

Agenda & Background Notes

206th 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 205th SLBC meeting of AP held on 25.01.2019 and other meetings of SLBC held after 25.01.2019

The minutes of **205th SLBC meeting** held on **January 25, 2019** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **25.01.2019** and up to **25.02.2019** 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	205 th Meeting of SLBC of AP	25.01.2019
2	Meeting with Major Banks on distribution of Cheques to the Farmers for 4 th & 5 th Installment amount pertaining to Debt Redemption Scheme of GoAP	07.02.2019
3	Sub-Committee Meeting on distribution of Cheques to the Farmers for 4 th & 5 th Installment amount pertaining to Debt Redemption Scheme of GoAP	11.02.2019
4	Sub-Committee Meeting for finalization of Service Charges to be paid to Banks for rendering services towards distribution of Cheques to SHG groups under Pasupu Kumkuma-2 scheme of GoAP	12.02.2019
5	Meeting with Banks in the State of Andhra Pradesh on PM-KISAN	25.02.2019

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								
Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines.	<p>SLBC vide Lr. No. 2716/30/196/573 dated 16.02.2019 requested controllers of banks concerned to ensure that branches / CBS enabled banking outlets are invariably opened in the remaining villages as per the directives of RBI at an early date.</p> <p>Present Status:</p> <table border="1"> <thead> <tr> <th></th> <th>As on 15.03.2019</th> </tr> </thead> <tbody> <tr> <td>No. of villages to be covered with banking outlets as per road map</td> <td>567</td> </tr> <tr> <td>No. of villages covered with CBS enabled Banking Outlet</td> <td>517</td> </tr> <tr> <td>No. of villages yet to covered</td> <td>50</td> </tr> </tbody> </table>		As on 15.03.2019	No. of villages to be covered with banking outlets as per road map	567	No. of villages covered with CBS enabled Banking Outlet	517	No. of villages yet to covered	50
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<p>Banks should submit Escrow account statements since inception of the account to till date (related to debt Redemption scheme) to mail id ryssdata@gmail.com.</p>	<p>SLBC vide Letter No. 2716/30/196/570 dt. 16.02.2019 requested Controllers of Banks concerned for submission of Utilisation Certificates & Escrow account statements to Rythu Sadhikara Samstha.</p> <p>Out of 44 Banks, 25 Banks have submitted their Utilisation Certificates to Rythu Sadhikara Samstha.</p>									
<p>Banks to achieve 100% of the target during 2018-19 in extending finance to cultivators (tenancy).</p>	<p>SLBC vide Lr. No. 2716/30/196/567 dated 16.02.2019 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="687 808 1433 965"> <thead> <tr> <th>Target</th> <th>Rs.7500 cr</th> <th>% of Achvt.</th> </tr> </thead> <tbody> <tr> <td>Achievement as on 205th SLBC Meeting</td> <td>Rs.3462 cr</td> <td>46.15%</td> </tr> <tr> <td>Achievement as on 28.02.2019</td> <td>Rs.3981 cr</td> <td>53.08%</td> </tr> </tbody> </table>	Target	Rs.7500 cr	% of Achvt.	Achievement as on 205 th SLBC Meeting	Rs.3462 cr	46.15%	Achievement as on 28.02.2019	Rs.3981 cr	53.08%
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Achievement as on 205 th SLBC Meeting	Rs.3462 cr	46.15%								
Achievement as on 28.02.2019	Rs.3981 cr	53.08%								
<p>Government is requested to extend the scheme implementation period up to 31.03.2019 for implementation of relief scheme to Emu Farmers.</p>	<p>SLBC vide Lr. No. 2716/30/7/516 dated 29.01.2019 requested Department of Animal Husbandry, GoAP for extension of implementation period up to 31.03.2019 as per the request of some banks who are yet to submit the claims.</p> <p>Accordingly, Animal Husbandry, Dairy Development and Fisheries (AH-II) Department, GoAP vide letter Memo. No.AHF01-AHD0SCHM(CSS)/5/2019 dated 18.02.2019 communicated that the Government has extended the scheme implementation period up to 31st March, 2019 for smooth implementation of relief measures to the EMU farmers.</p> <p>Present Status:</p> <table border="1" data-bbox="687 1688 1417 1917"> <thead> <tr> <th></th> <th>Accounts</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>50% of Govt. Share released</td> <td>339 (330 + 9 Missing Claims)</td> <td>35.19 cr</td> </tr> <tr> <td>Claim Settled so far</td> <td>328</td> <td>34.87 cr</td> </tr> </tbody> </table>		Accounts	Amount	50% of Govt. Share released	339 (330 + 9 Missing Claims)	35.19 cr	Claim Settled so far	328	34.87 cr
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50% of Govt. Share released	339 (330 + 9 Missing Claims)	35.19 cr								
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Banks to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities.	SLBC vide Lr.No.2716/30/196/571 dated 16.02.2019 requested Controllers of all Banks to sensitize the field functionaries to be proactive and implement the relief 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 Pasupu Kumkuma – 2 amount to SHGs.	SLBC vide Lr. No. 2716/30/196/522 dated 30.01.2019 requested controllers of Banks to sensitize the branches to allow withdrawal of the Pasupu Kumkuma-2 amounts by the SHGs from their group accounts as soon as the cheques are presented and the Pasupu Kumkuma-2 installment amount should not be adjusted to the loan accounts either manually or through system generated transactions. As on date no such instances were reported.
Banks to initiate necessary steps to complete the process of MoU for data sharing with Industries Department to provide incentives to MSMEs.	SLBC vide letter No. 2716/30/196/569 dt. 16.02.2019 requested the controllers of the banks to initiate necessary steps to complete the process of MOU for data sharing with Industries Department (to provide incentives to MSMEs).
Banks to extend necessary finance to PMAY-AHP Beneficiaries.	SLBC vide Lr. No. 2716/30/196/565 dated 16.02.2019 requested controllers of all banks to speed up the process of disbursements on PMAY-AHP loans sanctioned and to ensure substantial progress is made in achieving the targets.
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. 2716/30/196/566 dated 16.02.2019 requested controllers of all banks to issue necessary instructions to all branches and suitably sensitize the field functionaries not to insist on deposits & initiate an effective monitoring mechanism at the controlling office to ensure proper implementation of the welfare schemes. Further, SLBC vide Lr.No.2716/30/256/598 dated 02.03.2019 requested banks to furnish the details of instances where branches are insisting for placing of deposits while disbursing loans under various welfare schemes. As on date no such instances were reported.

Recovery Tracker – Banks to enter MoU with Welfare Department, GoAP and share data regularly for better recovery of the Government schemes.	SLBC vide Lr. No. 2716/30/196/572 dated 16.02.2019 requested the controllers of banks to speed up the process of entering MoU and start sharing the data regularly for tracking of the loan repayments.
Constitution of sub-committee for resolution of various issues in respect of payment of Services Charges to Banks by GoAP for implementation of Pasupu Kumkuma-2 scheme, Tenant Farmers Financing, Government Sponsored Schemes, PMAY & Finance to Government departments.	Sub committee meetings were conducted on 07.02.2019, 11.02.2019 & 12.02.2019 and SLBC has communicated the minutes to all Banks, LDMs and other agencies.

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 15.03.2019:

No. of villages to be covered with banking outlets as per road map	567
No. of villages covered with CBS enabled Banking Outlet	517
No. of villages yet to covered	50

Bank wise list of 50 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	Pending	% of Achievement
Allahabad Bank	1	0	1	0.00
Andhra Bank	116	111	5	95.69
APGB	84	84	0	100.00
APGVB	16	16	0	100.00
Axis Bank	1	1	0	100.00
BOB	6	2	4	33.33
BOI	14	14	0	100.00
Canara Bank	9	0	9	0.00
CBI	7	0	7	0.00
CGGB	39	38	1	97.44
Corporation Bank	14	9	5	64.29
HDFC	2	1	1	50.00
Indian Bank	30	26	4	86.67
Indian Overseas Bank	1	1	0	100.00
Karur Vysya bank	4	2	2	50.00
Kotak Mahindra	8	0	8	0.00
Oriental Bank of Commerce	2	0	2	0.00
SBI	140	140	0	100.00
SGB	14	14	0	100.00
Syndicate bank	40	40	0	100.00
UBI	11	11	0	100.00
Uco Bank	1	1	0	100.00
Vijaya Bank	7	6	1	85.71
Grand Total	567	517	50	91.18

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
31.12.2018	182	111	103	374	770	1199

B. Review of Operations of Business Correspondents:

i) Deployment of Bank Mithras: Status as on 02.03.2019

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	368	120
East Godavari	1069	821	211	610	593	17
West Godavari	908	677	277	400	377	23
Krishna	970	439	172	267	267	0
Guntur	1011	974	428	546	487	59
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	5788	479

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.

ii) Major action points emanated during the meeting on Financial Inclusion held on 17.01.2019 by DFS: Activation of inactive banking Correspondents (BCs) and strengthening of BC Network:

- ❖ All the BCs to be activated by banks by 31.03.2019.
- ❖ It was further observed that banks should ensure that new BC is in place with minimum time lag after an existing BC leaves the job.
- ❖ Women SHG members would be given priority to be deployed as BCs.

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
31.12.2018	9118

ii) Major action points emanated during the meeting on Financial Inclusion held on 17.01.2019**by DFS: Promotion of Digital Payments:**

- ✓ Scheme for incentivizing the acquiring banks with Rs.80 for on-boarding one merchant has been introduced by MeitY.
- ✓ Low PoS deployment in urban, rural and north eastern states has been observed.
- ✓ With regard to high UPI declines and resultant transaction failures, banks are required to monitor and analyze the reasons for high number of UPI declines.
- ✓ Considering low on-boarding of banks and issuance of National Common Mobility Card (NCCM), banks are required to ensure all new cards issued are NCCM compliant.

D. Status of rollout of Direct Benefit Transfer in the State:**i. Progress on Accounts opened under PMJDY as on 20.02.2019**

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	3360294	3890475	7250769	1325.89	784768	6094437	6581384
Private Sector Banks	95616	236627	332243	42.06	150382	316830	274247
RRBs	1308593	654060	1962653	331.44	71658	1321205	1910569
Total	4764503	4781162	9545665	1699.39	1006808	7732472	8766200
% to Total Accounts					10.55%	81.01%	91.83%

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 groups 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 31.12.2018:

Particulars	No. of FLCs
Number of FLCCs operating in the District Head Quarters	20
Number of FLCCs operating in Lead District Offices	8
Number of FLCCs operating in Other Places	57
Total	85

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).

Number of Camps conducted by FLCs & Rural Branches during December, 2018 Quarter:

No. of FLCs	85
No. of Special Camps by FLCs	281
No. of target Specific camps by FLCs	595
No. of Camps by Rural Branches / Banking Outlets	6099

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 31.01.2019**

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	6813984	1716100
Pvt. Sector Banks	560540	66871
Co-operative Banks	63844	19206
Grand Total	7438368	1802177

ii) Major action points emanated during the meeting on Financial Inclusion held on 17.01.2019 by DFS: Jansuraksha coverage for PMJDY accountholders:

- ✓ It is necessary to bring the eligible PMJDY accountholders under the coverage of social security schemes (PMSBY & PMJJBY) as these would provide their family the protection from unforeseen events.
- ✓ It was decided that banks would strive to enroll all eligible PMJDY accountholders under these two schemes by 31st March 2019.
- ✓ Banks would adopt various modes of outreach and publicity including enabling SMS based consent for enrollment of eligible beneficiaries including PMJDY accountholders under PMJJBY and PMSBY.

iii) Atal Pension Yojana –

Performance of Banks in the State during financial year 2018-19 up to 23.02.2019:

Type	Target	Achievement	% of Achievement
PSBs	274860	294926	107.30
Pvt. Sector Banks	36100	4592	12.72
RRBs	62050	71682	115.52
Others	24120	476	1.97
Grand Total	397130	371676	93.59

Bank wise performance under APY as on 23.02.2019 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 31.12.2018**

(Amount in Crores)

Total Number of Bank Branches		
Rural - 2753 Semi Urban - 2187		7248
Urban - 1860 Metro - 448		
Total Deposits in the State		312002
Total Advances in the State		373586
Credit Deposit Ratio (RBI norm -60%)		119.74%
Total Priority Sector Advances		228814
% of Priority Sector Advances to ANBC (RBI Norm 40%)		68.92%
of which		
Agricultural Advances		143466
% of Agrl. Adv. to ANBC (RBI norm - 18%)		(43.21%)
Of which		
Small & Marginal Farmers (RBI norm – 8% of ANBC)		88674 (26.71%)
Micro & Small Enterprises (% to ANBC)		47348 (14.26%)
Out of which Micro Enterprises (RBI norm – 7.5% of ANBC)		24355 (7.34%)
Medium Enterprises		6122
Total MSME (% to ANBC)		53470 (16.10%)
Export Credit		709
Education		3884
Housing		22949
Social Infrastructure		69
Renewable Energy		39
Others		4228
Out of Total Priority Sector Advances, finance to:		
	SHGs	26122
	Advances to Weaker Sections (RBI norm - 10% of ANBC)	87277 (26.29%)
	Advances to Women (RBI norm -5% on NBC)	42055 (12.67%)
	Advances to SC/ST	14707
	Advances to Minorities	16962

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	As on 31.12.2018
1.	Number of Branches:					
	Rural	2,670	2,777	2,730	2,743	2,753
	Semi Urban	2,024	2,090	2,165	2,179	2,187
	Urban	1,863	1,940	1,850	1,858	1,860
	Metro	332	351	440	448	448
	Total	6,889	7,158	7,185	7,228	7,248
2.	Deposits	2,18,022	2,62,556	2,85,858	3,01,894	3,12,002
3.	Incremental Deposits (% of increase)	24,269 (12.53%)	44,534 (20.43%)	23,302 (8.88%)	16,036 (5.61%)	26,144 (9.15%)
4.	Advances	2,42,311	2,73,372	3,32,021	3,53,098	3,73,586
5.	Incremental advances (% of increase)	26,514 (12.29%)	31,061 (12.82%)	58,649 (21.45%)	21,077 (6.35%)	41,565 (12.52%)
6.	C.D.Ratio (RBI norm - 60%)	111.14%	104.12%	116.15%	116.96%	119.74%
7	Incremental CD Ratio	109.25%	69.75%	251.69%	131.44%	158.98%

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

Particulars	As on 31.12.2017	As on 31.03.2018	As on 30.09.2018	As on 31.12.2018	Increase in No. of Branches over December, 2017	Increase in No. of Branches over March, 2018	Increase in No. of Branches over September, 2018
Rural	2,715	2,730	2,743	2,753	38	23	10
Semi Urban	2,176	2,165	2,179	2,187	11	22	8
Urban	1,855	1,850	1,858	1,860	5	10	2
Metro	448	440	448	448	0	8	0
Total	7,194	7,185	7,228	7,248	54	63	20

(Amount in crores)

Particulars	As on 31.12.2017	As on 31.03.2018	As on 30.09.2018	As on 31.12.2018	% Increase over December, 2017	% Increase over March, 2018	% Increase over September, 2018
Deposits	2,78,502	2,85,858	3,01,894	3,12,002	12.03%	9.15%	3.35%
Advances	3,14,570	3,32,021	3,53,098	3,73,586	18.76%	12.52%	5.80%

Comparative statement of Banking Key Indicators as on 31.12.2017 vis-à-vis 31.12.2018 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:

(Amount in crores)

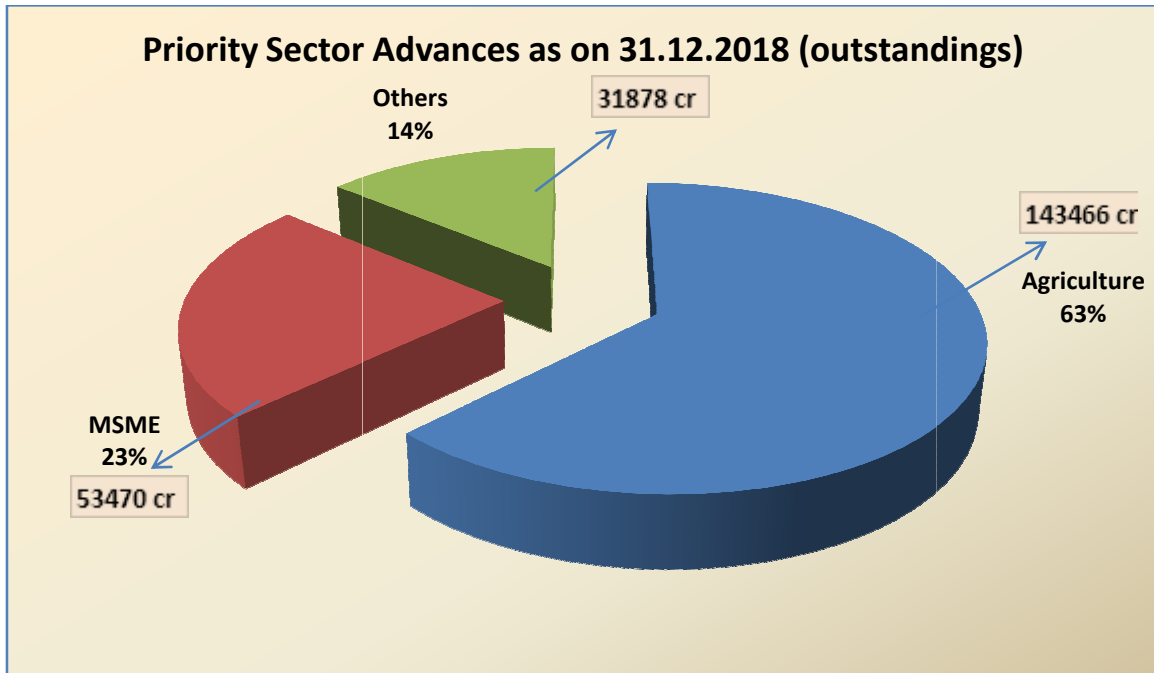
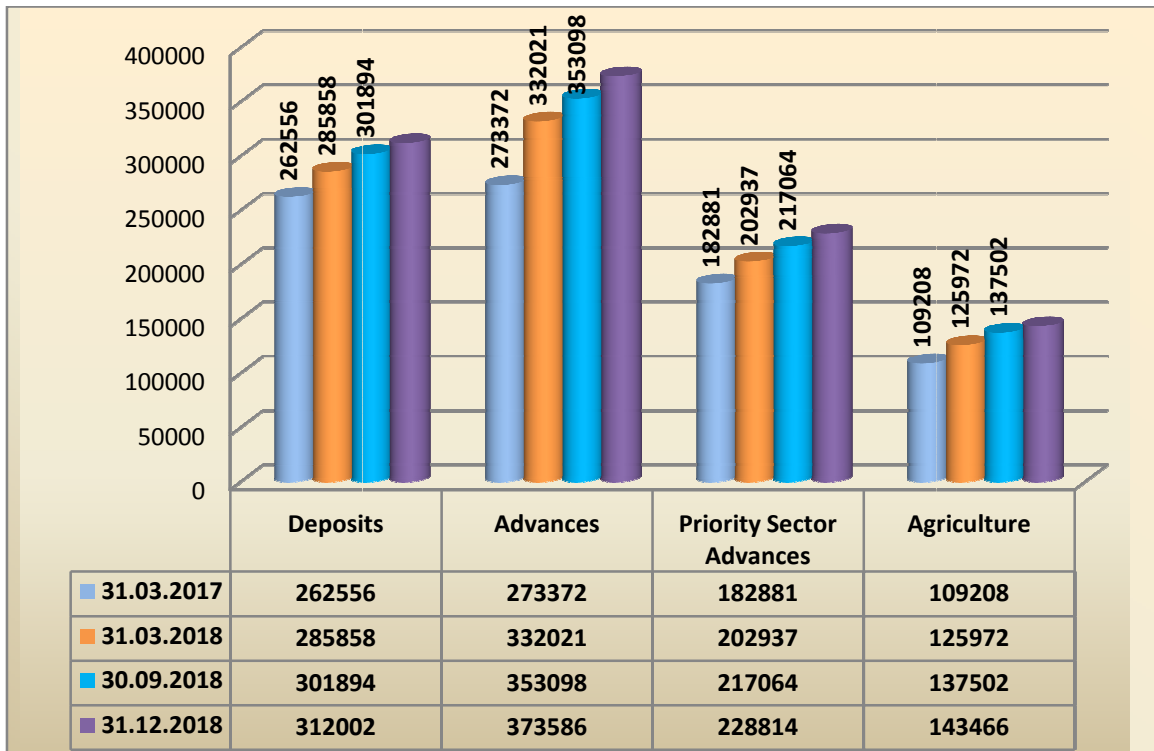
Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	31.12.17	31.12.18	31.12.17	31.12.18	31.12.17	31.12.18	31.12.17	31.12.18	31.12.17	31.12.18
Rural Br.	1561	1565	157	164	806	831	191	193	0	0
Semi Urban Br.	1462	1451	334	351	271	275	109	110	0	0
Urban Br.	1249	1241	365	376	123	124	104	105	14	14
Metro Br.	335	330	76	81	35	35	2	2	0	0
Total Branches	4607	4587	932	972	1235	1265	406	410	14	14
Deposits	208756	226820	35913	46055	25620	27952	8213	11175	0	0
Advances	226632	268362	50145	60524	23319	27729	13180	16128	1294	843

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	As on 31.12.18
1	Short Term Production loans	67,174	72,591	83,084	88,636	94,376
2	Total Agrl. Term Loans	32,749	36,617	42,888	48,866	49,090
3	Total Agrl. Advances	99,923	1,09,208	1,25,972	1,37,502	1,43,466
	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.30%	45.07%	46.08%	41.41%	43.21%
4	Micro & Small Enterprises (% to ANBC)	36,218 (16.78%)	38,971 (16.08%)	41,372 (15.13%)	45,738 (13.78%)	47,348 (14.26%)
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	4,765	5,012	5,886	5,752	6,122
	MSME Total (% to ANBC)	40,983 (18.99%)	43,983 (18.15%)	47,258 (17.29%)	51,486 (15.51%)	53,470 (16.10%)
5	Export Credit	961	807	199	619	709
6	Others' under Priority Sector Advances (% to ANBC)	27,255 (12.63%)	28,883 (11.92%)	29,508 (10.79%)	27,457 (8.27%)	31,169 (9.39%)
	Total Priority Sector Advances	1,69,122	1,82,881	2,02,937	2,17,064	2,28,814
	% of Priority Sector Advances to ANBC (RBI norm -40%)	78.37%	75.47%	74.23%	65.38%	68.92%

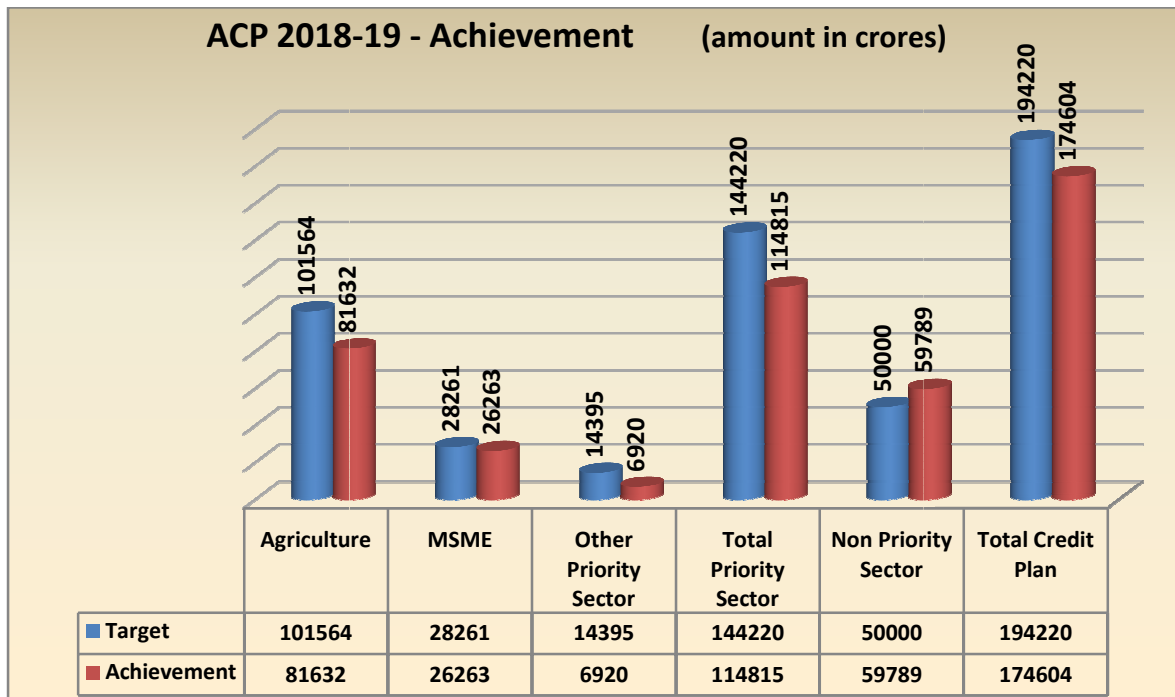
Banking Key Indicators (amount in Crores)



v) Achievement of Annual Credit Plan as on 31.12.2018:

(Rs. in crores)

Sl. No	Item	Target 2018-19	Achievement (Disbursements during 01.04.18 to 31.12.18)	% of Achievement
1	Short Term Crop Production Loans			
	Kharriff	45,750	46,904	102.52%
	Rabi	29,250	12,832	43.87%
	Total	75,000	59,736	79.65%
2	Agri.Term Loans			
	Kharriff	10,661	11,914	111.75%
	Rabi	10,662	4,733	44.39%
	Total	21,323	16,647	78.07%
3	Total Farm Credit			
	Kharriff	56,411	58,818	104.27%
	Rabi	39,912	17,565	44.01%
	Total	96,323	76,383	79.30%
4	Agriculture Infrastructure & Ancillary Activities			
	Kharriff	2,621	4,496	171.54%
	Rabi	2,620	753	28.74%
	Total	5,241	5,249	100.15%
5	Kharriff	59,032	63,314	107.25%
	Rabi	42,532	18,318	43.07%
	Total Agriculture	1,01,564	81,632	80.37%
6	Micro, Small & Medium Enterprises	28,261	26,263	92.93%
7	Export Credit	200	5	2.72%
8	Education	2,155	678	31.46%
9	Housing	8,500	4,828	56.80%
10	Others under Priority Sector including Social Infrastructure & Renewable Energy	3,540	1409	39.80%
11	Total Priority Sector	1,44,220	1,14,815	79.61%
12	Non Priority Sector	50,000	59,789	119.58%
13	Total Credit Plan	1,94,220	1,74,604	89.90%



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 31.12.2018)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	48067	57085	60000	58840	63106	67568	75000	59736
2	Total Agrl. Term Loans incl. allied activities	17205	18363	23003	19274	24365	21889	26564	21896
3	Total Agriculture	65272	75448	83003	78114	87471	89457	101564	81632
4	Non Farm Sector / Micro & Small Enterprises	16960	22262	25000	21903	25000	23798	28261	26263
5	Others' under Priority Sector including Export Credit	14688	6785	17535	8236	14335	7827	14395	6920
Total Priority sector		96920	104495	125538	108253	126806	121082	144220	114815

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

(Amount in crores)

Sl. No.	Item	Disbursements from 01.04.2017 to 31.12.2017	Disbursements from 01.04.2018 to 31.12.2018	% Increase
1	Short term Crop Production Loans	52,947	59,736	12.82%
2	Total Agriculture Term Loans including Allied activities	15,586	21,896	40.49%
3	Total Agriculture	68,533	81,632	19.11%
4	Non Farm Sector / MSME	18,049	26,263	45.51%
5	Other Priority Sector including Export Credit	5,631	6,920	22.89%
6	Total Priority Sector	92,213	1,14,815	24.51%
7	Non Priority Sector	61,917	59,789	--
8	Total Credit Plan	1,54,130	1,74,604	13.28%

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 31.12.2018

(Amount in crores)

S. No	Program	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	12158	182.37	14101	186.51	115.98	102.27
2	SEP (Groups)	297	29.72	415	30.06	139.73	101.14

(Source: MEPMA)

ii) Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2018-19 (as on 28.02.2019)

(Rs. in lakhs)

S. No	Name of the Org..	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., Vijay	328	820.98	2624	222	1073.93	2900	179	900.69	2342	109.71
2	KVIB	450	1125.00	3600	656	2785.04	7520	491	2071.39	5386	184.12
3	DIC	438	1095.00	3504	1306	4404.22	11891	816	3059.41	7954	279.40
	Total	1216	3040.98	9728	2184	8263.19	22311	1486	6031.49	15682	198.34
4	KVIC, D.O. Vizag	281	701.76	2248	175	966.54	1674	133	748.72	1947	106.69
	Grand Total	1497	3742.74	11976	2359	9229.73	23984	1619	6780.21	17629	181.16

(Source: KVIC, Hyderabad)

PMEGP Target & Achievement (2nd Loan) for the year 2018-19 (as on 28.02.2019):

(Rs. in lakhs)

S. No	Name of the Org..	Target			No. of applications received		Forwarded to Bank		Pending at Bank		Disbursement	
		No. of Projects	Margin Money	Emp. (Nos)	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money	No. of Projects	Margin Money
1	KVIC, S.O., Vijay	9	45.12	72	2	30.00	-	-	-	-	-	-
2	KVIB	14	63.96	112	1	6.00	1	6.00	1	6.00	-	-
3	DIC	18	90.29	144	-	-	-	-	-	-	-	-
	Total	41	199.37	328	3	36.00	1	6.00	1	6.00	-	-
4	KVIC, D.O. Vizag	7	26.01	56	-	-	-	-	-	-	-	-
	Grand Total	48	225.38	384	3	36.00	1	6.00	1	6.00	-	-

(Source: KVIC, Hyderabad)

Directorate of Prime Minister's Employment Generation Programme, Khadi and Village Industries Commission, Ministry of Micro, Small & Medium Enterprises, Gol vide letter No.PMEGP/POLICY/2018-19 dated 17.01.2019 informed that Ministry of MSME has conveyed the approval for exemption of EDP training to disburse loan under PMEGP till 31.03.2019. the said exemption will facilitate the financial bank to disburse the first installment of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhance targets for the year 2018-19. All the pending EDP

trainings pertaining to cases sanctioned upto 31st March 2019 shall be completed during the first quarter of next FY 2019-20.

It may please be noted that this would only be a short-term arrangement and all implementing agencies has to make all efforts to increase the output of EDP in numbers and quality. All the possible government resources (including on-line EDP already permitted by the Ministry) to complete the EDP trainings of pending and future cases in time shall be explored by the implementing agencies bank and RSETIs.

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 January, 2019 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
14532	7889.84	4128	2189.33

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 31.01.2019 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.

The State wise budget allocation had been revised by Government of India and AP budget has been enhanced as below:

(Amt in Rs lakh)

Category	General	SC	ST	Total
Original Allocation	1293.52	321.15	169.50	1784.17
Revised Allocation	1567.54	421.03	125.42	2113.99

Status of budget utilization of DEDS- 2018-19 as on 05 March 2019

(Rs. in Lakh)

Category	General			ST			SC			Total Utilisation	Total net balance
	Annual Budget	Claimed by banks	Net balance Available	Annual Budget	Claimed by banks	Net balance available	Annual budget Budget	Claimed by banks	Net balance		
Amount	1567.54	1567.53	0.01	125.42	64.922	60.498	421.03	321.138	0.027	2053.46	60.535

v) Agri-Clinics & Agri-Business Centers (ACABC): Progress as on 28.02.2019

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
December, 2018	28.78

The credit outstanding under DRI is Rs.28.78 Crores as on 31.12.2018 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 28.02.2019									
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	923	20.41	4523	2951	65.24	9046	3874	42.83
Private Sector Banks	840	84	10.00	840	152	18.10	1680	236	14.05
RRBs	1122	50	4.46	1122	177	15.78	2244	227	10.12
Total	6485	1057	16.30	6485	3280	50.58	12970	4337	33.44

(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 22.02.2019 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	262.33	2852.56	1561.18	4676.07	63.02%
Private Sector Banks	886.57	52.98	465.20	279.07	797.25	89.93%
RRBs	1820.00	234.65	761.46	207.39	1203.50	66.13%
Sub Total	10126.69	549.96	4079.22	2047.64	6676.82	65.93%

(Source: www.mudra.org.in)

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

ix) Government Sponsored Schemes - Government of Andhra Pradesh:

Corporation wise achievement as on 05.03.2019 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	15068	28878	11270	13794	74.79	47.77	10710	13123	3144	3881	29.36	29.57
SC Corporation	73002	125558	73542	102353	100.74	81.52	71673	99711	17400	23894	24.28	23.96
Economically Backward Communities (EBCs)	12498	27311	13461	20471	107.71	74.95	12720	19324	278	498	2.19	2.58
BC Corporation	53766	112129	75033	102024	139.55	90.99	72454	98465	5367	7190	7.41	7.30
Minorities Finance Corp	29559	57961	26271	37783	88.88	65.19	20094	28611	2112	3026	10.51	10.58
Christian Minorities Finance Corp	2420	4690	1388	2525	57.36	53.85	1212	2191	194	364	16.01	16.61
Most Backward Classes Welfare & Development Corporation	3483	7380	2356	3454	67.64	46.81	1712	2560	70	89	4.09	3.47
State Kummari Shalivahana Coop. Societies Fed. Ltd.,	3741	9370	2655	4018	70.97	42.88	2432	3637	308	468	12.66	12.87
Washermen Coop. Societies Fed. Ltd.,	9370	15747	8227	8935	87.80	56.74	7302	8156	416	454	5.70	5.57
Vysya Community Corp.	1785	3904	2587	4024	144.93	103.09	0	0	0	0	0.00	0.00
Valmiki/Boya Coop. Societies Fed. Ltd.,	6822	9813	6389	4402	93.65	44.86	6169	4172	1392	923	22.56	22.12
Vaddera Coop. Societies Fed. Ltd.,	5823	9947	4874	5003	83.70	50.29	4729	4800	907	879	19.18	18.31
Toddy Tappers Cooperative Finance Corporation Ltd.,	8663	15672	6435	7327	74.28	46.75	5796	6527	743	742	12.82	11.36
Viswabrahmins Coop. Corp. Ltd.,	4205	9239	2666	3685	63.40	39.88	2519	3479	325	403	12.90	11.58
Sagara (Uppara) Coop. Societies Federation Ltd.,	3736	7193	2578	2924	69.00	40.65	2302	2534	281	352	12.21	13.89
Nayee Brahmin Coop. Societies Federation Ltd.,	5725	13681	4800	7471	83.84	54.61	4614	7193	625	927	13.55	12.88
Medara Finance Corporation Ltd.,	1123	3022	387	596	34.46	19.72	373	568	24	36	6.43	6.34
Krishna Ballija, Poosala Coop. Societies Fed. Ltd.,	1131	3001	549	986	48.54	32.85	500	899	93	186	18.60	20.69
Bhattaraja Coop. Societies Fed. Ltd.,	663	1754	247	387	37.25	22.09	221	361	30	42	13.57	11.62
Kapu Welfare and Development Corp. Limited	66693	144629	74568	106381	111.81	73.55	72598	103402	6480	9769	8.93	9.45
Total	309276	610879	320283	438543	103.56	71.79	300130	409713	40189	54123	13.39	13.21

(Source: APOBMMMS Portal)

Corporation wise achievement as on 05.03.2019 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	7956	9564	7020	8458	88.24	88.43
SC Corporation	93837	197669	74342	106217	79.22	53.73	73605	105195	64641	93068	87.82	88.47
Economically Backward Communities	8034	15755	4640	7803	57.75	49.53	4600	7733	2975	5052	64.67	65.33
BC Corporation	64655	131658	73867	101817	114.25	77.33	73060	100773	57224	79811	78.32	79.20
Minorities Finance Corp	15761	38031	14817	20955	94.01	55.10	14569	20608	12770	17943	87.65	87.07
Christian Minorities Finance Corp	1918	5669	954	1719	49.74	30.33	921	1651	784	1414	85.12	85.63
Kummari Shalivahana Coop. Societies Fed. Ltd.,	2556	6169	1474	2115	57.67	34.28	1461	2108	855	1249	58.52	59.26
Washermen Coop. Societies Fed. Ltd.,	3277	7708	2721	3284	83.03	42.61	2660	3236	1753	2099	65.90	64.88
Valmiki/Boya Coop. Societies Fed. Ltd.,	1210	4816	1686	1993	139.34	41.39	1673	1991	786	840	46.98	42.21
Vaddera Coop. Societies Fed. Ltd.	1948	4683	1196	1884	61.40	40.23	1196	1884	549	904	45.90	47.98
Toddy Tappers Coop. Finance Corporation Ltd.,	3690	6205	1902	2170	51.54	34.97	1887	2153	1108	1302	58.72	60.50
Viswabrahmins Cooperative Corporation Ltd.,	2240	5504	1539	2091	68.71	37.99	1539	2091	901	1172	58.54	56.02
Sagara(Uppara) Coop. Societies Federation Ltd.,	1635	4863	964	1335	58.96	27.46	950	1325	433	598	45.58	45.08
Nayee Brahmin Coop. Societies Federation Ltd.,	3116	7205	2475	3757	79.43	52.15	2459	3742	1732	2453	70.44	65.55
Medara Finance Corporation Ltd.,	1123	3390	672	1106	59.84	32.62	672	1106	459	732	68.30	66.18
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	170	311	55	96	32.35	30.89
Kapu Welfare and Development Corp. Limited	61888	128288	65776	94919	106.28	73.99	64767	93521	48566	71763	74.99	76.73
Total	279803	592290	257739	364057	92.11	61.47	254625	359870	202990	289650	79.72	80.49

(Source: APOBMMMS Portal)

Corporation wise achievement as on 05.03.2019 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	3975	4734	64.69	43.14	3883	4623	3646	4337	93.90	93.81
SC Corporation	46063	84159	32205	42493	69.92	50.49	31941	42123	30066	39530	94.13	93.84
BC Corporation	65729	79472	48130	57893	73.22	72.85	47716	57421	42932	51670	89.97	89.98
Minorities Finance Corp	12787	23482	7851	8175	61.40	34.81	7714	8046	7298	7598	94.61	94.43
Christian Minorities Finance Corp	1131	2245	574	942	50.75	41.97	555	908	538	882	96.94	97.19
Kummari Shalivahana Cooperative Societies Federation Ltd.,	3253	5752	1561	1449	47.99	25.19	1550	1445	1248	1168	80.52	80.82
Washermen Cooperative Societies Federation Ltd.,	4628	9618	2734	2390	59.08	24.85	2645	2331	2163	1936	81.78	83.05
Valmiki/Boya Cooperative Societies Federation Ltd.,	3243	4217	2172	1215	66.98	28.81	2105	1184	1439	776	68.36	65.53
Vaddera Cooperative Societies Fed. Ltd.,	4370	6597	2641	1958	60.43	29.68	2622	1933	2178	1600	83.07	82.76
Viswabrahmins Cooperative Corporation Ltd.,	2864	6146	1363	1786	47.59	29.05	1349	1758	984	1308	72.94	74.40
Sagara(Uppara) Cooperative Societies Federation Ltd.,	3633	6359	2090	1698	57.53	26.70	2049	1657	1483	1140	72.38	68.82
Nayee Brahmin Cooperative Societies Federation Ltd.,	4427	8715	1562	1320	35.28	15.15	1533	1282	1114	915	72.67	71.36
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
Bhatraja Cooperative Societies Federation Ltd.,	1346	3094	179	190	13.30	6.14	179	190	135	119	75.42	62.63
Kapu Welfare and Development Corporation Limited	55717	88391	58721	75022	105.39	84.88	58406	74665	50362	64365	86.23	86.20
Total	218101	345715	166365	201867	76.28	58.39	165247	200564	144400	175988	87.38	87.75

(Source: APOBMMMS Portal)

Sericulture: Achievement as on December, 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	956	850	521.39	745	414.88	77.93
Non Farm	86	990	82	24	49.00	15	31.00	18.29

(Source: Department of Sericulture)

Fisheries: Achievement as on December, 2018

(Amt. in Lakhs)

Total credit proposed for GSS	Credit extended
7959.40	208.17

(Source: Department of Fisheries)

x) Repayment Tracker – Data Sharing with Social Welfare Department: Status as on 20.03.2019

S.NO	BANK NAME	MOU STATUS	DATA SHARING	REMARKS
1	STATE BANK OF INDIA	Completed	Test Data Shared	In totally there was 1,00,000 loan accounts, but they have shared only 17,000 loan details and transaction details yet to shared. Multiple Follow-ups done but no success.
2	ANDHRA BANK	Completed	Regularly	Data Shared till date.
3	APGB	Completed	Regularly	Data Shared till date.
4	CGGB	Completed	Regularly	Data Shared till January. February data will be shared by 23-03-2019
5	VIJAYA BANK	Completed	Regularly	Data Shared till January but transaction information is not as per the format. February data will be shared by 27-03-2019
6	APGVB	Completed	Regularly	Data Shared till date.
7	PUNJAB NATIONAL BANK	Completed	Regularly	Data Shared till January.
8	SYNDICATE BANK	Completed	Regularly	Data Shared till January. February data will be shared by 22-03-2019
9	CANARA BANK	Completed	Regularly	Data Shared till January. February data will be shared by 23-03-2019
10	AXIS Bank	Completed	Regularly	Data Shared till January. February data will be shared by 29-03-2019
11	CITY UNION BANK	Completed	Shared	Data Shared till date.
12	INDIAN BANK	Completed	Shared	We have received the data on 23-01-2019, but there are some gaps in the data. 1. Same outstanding amount was mentioned for different transaction dates. 2. For few records loan amount was mentioned but installment amount, installment date, installment periodicity was not mentioned. Multiple Follow-ups done but no success.
13	UNION BANK OF INDIA	Completed	Shared	Only Loan Information shared, Transaction information is not as per the format.
14	BANK OF BARODA	Completed	Shared	Data shared in the list format, Required either in TXT, CSV or excel, communicated the same to bank
15	CENTRAL BANK OF INDIA	Completed	Shared	Loan account details are not provided. There are some gaps in transaction 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	SAPTHAGIRI BANK	Completed	Shared	Data Shared till January but transaction information is not as per the format.
17	INDIAN OVERSEAS BANK	Completed	Shared	Data is not shared as per the format. Loan Amount is Zero for few records.
18	KARUR VYSA BANK	Completed	Not Started	Requested one more week to share the data. Pending with the Head Office.
19	DENA BANK	Completed	Not Started	Data shared to Bank, Need 1 Week time for sharing.
20	APCOB	Completed	Not Started	Can't share the data as per the MOU Format.
21	BANK OF INDIA	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing.
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 permission 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		Yet to receive permissions from Head Office for taking up MOU.
26	BANK OF MAHARASTHRA	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 31.12.2018

(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	636136	5458.42	175935	1477.50	27.07%	644.76	11.81%	72444	521.30	9.55%
Central G.S.S	979631	15966.68	131908	1898.11	11.89%	800.06	5.01%	57326	410.47	2.57%
Of which										
SGSY / NRLM	313529	6670.81	38923	885.53	13.27%	498.67	7.48%	13645	165.47	2.48%
SJSRY / NULM	74740	1568.10	9977	152.16	9.70%	108.53	6.92%	4875	35.05	2.24%
PMRY/PMEGP	15463	310.08	3895	104.59	33.73%	51.28	16.54%	2592	42.10	13.58%

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 31.12.2017		Outstanding as on 31.12.2018	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1017769	21197	948358	22814	936359	20965	1144111	24355
Small Enterprises	139703	17774	138286	18558	139735	16896	139492	22993
Total MSE	1157472	38971	1086644	41372	1076094	37861	1283603	47348
% of Micro enterprises to total MSE	87.93%	54.39%	87.27%	55.14%	87.01%	55.37%	89.13%	51.44%
Medium Enterprises	112754	5012	82137	5886	78002	5402	8518	6122
Total MSME	1270226	43983	1168781	47258	1154096	43263	1292121	53470

Outstanding position under Manufacturing and Service sectors as on 31.12.2018:

(Amt. In Crores)

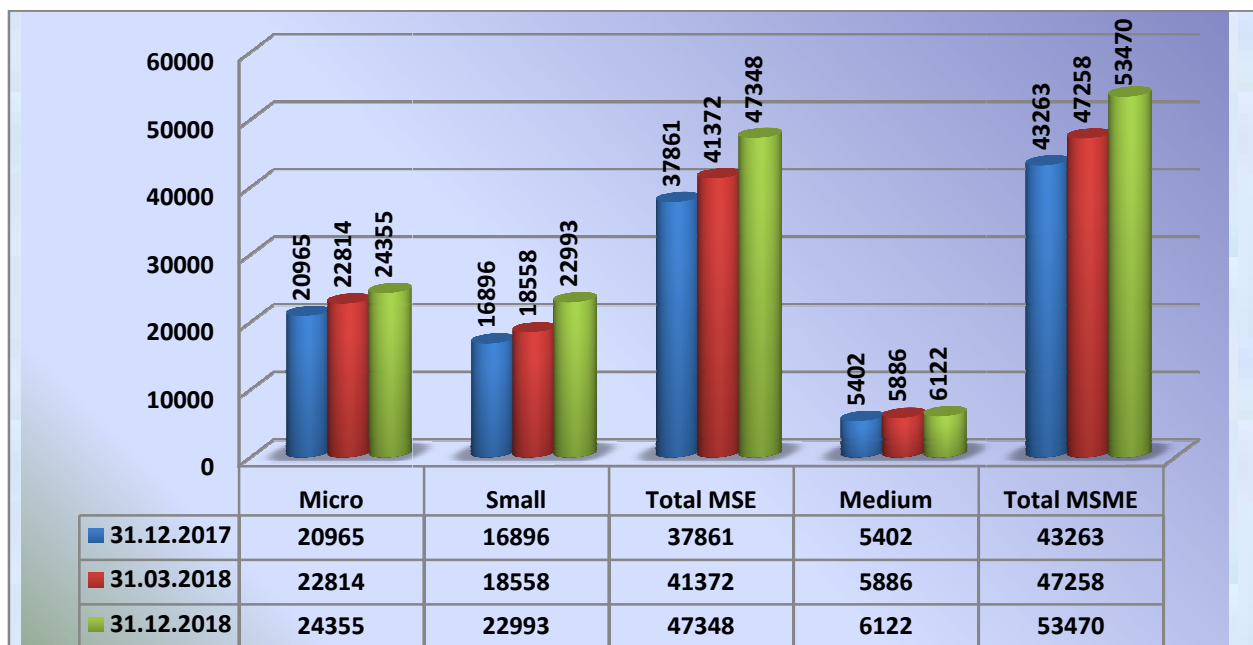
Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	140882	5881	1003229	18474	1144111	24355
Small Enterprises	42376	8561	97116	14432	139492	22993
Medium Enterprises	2231	3000	6287	3122	8518	6122
Total MSME	185489	17442	1106632	36028	1292121	53470

Disbursements under ACP 2018-19 for MSME sector:

(Amt. in crores)

Sector	Target 2018-19	Achievement (Disbursements during 01.04.18 to 31.12.18)	% of Achievement
Micro	14028	11612	82.78%
Small	11500	11282	98.10%
Medium	2733	3369	123.27%
Total	28261	26263	92.93%

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 (December, 2017 to December, 2018)	20	25.06
10 per cent annual growth in the number of micro enterprise accounts (December, 2017 to December, 2018)	10	22.19
60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	64.33

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 31.12.2018	6370	315.45

District wise progress under CGTMSE up to 31.12.2018 during the financial year 2018-19 is place as **Annexure No.34**

iii) Interest Subvention Scheme for MSMEs:

Reserve Bank of India vide circular RBI/2018-19/125, FIDD.CO.MSME.BC.No.14/06.02.031/2018-19 dated February 21, 2019 communicated the operational guidelines for implementation of the captioned scheme, released by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India. RBI requested Banks to take appropriate action as envisaged for banks in the said operational guidelines and issue necessary instructions to their branches for successful implementation of the scheme.

Small Industries Development Bank of India (SIDBI) is the single national level nodal implementation agency for the scheme.

Purpose, Scope and Duration: The scheme aims at encouraging both manufacturing and service enterprises to increase productivity and provides incentives to MSMEs for onboarding on GST platform which helps in formalization of economy, while reducing the cost of credit. The scheme will be in operation for a period of two financial years FY 2019 and FY 2020.

Eligibility for Coverage:

- (i) All MSMEs who meet the following criteria shall be eligible as beneficiaries under the scheme:
 - a. Valid Udyog Aadhar Number [UAN]
 - b. Valid GSTN Number
- (ii) Incremental term loan or fresh term loan or incremental or fresh working capital extended during the current FY viz. from 2nd November 2018 and next FY would be eligible for coverage.
- (iii) The term loan or working capital should have been extended by Scheduled Commercial Banks.
- (iv) In order to ensure maximum coverage and outreach, all working capital or term loan would be eligible for coverage to the extent of Rs.100 lakh only during the period of the scheme.

- (v) Wherever both the facilities working capital and term loan are extended to a MSME by an eligible institution, interest subvention would be made available for a maximum financial assistance of Rs.100 lakh.
- (vi) MSME exporters availing interest subvention for pre-shipment or post-shipment credit under Department of Commerce will not be eligible for assistance under Interest Subvention scheme for incremental credit to MSMEs 2018.
- (vii) MSMEs already availing interest subvention under any of the schemes of the State / Central Govt. will not be eligible under the proposed scheme.

Operational formalities:

1. The interest relief will be calculated at two percentage points per annum (2% p.a.), on outstanding balance from time to time from the date of disbursal / drawal or the date of notification of this scheme, whichever is later, on the incremental or fresh amount of working capital sanctioned or incremental or new term loan disbursed by eligible institutions.
2. The interest rates charged to MSMEs shall conform to Code of Ethics and fair Practices Code as published by respective institutions (as per extant RBI guidelines) and linked to the respective internal / external rating of the MSME as per applicable interest rate guidelines of the institution.
3. The loan accounts on the date of filing claim should not have been declared as NPA as per extant guidelines in force. No interest subvention shall be admissible for any period during which the account remains NPA.

iv) 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

MSME Support & Outreach - District wise performance as on 12.03.2019

Name of the District	59 Minutes Loan				PMMY Loans		CGTMSE Loans		PMEGP Loans		Loans to RSETI Trainees	
	No of Loans- in Principle Approval	Number	Sanctioned Amount	Disbursed Amount	Number	Amount	Number	Amount of Covers Granted	Number	Amt	Number	Amt
Visakhapatnam	171	92	3489.47	790.16	19277	28513.00	389	2954.62	40	572.55	8	3.10
East Godavari	79	58	2403.94	284.90	33618	38131.00	101	954.40	41	426.16	47	12.70
West Godavari (Narsapur)	56	30	1290.32	210.08	23237	20373.00	89	390.06	75	977.72	12	0.60
Guntur	109	62	2255.49	186.50	26646	28629.00	121	1479.32	108	1334.80	9	4.13
Chittoor	63	35	977.44	334.68	21983	40095.00	84	796.23	78	884.66	87	19.89
Total	478	277	10416.66	1806.32	124761	155741.00	784	6574.63	342	4195.89	163	40.42

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 PMJBY
		Number	Amount			
Visakhapatnam	18	60	31.81	3923	3368	1839
East Godavari	20	76	55.92	23721	13643	3260
West Godavari (Narasapur)	19	155	1114.37	8922	11244	2921
Guntur	15	365	1084.96	18272	10425	10425
Chittoor	27	480	787.70	25205	13159	5837
Total	99	1136	3074.76	80043	51839	24282

MSME Outreach Target vis-à-vis Performance			
Name of the District	Target (Number of MSME Units)	Achievement	% of Achvt.
Visakhapatnam	60000	19508	32.51%
East Godavari	50000	33773	67.55%
West Godavari (Narsapur)	37341	23448	62.79%
Guntur	40000	27120	67.80%
Chittoor	54105	22526	41.63%
Total	241446	126375	52.34%

v) Export Credit:

Outstanding position of finance under Export Credit as on 31.12.2018 placed as **Annexure No.13**

v) Affordable Housing: Position of Housing Loans as on 31.12.2018

(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 31.12.2018	283317	22949	68199	4828

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

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

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

Status up to 12.03.2019

(Amt. in Lakhs)

No. of Documents Submitted to Banks	No. of Loans Sanctioned	Amount Sanctioned	No. of Loans Released	Amount Released
69475	12687	37576.38	8382	13571.63

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 speed up the process of sanction loans to the selected beneficiaries with coordination of MEPMA & APTIDCO.

D. Grant of Education Loans:**i) Position of Education Loans as on 31.12.2018:**

(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 31.12.2018	103284	3884	31942	678

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 31.12.18)	% of Achievement
1	Short Term Crop Production Loans			
	Khariiff	45,750	46,904	102.52%
	Rabi	29,250	12,832	43.87%
	Total	75,000	59,736	79.65%
2	Agri.Term Loans			
	Khariiff	10,661	11,914	111.75%
	Rabi	10,662	4,733	44.39%
	Total	21,323	16,647	78.07%
3	Total Farm Credit			
	Khariiff	56,411	58,818	104.27%
	Rabi	39,912	17,565	44.01%
	Total	96,323	76,383	79.30%
4	Agriculture Infrastructure & Ancillary Activities			
	Khariiff	2,621	4,496	171.54%
	Rabi	2,620	753	28.74%
	Total	5,241	5,249	100.15%
5	Khariiff	59,032	63,314	107.25%
	Rabi	42,532	18,318	43.07%
	Total Agriculture	1,01,564	81,632	80.37%

ii) Progress in lending to Cultivators (Tenancy):

Finance extended to LEC holders during 2018-19 up to 28.02.2019 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	192052	1736.09
		CoCs	76643	463.41
		JLGs	54455	676.47
		RMGs	48748	858.57
		Others	41402	246.45
		Total	413300	3980.99
		% of Achievement	50.12%	53.08%

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	63.59	4.98
Farm Mechanization	2423	307.66	12.70
Plantation & Horticulture	1303	63.63	4.88
Forestry and Wasteland Development	396	2.32	0.59
Dairy	5492	1026.90	18.70
Poultry	1181	461.98	39.12
Sheep / Goat / Piggery	1052	266.00	25.29
Fisheries	1829	166.05	9.08

iv) Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance

Scheme (WBCIS): Kharif-18: Department of Agriculture, Cooperation & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare, Govt vide letter F.No.13011/01/2018-Credit-II dated 1st February, 2019 informed that;

- ✓ Since the time line for data entry has elapsed and multiple extensions have been given, it is construed that the data fed by the Banks till 31st December, 2018 is final and the season has been closed.
- ✓ It is observed that the premium remitted by the banks does not match with the data uploaded on the NCIP which indicates that either the banks have remitted excess amount to the banks or they have not completed the exercise of data entry despite various extensions. In view of this, the Insurance Companies having extra amount compared to the data available on the NCIP shall refund the said premium amount to the Banks.
- ✓ As the settlement process of claims for Kharif-18 has already begun, as per the revised Operational Guidelines any claim liability arising of any case in which the premium amount has been debited by the bank but where the concerned data has not been fed by the banks on NCIP shall be borne by the Banks. The Department shall neither grant any relaxation / extension in the matter nor shall admit / address any dispute arising out of this lapse on the part of the Banks.

SLBC vide Lr. No: 2716/30/46/528 dated 01.02.2019 has communicated the above instructions to controlling authorities of all Banks.

v) Pledge financing against Negotiable Warehouse Receipts (NWRs): in the state of Andhra Pradesh for the quarter ended December, 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	435	39.93	3717	190.05
2	Private Sector Banks	216	27.83	2612	250.22
3	RRBs	17	1.49	245	21.19
4	Cooperative Banks	0	0	86	4.53
	Grand Total	668	69.25	6660	465.99

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

vi) Campaign to achieve saturation under the Kisan Credit Cards (KCC):

Department of Financial Services, Ministry of Finance, GoI vide letter F.No.3/7/2019-AC dated 04.02.2019 informed that the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), GoI has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC scheme.

In this context, the DAC&FW requested state governments to organise camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective bank branches. It is requested that banks may extend all support to the State/District administration and field level development & revenue functionaries in this campaign.

Keeping in view the importance of the campaign to saturate farmers under KCC, the following may please be ensured:

- State Level Bankers Committee (SLBC) Conveners and Lead District Managers of banks should actively associate with the state/district administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising the village-wise or bank branch-wise camps. The District Level Bankers Committee (DLBC) will decide the modalities of the camps and the date wise schedule, accordingly. Officials from the concerned banks may actively associate during these camps.
- In the branches, dedicated desks may be set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
- In case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the bank in which he or she has an account. In case the eligible farmer does not have a bank account, then the same may be opened by the farmer in any branch as per his/her choice.
- The simplified common application form circulated by Indian Banks Association vide their circular no SB/Cir/AGRI/480 dated 09.06.2016 should be utilized and widely disseminated

in local language.

- In all cases, it needs to be ensured that eligible farmers are issued KCCs within two weeks of the submission of completed application forms.
- The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, has issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs Three lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

In this regard, SLBC vide Lr.No.2716/30/02/548 dated 08.02.2019 advised all Lead District Managers to decide the modalities of the camps and the date wise schedule in District Level Bankers Committee and to actively associate with the district administration and coordinate with various SCBs, RRBs and Cooperative banks in organising the village-wise or bank branch wise camps.

Further, SLBC vide Lr.No.2716/30/02/549 dated 08.02.2019 requested controlling authorities of all banks to initiate necessary action as per the directions given by the department of Financial Services, Ministry of Finance, GoI and instruct the branches to coordinate with the State/District administration and field level development & revenue functionaries in this campaign.

vii) Farmer Producer Organizations (FPOs):

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

No of POPIs	No of FPOs sanctioned	FPOs withdrawn	Balance FPOs	No of FPOs registered	No of FPOs not registered	No of farmers
57	106	2	104	104	0	48582

FPOs graded (No)				Access to credit	
A	B	C	D	Yes	No
28	41	20	15	33	71

No of FPOs which have completed 3 years as on 26 Nov 2018 : 79

District-wise No of POPIs and No of FPOs :

District	No of POPIs	No of FPOs
Anantapur	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

In addition to the above mentioned, 92 new FPOs have been sanctioned in 2019 and the process of formation has been initiated. The combined details of the same are as mentioned below.

Sl No	Region/ District	Sanctioned as on date		Total
		PRODUCE FPOs	PODF FPOs – New Sanctions (2019)	
1	Anantapur	5	9	11
2	Chittoor	5	1	6
3	East Godavari	5	5	10
4	Guntur	10	18	28
5	Kadapa	9	3	9
6	Krishna	16	2	17
7	Kurnool	10	5	15
8	Nellore	11	10	21
9	Prakasam	8	2	10
10	Srikakulam	4	14	18
11	Visakhapatnam	9	13	21
12	Vizianagaram	6	0	6
13	West Godavari	6	10	8
14	Grand Total	104	92	196

(Source: NABARD)

viii) Credit Flow to Agriculture – Collateral free Agricultural Loans:

Reserve Bank of India vide circular RBI/2018-19/118, FIDD.CO.FSD.BC.No.13/05.05.010/2018-19 dated 07.02.2019 communicated that, keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, it has been decided to raise the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto Rs.1.6 lakh.

Banks are requested to give adequate publicity to this change and instruct their controlling offices/branches to implement the same immediately.

F. Progress under SHG-Bank linkage:

(Rs. In crores)

Year	Rural SHG			Urban SHG			Total			Outstanding (Rural& Urban)	
	Target Amt.	Disbursements		Target Amt.	Disbursements		Target Amt.	Disbursements		No.	Amt.
		No.	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 up to 31.12.2018	11007	332604	10752	2366	60409	3069	13373	393013	13821	958913	26122

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 31.12.2018

S.No.	Name of the District	CD Ratio
1	Srikakulam	93.28
2	Vizianagaram	100.88
3	Visakhapatnam	122.25
4	East Godavari	120.87
5	West Godavari	146.26
6	Krishna	128.98
7	Guntur	145.15
8	Prakasam	164.28
9	SPS Nellore	141.37
10	Chittoor	64.83
11	YSR Kadapa	106.37
12	Ananthapuram	110.18
13	kurnool	119.12
Total		119.74

The CD Ratio in the State of Andhra Pradesh is 119.74% and no District in the State is having CD ratio below 40%.

AGENDA- 5**Position of Overdues/NPAs: Position as on 31.12.2018 under various sectors**

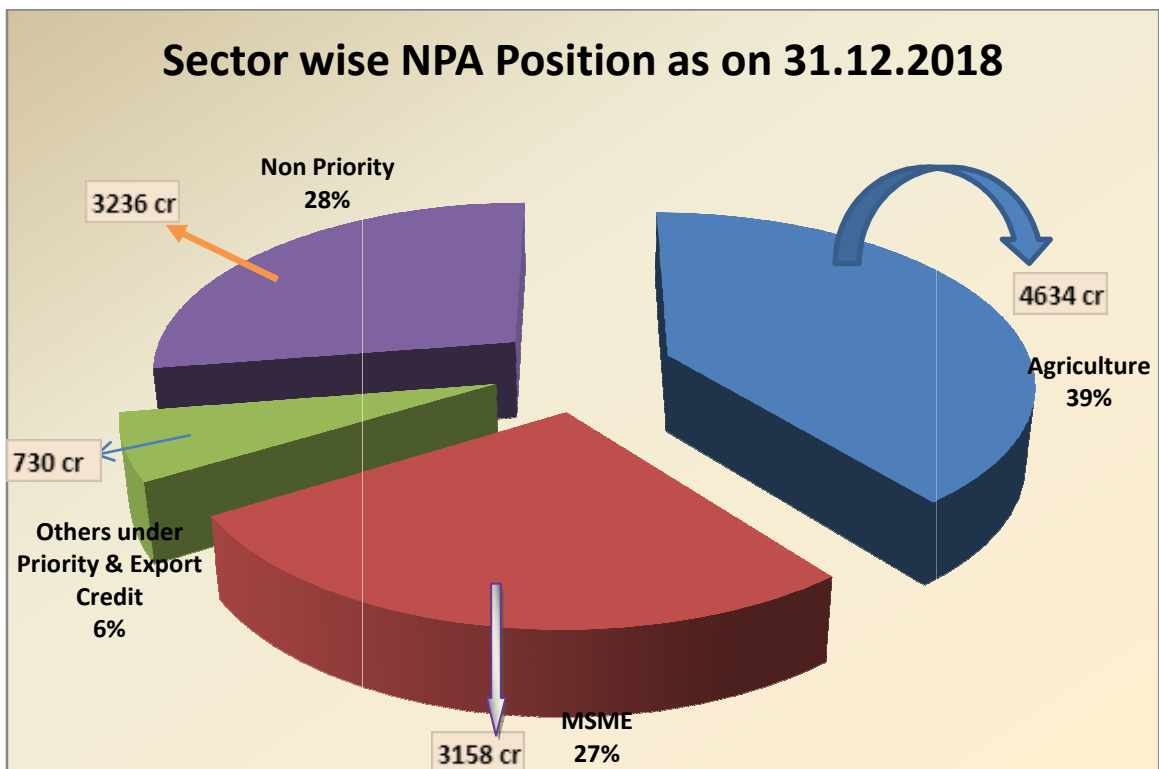
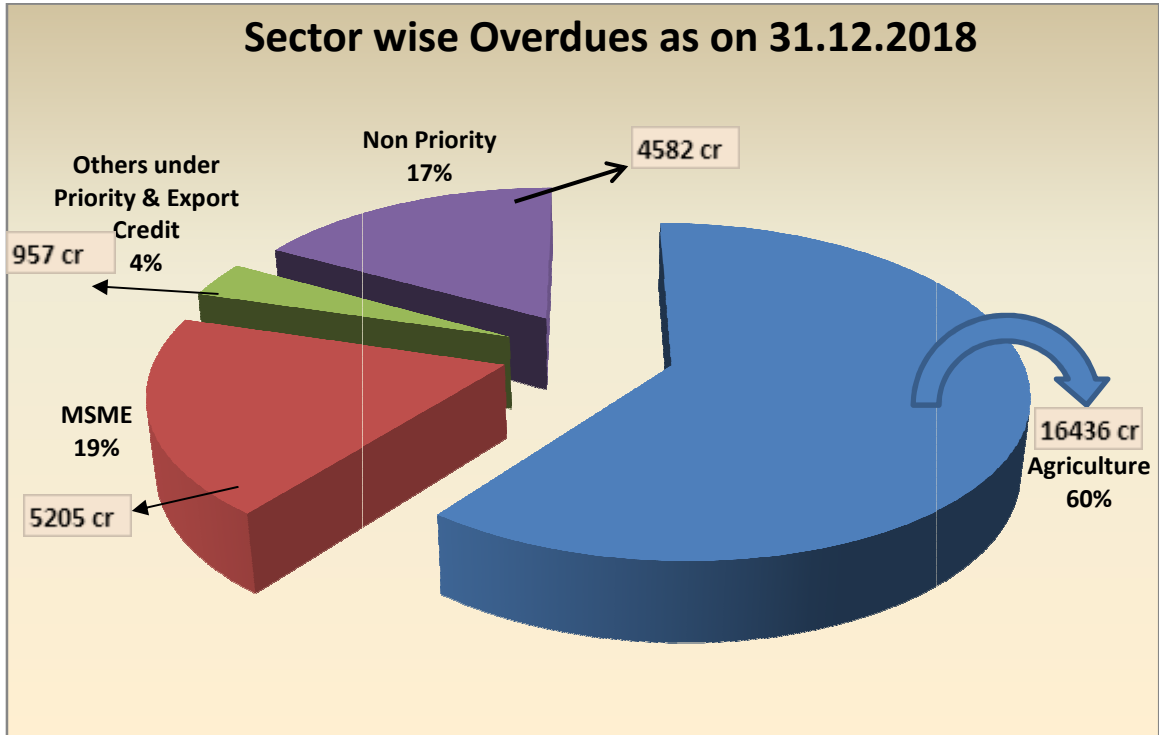
(Rs. in Crores)

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	10179070	94375.69	2385550	24223.87	13578.97	297119	2605.20
Agri.Term Loans Including Agri. Allied Activities	1829254	40542.89	293618	5480.07	2275.32	125385	1601.42
Total Farm Credit	12008324	134918.58	2679168	29703.94	15854.28	422504	4206.62
Agriculture Infrastructure	4256	573.21	2143	193.10	74.41	580	56.54
Ancillary Activities	8526	7974.33	775	694.37	507.32	305	370.95
Total Agriculture Advances	12021106	143466.12	2682086	30591.41	16436.02	423389	4634.12
MSME Sector Advances	1292121	53470.12	378225	12007.67	5205.30	154344	3157.94
Export Credit	115	709.46	5	10.82	9.56	0	0.00
Others under Priority Sector Advances	611018	31167.80	126034	6344.55	947.71	40295	729.55
Total Priority Sector Advances	13924360	228813.50	3186350	48954.45	22598.59	618028	8521.61
Non-priority sector loans	2989926	144772.46	153875	10519.21	4581.51	71261	3236.09
Total Advances	16914286	373585.96	3340225	59473.66	27180.11	689289	11757.69
Housing Loans	283317	22949.47	66568	5189.71	506.83	11243	367.27
Education Loans	103284	3883.52	22368	724.22	168.87	7300	142.72
Self Help Groups	958913	26121.64	87466	1612.00	693.37	30348	407.28

Overdue / NPA position as on 31.12.2018 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	94375.69	24223.87	25.67	13578.97	14.39	2605.20	2.76
Agri.Term Loans Including Agri. Allied Activities	40542.89	5480.07	13.52	2275.32	5.61	1601.42	3.95
Total Farm Credit	134918.58	29703.94	22.02	15854.28	11.75	4206.62	3.12
Agriculture Infrastructure	573.21	193.10	33.69	74.41	12.98	56.54	9.86
Ancillary Activities	7974.33	694.37	8.71	507.32	6.36	370.95	4.65
Total Agriculture Advances	143466.12	30591.41	21.32	16436.02	11.46	4634.12	3.23
MSME Sector Advances	53470.12	12007.67	22.46	5205.30	9.73	3157.94	5.91
Export Credit	709.46	10.82	1.53	9.56	1.35	0.00	0.00
Others under Priority Sector Advances	31167.80	6344.55	20.36	947.71	3.04	729.55	2.34
Total Priority Sector Advances	228813.50	48954.45	21.39	22598.59	9.88	8521.61	3.72
Non-priority sector loans	144772.46	10519.21	7.27	4581.51	3.16	3236.09	2.24
Total Advances	373585.96	59473.66	15.92	27180.11	7.28	11757.69	3.15
Housing Loans	22949.47	5189.71	22.61	506.83	2.21	367.27	1.60
Education Loans	3883.52	724.22	18.65	168.87	4.35	142.72	3.68
Self Help Groups Advances	26121.64	1612.00	6.17	693.37	2.65	407.28	1.56



AGENDA- 6

Review of Relief measures by Banks in Areas Affected by Natural Calamities:

Drought affected Mandals: Kharif-2018: 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

Drought affected Mandals: Rabi-2018-19: Government of Andhra Pradesh vide G.O.Ms.No.2 dated 13.02.2019 issued by Revenue (DM.II) Department, has declared 257 Mandals as Drought affected (228 Mandals as Severe Drought affected & 29 Mandals as Moderate Drought affected) in the state during Rabi 2018-19.

Name of the District	No. of Mandals affected	
	Severe	Moderate
Prakasam	40	-
SPSR Nellore	21	-
Chittoor	37	-
Ananthapuramu	32	-
YSR Kadapa	43	-
Kurnool	33	-
Vizianagaram	22	-
Visakhapatnam	-	29
Total	228	29

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 December, 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	169956	150063.16	5344	5402.40
Private Sector Banks	0	0.00	0	0.00
RRBs	365177	373383.26	14	6.78
Cooperative Banks	58031	54180.04	0	0.00
Grand Total	593164	577626.46	5358	5409.18

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

AGENDA- 7

Discussion on Policy Initiatives of the Central / State Government / RBI:
i. Animal Husbandry, Dairy Development & Fisheries Department, GoAP – Interest Subvention to Poultry Farmers:

Animal Husbandry, Dairy Development & Fisheries (AH-I) Department, GoAP vide G.O.Rt.No.62 dated 25.02.2019 issued orders to extend the Interest Subsidy @3.44% for the year 2018-19 to the Poultry Farmers, Breeding Farms and Hatcheries as the Interest Subvention Scheme.

ii. Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries:

Reserve Bank of India vide circular RBI/2018-19/112, FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019 communicated that it has been decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements.

1. **Purpose:** The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.
2. **Eligibility:** The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:
 - 2.1 Fishery:
 - 2.1.1 Inland Fisheries and Aquaculture
 - 2.1.1.1 Fisheries, Fish Farmers (individual & groups / partners / share croppers / tenant farmers), Self Help Groups, Joint Liability Groups and women groups.
 - 2.1.1.2 The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.
 - 2.1.2 Marine Fisheries

2.1.2.1 Beneficiaries listed at 2.1.1.1 above, who own or lease registered fishing vessel / boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

2.2 Poultry and small ruminant

2.2.1 Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds.

2.3 Dairy

2.3.1 Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned/rented/leased sheds.

3. Scale of Finance

- 3.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre / per unit / per animal / per bird etc.
- 3.2 The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilizers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.
- 3.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.
- 3.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.
- 3.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.
- 3.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

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 31.12.2018.

	Target	Achievement	% of Achievement
Public Sector Banks	15238.31	12952.13	85.00%
Private Sector Banks	4300.66	3725.91	86.64%
Coop. Banks	1388.42	1003.92	72.31%
RRBs	5636.61	4214.04	74.76%
Total	26564.00	21896.00	82.43%

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 31.12.2018:

No. of Programmes Conducted	Candidates Trained		
	Male	Female	Total
307	3511	4590	8101

Statement of performance of RSETIs for the financial year 2018-19 up to December, 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 for credit assistance subject to fulfilling the bank guidelines.

Reimbursement of Pending Claim amount to RSETIs sponsored by Andhra Bank: Andhra Bank vide Lr.No.666/19/RSETIs/937 dated 11.03.2019 informed that the bank has submitted the claim to SERP, GoAP on Half yearly basis. Reimbursement of amount to Andhra Bank RSETIs for the years 2015-16, 2016-17 & 2017-18 to the tune of Rs.6.75 crore is pending. If the reimbursement of pending claim is not received before 31.03.2019, it will be very difficult for conducting training programs in FY 2019-20.

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 44,58,206 loan accounts in the AP web land portal as on 28.02.2019 and charges were approved for 41,67,998 loan accounts.

Bank wise details of Charge Creation as on 28.02.2019 is placed as **Annexure No.38**

AGENDA- 11**Sharing of Success Stories and New Initiatives:****i) Success Story of Smt. Manepalli Suryakala from RSETI, Rajamahendravaram:**

Smt. Manepalli Suryakala, widow, hails from rural Village Vemagiri, Kadiyam Mandal, East Godavari Dist. She has two daughters and has been fighting for tooth and nail to maintain her family. Her income was not sufficient to meet their family expenditure, education to her children. She has been searching for a better livelihood and joined in Women's Tailor courses in Andhra Bank RSETI Rajamahendravaram. By this training she got motivated through EDP best practices, improved her skills in tailoring.

After successful completion of the course, she has joined in a Dress Designing work shop and further attains latest skills and also learnt Embroidery and zardasi works. After that she was financially supported by Andhra Bank, Katari Nagar Branch. Loan of Rs.9.50 lakh was provided to establish the Tailoring and Fashion Designing shop on her own. Now she is successfully earning Rs.45,000/- per month and giving employment to 5 persons.



ii) Success Story of Mr. Vanarasi Suresh from RSETI, Rajamahendravaram:

This is the success story of a Physically Challenged person Mr. Vanarasi Suresh, aged 34 years, hailed from rural Village Muramanda of Kadiam Mandal in East Godavari District. He could not continue his education after 10th class due to poor financial status. At this juncture he came across a press note in local news paper regarding free training course in “Cellphone Repairs and Services” at ABRSETI, Rajamahendravaram. He immediately applied, attended for the interview and got selected for Cell Phone Repairs & Servicing training course. He took training from 10-12-2018 to 10-01-2019. He was motivated through EDP-Best practices and meticulously learned the technical skills and successfully completed.

He has started his own shop with the name & style “Sandhya Mobiles ” in his village itself with an investment of Rs. 90,000/-. Now he is earning nearly Rs.15,000 per month.



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

District	DCC		DLRC	
	Scheduled Date	Conducted Date	Scheduled Date	Conducted Date
Srikakulam	15.11.2018	05.12.2018	14.12.2018	05.12.2018
Vizianagaram	20.12.2018	20.12.2018	26.12.2018	20.12.2018
Visakhapatnam	29.11.2018	20.12.2018	27.12.2018	-
East Godavari	27.12.2018	27.12.2018	27.12.2018	27.12.2018
West Godavari	12.12.2018	19.12.2018	19.12.2018	19.12.2018
Krishna	23.11.2018	27.12.2018	28.12.2018	27.12.2018
Guntur	21.12.2018	-	27.12.2018	-
Prakasam	16.11.2018	17.11.2018	14.12.2018	17.11.2018
SPS Nellore	28.12.2018	28.12.2018	28.12.2018	28.12.2018
Chittoor	17.12.2018	11.01.2019	17.12.2018	-
YSR Kadapa	27.11.2018	27.11.2018	27.11.2018	27.11.2018
Kurnool	13.11.2018	23.11.2018	23.11.2018	23.11.2018
Ananthapuramu	20.12.2018	20.12.2018	20.12.2018	20.12.2018

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.

Unresolved Issues at DCC:

Lead District Office, West Godavari informed that Tobacco is one of the major crops and all banks in the District have an exposure of about Rs.1000 crore to tobacco growers under tie-up with the Tobacco Board. Recently, the non-performing assets in the sector increased multifold and the main reason being change of the account number of the grower by the Tobacco Board and transferring the rights on lease to others, without obtaining No Due Certificate or No Objection certificate from the financing Bank. Some of the tobacco growers are availing crop loans with multiple Banks on the same barn and the public funds are misused.

In this regard, the resolutions of the District Consultative Committee, West Godavari District is as follows;

Date of DCC Meeting	Agenda	Resolution
29.12.2017	The Banks in the district are extensively financing loans to tobacco cultivators based on barn licenses issued by the Tobacco Board. In the JMLBCs conducted during this quarter, it is pointed by banks that the Tobacco Board is transferring the rights to others through lease without obtaining the "NO OBJECTION CERTIFICATE or NO DUE CERTIFICATE" from the principal bank, which has financed to the original owner. This is resulting in frauds and some of the farmers are obtaining multiple loans on the same barn license. The Tobacco Board may be directed to obtain NOC from the bank, before transferring the rights through lease. Banks also are directed to exercise caution while financing leased barns.	<p>The house resolved to direct the Tobacco Board to obtain NOC/NDC from the Banks, before transferring the rights on lease.</p> <p>The Banks are also directed to obtain NOC/NDC from the Banks, before financing new farmers, owner or on lease.</p> <p>The Banks are directed share data with remaining Banks and ensure no multiple loans are extended and there are no overdues under the portfolio.</p> <p>The Banks are also directed to follow uniform scale of finance while lending crop loans to tobacco growers.</p>
12.02.2019	Tobacco Board is changing the account number without obtaining no due certificate from the financing Banks.	The House resolved to request the Tobacco Board to insist "No Due Certificate or No Objection Certificate" from the existing financing Bank, before transferring the rights on lease or while changing the existing Bank account number of the tobacco grower.

Hence, Tobacco Board is requested to include necessary clause in their guidelines and to issue specific instructions to auction superintendents to obtain No Due Certificate or No Objection certificate from the financing Banks, before transferring the rights on lease and while changing the account number of the tobacco growers, for a healthy credit portfolio of the tobacco growers in the District.

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	December., 2018	87,277	42,055	16,962	14,707
Stipulation		10% of ANBC	5%on NBC	--	--
% of Achievement for December,2018		26.29%	12.67%	--	---

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 31.12.2018:

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	236.57
2	Cumulative Loans Disbursed so far	236.22
3	Total Loans outstanding	186.58
4	Total amount due for payment (Demand)	146.44
5	Total amount recovered	23.94
6	Total amount overdue	122.50
7	Out of (6) amount overdue [Standard]	96.27
8	Out of (6) amount overdue [NPA]	26.23
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

iii) Circulars issued by RBI:

Date	Circular No.	Reference	Title
04.02.2019	112	FIDD.CO.FSD.BC. 12 /05.05.010 /2018-19	Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries
07.02.2019	118	FIDD.CO.FSD.BC.No. 13/05.05.010/2018-19	Credit Flow to Agriculture- Collateral free agricultural loans
21.02.2019	125	FIDD.CO.MSME.BC.No. 14/06.02.031/2018-19	Interest Subvention Scheme for MSMEs
22.02.2019	127	DBR.No.BP.BC. 26/21.04.048/2018-19	Micro, Small and Medium Enterprises (MSME) sector- Restructuring of Advances

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	31.12.2018
1	APGVB	267	270	278	281
2	APGB	500	530	549	551
3	CGGB	174	192	204	218
4	SGB	181	195	210	215
	Total	1122	1187	1241	1265

Deposits:

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.12.2018
1	APGVB	3420.66	4422.64	5000.35	5194.80
2	APGB	9594.65	11553.91	13064.15	13300.07
3	CGGB	2733.36	3291.26	3906.72	3841.34
4	SGB	3696.14	4473.16	5326.64	5616.05
	Total	19444.81	23740.97	27297.86	27952.26

Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.12.2018
1	APGVB	2637.64	3275.78	3789.60	4206.28
2	APGB	8764.81	10067.18	11974.90	13495.14
3	CGGB	2428.78	3045.27	3739.26	4534.35
4	S G B	3555.03	3918.97	4711.67	5493.07
	Total	17386.26	20307.20	24215.43	27728.84

CD Ratio

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.12.2018
1	APGVB	77.11	74.07	75.79	80.97
2	APGB	91.35	87.13	91.66	101.47
3	CGGB	88.86	92.53	95.71	118.04
4	SGB	96.18	87.61	88.45	97.81
	CD ratio of all RRBs	89.41	85.54	88.71	99.20

Total Agriculture Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.12.2018
1	APGVB	1798.32	2295.66	2628.44	2892.60
2	APGB	6786.23	8030.36	9526.54	10748.97
3	CGGB	1988.67	2421.97	2821.63	3537.59
4	S G B	2757.79	3025.51	3623.98	4448.15
	Total	13331.01	15773.50	18600.59	21627.31

Short Term Crop Production Loans

(Rs. in crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.12.2018
1	APGVB	804.41	980.90	1144.52	1259.95
2	APGB	3920.08	5004.93	6162.81	7140.11
3	CGGB	1556.67	1864.70	2098.84	2534.50
4	S G B	2025.11	2097.50	2554.60	3111.66
	Total	8306.27	9948.03	11960.77	14046.22