

Adoption of the minutes of 209thSLBC meeting of AP held on 07.01.2020 and other meetings of SLBC held after 07.01.2020

The minutes of 209thSLBC meeting held on January 07, 2020 were circulated to the members of SLBC, LDMs and Government Departments concerned.

The details of Sub-committee meetings and Steering Committee meetings held after 07.01.2020 and up to 16.03.2020 are furnished below. The minutes are placed as annex. Minutes of SLBC & Sub Committee meetings are also available in SLBC portal (www.slbcap.nic.in).

S No	SLBC Meeting	Date of Meeting held
1	209 th Meeting of SLBC of AP	07.01.2020

Details of Sub Committee Meetings held after 07.01.2020.		
S No	Agenda Items	Date of Meeting held
1	1. Review on progress of OTR scheme under Dr Y S R Navodayam 2. Review on State Government sponsored schemes (Economic Support Schemes)	21.01.2020
2	1. Integration of BCs with Rythu Bharosa Kendras 2. Finance to Tenant farmers through Crop Cultivators Rights Cards(CCRC) 3. Finance to Farm Mechanization through Custom Hiring Centers under SMAM 4. Submission of UCs & Refund of unspent amounts released under Agricultural Debt Redemption Scheme (ADRS) 2014.	29.01.2020
3	Sub-Committee meeting on 1. PM KISAN KCC Saturation Campaign 2. Issuance of Pre-loaded cards under YSR Rythu Bharosa.	19.02.2020
4	1. Reduction of interest rates on SHG loans & Impounding of Group Savings amount 2. Review on State Government sponsored schemes (Economic Support Schemes). 3. Review on Progress of PMMY (PM MUDRA YOJANA) scheme 4. Review of relief measures in areas effected by natural calamities 5. Review on Progress of One Time Restructuring of MSME loans –Dr YSR Navodayam Scheme 6. Issues in Registration of Mortgaged Lands 7. AP SLBC Call Centre.	04.03.2020

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

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

Action Point	Action Initiation By	Status of Action initiation.
Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines.	Banks	Banks have opened CBS enabled Banking Outlets in 567 identified villages having population more than 5000. Total 11 banking outlets opened in present quarter. There is NO pending village. SLBC has submitted confirmation certificate to RBI in this regard.
SLBC to initiate appropriate steps to launch ACP 2020-21 in April 2020.	SLBC	SLBC initiated appropriate steps to comply the same.
Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2016-17 , 2017-18 & 2018-19 are to be returned to Government by 31.03.2020.	Banks	<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 19.01.2020 & 04.03.2020 status was reviewed.</p> <p>Pending subsidy was reduced to Rs 415.72 Cr from Rs905.42 cr (for FY 2016-17,2017-18 & 2018-19).</p>
Banks to exercise the State Government request on reduction of interest rates on SHG loans at the earliest.	Banks	SLBC vide Lr no 2716/30/245/408 dated 01.02.2020 requested all banks to act upon Govt Request. The Issue was again discussed in sub Committee meeting held on 04.03.2020 and have been informed that the decision to be received from their corporate offices.
The State Government is requested to issue suitable instructions to the Police Department to extend cooperation to banks in filing of FIR when counterfeit notes are detected	AP State Police Dept	<p>SLBC vide Lr no 2716/30/193/410 dated 01.02.2020 requested Addl DG, AP state Police to issue suitable instructions to the Police Department to extend cooperation to banks in filing of FIR when counterfeit notes are detected .</p> <p>ADGP,CID,AP Police Department vide Lr no C No 720/C-11/AP CID/2020 Date 19.02.2020 instructed all Police Units Officers of Andhra Pradesh to issue suitable instructions to all Police stations in their jurisdiction to file FIR without any delay when complaints are received on counterfeit notes.</p>

<p>Banks should initiate appropriate measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa Dst.</p>	<p>Banks, LDM YSR Kadapa District</p>	<p>SLBC vide Lr no 2716/30/256/433 dated 28.02.2020 requested all Banks/LDM Kadapa District to submit the steps initiated to achieve said goal</p> <p>RBI & SLBC undertook field visit to YSR Kadapa District on 05.03.2020 to review the progress and called on District Collector and sought district administration support in this project. Banks and Govt machinery set to work in cohesion to reach the goal.</p> <p>The progress report placed in Agenda item 12.2.</p>
<p>SLBC to clarify the banks on implications of CIBIL score on Loan accounts which are covered under OTR process.</p>	<p>SLBC</p>	<p>SLBC vide mail date 29.01.2020 clarified based on the reply received from CIBIL that "Re-structure remark is termed to impact the score adversely as consumer is not able to fulfill the commitments designed at the time of granting the credit facility. Due to which the members/lender has to re-design the re-payment track which would disturb the lenders asset valuation and will impact their monthly revenue."</p> <p>SLBC vide Lr. No 2716/30/20/455 dtd. 13.03.2020 requested RBI attention in this regard.</p>
<p>Banks should be allowed to get access into "E Karshak" portal, to ascertain actual crop details in a particular piece of land so that, finance would be extended against actual standing crop</p>	<p>Dept of Agriculture, GoAP.</p>	<p>Special Commissioner of Agriculture, GoAP vide Lr no File No.AGC02-23023(31)/19/2020-EXE SEC-AGRHO D dated 06.03.2020 expressed willingness to facilitate access to e-Karshak portal for Bankers to ascertain details of actual crop, ownership and Govt benefits etc.</p>

AGENDA 1 - FINANCIAL INCLUSION

1.1 Review of Financial Inclusion initiatives, expansion of Banking Network and Financial Literacy:

1.1.1 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 DhanDarsak 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 DhanDarsak GIS App.

Further under Phase III , DFS, MOF, GoI vide Lr no 08.04.2014 FI Dated 10.12.2019, reported 52 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 inadequately covered or uncovered by Financial infrastructure	No of Villages mapped with Bank Branches/BC / Post office	Remarks
I	96	93	Rest of 3 villages reported as submerged.
II	92	86	Rest of 6 villages reported as depopulated & submerged.
III	55	50	Rest of 5 villages not belongs to our State.

1.1.2 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 28.02.2020.

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

Bank wise Status:

Bank wise status of opening of CBS enabled Banking Outlets in villages with population more than 5000 as on 28.02.2020					
S No	Bank	Total Number of villages allotted	Banking Outlets opened	Pending	% of Achmnt
1	Allahabad Bank	1	1	0	100
2	Andhra Bank	116	116	0	100
3	APGB	84	84	0	100
4	APGVB	16	16	0	100
5	Axis Bank	1	1	0	100
6	BOB	6	6	0	100
7	BOI	14	14	0	100
8	Canara Bank	9	9	0	100
9	CBI	7	7	0	100
10	CGGB	39	39	0	100
11	Corporation Bank	14	14	0	100
12	HDFC	2	2	0	100
13	Indian Bank	30	30	0	100
14	Indian Overseas Bank	1	1	0	100
15	KarurVysya bank	4	4	0	100
16	Kotak Mahindra Bank	8	8	0	100
17	Oriental Bank of Commerce	2	2	0	100
18	SBI	140	140	0	100
19	SGB	14	14	0	100
20	Syndicate bank	40	40	0	100
21	UBI	11	11	0	100
22	Uco Bank	1	1	0	100
23	Vijaya Bank	7	7	0	100
Grand Total		567	567	0	100

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 roadmap, 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).

1.2 Banking Infrastructure details in Visakhapatnam district (One of the 30 recategorized most affected LWE (Left Wing Extremism) districts in the country):

Position of Number of Bank Branches & ATMs in Visakhapatnam District

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2017	194	97	136	337	764	1162	506
31.03.2018	181	107	103	371	762	1153	515
31.03.2019	173	113	40	442	768	1244	518
31.12.2019	174	116	42	454	786	1204	511

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

1.3 Review of Operations of Business Correspondents:

Deployment of Bank Mithras: Status as on 31.12.2019.

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	702	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 take 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 2716/30/302/416 dated 06.02.2020, advised all banks to deploy/replace the BCs in all inactive locations to cater the banking needs of public.

Bank wise Bank Mitra Position placed in Annexure 18.

1.4 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 village knowledge centers in the name of Rythu Bharosa Kendralu at 10000 locations across the state by May 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 integrate BC services with RBKs to facilitate hassle free financial transactions. During the sub Committee meeting held on 19.02.2020 it was resolved that Banks have to advise their BCs to extend their available services at RBKs depending upon need and demand.

The following major action points emerged in the meeting.

- ✓ Banks have to advise their BCs to extend their available services at RBKs depending upon need and demand.
- ✓ Furthermore to BC services, Government to explore the possibilities to accept the amount at RBK, either by Debit card, Rupay Kisan Credit Card, cash Payment at nearest Bank Branch, other digital modes like UPI linked transactions etc.
- ✓ Department of Agriculture should share the proposed list of RBKs to SLBC to map each RBK location with available bank branch or BC point.

1.5 Progress in increasing Digital Modes of Payment in the State:

1.5.1 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
31.12.2019	9669

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

1.6 Status of Rollout of Direct Benefit Transfer in the State:

1.6.1 Progress on Accounts opened under PMJDY as on 28.02.2020

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	36,74,043	42,98,688	79,72,731	1,782.76	6,81,111	67,92,134	69,90,674
Regional Rural Banks	13,82,392	6,74,231	20,56,623	411.89	68,378	13,22,242	19,77,267
Private Sector Banks	1,15,467	2,77,025	3,92,492	70.91	1,63,925	3,68,954	3,41,658
Grand Total	51,71,902	52,49,944	1,04,21,846	2,265.56	9,13,414	84,83,330	93,09,599
% to Total Accounts					8.76%	81.40%	89.33%

(Source: www.pmjdy.gov.in)

1.7 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 02.03.2020 ,again requested Government of Andhra Pradesh to explore the possibility of including Financial Education in school curriculum as per RBI directions.

1.8 Creating awareness about Various Schemes:

Financial Literacy Centers (FLCs) - Position in A.P as on 31.12.2019:

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	Dec 2019 Quarter
No. of FLCs	85
No. of Special Camps by FLCs	392
No. of target Specific camps by FLCs	665
No. of Camps by Rural Branches against the target of 7896 camps.	5192

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.

SLBC vide Lr no 2716/30/302/452 dated 09.03.2020 advised all banks that progress in this matter would be reviewed by RBI and Banks should conduct FL Camps as per the given target in rural areas without any deviation.

1.9 Status of Financial Inclusion in the State of Andhra Pradesh:

1.9.1 Progress report - Number of Enrollments under Social Security Schemes as on 28.02.2020

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	79,71,397	21,64,412
Pvt. Sector Banks	5,92,922	86,645
Co-operative Banks	63,944	19,256
Grand Total	86,28,263	22,70,313

(Source: www.jansuraksha.gov.in)

1.9.2 Atal Pension Yojana:

Performance of Banks in the State during financial year 2019-20 upto 28.02.2020

Type	Target	Achievement	% of Achievement
PSBs	2,74,200	2,72,813	99.49
Pvt. Sector Banks	48,420	13,328	27.53
RRBs	64,250	50,547	78.67
Others	8,520	16,292	191.22
Grand Total	3,95,390	3,52,980	89.27

(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.

(Bank wise position of PMJDY ,PMSBY ,PMJJBY & APY enrolments can be viewed in www.slbcap.nic.in)

AGENDA- 2 BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.12.2019
2.1 Banking at a Glance in Andhra Pradesh as on 31.12.2019

(Amt. in Crores)

Total Number of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2632	2306	1846	697	7481

Parameter	Outstanding	RBI Norm % to ANBC
Total Deposits in the State	329452	-
Total Advances in the State	411068	-
Credit Deposit Ratio	124.77	60%
Total Priority Sector Advances	247546	-
% of Priority Sector Advances to ANBC	62.29%	40%
Of Above		
Agricultural Advances	155587.71	-
% of Agrl. Adv. to ANBC	39.18%	18%
Of Above		
Small & Marginal Farmers	77304	-
% Small & Marginal Farmers to ANBC	19.45%	8%
Micro & Small Enterprises	50688	-
(% to ANBC)	12.75%	-
Out of which Micro Enterprises	26960	-
(RBI norm – 7.5% of ANBC)	6.78%	7.50%
Medium Enterprises	6642	-
Total MSME	57330	-
(% to ANBC)	14.43%	-
Export Credit	667.59	-
Education	3978.47	-
Housing	27196.6	-
Social Infrastructure	32.1	-
Renewable Energy	30.07	-
Others	2722.77	-
Out of Total Priority Sector Advances, finance to:		
SHGs	27949.95	-
Advances to Weaker Sections	94726.21	-
% Weaker Sections advances to ANBC	23.83%	10%
Advances to Women	38565.03	-
% of Women advances to ANBC	9.70%	5%
Advances to SC/ST	15556.35	-
Advances to Minorities	15403.38	-

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

Banking key Indicators(Amt. in Crores)



Particulars	As on 31.03.2018	As on 30.09.2018	As on 31.03.2019	As on 31.12.2019
Deposits	285858	301894	312642	329452
Total Advances	332021	353098	397350	411068
Priority Sector Advances	202937	217064	240220	247546
Agricultural Advances	125972	137502	149264	155587

2.2 Comparative Statement of Banking Key Indicators

2.2.1 Deposits & Advances

Particulars	As on 31.03.2018	As on 31.12.2018	As on 31.03.2019	As on 31.12.2019	%Increase over Dec 18	% Increase over March,19
Deposits	2,85,858	3,01,894	3,12,642	3,29,451	9.12	5.37
Advances	3,32,021	3,53,098	3,97,350	4,11,068	16.41	3.45

2.2.2 Basic Parameters

(Amt. in Crores)

S. No	PARTICULARS	As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 31.12.2019
1	Total Number of Branches	7,158	7,185	7,379	7481
	Incremental No of Branches	269	27	194	102
	% of increase	3.90	0.37%	2.70%	1.38%
2	Deposits	2,62,556	2,85,858	3,12,642	329451
	Incremental Deposits	44,534	23,302	26,784	16809
	% of increase	20.43%	8.88%	9.37%	5.37%
3	Total Advances	2,73,372	3,32,021	3,97,350	411068
	Incremental advances	31,061	58,649	65,329	13718
	% of increase	12.82%	21.45%	19.68%	3.45%
4	Priority Sector Advances	182881	202937	240220	247546
	Incremental Priority advances	13759	20056	37283	7326
	% of increase	8.13%	10.96%	18.37%	3.04%
5	C.D. Ratio	104.12%	116.15%	127.09%	124.77%
	C.D. Ratio as per RBI norm	60%			

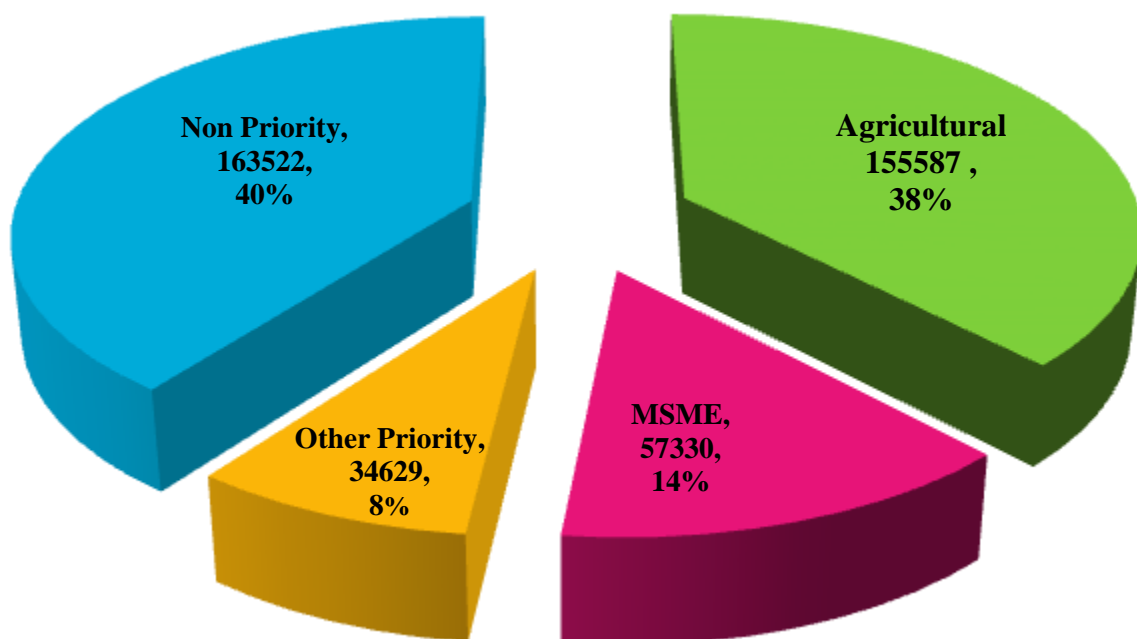
2.2.3 Statement of Priority Sector Advances (Outstanding)

(Amt. 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 31.12.2019
1	Short Term Production loans	67,174	72,591	83,084	98,078	104952
2	Total Agrl. Term Loans	32,749	36,617	42,888	51,186	50635
3	Total Agrl. Advances	99,923	1,09,208	1,25,972	1,49,264	155587
	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.30%	45.07%	46.08%	44.96%	39.18%
4	Micro & Small Enterprises (% to ANBC)	36,218 16.78%	38,971 16.08%	41,372 15.13%	51,398 15.48%	50688
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	4,765	5,012	5,886	6,627	6642
	MSME Total (% to ANBC)	40,983 18.99%	43,983 18.15%	47,258 17.29%	58,025 17.48%	57330
5	Export Credit	961	807	199	543	667
6	Others' under Priority Sector Advances	27,255	28,883	29,508	32,388	33962
	(% to ANBC)	12.63%	11.92%	10.79%	9.75%	
Total Priority Sector Advances		1,69,122	1,82,881	2,02,937	2,40,220	247546
% of Priority Sector Advances to ANBC (RBI norm-40%)		78.37%	75.47%	74.23%	72.35%	62.29%

2.2.4 Bank Branches

Particulars	As on 31.03.2018	As on 31.12.2018	As on 31.03.2019	As on 31.12.2019	Increase in No. of Branches over Dec 2018	Increase in No. of Branches over Mar, 2019
Rural	2,730	2,753	2,650	2,632	-121	-18
Semi Urban	2,165	2,187	2,228	2,306	119	78
Urban	1,850	1,860	1,839	1,846	-14	7
Metro	440	448	662	697	249	35
Total	7,185	7,248	7,379	7,481	233	102

Total Advances as on 31.12.2019(Amt. in Crores)

AGENDA 3 - ACHIEVEMENT OF ANNUAL CREDIT PLAN AS ON 31.12.2019
3.1 Achievement of Annual Credit Plan as on 31.12.2019

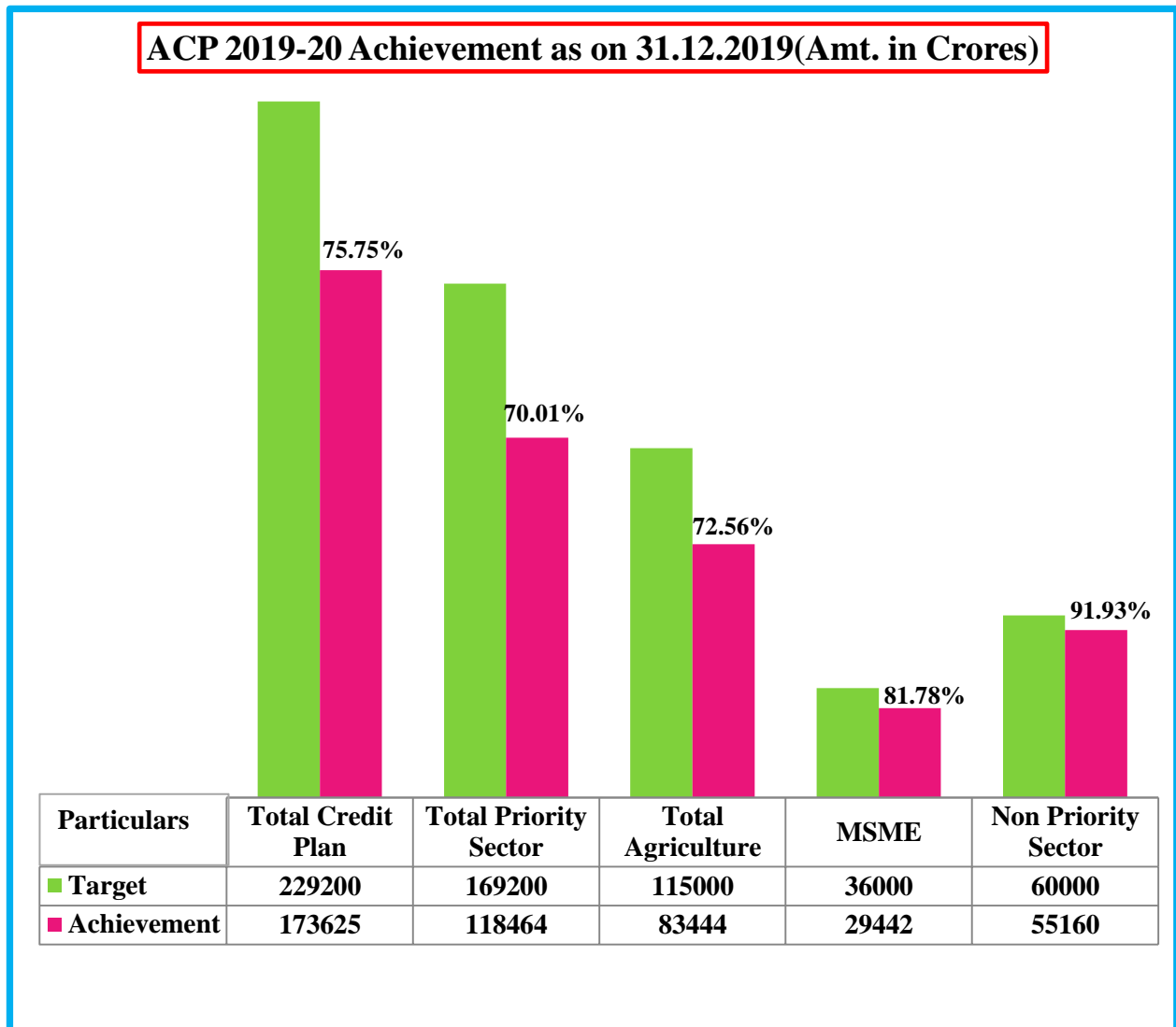
(Amt. in Crores)

Sl. No	Segment	Target 2019-20	Achievement (Disbursements during 01.04.19 to 31.12.19)	% of Achievement
A	Total Priority Sector	169200	118464	70.01
B	Total Non Priority Sector	60000	55161	91.93
c	Total Credit Plan	229200	173625	75.75

3.2 Achievement of Annual Credit Plan in Priority Sector as on 31.12.2019

A. Agriculture				
	Segment	Target 2019-20	Achievement (Disbursements during 01.04.19 to 31.12.19)	% of Achievement
1	Short Term Crop Production Loans:			
	Kharriff	51240	51511	100.52
	Rabi	32760	12801	39.07
	Total	84000	64312	76.56
2	Agriculture Term Loans:			
	Kharriff	12000	11399	95.00
	Rabi	12000	4253	35.44
	Total	24000	15652	65.21
3	Total Farm Credit			
	Kharriff	63240	62910	99.50
	Rabi	44760	17054	38.10
	Total	108000	79964	74.04
4	Agri Infrastructure & Ancillary Activities.			
	Kharriff	3500	2667	76.20
	Rabi	3500	813	23.22
	Total	7000	3480	49.71
5	Total Agriculture			
	Kharriff	66740	65577	98.25
	Rabi	48260	17867	37.02
	Total	115000	83444	72.56
B. MSME				
1	Micro Enterprises	18203	14874	81.71
2	Small Enterprises	14462	11925	82.45
3	Medium Enterprises	3335	2643	79.25
4	Total MSME	36000	29442	81.78
C. Other Priority Sector Advances				
1	III. Export Credit.	200	663	331.67
2	IV. Education	2733	1003	36.70
3	V. Housing	10778	2810	26.07
4	VI. Others under Priority Sector including Social Infrastructure & Renewable Energy	4489	1102	24.54

SLBC vide Ir no 2716/30/194/452 dated 12.03.2020 advised Controllers of all Banks to sensitize their branches to improve the lending under Education Loans and Housing loans sectors, in view of poor performance in ACP 2019-20 achievement.



3.3 Annual Credit Plan Achievement: Last Three years

3.3.1 Total Credit Plan

(Amt in Crores)

S No	Segment	2017-18 (31.03.2018)		2018-19 (31.03.2019)		2019-20 (31.12.2019)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Total Priority sector	126806	121082	144220	149414	169200	118464
2	Total non Total Priority sector	40000	80759	50000	66526	60000	55160
3	Total Credit Plan	166806	201841	194220	215940	229200	173625

3.3.2 Priority sector Advances

S No	Segment	2017-18 (31.03.2018)		2018-19 (31.03.2019)		2019-20 (31.12.2019)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	63106	67568	75000	76721	84000	64312
2	Total Agri. Term Loans incl. allied activities	24365	21889	26564	29839	31000	19132
3	Total Agriculture	87471	89457	101564	106560	115000	83444
4	MSME	25000	23798	28261	33815	36000	29442
5	Others under Priority Sector including export Credit	14335	7827	14395	9039	18200	5578
Total Priority sector		126806	121082	144220	149414	169200	118464

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

3.4.1 Total Credit Plan

(Amt. in Crores)

S No.	Segment	Disbursements from 01.04.2018 to 31.12.2018	Disbursements from 01.04.2019 to 31.12.2019	% Increase
1	Total Priority sector	114815	118464	3.18
2	Total non Total Priority sector	59789	55160	-7.74
3	Total Credit Plan	174604	173625	-0.56

3.4.2 Priority Sector Advances

(Amt. in Crores)

S No.	Segment	Disbursements from 01.04.2018 to 31.12.2018	Disbursements from 01.04.2019 to 31.12.2019	% Increase
1	Short term Crop Production Loans	59736	64312	7.66
2	Total Agriculture Term Loans including Allied activities	21896	19132	-12.62
3	Total Agriculture	81632	83444	2.22
4	MSME	26263	29442	12.1
5	Other Priority Sector including Export Credit	6920	5578	-19.39
6	Total Priority Sector	114815	118464	3.18

AGENDA 4 - FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Out standing)

(Amt .in Crores)

S No	Particulars	As on 31.03.17	As on 31.03.18	As on 31.03.19	As on 31.12.2019
1	Short Term Production loans	72,591	83,084	98,078	1,04,952
2	Total Agrl. Term Loans	30,688	36,101	41,956	43,756
	Total Farm Credit	1,03,279	1,19,185	1,40,034	1,48,708
3	Agriculture Infrastructure and Ancillary Activities	5,929	6,787	9,230	6,879
4	Total Agrl. Advances	1,09,208	1,25,972	1,49,264	1,55,587
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	45.07%	46.08%	44.96%	39.18%

(Above Figures are relating to Agriculture under Priority sector)

However, some banks reported an amount of Rs 1915.89 Cr to Agriculture under Non priority.

4.2 Achievement of ACP 2019-20 - Agriculture Sector Disbursements

(Amt. in Crores)

	Segment	Target 2019-20	Achievement during (01.04.19 to 31.12.19)	% of Achievement
1	Short Term Crop Production Loans:			
	Kharriff	51240	51511	100.52
	Rabi	32760	12801	39.07
	Total	84000	64312	76.56
2	Agriculture Term Loans:			
	Kharriff	12000	11399	95.00
	Rabi	12000	4253	35.44
	Total	24000	15652	65.21
3	Total Farm Credit			
	Kharriff	63240	62910	99.50
	Rabi	44760	17054	38.10
	Total	108000	79964	74.04
4	Agri Infrastructure & Ancillary Activities.			
	Kharriff	3500	2667	76.20
	Rabi	3500	813	23.22
	Total	7000	3480	49.71
5	Total Agriculture			
	Kharriff	66740	65577	98.25
	Rabi	48260	17867	37.02
	Total	115000	83444	72.56

4.3 Progress in Lending to Agriculture Term Loans & Allied Activities:

(Amt. in Crores)

Sector	Target	Achievement	% of Achievement
Minor Irrigation	1442	62.65	4.34
Farm Mechanization	2712	253.56	9.35
Plantation & Horticulture	1506	81.67	5.42
Forestry & Wasteland Develop.	447	1.31	0.29
Dairy	6445	1890.47	29.33
Poultry	1276	723.8	56.72
Sheep / Goat / Piggery	1220	351.87	28.84
Fisheries	1917	115.74	6.04

4.4 Continuation of Vaddileni Runalu Scheme for FY 2019-20 and Release of pending VLR/PV Claims.

GoAP, vide Lr no credit/10/2019 date 04.03.2020 informed that Vaddi Leni Runalu Scheme is introduced to reduce the debt burden of the small and marginal farmers. The benefit of the scheme is interest free (Vaddi Leni Runalu) on the crop loans availed up to Rs. 1.00 lakh, subject to the repayment of these loans within the due date and maximum of 1 year from the date of disbursement. Banks have to upload the data of the eligible farmers of VLR claims for the crop loans who have utilised the said loans for the intended purpose and repaid up to Rs.1.00 lakh within the stipulated time in the MIS format available in the VLR portal.

Banks to take the note of the above and raise the claim for all eligible loans for FY 2019-20.

Govt. of Andhra Pradesh has released Rs 106.86 Cr in first spell towards pending VLR/PV claims upto 2017-2018 against the total pending claims of Rs 653.00 Cr.

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

4.5 Progress in lending to Cultivators (Tenancy):

Finance extended to tenant farmers through various modes during 2019-20 up to 31.12.2019 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	86877	568.85
		CoCs	40269	686.14
		JLGs & RMGs	40371	493.65
		Others	6219	56.82
		Total	173736	1805.46
% of Achievement			20.68%	21.51%

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

Meeting of Sub-committee was held on 29.01.2020 at SLBC conference hall, Andhra Bank Building Vijayawada to review the progress on tenant farmer finance according to “Andhra Pradesh Crop Cultivators Right Act 2019. During the meeting following action points were emerged.

- ✓ Banks to submit member wise details of existing JLG/RMGs to GoAP, to prioritize them in issuance of CCRC, thereby enabling them to receive all Govt benefits on par with owner farmers.
- ✓ Banks should be allowed to get access into “E Karshak” portal, to ascertain actual crop details in a particular piece of land so that, finance would be extended against actual standing crop.

SLBC vide Lr no 2716/30/15/446 Dated 09.03.2020 explained the concerns in tenant farmers finance through CCRC to Govt of Andhra Pradesh.

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

4.6 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.

4.6.1 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 khariff 2019 to reduce financial burden on the farmers. Token amount of Rs 1/per transaction payable by farmers to facilitate electronic tracking. Department of Agriculture , Govt of AP submitted the following information on free crop insurance scheme.

Impact of Free Crop Insurance in enrolment during Khariff 2019:

Description	Khariff 2018	Khariff 2019	% of increase over last season	
No of farmers enrolled (Lakhs)	15.59	21.53	38%	
Area Insured (Lakh Ha)	18.56	27.01	46%	
Sum Insured (Crores)	11038	20102	82%	
Premium Details (Rs In Cr)	Farmers share paid	266.71	0.37	-100%
	State share	432.30	1270.01	194%
	GOI share	432.30	672.75	55%
	Gross Premium	1131.31	1943.13	71%

Thus, State Govt, has decided to bear burden of amount of Rs.1270 Cr for Khariff 2019. The Government committed to bear the additional subsidy burden.

4.6.2 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 cultivators (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 dated on 22.12.2019.

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

The major advantages observed under YSR Free Crop Insurance.

- ✓ The actual cultivator of land and crop sown will be verified physically, Crop Insurance protection will be provided to all genuine and eligible farmers only.
- ✓ Hassle free enrolment for cultivators. Transparent because of social audit.
- ✓ Usage of DBT. Payment of eligible claim will be made to the bank account linked with respective Aadhar of cultivator and hence mismatch of account numbers leading to NEFT reversals etc and such delays can be avoided.

For KHARIF 2020 Proposals have been submitted to Government seeking necessary instructions, for implementation of scheme. Detailed operational guidelines to be received.

4.7 Pledge financing against Negotiable Warehouse Receipts (NWRs)

State of Andhra Pradesh for the quarter ended Dec, 2019

S No	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	384	2770.50	2162	7324.72
2	Private Sector Banks	1205	4818.70	1312	14175.78
3	RRBs	6	0.39	270	2155.53
4	Cooperative Banks	2	7.00	88	512.96
Grand Total		1597	7596.59	3832	24168.98

4.8 Campaign for Saturation of all PM KISAN beneficiaries with Kisan Credit Cards (KCC)

Department of Financial Services, Ministry of Finance and Ministry of Agriculture & Farmers Welfare, Govt rolled out above campaign from 08.02.2020 to 29.02.2020 and directed all Banks and Agriculture Dept of State Govt to work in tandem with following objectives.

1. All eligible beneficiaries of PM-KISAN are to be covered under KCC scheme by issuing fresh KCC or enhancement of the existing KCC limit or activation of inoperative accounts.

2. All eligible farmers may also be enrolled for the PMSBY & PMJJBY schemes.
3. All eligible beneficiaries of PM-KISAN are issued KCC within the shortest possible time and in any case within maximum period of two weeks from the date of submission of completed application forms, after due process and verification as per bank policy and regulatory guidelines.

Banks have actively participated in the said campaign and State Agriculture department extended full cooperation to Banks. The campaign progress was furnished below.

Total No of KCC sanctioned	110003
Out of Above Sanctions	
Fresh Sanctions	51214
Enhancement	52796
Activation of inactive KCC	4895
Fisheries	180
Animal Husbandry	918
Amount of KCC sanctions (Rs in Laks)	89852.11

Further, Ministry of Finance, DFS vide Lr no 3/5/2020 AC Dated 11.03.2020 informed that the campaign period was extended upto 30.04.2020.

All banks are advised to focus on covering all PM Kisan beneficiaries under KCC and eligible farmers under PMSBY and PMJJBY schemes.

4.9 Progress under SHG-Bank linkage: as on 31.01.2020

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total			Outstanding(Rural & Urban)	
	Target	Disb		Target	Disb		Target	Disb		No.	Amt.
		No.	Amt.		No.	Amt.		No.	Amt.		
2016-17	11375	385456	12246	1875	62266	2515	13250	447722	14761	837056	17850
2017-18	11011	493014	13402	2001	70604	3112	13012	563618	16514	931620	21873
2018-19	11007	429392	15528	2366	74533	3842	13373	503925	19370	982406	27451
2019-20	14119	433995	13596	2700	79527	3792	16819	513522	17388	891210	27950

4.10 Investment Credit under KCC –NABARD Proposal.

NABARD, Vide Lr no NB.AP.RO.HYD/2710/IDD/2019-20 Date 09.01.2020, mentioned that as per NABARD circular on KCC dated 25.09.2017, there is a provision for long term credit limit under KCC towards investment credit requirements for agriculture and allied activities. Disbursement made for asset creation under this limit would be reckoned as ATL. NABARD recommended to discuss the issue in SLBC meeting on conducting sample survey to study the component of ATL in KCC and SHG loans.

4.11 Modified Interest Subvention scheme for Short Term Crop Production Loans:

Department of Financial Services, MoF, GoI vide their Lr no F.No3/29/2019-AC dated 16.12.2019 conveyed that interest subvention shall be allowed on short term agriculture credit and agri gold loans to farmers only against KCC with effect from 01.10.2019. However, Banks which had requested for extension of cut off date for providing interest subvention of such accounts upto 31.03.2020 are allowed to do so provided all such crop loans issued through agri gold loans accounts are to be converted to KCC accounts by 01.04.2020 to get eligible for interest subvention. Those accounts which are not converted to KCC accounts by 01.04.2020 will not be eligible for interest subvention and PRI.

All Banks are requested to take note of above and sensitize branches accordingly.

4.12 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.

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

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2019 to 31.12.2019				
(Amt. in lakhs)				
Name of the District	Animal Husbandry		Fisheries	
	A/c	Amt	A/c	Amt
Ananthapur	371	174.61	0	0
Chittoor	24	69.05	4	27
East Godavari	109	907.4	187	2935.68
Guntur	58	268.19	26	885.69
Kadapa	68	61.27	0	0
Krishna	33	2615.8	502	6688.55
Kurnool	215	144.28	0	0
Nellore	99	104.91	31	323.13
Prakasam	113	74.14	23	47.14
Srikakulam	1	0.5	0	0
Visakhapatnam	23	330.13	8	453.61
Vizianagaram	41	18.43	18	12.69
West Godavari	86	5869.45	724	10063.3
Total	1241	10638.16	1523	21436.79

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

AGENDA 5 - FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES(MSME) SECTOR

5.1 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 31.12.2019	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	948358	22814	1199612	26514	1152143	26960
Small Enterprises	138286	18558	142150	24884	144109	23728
Total MSE	1086644	41372	1341762	51398	1296252	50688
% of Micro enterprises to total MSE	87.27%	55.14%	89.41%	51.59%	88.18%	53.18
Medium Enterprises	82137	5886	8920	6627	11965	6642
Total MSME	1168781	47258	1350682	58025	1308217	57330

5.2 Outstanding position under Manufacturing and Service sectors as on 31.12.2019:

(Amt.in Crores)

Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	145041	6105	1007102	20854	1152143	26959
Small Enterprises	43005	8419	101104	15309	144109	23728
Medium Enterprises	2987	3186	8978	3457	11965	6643
Total MSME	191033	17710	1117184	39619	1308217	57330

5.3 Disbursements under ACP 2019-20 for MSME sector

(Amt. in Crores)

Sector	Target 2019-20	Achievement(Disbursements during 01.04.19 to 31.12.2019)	% of Achievement
Micro	18203	14874	81.71
Small	14462	11925	82.45
Medium	3335	2643	79.25
Total	36000	29442	81.78

5.4 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 permitted restructuring of MSME accounts subjected conditions. Further, RBI Vide Lr no DOR No. BP.BC.34/21.04.048 /2019-20 dated February 11,2020 communicated extension of time for OTR with following terms.

1. The Aggregate exposure, including non fund based facilities, of banks and NBFCs to the borrower does not exceed Rs 25.00 Cr as on 01.01.2020.
2. The Borrower account was in default but was standard asset as on 01.01.2020
3. The Restructuring of the Borrower account is implemented on or before **31 December, 2020**.

Govt of AP has been supporting & monitoring the implementation of 'One Time Restructuring (OTR) of MSME loans' scheme under an umbrella program "Dr.Y.S.R Navodayam". The Government of AP providing 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. An exclusive online portal was also created by Industries Dept, GoAP to monitor the scheme progress in real terms

Banks are requested to take advantage of the extended time being provided by RBI to ensure all eligible accounts are brought under the OTR scheme.

5.4.1 Progress on online approval of applications (above Rs. 10 lakhs category) by Banks under of Dr. YSR Navodayam –OneTime Restructuring of (MSMEs) Scheme as on 28.02.2020 is furnished below.

Total Applied in portal	Out of that sanctioned By Bank	Out of Bank sanctions forwarded to DIC	Pending Applications with Banks	Applications Rejected by Banks
686	118	111	400	168

5.4.2 Progress under OTR as on 31.12.2019.

(Amt. in Laks)

Loan Upto 10 laks				Loan Above 10 laks				Total			
Eligible as on 01.01.2019		Restructured Upto 31.12.2019		Eligible as on 01.01.2019		Restructured Upto 31.12.2019		Eligible as on 01.01.2019		Restructured Upto 31.12.2019	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
159995	192474.94	77317	99053.06	9077	419985.16	4019	129941.84	169072	612460.10	81336	228994.90

Bank wise position is furnished in Annexure 17

5.5 PM's Task Force –Recommendations

Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 per cent year-on-year growth in credit to micro and small enterprises (Dec , 2018 to Dec 2019)	20	7.08
10 % annual growth in the number of micro enterprise accounts (Dec 2018 to Dec 2019)	10	7.02
60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	56.94

5.6 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	15168	511.90

AGENDA 6 - FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Affordable Housing: Position of Housing Loans as on 31.12.2019

(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	320740	27196	52266	6729

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

6.1.1 Housing for All (Urban) under PradhanMantri Awas Yojana (PMAY):

6.1.1.1 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.

6.1.1.2 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 is not completed in full shape and houses are not handed over to beneficiaries.
3. Mortgage in favour of financed bank not created.

MD, APTIDCO vide Lr no 141/SLBC/APTIDCO/2018 Dated 03.01.2020 submitted clarifications on above issues, inturn SLBC vide Lr no 2716/30/361/393 date 23.01.2020 elucidated financed bankers on above concerns.

6.2 Grant of Education Loans:

6.2.1 Position of Education Loans as on 31.12.2019:

(Amt. in Crores)

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	80881	4801.33	38654	1045

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

6.2.2 Education Loan to SCs/STS/OBCs for the year 2019-20 (upto 31.12.2019)

(Amt. in Crores)

SCs						STs						OBCs					
Loan Disbursed During 2019-20 (upto 31.12.2019)		Loan Outstanding as on 31.12.2019		NPA as on 31.12.2019		Loan Disbursed During 2019-20 (upto 31.12.2019)		Loan Outstanding as on 31.12.2019		NPA as on 31.12.2019		Loan Disbursed During 2019-20 (upto 31.12.2019)		Loan Outstanding as on 31.12.2019		NPA as on 31.12.2019	
A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
1448	46.08	4909	271.26	445	12.75	538	22.77	2015	143.30	193	5.71	5264	162.49	14544	699.95	972	26.28

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 31.12.2019 can be viewed in www.slbcap.nic.in

AGENDA 7 - LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

7.1 Government of India Schemes

7.1.1 Stand up India Scheme:

Performance under Stand Up India as on 31.12.2019									
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	1021	22.22	4594	3201	69.68	9188	4222	45.95
Private Sector Banks	402	151	37.56	402	185	46.02	804	336	41.79
+RRBs	896	68	7.59	896	231	25.78	1792	299	16.69
Total	5892	1240	21.05	5892	3617	61.39	11784	4857	41.22

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

(Source: www.standupmitra.in)

7.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2019-20 as on 06.03.2020 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursements from 01.04.2019 to 06.03.2020			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	7287.00	280.75	1848.50	1500.23	3629.23	49.80
Private Sector Banks	1031.00	60.84	544.26	390.52	995.72	96.12
RRBs	2309.00	144.12	590.23	685.41	1420.32	61.49
Others	695.49	732.24	1257.07	2685.06
Total	10627.00	1181.20	3715.23	3833.23	8730.33	56.88

(Source: www.mudra.org.in)

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

7.1.2.1 Category-wise Performance under PMMY in the State of Andhra Pradesh as on 06.03.2020

Category	Shishu		Kishore		Tarun		Total	
	(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
	% Share		% Share		% Share		% Share	
	No Of A/Cs	Amount	No Of A/Cs	Amount	No Of A/Cs	Amount	No Of A/Cs	Amount
General	50.36	53.47	65.45	73.12	83.01	84.88	57.345	75.629
SC	24.16	22.59	10.31	6.85	5.41	3.88	18.561	7.673
ST	2.55	2.32	2.19	1.83	1.66	1.68	2.376	1.831
OBC	22.93	21.63	22.05	18.2	9.92	9.56	21.718	14.867
Women Entrepreneurs	17.52	19.39	21.76	20.06	26.88	14.5	19.494	17.53
New Entrepreneurs / A/Cs	10.47	14.2	35.16	37.1	21.26	21.14	18.809	26.995
Minority	3.31	3.43	4.57	4.11	3.01	3.03	3.676	3.544

7.1.2.2 Handloom Weavers – Mudra Scheme:

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh up to January , 2020 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
12234	6801	2417	1613.12

(Source: Handlooms & Textiles Department)

7.1.3 Prime Ministers Employment Generation Programme (PMEGP)

Target & Achievement under PMEGP for the year 2019-20 (as on 29.02.2020)

(Amt. in Lakhs)

S. No	Name of the Org..	Tentative Target 2019-20			Achievement			% Achievement		
		No.of projects	Margin Money	Emp.	No.of projects	Margin Money	Emp.	No.of projects	Margin Money	Emp.
1	KVIC, S.O., VJY	342	1026	2736	114	481.98	1205	33	47	44
2	KVIB	471	1413	3768	468	2065.09	5163	99	146	137
3	DIC	478	1433	3822	901	3061.77	7654	188	214	200
	TOTAL	1291	3872	10326	1483	5608.84	14022	115	145	136
4	KVIC,D.O., Vizag	450	1350.75	3602	192	1258.14	3145	43	93	87
	Grand Total	1741	5222.75	13928	1675	6866.98	17167	96	131	123

(Source: KVIC, Hyderabad)

Directorate of PMEGP, Department of KVIC vide their Lr no PMEGP/Policy/Apl 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.

KVIC informed that, Ministry of MSME has exempted EDP training for claiming the Margin Money /disbursement of loan under PMEGP till 31.03.2020. The exemption will facilitate the financing bank to disburse first installment of the loan and claim/upload Margin Money subsidy on the PMEGP without waiting for completion of EDP training. It was also informed that pending EDP trainings pertaining to cases sanctioned upto 31.03.2020 shall be completed by end of next quarter i.e up to 30th June2020.

All financing banks are requested to take note of above decision

7.1.4 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 03.03.2020

(Amt. in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	15000	300.00	9750	97.80	65.12	32.60
2	SEP (Groups)	350	35.00	232	17.96	66.28	51.31

(Source: MEPMA)

7.1.5 Dairy Entrepreneurship Development Scheme (DEDS):

NABARD vide Lrno 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 1559.40.00 lakhs during FY and Rs49.06 lakhs subsidy is available as on 06.03.2020

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.

7.1.6 Credit under DRI:

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

The credit outstanding under DRI is Rs.32.69Crores as on 31.12.2019 as against target of Rs.3973Crores (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.

7.2 State Government Sponsored Schemes

7.2.1 Status of Subsidy Return By Banks:

Consolidated Pending Subsidy Position as on 09.03.2020 Amt In Laks										
FY	Subsidy Releases By Govt.		Loan Disbursement(LD)		Unutilized Subsidy with Banks		Subsidy Returned by Banks		Balance Subsidy with Banks	
	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy
2016-17	165642	102278.7	150586	93577.61	15056	8701.09	3842	2218.46	11214	6482.63
2017-18	253816	183102	218720	159273.5	35096	23828.57	10795	6912.91	24301	16915.66
2018-19	114231	79516.11	79478	56599.06	34753	22917.05	3926	2498.73	30827	20418.32
Total	533689	364897	448784	309450	84905	55447	18563	11630	66342	43817

Bank Wise Subsidy Returning Status Report (Rs. In lakhs)												Dt:09.03.2020	
S N	Bank	2016-17				2017-18				2018-19			
		Subsidy Returned by Banks		Balance Subsidy with Banks		Subsidy Returned by Banks		Balance Subsidy with Banks		Subsidy Returned by Banks		Balance Subsidy with Banks	
		Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy
1	SBI	634	366.98	3272	1928.49	1765	1203.58	8455	5828.15	531	350.31	9420	6565.63
2	Andhra Bank	797	479.65	1201	620.70	2385	1571.54	3109	2199.22	834	600.50	4944	3320.91
3	Syndicate	278	134.87	1298	630.73	568	363.71	2441	1679.45	380	197.12	2817	1827.79
4	APGB	514	271.94	804	404.33	912	549.36	1711	1086.69	709	406.86	3867	2010.27
5	Indian Bank	151	103.21	398	266.14	460	298.22	792	543.87	137	86.12	1572	1110.40
6	Canara Bank	58	31.39	525	252.64	298	215.35	1071	774.69	160	90.36	1373	831.08
7	Bank Of India	36	23.95	313	223.50	132	86.49	697	489.93	50	28.95	711	513.39
8	DCCB	290	166.71	269	152.03	1362	774.04	729	452.02	381	250.25	1115	716.84
9	Vijaya Bank	50	32.95	170	105.06	118	83.27	494	384.75	13	9.82	528	384.06
10	BoB	6	4.00	221	159.44	33	25.22	455	334.47	7	4.60	514	374.27
11	Union Bank	166	81.72	294	205.07	284	193.63	707	514.76	86	60.09	585	414.07
12	SGB	65	36.47	181	83.39	488	289.22	448	257.74	98	59.04	554	376.58
13	Central Bank	38	21.98	229	174.13	163	102.62	345	262.08	26	18.40	426	318.35
14	Kdcc Bank	41	18.48	20	12.70	202	131.30	117	83.32	21	13.32	506	307.50
15	Corporation	28	24.30	818	503.91	102	74.13	1203	906.84	10	7.66	344	256.34
16	APGVB	449	262.60	260	131.32	671	385.42	208	134.17	41	33.42	325	234.70
17	PNB	3	1.70	59	39.97	14	10.25	235	190.60	3	2.50	240	161.50
18	IOB	129	90.88	47	31.23	228	164.93	204	143.54	61	52.09	222	185.45
19	Karnataka	0	0.00	156	78.85	36	28.50	225	173.40	3	3.00	233	119.10
20	Uco Bank	4	2.60	98	62.25	8	5.35	184	124.48	7	3.60	108	74.50
21	BoM	1	0.60	166	153.50	1	1.00	31	29.40	1	1.00	44	40.35
22	Idbi Bank	2	1.00	15	11.15	9	5.90	46	35.20	5	5.00	50	36.00
23	Hdfc Bank	0	0.00	22	17.52	0	0.00	68	49.87	0	0.00	26	25.16
24	Allahabad	2	1.75	3	2.60	11	8.25	15	10.35	4	2.60	23	19.40
25	Karur Vysya	7	5.10	24	16.75	61	29.42	36	31.95	13	11.40	31	27.28
26	South Indian	0	0.00	73	57.10	0	0.00	103	54.30	0	0.00	17	11.75
27	OBC	1	0.55	22	13.85	21	13.82	51	39.45	7	4.30	14	12.49
28	Axis Bank	0	0.00	4	3.20	0	0.00	16	15.20	0	0.00	11	10.00
29	ICICI	0	0.00	4	4.00	2	1.00	0	0.00	0	0.00	4	4.00
31	United Bank	0	0.00	8	7.50	5	5.00	4	4.00	0	0.00	3	2.60
32	CS Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	2.00
33	Punjab &Sind	0	0.00	0	0.00	0	0.00	2	2.00	0	0.00	1	1.00
34	City Union	0	0.00	0	0.00	0	0.00	13	11.90	0	0.00	1	0.60
35	Dena Bank	1	0.50	21	15.60	11	10.25	25	21.76	0	0.00	0	0.00
36	LV Bank	0	0.00	8	7.60	0	0.00	2	1.90	0	0.00	0	0.00
37	TM Bank	1	1.00	4	4.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Ing Vysya	0	0.00	11	3.30	0	0.00	0	0.00	0	0.00	0	0.00
39	CGGB	90	51.58	196	99.08	445	282.14	58	43.71	338	196.42	196	122.96
	Total	3842	2218.46	11214	6482.63	10795	6912.91	24300	16915.1	3926	2498.73	30827	20418.32

7.2.2 Sericulture: Achievement as on 28.02.2020

(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	699	680.53	566	535.00	36%
Non Farm	92	1080.50	28	56	15	51	30%

(Source: Department of Sericulture)

AGENDA 8 - POSITION OF OVERDUES/NPAs
8.1 Position of Overdues/NPAs under various sectors as on 31.12.2019.

(Amt. in Crores)

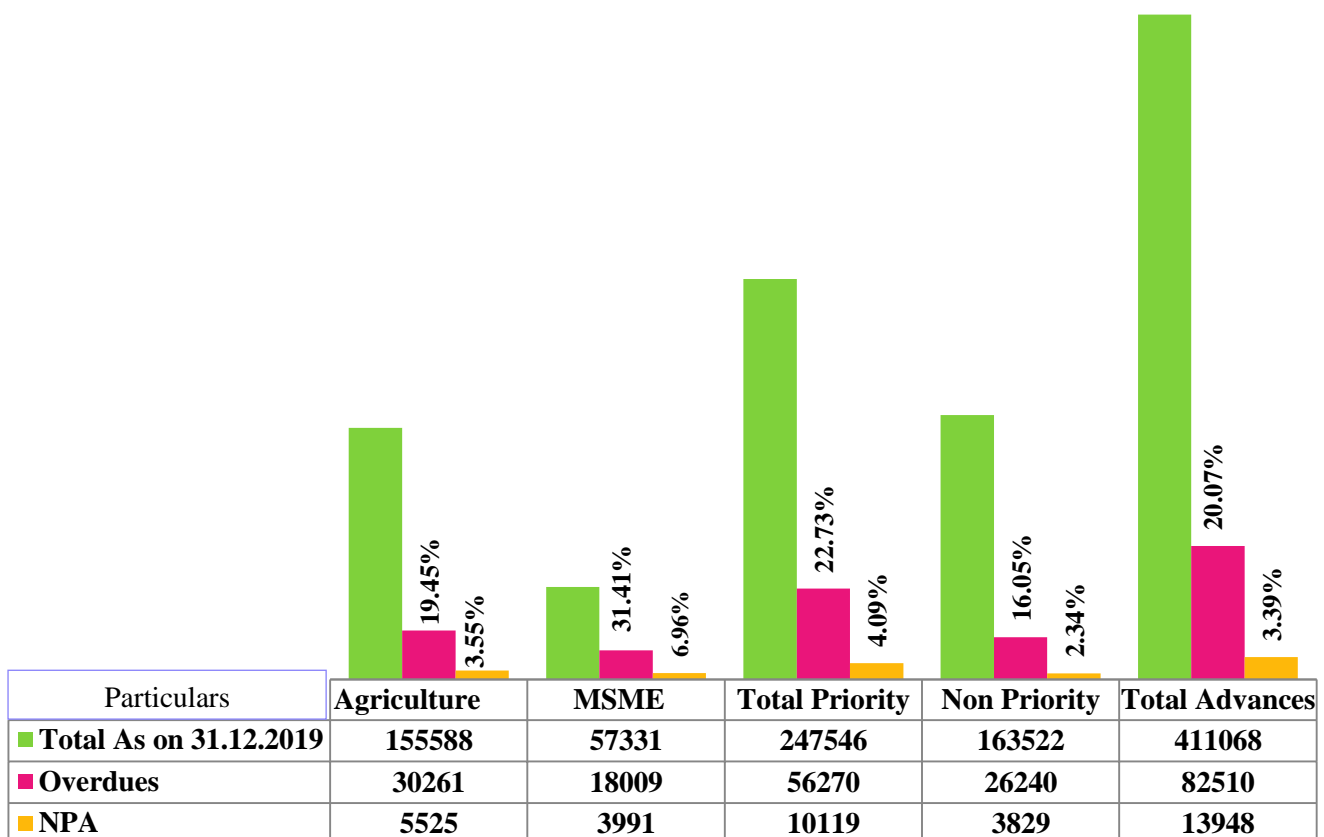
Sector	Outstanding		Overdue			Non – Performing Assets		
	No. of A/c	Amt	No. of OD A/c	Total bal in OD A/c	% OD Amt to O/s Amt	No. of A/Cs	Amt	% NPA amt to O/s Amt
Short Term Crop Production Advances	10858845	104952.2	2074888	23971.99	22.841	334176	3241.71	3.09
Agrl.Term Loans Including Agrl. Allied Activities	1895490	43756	235022	4279.91	9.781	119240	1829.24	4.18
Agrl Infrastructure	1328	499.9	248	131.19	26.243	85	75.13	15.03
Agrl Ancillary Activities	20273	6379.7	1220	1878.72	29.449	473	379.18	5.94
Total Agriculture Advances	12775936	155588	2311378	30261.81	19.45	453974	5525.26	3.55
Micro	1152143	26960	350956	10365	38.45	149113	1762	6.54
Small	144109	23728	22885	5705	24.04	8966	1747	7.36
Medium	11965	6642.47	2493	1938.79	29.19	675	482.24	7.26
Total MSME Sector Advances	1308217	57331	376334	18009.05	31.412	158754	3991.71	6.96
Housing Loans	320740	27196.6	66725	7020.38	25.813	9169	280.89	1.03
Education Loans	68025	3978.5	14510	707.31	17.778	7275	151.06	3.80
Self Help Groups	891210	27950	70602	1739.74	6.224	20561	328.59	1.18
Total Priority Sector Loans	14667667	247546	2793503	56270.73	22.731	641911	10119.95	4.09
Non-priority sector loans	3298135	163522	634629	26240.84	16.047	81645	3829.28	2.34
Total Advances	17965802	411068	3428132	82511.57	20.072	723556	13949.22	3.39

8.2 Overdue & NPA position under Government Sponsored Schemes as on 31.12.2019

(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 OD to O/s	No. of A/Cs	Amt	% of NPA to O/s
State G.S.S	756792	16601.08	172913	2098.14	654.97	3.93%	65402	481.01	2.89%
Central G.S.S	1326915	24847.73	275042	3916.91	761.69	15.76%	56880	470.11	1.89%
SGSY / NRLM	380606	12525.83	37402	1133.62	143.39	9.05	6043	101.88	0.81
SJSRY / NULM	86282	2656.31	7308	188.97	28.41	7.11	2221	21.82	0.82
PMRY/PMEGP	6421	254.13	2504	92.65	33.93	36.46	956	19.64	7.73

Sector wise Overdues & NPA as on 31.12.2019



AGENDA 9 - DOUBLING FARMERS INCOME BY 2022

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 income by 2022.

AGENDA 10 - CD RATIO

District wise position of CD ratio as on 31.12.2019

S.No.	Name of the District	CD Ratio
1	Srikakulam	98.70
2	Vizianagaram	91.18
3	Visakhapatnam	118.06
4	East Godavari	128.27
5	West Godavari	145.22
6	Krishna	151.34
7	Guntur	141.88
8	Prakasam	161.00
9	SPS Nellore	144.94
10	Chittoor	70.27
11	YSR Kadapa	124.09
12	Ananthapuram	110.84
13	Kurnool	120.35
	Grand Total	124.77

The CD Ratio in the State of Andhra Pradesh is 124.77% 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 11 - 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 Dec, 2019.

Reschedulement of Tobacco crop loans in Prakasam district.

Based on recommendations of SLBC, RBI had permitted banks to reschedule crop loans extended during RABI 2018-19 to tobacco growers in Prakasam Districts stipulating January 31, 2020 as due date, on side lines of relief measures extended by Banks on account of Natural Calamities. Accordingly, banks have rescheduled 48 loans Out of total eligible loans accounts of 558 as on 31.01.2020.

AGENDA 12 - DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL / STATE GOVERNMENT / RBI**12.1 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.

According to the directions of RBI an "Implementation Committee" for devising and executing transition plan for migration to the new data system was constituted with RBI, NABARD, SLBC & Banks having major presence in the state.

Mapping of branches with block codes as provided by RBI in revised block master is ongoing by banks at HO level. SLBC is following up with banks for expeditious mapping to meet the RBI stipulated timelines. The updated portal developed by SLBC for the revamp of Lead Bank Scheme is ready to be deployed by the vendor. Moreover, preparation of the Annual Credit Plan to include block wise targets in the new portal is also under process.

12.2 Digital Districts

YSR Kadapa District one of the 'Transformation of Aspirational Districts' was selected to make it 100% digitally enabled within a timeframe of one year in close co-ordination and collaboration with all stakeholders, including SLBC, State Government, Regional office of RBI. LDM, YSR Kadapa district has been spearheading the implementation of project in the District with coordination of RBI and SLBC. RBI has designed a format to review the parameter wise progress on monthly basis.

RBI and SLBC has undertaken a combined field visit in the district on 05.03.2020 to oversee the implementation process. They had at length meeting with YSR Kadapa District Collector on progress and also extending required support through Village secretariat system to meet the target.

Major parameter wise progress during the quarter is furnished below.

Quarter	No of SB A/Cs	% Debit/ RuPay cards coverage	% Net Banking coverage	% of Mobile Banking + UPI + USSD	Total No. of Current Accounts	% Net banking coverage	No. of POS/ QR availed by CA accounts	Total No. of Customer IDs	% Aadhaar seeding
Sep 2019	4404163	61.29	4.13	11.64	51279	18.58	5.78	3965787	81.23
Dec 2019	4624371	70.04	4.05	11.54	53843	18.23	6.26	4164077	83.55

AGENDA 13 - IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

13.1 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.

13.2 Explore the scope of State – Specific Potential growth areas

NABARD, in its State Focus Paper 2020-2021 presented that Live stock and fisheries has ample potential for bank credit growth in State of Andhra Pradesh, NABARD providing DIDF for dairy sector and FIDF for fisheries sector for augmentation of infrastructure facilities under these sector. Banks have to pay special attention to avail the credit potential available in these sectors. Apart from ,farm mechanization, horticulture and sericulture activities have promising potential in the state to augment the bank credit.

Govt of Andhra Pradesh places strong impetus on development of MSMEs. A dedicated MSME policy 2015-20 has been charted by Govt with sufficient incentives under stamp duty,CST/SGST etc. Banks can convert the Govt support to business opportunity.

Andhra Pradesh has good potential in land and water conservation activities which compasses land leveling, bunding, trench cum bunds, gully plugs etc. Further Zero budget natural farming practices are growing in the state along with organic farming activities .The credit gap in value chain under organic farming need to be tapped.

13.3 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.

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

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 31.12.2019.

(Amt. in crores)

Bank Type	Target	Achievement	% of Achievement
Public Sector Banks	17601.79	10866.71	61.73
Private Sector Banks	5612.23	3120.13	55.60
Coop. Banks	1636.30	651.23	39.80
RRBs	6149.68	4494.24	73.08
Total	31000.00	19132.31	61.76

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 14 - EFFORTS TOWARDS SKILL DEVELOPMENT

14.1 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.

14.1.1 Performance of RSETIs in the State during 2019-20 up to 31.12.2019

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	323	8655	4744	2051

Statement of performance of RSETIs for the financial year 2019-20 up to Dec 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

Efforts by Govt of Andhra Pradesh :

Andhra Pradesh Government has planned to set up a skill development university in the state at Tirupathi and Visakhapatnam to incorporate world class technology to match with industrial needs. State Govt Industrial Act mandated that industries to at least provide 75% of job/employment opportunities to the locals. As per the act State Govt will provide training to unemployed youth to improve their skill according to the industrial needs.

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

Andhra Bank vide their Lr no 666/19/RSETIs/971 date 11.03.2020 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 11.00 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	2,60,46,014	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
2019-20 (up to Sept19)	3,09,28,334	0	3,09,28,334
TOTAL	16,94,00,648	5,93,91,340	11,00,09,308

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

AGENDA 15 - 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 50,75,674** loan accounts in the AP web land portal as on **07.03.2020** and charges were **approved for 47,77,813** loan accounts.

AGENDA 16 - SHARING OF SUCCESS STORIES AND NEW INITIATIVES.**Success Story of Sri U K V V N Swamy (Trained at ABRSETI -Eluru)****Brief description about the success of the trainee / entrepreneur and about the competencies identified in him and the role played by the RSETI:**

Mr. Uppala Krishna Veera Venkata Narasimhaswamy hails from Medinaraopalem Village of Dendulru Mandal, West Godavari District. His father was a disabled person, maintaining a small fancy shop and running the family with paltry income. Narasimhaswamy was forced to discontinue his studies due to poor financial conditions of the family and joined as Agrl. labour. He was seeking for alternative sources of income and there by searching for the opportunity. On looking the poster describing the activities of the RSETI, Eluru at one of the Branches of Andhra Bank, straight way he visited the RSETI, and applied for Photography and Videography training.

Later he joined the course and participated actively. He also got inspired by the EDP classes provided at the institute. After completion of the training, he applied for PMEGP loan in the institute itself for establishment of photography unit.

Andhra Bank Vijayawada Branch sanctioned a loan of Rs.10Lakhs to him . He purchased needed equipment and started the unit. Now he is successfully running the unit and earning nearly Rs.35,000/- per month. He also helped his father economically in performing marriage of his sister.



AGENDA 17 - 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 18 - DCC / DLRC MEETINGS

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

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
ANANTAPUR	20.11.19	26.02.2020	20.11.19	26.02.2020
CHITTOOR	15.11.19	27.12.2019	15.11.19	27.12.2019
EAST GODAVARI	29.10.19	29.10.2019	29.10.19	29.10.2019
GUNTUR	19.12.19	07.12.2019	27.12.19	07.12.2019
KADAPA	27.12.19	22.11.2019	26.12.19	22.11.2019
KRISHNA	23.09.19	27.12.2019	27.09.19	27.12.2019
KURNOOL	13.11.19	27.12.2019	19.11.19	27.12.2019
NELLORE	10.12.19	05.12.2019	10.12.19	05.12.2020
PRAKASAM	15.11.19	02.01.2020	20.12.19	02.01.2020
SRIKAKULAM	19.11.19	18.10.2019	11.12.19	10.10.2020
VISAKHAPATNAM	11.09.19	20.01.2020	25.09.19	20.01.2020
VIZIANAGARAM	06.11.19	06.11.2019	06.11.19	06.11.2019
WEST GODAVARI	21.11.19	27.12.2019	28.11.19	27.12.2019

All lead District Managers have conducted DCC/DLRC meetings according to the schedule during the quarter and have been submitting proceedings and issues to discuss at SLBC platform.

AGENDA 19 - 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 20 - OTHER ISSUES

20.1 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	December,2019	94,726	38,565	15,403	15,556
Stipulation		10% of ANBC	5% on ANBC	--	--
% of Achievement for Sep 2019		23.83	9.70	--	---

Bank wise position as on 31.12.2019 is furnished in Annexure

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.

20.2 Position of MFI finance extended as on 31.12.2019:

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	121.50
4	Total amount due for payment (Demand)	82.85
5	Total amount recovered	20.98
6	Total amount overdue	67.37
7	Out of (6) amount overdue [Standard]	39.72
8	Out of (6) amount overdue [NPA]	27.58
9	Non Fund exposure/Off Balance Sheet exposure O/s	0

20.3 Important Circulars issued by RBI during the Quarter

Date	Circular No.	Reference	Title
20.11.2019	2	RBI/2019-20/105 FIDD.GSSD.CO.BC.No.15/09.01.01/2019- 20 November 26, 2019	<u>Master Circular – DeendayalAntyodaya Yojana - National Rural Livelihoods Mission (DAY- NRLM)</u>

20.4 State Government Patronage to RRBs.

NABARD Vide Lr no NB.AP.RO.HYD/2170/2019-20 Date 09.01.2020, requested that considering the scheduled status and public sector character of RRBs, their prominent contribution to priority sector lending, especially government sponsored schemes, State Govt to support and patronize RRBs while parking Govt funds in Banks.

Govt of Andhra Pradesh is requested to consider the NABARD request in positive note.

20.5 Implementation of RoFR Programme in Srikakulam - Extending Crop Loans to the RoFR beneficiaries

ITDA, Seethampeta vide Lr no D.O.Lr.Rc.No.50/2020/C (RoFR). dated 24-2-2020 informed that 18409 No. of Title deeds have been issued to the tribal forest dwellers in ITDA, Seethampeta area under RoFRP programme and they are eligible for getting crop loans from the banks on par with other farmers as per RoFR Act. Due to lack of Webland and Loan Charge Module, the tribal forest dwellers who were provided RoFR Title deeds could not avail the crop loans from the banks. In this connection, PO ITDA, submitted that, the Tribal Welfare Department has developed "Giribhoomi" web portal which is equal to Revenue Web Land to avail the crop loans by the RoFR Pattadars and to that extent, Bank branch wise User Ids and logins will be provided along with Loan Charge Module by tribal welfare department to extend Crop loans to the RoFR pattadars.



PO, ITDA , requested State Level Bankers Committee, of AP to discuss the above proposal in appropriate forum to consider to extend Crop loans to tribal forest dwellers in tribal area of ITDA, Seethampeta, Srikakulam district , possessing RoFR pattadars with the support of Giribhoomi" web portal developed by Tribal Welfare Department.

Forum is requested to discuss on above issue to arrive a decision .