corporation Ltd.,	8566	15567	5805	6593	67.77	42.35	4010	4273	183	177	4.56	4.14
Viswabrahmins Coop. Corp. Ltd.,	4182	9189	2369	3267	56.65	35.56	2003	2760	106	142	5.29	5.15
Sagara (Uppara) Coop. Societies Federation Ltd.,	3736	7145	2380	2666	63.70	37.31	2126	2321	88	160	4.14	6.89
Nayee Brahmin Coop. Societies Federation Ltd.,	5672	13609	4469	6931	78.79	50.93	4053	6257	260	389	6.42	6.22
Medara Finance Corporation Ltd.,	1123	3022	347	516	30.90	17.07	235	364	7	14	2.98	3.85
Krishna Balija, Poosala Coop. Societies Fed. Ltd.,	1131	3001	525	939	46.42	31.29	345	658	35	70	10.14	10.64
Bhattraja Coop. Societies Fed. Ltd.,	663	1754	221	361	33.33	20.60	211	356	7	7	3.32	1.96
Kapu Welfare and Development Corp. Limited	66524	144551	72547	103598	109.05	71.67	68156	96886	1620	2454	2.38	2.53
Total	308264	609263	305551	418593	99.12	68.70	243875	333456	16450	22398	6.75	6.72

(Source: APOBMMMS Portal)

Corporation wise achievement as on 31.12.2018 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	8061	9697	74.63	47.95	7991	9608	6817	8233	85.31	85.69
SC Corporation	93837	197669	74342	106217	79.22	53.73	73815	105482	62984	90920	85.33	86.19
Economically Backward Communities	8034	15755	4640	7803	57.75	49.53	4514	7594	2664	4545	59.02	59.85
BC Corporation	64655	131658	73868	101818	114.25	77.34	73320	101090	54273	76066	74.02	75.25
Minorities Finance Corp	15761	38031	14817	20955	94.01	55.10	14608	20649	12120	17049	82.97	82.57
Christian Minorities Finance Corp	1918	5669	954	1719	49.74	30.33	925	1657	772	1396	83.46	84.25
Kummari Shalivahana Coop. Societies Fed. Ltd.,	2556	6169	1474	2115	57.67	34.28	1461	2108	770	1153	52.70	54.69
Washermen Coop. Societies Fed. Ltd.,	3277	7708	2721	3284	83.03	42.61	2621	3199	1652	1996	63.03	62.40
Valmiki/Boya Coop. Societies Fed. Ltd.,	1210	4816	1686	1993	139.34	41.39	1673	1991	676	711	40.41	35.72
Vaddera Coop. Societies Fed. Ltd.	1948	4683	1196	1884	61.40	40.23	1196	1884	457	766	38.21	40.66
Toddy Tappers Coop. Finance Corporation Ltd.,	3690	6205	1902	2170	51.54	34.97	1887	2153	900	1076	47.69	49.98
Viswabrahmins Cooperative Corporation Ltd.,	2240	5504	1539	2091	68.71	37.99	1539	2091	790	1009	51.33	48.22
Sagara(Uppara) Coop. Societies Federation Ltd.,	1635	4863	964	1335	58.96	27.46	950	1325	325	396	34.21	29.84
Nayee Brahmin Coop. Societies Federation Ltd.,	3116	7205	2475	3757	79.43	52.15	2459	3742	1677	2392	68.20	63.92
Medara Finance Corporation Ltd.,	1123	3390	672	1106	59.84	32.62	672	1106	422	685	62.80	61.95
Krishna Balija, Poosala Coop. Societies Fed. Ltd.	1242	2677	480	878	38.65	32.78	480	878	379	696	78.96	79.32
Bhattraja Coop. Societies Fed. Ltd.	872	1778	173	317	19.84	17.81	173	317	55	96	31.79	30.31
Kapu Welfare and Development Corp. Limited	61888	128288	65776	94919	106.28	73.99	65017	93830	45944	68184	70.66	72.67
Total	279803	592290	257740	364059	92.11	61.47	255301	360702	193677	277366	75.86	76.90

(Source: APOBMMMS Portal)

Corporation wise achievement as on 31.12.2018 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	3919	4667	3633	4323	92.70	92.62
SC Corporation	46063	84159	32205	42493	69.92	50.49	32003	42207	29832	39240	93.22	92.97
BC Corporation	65729	79472	48130	57893	73.22	72.85	47798	57519	42464	51111	88.84	88.86
Minorities Finance Corp	12787	23482	7851	8175	61.40	34.81	7727	8058	7228	7525	93.54	93.39
Christian Minorities Finance Corp	1131	2245	574	942	50.75	41.97	557	911	537	881	96.41	96.76
Kummari Shalivahana Cooperative Societies Federation Ltd.,	3253	5752	1561	1449	47.99	25.19	1561	1449	1192	1150	76.36	79.33
Washermen Cooperative Societies Federation Ltd.,	4628	9618	2734	2390	59.08	24.85	2668	2335	2133	1921	79.95	82.24
Valmiki/Boya Cooperative Societies Federation Ltd.,	3243	4217	2172	1215	66.98	28.81	2172	1215	1412	763	65.01	62.86
Vaddera Cooperative Societies Fed. Ltd.,	4370	6597	2641	1958	60.43	29.68	2622	1933	2164	1593	82.53	82.40
Viswabrahmins Cooperative Corporation Ltd.,	2864	6146	1363	1786	47.59	29.05	1349	1758	956	1301	70.87	74.02
Sagara(Uppara) Cooperative Societies Federation Ltd.,	3633	6359	2090	1698	57.53	26.70	2049	1657	1415	1099	69.06	66.32
Nayee Brahmin Cooperative Societies Federation Ltd.,	4427	8715	1562	1320	35.28	15.15	1533	1282	1044	847	68.10	66.05
Medara Finance Corporation Ltd.,	1504	3640	433	447	28.79	12.28	433	447	367	398	84.76	88.93
Krishna Balija, Poosala Cooperative Societies Fed. Ltd.,	1261	2854	143	124	11.34	4.34	143	124	123	101	86.01	81.45
Bhattraja Cooperative Societies Federation Ltd.,	1346	3094	179	190	13.30	6.14	179	190	124	97	69.27	51.05
Kapu Welfare and Development Corporation Limited	55717	88391	58721	75022	105.39	84.88	58534	74811	49776	63640	85.04	85.07
Total	218101	345715	166365	201867	76.28	58.39	165247	200564	144400	175988	87.38	87.75

(Source: APOBMMMS Portal)

Sericulture: Achievement as on October, 2018

(Amt. in Lakhs)

	Target 2018-19		Applications Sponsored	Sanctioned		Grounded		% of Achievement against Sponsored
	Number	Amount		Number	Amount	Number	Amount	
On Farm	1791	2935	888	800	464.45	691	326.96	77.82
Non Farm	86	990	84	20	40.00	11	22.00	13.10

(Source: Department of Sericulture)

x) Repayment Tracker – Data Sharing with Social Welfare Department: Status as on 03.12.2018

S.NO	BANK NAME	MOU STATUS	DATA SHARING	REMARKS
1	Andhra Bank	Completed	Regularly	Awaiting Data for November 2018
2	APGB	Completed	Regularly	Awaiting Data for November 2018
3	CGGB	Completed	Regularly	Awaiting Data for November 2018
4	Vijaya Bank	Completed	Regularly	Awaiting Data for September, October and November 2018. Requested one more week to share the data.
5	APGVB	Completed	Regularly	Awaiting Data for October and November 2018
6	Punjab National Bank	Completed	Regularly	Awaiting Data for July, August and September 2018. Pending with Head Office
7	Syndicate Bank	Completed	Regularly	Awaiting Data for November 2018
8	Canara Bank	Completed	Shared	Awaiting Data for October and November 2018
9	State Bank of India	Completed	Test Data Shared	Test Records shared. But the given data is not as per the format.
10	Sapthagiri Bank	Completed	Shared	Only Loan Information shared, Transaction information yet to share.
11	Bank of Baroda	Completed	Shared	Data shared in the list format, Required either in TXT, CSV or excel, communicated the same to bank.
12	Union Bank of India	Completed	Test Data Shared	Not shared as per the format. Mentioned below columns are missing as: Installment due date, installment paid date, credit, debit columns were not shared. Also informed that they cannot share the data as per the format.
13	City Union Bank	Completed	Test Data Shared	Some Records are having Loan Account Number, Interest Rate and Installments as ZERO. Requested two more weeks to share the correct data.
14	Indian Bank	Completed	Shared	There are some gaps in the data. 1. For some of the loans, Loan Amount and Loan Release date are shared as '0'. Please clarify whether these loans are closed. 2. Number of installments are provided wrongly (Checked by comparing Loan Amount / Installment Amount (EMI)) 3. In Transaction File, Installment paid date is shared as empty for some of the loans. Requested One more week to share the full data.
15	Central Bank of India	Completed	Shared	There are some gaps in the data, 1. Asset Classification was not mentioned for most of the records. 2. Installment paid date is given as '00/00/0000' for some of the records. 3. For Sub-standard, Doubtful and Loss Assets Overdue Amount was not mentioned. Data is pending with Head Office.
16	Indian Overseas Bank	Completed	Shared	Data is not shared as per the format. Loan Amount is Zero for few records.
17	Karur Vysya Bank	Completed	Not Started	Requested one more week to share the data. Pending with the Head Office
18	Dena Bank	Completed	Not Started	Data shared to Bank, Need 1 Week time for sharing
19	APCOB	Completed	Not Started	Can't share the data as per the MOU Format
20	Bank of India	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing
21	Axis Bank	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing. Requested some time to provide data as they recently entered the MOU
22	HDFC Bank	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing. Ensured by this month end to share the data
23	United Bank of India	In progress		Yet to receive permissions from Zonal Office for taking up MOU
24	Corporation Bank	In progress		Need 1 week time for taking up MOU
25	Allahabad Bank	In progress		MOU pending @ Kolkata head office branch office
26	Bank of Maharashtra	In progress		Need 1 week time for taking up MOU
27	IDBI Bank	In Progress		Need 1 week time for taking up MOU
28	South Indian Bank	In Progress		Need 10 days for taking up MOU
29	Ing Vysya Bank	Open		Not join with MoU
30	Oriental Bank of Commerce	Open		Not join with MoU
31	ICICI Bank	Open		Not response

Banks which have completed MoU process share the data to Department regularly before 10th of succeeding month without fail. Banks which have not completed the MoU process ensure signing of MoU for sharing information with Social welfare Department, GoAP for the purpose of repayment tracking.

xi) Overdue position under Government Sponsored Schemes as on 30.09.2018

(Rs. In Crores)

Sector	Outstanding		No. of overdue A/Cs	Overdue				Non – Performing Assets		
	No. of A/Cs	Amount		Total balance in overdue A/Cs	% to Outstanding	Actual overdue amount	% of Actual overdue to O/s	No. of A/Cs	Amount	% of NPA to O/s
State G.S.S	660385	5992.09	154294	1331.97	22.23%	534.21	8.92%	62865	439.83	7.34%
Central G.S.S	1135592	21848.63	154790	1837.80	8.41%	715.22	3.27%	76494	570.58	2.61%
Of which										
SGSY / NRLM	407688	11841.92	35874	683.15	5.77%	217.90	1.84%	14946	186.09	1.57%
SJSRY / NULM	74040	2421.28	8645	90.97	3.76%	47.59	1.97%	6201	38.15	1.58%
PMRY/PMEGP	14618	299.44	6826	116.31	38.84%	50.67	16.92%	4872	45.23	15.10%

C. Flow of Credit to Micro, Small & Medium Enterprises (MSME) Sector and Affordable Housing:**i) Position of lending under MSME sector**

(Amt. In Crores)

Particulars	Outstanding as on 31.03.2017		Outstanding as on 31.03.2018		Outstanding as on 30.09.2017		Outstanding as on 30.09.2018	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1017769	21197	948358	22814	899094	19591	1143113	23739
Small Enterprises	139703	17774	138286	18558	134124	15941	132224	21995
Total MSE	1157472	38971	1086644	41372	1033218	35532	1275337	45734
% of Micro enterprises to total MSE	87.93%	54.39%	87.27%	55.14%	87.02%	55.14%	89.63%	51.91%
Medium Enterprises	112754	5012	82137	5886	81388	4526	7523	5752
Total MSME	1270226	43983	1168781	47258	1114606	40058	1282860	51486

Outstanding position under Manufacturing and Service sectors as on 30.09.2018:

(Amt. In Crores)

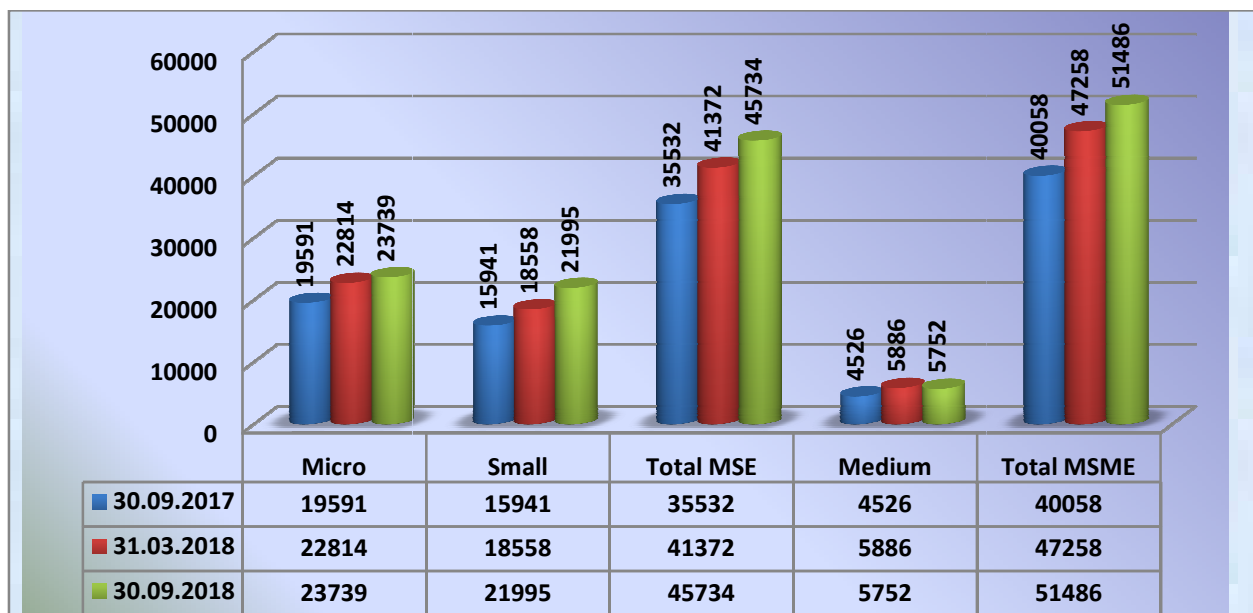
Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	87715	5081	1055398	18658	1143113	23739
Small Enterprises	37140	7990	95084	14005	132224	21995
Medium Enterprises	2046	2893	5477	2859	7523	5752
Total MSME	126901	15964	1155959	35522	1282860	51486

Disbursements under ACP 2018-19 for MSME sector:

(Amt. in crores)

Sector	Target 2018-19	Achievement (Disbursements during 01.04.18 to 30.09.18)	% of Achievement
Micro	14028	8885	63.34%
Small	11500	9211	80.09%
Medium	2733	2425	88.73%
Total	28261	20521	72.61%

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 (September, 2017 to September, 2018)	20	28.71
10 per cent annual growth in the number of micro enterprise accounts (September, 2017 to September, 2018)	10	27.14
60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	66.81

Outstanding Position of Lending under MSME (Amount in crores)

ii) 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	2015-16	18514	384.55
02	2016-17	13909	385.43
03	2017-18	10136	340.87
04	2018-19 up to 30.09.2018	4225	191.74

District wise progress under CGTMSE up to 30.09.2018 during the financial year 2018-19 is place as **Annexure No.34**

Department of Industries, GoAP vide Lr.No.INC02-20029/104/2018-MSME&E&C&B II-DOI dated 18.11.2018 has communicated the following major policy changes in CGTMSE received from Government of India.

- ❖ Inclusion of Retail Trade as an eligible activity.
- ❖ Allowing partial collateral security under the Credit Guarantee Scheme.
- ❖ Charging of guarantee fee on outstanding loan amount instead of previous practice of charging fee on sanctioned amount to incentivize the disciplined borrowers.
- ❖ Increase in the coverage to 75% for loans above Rs.50 lakhs.
- ❖ Inclusion of Small Finance Banks (SFBs) and NBFCs as its MLIs.
- ❖ 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.

iii) MSME Support and Outreach:

Hon'ble Prime Minister launched a support and outreach programme for the Micro, Small and Medium Enterprises (MSME) sector on 2nd November, 2018. MSME Support & Outreach programme is aimed at synergizing the Government's efforts by bringing together various Central Ministries, State Governments, Lenders and Private Sector to provide implementable multi-dimensional solutions for MSMEs. MSME Support & Outreach portal intensively monitors the status of implementation of the programme across 100 districts.

In the state of Andhra Pradesh, five districts namely Chittoor, East Godavari, Guntur, West Godavari (Narasapur) & Visakhapatnam are identified under MSME Support & Outreach. The cluster activities are as follows.

S No	District Name	Name of the Cluster
1	Chittoor	Textiles
2	East Godavari	Food Processing
3	Guntur	Powerloom **

4	West Godavari (Narasapur)	Handicraft
5	Visakhapatnam	Food Processing

** Powerloom Cluster is not existing in Guntur District, hence other sectors of MSME are focused during the above programme

Campaign/Schemes: focus on following schemes during MSME Support & Outreach campaign period.

- ✓ **59 Minutes Loan:** In a bid to boost credit availability to Micro, Small and Medium Enterprises (MSMEs), a web portal (www.psbloansin59minutes.com) has been launched through which one can avail loans up to Rs 1 crore in just 59 minutes. The portal sets a new benchmark in loan processing and reduces the turnaround time from 20-25 days to 59 minutes. Upon approval, the loan will be disbursed in 7-8 working days. On this website, in-principle approval of loans will not require any physical documents.
- ✓ **Loans Restructured & Mudra Loans:** A viable/potentially viable unit may apply for a debt restructuring if it shows early stage of sickness. In such cases the banks may consider to reschedule the debt for repayment, consider additional funds etc.
- ✓ **TReDS Registration:** The scheme for setting up and operating the institutional mechanism for facilitating the financing of trade receivables of Micro, Small and Medium Enterprises (MSMEs) from corporate buyers through multiple financiers will be known as Trade Receivables Discounting System (TReDS). The TReDS facilitates the discounting of both invoices as well as bills of exchange. MSME sellers, corporate buyers and financiers – both banks and non-bank (NBFC factors) are direct participants in the TReDS. The TReDS provide the platform to bring these participants together for facilitating uploading, accepting, discounting, trading and settlement of the invoices / bills of MSMEs.
- ✓ **CGTSMSE & PMEGP:** Government of India and SIDBI set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to operationalise Credit Guarantee Scheme (CGS) of Ministry of Micro, Small & Medium Enterprises (MSME) for strengthening credit delivery system and facilitate flow of credit to the MSE sector. CGTMSE has introduced a new "Hybrid Security" product allowing guarantee cover for the portion of credit facility not covered by collateral security. In the partial collateral security model, the member lending institutions (MLIs) are allowed to obtain collateral security for a part of the credit facility, whereas the remaining part of the credit facility, up to a maximum of 200 lakh, can be covered under Credit Guarantee Scheme of CGTMSE.

Prime Minister's Employment Generation Programme (PMEGP) is a credit linked subsidy programme administered by the Ministry of Micro, Small and Medium Enterprises, Government of India. Khadi & Village Industries Commission (KVIC) is the nodal agency at national level for implementation of the scheme. At state level the scheme is implemented through KVIC, KVIB and District Industries center. The scheme is applicable to all new, viable (technically as well as economically) projects in rural as well as urban areas, under Micro enterprises sector.

- ✓ **GeM- Registration of MSME:** Government e-Marketplace (GeM) facilitates online procurement of common use Goods & Services required by various Government Departments / Organizations / PSUs. GeM platform provides for procurement of goods and services required by Central & State Government organizations. GeM aims to enhance transparency, efficiency and speed in public procurement. It provides the tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users, achieve the best value for their money. GeM SPV provides an end-to-end online Marketplace for Central and State Government Ministries / Departments, Central & State Public Undertakings (CPSUs & SPSUs), autonomous institutions and Local bodies, for procurement of common use goods & services in transparent and efficient manner.
- ✓ **PMKK - Training & Credit:** The Ministry of Skill Development and Entrepreneurship (MSDE) along with National Skill Development Corporation NSDC, is making continuous efforts to skill the unskilled population of the country with the vision of making India, the 'Skill Capital of the World'. The Pradhan Mantri Kaushal Kendra (PMKK) is a huge step in establishing a model and iconic centre of excellence for skill development. These centres are to run industry-driven courses of high quality with a focus on employability. NSDC is the implementation agency for the project.
- ✓ **RSETI - Training & Credit:** Rural Self Employment Training Institutes (RSETIs), designed as to ensure necessary skill training and skill up gradation of the rural BPL youth to mitigate the unemployment problem, are managed by Banks with active co-operation from the Government of India and State Government. After successful completion of the training, trainees are provided with credit linkage assistance by the banks to start their own entrepreneurial ventures.
- ✓ **Loans under PMRPY:** The Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) Plan Scheme has been designed to incentivize employers for generation of new employment, where Government of India will be paying the full employer's contribution towards EPF & EPS both w.e.f 01.04.2018 (earlier benefit was applicable for employer's contribution towards EPS only) for the new employment. This scheme has a dual benefit, where, on the one hand, the employer is incentivized for increasing the employment base of workers in the establishment, and on the other hand, a large number of workers will find jobs in such establishments. A direct benefit is that these workers will have access to social security benefits of the organized sector.
- ✓ **MSME Quality Certifications:** Quality certification has become extremely important in competitive markets and especially in gaining foothold in exports. To avail the certification of ISO-9000, a unit has to undertake significant costs. A scheme has been launched to give financial incentive to those SSI units who acquire ISO-9000 certification, by reimbursing 75% of their costs of obtaining certification, subject to a maximum of Rs. 0.75 lacs per unit. In order to promote modernization and technology upgradation in SSI, the units are assisted in improving the quality of their products. The SSI units are also encouraged to participate in quality awareness and learning programmes organized specially for their benefit.

MSME Support & Outreach - District wise performance as on 16.01.2019

Data entered by other Departments													(Rs in Lakhs)	
Name of the District	59 Minutes Loan			PMMY Loans		CGTMSE Loans		PMEGP Loans		MoSDE Loans (PMKK)		Loans to RSETI Trainees		
	Number	Sanctioned Amount	Disbursed Amount	Number	Amount	Number	Amount of Covers Granted	Number	Amt	Number	Amt	Number	Amt	
Visakhapatnam	78	2881.18	706.16	10992	13494.00	310	2194.52	34	506.24	0	0.00	2	1.00	
East Godavari	51	2287.95	237.90	16054	14821.00	101	954.40	24	245.10	0	0.00	29	7.95	
West Godavari (Narsapur)	27	1259.05	0.00	12281	12105.00	89	390.06	59	856.59	0	0.00	12	0.60	
Guntur	60	2163.49	105.00	15269	13790.00	90	1031.34	65	866.85	0	0.00	7	3.13	
Chittoor	32	945.45	325.18	12357	23957.00	84	796.23	31	427.40	0	0.00	25	2.50	
Total	248	9537.12	1374.24	66953	78167.00	674	5366.55	213	2902.18	0	0.00	75	15.18	

Data entered by LDMS						
Name of the District	No. of camps organized in the district	(No. of Loans in Actuals and Amount in Lakhs)		Employee Social Security (Number in Actuals)		
		Restructured Loans		No of PMJDY Accounts Opened	No of people enrolled under PMSBY	No of people enrolled under PMJJBY
		Number	Amount			
Visakhapatnam	11	1	10.00	2605	2416	1199
East Godavari	11	46	51.72	8742	5122	2336
West Godavari (Narasapur)	11	21	1109.17	5689	7272	2113
Guntur	13	20	258.35	5116	2869	2869
Chittoor	13	0	0.00	16307	10519	3425
Total	59	88	1429.24	38459	28198	11942

MSME Outreach Target vis-à-vis Performance			
Name of the District	Target (Number of MSME Units)	Achievement	% of Achvt.
Visakhapatnam	60000	11139	18.57%
East Godavari	50000	16171	32.34%
West Godavari (Narasapur)	37341	12349	33.07%
Guntur	40000	15387	38.47%
Chittoor	54105	12415	22.95%
Total	241446	67461	27.94%

iv) Export Credit:

Outstanding position of finance under Export Credit as on 30.09.2018 placed as **Annexure No.13**

v) Affordable Housing: Position of Housing Loans as on 30.09.2018

(Rs in Crores)

Year	Total Outstanding		Disbursements	
	No. of a/cs	Amount	No. of a/cs	Amount
2015-16	390605	18820	53878	3060
2016-17	396028	20028	45504	4919
2017-18	283326	22223	51189	4526
2018-19 up to 30.09.2018	265481	19545	33373	2017

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

National Housing Bank, Hyderabad Representative Office vide mail dated 20.07.2018 informed that as per the minutes of the 32rd meeting of the Central Sanctioning and Monitoring Committee (CSMC) for PMAY (Urban) – Housing for All, it was observed that States informed, inter-alia, that some of the Banks are insisting on collateral security for bank loan to beneficiaries resulting in poor availment of subsidy under CLSS by the beneficiaries.

In this regard, CSMC had made the following observation:

“The central Nodal Agency (CAN) i.e., (HUDCO & NHB) may visit and conduct workshop with banks for giving subsidy to the eligible beneficiaries. The house mortgaged against the housing loan availed by the beneficiaries should solely be taken as collateral security from the poor beneficiaries.”

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

Approval of Additional Targets: A.P. Township & Infrastructure Development Corporation Limited vide Lr.No.24/Bankers Meet/APTIDCO/2018 dated. 18.12.2018 has requested SLBC to place their additional target for 48,033 EWS houses before the committee for approval. The list of District wise ULB wise targets proposed under PMAY-AHP is enclosed as **Annexure.No.40**

The forum may deliberate and approve the targets.

During the Sub-committee meeting held on 13.11.2018 Comprehensive Common Operational Guidelines were discussed and communicated to controllers of all banks through minutes of the meeting for implementation.

Controllers of the banks are requested to ensure that the targets are communicated to all the branches under their control and instruct the branches to sanction and start opening of loan accounts to the selected beneficiaries with coordination of MEPMA & APTIDCO.

D. Grant of Education Loans:**i) Position of Education Loans as on 30.09.2018:**

(Rs in Crore)

Year	Total Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
2015-16	149849	3650	23893	715
2016-17	146937	3857	23610	651
2017-18	109144	4036	27637	656
2018-19 up to 30.09.2018	94768	3804	26458	522

E. Agriculture Sector:**i) Progress in lending to Agriculture Sector:**

(Rs. in crores)

Sl. No	Item	Target 2018-19	Achievement (Disbursements during 01.04.18 to 30.09.18)	% of Achievement
1	Short Term Crop Production Loans			
	Khariiff	45,750	46,904	102.52%
	Rabi	29,250	--	--
	Total	75,000	46,904	62.54%
2	Agri.Term Loans			
	Khariiff	10,661	11,914	111.75%
	Rabi	10,662	--	--
	Total	21,323	11,914	55.87%
3	Total Farm Credit			
	Khariiff	56,411	58,818	104.27%
	Rabi	39,912	--	--
	Total	96,323	58,818	61.06%
4	Agriculture Infrastructure & Ancillary Activities			
	Khariiff	2,621	4,496	171.54%
	Rabi	2,620	--	--
	Total	5,241	4,496	85.79%
5	Khariiff	59,032	63,314	107.25%
	Rabi	42,532	--	--
	Total Agriculture	1,01,564	63,314	62.34%

ii) Progress in lending to Cultivators (Tenancy):

Finance extended to LEC holders during 2018-19 up to 30.11.2018 is as follows:

(Rs. in crores)

Target for finance to Tenant farmers		Finance to Tenant farmers through	Achievement	
Accounts	Amount		Accounts	Amount
824623	7500.00	LECs	175053	1523.96
		CoCs	40945	246.21
		JLGs	44481	525.76
		RMGs	41061	687.96
		Others	33665	203.38
		Total	335205	3187.27
		% of Achievement	40.65%	42.50%

Bank wise performance is placed as **Annexure.No.35**

iii) Progress in Lending to Agriculture Term Loans & Allied Activities:

(Amount in crores)

Sector	Target	Achievement	% of Achievement
Minor Irrigation	1276	44.28	3.47
Farm Mechanization	2423	220.91	9.12
Plantation & Horticulture	1303	52.23	4.01
Forestry and Wasteland Development	396	2.06	0.52
Dairy	5492	656.11	11.95
Poultry	1181	425.88	36.06
Sheep / Goat / Piggery	1052	164.97	15.68
Fisheries	1829	130.59	7.14

iv) Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS): Government has issued orders G.O.MS.No 126 & 127 dated 30.10.2018 for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) schemes during Rabi, 2018-19 season in the State.

SLBC vide Lr. No: 2716/30/46/360 dated 31.10.2018 has 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.

v) Pledge financing against Negotiable Warehouse Receipts (NWRs): in the state of Andhra Pradesh for the quarter ended September, 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	458	26.79	6732	343.18
2	Private Sector Banks	842	60.08	3891	448.28
3	RRBs	6	0.42	255	20.99
4	Cooperative Banks	38	2.04	79	4.25
	Grand Total	1344	89.33	10957	816.70

Bank wise statement for the quarter ended September, 2018 is placed as **Annexure No.36**

vi) Farmer Producer Organizations (FPOs):

Details of FPOs/ POPs under PRODUCE as on 26 Nov 2018

No of POPs	No of FPOs sanctioned	FPOs withdrawn	Balance FPOs	No of FPOs registered	No of FPOs not registered	No of farmers
57	106	2	104	102	2	48582

District-wise No of POPIs and No of FPOs :

District	No of POPIs	No of FPOs
Ananthapuram	1	5
Chittoor	4	4
East Godavari	3	5
Guntur	5	10
Kadapa	4	9
Krishna	7	16
Kurnool	4	10
Nellore	6	11
Prakasam	7	8
Srikakulam	3	4
Visakhapatnam	6	10
Vizianagaram	5	6
West Godavari	2	6
Total	57	104

(Source: NABARD)

NABARD informed that;

- ✓ They have received feedback from certain FPOs that due to lack of banking facilities in their operational villages, they are constrained to handle cash transactions. Thereby the transactions are not getting reflected in the business turnover for enhancing their grading/operational efficiency.
- ✓ In the light of credit guarantee cover available from Small Farmers Agribusiness Consortium (SFAC), banks may be advised to finance to FPOs, especially for meeting their working capital requirements on priority basis.

F. Progress under SHG-Bank linkage:

(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
2018-19 upto 30.09.2018	11007	269623	7973	2366	40274	2006	13373	309897	9979	967620	25424

AGENDA- 3

Doubling of 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.

AGENDA- 4**CD Ratio:**

District wise position of CD ration as on 30.09.2018

S.No.	Name of the District	CD Ratio
1	Srikakulam	91.12
2	Vizianagaram	98.54
3	Visakhapatnam	119.41
4	East Godavari	118.07
5	West Godavari	142.87
6	Krishna	125.99
7	Guntur	141.78
8	Prakasam	160.47
9	SPS Nellore	138.09
10	Chittoor	63.33
11	YSR Kadapa	103.90
12	Ananthapuram	107.63
13	kurnool	116.35
Total		116.96

The CD Ratio in the State of Andhra Pradesh is 116.96% and no District in the State is having CD ratio below 40%.

AGENDA- 5**Position of Overdues/NPAs:** Position as on 30.09.2018 under various sectors

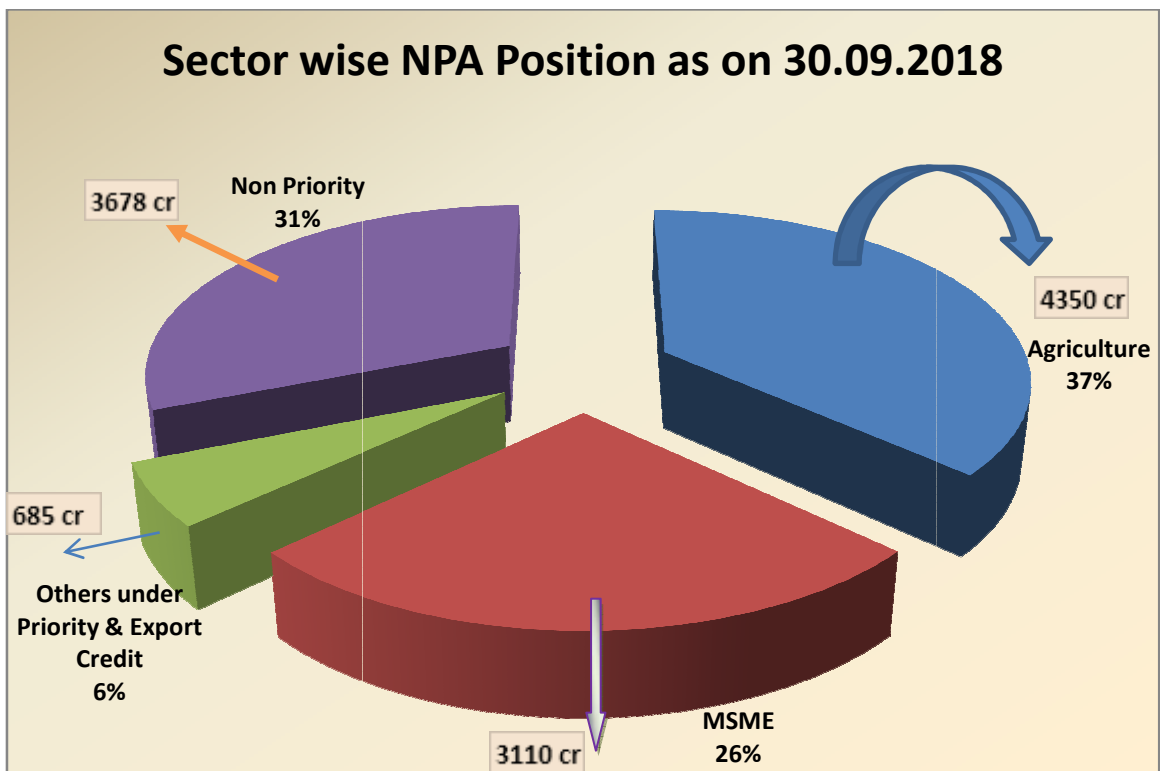
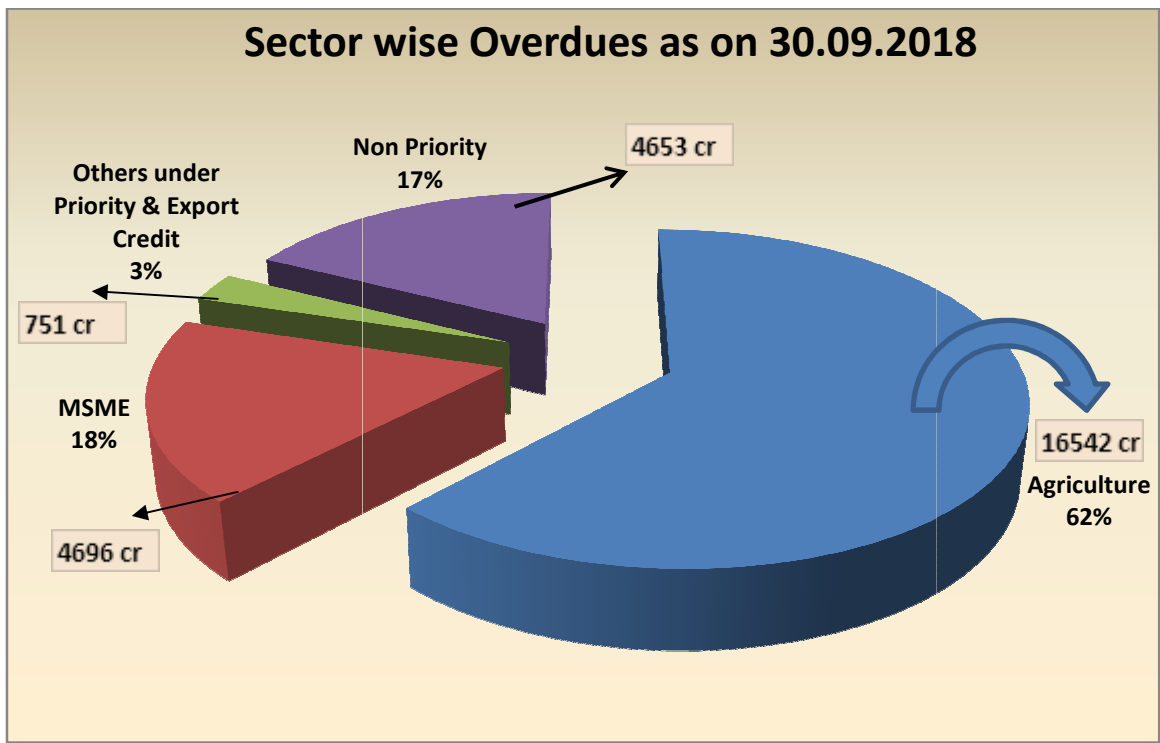
(Rs. in Crores)

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	10039888	88635.66	2283147	22354.01	13617.94	263746	2290.88
Agrl.Term Loans Including Agrl. Allied Activities	1802111	39714.10	330438	6116.67	2391.80	130527	1657.08
Total Farm Credit	11841999	128349.76	2613585	28470.68	16009.73	394273	3947.96
Agriculture Infrastructure	4296	578.31	2136	166.30	56.05	569	32.79
Ancillary Activities	8167	8574.12	784	1583.53	475.85	289	369.01
Total Agriculture Advances	11854462	137502.19	2616505	30220.51	16541.63	395131	4349.76
MSME Sector Advances	1282860	51485.92	418239	12941.04	4696.26	158267	3109.71
Export Credit	120	619.25	5	5.21	1.07	0	0.00
Others under Priority Sector Advances	556118	27456.15	117892	5782.02	750.39	38483	685.19
Total Priority Sector Advances	13693560	217063.51	3152641	48948.78	21989.36	591881	8144.65
Non-priority sector loans	2793344	136034.18	284609	12808.45	4653.33	88258	3678.61
Total Advances	16486904	353097.69	3437250	61757.23	26642.69	680139	11823.26
Housing Loans	265481	19545.12	63020	4502.81	312.13	11911	355.08
Education Loans	94768	3803.69	21225	442.65	135.98	7051	118.18
Self Help Groups	967620	25423.88	102113	1864.73	661.62	30659	417.19

Overdue / NPA position as on 30.09.2018 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	88635.66	22354.01	25.22	13617.94	15.36	2290.88	2.58
Agri.Term Loans Including Agri. Allied Activities	39714.10	6116.67	15.40	2391.80	6.02	1657.08	4.17
Total Farm Credit	128349.76	28470.68	22.18	16009.73	12.47	3947.96	3.08
Agriculture Infrastructure	578.31	166.3	28.76	56.05	9.69	32.79	5.67
Ancillary Activities	8574.12	1583.53	18.47	475.85	5.55	369.01	4.30
Total Agriculture Advances	137502.19	30220.51	21.98	16541.63	12.03	4349.76	3.16
MSME Sector Advances	51485.92	12941.04	25.14	4696.26	9.12	3109.71	6.04
Export Credit	619.25	5.21	0.84	1.07	0.17	0.00	0.00
Others under Priority Sector Advances	27456.15	5782.02	21.06	750.39	2.73	685.19	2.50
Total Priority Sector Advances	217063.51	48948.78	22.55	21989.36	10.13	8144.65	3.75
Non-priority sector loans	136034.18	12808.45	9.42	4653.33	3.42	3678.61	2.70
Total Advances	353097.69	61757.23	17.49	26642.69	7.55	11823.26	3.35
Housing Loans	19545.12	4502.81	23.04	312.13	1.60	355.08	1.82
Education Loans	3803.69	442.65	11.64	135.98	3.57	118.18	3.11
Self Help Groups Advances	25423.88	1864.73	7.33	661.62	2.60	417.19	1.64



AGENDA- 6**Review of Relief measures by Banks in Areas Affected by Natural Calamities:**

Drought affected Mandals: Government of Andhra Pradesh has declared 347 Mandals as Drought affected (325 Mandals as Severe Drought affected & 22 Mandals as Moderate Drought affected) in the state of Andhra Pradesh.

Name of the District	G.O.MS.No.6 Dt.08.08.2018		G.O.MS.No.8 Dt.31.08.2018		G.O.MS.No.9 Dt.31.08.2018		G.O.MS.No.12 Dt.10.10.2018		G.O.MS.No.15 Dt.30.10.2018		Total Mandals
	Severe	Moderate	Severe	Moderate	Severe	Moderate	Severe	Moderate	Severe	Moderate	
YSR Kadapa	50	1	-	-	-	-	-	-	-	-	51
Ananthapuram	44	-	-	-	-	-	17	2	-	-	63
Chittoor	58	-	-	-	5	-	-	-	-	-	63
Kurnool	37	-	-	-	-	-	-	-	11	2	50
Prakasam	40	-	14	2	-	-	-	-	-	-	56
Nellore	45	-	-	-	-	-	-	-	1	-	46
Vizianagaram	-	-	-	-	-	-	-	-	3	1	4
Krishna	-	-	-	-	-	-	-	-	-	3	3
Guntur	-	-	-	-	-	-	-	-	-	11	11
Total	274	1	14	2	5	-	17	2	15	17	347

TITLI Cyclone, Heavy rains and Floods affected: Revenue(D.M.I) Department, GoAP vide G.O.MS. No.16 dated 02.11.2018 has notified 30 Mandals as 'TITLI' Cyclone, Heavy rains and Floods affected.

Name of the District	No. of Mandals affected
Srikakulam	25
Vizianagaram	5

Industries Department vide Lr.No.INC02-20029/111/2018-MSME&E&C&B li-DOI dated 04.12.2018 informed that the Collector and District Magistrate, Srikakulam communicated that the Titli Cyclone has devastated Srikakulam District on 11.10.2018. Most of the Industries were severely damaged and nearly 10,000 people have lost their employment and requested to sanction fresh loans and re-schedule the existing loans to the Small Scale Industries damaged by the Titli Cyclone.

Controlling authorities of all Banks are requested to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner with coordination of LDM / District Administration in the affected areas as per extant guidelines issued by RBI.

Relief measures extended by banks in Drought affected areas upto September, 2018:

(Amount in Lakhs)

Name of the Bank	Outstanding eligible for reschedulement		Amount rescheduled	
	No. of A/cs	Amount	No. of A/cs	Amount
Public Sector Banks	139476	116293.10	1349	1727.00
Private Sector Banks	0	0.00	0	0.00
RRBs	365177	373383.26	14	6.78
Cooperative Banks	57759	52457.69	0	0.00
Grand Total	562412	542134.05	1363	1733.78

Bank wise statement of relief measures extended during 2018-19 upto September, 2018 is placed as **Annexure No.37**

AGENDA- 7**Discussion on Policy Initiatives of the Central / State Government / RBI:****i. Animal Husbandry Department, GoAP – Animal Induction Activity:**

Animal Husbandry, Dairy Development & Fisheries (AH-I) department, GoAP vide G.O.Rt.No.383 dated 28.11.2018 issued Comprehensive Guidelines for induction of animals involving various Welfare Financing Corporations.

Objectives:

- I. Increase the number of High-Yielding animals.
- II. Enable introduction of new & superior germ plasm.
- III. Increase milk production in the State, adding to GVA.
- IV. Provide sustainable livelihood opportunities to youth belonging to SC / ST / BC / EBC / MBC / Minorities / Kapu / Women / Differently Abled categories.

The animal induction activity constitutes two components. The first component is procurement of high yielding animals from other states involving Government approved agencies at the rates approved by the Government and the second component is maintenance of animals inducted from other states for a period not exceeding (10) days in Capacity Building Centres to give hands on training to the beneficiaries.

Implementation: Every year, as part of their Annual Credit Plans, the SC/ST/BC/EBC/MBC/Minorities/Kapu/Women/Differently Abled Finance Welfare Corporations are providing subsidy for purchase of milch animals, either individually or in groups, to the beneficiaries belonging to their respective group. The units are to the larger extent sanctioned with bank credit and sparingly under direct finance.

Selection of beneficiary: Beneficiary identification and sanction shall be done by the respective Corporations through the existing OBMMS process.

Type of schemes: Milch and pregnant animals shall be procured among the categories of Buffaloes/Cross Breeds/Indigenous animals.

Unit Cost: The Unit Cost shall be uniform for all implementing agencies and sanctioned by the Banks with subsidy by the respective Welfare Finance Corporations. The unit cost shall cover Basic cost of the animal, Insurance cost, Cost of Feed & Fodder support for (3) months.

Subsidy: In respect of beneficiaries covered by SC, ST and Differently Abled Corporations, the subsidy shall be Seventy-five (75%) percent on the unit cost without any ceiling on subsidy. Subsidy shall be Sixty percent (60%) on the Unit Cost in respect of beneficiaries covered by BC, Minorities, Women and Kapu Corporations. No Margin money shall be collected from the beneficiary by the Banker/Corporation.

Procurement of animals: The induction of animals shall be from outside the State, from the procurement points notified from time to time by Director of Animal Husbandry. Milch and pregnant animals shall be procured from among the categories of Buffaloes/Cross breed cows/Indigenous cows.

ii. New Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM):

NABARD vide Lr.No.283/Department of Refinance 68/2018-19 dated 26.11.2018 informed that Ministry of Agriculture & farmers' Welfare, GoI vide their letter Ref.No.19012/1/2018/M-II dated 5 November 2018 have issued the operational guidelines for the new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM). The scheme will be implemented by the Department of Agriculture, Cooperation & Farmers' Welfare, GoI through the Directorate of Marketing & Inspection (DMI).

The erstwhile Grameen Bhandaran Yojana (GBY) implemented since 01.04.2001 and Scheme for Development/Strengthening of AMI, Grading & Standardization (AMIGS) implemented since 20.10.2004 were subsumed into AMI sub-scheme of ISAM since 01.04.2014. The AMI scheme was for XII Plan (2012-17) and the scheme was discontinued.

The new scheme has been approved for implementation from 22 October 2018 for the period conterminous with the 14th Finance Commission i.e. upto 31 March 2020. Accordingly, the revised guidelines for the sub-scheme AMI will be effective for new credit linked projects for which term loan is sanctioned by the FIs on after 22 October 2018 to 31.03.2020. The operational guidelines for the new scheme are enclosed as **Annexure.No.41**

The sub-scheme AMI lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure. These GrAMs may function as farmer-consumer market (retail market) and collection/aggregation points (spokes) with linkages to secondary market (hub) with participation of FPOs and other eligible promoters. Enhancement of farmers' income is central to the scheme.

The AMI scheme envisages back-ended capital subsidy for credit linked investment in eligible storage and marketing infrastructure projects. The eligible subsidy is 25% or 33.33% of the capital cost depending upon the area and category of beneficiary.

NABARD will release subsidy under the scheme to all the institutions which are eligible for NABARD refinance and to such other institutions GoI may approve for the purpose. It may be noted that time limits have been prescribed in the guidelines for each stage from submission of documents by FI to release of final subsidy. On receipt of subsidy by FI, the Utilization Certificate should be submitted by the FI within 60 days of receipt of final subsidy.

NABARD will also provide refinance to Commercial Banks, RRBs, StCBs, SCARDBs, Scheduled urban Cooperative Banks, Scheduled Primary Cooperative Banks (PCBs), North Eastern Development Financial Corporation (NEDFi), etc., as per the extant policy. The rate of interest on refinance will be as decided by NABARD from time to time. Refinance proposals may be submitted as per existing procedure.

NABARD is in the process of developing a software for submission of application details, processing and release of subsidy claims. The same is expected to be operational within 60 days. The instructions for operating the software will be communicated in due course. In the interim, applications may be submitted in physical form to the Regional Offices of NABARD as per the formats prescribed in the new guidelines. Once the software is rolled out the relevant date will have to be entered in the system. Digitization of the scheme processes will not only streamline the system but also infuse transparency in release of subsidy.

AGENDA- 8

Improving Rural Infrastructure / Credit absorption Capacity:

A. Any Large Project conceived by the State Government to help improve C-D Ratio:

During the meeting of Sub-committees held on 03.08.2018 Government requested banks to extend necessary support to the large scale Infrastructure Projects which are DPR based Bankable Projects.

Forum is requested to deliberate on the issue.

B. Explore the scope of State – Specific Potential growth areas:

Farm Mechanization, Horticulture, Animal Husbandry and Fisheries are identified as the four growth engines for development of state. However, the credit flow to these sectors is not commensurating with the potential.

NABARD has compiled salient features of various subsidy schemes (pertaining to Horticulture, Dairy, Fisheries, Farm Mechanization etc.) of the State Government in a “booklet form” for dissemination among bankers and other stakeholders, to enable them to tap the potential available in convergence with the subsidy schemes and enhance their investment credit portfolio and released the booklet during 204th meeting of SLBC of Andhra Pradesh..

Banks and Government Departments are requested to give more focus / thrust to these sectors for development of the State.

C. Discussion on findings of region-focused studies, if any, and implementing the suggested solutions:

NABARD - Area Development Schemes (ADS): Considering the large number of small and marginal farmers and people below the poverty line in the country and also the extensive canvas of agriculture and rural development, there is a felt need for promoting single purpose small projects / schemes on a cluster basis. These cluster based single purpose small projects taken up together are termed as Area Development Schemes (i.e. financing of dairy units, dug wells / pumpsets / borewells, sericulture, horticulture crops, farm forestry projects, etc.) and sanctioned to a single bank or to a number of banks. Besides enabling the economic development of the people at large, it facilitates planning and execution of infrastructure facilities viz., backward and forward linkages.

For the year 2018-19, 33 ADS have been prepared by the NABARD for all the 13 Districts in the State under different sectors.

D. Identification of gaps in Rural and Agriculture Infrastructure which need Financing:

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 30.09.2018.

	Target	Achievement	% of Achievement
Public Sector Banks	15238.31	9987.77	65.54%
Private Sector Banks	4300.66	2761.33	64.21%
Coop. Banks	1388.42	643.86	46.37%
RRBs	5636.61	3016.39	53.51%
Total	26564.00	16409.35	61.77%

Banks are requested to instruct branches to identify the gaps in rural and infrastructure which need financing and extend necessary finance to Rural Godowns, Cold Storages, Solar Power, Agro Processing, Horticulture, Allied Activities, Agri – Marketing etc.

AGENDA- 9

Efforts towards Skill Development:

Skill India Mission:

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.01/02/2017-CP-IF-II dated 27th August, 2018 informed that in the review meeting of the Skill India Mission held on 06.08.2018, it has been decided that Lead District Manager (LDM) in each district should visit the Prime Minister Kaushal Kendra (PMKK) in the district once a month to impart financial training and provide guidance to the candidates on how to apply for a loan.

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.

Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill upgradation of the rural youth in the district.

Performance of RSETIs in the State during 2018-19 up to 30.09.2018:

No. of Programmes Conducted	Candidates Trained		
	Male	Female	Total
184	1980	2946	4926

Statement of performance of RSETIs for the financial year 2018-19 up to September, 2018 is enclosed as **Annexure No.39**

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- 10

Steps taken for improving Land Record, Progress in Digitization of Land Records: Loan charge creation module in AP web land portal:

In the state of Andhra Pradesh, with the initiation of GoAP in coordination with NIC, banks were provided with the facility of online viewing the digitalized land records from their branches and NIC has provided user IDs and passwords for banks in this regard. Further, the Loan charge creation module website has been made operational to enable the banks to create charge on the land.

Banks have made Charge Creation for 40,47,164 loan accounts in the AP web land portal as on 28.11.2018 and charges were approved for 37,56,605 loan accounts.

Bank wise details of Charge Creation as on 28.11.2018 is placed as **Annexure No.38**

AGENDA- 11**Sharing of Success Stories and New Initiatives:****i) Success Story of Mr. Basa manohar from PMIRD, Machilipatnam:**

Basa Manohar hails from Machilipatnam Village of Krishna District. His parents are daily wage earners. Manohar could not continue his studies after Intermediate due to financial problems in his family. He is also having one younger brother. He was desperately looking for an opportunity to support his family financially. At this juncture, one of his friends, who got trained at PMIRD, Machilipatnam, suggested him to undergo any training of his choice at PMIRD. Subsequently, Manohar opted to undergo training in Mobile repairing course at PMIRD with the support of NABARD.

After joining, Manohar decided to utilize the opportunity to the fullest extent and acquired necessary skills in mobile repairing course. The facilities at PMIRD, training methodology and skilled faculty helped him a lot to learn more. During the course of training, PMIRD team imparted necessary entrepreneurial skills and taught marketing strategies.

After completion of the course, he got an employment in “BIG-C” reputed mobile shop at Machilipatnam. He was telling that the soft skills such as communication skills, human relations, time management helped him to improve his efficiency in dealing with the customers. Currently Manohar is earning Rs. 18,000/- per month. With moist eyes Manohar owes his success to PMIRD.



ii) Success Story of Mr. K. Siva Kumar from ABRSETI – TIRUPATI:



Mr. K.Siva kumar, S/o Venkatesh is residing at RCD Colony, Tirupati rural (M). He studied up to Diploma and did not have the job. Then he thought to support his family with self employment by establishing a unit. He is having interest to learn Refrigeration and Air Conditioning servicing. At that time through ex- trainee of Institute he came to know about ABIRD – Tirupati and the activities and enrolled his name as a trainee for Refrigeration and Air Conditioning Service Course.

He has joined as a trainee for Refrigeration and Air Conditioning Service Course and he has completed the course in the month of October-2016. During the course he learnt All Refrigeration and Air Conditioning Repairs & Service, etc., and he also learnt soft skills like Advantages of Self Employment, Competencies of Entrepreneur, Time Management Skills, Effective Communication Skills, Problem Solving Methods, Marketing Management Skills etc.,

After completion of training he established Refrigeration and Air Conditioning service centre by name “**K.SivaServicing Centre**” at Tirupati. Now he is earning Rs. 20,000/- per month by servicing of items and he and his family felt very happy and he says thanks to ABRSETI-TIRUPATI for his settlement.

AGENDA- 12**Discussion on Market Intelligence Issues:**

Awareness is to be created to the people on Ponzi schemes & Scams like;

- ✓ Promise of returns on investments that are much higher than those offered by banks.
- ✓ Schemes offering rewards for enrolling friends, family, and / or appointing distributors.
- ✓ Offer for free services from unknown entities and websites.
- ✓ Attractive marketing material with complex and new investment options, with the sales person following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period.
- ✓ Entity or the Sales Person is not authorized by RBI, IRDAI, SEBI, NHB
- ✓ Telephone calls which either offer rewards or threaten prosecution, penalty, etc.
- ✓ Emails / SMS from unknown individuals or regulators or government organizations asking for your bank account details.

AGENDA- 13**Issues remaining unresolved at DCC / DLRC Meeting:**

- i) **Conduct of meetings during September, 2018 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for June, 2018** : Details of DCC / DLRC meetings conducted in 13 districts during September, 2018 quarter are furnished hereunder.

District	DCC		DLRC	
	Scheduled Date	Conducted Date	Scheduled Date	Conducted Date
Srikakulam	16.08.2018	05.09.2018	06.09.2018	05.09.2018
Vizianagaram	24.09.2018	12.10.2018	28.09.2018	12.10.2018
Visakhapatnam	23.08.2018	11.10.2018	26.09.2018	03.10.2018
East Godavari	20.07.2018	20.07.2018	20.07.2018	20.07.2018
West Godavari	12.09.2018	28.08.2018	19.09.2018	
Krishna	24.08.2018	17.09.2018	27.09.2018	
Guntur	21.09.2018		27.09.2018	
Prakasam	17.08.2018	17.08.2018	20.09.2018	17.08.2018
SPS Nellore	26.09.2018	26.09.2018	26.09.2018	26.09.2018
Chittoor	29.09.2018	29.09.2018	29.09.2018	29.09.2018
YSR Kadapa	28.09.2018	28.09.2018	28.09.2018	28.09.2018
Kurnool	19.08.2018	11.09.2018	24.08.2018	11.09.2018
Ananthapuramu	15.09.2018	20.09.2018	15.09.2018	20.09.2018

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.

AGENDA - 14**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.

SLBC, AP web site is providing on line data entry portal where Bankers are required to upload the data flow. However, most of the Banks are submitting data in Excel format and the data is being entered by SLBC Manually for consolidation. Though some banks could upload the data, it is with some errors. Hence, SLBC is preparing the data manually. Banks are requested to strictly adhere to upload in the web portal of SLBC with data accuracy.

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 - 15**Other Issues:****i) Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (outstandings):**

(Rs. In Crores)

S.No.	Year ended	Weaker sections	Women	Minority communities	SC/ST
1	March, 2016	55,687	39,058	13,150	9,989
2	March, 2017	58,339	39,482	12,690	11,080
3	March, 2018	68,259	44,602	14,195	12,754
4	Sept., 2018	83,805	48,181	16,545	13,442
Stipulation		10% of ANBC	5% on NBC	--	--
% of Achievement for June, 2018		25.24%	14.51%	--	---

All scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 percent for the weaker sections, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.

ii) Position of MFI finance extended as on 30.09.2018:

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	222.07
2	Cumulative Loans Disbursed so far	221.72
3	Total Loans outstanding	171.38
4	Total amount due for payment (Demand)	163.44
5	Total amount recovered	15.18
6	Total amount overdue	148.26
7	Out of (6) amount overdue [Standard]	122.29
8	Out of (6) amount overdue [NPA]	25.97
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

iii) Circulars issued by RBI:

Date	Circular No.	Reference	Title
21.09.2018	49	FIDD.CO.Plan.BC.08/04.09.01/2018-19	Co-origination of loans by Banks and NBFCs for lending to priority sector
17.10.2018	64	FIDD.CO.FSD.BC No.9/05.10.001/2018-19	Master Direction – Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – SCBs
17.10.2018	65	FIDD.CO.FSD.BC No.10/05.10.001/2018-19	Master Direction – Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – RRBs
06.12.2018	89	FIDD.GSSD.CO.BC.No.11/09.16.03/2018-19	Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)

iv) Performance of Regional Rural Banks on important parameters:**Bank Net Work - No. of Branches**

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.09.2018
1	APGVB	267	270	278	279
2	APGB	500	530	549	551
3	CGGB	174	192	204	218
4	SGB	181	195	210	210
	Total	1122	1187	1241	1258

Deposits:

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.09.2018
1	APGVB	3420.66	4422.64	5000.35	4974.47
2	APGB	9594.65	11553.91	13064.15	13122.82
3	CGGB	2733.36	3291.26	3906.72	3870.08
4	SGB	3696.14	4473.16	5326.64	5431.43
	Total	19444.81	23740.97	27297.86	27398.80

Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.09.2018
1	APGVB	2637.64	3275.78	3789.60	4019.42
2	APGB	8764.81	10067.18	11974.90	12868.56
3	CGGB	2428.78	3045.27	3739.26	4430.69
4	S G B	3555.03	3918.97	4711.67	5185.54
	Total	17386.26	20307.20	24215.43	26504.21

CD Ratio

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.09.2018
1	APGVB	77.11	74.07	75.79	80.80
2	APGB	91.35	87.13	91.66	98.06
3	CGGB	88.86	92.53	95.71	114.49
4	SGB	96.18	87.61	88.45	95.47
	CD ratio of all RRBs	89.41	85.54	88.71	96.73

Total Agriculture Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.09.2018
1	APGVB	1798.32	2295.66	2628.44	2776.27
2	APGB	6786.23	8030.36	9526.54	10305.73
3	CGGB	1988.67	2421.97	2821.63	3433.05
4	S G B	2757.79	3025.51	3623.98	4166.77
	Total	13331.01	15773.50	18600.59	20681.82

Short Term Crop Production Loans

(Rs. in crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	30.09.2018
1	APGVB	804.41	980.90	1144.52	1242.03
2	APGB	3920.08	5004.93	6162.81	6789.25
3	CGGB	1556.67	1864.70	2098.84	2395.40
4	S G B	2025.11	2097.50	2554.60	2822.41
	Total	8306.27	9948.03	11960.77	13249.09