

Adoption of the minutes of 210thSLBC meeting of AP held on 18.03.2020 and other meetings of SLBC held after 18.03.2020

The minutes of 210th SLBC meeting held on March 18, 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 March 18, 2020 and up to 28.07.2020 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)

SN	SLBC Meeting	Date of Meeting held
1	210 th Meeting of SLBC of AP	18.03.2020

Details of Sub Committee Meetings held after 18.03.2020		
SN	Agenda Items	Date of Meeting held
1	Covid-19 Lockdown-1-Redesigning of Banking operations and Business Continuity plans.	23.03.2020
2	1. Covid-19 Lock down Restrictions - Difficulties in Banks' staff mobility while attending duties - Issuance of suitable instructions to Police dept. 2. Arrangement of sufficient cash for YSR Pension Kanuka	27.03.2020
3	Covid-19 Lockdown-2-Redesigning of Banking operations and Business Continuity plans.	15.04.2020
4	1.Loans to street vendors and small traders under DRI scheme and PMMY 2. COVID-19 –Extension of Lock down –Banking operations and Business Continuity plans. 3. Bank/Virtual Account based payment mechanism for accessing benefits under Govt. Schemes.	02.05.2020
5	1.Reimbursement of "Vaddi Leni Runalu" benefit on KCC loans 2. KCC (Kisan Credit Card) appraisal based on e-panta records and Crop Insurance. 3. Issuance and activation of Kisan Credit Cards. 4. Rytu Bharosa Scheme Issuance of co-branded cards.	12.05.2020
6	COVID-19 –Extension of Lock down –Banking operations and Business Continuity plans.	29.05.2020
7	'Expanding and Deepening of Digital Payments ecosystem' –100% Digitalization of Y S R Kadapa District – Review of Progress.	17.06.2020

8	<ol style="list-style-type: none"> 1. Progress Review on Guaranteed Emergency Line of Credit (GELC). 2. Progress Review on Dr YSR Navodayam Scheme –OTR. 3. Distressed Assets Fund-Subordinate Debt Scheme for MSMEs (ANB Package). 4. AtmanirbharNidhi - PM SVANidhi (Special Micro-Credit Facility Scheme) for providing affordable loan to street vendors . 	26.06.2020
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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.
Controllers are requested to ensure that the subsidy of pending units under Govt. Sponsored Schemes of FY 2016-17, 2017-18 & 2018-19 are to be returned to Government by 31.03.2020.	Banks	Pending subsidy was reduced to Rs 360 Cr from Rs905.42 Cr (for FY 2016-17,2017-18 & 2018-19).SLBC vide Lr no 2716/30/256/78 dated 08.06.20 requested RBI to direct failing banks to comply the instructions of GoAP.
Banks to exercise the State Government's request on reduction of interest rate on SHG loans at the earliest.	Banks	Banks agreed to reduce the interest rates as per the Govt request. SERP, Govt of AP negotiating with RRBs on uniform reduction.
Department of Agrl. to create login credentials of all Bank branches, Controllers of Banks to get access into e-panta portal to view details	Dept. Agri, GoAP	Created login credentials for SLBC of AP.
SLBC to issue suitable advisory to various banks in the State for extending credit support to ASCI trained skilled youth for establishing rural enterprises in Farm Sector	SLBC	SLBC vide Lr no 2716/30/20/0017 dated. 15.04.20 requested Controlling Authorities of All Banks to prioritize the applications received from ASCI trained skilled youth for credit support to establish rural enterprises in farm sector.
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 District.	Banks, LDM YSR Kadapa District	RBI and SLBC have been monitoring the progress on monthly basis. The progress report placed in agenda item 12.2. A subcommittee meeting was conducted on 17.06.2020, and it is decided to speed up the process in campaign mode.

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 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.

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.

RBI had launched a programme named as “National Strategy on Financial Inclusion 2019-2024 – universal access to banking – providing banking outlet to villages within 5 KM radius and hamlets of 500 households in hilly areas”. With regard to providing banking outlet to villages within 5 KM radius – as against the given task of 144 villages, we could cover 140 villages and only 4 villages were leftover as per Jan Dhan Dharshak app. Similarly, with regard to providing banking outlet in hamlet of 500 households in hilly areas, only one village / hamlet was leftover in Vizianagaram district against a total of 334 villages /hamlets.

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.

There are 567 villages with above 5000 population identified in our state for opening of banking outlets as per RBI road map. CBS enabled banking outlets are opened in all identified villages in our State and pendency was reduced to NIL.

1.2 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	No of BCs.
	Rural	Semi Urban	Urban	Metro	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
31.03.2020	174	116	44	450	768	1225	1402

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

1.2.1 Bank Branches in State of Andhra Pradesh as on 31.03.2020

Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.12.2019	As on 31.03.2020	Increase in No. of Branches over Dec 2019	Increase in No. of Branches over Mar 2019
Rural	2,730	2,650	2,632	2,637	5	-13
Semi Urban	2,165	2,228	2,306	2,323	17	95
Urban	1,850	1,839	1,846	1,857	11	18
Metro	440	662	697	692	-5	30
Total	7,185	7,379	7,481	7,509	28	130

1.3 Review of Operations of Business Correspondents

Deployment of Bank Mithras Status as on 31.03.2020

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	545	4
Vizianagaram	921	550	99	451	436	15
Visakhapatnam	925	620	132	488	477	11
East Godavari	1069	821	211	610	585	25
West Godavari	908	677	277	400	397	3
Krishna	970	439	172	267	265	2
Guntur	1011	974	431	543	535	8
Prakasam	1030	626	313	313	300	13
SPS Nellore	940	559	187	372	362	10
Chittoor	1363	952	198	754	735	19
YSR Kadapa	790	516	269	247	236	11
Anantapuram	1003	901	190	711	704	7
Kurnool	889	747	188	559	553	6
Total	12918	9044	2780	6264	6130	134

NABARD introduced a scheme to train BCs for 3 days under capacity building programme and would reimburse the cost of training and examination fee. They have recommended IIBF one of the institutions 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 2716/30/302/25 dated 29.04.2020, 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 16.

1.4 Positioning Bank Mitra at Rythu Bharosa Kendralu (RBK).

Government of Andhra Pradesh has established Agri input shops and village knowledge centers in the name of Rythu Bharosa Kendralu at 10641 locations across the state on May 30, 2020. The RBKs will be delivering various services related to supply of agriculture inputs to farmers which entails financial transactions. Govt of AP requested Banks to integrate BC services with RBKs to facilitate hassle free financial transactions for farmers. During the sub Committee meeting held on 19.02.2020 it was resolved that Banks to advise their BCs to extend their available services at RBKs depending upon need and demand. In line with Sub Committee resolution, SLBC vide Lr no 2716/30/7/84 dated 15.06.2020 advised Controlling authorities of all banks to position their BCs at RBKs in respective village, to render banking services to farmers as the RBKs are common touch point for farmers in the village.

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
31.03.2020	9876

(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 31.03.2020.

Bank Type	No of A/Cs Rural & semi urban	No of A/Cs- Urban	Total No of A/Cs	Total Deposits (Crs)	Zero Bal A/Cs	Rupay Card Issued	Aadhar Seeded
Public Sector Bank	36,62,112	43,03,977	79,66,089	1843.11	6,56,789	68,05,935	69,70,547
Regional Rural Banks	13,71,073	6,92,295	20,63,368	299.60	69,289	12,79,871	19,82,487
Private Sector Banks	1,15,535	2,77,924	3,93,459	64.75	1,64,420	3,69,249	3,42,133
Grand Total	51,48,720	52,74,196	1,04,22,916	2207.46	8,90,498	84,55,055	92,95,167
% to Total Accounts					8.54%	81.12%	89.18%

(Source. www.pmjdy.gov.in)

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

Financial Literacy Centre 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 31.03.2020.

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	March 2020 Quarter
No. of FLCs	85
No. of Special Camps by FLCs	371
No. of target Specific camps by FLCs	606
No of Camps by Rural Branches against the target of 7896 camps	6022

1.8.1 NABARD – Financial Inclusion Fund – A Differentiated Approach–Continuation during FY 2020-21

NABARD vide circular No.105/DFIBT-04/2019 dated 23.04.2019 communicated that, to address disparities in development of various areas and banks it was considered necessary to adopt a new strategy for financial inclusion. Hence, a differentiated strategy was put in place for support from the FIF from the financial year 2019-20 onwards.

NABARD informed that, the scheme will be continued during FY 2020-21. Banks to submit the proposals on various schemes supported under Financial Inclusion Fund for FY 2020-21 . NABARD further informed that in view of COVID -19 Pandemic and the resultant requirements of banking services in the rural areas, the following interventions need to be focused upon by banks during the current year.

- Increase Merchant Transactions Points PoS/mPoS
- Activation of Rupay card-at micro ATM –Green Pin
- Increase financial literacy awareness
- Improve the connectivity infrastructure. Mobile Signal booster/VSAT.

List of Schemes under Financial Inclusion Fund for FY 2020-21.

S.N	Name of the Scheme	Maximum Grant Support
1	Financial and Digital Literacy Camps by branches	SFD. Rs 6000/- per camp Others. Rs 5000/- per camp
2	Reimbursement of Examination fee of BC/BF	Rs. 800/- per BC
3	Bank Sakhi	Rs. 1000/- per day of training
4	Capacity Building of BC/BF Conduct of 3 Day Capacity Building programme	Rs. 4050/- for training per BC
5	Capacity Building of BC/BF – Refresher Programme	Rs. 1350/- for refresher training per BC
6	Dissemination of Financial Literacy through Audio Visual media, Nukkad Natak, folk media etc.	Rs. 15000/- per camp
7	microATM Deployment	Rs. 22,500/- per devices
8	POS/mPOS Deployment	Rs. 6000/-
9	Dual Authentication Implementation (Note. Proposal to be submitted to NABARD, HO by SCB (Including SFB & PB)s)	Rs. 14.00 Lakh per bank
10	VSAT Deployment	Rs. 1.00 Lakh per VSAT in SFDs Only
11	Mobile Signal Booster Deployment	Rs. 6000/- per device in SFDs only
12	Solar power unit/ UPS Deployment	Rs. 1.00 Lakh per unit in SFDs only

All Banks are requested to submit the proposals for sanction of FIP for FY 2020-21 and focus on to conduct financial literacy camps on aforesaid activities duly prioritizing the NABARD underlined activities to improve banking services in rural areas.

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 31.03.2020.

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	81,89,050	22,85,935
Pvt. Sector Banks	5,93,713	87,219
Co-operative Banks	63,844	19,206
Grand Total	88,46,607	23,92,360

(Source. www.jansuraksha.gov.in)

1.9.2 Atal Pension Yojana.

Performance of Banks in the State during financial year 2019-20 upto 31.03.2020

Type	Target	Achievement	% of Achievement
PSBs	2,74,200	2,80,404	102.12
Pvt. Sector Banks	48, 420	14,501	30.12
RRBs	64,250	51,269	79.80
Others	8,520	16,519	194.11
Grand Total	3,95,390	3,62,693	91.73

(Source PFRDA, New Delhi)

Department of Financial Services, MoF, GoI has allocated annual targets under APY for FY 2020-21 for banks. PSBs, RRBs and Cooperative Banks 60 accounts per branch, Private Banks 30 accounts per branch.

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.

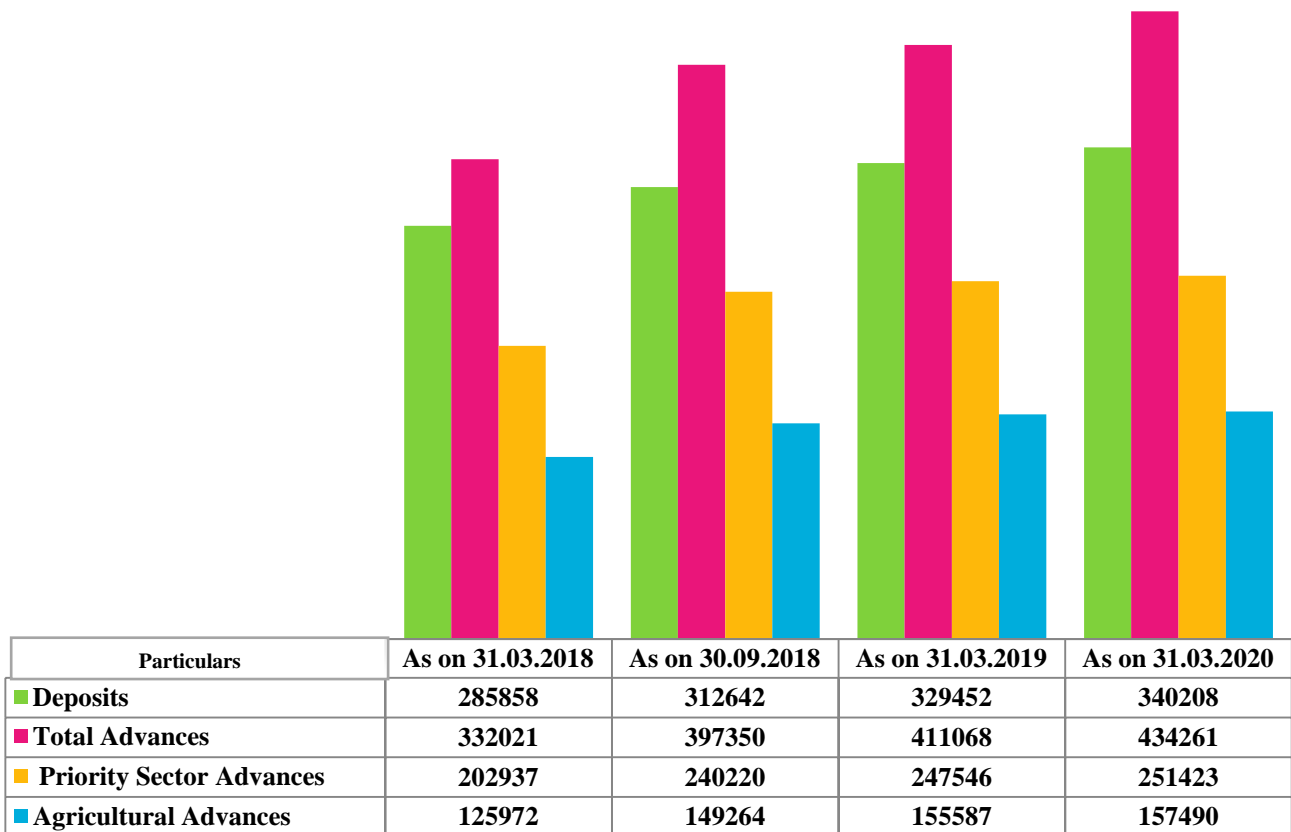
(Bank wise position of PMJDY, PMSBY, PMJJBY & APY enrolments can be viewed in www.slbcap.nic.in)

AGENDA- 2 BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.03.2020
2.1 Banking at a Glance in Andhra Pradesh as on 31.03.2020.

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2637	2323	1857	692	7509
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		340208	-	
Total Advances in the State		434261	-	
Credit Deposit Ratio		127.65	60%	
Total Priority Sector Advances		251423	-	
% of Priority Sector Advances to ANBC		63.27%	40%	
Of Above				
Agricultural Advances		157490	-	
% of Agrl. Adv. to ANBC		39.63%	18%	
Of Above				
Small & Marginal Farmers		75993	-	
% Small & Marginal Farmers to ANBC		19.10%	8%	
Micro & Small Enterprises		52122	-	
(% to ANBC)		13.11%		
Out of which Micro Enterprises		28533		
(RBI norm – 7.5% of ANBC)		7.18%	7.50%	
Medium Enterprises		5951	-	
Total MSME		58073	-	
(% to ANBC)		14.66%	-	
Export Credit		692	-	
Education		3963	-	
Housing		28385	-	
Social Infrastructure		25	-	
Renewable Energy		38	-	
Others		2757	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		28872	-	
Advances to Weaker Sections		90624		
% Weaker Sections advances to ANBC		22.80%	10%	
Advances to Women		49848	-	
% of Women advances to ANBC		12.54%	5%	
Advances to SC/ST		15791	-	
Advances to Minorities		15477	-	

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)



2.2 Comparative Statement of Banking Key Indicators

2.2.1 Deposits & Advances.

Amt. in Crores)

Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.12.2019	As on 31.03.2020	%Increase over Dec, 19	%Increase over Mar,19
Deposits	2,85,858	3,12,642	3,29,451	3,40,208	3.27	8.82
Advances	3,32,021	3,97,350	4,11,068	4,34,261	5.63	9.29

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 31.03.2020
1	Total Number of Branches	7,158	7,185	7,379	7509
	Incremental No of Branches	269	27	194	130
	% of increase	3.90	0.37%	2.70%	1.76%
2	Deposits	2,62,556	2,85,858	3,12,642	3,40,208
	Incremental Deposits	44,534	23,302	26,784	27,566
	% of increase	20.43%	8.88%	9.37%	8.83%
3	Total Advances	2,73,372	3,32,021	3,97,350	4,34,261
	Incremental advances	31,061	58,649	65,329	36,911
	% of increase	12.82%	21.45%	19.68%	9.30%
4	Priority Sector Advances	1,82,881	2,02,937	2,40,220	2,51,423
	Incremental Priority advances	13,759	20,056	37,283	11,203
	% of increase	8.13%	10.96%	18.37%	4.69%
5	C.D. Ratio	104.12%	116.15%	127.09%	127.65%
	C.D. Ratio as per RBI norm	60%			

2.2.3 Statement of Priority Sector Advances (Outstanding).

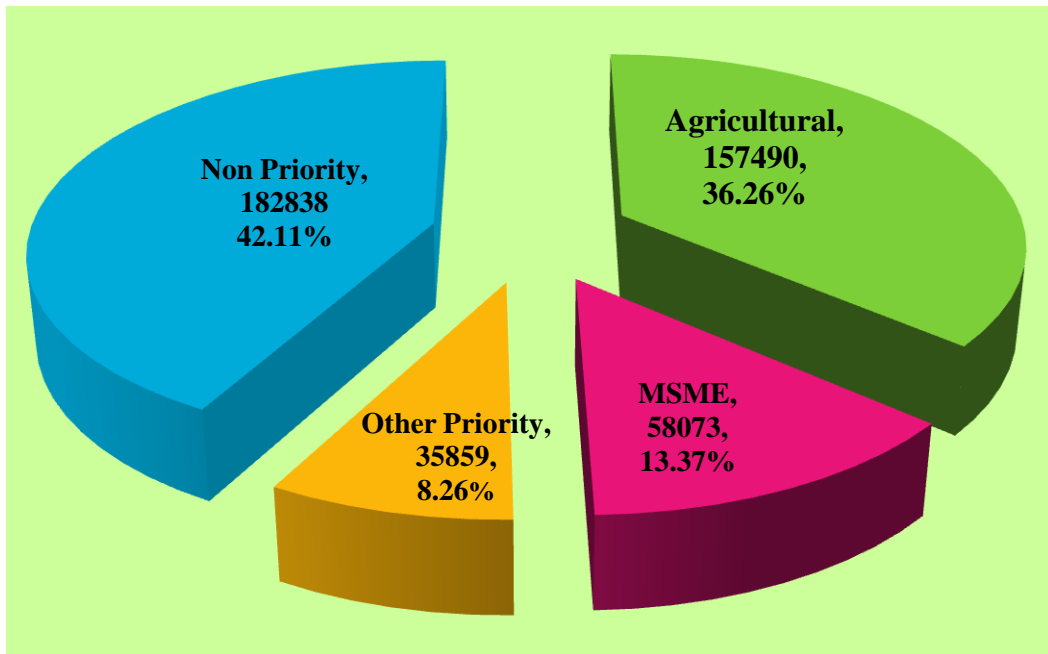
(Amt. in Crores)

S N	Particulars	As on 31.03.17	As on 31.03.18	As on 31.03.19	As on 31.03.20
1	Short Term Production loans	72,591	83,084	98,078	1,04,940
2	Total Agrl. Term Loans	36,617	42,888	51,186	45,630
3	Total Agrl. Advances	1,09,208	1,25,972	1,49,264	1,57,490
	%of Agrl. Advances to ANBC (RBI norm- 18%)	45.07%	46.08%	44.96%	39.63%
4	Micro & Small Enterprises	38,971	41,372	51,398	52,122
	(% to ANBC)	16.08%	15.13%	15.48%	13.11%
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	5,012	5,886	6,627	5,951
	MSME Total	43,983	47,258	58,025	58,073
	(% to ANBC)	18.15%	7.29%	17.48%	14.66 %
5	Export Credit	807	199	543	692
6	Others' under Priority Sector Advances	28,883	29,508	32,388	35,167
	(% to ANBC)	11.92%	10.79%	9.75%	8.85%
Total Priority Sector Advances		1,82,881	2,02,937	2,40,220	2,51,423
%of Priority Sector Adv to ANBC (RBI norm-40%)		75.47%	74.23%	72.35%	63.27%

2.2.4 Bank Branches

Particulars	As on 31.03.18	As on 31.03.19	As on 31.03.20	Increase in No. of Branches over Mar, 2019
Rural	2,730	2,650	2,637	-13
Semi Urban	2,165	2,228	2,323	95
Urban	1,850	1,839	1,857	18
Metro	440	662	692	30
Total	7,185	7,379	7,509	130

Total Advances as on 31.03.2020(Rs in Crores)



AGENDA 3 -ACHIEVEMENT OF ANNUAL CREDIT PLAN AS ON 31.03.2020

3.1 Achievement of Annual Credit Plan as on 31.03.2020.

3.1.1 Total Credit Plan.

(Amt. in Crores)

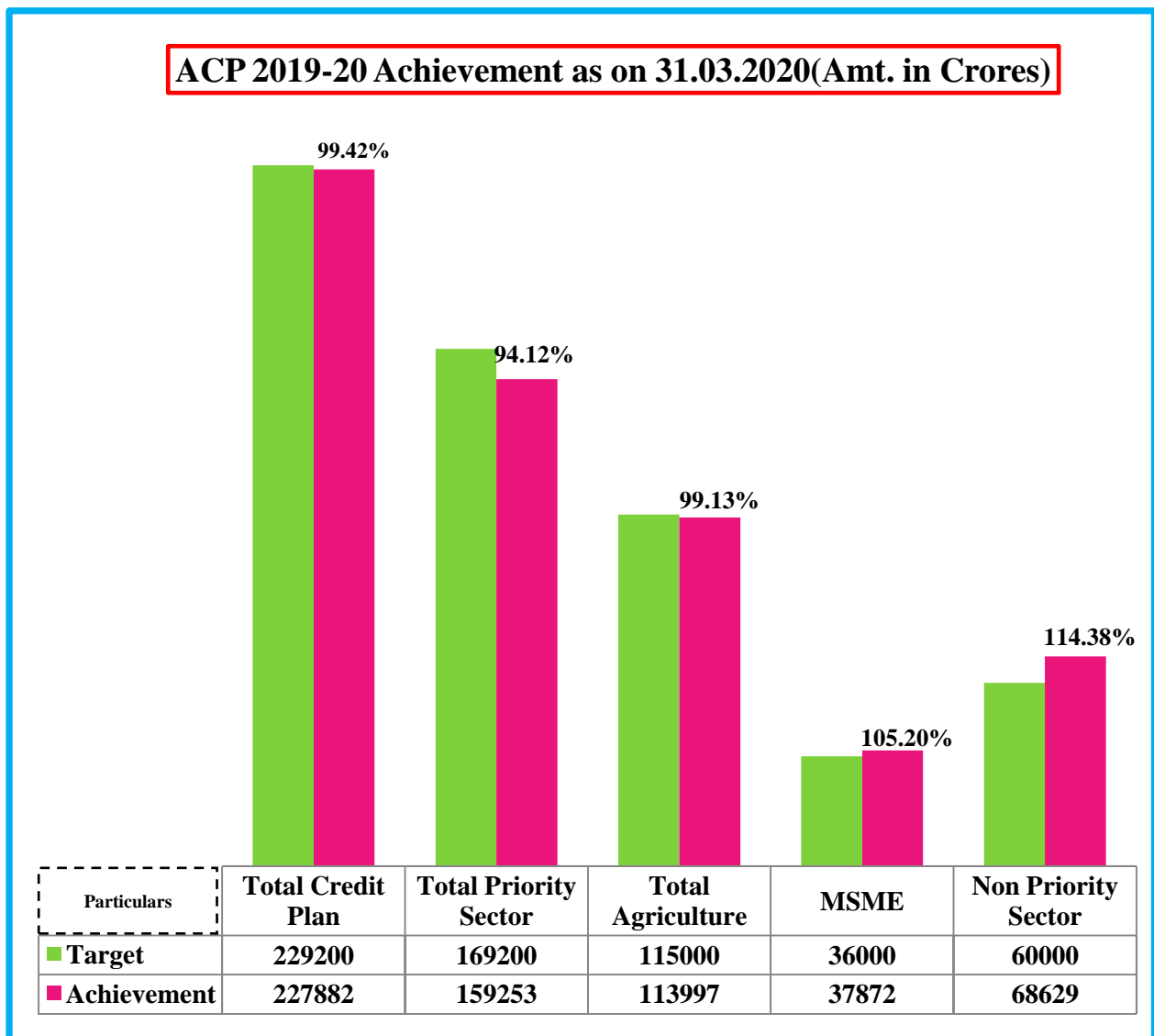
SN	Segment	Target 2019-20	Achievement (Disbursements during 01.04.19 to 31.03.2020)	% of Achievement
A	Total Priority Sector	169200	159253	94.12
B	Total Non Priority Sector	60000	68629	114.38
C	Total Credit Plan	229200	227882	99.42

3.1.2 Achievement of Annual Credit Plan in Priority Sector as on 31.03.2020.

(Amt. in Crores)

		A. Agriculture		
	Segment	Target 2019-20	Achievement (Disbursements during 01.04.19 to 31.03.2020)	% of Achievement
1	Short Term Crop Production Loans.			
	Kharriff	51240	51511	100.53
	Rabi	32760	37762	115.27
	Total	84000	89273	106.28
2	Agriculture Term Loans.			
	Kharriff	12000	11399	94.99
	Rabi	12000	9490	79.08
	Total	24000	20889	87.04
3	Total Farm Credit			
	Kharriff	63240	62910	99.48
	Rabi	44760	47252	105.57
	Total	108000	110162	102.00
4	Agri Infrastructure & Ancillary Activities.			
	Kharriff	3500	2667	76.20
	Rabi	3500	1168	33.37
	Total	7000	3835	54.79
5	Total Agriculture			
	Kharriff	66740	65577	98.26
	Rabi	48260	48420	100.33
	Total	115000	113997	99.13

B. MSME				
1	Micro Enterprises	18203	19869	109.15
2	Small Enterprises	14462	14839	102.61
3	Medium Enterprises	3335	3164	94.87
4	Total MSME	36000	37872	105.20
C. Other Priority Sector Advances				
1	III. Export Credit.	200	681	341.00
2	IV. Education	2733	478	17.49
3	V. Housing	10778	3542	32.86
4	VI. Others under Priority Sector	4489	2682	59.75



3.2 Annual Credit Plan Achievement Last Three years.

3.2.1 Total Credit Plan

(Amt in Crores)

S N	Segment	2017-18 (31.03.2018)		2018-19 (31.03.2019)		2019-20 (31.03.2020)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Total Priority sector	126806	121082	144220	149414	169200	159253
2	Total non Priority sector	40000	80759	50000	66526	60000	68629
3	Total Credit Plan	166806	201841	194220	215940	229200	227882

3.2.2 Priority sector Advances

SN	Segment	2017-18 (31.03.2018)		2018-19 (31.03.2019)		2019-20 (31.03.2020)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	63106	67568	75000	76721	84000	89273
2	Total Agrl. Term Loans incl. allied activities	24365	21889	26564	29839	31000	24724
3	Total Agriculture	87471	89457	101564	106560	115000	113997
4	MSME	25000	23798	28261	33815	36000	37872
5	Others under Priority Sector including export Credit	14335	7827	14395	9039	18200	7384
Total Priority sector		126806	121082	144220	149414	169200	159253

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

3.3.1 Total Credit Plan

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2018 to 31.03.2019	Disbursements from 01.04.2019 to 31.03.2020	% Increase
1	Total Priority sector	149414	159253	6.58
2	Total non Total Priority sector	66526	68629	3.16
3	Total Credit Plan	215940	227882	5.53

3.3.2 Priority Sector Advances

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2018 to 31.03.2019	Disbursements from 01.04.2019 to 31.03.2020	% Inc
1	Short term Crop Production Loans	76721	89273	16.36
2	Total Agriculture Term Loans including Allied activities	29839	24724	- 17.14
3	Total Agriculture	106560	113997	6.97
4	MSME	33815	37872	11.99
5	Other Priority Sector including Export Credit	9039	7384	- 18.30
6	Total Priority Sector	149414	159253	6.58

AGENDA 4- FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding).

(Amt in Crores)

S N	Particulars	As on 31.03.17	As on 31.03.18	As on 31.03.19	As on 31.03.2020
1	Short Term Production loans	72,591	83,084	98,078	104940
2	Total Agrl. Term Loans	30,688	36,101	41,956	45630
	Total Farm Credit	1,03,279	1,19,185	1,40,034	150570
3	Agriculture Infrastructure and Ancillary Activities	5,929	6,787	9,230	6920
4	Total Agrl. Advances	1,09,208	1,25,972	1,49,264	157490
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	45.07%	46.08%	44.96%	39.63%

(Above Figures are relating to Agriculture under Priority sector)

However, some banks reported an amount of Rs 2252.00 Cr to Agriculture under Non priority.

4.2 Progress in Lending to Agriculture Term Loans & Allied Activities.

(Amt. in Crores)

Sector	Target	Achievement	% of Achievement
Minor Irrigation	1442	100	6.93
Farm Mechanization	2712	331	12.21
Plantation & Horticulture	1506	98	6.51
Forestry & Wasteland Develop.	447	1.80	0.40
Dairy	6445	2256	35.00
Poultry	1276	757	59.33
Sheep / Goat / Piggery	1220	436	35.74
Fisheries	1917	285	14.87

4.3 Progress in lending to Cultivators (Tenancy).

Finance extended to tenant farmers through various modes during the year 2019-20 as on 31.03.2020 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	120027	764.69
		CoCs	58689	880.65
		JLGs & RMGs	46218	589.22
		Others	6411	69.21
		Total	231345	2303.77
% of Achievement			24.73	27.42

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

4.4 Continuation of Vaddi leni 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 37.81 Cr in first spell towards pending VLR/PV claims upto 2017-2018 against the total pending claims of Rs 649.00 Cr.

Guidelines for scheme implementation for FY 2020-21 are awaited.

Requested Government to release the pending claim amount at the earliest

4.5 Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS).

4.5.1 Modification in PMFBY scheme implementation from Rabi 2019-20 in the state of AP.

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 grass 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 seasons.

The major advantages observed under YSR Free Crop Insurance Scheme.

- ✓ 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 Khariff 2020 Proposals by Dept of Agriculture have been submitted to Government seeking necessary instructions, for implementation of scheme. Detailed operational guidelines to be received from GoAP.

4.6 Issue of Kisan Credit Cards to Farmers for Agriculture and Allied Activities.

Department of Financial Services, MoF, GoI vide Lr no F.No .3/12/2020 AC dated 29.05.2020 issued an advisory on issuance of Kisan Credit Cards to Farmers for Agriculture and allied activities in mission mode in line with the announcement made by Hon'ble Finance Minister to cover 2.50 crores farmers under KCC scheme as part of AtmaNirbhar Bharat Yojana. The contents of advisory, inter alia furnished below.

- ✓ As part of Prime Minister Package to farmers, Hon'ble Finance Minister has announced to cover 2.50 crores farmers under KCC scheme in a mission mode to facilitate credit to the farm sector of the economy.
- ✓ At the time when the country is striving hard to cope with the COVID-19 Pandemic, timely finance to farmers will result in recovery of rural economy.
- ✓ More thrust is to be given for Farmers engaged in dairy and fishery activities
- ✓ Ministry of Animal Husbandry and Dairying (DADH) , GoI, launched a special drive effective from June 1st 2020 to 31st July 2020 to provide KCC to 1.50 crore dairy farmers
- ✓ Govt of India already advised States' Administration for coordination with banks, and to extend all sort of support.
- ✓ State Govt machinery would source the applications from the eligible farmers, and banks need to accept the applications for processing.
- ✓ At the same time efforts are also to be given to obtain consent from eligible farmers to cover under PMSBY & PMJJBY to ensure auto debit of premium from their accounts
- ✓ Banks to ensure prompt processing and approval of applications, dedicated desks in the branches wherever possible may be set up for receiving applications and providing appropriate guidance to the farmers.
- ✓ The daily progress to be updated in PM-KISAN portal which will be reviewed by DFS, Ministry of Finance.

All Controlling Authorities of Banks are requested to issue suitable instructions to all concerned branches to comply the Govt of India instructions.

4.7 Progress under SHG-Bank linkage as on 31.03.2020.

(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	522064	17395	2700	102175	4876	16819	624239	22271	1003080	28872

4.8 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.

Further, RBI vide circular no FIDD.CO.FSD.BC.No.23/05.02.001/2019-20 dated March 31,2020 informed that In view of the complete lockdown in most of the states in the country and restrictions on movement except for providing essential services, it has been decided, in consultations with Ministry of Agriculture & Farmers Welfare, GoI, that the banks may convert the existing Short Term Crop Loans including agriculture gold loans into KCC loans by June 30, 2020.

In view of COVID1-19 Pandemic disruption, RBI vide Lr no FIDD.CO.FSD.BC.No.25/05.02.001/2019-20 dated June 4,2020 informed that the Government of India has decided to continue the availability of 2% IS and 3% PRI to farmers for the extended period of repayment upto August 31, 2020 or date of repayment, whichever is earlier. This benefit will be applicable to all short term loans for Agriculture and Animal Husbandry, Dairy and Fisheries (AHDF) upto ₹3 lakh per farmer (upto ₹2 lakh for AHDF farmers).

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

4.9 Co- Ordination between Rythu Bharosa Kendralu and Service Area Bank Branch

Special Commissioner of Agriculture, GoAP vide Lr. No. Credit/10/2020 dt. .06.2020 proposed that the RBKs and Service Area Bank branch to be worked in a coordinated way to extend enhanced services to farmers, and to resolve other issues with the help of Village secretariat staff. He proposed following activities to be carried out by VAA/VHA/VSA in coordination of service area bank branch.

1. Village Agriculture Assistant (VAA)/Village Horticulture Assistant (VHA)/Village Sericulture Assistant (VSA) at RBK level shall act as coordinator between service area bank branch and farmer for the mutual benefit of farmer and bank branch to resolve permissible issues and dissemination of useful information.
2. Bank shall keep sufficient copies consent forms of KCC applications and KCC renewal forms.
3. VAAs/VHAs/VSAs shall collect Crop loan application forms, both for fresh loans and renewals from farmers and submit to respective banks for sanction of loans. This facility to be given to Animal Husbandry and Fishery sectors also.
4. Collect consent forms from farmers for PMJDY, PMSBY and APY enrollments and submit to Bank branch.
5. Identify the non loanee farmers and submit the applications received from eligible farmers for the purpose of KCC sanction.
6. VAAs/VHAs/VSAs shall maintain a loanee/non loanee farmers details of his service area and would co-ordinate with banks to bring all non loanee farmers under coverage of bank finance.
7. Collect consent forms along with documentary proof from the farmers for Aadhar seeding.
8. Shall submit the unsuccessful payment list generated while transferring the Rythu Bharosa amount and shall collect required records/documents from respective farmers to rectify errors at branch level.
9. VAAs/VHAs/VSAs shall assist the Bank branch for the purpose of loan recovery.
10. Bank branch shall share the list of overdue borrowers to VAAs/VHAs/VSAs on frequent intervals to pursue at village level
11. Banks shall share their agriculture loan product details with VAAs/VHAs/VSAs to spread among the farmers in the village.
12. VAAs/VHAs/VSAs shall be authorized to seek information on loan disbursement /outstanding details of Agriculture loans (quantitative) for the purpose of credit performance review.
13. VAAs/VHAs/VSAs shall also act as resource person for banks for the purpose of enquiry in the process of due diligence.
14. VAA shall visit the Bank branch at a mutually agreed and convenient time for any above assigned purpose, where Bank branch to attend him/her on priority.
15. Being the single point of contact of farmers in the village, the Bank Mitras/Banking Correspondents may extend their services from RBKs as far as possible and accordingly the Bank Mitras/BCs are to be advised by the respective banks to attend RBKs at particular times in a given day to enable the farmers to meet them and access services at RBK.

**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 31.03.2020	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	948358	22814	1199612	26514	1171145	28533
Small Enterprises	138286	18558	142150	24884	148178	23589
Total MSE	1086644	41372	1341762	51398	1319323	52122
% of Micro enterprises to total MSE	87.27%	55.14%	89.41%	51.59%	88.77	54.74
Medium Enterprises	82137	5886	8920	6627	12586	5951
Total MSME	1168781	47258	1350682	58025	1331909	58073

5.2 Outstanding position under Manufacturing and Service sectors as on 31.03.2020.

(Amt. in Crores)

Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	163993	7248	1007152	21285	1171145	28533
Small Enterprises	27476	8262	120702	15326	148178	23589
Medium Enterprises	2856	2697	9730	3253	12586	5951
Total MSME	194325	18208	1137584	39865	1331909	58073

5.3 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 reports 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.

5.3.1 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 15.06.2020 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
731	124	118	424	183

Loan Upto 10 laks				Loan Above 10 laks				Total			
Eligible as on 01.01.2020		Restructured Upto 31.05.2020		Eligible as on 01.01.2020		Restructured Upto 31.05.2020		Eligible as on 01.01.2020		Restructured Upto 31.05.2020	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
154110	191320.74	96059	117942	10143	463952	4679	159040	164253	649551	100738	276983

The Bank-wise progress was reviewed in Sub Committee meeting held on 26.06.2020 and Bankers were advised to ramp up the progress.

5.4 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 (Mar 2019 to Mar 2020)	20	1.40
10 % annual growth in the number of micro enterprise accounts(Mar 2019 to Mar 2020)	10	2.37
60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	50.86

5.5 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	24782	775.61

AGENDA 6 - FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Affordable Housing. Position of Housing Loans as on 31.03.2020

(Amt. inCrores)

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	335840	28385	39758	3542

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

6.1.1 Pradhan Mantri Awas Yojana (PMAY)

6.1.1.1 Housing Finance under PMAY (U) Affordable housing in Partnership (AHP)-APTIDCO - Problems in Mortgage of House Property in favor of Financed Bank.

Lead District Manager, Guntur vide e mail dated 24.06.2020, escalated that branches of Union Bank of India in Guntur district have reported problems/ issues in housing finance under PMAY(U) Affordable housing in Partnership (AHP)-APTIDCO . It was reported that, at Mangalagiri Branch of Union Bank of India, 149 Housing loan accounts are classified as NPA by statutory auditors during annual statutory process due to non-creation of mortgage of house property in favour of financed bank. It is learnt that the same type of problems are there throughout the State.

Forum is requested to deliberate on above issue to find a suitable solution as financed banks are grappling with NPA threat of accounts

6.1.1.2 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.

6.2 Grant of Education Loans.

6.2.1 Position of Education Loans as on 31.03.2020.

(Amt. inCrores)

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	77983	3963	15611	478

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

6.3 Export Credit, Social Infrastructure, renewable energy & others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & others as on 31.03.2020 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 31.03.2020									
Type of Bank	SC/ST			Women			Total		
	Tgt	No. of A/cs San	% of Achvt	Tgt	No. of A/cs San	% of Achvt	Tgt	No. of A/cs San	% of Achvt.
Public Sector Banks	4594	1041	22.66	4594	3284	71.48	9188	4325	47.07
Private Sector Banks	402	168	41.79	402	201	50.00	804	369	45.90
+RRBs	896	76	8.48	896	276	30.80	1792	352	19.64
Total	5892	1285	21.81	5892	3761	63.83	11784	5046	42.82

(Source. www.standupmitra.in)

7.1.2 Pradhan Mantri MUDRA Yojana (PMMY)

Progress made under Pradhan Mantri MUDRAYojana for the financial year 2019-20 as on 31.03.2020 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursements from 01.04.2019 to 31.03.2020			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	7287.00	310.56	2169	1803.54	4283.1	58.78
Private Sector Banks	1031.00	69.29	602.09	430.2	1101.58	106.85
RRBs	2309.00	238.71	795.39	798.71	1832.81	79.38
Others	.....	759.21	767.07	1346.94	2873.22	.....
Total	10627.00	1377.77	4333.55	4379.39	10090.71	67.91

(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 31.03.2020.

Category	Shishu		Kishore		Tarun		Total	
	% Share		% Share		% Share		% Share	
	No Of A/Cs	Amt	No Of A/Cs	Amt	No Of A/Cs	Amt	No Of A/Cs	Amt
General	50.46	53.46	65.5	73.20	83.01	84.88	57.52	75.81
SC	24.13	22.52	10.31	6.77	5.41	3.88	18.69	7.77
ST	2.45	2.32	2.14	1.83	1.66	1.68	2.11	1.49
OBC	22.96	21.7	22.05	18.20	9.92	9.56	21.68	14.93
Women Entrepreneurs	17.53	19.43	21.89	20.06	26.96	14.5	19.62	17.53
New Entrepreneurs A/Cs	10.49	14.2	35.16	37.10	21.26	21.14	18.81	27.00
Minority	3.31	3.42	4.57	4.11	3.01	2.96	3.68	3.54

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 March , 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
15338	8665	3562	2274

(Source. Handlooms & Textiles Department)

7.1.3 Prime Ministers Employment Generation Programme (PMEGP)

Target & Achievement under PMEGP for the year 2019-20 (as on 31.03.2020)

(Amt. in Lakhs)

SN	Name of the Org.	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	160	682.52	1706	47	67	62
2	KVIB	471	1413	3768	608	2691.22	6728	129	190	179
3	DIC	478	1433	3822	1116	3923.45	9809	233	274	257
	TOTAL	1291	3872	10326	1884	7297.19	18243	146	188	177
4	KVIC,D.O., Vizag	450	1350.75	3602	226	1444.45	3611	50	107	100
Grand Total		1741	5222.75	13928	2110	8741.64	21854	121	167	157

(Source KVIC, Hyderabad)

Directorate of PMEGP, Department of KVIC vide their Lr no PMEGP/Policy/Appf/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 31.03.2020

(Amt. in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Phy	Finl	Phy	Finl	Phy	Finl
1	SEP (Individual)	15000	300.00	9940	100.46	66.26	33.33
2	SEP (Groups)	350	35.00	233	18.03	66.57	51.64

(Source MEPMA)

7.1.5 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 1589.56 lakhs during FY 2019-20.

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
March ,2020	44.20

The credit outstanding under DRI is Rs.44.20 Crores as on 31.03.2020 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 the Banks.

Consolidated Pending Subsidy Bank-Wise Position under GSS. (Rs. Lakhs)									Dated 03.06.2020	
S No	Bank Name	2016-17		2017-18		2018-19		Total		
		Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks		
		Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	
1	State Bank Of India	2842	1680.67	6779	4650.66	7207	4996.64	16828	11327.97	
2	Andhra Bank	1118	570.48	2687	1907.51	4046	2700.94	7851	5178.93	
3	APGB	739	385.54	1627	1028.93	3520	1826.52	5886	3240.99	
4	Syndicate Bank	1001	495.21	1701	1201.71	1725	1192.51	4427	2889.43	
5	Indian Bank	395	264.54	771	528.07	1360	959.34	2526	1751.95	
6	Corporation Bank	817	503.16	1174	883.84	342	255.12	2333	1642.12	
7	Bank Of India	312	222.90	690	483.33	691	496.64	1693	1202.87	
8	DCCB	241	134.86	655	399.76	960	616.04	1856	1150.66	
9	Union Bank Of India	281	196.07	673	491.45	544	380.87	1498	1068.39	
10	Bank Of Baroda	221	159.44	453	332.97	487	349.67	1161	842.08	
11	Canara Bank	275	135.89	439	311.55	698	386.75	1412	834.19	
12	Vijaya Bank	166	102.66	456	349.00	503	363.96	1125	815.62	
13	Central Bank Of India	225	172.73	329	249.62	413	309.85	967	732.20	
14	SGB	173	79.09	394	226.84	489	335.78	1056	641.71	
15	APGVB	236	122.22	201	129.97	268	208.98	705	461.17	

S.No	Bank Name	2016-17		2017-18		2018-19		Total	
		Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks		Balance Subsidy With Banks	
		Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy	Phy.	Subsidy
16	Punjab National Bank	58	39.25	233	188.88	220	149.20	511	377.33
17	Karnataka Bank	125	66.95	142	115.60	229	115.60	496	298.15
18	Uco Bank	98	62.25	184	124.48	101	69.90	383	256.63
19	Indian Overseas Bank	28	17.61	139	92.59	164	133.12	331	243.32
20	Bank Of Maharastra	166	153.50	31	29.40	44	40.35	241	223.25
21	Kdcc Bank	6	3.40	73	52.50	233	143.20	312	199.10
22	CGGB	45	24.23	41	32.45	146	89.38	232	146.06
23	South Indian Bank	73	57.10	103	54.30	17	11.75	193	123.15
24	Hdfc Bank Ltd	22	17.52	67	49.37	26	25.16	115	92.05
25	Idbi Bank	15	11.15	46	35.20	41	29.00	102	75.35
26	OBC	8	5.55	30	25.45	13	11.59	51	42.59
27	Dena Bank	20	14.60	25	21.76	0	0.00	45	36.36
28	Allahaabad Bank	3	2.60	14	9.85	20	17.00	37	29.45
29	Axis Bank	4	3.20	16	15.20	11	10.00	31	28.40
30	City Union Bank	0	0.00	13	11.90	1	0.60	14	12.50
31	United Bank Of India	8	7.50	3	3.00	2	2.00	13	12.50
32	Laxmi Vilas Bank Ltd	8	7.60	2	1.90	0	0.00	10	9.50
33	Icici Bank Ltd	4	4.00	0	0.00	3	3.00	7	7.00
34	Tamilnad Mercantile	4	4.00	0	0.00	0	0.00	4	4.00
35	Karur Vysya Bank	3	0.90	1	1.00	2	1.60	6	3.50
36	Ing Vysya Bank	11	3.30	0	0.00	0	0.00	11	3.30
37	Punjab And Sind	0	0.00	2	2.00	1	1.00	3	3.00
38	Catholic Syrian Bank	0	0.00	0	0.00	2	2.00	2	2.00
	Total	9751	5732	20195	14042.54	24529	16235.06	54475	36009.27

7.2.2 Sericulture. Achievement as on 31.03.2020

(Amt. in Lakhs)

Particulars	Target 2019-20		Sanctioned		Grounded		% of Achievement against Sponsored
	Num	Amt	Num	Amt	Num	Amt	Number
On Farm	1919	3232.00	715	699	580	553	37.22
Non Farm	92	1080.50	28	56	15	56	30.43

(Source Department of Sericulture)

AGENDA 8 - POSITION OF OVERDUES/NPAs

8.1 Position of Overdues/NPAs under various sectors as on 31.03.2020.

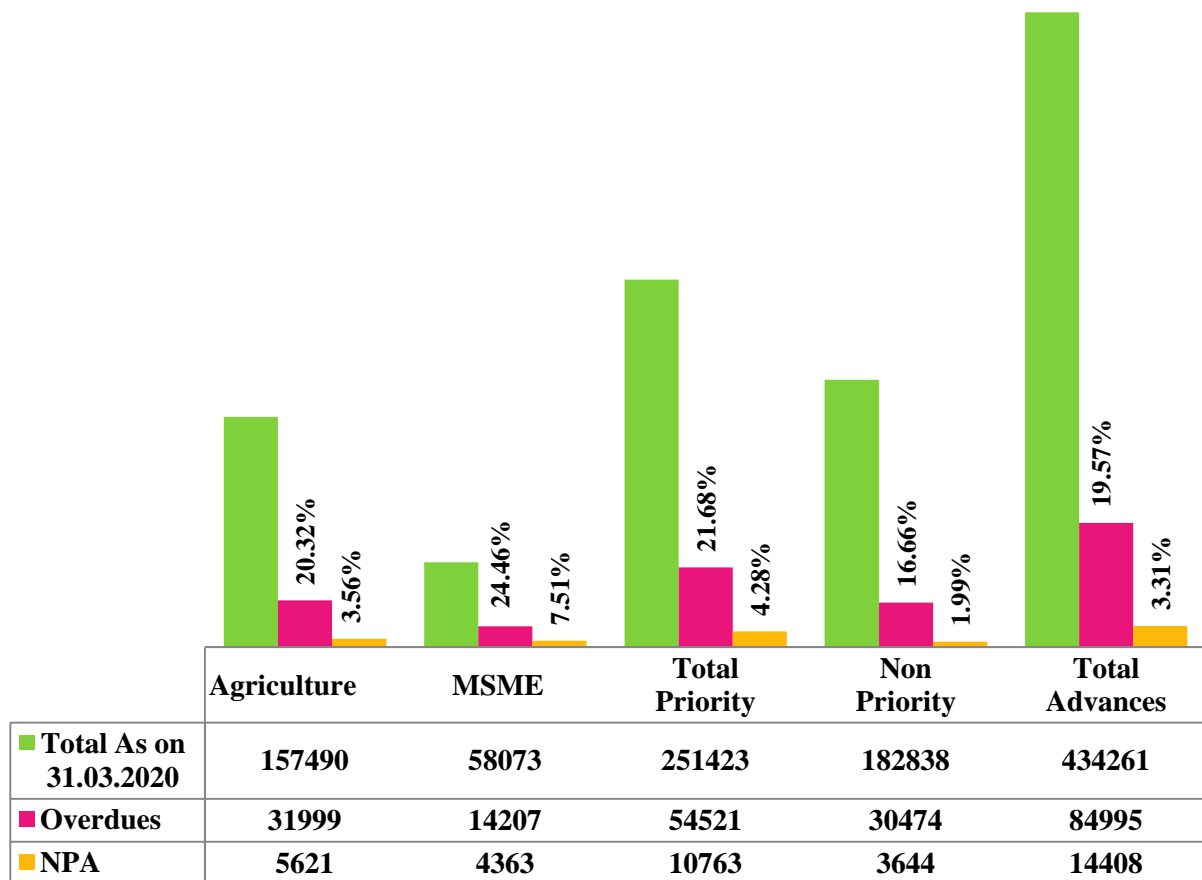
SN	Sector	Outstanding		Overdue			Non- Performing Assets		
		No. of A/Cs	Amt	No. of A/Cs	Amt	% OD/(O/S)	No. of A/Cs	Amt	% NPA/(O/S)
1	Short term crop Pro Loans	10622110	104939	2048568	24358	23.21%	337426	3338	3.18%
2	ATL	1917141	45630	236978	6430	14.09%	115721	1825	4.00%
3	Agri Infra	1385	508	251	151	29.71%	83	75	14.69%
4	Agri Ancil	23114	6411	1362	1058	16.50%	574	383	5.98%
5	Total Agriculture	12563750	157490	2287159	31998	20.32%	453804	5621	3.57%
6	Micro	1171145	28533	342526	6911	24.22%	151738	2056	7.21%
7	Small	148178	23589	19286	5591	23.70%	8478	1747	7.41%
8	Medium	40349	5951	2690	1705	28.65%	691	560	9.41%
9	Total MSME Sector	1359672	58074	364502	14207	24.46%	160907	4363	7.51%
10	Hous Loans	345840	28502	71770	10956	38.44%	7658	742	2.60%
11	Edu Loans	77983	3972	15592	702	17.67%	7124	132	3.32%
12	SHGs	1003080	28872	77436	1741	6.03%	20784	336	1.17%
13	Priority Sector Loans	14547084	251423	2759525	54521	21.68%	646181	10764	4.28%
14	Non Priority sector Loans	3645559	182838	643383	30474	16.66%	69670	3645	1.99%
15	Total Loans	18192643	434261	3402908	84995	19.57%	715851	14409	3.32%

8.2 Overdue & NPA position under Government Sponsored Schemes as on 31.03.2020.

(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	1345314	36550	227811	11524	1055	31.23	83020	3256	8.91
Central G.S.S	1608083	29036	284854	7029.61	790	24.21	58815	1823	6.28

Sector wise Overdues & NPA as on 31.03.2020



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 31.01.2020 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 farmer's income by 2022.

AGENDA 10 - CD RATIO

District wise position of CD ratio as on 31.03.2020

S No	Name of the District	CD Ratio
1	Srikakulam	90.26
2	Vizianagaram	85.38
3	Visakhapatnam	180.45
4	East Godavari	127.76
5	West Godavari	142.04
6	Krishna	143.70
7	Guntur	131.02
8	Prakasam	141.71
9	SPS Nellore	128.38
10	Chittoor	77.34
11	YSR Kadapa	94.25
12	Ananthapuram	115.16
13	Kurnool	118.94
	Grand Total	127.65

The CD Ratio in the State of Andhra Pradesh is 127.65% and no District in the State is having CD ratio below 40%.

AGENDA 11 - REVIEW OF RELIEF MEASURES BY BANKS IN AREAS AFFECTED BY NATURAL CALAMITIES

In the state of Andhra Pradesh, during the financial year 2019-20 Government of Andhra Pradesh has not declared any natural calamities upto March 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. SLBC shared list of block codes as provided by RBI in revised block master to all Bank in the state of Andhra Pradesh with an advised to complete this mapping activity within timelines prescribed by Reserve Bank of India.

All Banks have confirmed that, mapping of branches with block codes as provided by RBI in revised block master is completed. Further, few Banks have informed that they have prepared prescribed flat-file formats to upload district-wise and block-wise data in the SLBC portal.

Now, remaining Banks are requested to complete this activity immediately, since the dead line set by Reserve Bank of India is already over.

12.2 Review of Progress on 100% Digital District Project.

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 stake holders, 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. Major parameter wise progress as on 31.05.2020 is furnished below.

Month	No of SB A/Cs	% Debit/ RuPay cards coverage	% Net Banking coverage	% of Mobilie Banking + UPI + USSD	Total No. of Current AC	% Net banking coverage	No. of POS/ QR availed by CA AC	No. of POS/ QR availed by other than CA ac
May20	37,26,699	55.76	22.95	17.98	87457	28.97	1721	1890

Bank wise position is furnished in annexure 18

A Sub Committee Meeting has been conducted on 17.06.2020 where following action points emerged.

- State level controllers of the Banks to look into the data extraction/compiling process and ensure that data in respect of YSR Kadapa District submitted to RBI /SLBC/LDM is accurate and complete in all respects.
- The quarterly /monthly data submitted from the quarter ended December 31, 2019 onwards may be re-checked by banks and corrected data may submitted to RBI and SLBC Convenor. The banks which are satisfied that there are no errors in the data submitted by them so far, may confirm the same to RBI and SLBC Convenor.
- Bank Controllers shall issue internal circular to all their branches in YSR Kadapa district stipulating Branch wise Targets and monitor the progress at branch level in a very focused manner.
- Each Bank functioning in YSR Kadapa District to make one person responsible for submission of accurate data on monthly basis according the RBI designed format.
- Any specific issues/ constraints faced by Banks in implementation of the project may be brought to the notice of SLBC/RBI to sort them out with the help of State Government and other stakeholders.
- All Banks functioning in the YSR Kadapa district to observe special financial literacy campaign on digital banking channels from June 22, 2020 to June 26, 2020 with theme of "educating and enrolling for Rupay Debit Card issuance.
- LDM of YSR Kadapa to collate the daily progress report from all the banks, and submit to SLBC and RBI for the purpose of review of each bank performance.
- SLBC to arrange to undertake field level survey to identify the gaps.
- Banks shall initiate suitable steps to create awareness among its branch staff in Kadapa about the project for making the district 100% Digitally enabled and build a spirit of competition among branches by devising suitable measures for appreciating branches/staff showing good progress in achieving the objectives, while counseling poor performing branches/staff.
- Bank may approach NPCI to extend for support on imparting training to bank staff and conducting awareness camps.

12.3 COVID-19 – Regulatory Package

RBI vide Circular DOR.No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020 and Circular DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 announced certain regulatory measures in the wake of the disruptions on account of COVID-19 pandemic and the consequent asset classification and provisioning norms. Further, In view of intensification of disruptions has imparted priority to further relaxing repayment pressures and improving access to working capital by mitigating the burden of debt servicing, prevent the transmission of financial stress to the real economy, and ensure the continuity of viable businesses and households. Consequently,

announced below mentioned measures by RBI vide Circular no RBI/2019-20/244 DOR.No.BP.BC.71/21.04.048/2019-20 dated May 23, 2020.

(I) Rescheduling of Payments – Term Loans and Working Capital Facilities.

In view of the extension of lockdown and continuing disruption on account of COVID-19, all commercial banks (including regional rural banks, small finance banks and local area banks), co-operative banks, All-India Financial Institutions, and Non-banking Financial Companies (including housing finance companies) (“lending institutions”) are permitted to extend the moratorium by another three months i.e. from June 1, 2020 to August 31, 2020 on payment of all installments in respect of term loans (including agricultural term loans, retail and crop loans). Accordingly, the repayment schedule for such loans as also the residual tenor, will be shifted across the board. Interest shall continue to accrue on the outstanding portion of the term loans during the moratorium period.

In respect of working capital facilities sanctioned in the form of cash credit/overdraft (“CC/OD”), lending institutions are permitted to allow a deferment of another three months, from June 1, 2020 to August 31, 2020, on recovery of interest applied in respect of all such facilities. Lending institutions are permitted, at their discretion, to convert the accumulated interest for the deferment period up to August 31, 2020, into a funded interest term loan (FITL) which shall be repayable not later than March 31, 2021.

(II) Easing of Working Capital Financing.

In respect of working capital facilities sanctioned in the form of CC/OD to borrowers facing stress on account of the economic fallout of the pandemic, lending institutions may, as a one-time measure,

- (i) Recalculate the ‘drawing power’ by reducing the margins till August 31, 2020. However, in all such cases where such a temporary enhancement in drawing power is considered, the margins shall be restored to the original levels by March 31, 2021; and/or,
- ii) Review the working capital sanctioned limits upto March 31, 2021, based on a reassessment of the working capital cycle.

The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from COVID-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from COVID-19.

Lending institutions may, accordingly, put in place a Board approved policy to implement the above measures.

(III) Asset Classification

The conversion of accumulated interest into FITL, as permitted in terms of above lines, and the changes in the credit terms permitted to the borrowers to specifically tide over economic fallout from COVID-19 in above said terms, will not be treated as concessions granted due to financial difficulty of the borrower, under Paragraph 2 of the Annex to the Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions, 2019 dated June 7, 2019 ('Prudential Framework'), and consequently, will not result in asset classification downgrade.

In respect of accounts classified as standard as on February 29, 2020, even if overdue, the moratorium period, wherever granted in respect of term loans, shall be excluded by the lending institutions from the number of days past-due for the purpose of asset classification under the IRAC norms. The asset classification for such accounts shall be determined on the basis of revised due dates and the revised repayment schedule.

Similarly, in respect of working capital facilities sanctioned in the form of cash credit/overdraft ("CC/OD"), where the account is classified as standard, including SMA, as on February 29, 2020, the deferment period, wherever granted in terms of paragraph 3 above shall be excluded for the determination of out of order status.

12.4 Interest Subvention Scheme for MSMEs

Operational guidelines for the captioned scheme contained in circular on 'Interest Subvention Scheme for MSMEs' issued by RBI vide FIDD.CO.MSME.BC.No.14/06.02.031/2018-19 dated February 21, 2019.

Further, Reserve Bank of India vide circular no FIDD.CO.MSME.BC.No.17/06.02.031/2019-20 dated February 5, 2020 informed that as per Government of India decision following modifications in the operational guidelines are brought.

- Submission of statutory auditor certificate by June 30, 2020 and in the meantime, settle claims based on internal/concurrent auditor certificate.
- Acceptance of claims in multiple lots for a given half year by eligible institutions.
- Requirement of Udyog Aadhar Number (UAN) may be dispensed with for units eligible for GST. Unit not required to obtain GST, may either submit Income Tax Permanent Account Number (PAN) or their loan account must be categorized as MSME by the concerned bank.
- Allow trading activities also without Udyog Aadhar Number (UAN)
- Banks are advised to submit claims to SIDBI as per the prescribed format.

12.5 Atmanirbhar Bharath Abhiyan Economic Package

Hon'ble Prime Minister of India on May 12, 2020 announced Atmanirbhar Bharath Abhiyan Economic Package (Self Reliant India Mission) to revive the Indian Economy, to help farmers, migrant workers and to revive the industrial sector.

The relief measures under the package to be implemented through to banks are furnished below.

I) **Rs 2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme.**

- A special drive to provide concessional credit to PM-KISAN beneficiaries through KCC.
- Fisherman and Animal Husbandry Farmers will also be included in this drive.
- Additional liquidity of Rs 2 lakh crore to 2.5 crore farmers to be provided

II) **Limit of collateral free lending to be increased from Rs 10 to Rs 20 lakhs for Women Self Help Groups.**

III) **Rs 3.00 laks crores Collateral-free Automatic Loans for Businesses, including MSMEs.**

- Additional funding to meet operational liabilities built up, buy raw material and restart business
- Emergency Credit Line to Businesses/MSMEs from Banks and NBFCs up to 20% of entire outstanding credit as on 29.2.2020
- Borrowers with up to Rs. 25 crore outstanding and Rs. 100 crore turnover eligible
- Loans to have 4 year tenor with moratorium of 12 months on Principal repayment
- 100% credit guarantee cover to Banks and NBFCs on principal and interest
- Scheme can be availed till 31st Oct 2020.
- No guarantee fee, no fresh collateral

IV) **Expand the bracket of MSME Definition.**

Scope to improve the quantum of finance and unit size

Existing Criteria Investment in Plant and Machinery or equipment			
Classification	Micro	Small	Medium
Manufacturing Entprz	Investment upto Rs 25 Lakh	Investment Above Rs 25 lakh to Rs 5.00 Crs	Investment Above Rs 5.00 Cr to Rs 10.00Cr
Service Entpriz	Investment upto Rs 10 Lakh	Investment Above Rs 10 lakh to Rs 2.00 Crs	Investment Above Rs 2.00 Cr to Rs 5.00Cr

New Criteria Investment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing Entprz & Service Entpriz	Investment upto Rs 1.00 Cr Turnover Upto Rs 5.00 Cr	Investment above Rs.1.00 Cr to 10.00 Cr Turnover Above Rs 5.00 Cr to 50.00 Cr	Investment above Rs 10.00 Cr to 20.00 Cr Turnover Above Rs 50.00 Cr to 100.00 Cr

V. Rs 5000 Cr worth loans to street vendors providing with Rs 10,000/ revolving fund

VI. 2 % Interest concession on Sishu Category loans in PM MUDRA Scheme for 12 months with prompt repayment

VII. Extension of PMAY credit linked interest subsidy till 31 March 2021

All member Banks are requested to implement the schemes to benefit maximum number of borrowers, who are in distress due to COVID-19 disruption.

During Sub Committee Meeting held on 26.06.2020 to review the progress on GELC lending position, the following action points were emerged.

- ✓ Banks to share the eligible MSME borrowers list to Govt. of Andhra Pradesh by **30.06.2020**.
- ✓ Banks to pass the instructions to their field level functionaries to accord utmost priority to GELC scheme.
- ✓ Bankers to update the daily progress of GELC scheme in platform of Dr YSR Navodayam portal.

12.6 Atmanirbhar Nidhi (PM SVANidhi (Special Micro-Credit Facility Scheme for providing affordable loan to street vendors).

In pursuance of the announcement made by Hon'ble Finance Minister, during her address on May 14, 2020, Ministry of Housing and Urban Affairs has launched PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid- 19 lockdown' the brief guidelines for the scheme are furnished below

1. Background

Street vendors represent a very important constituent of the urban informal economy and play a significant role in ensuring availability of the goods and services at affordable rates at the door-step of the city dwellers. They are known as vendors, hawkers, thelewala, rehriwala, theliphadwala etc. in different areas/ contexts. The COVID-19 pandemic and consequent lockdowns have adversely impacted

the livelihoods of street vendors. They usually work with a small capital base and might have consumed the same during the lockdown. Therefore, there is an urgent need to provide credit for working capital to street vendors to resume their business.

2. Objectives

The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following objectives.

- (i) To facilitate working capital loan up to ₹10,000;
- (ii) To incentivize regular repayment; and
- (iii) To reward digital transactions

3. Eligibility of States/UTs.

The Scheme is available for beneficiaries belonging to only those States/UTs which have Notified Rules and Scheme under Street Vendors (Protection of Livelihood and Regulation of Street ending) Act, 2014.

4. Eligibility Criteria of Beneficiaries.

The Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020. The eligible vendors will be identified as per following criteria.

- (i) Street vendors in possession of Certificate of Vending/Identity Card issued by Urban Local Bodies.
- (ii) The vendors, who have been identified in the survey but have not been issued Certificate of Vending/Identity Card; Provisional Certificate of Vending would be generated for such vendors through an IT based Platform. ULBs are encouraged to issue such vendors the permanent Certificate of Vending and Identification Card immediately and positively within a period of one month.
- (iii) Street Vendors, left out of the ULBled identification survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC);and
- (iv) The vendors of surrounding development/peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB/TVC.

4. Identification of Beneficiaries left out of the Survey or belonging to the surrounding Rural Areas.

While identifying the vendors belonging to category 4 (iii) and (iv), the ULB/ TVC may consider any of the following documents to issue letters of recommendation.

- (i) The list of vendors, prepared by certain States/ UTs, for providing one-time assistance during the period of lockdown; OR

- (ii) A system generated request sent to ULBs/ TVCs for issue of LoR based on the recommendation of the Lender after verifying the credentials of the applicant; OR
- (iii) The membership details with the vendors associations including National Association of Street Vendors of India (NASVI)/ National Hawkers Federation (NHF)/ Self-Employed Women's Association (SEWA) etc.; OR
- (iv) The documents in possession of the vendor buttressing his claim of vending; OR
- (v) Report of local enquiry conducted by ULB/ TVC involving Self-Help Groups (SHGs), Community Based Organizations (CBOs) etc. ULB shall complete the verification and issuance of LoR within 15 days of the submission of application. Further, ULBs may adopt any other alternate way for identifying such vendors with a view to ensure that all the eligible vendors are positively covered.

6. Vendors who have gone back to their native places due to COVID-19

Some of the identified / surveyed or other vendors who have been vending / hawking in urban areas, have left for their native places prior to or during the lockdown period because of COVID-19 pandemic. Such vendors are likely to come back after the situation normalizes and resume their business. These vendors, whether from rural / peri-urban areas or city dwellers will be eligible for the loan on their return as per eligibility criteria for identification of beneficiaries mentioned above in para 4 & 5.

7. Brief Details of the Product.

Urban street vendors will be eligible to avail a Working Capital (WC) loan of up to ₹10,000 with tenure of 1 year and repaid in monthly installments. For this loan, no collateral will be taken by the lending institutions. On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit. No prepayment penalty will be charged from the vendors for repayment before the scheduled date.

8. Rate of Interest

In case of Scheduled Commercial Banks, Regional Rural Banks (RRBs), Small Finance Banks (SFBs), Cooperative Banks & SHG Banks, the rates will be as per their prevailing rates of interest

9. Interest Subsidy

The vendors, availing loan under the scheme, are eligible to get an interest subsidy @ 7%. The interest subsidy amount will be credited into the borrower's account quarterly. Lenders will submit quarterly claims for interest subsidy for quarters ending as on June 30, September 30, December 31 and March 31 during each financial year. Subsidy will only be considered in respect of accounts of borrowers, which are Standard (non-NPA as per extant RBI guidelines) on respective claim dates and only for those months during which the account has remained Standard in the concerned quarter. The interest subsidy is available up to March 31, 2022. The subsidy will be available on first and subsequent enhanced loans up to that date. In case of early payment, the admissible amount of subsidy will be credited in one go.

10. Credit Guarantee

The Scheme has a provision of Graded Guarantee Cover for the loans sanctioned, to be administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE),

11. Town Vending Committee

The Town Vending Committee (TVC) plays a very important role in identification of Beneficiaries. As provided in the Street Vendors Act, 2014, TVC consists of maximum 18 members with following composition.

- (i) Municipal Commissioner or Chief Executive Officer of ULB as Chairperson;
- (ii) 50% of members (including chairperson) representing various local authority departments, police, and street vendors' and traders' associations etc;
- (iii) 40% of members representing street vendors; and
- (iv) 10% of members nominated from NGOs/ CBOs.

12. Capacity Building & Financial Literacy

A comprehensive capacity building plan will be developed to build the capabilities of different stakeholders like BCs/ Agents of lending institutions like banks/ NBFCs/ MFIs, SHGs/ federations, implementing bodies like ULBs/ TVCs and digital payment aggregators to ensure effective delivery of Scheme. Capacities of digital payment aggregators like NPCI and payment aggregators will be leveraged to impart financial literacy to the street vendors for encouraging on-boarding on digital platforms.

13. Implementation Mechanism

A kick-start meeting to explain the scheme objectives and implementation mechanisms will be organised by the ULB involving the TVC members, BCs/ constituents/ agents of lending institutions, vendors associations, SHG Federations etc.

14. Implementation Partner (s)

Small Industries Development Bank of India (SIDBI) will be the implementation partner of the Ministry of Housing and Urban Affairs for scheme administration. SIDBI will leverage the network of lending Institutions including the SCBs, RRBs, SFBs, Cooperative Banks, NBFCs & MFIs for scheme implementation.

Detailed guidelines can be viewed on our SLBC portal www.slbcap.nic.in

All member Banks are requested to make concerted efforts towards achieving targets allocated under the Scheme.

AGENDA 13 - IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY**13.1 Large Project conceived by the State Government to help in improvement of 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 Livestock 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, bonding, 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.

13.2.1 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.

13.3 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 31.03.2020

(Amt. in crores)

Bank Type	Target	Achievement	% of Achievement
Public Sector Banks	17601.79	12924.51	73.43
Private Sector Banks	5612.23	4073.61	71.58
Coop. Banks	1636.30	1147.41	70.12
RRBs	6149.68	6578.96	106.98
Total	31000.00	24724.49	79.76

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 up gradation of the rural youth in the district.

4.1.1 Performance of RSETIs in the State during 2019-20 up to 31.03.2020.

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	368	9882	6552	3040

Statement of performance of RSETIs for the financial year 2019-20 up to March 2020, 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

14.1.2 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.

RSETIs may redesign the training programmes matching with Govt of AP requirements to facilitate more number of candidates to get employment in industries according to the new act.

14.2 Release of pending claims to RSETIs sponsored by UBI (e-Andhra Bank) in AP State

Union Bank of India (e-Andhra Bank) vide their Lr no RABD.Hyd/RSETIs/51 date 03.06.2020 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 14.56 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	6,65,51,431	0	6,65,51,431
TOTAL	20,50,23,745	5,93,91,340	14,56,32,405

Union Bank of India (e-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

14.3 Reimbursement of claim amount to RSETIs in Andhra Pradesh state pertaining to Trainings provided to Project LIFE MGNREGA& PMEGP beneficiaries

Union Bank of India (e-Andhra Bank) vide their Lr no RABD.Hyd/RSETIs/64 date 03.06.2020 informed that following amount of claim is pending for reimbursement to RSETIs sponsored by UBI in Andhra Pradesh State regarding training expenditure incurred towards Project LIFE-MGNREGA& PMEGP beneficiaries.

(Amount in Rs.)

Project LIFE MGNREGA.			
Year	Amount of Claim	Amount received	Pending
2015-16	1217800	1217800	0
2016-17	5811800	465600	5346200
2017-18	2052800	0	2052800
2018-19	0	0	0
2019-20	0	0	0
TOTAL	9082400	1683400	7399000

PMEGP			
Year	Amount of Claim	Amount received	Pending
2015-16	2275960	1417320	858640
2016-17	339240	335190	4050
2017-18	4045730	3049430	996300
2018-19	5737880	3392680	2345200
2019-20	1410000	1022500	387500
TOTAL	13808810	9217120	4591690

Even though Institutes have been pursuing with the concerned authorities continuously at District level, Pending claims pertaining to Project LIFE –MGNREGA and PMEGP have not been settled. Requested forum to advise Department of Rural Development 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 A P, 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 52,06,674** loan accounts in the AP web land portal **as on 10.06.2020** and charges were **approved for 48,98,824** loan accounts.

15. 2 Integration of Loan charge portal with e-panta platform

According to the action points emerged in subcommittee meeting dated 12.05.2020, steps are afoot to revamp the existing e-panta portal. A technical committee with all stake holders was formed to bring desirable changes in e-panta portal dovetailing requirements of concerned departments and financial institutions. SLBC of AP submitted proposals for certain changes to be effected in loan charge portal, to enable bankers to view the contents of e-panta portal which facilitate to identify eligible non loanee farmers, tenant farmers and dairy farmers, etc and to claim the VLR benefit through loan charge platform in real time basis.

AGENDA 16 - SHARING OF SUCCESS STORIES AND NEW INITIATIVES

Success Story of Smt. G Durga Devi W/o Anil Kumar (Trained at SBRSETI – Visakhapatnam)

Brief description about the success of the trainee / entrepreneur and about the competencies identified in him and the role played by the RSETI

Smt. G Durga Devi W/o Anil Kumar is a resident of Payakaraopeta village of Visakhapatnam district. She was ordinary house wife before joining the institute. She came to know about SBRSETI through awareness programme conducted in her village. She was enthralled about institute activities and joined the institute. She got trained on Bamboo & Cane Craft Making Programme by the SBRSETI. She was very much enthusiastic and dedicated during the training. After completion of the course, she started Bamboo & Cane Craft Making work on her own in her village. Within a short period, with help of marketing skills learned in training programme she built good rapport with the local people and created assured demand for her product in the local market. Now she is running the unit on success track and earning Rs.15,000/- per month. RSETI played an important role in her career by identifying her inherent skills and imparted training on her interested activity. Now she was transformed into successful business women from ordinary house wife.

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 Mar 2020 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for Dec 2019 & total FY

Details of DCC/DLRC meetings conducted in 13 districts Mar 2020 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
ANANTAPUR	26.02.2020	26.02.2020	26.02.2020	.....
CHITTOOR	27.03.2020	.....	27.03.2020	.....
EAST GODAVARI	12.02.2020	12.02.2020	12.02.2020	12.02.2020
GUNTUR	19.03.2020	17.03.2020	26.03.2020	17.03.2020
KADAPA	18.02.2020	18.02.2020	18.02.2020	18.02.2020
KRISHNA	20.03.2020	20.03.2020	10.03.2020	20.03.2020
KURNOOL	19.02.2020	19.02.2020	26.02.2020	26.02.2020
NELLORE	27.02.2020	27.02.2020	27.02.2020	27.02.2020
PRAKASAM	19.03.2020	19.03.2020	19.03.2020	19.03.2020
SRIKAKULAM	18.02.2020	07.03.2020	11.03.2020	07.03.2020
VISAKHAPATNAM	23.03.2020	03.06.2020	27.03.2020	03.06.2020
VIZIANAGARAM	07.02.2020	07.02.2020	07.02.2020	07.02.2020
WEST GODAVARI	09.03.2020	09.03.2020	09.03.2020	09.03.2020

Due to COVID-19 pandemic lockdown restriction, Chittoor and Anantapur district could not conducted the DCC& DLRC meeting as per the schedule.

Except above, 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.

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.

Banks are requested to pay utmost attention in preparation of data to ensure consistency and veracity of information.

AGENDA 20 - OTHER ISSUES

20.1 Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (out standings)

(Amt in Crores)

SN	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	March ,2020	90,624	49848	15,477	15,781
Stipulation		10% of ANBC	5% on ANBC	--	--
% of Achievement for March 20		22.80	12.54	--	---

Bank wise position as on 31.03.2020 is furnished in Annexure 11.

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 31.03.2020.

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	182.50
4	Total amount due for payment (Demand)	141.53
5	Total amount recovered	20.98
6	Total amount overdue	120.55
7	Out of (6) amount overdue [Standard]	92.97
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

SN	Date	Reference	Title
1	Mar 27,2020	RBI/2019-20/186 DOR.No.BP.BC.47/21.04. 048/2019-20	COVID-19 Regulatory Package
2	Feb 26, 2020	RBI/2019-20/166 FIDD.CO.FSD.BC.No.178 5/05.02.001/2019-20	Short Term Crop Loans eligible for Interest Subvention Scheme (ISS) and Prompt Repayment Incentive (PRI) through KCC
3	Feb 11, 2020	RBI/2019-20/160 DOR.No.BP.BC.34/21.04. 048/2019-20	Micro, Small and Medium Enterprises (MSME) sector– Restructuring of Advances.
4	Feb 5, 2020	RBI/2019-20/155 FIDD.CO.MSME.BC.No.1 7/06.02.031/2019-20	Interest Subvention Scheme for MSMEs