

Adoption of the minutes of 208th SLBC meeting of AP held on 25.09.2019 and other meetings of SLBC held after 25.09.2019

The minutes of 208th SLBC meeting held on September 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 25.09.2019 and up to 06.01.2020 were circulated to the members of SLBC, LDMs and Government Departments concerned. Details of the meetings held are furnished hereunder.

S No	Name of the Meeting	Date of Meeting held
1	208 th Meeting of SLBC of AP	25.09.2019
2	Sub-Committee Meetings on Implementation of Economic Support Schemes and YSR Adarsam scheme.	25.10.2019
3	Sub-Committee Meetings on Crop Cultivator Act 2019, Rythu Barosa & other issues	12.11.2019
4	Sub-Committee Meetings on Revamp of Lead Bank Scheme – Developing Standardized system for Data Flow and Its Management – implementation Committee Meeting.	19.11.2019
5	Sub-Committee Meetings on OTR scheme under Dr Y S R Navodayam, Branch/BC locations –Connectivity Issues and FPO-Finance	19.12.2019
6	Steering Committee Meeting Digital Payments'	30.12.2019

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	Status of Action initiation.
Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines.	<p>Banks have opened 556 CBS enabled Banking Outlet out of 567 identified villages having population more than 5000. Total 30 banking outlets opened in present quarter.</p> <p>SLBC vide Lr. No. 2716/30/196/248 dated 14.10.2019 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>Controlling Authorities of all Banks has to sensitize their field functionaries, that DBT amount under various welfare schemes credited into unencumbered accounts of beneficiaries should not be adjusted to other liabilities of the beneficiary.</p>	<p>SLBC vide letter no 2716/30/196/250 and 2716/30/364/272 dated 15.10.2019 & 24.10.2019 advised Controlling Authorities of Banks to instruct their branches to pass the DBT amounts received under “ Rythu Bharosa “ and other welfare schemes through unencumbered accounts, without adjusting to other liabilities of the beneficiary .</p> <p>Further SLBC vide Lr no 2716/30/364/301 date 08.11.2019 advised Controlling authorities of Banks to instruct their branches to participate in special Spandana Programme conducted on 09.11.2019 to redress issues pertaining to banks in Rythu Bharosa Scheme.</p>
<p>Banks to take-up lending to tenant farmers in the right perspective and ensure that 100% target is achieved during 2019-20.</p>	<p>Sub committee meeting was conducted on 12.11.2019 to sort-out the issues and to prepare road map to achieve 100% target. Operational guidelines on finance to tenant farmers through CCRC under “Andhra Pradesh Crop Cultivators right 2019 act”, were formulated and circulated to all Banks by SLBC vide Lr no 2716/30/15/321 date 25.11.2019 to accelerate the tenant farmer lending.</p>
<p>Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2016-17 & 2017-18 are to be returned to Government by 30.09.2019.</p>	<p>SLBC vide Lr. No. 2716/30/256/256 dated 19.10.2019 requested controllers of Banks concerned to ensure that the pending subsidy amount for FY 2016-17 & 2017-18 to be returned to Govt immediately.</p> <p>During the Sub committee meeting held on 25.10.2019, house resolved that Banks are liable to pay interest on pending subsidy, if any amount remained with the banks after 31st Oct 2019 in all genuine cases. SLBC of AP Vide Lr no 2716/30/282 dated 31.10.2019 sensitized all Banks accordingly.</p>
<p>Reschedulment of Tobacco Crop loans allowed during Rabi 2018-19. SLBC to pursue with RBI for special dispensation</p>	<p>After continuous persuasion of SLBC , RBI had consented to permit the banks to reschedule crop loans extended to tobacco growers in 40 affected mandals of Prakasam District before January 31 2020. SLBC vide Lr 2716/30/51/325 dated 29.11.2019 advised Controlling authorities of all Banks to reschedule crop loans before 31.01.2020 according to the RBI directives.</p>
<p>NABARD to conduct Training Programme to Bankers and other stake holders on FPOs.</p>	<p>NABARD had conducted one day work shop on FPOs on 10.11.2019 at Vijayawada to Bankers and other stake holders. Subsequently SLBC had prepared indicative advisory note on FPO finance and circulated to all Banks vide Lr no 2716/30/348/368 Dated 27.12.2019.</p>

Appropriate steps to be initiated to make YSR Kadapa District one of the 'Transformation of Aspirational Districts' to make it 100% digitally enabled within a time frame of one year in close co-ordination and collaboration with all stakeholders.	SLBC vide Lr no 2716/30/302/197 dated 13.09.2019 advised Lead district Manager, Kadapa to initiate necessary steps to achieve given target. Advised LDM, Kadapa, to report progress on monthly basis to review the progress by RBI.
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AGENDA- 1**Review of Financial Inclusion initiatives, expansion of Banking Network and Financial Literacy:****A. Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State.**

Department of Financial Services , Ministry of Finance , GoI vide Lr no 08.04.2014 FI Date 22.07.2019 informed that, as per the information available in Jan Dhan Darsak GIS App 96 villages are identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state.

Further under Phase II , DFS, MOF, GoI vide Lr no 08.04.2014 FI Dated 18.10.2019, reported 92 villages as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state as per the information available in Jan Dhan Darsak GIS App.

Subsequently, SLBC has worked out an action plan and mapped villages with banking facilities by Bank Branch/BC / post office and uploaded the details in Jan Dhan Darsak GIS App.

The status on progress of village mapping with banking facilities by Bank Branch/BC / post office & uploaded in Jan Dhan Darsak GIS App by SLBC is furnished below.

Phase	No of Villages Reported as inadequately covered or uncovered by Financial infrastructure	No of Villages mapped with banking facilities by Bank Branch/BC / Post office & Uploaded in Jan Dhan Darsak GIS App.	Remarks
I	96	93	Rest of 3 villages viz., Kudumaluru, Peddayapalli & Mallemadugu (YSR Kadapa DT) reported as submerged.
II	92	86	Rest of 6 villages viz., Bodanam, Kethavaram, Puchinta (Guntur Dt), Mallemadugu, Kudunulur (YSR Kadapa Dt) & Irakam (SPSR Nellore) reported as depopulated & submerged.

B. 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, RBI informed that 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.

Progress in opening of Banking Outlets in villages with population more than 5000 as on 31.12.2019

No. of villages to be covered with banking outlets as per road map	567
No. of villages covered with CBS enabled Banking Outlet	556
No. of villages yet to be covered	11

Bank wise Status:

Bank wise status of opening of CBS enabled Banking Outlets in villages with population more than 5000 as on 31.12.2019					
S No	Bank	Total Number of villages allotted	Banking Outlets opened	Pending	% of Achmnt
1	Allahabad Bank	1	0	1	0.00
2	Andhra Bank	116	115	1	99.14
3	APGB	84	84	0	100.00
4	APGVB	16	16	0	100.00
5	Axis Bank	1	1	0	100.00
6	BOB	6	5	1	83.33
7	BOI	14	14	0	100.00
8	Canara Bank	9	8	1	88.89
9	CBI	7	6	1	85.71
10	CGGB	39	39	0	100.00
11	Corporation Bank	14	13	1	92.86
12	HDFC	2	2	0	100.00
13	Indian Bank	30	30	0	100.00
14	Indian Overseas Bank	1	1	0	100.00
15	Karur Vysya bank	4	2	2	50.00
16	Kotak Mahindra Bank	8	6	2	75.00
17	Oriental Bank of Commerce	2	1	1	50.00
18	SBI	140	140	0	100.00
19	SGB	14	14	0	100.00
20	Syndicate bank	40	40	0	100.00
21	UBI	11	11	0	100.00
22	Uco Bank	1	1	0	100.00
23	Vijaya Bank	7	7	0	100.00
	Grand Total	567	556	11	98.10

Bank wise list of 11 unbanked villages having population more than 5000 is enclosed as Annexure.No.16

RBI vide Lr no FIDD.CO.LBS.No.299/02.01.001/2019-20 dated 30.07.2019 clarified that opening of Access Points (AP) by a Payments Bank (including India Post Payments Bank) shall be considered for coverage under the road map, subject to meeting requirements as per definition of a Banking Outlet (BO) contained in para 3.1.1 of RBI Circular BR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 on 'Rationalization of Branch Authorization Policy - Revision of Guidelines' (updated time to time).

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

C. Banking Infrastructure details in Visakhapatnam district (One of the 30 re categorized most affected LWE (Left Wing Extremism) 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
31.03.2019	173	113	40	442	768	1244
30.06.2019	173	115	43	443	774	1247
30.09.2019	174	116	42	454	786	1204

East Godavari , West Godavari and Guntur are other LWE normal effected Districts.

D. Review of Operations of Business Correspondents:

Deployment of Bank Mithras: Status as on 30.09.2019.

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	537	12
Vizianagaram	921	550	99	451	430	21
Visakhapatnam	925	620	132	488	467	21
East Godavari	1069	821	211	610	582	28
West Godavari	908	677	277	400	387	13
Krishna	970	439	172	267	265	2
Guntur	1011	974	431	543	529	14
Prakasam	1030	626	313	313	297	16
SPS Nellore	940	559	187	372	361	11
Chittoor	1363	952	198	754	739	15
YSR Kadapa	790	516	269	247	242	5
Anantapuramu	1003	901	190	711	701	9
Kurnool	889	747	188	559	553	6
Total	12918	9044	2780	6264	6091	173

NABARD introduced a scheme to train BCs for 3 days under capacity building programme and NABARD would reimburse the cost of training and examination fee. They have recommended IIBF one of the institution for training of BCs. All banks are requested to make note of above scheme and recommend BCs working in your bank to capacity building training programme to hone skills for better performance..

SLBC Vide Lr no 2716/30/302/347 dated 09.12.2019, advised all banks to deploy/replace the BCs in all inactive locations to cater the banking needs of public.

Integration of Bank Mitra services with Rythu Bharosa Kendralu(RBK).

Department of Agriculture, Govt of AP, Informed that , Govt is proposed to establish Agri input shops and villages knowledge centers in the name of Rythu Bharosa Kendralu at 11,158 village secretariats across the state by April 2020. The RBKs will be delivering various services related to supply of agriculture inputs to farmers , which entails financial transactions. Hence, Govt requested Banks to position BCs at all RBKs to facilitate hassle free financial transactions.

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

Availability of ATMs in the State of Andhra Pradesh:

As on	No. of ATMs
31.03.2017	8908
31.03.2018	8981
31.03.2019	9600
30.06.2019	9611
30.09.2019	9556

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

Progress on Accounts opened under PMJDY as on 30.11.2019

Bank Type	No of Accounts- Rural & semi urban	No of Accounts- Urban	Total No of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Bank	36,31,394	42,51,431	78,82,825	1,607.84	7,02,779	67,13,232	69,47,119
Regional Rural Banks	13,75,368	6,69,067	20,44,435	350.15	68,045	13,21,942	19,65,398
Private Sector Banks	1,15,406	2,75,991	3,91,397	55.93	1,60,880	3,73,414	3,41,090
Grand Total	51,22,168	51,96,489	1,03,18,657	2,013.91	9,31,704	84,08,588	92,53,607
%					9.03%	81.49%	89.68%

(Source: www.pmjdy.gov.in)

G. 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.

SLBC Vide Lr no 2716/30/302/348 dated 09.12.2019 , requested Government of Andhra Pradesh to explore the possibility of including Financial Education in school curriculum as per RBI directions.

H. Creating awareness about Various Schemes:**Financial Literacy Centers (FLCs) - Position in A.P as on 30.09.2019:**

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 FY 2019-20.Particulars	Sep 2019 Quarter
No. of FLCs	85
No. of Special Camps by FLCs	471
No. of target Specific camps by FLCs	635
No. of Camps by Rural Branches / Banking Outlets against the target of 7896 camps.	5027

Controlling authorities of all Banks are requested utilize the Financial Inclusion Fund provided by NABARD and 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.

I. Status of Financial Inclusion in the State of Andhra Pradesh:

i. Progress report - Number of Enrollments under Social Security Schemes as on 30.11.2019

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	74,01,589	19,18,681
Pvt. Sector Banks	5,92,411	89,034
Co-operative Banks	63,844	19,206
Grand Total	80,57,844	20,26,921

(Source: www.jansuraksha.gov.in)

ii. Atal Pension Yojana :

Performance of Banks in the State during financial year 2019-20 up to 30.11.2019:

Type	Target	Achievement	% of Achievement
PSBs	2,74,200	2,03,910	74.37
Pvt. Sector Banks	4,84,20	3,648	7.53
RRBs	64,250	22,653	35.26
Others	8,520	13,875	162.85
Grand Total	3,95,390	2,44,086	61.73

(Source: PFRDA, New Delhi)

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

AGENDA- 2**Review of Credit Disbursement by Banks****A. Achievement under ACP of the State, Priority Sector Lending:****i. Banking at a Glance in Andhra Pradesh as on 30.09.2019**

(Amount in Crores)

Total Number of Bank Branches	
Rural - 2632 Semi Urban - 2299	7466
Urban - 1841 Metro - 694	
Total Deposits in the State	324365
Total Advances in the State	404737
Credit Deposit Ratio (RBI norm -60%)	124.78
Total Priority Sector Advances	240658
% of Priority Sector Advances to ANBC (RBI Norm 40%)	60.56%
Of which	
Agricultural Advances	148170
% of Agrl. Adv. to ANBC (RBI norm - 18%)	(37.28%)
Of which	
Small & Marginal Farmers (RBI norm – 8% of ANBC)	75275 (18.94%)
Micro & Small Enterprises (% to ANBC)	50297 (12.65%)
Out of which Micro Enterprises (RBI norm – 7.5% of ANBC)	26532 (6.67%)
Medium Enterprises	6651
Total MSME (% to ANBC)	56948 (14.33%)
Export Credit	570
Education	3816
Housing	27829
Social Infrastructure	25
Renewable Energy	43
Others	3257
Out of Total Priority Sector Advances, finance to:	
SHGs	26658.6
Advances to Weaker Sections (RBI norm - 10% of ANBC)	91,956 (23.24%)
Advances to Women (RBI norm -5% on NBC)	37,849 (9.56%)
Advances to SC/ST	15,135
Advances to Minorities	15,401

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

ii. Banking Key Indicators of Andhra Pradesh:

(Amount in crores)

S. No	PARTICULARS	As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 30.09.2019
1	Number of Branches:				
	Rural	2,777	2,730	2,650	2632
	Semi Urban	2,090	2,165	2,228	2299
	Urban	1,940	1,850	1,839	1841
	Metro	351	440	662	694
	Total	7,158	7,185	7,379	7466
2	Deposits	2,62,556	2,85,858	3,12,642	3,24,365
3	Incremental Deposits	44,534	23,302	26,784	11723
	(% of increase)	(20.43%)	(8.88%)	(9.37%)	(3.75%)
4	Advances	2,73,372	3,32,021	3,97,350	4,04,737
5	Incremental advances	31,061	58,649	65,329	7387
	(% of increase)	(12.82%)	(21.45%)	(19.68%)	(1.86%)
6	C.D.Ratio (RBI norm - 60%)	104.12%	116.15%	127.09%	124.78
7	Incremental CD Ratio	12.03%	11.55%	9.41%	1.81%

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

Particulars	As on 31.03.2018	As on 30.09.2018	As on 31.03.2019	As on 30.09.2019	Increase in No. of Branches over Sep 2018	Increase in No. of Branches over Mar, 2019
Rural	2,730	2743	2,650	2632	-111	-18
Semi Urban	2,165	2179	2,228	2299	120	71
Urban	1,850	1858	1,839	1841	-17	2
Metro	440	448	662	694	246	32
Total	7,185	7228	7,379	7466	238	87

(Amount in crores)

Particulars	As on 31.03.2018	As on 30.09.2018	As on 31.03.2019	As on 30.09.2019	%Increase over Sep 18	%Increase over March,19
Deposits	2,85,858	3,01,894	3,12,642	3,24,365	6.92	3.74
Advances	3,32,021	3,53,098	3,97,350	4,04,737	14.62	1.85

Comparative statement of Banking Key Indicators as on 30.09.2018 vis-à-vis 30.09.2019 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:

(Amount in crores)

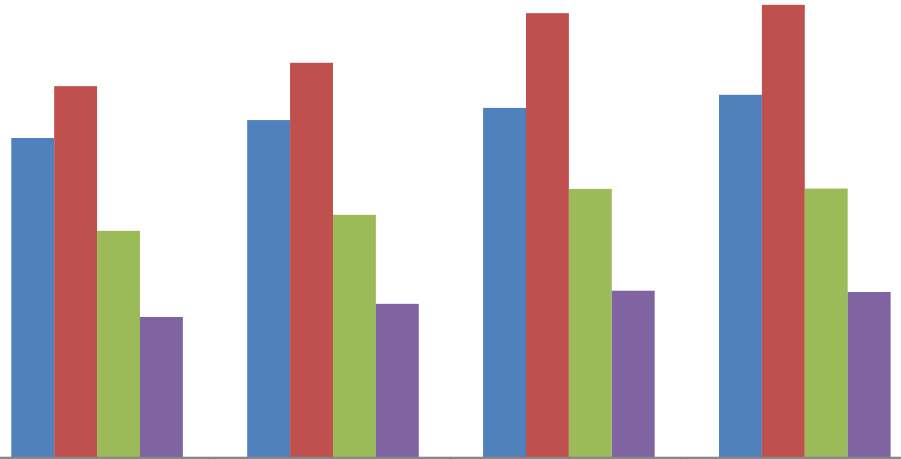
Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	30.9.18	30.9.19	30.9.18	30.9.19	30.9.18	30.9.19	30.9.18	30.9.19	30.9.18	30.9.19
Rural Br.	1563	1490	164	194	825	787	191	161	0	0
Semi Urban Br	1444	1470	351	381	274	311	110	137	0	0
Urban Br	1240	1132	376	433	124	138	104	124	14	14
Metro Br	330	480	81	174	35	35	2	5	0	
Total Br	4577	4572	972	1182	1258	1271	407	427	14	14
Deposits	220604	225430	42846	54654	27399	32373	11045	11908	0	0
Advances	252193	284291	59093	73421	26504	29539	14454	16643	1486	843

iv. Statement of Priority Sector Advances (Outstanding)

(Amount in crores)

S N	Particulars	As on 31.03.16	As on 31.03.17	As on 31.03.18	As on 31.03.19	As on 30.09.19
1	Short Term Production loans	67,174	72,591	83,084	98,078	1,02,030
2	Total Agrl. Term Loans	32,749	36,617	42,888	51,186	46,140
3	Total Agrl. Advances	99,923	1,09,208	1,25,972	1,49,264	1,48,170
	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.30%	45.07%	46.08%	44.96%	(37.28%)
4	Micro & Small Enterprises (% to ANBC)	36,218 (16.78%)	38,971 (16.08%)	41,372 (15.13%)	51,398 (15.48%)	50,297 (12.65%)
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	4,765	5,012	5,886	6,627	6651
	MSME Total (% to ANBC)	40,983 (18.99%)	43,983 (18.15%)	47,258 (17.29%)	58,025 (17.48%)	56,948 (14.33%)
5	Export Credit	961	807	199	543	570
6	Others' under Priority Sector Advances (% to ANBC)	27,255 (12.63%)	28,883 (11.92%)	29,508 (10.79%)	32,388 (9.75%)	34970 (8.80%)
Total Priority Sector Advances		1,69,122	1,82,881	2,02,937	2,40,220	2,40,658
% of Priority Sector Advances to ANBC (RBI norm-40%)		78.37%	75.47%	74.23%	72.35%	60.56%

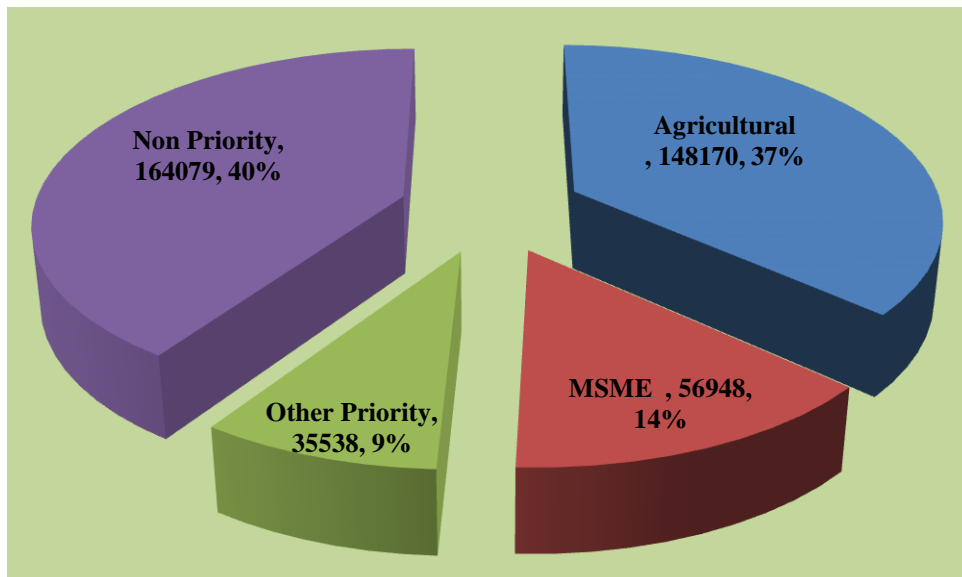
Banking Key Indicators (Rs in Crores)



Parameters	As on 31.03.2018	As on 30.09.2018	As on 31.03.2019	As on 30.09.2019
Deposits	285858	301894	312642	324365
Total Advances	332021	353098	397350	404737
Priority Sector Advances	202937	217064	240220	240658
Agricultural Advances	125972	137502	149264	148170

■ Deposits ■ Total Advances ■ Priority Sector Advances ■ Agricultural Advances

Total Advances as on 30.09.2019 (Rs in Crores)

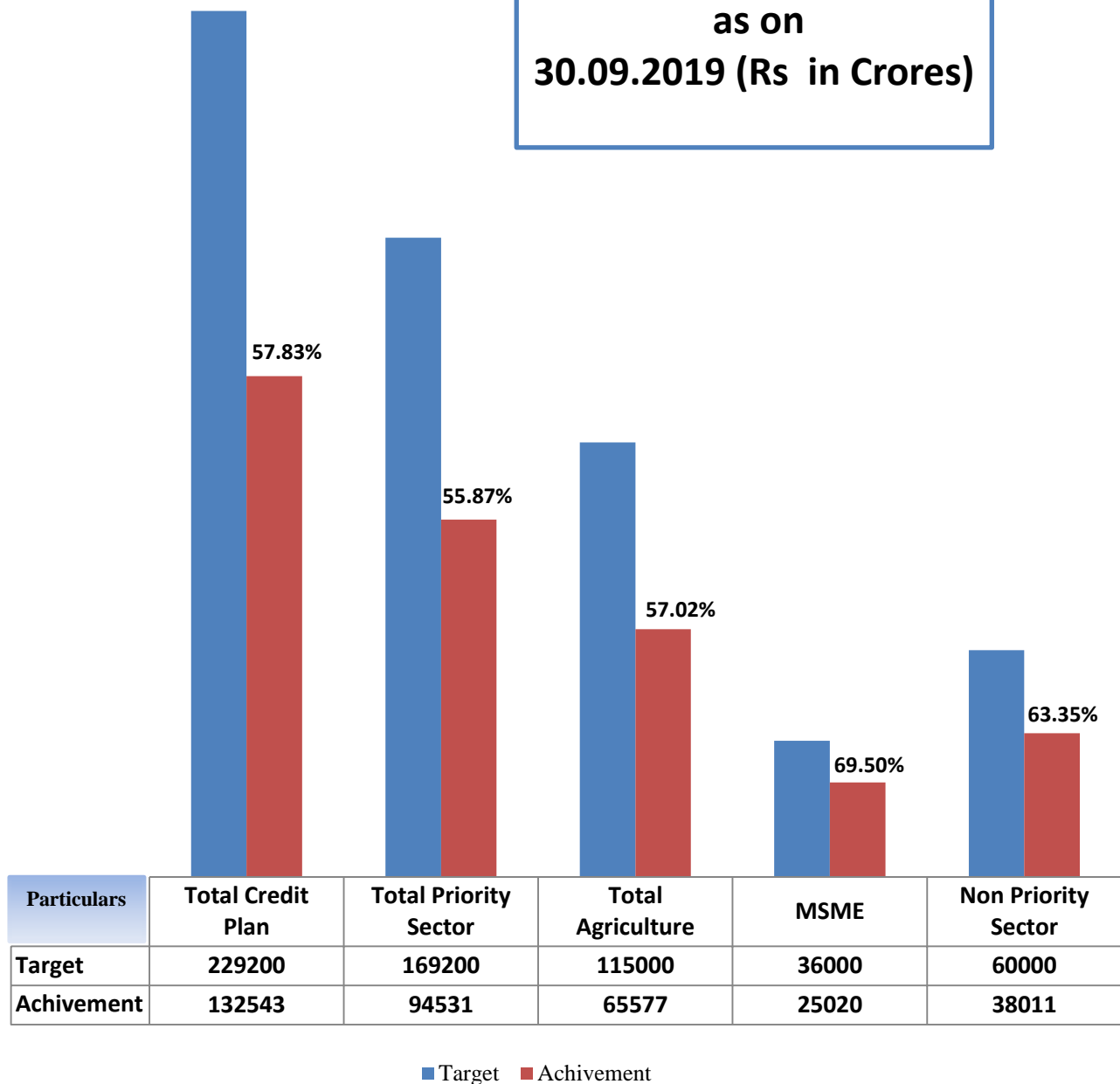


v. Achievement of Annual Credit Plan as on 30.09.2019:

(Amt in crores)

Sl. No	Item	Target 2019-20	Achievement (Disbursements during 01.04.19 to 30.09.19)	% of Achievement
1	Short Term Crop Production Loans:			
	Kharriff	51240	51511	100.52
	Rabi	32760	-	-
	Total	84000	51511	61.32
2	Agrl.Term Loans:			
	Kharriff	12000	11399	95.00
	Rabi	12000	-	-
	Total	24000	11399	47.49
3	Total Farm Credit			
	Kharriff	63240	62910	99.50
	Rabi	44760	-	-
	Total	108000	62910	58.25
4	Agriculture Infrastructure & Ancillary Activities			
	Kharriff	3500	2667	76.20
	Rabi	3500	-	-
	Total	7000	2667	38.10
5	Agriculture			
	Kharriff	66740	65577	98.25
	Rabi	48260	-	-
	Total	115000	65577	57.02
6	Micro, Small & Medium Enterprises	36000	25020	69.50
7	Export Credit	200	52	26
8	Education	2733	339	12.40
9	Housing	10778	2018	18.72
10	Others under Priority Sector including Social Infrastructure & Renewable Energy	4489	1525	34.13
11	Total Priority Sector	169200	94531	55.87
12	Non Priority Sector	60000	38011	63.35
13	Total Credit Plan	229200	132543	57.83

**ACP 2019-20-Achievement
as on
30.09.2019 (Rs in Crores)**



vi. Annual Credit Plan Achievement: Last Three years

(Amount in crores)

S N	Item	2017-18 (31.03.2018)		2018-19 (31.03.2019)		2019-20 (30.09.2019)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	63106	67568	75000	76721	84000	51511
2	Total Agrl. Term Loans incl. allied activities	24365	21889	26564	29839	31000	14066
3	Total Agriculture	87471	89457	101564	106560	115000	65577
4	Non Farm Sector / Micro & Small Enterprises	25000	23798	28261	33815	36000	25020
5	Others under Priority Sector including export Credit	14335	7827	14395	9039	18200	3933
Total Priority sector		126806	121082	144220	149414	169200	94531

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

(Amount in crores)

Sl. No.	Item	Disbursements from 01.04.2018 to 30.09.2018	Disbursements from 01.04.2019 to 30.09.2019	% Increase
1	Short term Crop Production Loans	46904	51511	9.82
2	Total Agriculture Term Loans including Allied activities	16410	14066	-14.28
3	Total Agriculture	63314	65577	3.57
4	Non Farm Sector / MSME	20521	25020	21.92
5	Other Priority Sector including Export Credit	3451	3933	13.97
6	Total Priority Sector	87286	94531	8.3
7	Non Priority Sector	59789	38011	-36.42
8	Total Credit Plan	147075	132543	-9.88

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 2019-20 as on 30.09.2019**

(Amount in crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	15000	300.00	6209	59.63	41.39	19.87
2	SEP (Groups)	350	35.00	182	14.30	52.10	40.80

(Source: MEPMA)

ii. Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2019-20 (as on 30.11.2019)

(Amt. in lakhs)

SN	Name of the Org.	Target for 2019-2020			Achievement			% Of Achievement		
		No.of proj	M. Money	Emp.	No.of proj	M. Money	Emp.	No.of proj	M. Money	Emp.
1	KVIC, S.O., Vijayawada	342	1026	2736	78	338.15	879	23	33	32
2	KVIB	471	1413	3768	312	1355.1	3523	66	96	94
3	DIC	478	1433	3822	594	1992.96	5182	124	139	136
4	KVIC,D.O., Vizag	450	1350.75	3602	133	857.02	2228	30	63	62
5	GRAND TOTAL	1741	5222.75	13928	1117	4543.23	11812	64	87	85

(Source: KVIC, Hyderabad)

Directorate of PMEGP, Department of KVIC vide their Lr no PMEGP/Policy/Appl fee/2019-20, dated 10.10.2019 informed that, the competent authority allowed KVIC to charge nominal fee Rs 500/ from PMEGP applicants whose loan has been sanctioned. The amount of Rs 500/ will be deducted while releasing the margin money subsidy in respect of the beneficiary to the financing Bank. Such deductions would be displayed in PMEGP portal for transparency.

Hence all financing banks are requested to make note of above decision.

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 Oct , 2019 is as under:

(Amt . in Lakhs)

No. of Applications Forwarded to Banks (including pending applications upto previous year 2018-19)		Disbursed by Banks	
Physical	Financial	Physical	Financial
10072	5604.72	1072	748.56

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 31.10.2019 as can be viewed in www.slbcap.nic.in

iv. Dairy Entrepreneurship Development Scheme (DEDS):

NABARD vide Lr no NABARD/135/40/2019/345 dated 22.05.2019 informed that the administrative approval for DEDS for the year 2019-20 has been received from Government of India.

Category wise Fund allocation for AP state for FY 2019-20 as under.

(Amt in lakhs)

State	Gen	SC	ST	Total
Andhra Pradesh	1158.09	297.57	152.80	1608.46

Banks have claimed 1496.00 lakhs during FY and Rs 106.00 lakhs subsidy is available as on 26.12.2019

Financing Banks to claim subsidy in ENSURE portal (<https://ensure.nabard.org>) through their controlling office as per the following time norms.

- After sanction of proposal by a Bank, details as per the prescribed template to be uploaded in DEDS ENSURE portal within 30 days from date of sanction to block the subsidy.
- On successful upload and post validation, the bank will release and update the details of first installment within 30 days of first upload.
- In cases of first installment details not updated within 30 days, system will delete the application automatically as the budget cannot be earmarked for unlimited period.

Banks ,therefore ensure that, subsidy claims should be uploaded within stipulated time period.

v. Credit under DRI:

As on Year ended	Outstanding Amt In Crores
March, 2017	33.41
March, 2018	33.12
March, 2019	45.65
Septem 2019	32.69

(Bank wise position can be viewed in www.slbcap.nic.in)

The credit outstanding under DRI is Rs.32.69 Crores as on 30.09.2019 as against target of Rs.3973 Crores (i.e. 1% of the total outstanding advances of 31.03.2019 i.e. Rs.3,97,350 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.

vi. Stand up India Scheme:

Performance under Stand Up India as on 31.10.2019									
Type of Bank	SC/ST			Women			Total		
	Target	No. of A/cs Sanctioned	% of Achvt.	Target	No. of A/cs Sanctioned	% of Achvt	Target	No. of A/cs Sanctioned	% of Achvt.
Public Sector Banks	4594	991	21.57	4594	3164	68.87	9188	4155	45.22
Private Sector Banks	402	143	35.57	402	173	43.03	804	316	39.3
+RRBs	896	66	7.37	896	224	25	1792	290	16.18
Total	5892	1200	20.37	5892	3561	60.44	11784	4761	40.4

Bank wise performance can be viewed in www.slbcap.nic.in.

(Source: www.standupmitra.in)

vii. Pradhan Mantri MUDRA Yojana (PMMY):

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2019-20 as on 31.10.2019 in the state of Andhra Pradesh.

(Amt in crores)

Type of Bank	Disbursements from 01.04.2019 to 31.10.2019			Total Disbursements
	Shishu	Kishore	Tarun	
Public Sector Banks	127.86	1090.78	735.09	1953.73
Private Sector Banks	39.28	313.32	206.85	559.45
RRBs	70.52	330.70	344.00	746.29
Others	703.62	330.87	72.12	435.09
Total	568.53	1806.93	1319.09	3694.56

(Source: www.mudra.org.in)

Bank wise performance as can be viewed in www.slbcap.nic.in**Category-wise Performance under PMMY in the State of Andhra Pradesh as on 31.10.2019 (Amt in Crores)**

Category	Shishu		Kishore		Tarun		Total	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
General	124761	247.95	77327	1260.06	16999	1024.7	219087	2532.7
SC	55783	148.86	9865	124	1483	69.42	67131	342.28
ST	6801	15.93	2597	35.75	389	26.4	9787	78.08
OBC	66285	155.8	28901	387.12	2952	198.57	98138	741.5
Total	253630	568.53	118690	1806.93	21823	1319.09	394143	3694.56
Out of above								
Women Entrepreneurs	39345	112.23	30242	422.48	7605	282.34	77192	817.04
Minority Communities	9119	21.64	6468	89.16	895	60.02	16482	170.82

Pradhan Mantri MUDRA Yojana (PMMY) Outstanding ,Overdue & NPA position as on 30.09.2019

(Amount In Crores)

Outstanding		Over dues		NPA		% of OD to o/S	% of NPA to o/S
A/cts	Amount	A/cts	Amount	A/cts	Amount	Amount	Amount
573791	6660.46	55946	511.61	24541	156.62	7.68 %	2.35%

Viii. Government Sponsored Schemes - Government of Andhra Pradesh:

For FY 2019-20 Financial outlays for all corporations got approved and beneficiary selection is underway.

- a. General Manager , Kapu Corporation vide Lr No.APSCFL-12/363/2019-20 EST SEC-. APSCCFCL proposed following revised targets

REVISED Annual Target 2019-20 of Kapu Corporation					Amt in Lakh
Sl.No	District	Physical	Subsidy	Bank Loan	Total Outlay
1	Srikakulam	900	630.00	630.00	1260.00
2	Vizianagaram	500	350.00	350.00	700.00
3	Visakhapatnam	4000	2800.00	2800.00	5600.00
4	East Godavari	20000	14000.00	14000.00	28000.00
5	West Godavari	9200	6440.00	6440.00	12880.00
6	krishna	6000	4200.00	4200.00	8400.00
7	Guntur	6000	4200.00	4200.00	8400.00
8	Prakasam	3300	2310.00	2310.00	4620.00
9	SPSP Nellore	3200	2240.00	2240.00	4480.00
10	Chittoor	3500	2450.00	2450.00	4900.00
11	YSR Kadapa	4500	3150.00	3150.00	6300.00
12	Ananathapuramu	4500	3150.00	3150.00	6300.00
13	Kurnool	3300	2310.00	2310.00	4620.00
Total		68900	48230.00	48230.00	96460.00

- b. Managing Director, A.P.S.T.C.F.C.Ltd., (TRICOR) vide Lr no Rc.No.SOW03-12081/1/2018-TRICOR SEC-COTW, Dated: 11/11/2019 proposed following revised targets.

Revised Bank Targets under TRICOR 2019-20					Amt in Lakh
S.No.	District/ITDA	Number of Benif	TRICOR Subsidy	Bank Loan	Outlay
1	Srikakulam	413	363.90	465.20	829.10
2	Vizianagaram	601	515.87	673.53	1189.40
3	Visakhapatnam	1483	1354.52	1760.78	3115.30
4	East-Godavari	383	362.50	744.11	1106.60
5	ITDA-Chintoor	178	148.07	282.43	430.50
6	West-Godavari	332	293.55	362.61	656.15
7	ITDA-Srisailam	158	135.10	51.10	186.20
8	Krishna	376	290.10	296.70	586.80
9	Guntur	578	511.56	781.64	1293.20
10	Prakasam	387	297.93	156.86	454.79
11	SPSR-Nellore	723	684.78	570.02	1254.80
12	Chittoor	395	348.49	379.01	727.50
13	YSR-Kadapa	216	180.40	227.60	408.00
14	Ananthapuram	465	338.24	406.86	745.10
15	Kurnool	239	174.90	141.00	315.90
Total		6927	5999.90	7299.44	13299.34

c. Managing Director, APSEBCWDC Ltd vide Lr no RC137/A/2019 Dated 01.10.2019 proposed following revised targets.

Revised Bank Target under EBC 2019-20					Amt in Lakhs
Sl.No	District	Subsidy @ 50% or not exceeding Rs. 1 lakh	Bank Loan @ 50% or balance unit cost	Total Outlay	Physical target
1	Srikakulam	29.00	29.00	58.00	29
2	Vizianagaram	43.00	43.00	86.00	43
3	Visakhapatnam	515.00	515.00	1030.00	515
4	East Godavari	897.00	897.00	1794.00	897
5	West Godavari	752.00	752.00	1504.00	752
6	krishna	754.00	754.00	1508.00	754
7	Guntur	927.00	927.00	1854.00	927
8	Prakasam	514.00	514.00	1028.00	514
9	SPSP Nellore	301.00	301.00	602.00	301
10	Chittoor	216.00	216.00	432.00	216
11	YSR Kadapa	390.00	390.00	780.00	390
12	Ananathapuramu	447.00	447.00	894.00	447
13	Kurnool	740.00	740.00	1480.00	740
Total		6525.00	6525.00	13050.00	6525

House requested to approve above revised targets.

During Sub committee meeting held on 25.10.2019 following action points were emerged in respect of Government Sponsored Schemes.

Action Point	Action By	Action Initiated Status
Access for Banks' Controlling Authorities to be given in OBMMS portal to monitor the progress on real time.	APSCCFC Ltd , Tadepalli	Necessary modification done in OBMMS portal and Access given to all Bank controllers
Pending units of FY 2016-17 & 2017-18 should not be grounded without permission from HOD.	BANKS	SLBC vide Lr no 2716/30/256/322 Dated 27.11.2019 advised Controlling authorities of Banks to sensitize their branches accordingly
Pending subsidy amount should be returned immediately without further delay.	BANKS	SLBC vide Lr no 2716/30/256/322 Dated 27.11.2019 advised Controlling authorities of Banks to sensitize their branches accordingly
Banks are liable to pay interest on pending subsidy, if any amount remained with the banks after 31 st Oct 2019 in all genuine cases.	BANKS	SLBC vide Lr no 2716/30/256/282 Dated 31.10.2019 advised Controlling authorities of Banks to sensitize their branches accordingly
Banks to issue manual utilization certificate for pending units of FY 2014-15 & 2015-16.	BANKS	SLBC vide Lr no 716/30/256/282 Dated 31.10.2019 advised Controlling authorities of Banks to sensitize their branches accordingly
Revised Kapu corporation targets for FY 2019-20 approved	LDM & BANKS	SLBC vide Lr no 2716/30/256/283 Dated 31.10.2019 advised Lead District Managers to get approval in DCC meetings for implementation.

Bank wise achievement as on 30.12.2019 for the financial year 2018-19 (Amt in lakhs)										
Bank Name	Target		Sponsored by Bank		Subsidy Released		Loan Disbursement		% of Loan Disbursement	
	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt
Allahabad Bank	1169	1986.7	629.09	311.45	338	616.09	245	440.59	72.49	71.51
Andhra Bank	50388	103409	28432	14595	19764	27781	10405	14984	52.65	53.94
APGVB	9928	17871	1079	611.59	790	1034.5	378	492.55	47.85	47.61
APGB	33845	66159	20571	10841	17357	19918	11565	13735	66.63	68.96
Axis Bank	436	1435.9	73.5	35	37	73.5	20	40.5	54.05	55.1
Bank Of Baroda	4067	7736.8	2225.2	1134.3	1521	2195.2	902	1309.6	59.3	59.66
Bank Of India	6351	13098	2870.3	1454.5	1874	2802.8	1074	1652.6	57.31	58.96
Bank Of Maharashtra	293	601.6	271.1	131.65	136	269.1	90	184.4	66.18	68.52
Canara Bank	10935	21778	5433.5	2786.1	3978	5293	1628	2319	40.93	43.81
Catholic Syrian Bank	31	57.3	23	11.9	14	23	12	19	85.71	82.61
Central Bank Of India	3601	7806.4	2013.1	1039	1397	1993.1	776	1125.1	55.55	56.45
CGGB	8958	20449	6887.8	3547.9	5079	6847.8	3946	5320.4	77.69	77.7
City Union Bank	182	324.74	2	1.1	2	2	1	1	50	50
Coastal Local Area Bank	9	18	0	0	0	0	0	0	0	0
Corporation Bank	5121	9446.7	1135.9	573.44	824	1107.4	430	513.16	52.18	46.34
Dena Bank	109	229.78	0	0	0	0	0	0	0	0
Dhanalakshmi Bank	46	83.53	3	1.9	2	3	2	3	100	100
Dist Coop Central Bank	34975	64044	16921	8577.7	12053	16691	9673	13402	80.25	80.29
Federal Bank	59	107.6	3	1.5	2	3	2	3	100	100
HDFC Bank	394	707.5	58.1	27.16	27	56.1	1	2	3.7	3.57
ICICI Bank	195	379.69	7.76	4	4	7.76	0	0	0	0
IDBI Bank	736	1381.3	361.7	184.95	221	359.7	164	274	74.21	76.17
Indian Bank	13940	27447	7968.3	4139.8	5692	7735.3	3502	4716.9	61.52	60.98
IOB	5800	11592	2655.1	1349.2	1635	2640.1	1047	1669.2	64.04	63.23
Indusind Bank	24	45.4	0	0	0	0	0	0	0	0
Ing Vysya Bank	0	11.5	0	0	0	0	0	0	0	0
Karnataka Bank	981	1575.5	466.2	231.1	363	460.7	122	212	33.61	46.02
Karur Vysya Bank	1534	2863	777	389.09	445	762	261	458.03	58.65	60.11
KDCC Bank	2643	5386.1	2185.9	1140.3	1782	2173.9	1180	1437.3	66.22	66.12
Kotak Mahindra Bank	290	389.97	0	0	0	0	0	0	0	0
Laxmi Vilas Bank	82	155.37	1	0.6	1	1	0	0	0	0
Oriental bank of Commerce	614	1235.9	236.45	118.37	141	232.45	81	131.46	57.45	56.55
Punjab And Sind Bank	22	35	8	4	4	8	3	6	75	75
Punjab National Bank	1518	3207.1	931.82	488.05	656	924.82	389	560.42	59.3	60.6
SGB	11728	22164	5572.3	2958.6	4397	5463.3	3584	4421.6	81.51	80.93
South Indian Bank	80	171.08	78.5	40.65	59	78.5	42	55	71.19	70.06
Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0

State Bank Of India	67787	135520	31082	16027	21584	30103	9981	14297	46.24	47.49
Syndicate Bank	21151	41889	11067	5837	8435	10586	4212	5432.7	49.93	51.32
Tamilnad Mercantile Bank	46	94.06	20.5	9.9	10	20.5	10	20.5	100	100
The Ratnakar Bank	0	0	0	0	0	0	0	0	0	0
UCO Bank	914	1644.2	373.9	199.54	288	362.9	86	115	29.86	31.69
Union Bank Of India	6902	13459	3351.2	1781.6	2249	3249.7	1130	1674.3	50.24	51.52
United Bank Of India	176	386.3	75.5	38.2	37	65.5	34	60.5	91.89	92.37
Vijaya Bank	3899	7763.6	1955.8	996.65	1250	1906.8	642	997.64	51.36	52.32
Yes Bank	2	2.88	0	0	0	0	0	0	0	0
	311961	616150	157807	81620	114448	153852	67620	92087	59.08	59.85

Bank Wise Subsidy –Pending Position-FY 2017-18 as on 30.12.2019 Amt in Laks									
S.No.	Bank	Total Subsidy Releases to Bank Accounts		Loan Disbursement(LD)		Subsidy Returned by Banks		Pending Subsidy to be return	
		Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy
1	State Bank Of India	54310	40016.50	43582	32603.59	1487	1019.97	9241	6392.94
2	Andhra Bank	45263	33186.30	38744	28690.48	1477	952.33	5042	3543.49
3	Syndicate Bank	18142	12855.01	14799	10579.50	443	292.78	2900	1982.73
4	APGB	26718	18172.21	23923	16418.06	624	379.73	2171	1374.42
5	Canara Bank	9213	6921.39	7247	5501.79	261	191.45	1705	1228.15
6	Corporation Bank	3568	2746.26	2200	1713.54	87	59.81	1281	972.91
7	Dist Coop Central Bank	28889	19694.33	26262	18170.58	1194	681.90	1433	841.85
8	Indian Bank	11671	8303.32	10237	7341.49	363	236.73	1071	725.10
9	Union Bank Of India	5871	4487.08	4851	3751.47	272	186.23	748	549.38
10	Bank Of India	5579	4193.13	4735	3607.31	62	45.69	782	540.13
11	Vijaya Bank	3268	2616.77	2635	2129.53	111	77.47	522	409.77
12	Bank Of Baroda	3413	2614.63	2913	2245.04	33	25.22	467	344.37
13	Indian Overseas Bank	4278	3258.84	3666	2819.07	169	116.58	443	323.19
14	SGB	7797	5029.57	6833	4468.07	429	255.67	535	305.83
15	Central Bank Of India	3496	2655.84	2953	2264.40	159	99.70	384	291.74
16	Punjab National Bank	1564	1211.09	1302	999.34	14	10.25	248	201.50
17	Karnataka Bank	742	596.02	476	389.62	36	28.50	230	177.90
18	Uco Bank	778	574.04	534	411.51	7	4.35	237	158.18
19	APGVK	4618	3117.05	3743	2599.96	656	376.58	219	140.51
20	Allahaabad Bank	774	662.00	633	540.12	9	7.25	132	114.63
21	Kdcc Bank	3065	2098.43	2736	1877.76	200	129.98	129	90.69
22	OBC	498	412.25	417	350.88	8	4.82	73	56.55
23	South Indian Bank	254	157.19	151	102.89	0	0.00	103	54.30
24	Hdfc Bank Ltd	105	83.32	37	33.45	0	0.00	68	49.87
25	CGB	7701	5478.31	7200	5153.66	441	279.74	60	44.91
26	Idbi Bank	423	365.39	367	323.29	9	5.90	47	36.20
27	Karur Vysya Bank	1025	847.30	927	785.43	61	29.42	37	32.45
28	Bank Of Maharastra	233	215.49	200	184.09	0	0.00	33	31.40
29	Dena Bank	194	178.67	155	143.66	11	10.25	28	24.76
30	Axis Bank	200	178.90	184	163.70	0	0.00	16	15.20
31	City Union Bank	22	20.60	9	8.70	0	0.00	13	11.90
32	United Bank Of India	118	112.55	109	103.55	5	5.00	4	4.00
33	Punjab And Sind Bank	22	20.50	20	18.50	0	0.00	2	2.00
	Total	253889	183150.23	214852	156560.6	8630	5514.3	30407	21075.35

Bank Wise Subsidy –Pending Position-FY 2016-17 as on 30.12.2019 Amt in Laks

S.No.	Bank	Actual Releases to Bank Account		Loan Disbursement(LD)		Total Subsidy with Banks		Pending Subsidy to be Return	
		Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy
1	State Bank Of India	36143	22494.98	32145	20147.69	3998.00	2347.29	3451.00	2032.78
2	Andhra Bank	29766	18461.52	27545	17220.68	2221.00	1240.84	1646.00	892.79
3	Syndicate Bank	12804	7451.29	11069	6623.51	1735.00	827.78	1535.00	720.07
4	Corporation Bank	2913	1882.74	2041	1336.83	872.00	545.91	845.00	522.61
5	APGB	20208	10679.42	18822	9973.73	1386.00	705.69	1014.00	518.93
6	Canara Bank	5984	3645.41	5218	3242.49	766.00	402.92	713.00	374.83
7	Dist Coop Central Bank	16290	10681.31	15517	10179.22	773.00	502.09	507.00	349.23
8	Indian Bank	7146	4446.28	6542	4041.64	604.00	404.64	475.00	313.87
9	Bank Of India	3471	2359.60	3121	2111.15	350.00	248.45	314.00	224.50
10	Union Bank Of India	3638	2400.95	3163	2103.91	475.00	297.04	316.00	221.12
11	CGGB	5269	3390.34	4802	3127.38	467.00	262.96	384.00	214.58
12	Central Bank Of India	2000	1352.87	1728	1154.26	272.00	198.61	235.00	176.93
13	Bank Of Baroda	1995	1400.82	1765	1235.28	230.00	165.54	224.00	161.54
14	Bank Of Maharashtra	286	248.47	119	94.37	167.00	154.10	166.00	153.50
15	APGVK	3271	2008.56	2560	1613.70	711.00	394.86	272.00	137.32
16	Vijaya Bank	1992	1410.23	1770	1271.32	222.00	138.91	172.00	105.96
17	SGB	4310	2512.78	4060	2390.90	250.00	121.88	190.00	88.71
18	Indian Overseas Bank	2622	1789.04	2387	1625.93	235.00	163.11	131.00	87.88
19	Karnataka Bank	471	283.12	314	203.77	157.00	79.35	157.00	79.35
20	Uco Bank	372	238.81	269	172.96	103.00	65.85	99.00	63.25
21	South Indian Bank	151	99.15	78	42.05	73.00	57.10	73.00	57.10
22	Punjab National Bank	928	632.87	866	591.20	62.00	41.67	59.00	39.97
23	Karur Vysya Bank	682	506.17	650	483.32	32.00	22.85	25.00	17.75
24	Hdfc Bank Ltd	36	28.92	14	11.40	22.00	17.52	22.00	17.52
25	Dena Bank	102	75.03	80	58.93	22.00	16.10	21.00	15.60
26	OBC	286	230.13	263	215.73	23.00	14.40	22.00	13.85
27	Kdcc Bank	1598	937.87	1537	906.69	61.00	31.18	20.00	12.70
28	Allahaabad Bank	600	387.59	582	373.79	18.00	13.80	16.00	12.05
29	Idbi Bank	162	123.51	145	111.36	17.00	12.15	15.00	11.15
30	Laxmi Vilas Bank Ltd	15	11.80	5	3.60	10.00	8.20	10.00	8.20
31	United Bank Of India	50	40.87	42	33.37	8.00	7.50	8.00	7.50
32	Icici Bank Ltd	4	4.00	0	0.00	4.00	4.00	4.00	4.00
33	TMB	9	8.25	4	3.25	5.00	5.00	4.00	4.00
34	Ing Vysya Bank	11	3.30	0	0.00	11.00	3.30	11.00	3.30
35	Axis Bank	40	32.28	36	29.08	4.00	3.20	4.00	3.20
	Total	165650	102283.62	149284	92757.83	16366.00	9525.79	13160.00	7667.64

xi. Sericulture: Achievement as on 31.10.2019

(Amt. in Lakhs)

Particulars	Target 2019-20		Sanctioned		Grounded		% of Achievement against Sponsored
	Number	Amount	Number	Amount	Number	Amount	Number
On Farm	1919	3232.00	498	510.64	362	345.470	26%
Non Farm	92	1080.50	21	26.00	8	26.00	23%

(Source: Department of Sericulture)

x. Overdue position under Government Sponsored Schemes as on 30.09.2019

(Amt. In Crores)

Schemes	Outstanding		Over Dues				Non – Performing Assets		
	No. of A/Cs	Amt	No. of overdue A/Cs	Total balance in OD A/Cs	Actual OD Amt	% of Actual OD to O/s	No. of A/Cs	Amt	% of NPA to O/s
State G.S.S	757927	21183.43	181013	2242.57	680.32	3.21	67570	489.75	2.31
Central G.S.S	1198161	23384.48	217124	3520.36	646.67	2.77	53550	457.14	1.95
SGSY / NRLM	367419	11793.66	39113	1203.11	145.44	1.23	6605	106.71	0.9
SJSRY / NULM	79818	2381.66	7180	202.35	32.82	1.38	2399	23.18	0.97
PMRY/PMEGP	12836	305	6200	131	55	18.03	3989	51	16.72

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 31.03.2018		Outstanding as on 31.03.2019		Outstanding as on 30.09.2019	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	948358	22814	1199612	26514	1174208	26532
Small Enterprises	138286	18558	142150	24884	139007	23765
Total MSE	1086644	41372	1341762	51398	1313215	50297
% of Micro enterprises to total MSE	87.27%	55.14%	89.41%	51.59%	89.41%	52.75%
Medium Enterprises	82137	5886	8920	6627	9234	6651
Total MSME	1168781	47258	1350682	58025	1322449	56948

Outstanding position under Manufacturing and Service sectors as on 30.09.2019:

(Amt. in Crores)

Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	132501	5921.04	1041707	20611	1174208	26532
Small Enterprises	41552	8204.38	97455	15561	139007	23765
Medium Enterprises	2268	3244.33	6966	3406	9234	6651
Total MSME	176321	17369.75	1146128	39578	1322449	56948

Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances

Reserve Bank of India vide circular RBI/2018-19/100, DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019 has communicated the guidelines that, with a view to facilitate meaningful restructuring of MSME accounts that have become stressed, it has been decided to permit a one-time restructuring of existing loans to MSMEs classified as 'standard' without a downgrade in the asset classification, subject to the conditions. Restructuring of Advances under MSME sector and the restructuring of the borrower account to be implemented on or before March 31, 2020

As a first step for supporting and nurturing the growth of MSMEs, the Government of Andhra Pradesh has decided to support and monitor the implementation of 'One Time Restructuring (OTR) of MSME loans' scheme under an umbrella program "Dr. Y.S.R Navodayam" which creates a new ecosystem for MSMEs ensuring that all the eligible MSME units are covered for one-time Restructuring of accounts upto 31-03-2020.

The Government of AP have decided to provide support by reimbursing 50% (not exceeding Rs.2,00,000/- (Two Lakhs) per account) of the auditor's fee for preparation of Techno Economic Viability (TEV) report, wherever such report is applicable, for the cases restructured by the banks under OTR. The details of units which are sanctioned incentives shall be shared with the concerned banks /branches in the district to enable the branches to work-out the OTR.

Dr. YSR Navodayam - One Time Restructuring of (MSMEs) – On line approval by Banks

Industries Dept, GoAP vide Lr. No. INCO2-20029/49/209-DD-FP-DOI/ID, Date d /11/2019 informed that, to have a clear visibility and the pace to complete the process before the given due date, Department has developed online application portal to speed up the process and to reduce turn around time at branch level. The details of mechanism was circulated by SLBC vide Lr no 2716/30/256B/303, dated : 13.11.2019 to Controlling authorities of Banks with an advise to sensitize their branches on above lines to bring all eligible MSME loan accounts under umbrella of OTR to comply the RBI instructions.

Bank wise progress on online approval of applications by Banks under of Dr. YSR Navodayam - One Time Restructuring of (MSMEs) Scheme as on 31.12.2019 is furnished below.

Bank Name	Total Uploaded	Sanctioned	Rejected	Pendancy
Andhra Bank	94	1	3	90
INDUSIND BANK	92			92
KOTAK MAHINDRA	84			84
State Bank of India	71	1	5	65
Syndicate Bank	46		3	43
Indian Bank	41			41
ICICI Bank	28	1	3	24
Canara Bank	25			25
HDFC Bank	23			23
Karur Vysya Bank	17		9	8
APSFC	15	2	4	9
Karnataka Bank	15			15
Corporation Bank	11		1	10
Bank of Baroda	9		1	8
Bank of India	9		3	6
Union Bank of India	7		2	5
APGB	6		4	2
CITY UNION BANK	5		1	4
IOB	5			5
PNB	5			5
OBC	3		1	2
SGB	3			3
AXIS BANK	2		1	1
Central Bank of India	2			2
FEDERAL BANK	2		1	1
IDBI	2			2
Allahabad Bank	1			1
Bank of Maharashtra	1			1
CGGB	1			1
South Indian Bank	1			1
TMB	1			1
LVB	1			1
Grand Total	642	5	42	595

One Time Restructuring status – Bank wise -As on 30.09.2019 (Amt Lacs)

Bank	Loans up to Rs.10 Lakhs				Loans above Rs.10 Lakhs				Total			
	Eligible for Restructuring		Accounts Restructured		Eligible for Restructuring		Accounts Restructured		Eligible for Restructuring		Accounts Restructured	
	No. A/C	Amt	No. A/C	Amt	No. A/C	Amt	No. A/C	Amt	No. A/C	Amt	No. A/C	Amt
Andhra Bank	65339	60741.2	15141	18054.22	1719	138027.4	172	21140.99	67058	198769	15313	39195.2
Bank of Baroda	2602	13400	2332	13391	37	2513	18	1719	2639	15913	2350	15110
Bank of India	14089	15443	1930	1934.94	653	13868.2	25	703.86	14742	29311.2	1955	2638.8
Bank of Maharashtra	237	227.48	237	227.48	13	1166.17	13	1166.17	250	1393.65	250	1393.65
Canara Bank	9057	7368.98	7131	5370.07	366	13017.63	26	1398.03	9423	20386.6	7157	6768.09
Central bank of India	24	164.19	0	0	126	8572.67	0	0	150	8736.86	0	0
CGGB	13237	7895.39	143	99.89	38	532.49	1	23.39	13275	8427.88	144	123.28
Corporation Bank	2261	3960	247	349.49	275	15844.14	27	1845.27	2536	19804.2	274	2194.76
Federal Bank	0	0	0	0	4	383.75	0	0	4	383.75	0	0
ICICI	0	0	0	0	2	143	0	0	2	143	0	0
IDBI	5	2.6	5	2.6	1	27.85	1	27.85	6	30.45	6	30.45
Indian Bank	7215	15788.5	5368	6808.51	1416	89287.99	210	11181.83	8631	105077	5578	17990.3
IOB	1153	1097.88	1144	1159.03	17	829.72	17	829.72	1170	1927.6	1161	1988.75
OBC	0	0	72	48.85	0	0	1	235	0	0	73	283.85
PNB	169	348.67	0	0	4	606.3	1	360	173	954.97	1	360
SBI	13053	20623	6787	5716.72	1269	30209	196	12504.68	14322	50832	6983	18221.4
Syndicate Bank	10705	14016.5	272	666.5	465	19026.43	6	443.1	11170	33042.9	278	1109.6
UCO Bank	4	17.7	4	17.7	45	889.98	45	889.9	49	907.68	49	907.6
Union Bank of India	8696	10802.6	2227	3136.14	366	55595.43	6	559.87	9062	66398	2233	3696.01
United Bank	165	253.84	3	8.15	9	135.1	0	0	174	388.94	3	8.15
Grand Total	148011	172151.53	43043	56991.29	6825	390676.25	765	55028.66	154836	562828.68	43808	112019.89

Disbursements under ACP 2019-20 for MSME sector

(Amt. in crores)

Sector	Target 2019-20	Achievement (Disbursements during 01.04.19 to 30.09.2019)	% of Achievement
Micro	18203	12377	68.00%
Small	14462	10391	71.82%
Medium	3335	2252	67.52%
Total	36000	25020	69.50%

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 (Sep , 2018 to Sep 2019)	20	14.40
10 % annual growth in the number of micro enterprise accounts(Sep2018 to Sep 2019)	10	3.29
60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	58.97

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	28152	795.43
05	2019-20	8280	361.23

iii. Export Credit:Outstanding position of finance under Export Credit as on 30.09.2019 can be viewed in www.slbcap.nic.in**iv. Affordable Housing:** Position of Housing Loans as on 30.09.2019

(Amt in Crores)

Year	Total Outstanding		Disbursements	
	No. of a/cs	Amount	No. of a/cs	Amount
2017-18	283326	22223	51189	4526
2018-19	300835	24371	86449	6451
2019-20	328019	27829	40846	5263

Bank wise performance as can be viewed in www.slbcap.nic.in

v. 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 31.08.2019**

(Amt in Crores)

No. of Documents Submitted to Banks	No. of Loans Sanctioned	Amount Sanctioned	No. of Loans Released	Amount Released
70035	14560	430.10	9373	162.50

SLBC vide letter no 2716/30/361/240 & 2716/30/361/285 dated: 10.10.2019 & 01.11.2019 brought the following concerns expressed by financed banks, to the notice of MD, APTIDCO for clarification.

1. No progress in construction in partly disbursed units.
2. 24 months gestation period completed & repayment period commenced, but house construction not completed in full shape and houses are not handed over to beneficiaries.
3. Mortgage in favour of financed bank not created .

Clarification from MD, APTIDCO yet to be received. Forum is requested to discuss on above issue to elucidate financed bankers.

D. Grant of Education Loans:**i. Position of Education Loans as on 30.09.2019:**

(Amt in Crore)

Year	Total Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
2017-18	109144	4036	27637	656
2018-19	104597	3968	35779	796
2019-20	66528	3816	11014	339

Bank wise performance as can be viewed in www.slbcap.nic.in

II. Category-wise Education Loan disbursements in the State of Andhra Pradesh as on 30.09.2019

(Amt in Crore)

SC		ST		OBC	
Loan Disbursed During 2019-20 (upto 30.09.19)		Loan Disbursed During 2019-20(upto 30.09.19)		Loan Disbursed During 2019-20(upto 30.09.19)	
A/C	Amount	A/C	Amount	A/C	Amount
973	30.52	240	11.92	3898	104.35

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

(Amt in Crores)

Sl. No	Item	Target(2019-20)	Achievement (Disbursements during 01.04.19 to 30.09.19)	% of Achievement
Short Term Crop Production Loans				
1	Kharriff	51240	51511	100.52
	Rabi	32760	-	-
	Total	84000	51511	61.32
Agri.Term Loans				
2	Kharriff	12000	11399	95.00
	Rabi	12000	-	-
	Total	24000	11399	47.49
Total Farm Credit				
3	Kharriff	63240	62910	99.5
	Rabi	44760	-	-
	Total	108000	62910	58.25
Agriculture Infrastructure & Ancillary Activities				
4	Kharriff	3500	2667	76.20
	Rabi	3500	-	-
	Total	7000	2667	38.10
Total Agriculture				
5	Kharriff	66740	65577	98.25
	Rabi	48260	-	-
	Total	115000	65577	57.02

ii. Reimbursement of Vaddileni Runalu (VLR)/Pavala Vaddi (PV)claims to banks:

According to the GoAP , directions Banks in AP State are implementing of Vaddileni Runalu (VLR)/Pavala Vaddi (PV) schemes where interest benefit have been extending to promptly paid crop loan borrowers on lines of scheme guidelines . As per the information received, some banks are yet to receive the reimbursement of pending claims under Vaddi Leni Runalu / Pavala Vaddi from Government of AP. If the VLR claims are not settled fully, the claim amount will be pending in books of accounts of the banks since banks have already parted with the amounts. The year wise VLR/PV pending claim as under.

Vaddileni Runalu / Pavala Vaddi Dues				Amount in Rs
Sl.No	Fin. Year	Amount Claimed from GoAP	Amount Received From GoAP	Amount to be received
1	2011-12	6,00,000	-	6,00,000
2	2012-13	25,76,853	25,76,853	-
3	2013-14	30,54,03,481	5,21,87,743	25,38,86,126
4	2014-15	17,30,00,261	14,63,21,792	2,66,78,469
5	2015-16	64,55,34,792	63,12,33,591	1,43,01,201
6	2016-17	3,08,33,53,742	92,54,54,162	2,15,78,99,580
7	2017-18	3,29,79,82,958	23,63,48,119	3,06,16,34,839
8	2018-19	54,11,54,869	20,70,634	53,90,84,235
9	2019-20	5,10,04,444	-	5,10,04,444
Total		8,10,06,11,400	1,99,61,92,894	6,10,50,88,894
Data Year wise not available		98,49,95,062	55,28,57,864	43,21,37,198
Grand Total		9,08,56,06,462	2,54,90,50,758	6,53,72,26,091
Rs in Crore		908.56	254.91	653.72

Requested Government to release the pending claim amount at the earliest.

iii. Progress in lending to Cultivators (Tenancy):

Finance extended to tenant farmers through various modes during 2019-20 up to 30.09.2019 is as follows:
(Amt. in crores)

Target for finance to Tenant farmers		Finance to Tenant farmers through	Achievement	
Accounts	Amount		Accounts	Amount
935123	8400	LECs	72762	417.25
		CoCs	34913	178.52
		JLGs & RMGs	31923	379.62
		Others	5244	50.86
		Total	144842	1026.25
% of Achievement			15.48%	12.21%

(LEC-Loan Eligibility Card, CoC-certificate of Cultivation, JLG-Joint Liability Group, RMG-Rythu Mitra Group)

Meeting of Sub-committee was held on 12.11.2019 at SLBC conference hall, Andhra Bank Building Vijayawada to discuss tenant farmer finance according to "Andhra Pradesh Crop Cultivators Right Act 2019.

During the meeting Operational Guidelines to extend finance to tenant farmers as per "Andhra Pradesh Crop Cultivators Right Act 2019 were formulated and SLBC of AP circulated vide Lr No. 2716/30/15/321 dated 25.11.2019.

The following concurrence has been arrived during the meeting;

- CCRC (**Crop Cultivators Right Card**) to be honoured to extend finance to tenant farmers .
- Banks to follow standard operational procedure while extending finance to CCRC farmers
- The existing valid LEC/CoC can be honoured to renew existing crop loans .

All members are requested to improve the lending to tenant farmers through CCRC .

iv. Progress in Lending to Agriculture Term Loans & Allied Activities:

(Amt in crores)

Sector	Target	Achievement	% of Achievement
Minor Irrigation	1442	44.32	3.07
Farm Mechanization	2712	166.54	6.14
Plantation & Horticulture	1506	72.3	4.8
Forestry and Wasteland Development	447	1.2	0.26
Dairy	6445	1603.66	24.83
Poultry	1276	531.9	41.65
Sheep / Goat / Piggery	1220	153.58	12.58
Fisheries	1917	75.22	3.92

.Agriculture Term Loan Finance to Farm Mechanization Through Custom Hiring Centers.

Department of Agriculture, GoAP, vide Lr no AC02-19025/04/2019 Dated 31.12.2019, informed that in order to overcome the farm labour shortage problem , Govt mulling to promote Farm mechanization vigorously . Accordingly Govt of AP, encourages farmers in taking up projects in select areas by subsidizing a portion of total project cost, with an intention to enhance capital investment, sustained income flow and employment areas of national importance. GoAP is providing subsidy under SMAM(Sub Mission for Agriculture Mechanization) scheme for following components.

Sno	Item	Maximum Permissible Project Cost	Pattern of Assistance
1	Procurement subsidy for establishment of custom c Hiring Centers upto 10 lacs	Project Based	40% limited to Rs 4.00 lacs whichever is less
2	Procurement subsidy for establishment of custom c Hiring Centers upto 25 lacs	Project Based	40% limited to Rs 10.00lacs whichever is less
3	Procurement subsidy for establishment of custom c Hiring Centers upto 40 lacs	Project Based	40% limited to Rs 16.00lacs whichever is less
4	Procurement subsidy for establishment of custom c Hiring Centers upto 60 lacs	Project Based	40% limited to Rs 24.00 lacs whichever is less

The subsidy under SMAM is available to establish customer hiring centers by FPO/RMGS/etc. For FY 2019-20 Rs 275.00 cr subsidy is available . The subsidy is back end in nature with 4 years lock in period. There is a need of credit facility of Rs 432.00 cr by the Banks.

Banks are requested to extend finance to FPOs/RMGs for farm mechanization through Custom Hiring Centers under SMAM scheme to improve Agriculture investment credit.

v. Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS): Kharif-19 & Rabi, 2019-20:

Government of Andhra Pradesh has issued orders for Notification of Crops and Areas (District-wise) for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Kharif, 2019 & Rabi, 2019-20 in the State.

Govt of AP Scheme on Waiver of Insurance premium

Govt of Andhra Pradesh, vide GO no 62 dated 15.07.2019, issued orders for implementation of PMFBY and RWBCIS during Khariff 2019 and Rabi 2019-20 seasons. The State Government has decided to pay farmers share of premium on behalf of farmers from this year khariff 2019 to reduce financial burden on the farmers. Token amount of Rs 1/per transaction payable by farmers to facilitate electronic tracking.

Modification in PMFBY scheme implementation from Rabi 2019-20 in the state of Andhra Pradesh.

AP State had appointed qualified functional Village Agriculture, Horticulture, Sericulture Assistants to deliver farm related services at village level. Govt of AP, decided to utilize services of newly inducted workforce for implementation of crop insurance scheme at gross root level. To make system more robust, efficient and effective and to provide total protective cover to the farmers and to ensure 100% coverage, the state Govt decided to implement crop insurance scheme (PMFBY & RWBCIS) as state scheme from Rabi 2019-20 for all the cultivars (loanee and non loanee) who are in cultivation of Agriculture & Horticulture crops as notified for insurance in the specified areas. The necessary orders were issued vide GO issued on 22.12.2019.

Banks are exempted from the responsibility of enrollment, premium debit and remittance from Rabi 2019-20.

Performance audit of Agriculture Crop Insurance Scheme by Public Accounts Committees (PAC)-Submission of Utilization certificate

Ministry of Agriculture & Farmers Welfare, Gol vide Lr no 1401/06/2017 date 04.12.2019, informed that Public Accounts Committee during its examination of C&AG report no of 2017 on the subject of Performance audit of Agriculture Crop Insurance Scheme, noted that many of the banks have not submitted the utilization certificates for claim amount received under erstwhile crop insurance schemes Viz., NAIS, WBCIS & MNAIS. As such in the State of Andhra Pradesh UCs were pending for the claim amount of Rs 1996.49 Cr against the total claim payment of Rs 3017.52Cr.

Hence All bankers are advised to submit the UCs under aforesaid schemes to AIC in a time bound manner, so that issue of pending UCs as raised in C & AG audit report and PAC may be resolved at the earliest.

vi. Pledge financing against Negotiable Warehouse Receipts (NWRs): in the state of Andhra Pradesh for the quarter ended Sep, 2019

SN	Name of the Bank	Disbursements during the QTR		Outstanding as at end of QTR	
		No. of Accounts	Amount (lakhs)	No. of Accounts	Amount (lakhs)
1	Public Sector Banks	1537	3713.38	5002	12181.85
2	Private Sector Banks	989	3894.51	2413	52177.07
3	RRBs	81	348.13	278	2171.58
4	Cooperative Banks	18	111.15	183	1279.63
	Grand Total	2625	8067.17	7876	67810.13

F. Progress under SHG-Bank linkage: as on 30.11.2019

(Amt In crores)

Year	Target Amt.	Disbursements		Outstanding	
		No.	Amt.	No.	Amt.
2016-17	13250	447722	14761	837056	17850
2017-18	13012	563618	16514	931620	21873
2018-19	13373	503925	19370	982406	27451
2019-20	16819	347352	9994	859493	26658

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.
- Scale of finance for Millets also.
- KCC facility to Dairy and Fisheries activities to meet working capital needs .

NABARD vide Lr no NB.CPD.GCD/1380-1398 Dated 31.12.2019 informed that, in consultation with RBI, selected SLBC and other stake holders have developed bench marks/indicators for the monitoring and reviewing the progress on annual basis under doubling of farmers in come by 2022.

AGENDA- 4**CD Ratio:**

District wise position of CD ratio as on 30.09.2019

S.No.	Name of the District	CD Ratio
1	Srikakulam	98.71
2	Vizianagaram	91.18
3	Visakhapatnam	118.07
4	East Godavari	128.27
5	West Godavari	145.23
6	Krishna	151.35
7	Guntur	141.89
8	Prakasam	161.01
9	SPS Nellore	144.94
10	Chittoor	70.27
11	YSR Kadapa	124.1
12	Ananthapuram	110.85
13	Kurnool	120.35
	Grand Total	124.78

The CD Ratio in the State of Andhra Pradesh is 124.78% and no District in the State is having CD ratio below 40%. Chittoor District only reported 70.27% CD ratios, the low CD ratio attributed to bulk deposits of TTD.

AGENDA- 5

Position of Overdues/NPAs: Position as on 30.09.2019 under various sectors

(Amt . in Crores)

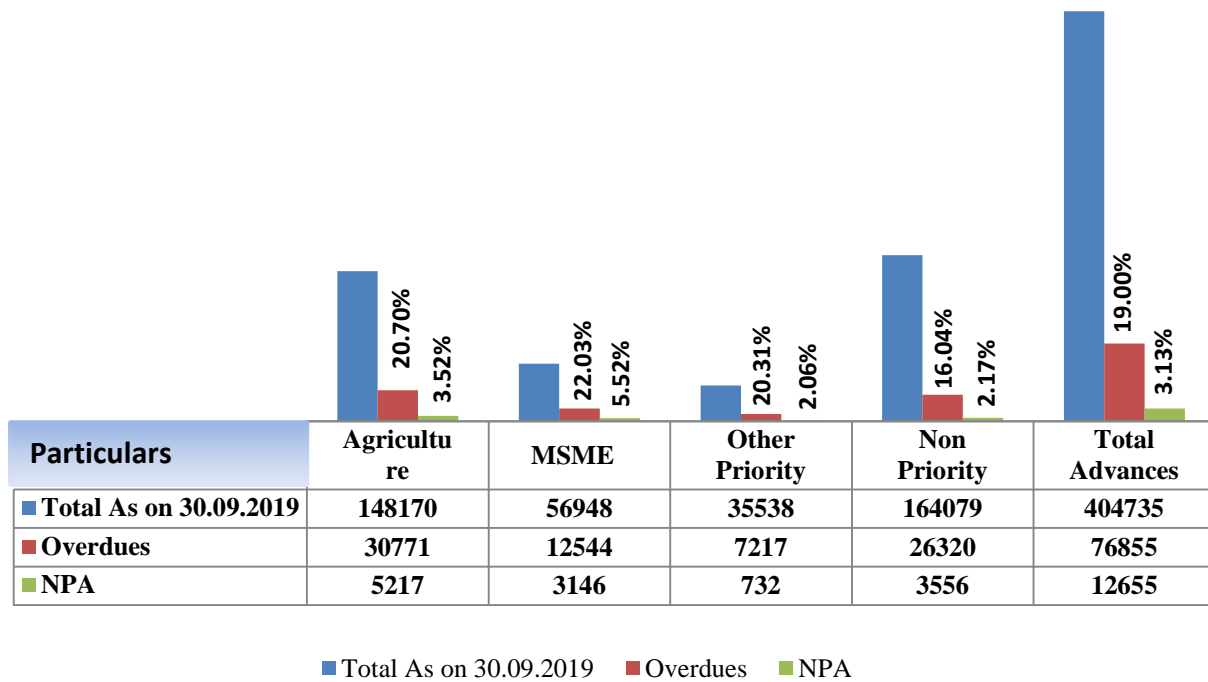
Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of A/c	Amount	No. of OD accounts	Total bal in OD A/c	Actual OD Amount	No. of Accounts	Amount
Short Term Crop Production Advances	10915326	102030	2156329	24130.3	24098.95	331227	3007.67
Agrl.Term Loans Including Agrl. Allied Activities	1778845	39307	229847	4468.72	2305.09	118728	1787.22
Total Farm Credit	12694171	141338	2386176	28599.02	26404.04	449955	4794.89
Agriculture Infrastructure	4852	631.19	522	194.91	113.22	357	91.06
Ancillary Activities	19795	6201.76	1158	1977.76	488.99	439	331.31
Total Agriculture Advances	12718818	148170.9	2387856	30771.69	27006.25	450751	5217.26
MSME Sector Advances	1322449	56948.58	368998	12544.66	5173.23	150340	3146.19
Export Credit	49	570.79	18	4.28	3.55	4	2.83
Others under Priority Sector Advances	580646	34968.22	107418	7213.88	1064.71	30047	732.06
Total Priority Sector Advances	14621962	240658.5	2864290	50534.51	33247.74	631142	9098.35
Non-priority sector loans	3143841	164078.9	635932	26320.81	4734.32	71273	3556.81
Total Advances	17765803	404737.4	3500222	76855.32	37982.06	702415	12655.16
Housing Loans	328019	27829.68	68343	6200.46	721.57	10352	363.85
Education Loans	66528	3816.05	14289	713.78	152.08	7195	147.17
Self Help Groups	859493	26658.6	74468	1894.71	428.2	21969	339.44

Overdue / NPA position as on 30.09.2019 under various sectors

(Amt . in Crores)

Sector	O/S Amt	Total balance in OD Accounts	% of total bal in overdue A/cts to outstanding	Overdue Amount	% of overdue Amount o/s	NPA Amount	% of NPA to o/s
Short Term Crop Production Adv	102030	24130.3	23.64	24098.95	23.61	3007.67	2.94
Agri.Term Loans Including Agri. Allied Activities	39307	4468.72	11.36	2305.09	5.86	1787.22	4.54
Total Farm Credit	141337.98	28599.02	20.23	26404.04	18.68	4794.89	3.39
Agriculture Infrastructure	631.19	194.91	30.88	113.22	17.94	91.06	14.43
Ancillary Activities	6201.76	1977.76	31.89	488.99	7.88	331.31	5.34
Total Agriculture Advances	148170.93	30771.69	20.77	27006.25	18.23	5217.26	3.52
MSME Sector Advances	56948.58	12544.66	22.03	5173.23	9.08	3146.19	5.52
Export Credit	570.79	4.28	0.75	3.55	0.62	2.83	0.5
OPS Advances	34968.22	7213.88	20.63	1064.71	3.04	732.06	2.09
Total P.S Advances	240658.52	50534.51	21	33247.74	13.82	9098.35	3.78
Non-priority sector loans	164078.85	26320.81	16.04	4734.32	2.89	3556.81	2.17
Total Advances	404737.4	76855.32	18.99	37982.06	9.38	12655.2	3.13
Housing Loans	27829.68	6200.46	22.28	721.57	2.59	363.85	1.31
Education Loans	3816.05	713.78	18.7	152.08	3.99	147.17	3.86
S HG Advances	26658.6	1894.71	7.11	428.2	1.61	339.44	1.27

Sector Wise Overdues & NPA as on 30.09.2019



AGENDA- 6

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

In the state of Andhra Pradesh, during financial year 2019-20 Government of Andhra Pradesh has not declared any natural calamities upto Sep, 2019.

i.FCV tobacco crop damage in Prakasam district due to drought conditions – Re schedulement of Tobacco crop Loans disbursed during Rabi 2018-19.

Based on recommendations of SLBC of AP, RBI had consented to permit the banks to reschedule crop loans extended to tobacco growers in 40 affected mandals of Prakasam District. RBI further, stipulated a condition that restructuring exercise should be completed by **January 31 2020**.

SLBC vide Lr no 2716/30/51/325 Date: 29.11.2019 requested controlling authorities of all Banks to instruct their branches in Prakasam District to reschedule Tobacco crop loans duly observing the RBI master directions issued vide circular no FIDD.CO.FSD.BC NO.9/05.10.001/2018-19 dated October 17, 2018 on relief measures by Banks in areas affected by natural calamities.

As per the reports submitted by Banks, total 33638 loans to the tune of 595.97 Cr were disbursed during the Rabi 2019-20 season. Out of above 7597 loans to the tune of 139.06 Cr were not renewed due to crop failure as on 30.09.2019.

Bankers are requested to reschedule all eligible loans before **31.01.2020** and extend fresh finance to meet production expenses for current crop season.

ii. Credit Facilities to Tobacco Cultivators-Tie-up Arrangement with Tobacco Board- No Due Certificate from financing Banks:

Banks have been extending finance to Tobacco farmers to meet their production expenses. Farmers in Nellore Prakasam & West Godavari Districts have been availing Tobacco crop loans in very large scale. By and large Banks have been extending finance duly considering the BARN license issued by Tobacco board. There was no formal tie up arrangement with Tobacco Board. But certain policy changes on routing of sale proceeds introduced by Tobacco board are effecting recovery prospects. In wake of this, Banks are wary of extending liberal finance to needy Tobacco farmers. Hence Tobacco Board is requested to have tie up arrangement with financed Banks to ensure routing of sale proceeds through financed bank accounts.

The issue of insisting NOC from financed Banks by Tobacco Board while issuing BARN license against leased BARNS was discussed in Sub-Committee meeting held on 12.11.2019. According to the request of Tobacco Board, the necessary information was provided to Tobacco Board. Tobacco Board is requested to initiate suitable action at the earliest.

AGENDA- 7

Discussion on Policy Initiatives of the Central / State Government / RBI:

i. Revamp of Lead Bank Scheme - Developing a Standardized System for data flow and its management by SLBC Convenor Banks on SLBC websites

RBI in its circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme, advised SLBC Convenor Banks to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks. It was also advised, inter-alia, that necessary modifications may be made to the CBS and MIS systems of all banks to implement the envisaged data flow mechanism. Subsequently, the Working Group constituted by RBI to work out a standardized system of collection, storage, presentation and management of data on SLBC websites, came up with a model format for collection and monitoring of data, the details of which were circulated to all SLBC/UTBLC Convenor Banks/Lead Banks vide FIDD.CO.LBS.No.21/02.01.001/2019-20 dated July 3, 2019. According to the new system, the relevant data should be directly downloadable from the CBS and/ or MIS of the banks so as to ensure that manual intervention in the process is kept to a minimal level. In order to enable banks to generate, upload/ download of the data up to the block level, banks should map all branches with block codes provided by RBI. Once mapping of the branches with block codes is completed by banks in their systems, data at block level as well as at district and state levels can be generated by banks and monitored at different fora of the Lead Bank Scheme. A portal is required to be developed by SLBC Convenor Bank on their respective SLBC websites for facilitating uploading and downloading of data by member banks and LDMs. The Standard Operating Procedure (SOP), which is to be followed by SLBC Member Banks, and LDMs are also given in the RBI guidelines dated July 3, 2019.

Further, as per the directions of RBI "Implementation Committee" for devising and executing transition plan for migration to the new data system was constituted with stake holders. 1.RBI 2.NABARD 3.SLBC 4.SBI 5.Andhra Bank 6.Syndicate Bank 7.Indian Bank 8.Canara Bank 9.Union bank of India 10. HDFC bank 11. Axis bank 12. ICICI bank 13. CGGB 14. APGB 15. APGVB b 16.SGB.

First Meeting of Implementation Committee was held on 19.11.2019 at Vijayawada, wherein it was resolved to complete the mapping of branches with block code as a initial step in this process by November 28,2019.

The latest Bank wise action taken status as on 15.12.2019 hereunder.

S No	Bank Name	Remarks	S No	Bank Name	Remarks
1	ICICI BANK	Completed	10	AXIS BANK	Completed
2	APGB	Completed	11	PUNJAB NATIONAL BANK	Completed
3	FEDERAL BANK	Completed	12	OBC	Completed
4	SGB	Completed	13	YES BANK	Completed
5	HDFC BANK	Completed	14	IDFC FIRST BANK	Completed
6	UNITED BANK	Completed	15	CENTRAL BANK OF INDIA	Completed
7	DCB BANK	Completed	16	TAMILNAD MERCANTILE	Completed
8	UNION BANK	Completed	17	PUNJAB & SIND	Completed
9	EQUITAS SFB	Completed			

All Banks are requested to expedite the process to complete the exercise as per RBI stipulated timelines.

ii. Digital Districts.

YSR Kadapa District one of the 'Transformation of Aspirational Districts' was selected to make it 100% digitally enabled within a time frame of one year in close co-ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional offices of RBI.

All Bankers, LDM & State Government machinery are requested to initiate co coordinated and concerted action plan to transform YSR Kadapa District as Digital Districts. The progress would be reviewed monthly basis as per the RBI suggested parameters.

Parameter wise details are furnished in **Annexure 17**.

iii. Recommendations of the High-Level Committee on Deepening of Digital Payments - Constitution of a Sub-Committee on Digital Payments

RBI vide Lr no FIDD.CO.LBS.No.47S/02.01.001/2019-20 date 27.08.2019 informed that ,with a view to encourage digitization of payments and enhance financial inclusion through digitization, a High-Level Committee on Deepening of Digital Payments (COOP) under the Chairmanship of Shri Nandan Nilekani, former Chairman, UIADI was constituted in Jan 2019 . The Committee submitted its report with certain recommendations related to leveraging of SLBC mechanism for deepening of digital payments. Relevant recommendations of the Committee were examined by the Reserve Bank of India and in line with the same, all SLBC Convenor Banks are advised to set up a 'Sub- Committee on Digital Payments' before Dec 2019. Accordingly SLBC of AP has constituted 'Sub- Committee on Digital Payments' with following members from following Banks/organizations.

1.RBI 2.NABARD 3.SLBC 4 Andhra Bank 5. State Bank of India 6. Syndicate Bank 7. Indian Bank 8. Bank of Baroda 9.Canara Bank 10. Union Bank of India 11. Axis Bank 12. HDFC Bank 13. ICICI Bank 14. CGGB 15. APGB 16. APGVB 17. SGB 18.APCOB 19.Finance Dept, GoAP.

The committee is requested to devise action plan to encourage digital payments and enhance financial inclusion through digitization

iv. Projects sanctioned under Financial Inclusion Fund (FIF) - Monitoring

NABARD vide Lr no NB DFBRT 99/992/DFIBT-7S/2019-2020 Date 11.06.2019 informed that , during the 23rd meeting of the Advisory Board of FIF it has been decided that all projects sanctioned to banks

(Scheduled Commercial Banks including Small Finance Banks & Payment Banks, RRBs & Rural Cooperative Banks) under Financial Inclusion Fund (FIF) may be taken up for review & monitoring in the SLBC & FI Sub-Committee of SLBC on a regular basis.

NABARD vide circular NONO.10S/DFIBT-04/2019 dated 23 April 2019, have been advised banks of the differentiated approach for enabling greater outreach of Financial Literacy Programmes in excluded areas and penetration of Banking Technology products with special focus on technologically weak institutions. The objective is to effectively plan, implement and review of schemes under FIF in tune with State priorities.

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

RBI vide reference FIDD.CO. FSD. BC. No. 12/05.05.010/2018-19 dated Feb 4th 2019, issued guidelines on KCC facility to Animal Husbandry and Fishery activities to meet their working capital requirements. The SLTC approved unit cost for **Animal Husbandry and Fisheries activities for FY 2019-20**.

The District wise progress on sanction of Working Capital limits through KCC for Animal Husbandry and Fishery activities are hereunder.

Extension of KCC to Animal husbandry and Fishery activities from 01.04.2019 to 31.10.2019				
Name of the District	(Amt .in Lakhs)			
	Animal Husbandry		Fisheries	
	A/c	Amt	A/c	Amt
Ananthapur	371	174.61	0	0.00
Chittoor	24	69.05	4	27.00
East Godavari	109	907.40	131	2184.09
Guntur	52	262.54	15	611.50
Kadapa	68	61.27	0	0.00
Krishna	30	2601.45	339	5188.55
Kurnool	198	135.28	0	0.00
Nellore	99	104.91	10	232.13
Prakasam	113	74.14	2	27.70
Srikakulam	1	0.50	0	0.00
Visakhapatnam	23	330.13	3	450.00
Vizianagaram	41	18.43	0	0.00
West Godavari	82	5749.45	577	7917.85
Total	1211	10489.16	1081	16638.82

All Banks are advised to implement the Scheme as per the guidelines and improve the lending through KCC to above activities.

AGENDA- 8**Improving Rural Infrastructure / Credit absorption Capacity:****A. Any Large Project conceived by the State Government to help improve C-D Ratio:**

Banks are requested to be proactive in extending finance to the large scale Infrastructure Projects which are DPR based Bankable Projects.

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

Animal Husbandry, Horticulture, farm mechanization and fisheries identified as four growth engines for the development of state. However credit flow to these sector not commensurating with 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.

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.

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

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 30.09.2019.

(Amt in crores)

Bank Type	Target	Achievement	% of Achievement
Public Sector Banks	17601.79	7578.69	43.06
Private Sector Banks	5612.23	2105.51	37.52
Coop. Banks	1636.30	401.76	24.55
RRBs	6149.68	2822.02	45.89
Total	31000.00	12907.99	41.64

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:**

Rural Self Employment Training Institutes in Andhra Pradesh: 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 2019-20 up to 30.09.2019:

Target for 2019-20		Achievement for 2019-20		No of Candidates settled	No of Candidates covered under Bank finance
No. of Training Programmes to be Conducted	No. of Candidates to be Trained	No. of Training Programmes Conducted	No. of Candidates Trained		
366	9815	160	4207	2115	788

Statement of performance of RSETIs for the financial year 2019-20 up to Sep 2019, can be viewed in www.slbcap.nic.in

Good number of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs. The number of candidates who got the credit assistance from banks is very low. Hence, controlling authorities of all banks are requested to give necessary instructions to their branches to accord preference to the candidates trained in RSETI for credit assistance subject to fulfilling the bank guidelines.

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 49,41,054 loan accounts in the AP web land portal as on 30.11.2019 and charges were approved for 46,34,383 loan accounts.

AGENDA- 11**Sharing of Success Stories and New Initiatives:****Success Story of Sri G Rajendran (INDSETI-Chittoor)****Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSETI:**

Mr G Rajendran belongs to Mandikrishnapuram Village of Gudipala Mandal in Chittoor District. He belongs to an Agriculturalist family where his family annual income was Rs 60000/-. He has little experience in driving but do not have the competency to turn it as his profession. He approached INDSETI , Chittoor and under gone LMV OWNER DRIVER course. He improved skills and gained self confidence and thorough knowledge about driving to take up as profession. He got related license from RTO. He got job opportunity as professional driver in reputed Pvt company at Bangalore. Now he is earning Rs 20000/ 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**Details of DCC / DLRC Meetings:**

Conduct of meetings during Sep 2019 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for June 2019 & total FY. : Details of DCC / DLRC meetings conducted in 13 districts during Sep , 2019 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
ANANTAPUR	18.09.2019	18.09.2019	18.09.2019	18.09.2019
CHITTOOR	20.08.2019	25.09.2019	20.08.2019	25.09.2019
EAST GODAVARI	29.10.2019	29.10.2019	29.10.2019	29.10.2019
GUNTUR	17.09.2019	20.09.2019	24.09.2019	20.09.2019
KADAPA	27.09.2019	22.11.2019	27.09.2019	22.11.2019
KRISHNA	23.08.2019	26.09.2019	27.09.2019	26.09.2019
KURNOOL	17.08.2019	24.09.2019	22.08.2019	24.09.2019
NELLORE	04.10.2019	04.10.2019	04.10.2019	04.10.2019
PRAKASAM	04.10.2019	04.10.2019	04.10.2019	04.10.2019
SRIKAKULAM	20.08.2019	02.08.2019	05.09.2019	02.08.2019
VISAKHAPATNAM	11.09.2019	25.10.2019	25.10.2019	25.10.2019
VIZIANAGARAM	06.11.2019	06.11.2019	06.11.2019	06.11.2019
WEST GODAVARI	23.09.2019	23.09.2019	23.09.2019	23.09.2019

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

AGENDA - 14

Timely submission of data to SLBC by Banks and LDMs:

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

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

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

AGENDA - 15

Other Issues:**i. Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (out standings)**

(Amt 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	March, 2019	91,243	47,548	15,567	14,733
5	Sep, 2019	91,956	37,849	15,135	15,401
Stipulation		10% of ANBC	5% on ANBC	--	--
% of Achievement for Sep 2019		23.24	9.56	--	---

Bank wise position as on 30.09.2019 as can be viewed in www.slbcap.nic.in

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 to be achieved, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.

ii. Position of MFI finance extended as on 30.09.2019:

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	101.29
4	Total amount due for payment (Demand)	48.34
5	Total amount recovered	20.75
6	Total amount overdue	27.59
7	Out of (6) amount overdue [Standard]	
8	Out of (6) amount overdue [NPA]	27.58
9	Non Fund exposure/Off Balance Sheet exposure O/s	0

iii. Circulars issued by RBI:

Date	Circular No.	Reference	Title
19.09.2019	2	FIDD.CO.Plan.BC.No.1/04.09.01/2019-20	Priority Sector Targets - Lending to Non-Corporate Farmers – FY 2019-20
26.11.2019	6	FIDD.GSSD.CO.BC.No.15/09.01.01/2019-20	DeendayalAntyodayaYojana - National Rural Livelihoods Mission (DAY-NRLM)

iv. Release of pending claims to RSETIs sponsored by Andhra Bank in AP State.

Andhra Bank vide their Lr no 666/19/RSETIs/749 date 26.11.2019 informed that, Andhra Bank has sponsored 8 RSETIs in Andhra Pradesh state, which are conducting various skill development training programmes to unemployed rural youth on free of cost and supporting the trained candidates in getting settlement. MoRD, Govt of India reimburses the training expenses to RSETIs towards BPL candidates trained in RSETIs through concerned SRLM of the state. Accordingly all RSETIs of Andhra Bank, have submitted claim to SERP, GoAP on half yearly basis. But Rs 7.90 Cr claim amount pending for release. The year wise break up is provided hereunder.

(Amount in Rupees)

FY	Claim amount	Amount received by Andhra Bank	Pending claim amount
2015-16	2,44,23,500	2,22,04,402	22,19,098
2016-17	2,60,46,000	1,06,83,102	1,53,62,912
2017-18	3,04,88,619	97,04,407	2,07,84,212
2018-19	5,75,14,181	1,67,99,428	4,07,14,753
Total	13,84,72,314	5,93,91,340	7,90,80,974

Andhra bank informed that, huge amount of claim pendency effecting in conducting of qualitative training programs.

Requested forum to advise concerned authorities to initiate necessary steps to release pending claim amount.

v. Establishment of bank branches and ATM Centers in the premises of functional Agril Marketing Committees - Request from Agriculture Marketing Department, GoAP.

Spl Commissioner Agriculture Marketing Department, GoAP, vide Lr no AGCO5-13022/2/2019 Date -09-2019 informed that the farmers are bringing their Agriculture Produce to sell in the regulated market yards where traders, Commission agents, homilies and weighmens etc are also engaged in lot of monitory transaction activities. Therefore, Spl Commissioner Agriculture Marketing Department, GoAP requested SLBC to discuss the issue in SLBC meeting, to impress upon the bankers to provide banking facilities in the regulated market yards.

Bankers to reckon the request of Spl Commissioner Agriculture Marketing Department, GoAP on positive note to provide banking facilities in the regulated market yards to cater to the banking needs of people associated with market yards.

vi. Disposal of Applications filed U/s 14 of SARFAESI act

Andhra Bank, vide Lr no 666/23/698 date 11.11.2019, informed that, as per the amendment of SARFAESI Act (w.e.f 01.09.2016) District Magistrate, has to pass the order for taking possession of the secured assets within 30 days

and he may pass orders after recording reasons in writing within a further period not exceeding 60 days in aggregate. Further DFS, Ministry of Finance, Govt of India vide Lr no 03/11/2017 dated 28.12.2017 had requested Chief secretaries of State Government to direct the DMs concerned to ensure disposal of pending applications as per prescribed timelines.

Andhra Bank, further informed that, there are large no of applications are not adjudicated expeditiously resulting in inordinate delay in realization of such securities.

Forum is requested to deliberate on above issue and to pass necessary directions to DMs by the competent authority to clear the pending application according to the Ministry Governed time norms.

vii. Implementation of Digital E Stamping facility on Bank Guarantees.

IBA vide their Lr no PS&BT/SLBC/AES/8342 date December 9,2019 informed that the group on E-stamping and E-Bank Guarantee and the stock holding corporation had finalized the procedural guidelines of AES. (Auto Mated E-Stamping). SWIFT India Domestic Services plays the role of implementing agency. The Government of NCT of Delhi had approved the proposal of payment of stamp duty through digital e stamping on Bank Guarantee. With support of Delhi Government ,Stock Holding Corporation of India and Swift –India , E-Stamping had been successfully launched using SWIFT message system by few banks in Delhi on 22nd Aug 2019. Subsequently E-Stamping certificate number along with the details of the stamp duty is being embossed on Bank Guarantee. Issuing of E-Stamp Certificate Number reduces paper work and also helps in completing the task quickly.

IBA , Requested SLBC to discuss the matter in SLBC meeting to implement the E-Stamping facility in state of Andhra Pradesh.

Forum is requested to discuss on above IBA request and to find out feasibility to implement the same in our state.

viii. Issues in Registration of Mortgaged Lands.

CGB, Bank vide Lr no 7099 dated 26.12.2019 submitted that, they have experienced certain instances where landed property which was mortgaged to Bank by the borrowers to avail bank finance has been alienating and getting registered with SRO superseding the existing registration infavour of Bank and having the discernable transaction in ECs. This kind of phenomena has been hampering the prospects of loan recovery in the event of accounts become default. The issue was already brought to the notice of concerned authorities at SRO, but they expressed their inability to surmount the problem citing that their primary responsibility rest on only to collect required stamp duty. CGGB, narrated various incidences took place in this fashion putting bank loan recovery at stake. CGGB requested SLBC to discuss the matter in higher forum to find suitable solution .

Forum is requested to advise concerned authorities to examine the issue raised by CGGB and to derive suitable solution to obviate these kind of practices which are detrimental to Bank interest.