

Agenda & Background Notes

213th Meeting of State Level Bankers' Committee, Andhra Pradesh

State Level Bankers' Committee of A.P

Convenor : Union Bank of India



Union Bank of India, FGM Office, Andhra Bank Building,
R R Appa Rao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518 Fax: 0866 2562521

Email: slbc@andhrabank.co.in ; slbc@unionbankofindia.com

213th SLBC MEETING AGENDA -INDEX

Agenda	Particulars	Page
	Adoption of the minutes of 212th SLBC meeting of AP held on 23.10.2020 and other meetings of SLBC held after 23.10.2020	1
	Major Action Points of earlier SLBC / Steering Committee Meetings – ATR	1
1	Financial Inclusion	3
1.1	Review of Financial Inclusion initiatives, expansion of Banking Network and Financial Literacy	3
	1.1.1 Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State	3
	1.1.2 National Strategy for Financial inclusion- NSFI -2019-2024	3
	1.1.3 National Strategy for Financial Education – NSFE – 2020-2025	4
1.2	Banking Infrastructure details in Visakhapatnam district (one of the 30 re- categorized most affected LWE districts in the country)	6
1.3	Review of Operations of Business Correspondents	6
1.4	Progress in increasing Digital Modes of Payment in the State	7
	1.4.1 Availability of ATMs in the State of Andhra Pradesh	7
1.5	Status of rollout of Direct Benefit Transfer in the State	7
	1.5.1 Progress on Accounts opened under PMJDY	7
1.6	Creating awareness about Various Schemes	7
1.7	Status of Financial Inclusion in the State of Andhra Pradesh	8
	1.7.1 Progress report - Number of Enrolments under Social Security Schemes PMSBY, PMJJBY in state of Andhra Pradesh	8
	1.7.2 Enrolments under APY in state of Andhra Pradesh	8
	1.7.3 PRAGATI (Pro-active Governance and Timely Implementation) meeting	9
2	Banking Key Indicators of Andhra Pradesh as on 30.09.2020	10
2.1	Banking at a Glance in Andhra Pradesh	10
2.2	Comparative Statement of Banking Key Indicators	11
	2.2.1 Deposits and Advances	11
	2.2.2 Basic Parameters	12
	2.2.3 Statement of Priority Sector Advances (Outstanding)	12
	2.2.4 Bank Branches	12
3	Achievement of Annual Credit Plan as on 30.09.2020	13
3.1	Achievement of Total Annual Credit Plan	13
	3.1.1 Total Credit Plan	13
	3.1.2 Achievement of Annual Credit Plan in Priority Sector	14
3.2	Annual Credit Plan Achievement: Last Three years	15
	3.2.1 Total Credit Plan	15
	3.2.2 Priority Sector	16
3.3	Comparative statement of Credit Disbursements (Y-o-Y):	16
	3.3.1 Total Credit Plan	16
	3.3.2 Priority sector Advances	16
4	Flow of Credit to Agriculture Sector	17
4.1	Statement of Agriculture Advances	17

Agenda	Particulars	Page
4.2	Progress in Lending to Agriculture Term Loans & Allied Activities	17
4.3	Continuation of Vaddileni Runalu (VLR) for FY19-20& Release of pending VLR Claim	17
4.4	Progress in lending to Cultivators (Tenant Farmers)	18
4.5	Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS)	18
4.6	Kisan Credit Card Scheme- Animal Husbandry and Fisheries	18
5	Flow of Credit to Micro, Small & Medium Enterprises (MSME) Sector	19
5.1	Position of lending under MSME sector	19
5.2	Outstanding position under Manufacturing and Service sectors	19
5.3	Disbursements under ACP 2020-21 for MSME	20
5.4	5.4.1 Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances	21
5.5	PM's Task Force –Recommendations	23
5.6	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme	23
6	Flow of Credit to Other Priority Sector	23
6.1	Affordable Housing	23
6.2	Grant of Education Loans	23
6.3	Export Credit, Social Infrastructure, Renewable energy & Others	24
7	Lending towards Government Sponsored Schemes	24
7.1	Government of India Schemes	24
	7.1.1 Stand up India Scheme	24
	7.1.2 Pradhan Mantri MUDRA Yojana (PMMY)	24
	7.1.2.1 Category-wise Performance under PMMY in the State of Andhra Pradesh	25
	7.1.2.2 Handloom Weavers – Mudra Scheme	25
	7.1.3 Atmanirbhar - PMSVANidhi	25
	7.1.4 Prime Ministers Employment Generation Programme(PMEGP)	26
	7.1.5 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM)	26
	7.1.6 Credit under DRI	26
7.2	State Government Sponsored Schemes-Subsidy Return	26
	7.2.1 YSR Cheyutha Scheme- Bank finance for Beneficiaries	26
	7.2.2 Jagananna Thodu Scheme	27
	7.2.3 YSR Bima Scheme	28
7.3	Progress under SHG- Bank Linkage	28
8	Overdue/NPA Position	29
8.1	Position of Overdues/NPAs under various sectors	29
8.2	Position of Overdues/NPAs under Government Sponsored Schemes	30
9	Doubling Farmers Income by 2022	30
10	CD Ratio	31
11	Review of Relief measures by Banks in Areas Affected by Natural Calamities.	31
12	Discussion on Policy Initiatives of the Central / State Government/RBI	32
12.1	Revamp of Lead Bank Scheme - Developing a Standardized System for data flow	32
12.2	Digital District - Monitoring	32
12.3	Issue of Kisan Credit Cards to Farmers for Agriculture and Allied Activities	33

Agenda	Particulars	Page
12.4	Atmanirbhar Bharath Abhiyan Economic Package	33
13	Improving Rural Infrastructure / Credit absorption Capacity	34
13.1	Large Project conceived by the State Government to help improve C-D Ratio	34
13.2	Scope of State – Specific Potential growth areas	34
13.3	Discussion on findings of region focused studies	34
13.4	Identification of gaps in Rural and Agriculture Infrastructure	35
14	Efforts towards Skill Development	35
14.1	Rural Self Employment Training Institutes in AP State	35
	14.1.1 Performance of RSETIs during FY 2020-21 up to 30.09.2020	35
15	Progress in Digitization of Land Records & Loan charge creation module in AP	36
16	Sharing of Success Stories and New Initiatives	36
17	Discussion on Market Intelligence Issues	36
18	DCC / DLRC Meeting-Details	37
19	Other Issues	37
19.1	Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs	37
19.2	Position of MFI finance	38
19.3	Circulars issued by RBI	38

ANNEXURES

S. No.	Particulars	Page
1	Bank wise -Number of Branches as on 30.09.2020	39
2	District-wise Number of branches as on 30.09.2020	40
3	District-wise Deposits and Advances & CD Ratio as on 30.09.2020	40
4	Bank wise- Deposits and Advances & CD Ratio as on 30.09.2020	41
5	Bank wise- Priority Sector Advances as on 30.09.2020	42
6	District-wise Priority Sector Advances as on 30.09.2020	44
7	Bank wise -total Agricultural advances outstanding as on 30.09.2020	45
8	Bank wise- Outstanding SHG Advances as on 30.09.2020	46
9	Bank wise Agricultural advances outstanding to Small and Marginal farmers as on 30.09.2020	47
10	Bank wise advances outstanding to Agriculture Term Loans and Allied activities as on 30.09.2020	48
11	Bank wise total MSME advances outstanding as on 30.09.2020 (Priority & Non Priority)	50
12	Bank wise- out standings under Manufacturing and Service sector under Priority sector as on 30.09.2020	52
13	Bank wise -data on Export Credit as on 30.09.2020	54
14	Bank wise -total Housing Loans as on 30.09.2020 (Priority and Non Priority)	55
15	Bank wise- total Education Loans as on 30.09.2020 (Priority and Non Priority)	56

S. No.	Particulars	Page
16	Bank wise- outstanding under Social Infrastructure as on 30.09.2020	57
17	Bank wise- outstanding under Renewable Energy as on 30.09.2020	58
18	Bank wise- advances under DRI as on 30.09.2020	59
19	Annual Credit Plan 2020-21 Bank wise achievements in Agriculture sector & MSME as on 30.09.2020	60
20	Annual Credit Plan 2020-21 Bank wise achievements in Priority, Non Priority & Total credit as on 30.09.2020	62
21	Annual Credit Plan -2020-21 District wise achievements in all sectors as on 30.09.2020	63
22	Bank wise- progress in lending to Agriculture Term Loans as on 30.09.2020	64
23	Bank wise -progress in lending to Allied activities as on 30.09.2020	65
24	Bank wise Disbursements under Housing Loans as on 30.09.2020	66
25	Bank wise -Disbursements under Education Loans as on 30.09.2020	67
26	Bank wise- Advances to Minority Communities, Weaker Sections, SC /ST, Women as on 30.09.2020	68
27	Bank wise- position of overdue/NPAs (Agriculture) as on 30.09.2020	69
28	Bank wise -position of overdue/NPAs (Priority sector) as on 30.09.2020	70
29	Bank wise- position of overdue/NPAs (Non Priority sector) as on 30.09.2020	71
30	Bank wise -position of overdue/NPAs (Total Advances) as on 30.09.2020	72
31	Bank wise -PMJDY status as on 30.09.2020	73
32	Bank wise- APY status as on 30.09.2020	74
33	Bank wise -PMSBY,PMJJBY status as on 30.09.2020	75
34	Bank wise- performance under Stand Up India (SUI) as on 30.09.2020	76
35	Bank wise -performance under PMMY as on 15.09.2020	77
36	Performance report of RSETIs for FY 2020-21 upto 30.09.2020	78
37	Progress report on Handloom Weaver MUDRA loans for October, 2020	79
38	Proceedings of 212th SLBC meeting and Sub Committee Meetings held after 23.10.2020	80

FIGURES

1	Banking Key Indicators as on 30.09.2020	11
2	Outstanding Advances Position as on 30.09.2020	13
3	Annual Credit Plan 2020-21 Achievements as on 30.09.2020	15
4	MSME Outstanding position as on 30.09.2020	20
5	MSME ACP Achievement upto Sep 2020	21
6	SHG Bank linkage FY20-21	29
7	Position of overdue/NPAs as on 30.09.2020	30

Adoption of the minutes of 212th SLBC meeting of AP held on 23.10.2020 and other meetings of SLBC held after 23.10.2020

The minutes of 212th SLBC meeting held on October 23, 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 23.10.2020 and up to 08.12.2020 are furnished below. The minutes are placed as annex. Minutes of SLBC & Sub Committee meetings are also available in SLBC portal (www.slbcap.nic.in)

S No	SLBC Meeting	Date of Meeting held
1	212 th Meeting of SLBC of AP	23.10.2020

Details of Sub Committee Meetings held after 23.10.2020		
S No	Agenda Items	Date of Meeting held
1	<ul style="list-style-type: none"> ➤ Jagananna Thodu- Review of Status ➤ YSR Bhima Scheme _ Status Review ➤ YSR Cheyutha Scheme -Review of Status. ➤ Release of Sunnavaddi for Khariff 2019 season and Pending claim amount. 	29.10.2020
2	<ul style="list-style-type: none"> ➤ Formulating modalities on implementation of YSR Cheyutha (dairy, sheep & goat activities) ➤ Status on updation of farmers' details in VLR portal - YSR Sunna Vaddi Panta Runalu Scheme ➤ Discussion on fixation of crop seasonality for the purpose of NPA classification of Agriculture advances 	16.11.2020
3	<ul style="list-style-type: none"> ➤ Jagananna Thodu, PM-SVANidhi & YSR Bima - Review of Performance. ➤ YSR Cheyutha Scheme (Retail activity) -Review of Performance. ➤ PMAY (U) AHP Scheme - Sanction of loans to the beneficiaries of 365sft category and 430 sft Category-Requested- Reg. 	20.11.2020

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

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

Action Point	Action Initiation By	Status of Action initiation.
Banks to complete the task of updating the details of farmers in VLR portal enabling the Government for early release of funds to the credit of beneficiaries.	All Banks	SLBC vide Lr. No SLBC/196/224 dtd. 7.11.2020 advised all the controllers to update the details on VLR portal. As per the Dept. of Agri., GoAP report banks have updated 13.72 lacs farmer details of kharif 19-20.

Action Point	Action Initiation By	Status of Action initiation.
Banks to expedite the sanction process of all eligible accounts under JaganannaThodu and YSR Cheyutha scheme	All Banks	SLBC vide Lr. No SLBC/196/224 dtd. 7.11.2020 advised all the controllers to expedite the sanction process of both schemes. Scheme wise progress is placed in Agenda no: 7
Banks shall consider to sanction and disburse loan under Jaganannathodu scheme liberally without insisting PAN Card, Quotations & Financial Statements. There in no upper age limit for the scheme.	All Banks	SLBC vide Lr. No SLBC/196/224 dtd. 7.11.2020 advised all the controllers to sanction and disburse loan under Jaganannathodu scheme liberally without insisting PAN Card, Quotations & Financial Statements. There in no upper age limit for the scheme.
Banks can also consider to sanction crop loans to actual cultivator based on details available in e-panta platform.	All Banks	The issue has been discussed with the Dept. of Agri., GoAP wherein the detailed practical problems associated with making it compulsory have been explained. However SLBC vide Lr. No SLBC/196/224 dtd. 7.11.2020 advised controllers, that the details of e-panta platform can also be considered to sanction crop loans to actual cultivator besides details available in webland portal
Govt. of AP to explore the possibility to extend VLR facility even for the multiple withdrawn amount of KCC card holder during the crop season.	Agriculture Dept. Govt. of AP	SLBC vide Lr. No SLBC/196/225 dtd. 7.11.2020 requested the GoAP to explore the possibility to extend VLR facility even for the multiple withdrawn amount of KCC card holder during the crop season. Govt. decision is awaited.
Union Bank of India & Indian Bank to initiate immediate mapping of block codes in the CBS platform. Further, all banks to initiate suitable steps for digitalized data flow through CBS platform directly to SLBC portal as per the RBI instructions on standardized system for data flow and its management. State heads of all banks should immediately review the position and take necessary action to comply with the requirements, which have been pending for long.	Union Bank of India, Indian Bank	Union Bank of India and Indian Bank have completed the mapping of block codes in CBS platform. Banks are uploading data fetching from CBS on the new portal. SLBC has advised controllers of banks to ensure 100% compliance with RBI directions.

Action Point	Action Initiation By	Status of Action initiation.
<p>Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps for making YSR Kadapa 100% digitally enabled. All banks should identify the areas of under-performance of their bank/branches in the district, re-strategize their approaches, and devise a monitorable action plan to ensure achievement of the desired objective within the revised timeline.</p> <p>The LDM and the Lead Bank as well as the District Administration to involve actively in the initiatives for achieving 100% digitalization of the district.</p>	<p>SLBC, LDM, State Government & all banks operating in YSR Kadapa</p>	<p>Regional Director, RBI, RO Hyderabad has reviewed the progress of the project with all stakeholders through video conference on 23.11.2020. RD directed all members to put collective efforts and work in cohesion to achieve set target by March 31,2021.</p> <p>RD has further advised controllers of the banks to maintain accuracy in data submission. And also advised to embark on camp mode publicity programmes to spread awareness among the public.</p>

AGENDA 1 - FINANCIAL INCLUSION

1.1 Review of Financial 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 reported that as per the information available in Jan Dhan Darsak GIS App 243 villages are identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state. SLBC has worked out an action plan and mapped 229 villages with banking facilities by Bank Branch/BC / post office and uploaded the details in Jan Dhan Darsak GIS App. Balance 14 villages found as submerged /inhabitant. Similarly, with regard to providing banking outlet in hamlet of 500 households in hilly areas, all 334 villages /hamlets are covered.

1.1.2 National Strategy for Financial Inclusion – NSFI - 2019-2024:

The National Strategy for Financial Inclusion 2019-2024 sets forth the vision and key objectives of the financial inclusion policies in India. It aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. Key recommendations of the approach paper are as under:

1. Universal access to financial services

- The digital infrastructure in the country needs to be expanded through better networking of bank branches, BC outlets, Micro ATM, PoS terminals and stable connectivity coupled with electricity to be undertaken through coordination with various stakeholders

- Encourage adoption and acceptance for digital payments and bringing people into the fold of formal financial system. In addition to traditional banking outlets, others like cooperative banks, payment banks, small finance banks and non-bank entities such as fertilizer shops, fair price shops, local government bodies, common service centres, educational institutions etc need to promote efficiency and transparency through digital transactions
2. Providing basic bouquet of financial services
 - Banks to review their existing products and adopt a customer centric approach which designing & developing financial products
 - Ensure efficient delivery by leveraging on Fin-tech and BC network
 - Initiate measures for capacity building of BCs by encouraging & incentivizing them to acquire requisite certifications
 3. Access to livelihood and skill development
 - Convergence of NRLM & NULM objectives should exists to deepen financial inclusion through an integrated approach
 - Inter linkages be developed between banks and other financial service providers with ongoing skill development and livelihood generation programmes through RSETs, NRLM, SRLM, PMKVY etc
 4. Financial literacy and education
 - Customers to be explained in simple & local language about the nature of product, its suitability to their requirements and the cost vis-à-vis return
 - While conducting financial literacy programmes, it should be ensured coordination among field functionaries viz., LDM, DDM of NABARD, LDO of RBI, District & local administration, Block level officials- NGOs, SHGs, BCs, Farmers' Clubs, Panchayats, PACS & village level functionaries
 5. Customer protection and grievance Redressal
 - Robust customer grievance Redressal mechanism at different levels
 - Developing a portal to facilitate inter- regulatory co-ordination for Redressal of customer grievance
 6. Effective co-ordination
 - Strengthening of various fora under Lead Bank Scheme viz., SLBC/DCC/BLBC to ensure achievement of the vision strategy at ground level
 - Leverage on emerging developments in technology to promote effective stakeholder coordination through a digital dash board/MIS for monitoring
 - Encouraging decentralized approach to P & D by creating to actively involve GPs / Civil Society / NGOs for accelerating financial inclusion through social audit

1.1.3 National Strategy for Financial Education – NSFE – 2020-2025:

This National Strategy for Financial Education documents intends to support vision of Government of India and financial sector regulators by enabling various sections of population to develop skill, knowledge, attitude and behaviour that require in managing the money in a better way and in planning for future. Action plan to achieve the strategies of NSFE document is as under:

- a. Develop financial literacy content for school children, teachers, young adults, women, new entrants at workplace / entrepreneurs (MSMEs), senior citizens, persons with disabilities, illiterate people etc

- Development of content that can be delivered through audio-video, print, mass media, digital format etc with specific target audience orientation
 - Updation of content of financial education in school curriculum for students of classes VI-X
 - Make financial literacy content accessible for persons with disabilities
- b. Develop the capacity of various intermediaries who can be involved in providing financial literacy
- Develop capacity of FLC counsellors, rural BMs etc to become important vehicles for dissemination of financial literacy
 - Improve competence of master trainers of NRLM
 - Strengthen the capacity of SHG leaders, Bank Sakhis
 - Strengthen the capacity of secondary school teachers
- c. Evolve community led approaches for disseminating financial literacy in a sustainable manner
- Evolve community led approaches for encouraging volunteers, local SHGs, field level functionaries, teachers and community ambassadors
 - Utilize the services of anganwadi workers, asha workers, postmen etc to become agents for mobilizing the people to approach formal financial service providers, BCs, CFLs, FLCs etc
 - Undertake Financial Education Programme for Adults in underbanked & aspirational districts
- d. Use technology, mass media channels and innovative ways of communication for dissemination of financial education messages
- Display financial literacy messages in a prominent location in the website of financial sector regulators and financial service providers
 - Develop a common toll-free number to provide information on the procedures to be adopted for Redressal of grievances
 - Leverage social media, digital kiosks to disseminate financial literacy messages
- e. Preparation of information dashboard & integration of financial education content in school curriculum, various professional & vocational courses
- Prepare a digital repository containing details of financial literacy programmes conducted by various stakeholders
 - Integrate financial education in school curriculum for students of classes VI to X
 - Delivery of financial education for newly inducted people in the financial system
 - Exploring the strategic partnerships among Government bodies which are involved in providing financial education

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

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

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2017	194	97	136	337	764	1162	506
31.03.2018	181	107	103	371	762	1153	515
31.03.2019	173	113	40	442	768	1244	518
31.03.2020	174	116	44	450	768	1225	690
30.09.2020	174	124	44	450	792	1336	740

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

1.3 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 30.09.2020:

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	857	10
Vizianagaram	921	550	99	451	662	15
Visakhapatnam	925	620	132	488	740	9
East Godavari	1069	821	211	610	1056	34
West Godavari	908	677	277	400	855	30
Krishna	970	439	172	267	769	11
Guntur	1011	974	431	543	858	28
Prakasam	1030	626	313	313	678	19
SPS Nellore	940	559	187	372	635	12
Chittoor	1363	952	198	754	844	24
YSR Kadapa	790	516	269	247	775	15
Anantapuramu	1003	901	190	711	784	5
Kurnool	889	747	188	559	826	13
Total	12918	9044	2780	6264	10339	225

(The increase in number of BCs is due to data reconciliation)

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

SLBC Vide Lr no SLBC/302/227 dated 09.11.2020 advised all banks to deploy/replace the BCs in all inactive locations to cater the banking needs of public.

1.4 Progress in increasing Digital Modes of Payment in the State

1.4.1 Availability of ATMs in the State of Andhra Pradesh:

As on	No. of ATMs
31.03.2018	8981
31.03.2019	9600
31.03.2020	9876
30.09.2020	9909

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

1.5 Status of Rollout of Direct Benefit Transfer in the State

1.5.1 Progress on Accounts opened under PMJDY as on 30.09.2020:

Bank Type	No of Accounts- Rural & semi urban	No of Accounts- Urban	Total No of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Bank	4081956	4212639	8294595	2299.53	401611	6971379	7243084
Regional Rural Banks	1477485	742882	2220367	761.45	69058	1292358	2125771
Private Sector Banks	132852	233729	366581	78.17	80885	340360	332662
Grand Total	5692293	5189250	10881543	3139.15	551554	8604097	9701517
% to Total Accounts					5.06%	79.07%	89.15%

(Source: www.pmjdy.gov.in)

1.6 Creating awareness about Various Schemes

Financial Literacy Centers (FLCs) - Position in A.P as on 30.09.2020:

Particulars	No. of FLCs
Number of FLCCs operating in the District Head Quarters	16
Number of FLCCs operating in Lead District Offices	7
Number of FLCCs operating in Other Places	32
Total	55

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).

No of camps conducted by FLCs & Rural Branches during 2020-21	June 30 Qtr	Sept 30 Qtr	Total for H/Y
No of FLC	70	55	NA
No of Special camps by FLCs	7	126	133
No of target Specific camps by FLCs	57	278	335
No of camps by rural branches against the target of 7848 camps	62	321	383

Number FLCs reduced to 55 from earlier level of 70 due discontinuation of funding by NABARD/Sponsored Banks.

Controlling authorities of all Banks are requested utilize the Financial Inclusion Fund provided by NABARD and to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps .

1.7 Status of Financial Inclusion in the State of Andhra Pradesh

1.7.1 Progress report - Number of Enrolments under Social Security Schemes as on 30.09.2020:

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	8801798	2539685
Pvt. Sector Banks	601705	94311
Co-operative Banks	63844	19206
Total	9467347	2653202

(Source: www.jansuraksha.gov.in)

Government of Andhra Pradesh had launched YSR Bima Scheme to provide relief to the bread winner of rice card holders' families in case of death or disability. About 1.41 crore Rice Card holders were identified in the State of A.P to cover under the scheme.

The Role of the Bank is to open the PMJDY accounts to beneficiaries who do not have either SB or PMJDY accounts. Banks need to enroll the eligible beneficiaries under PMSBY & PMJJBY schemes as per the existing norms with the support of field level Government machinery. Bankers are requested to take the opportunity to improve the Enrolments under PMSBY & PMJJBY.

1.7.2 Atal Pension Yojana:

Performance of Banks in the State during financial year 2020-21 upto 30.09.2020

Type	Target	Achievement	% of Achievement
Public Sector Banks	345360	88309	25.60
Private Sector Banks	18510	5012	27.07
Regional Rural Banks	75420	17579	23.30
Total	439290	110900	25.24

(Source: PFRDA New Delhi)

Since APY is a flagship pension scheme of Gol, 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)

1.7.3 PRAGATI (Pro-active Governance and Timely Implementation) meeting – Review of Social Security Schemes:

RBI vide their letter FIDD.CO.LBS No.2025/02.01.011/2019-20 dt 07.04.2020 informed that a review meeting was convened at apex level wherein the performance of PMJJBY & PMSBY schemes in terms of enrolment, claims settlement, grievances Redressal and overall benefits to the people at large across the nation was reviewed. It was felt that an urgent plan of action is required in augmenting the reach and efficiency of PMJJBY & PMSBY schemes. Accordingly, the following action points were suggested for increasing the coverage and spreading awareness among the targeted beneficiaries under the schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Streamline procedures and leverage technology to speed up claim settlement process and improve outreach
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY
- Enroll beneficiaries of other government schemes like PM Ujjawala, PM Kisan, MGNREGA etc under the scheme
- Use SMS and other digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them
- Leverage marketing channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY
- Ensure that every willing and eligible adult who has been enrolled under PMJDY to be enrolled under an insurance scheme (PMJJBY, PMSBY etc), Pension scheme (APY, NPS etc)

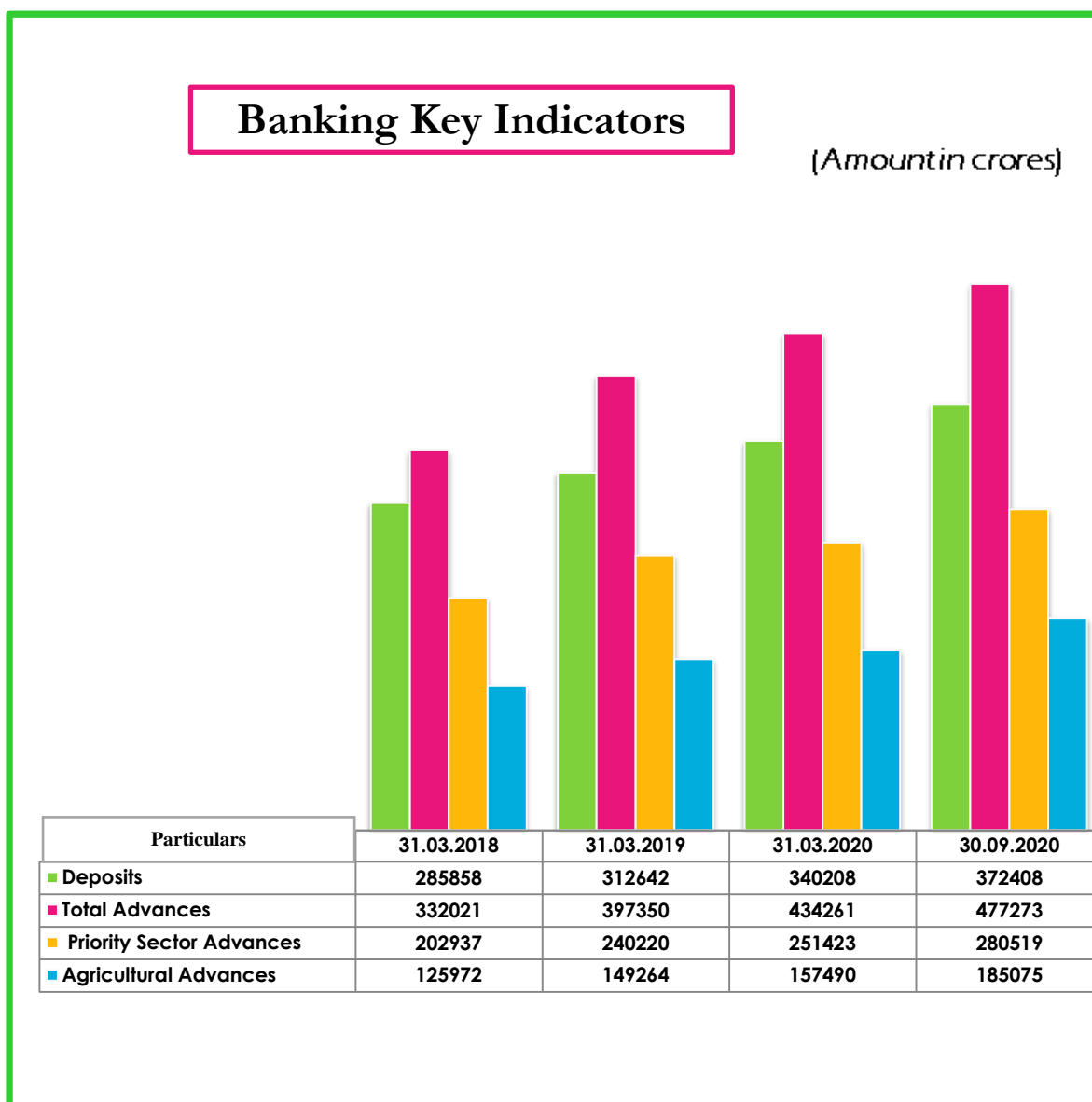
RBI had advised that the issues /concerns associated with implementation of PMJJBY & PMSBY schemes in the state should be discussed and resolved in SLBC meetings in consultation with concerned stake holders & to place the status report of implementation of schemes.

Accordingly, we request the stakeholders to deliberate on the issues/concerns associated with implementation of above schemes

AGENDA- 2 BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.09.2020
2.1 Banking at a Glance in Andhra Pradesh as on 30.09.2020

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2632	2316	1881	720	7549
(Amt. in crores)				
Parameter			Outstanding	RBI Norm % to ANBC
Total Deposits in the State			372408	-
Total Advances in the State			477273	-
Credit Deposit Ratio			128	60%
Total Priority Sector Advances			280519	-
% of Priority Sector Advances to ANBC			64.59%	40%
Of Above				
Agricultural Advances			185075	-
% of Agrl. Adv. to ANBC			42.61%	18%
Of Above				
Small & Marginal Farmers			111720.67	-
% Small & Marginal Farmers to ANBC			25.72%	8%
Micro & Small Enterprises			50923	-
(% to ANBC)			11.72%	
Out of which Micro Enterprises			27336	
(RBI norm – 7.5% of ANBC)			6.30%	7.50%
Medium Enterprises			8533	-
Total MSME			59456	-
(% to ANBC)			13.91%	-
Export Credit			481.1	-
Education			5212	-
Housing			27524	-
Social Infrastructure			23	-
Renewable Energy			68	-
Others			2680	-
Out of Total Priority Sector Advances, finance to.				
SHGs			29008	-
Advances to Weaker Sections			89250	
% Weaker Sections advances to ANBC			20.55%	10%
Advances to Women			50170	-
% of Women advances to ANBC			11.55%	5%
Advances to SC/ST			16873	-
Advances to Minorities			16729	-

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



2.2 Comparative Statement of Banking Key Indicators

2.2.1 Deposits & Advances:

(Amt. in Crores)

Particulars	As on 31.03.2019	As on 30.09.2019	As on 31.03.2020	As on 30.09.2020	%Increase over March, 2020	%Increase over Sep ,19
Deposits	312,642	324365.02	340,208	372,408	9.46	14.81
Advances	397,350	404737.38	434,261	477,273	9.90	17.91

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	As on 30.09.2020
1	Total Number of Branches	7,158	7,185	7,379	7509	7,549
	Incremental No of Branches	269	27	194	130	40
	% of increase	3.9	0.37%	2.70%	1.76%	0.53%
2	Deposits	262,556	285,858	312,642	340,208	3,72,408
	Incremental Deposits	44,534	23,302	26,784	27,566	32,200
	% of increase	20.43%	8.88%	9.37%	8.83%	9.46%
3	Total Advances	273,372	332,021	397,350	434,261	4,77,273
	Incremental advances	31,061	58,649	65,329	36,911	43,012
	% of increase	12.82%	21.45%	19.68%	9.30%	9.90%
4	Priority Sector Advances	182,881	202,937	240,220	251,423	2,80,519
	Incremental Priority advances	13,759	20,056	37,283	11,203	29,096
	% of increase	8.13%	10.96%	18.37%	4.69%	11.57%
5	C.D. Ratio	104.12%	116.15%	127.09%	127.65%	128.16%
	C.D. Ratio as per RBI norm	60%				

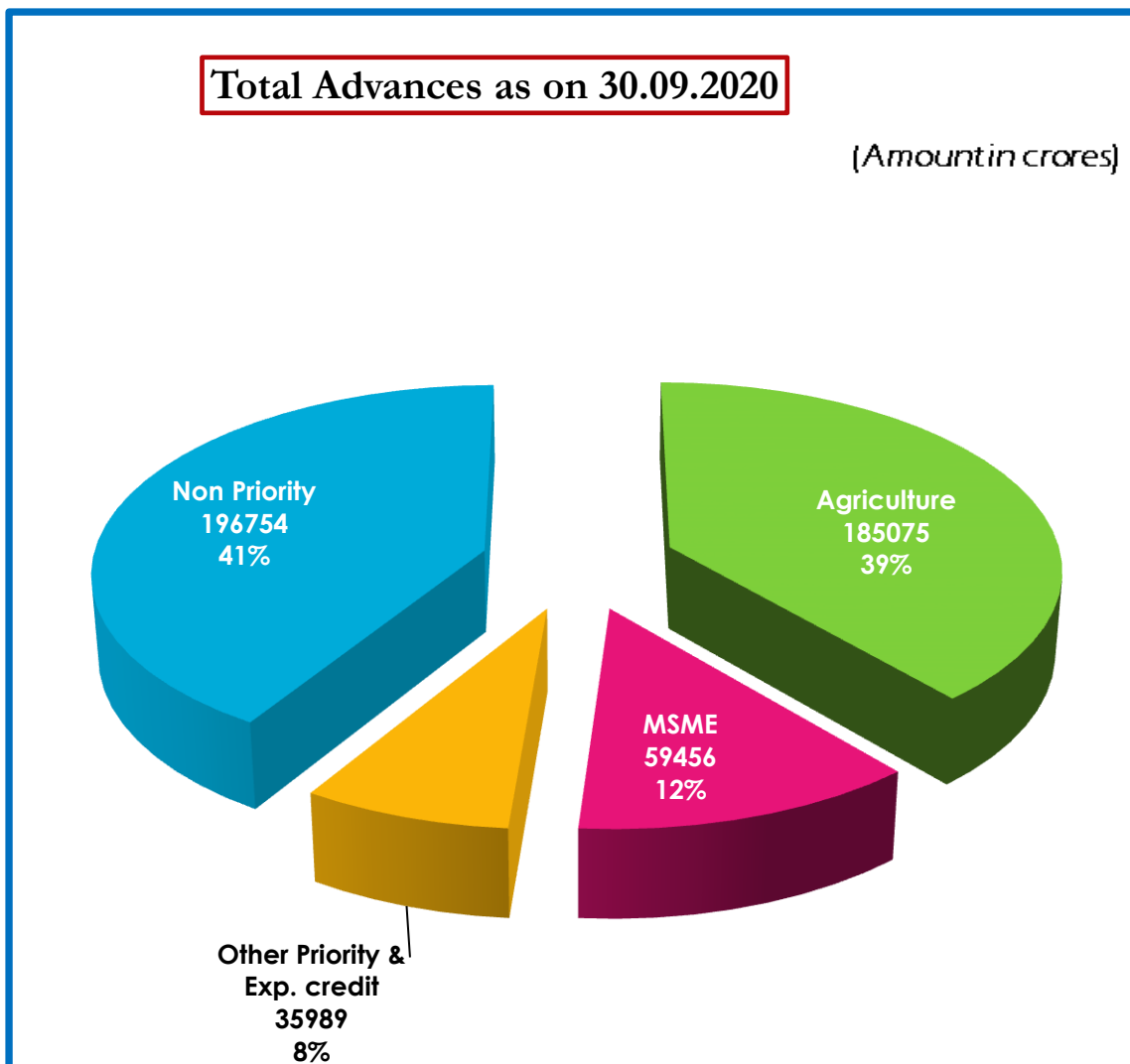
2.2.3 Statement of Priority Sector Advances (Outstanding):

(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	As on 30.09.20
1	Short Term Production loans	72,591	83,084	98,078	104,940	1,16,135
2	Agriculture Term Loans(incl. infra & ancl)	36,617	42,888	51,186	52550	68,940
3	Total Agriculture Advances	109,208	125,972	149,264	157,490	1,85,075
	% of Agriculture Advances to ANBC (RBI norm- 18%)	45.07%	46.08%	44.96%	39.63%	42.61%
4	Micro & Small Enterprises	38,971	41,372	51,398	52,122	50,923
	(% to ANBC)	16.08%	15.13%	15.48%	13.11%	11.72%
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	5,012	5,886	6,627	5,951	8,533
	MSME Total	43,983	47,258	58,025	58,073	59,456
	(% to ANBC)	18.15%	7.29%	17.48%	14.66%	13.91%
5	Export Credit	807	199	543	692	481.1
6	Others' under Priority Sector Advances	28,883	29,508	32,388	35,167	35,508
	(% to ANBC)	11.92%	10.79%	9.75%	8.85%	8.01%
Total Priority Sector Advances		182,881	202,937	240,220	251,423	2,80,519
%of Priority Sector Advances to ANBC (RBI norm-40%)		75.47%	74.23%	72.35%	63.27%	64.59%

2.2.4 Bank Branches:

Particulars	As on 31.03.2019	As on 30.09.2019	As on 31.03.2020	As on 30.09.2020	Increase in No. of Branches over Mar 2020	Increase in No. of Branches over Sep 2019
Rural	2650	2632	2637	2632	-5	0
Semi Urban	2228	2299	2323	2316	-7	17
Urban	1839	1841	1857	1881	24	40
Metro	662	694	692	720	28	26
Total	7379	7466	7509	7549	40	83



AGENDA 3 – ACHIEVEMENT OF ANNUAL CREDIT PLAN AS ON 30.09.2020

3.1 Achievement of Annual Credit Plan as on 30.09.2020

3.1.1 Total Credit Plan:

(Amt. in Crores)

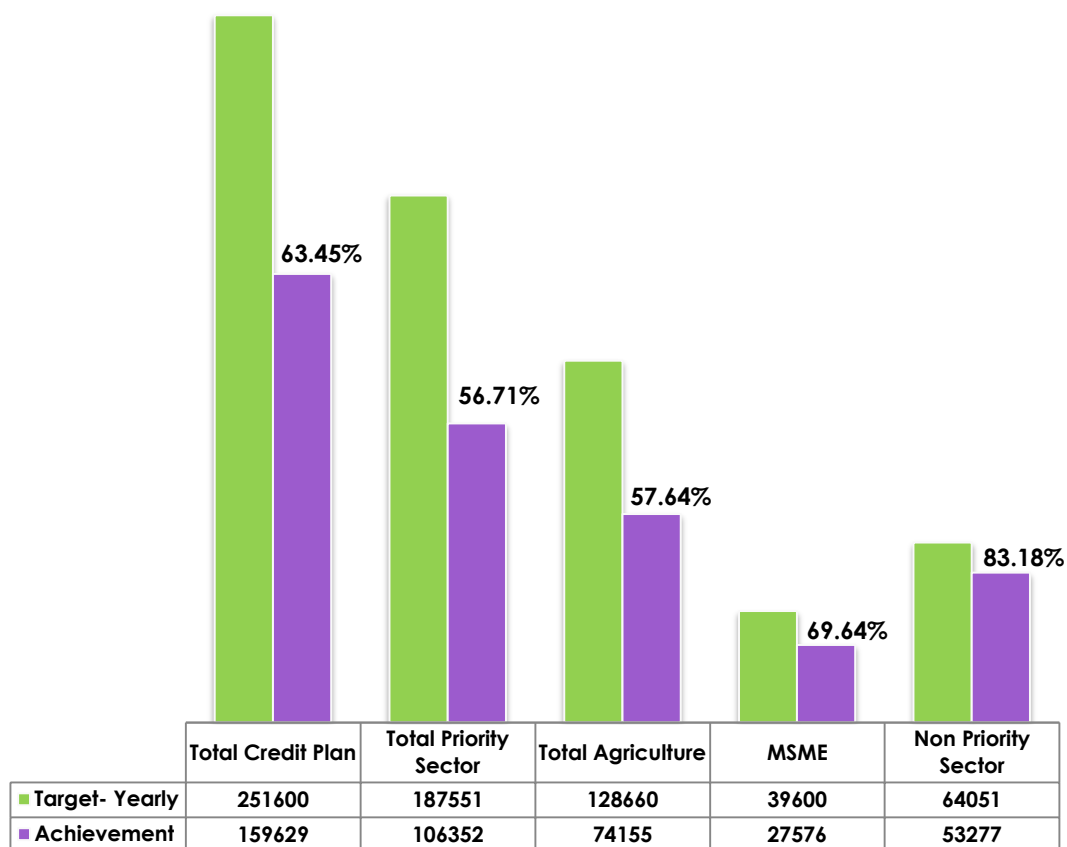
SN	Segment	Target 2020-21	Achievement (Disbursements during 01.04.20 to 30.09.2020)	% of Achievement
A	Total Priority Sector	187550	106352	56.71%
B	Total Non Priority Sector	64050	53277	83.18%
C	Total Credit Plan	251600	159629	63.45%

3.1.2 Achievement of Annual Credit Plan in Priority Sector as on 30.09.2020: (Amt. in Crores)

S.No	A. Agriculture			
	Segment	Target 2020-21	Achievement (Disbursements during 01.04.20 to 30.09.2020)	% of Achievement
1	Short Term Crop Production Loans.			
	Khariff	58222	57575.09	98.89%
	Rabi	36407	0	0.00%
	Total	94629	57575.09	60.84%
2	Agriculture Term Loans.			
	Khariff	13281	14086.92	106.07%
	Rabi	13281	0	0.00%
	Total	26562	14086.92	53.03%
3	Total Farm Credit			
	Khariff	71503	71662.01	100.22%
	Rabi	49688	0.00	0.00%
	Total	121191	71662.01	59.13%
4	Agri Infrastructure & Ancillary Activities.			
	Khariff	3735	2492.96	66.75%
	Rabi	3735		0.00%
	Total	7469	2492.96	33.38%
5	Total Agriculture			
	Khariff	75238	74154.96	98.56%
	Rabi	53423		0.00%
	Total	128660	74154.96	57.64%
B. MSME				
1	Micro Enterprises	18674	13460.06	72.08
2	Small Enterprises	14559	11236.97	77.18
3	Medium Enterprises	6367	2879.31	45.22
4	Total MSME	39600	27576.34	69.64
C. Other Priority Sector Advances				
1	III. Export Credit.	911	580.12	63.69
2	IV. Others under Priority Sector	18380.06	4040.75	21.98
	a. Education	1901	418.89	22.04
	b. Housing	9710	1552.05	15.98

ACP 2020-21 Achievement as on 30.09.2020

(Amount in crores)



3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan:

(Amt. in Crores)

S N	Segment	2017-18		2018-19		2019-20		2020-21	
		(31.03.2018)		(31.03.2019)		(31.03.2020)		(30.09.2020)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Total Priority sector	126806	121082	144220	149414	169200	159253	187550	106352
2	Total non Priority sector	40000	80759	50000	66526	60000	68629	64050	53277
3	Total Credit Plan	166806	201841	194220	215940	229200	227882	251600	159629

3.2.2 Disbursements of Priority sector Advances:

(Amt. in Crores)

S N	Segment	2017-18		2018-19		2019-20		2020-21	
		(31.03.2018)		(31.03.2019)		(31.03.2020)		(30.09.2020)	
		Target	Achv	Target	Achv	Target	Achv	Target	Achv
1	Short Term Production Loans	63106	67568	75000	76721	84000	89273	94629	57575
2	Total Agrl. Term Loans incl. allied activities	24365	21889	26564	29839	31000	24724	34031	16580
3	Total Agriculture	87471	89457	101564	106560	115000	113997	128660	74155
4	MSME	25000	23798	28261	33815	36000	37872	39600	27576
5	Others under Priority Sector including export Credit	14335	7827	14395	9039	18200	7384	19291	4621
Total Priority Sector		126806	121082	144220	149414	169200	159253	187551	106352

3.3 Comparative statement of Credit Disbursements (Y-o-Y)**3.3.1 Total Credit Plan:**

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2019 to 30.09.2019	Disbursements from 01.04.2020 to 30.09.2020	% Increase
1	Total Priority sector	94531	106352	12.51%
2	Total Non Priority sector	38011	53277	40.16%
3	Total Credit Plan	132542	159629	20.52%

3.3.2 Priority Sector Advances :

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2019 to 30.09.2019	Disbursements from 01.04.2020 to 30.09.2020	% Inc
1	Short term Crop Production Loans	51511	57575.09	11.77%
2	Total Agriculture Term Loans including Allied activities	14066	16579.87	17.87%
3	Total Agriculture	65577	74154.96	13.08%
4	MSME	25020	27576.34	10.22%
5	Other Priority Sector including Export Credit	3933	4620.87	17.49%
6	Total Priority Sector	94530	106352.17	12.51%

AGENDA 4 – FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding)

(Amt. in Crores)

S N	Particulars	As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 30.09.2020
1	Short Term Production loans	72,591	83,084	98,078	104,940	116,135
2	Total Agrl. Term Loans	30,688	36,101	41,956	45,630	61,520
	Total Farm Credit	103,279	119,185	140,034	150,570	177,655
3	Agriculture Infrastructure and Ancillary Activities	5,929	6,787	9,230	6,920	7419
4	Total Agrl. Advances	109,208	125,972	149,264	157,490	185075
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	45.07%	46.08%	44.96%	39.63%	42.61%

(Above Figures are relating to Agriculture under Priority sector)

However, some banks reported an amount of Rs 2884.00 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	1,947	103.62	5.32
Farm Mechanization	3,400	133.95	3.94
Plantation & Horticulture	1,837	94.42	5.14
Forestry & Wasteland Develop.	724	0.26	0.04
Dairy	6,820	576.33	8.45
Poultry	1,859	380.16	20.45
Sheep / Goat / Piggery	1,335	168.14	12.59
Fisheries	1,747	160.58	9.19

4.3 Continuation of Vaddileni Runalu Scheme for FY 2019-20

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 utilized the said loans for the intended purpose and repaid up to Rs.1.00 lakh with in the stipulated time in the MIS format available in the VLR portal.

Operational Guidelines for implementation of the YSR Sunna Vaddi Panta Runalu scheme from the Kharif 2019-20- Approved and Orders were issued vide GO no 464 dated 30.09.2020.

All Bankers are requested to update the clam details in VLR portal to enable the government for release of claims.

4.4 Progress in lending to Cultivators (Tenant Farmers)

Finance extended to tenant farmers through various modes during 2020-21 as on 30.09.2020 is as follows :

(Amt. in Crores)

Target for finance to Tenant farmers		Finance to Tenant farmers through	Achievement	
Accounts	Amount		Accounts	Amount
652260	6500	CCRC	41150	302.44
		JLGs & RMGs	7874	191
		Others	320	2.20
		Total	49344	495.64
% of Achievement-Amt			7.63%	

(CCRC –Crop Cultivator Right Cards, JLG-Joint Liability Group, RMG-RythuMitra Group)

4.5 Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS): Kharif-2020

AP State had appointed qualified functional Village Agriculture Horticulture & Sericulture Assistants to deliver farm related services at village level. Govt of AP has decided to utilize the services of newly inducted workforce for implementation of crop insurance scheme at grass root level. To make the system more robust, efficient and effective and to provide total protective cover to the farmers and to ensure 100% coverage, the state Govt had implemented crop insurance scheme (PMFBY & RWBCIS) as state scheme during 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.

For Kharif 2020 Govt of AP issued operational guidelines vide GO no 79 dated 08.10.2020, where it was clarified that the scheme will be implemented as free crop insurance scheme and insurance will be restricted to those who enrolled under e panta portal.

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

RBI vide reference FIDD.CO. FSD.BC.No. 12/05.05.010/2018-19 dated Feb 4th 2019 issued guidelines on KCC facility to Animal Husbandry and Fishery activities to meet their working capital requirements. The SLTC approved unit cost for Animal Husbandry and Fisheries activities for FY 2020-21.

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

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2020 to 30.09.2020.				
Name of the District	Animal Husbandry		Fisheries	
	A/c	Amt	A/c	Amt
Anantapur	7150	4251.7	2	138.00
Chittoor	1059	4133.78	2	4.00
Kakinada(EG)	314	202.51	192	4589.35
Guntur	1524	3926.74	30	1074.69

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2020 to 30.09.2020.				
Name of the District	Animal Husbandry		Fisheries	
	A/c	Amt	A/c	Amt
Krishna	1135	5025.47	657	5870.22
Kurnool	7661	5381.99	162	4548.92
Nellore	5878	5183.99	140	2141.50
Prakasam	8874	7520.97	30	415.50
Srikakulam	83	45.81	3	4.00
visakh	331	213.96	112	199.10
Vizianagaram	164	82.13	17	113.20
Eluru(WG)	1217	1573.57	753	20469.69
Kadapa	4424	3146.86	4	10.00
Total	39814	40689.48	2104	39578.16

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

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

5.1 Position of lending under MSME sector

(Amt. in Crores)

Particulars	Outstanding		Outstanding		Outstanding		Outstanding	
	as on 31.03.2018		as on 31.03.2019		as on 31.03.2020		as on 30.09.2020	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	948358	22814	1199612	26514	1171145	28533	1216224	27335.98
Small Enterprises	138286	18558	142150	24884	148178	23589	105344	23587.02
Total MSE	1086644	41372	1341762	51398	1319323	52122	1321568	50923.00
% of Micro enterprises to total MSE	87.27%	55.14%	89.41%	51.59%	88.77%	54.74%	92.03%	53.68%
Medium Enterprises	82137	5886	8920	6627	12586	5951	8510	8533.00
Total MSME	1168781	47258	1350682	58025	1331909	58073	1330078	59456.00

5.2 Outstanding position under Manufacturing and Service sectors as on 30.09.2020

(Amt. in Crores)

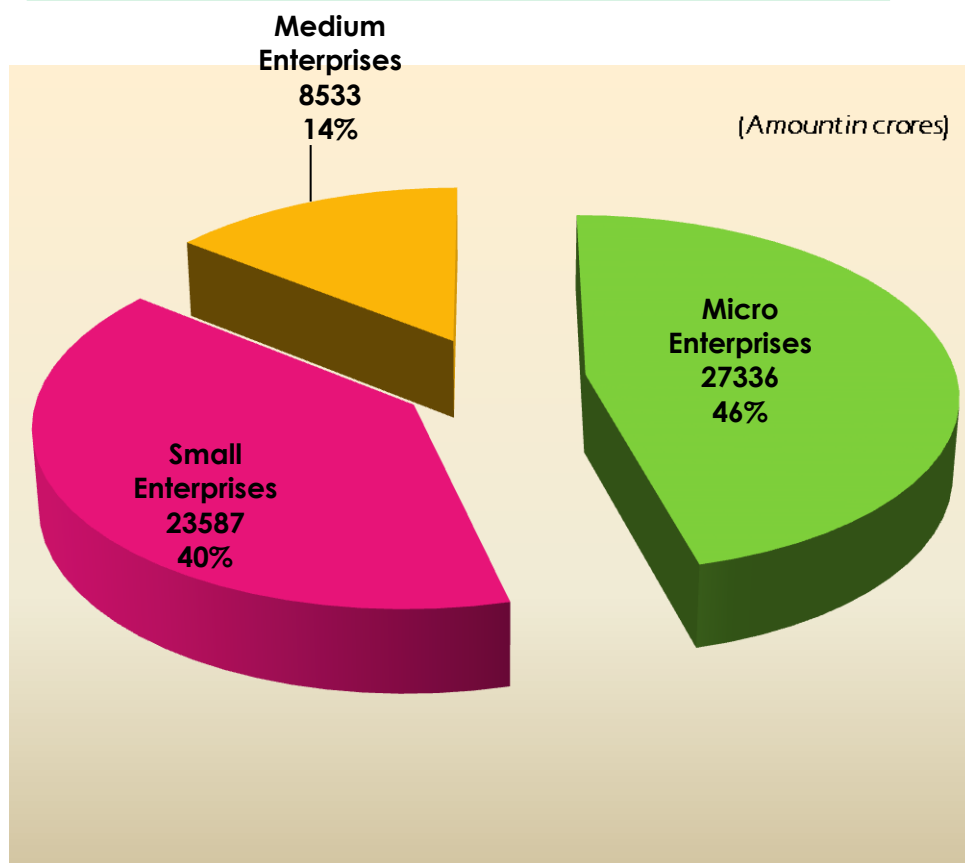
Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	99629	6057.89	1116595	21278.09	1216224	27335.98
Small Enterprises	28309	8068.34	77035	15518.68	105344	23587.02
Medium Enterprises	1892	3082.57	6618	5450.43	8510	8533.00
Total MSME	129830	17208.80	1200248	42247.19	1330078	59456.00

5.3 Disbursements under ACP 2020-21 for MSME sector

(Amt. in Crores)

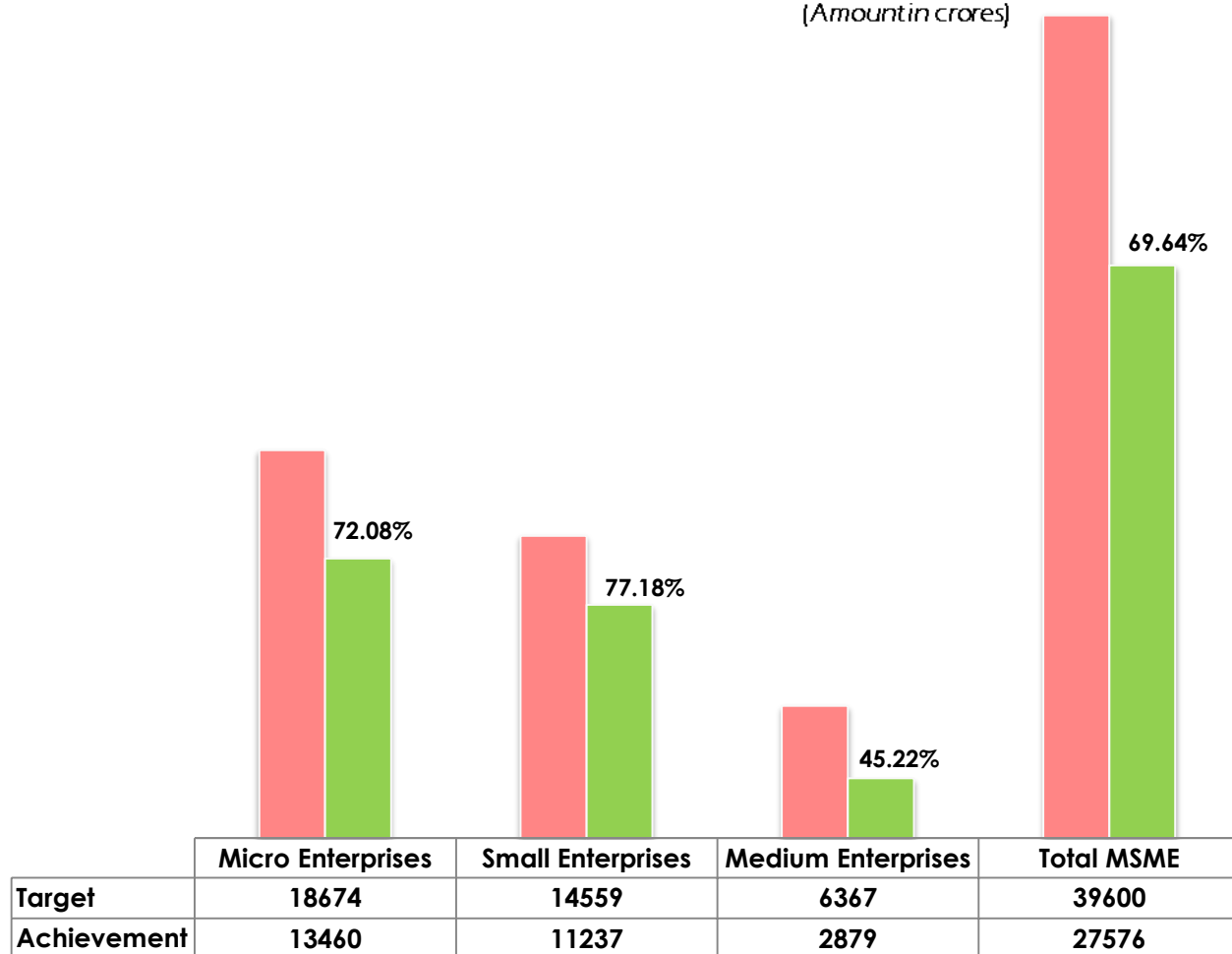
Sector	Target 2020-21	Achievement (Disbursements during 01.04.2020 to 30.09.2020)	% of Achievement
Micro	18674	13460.06	72.08
Small	14559	11236.97	77.18
Medium	6367	2879.31	45.22
Total	39600	27576.34	69.64

MSME Outstanding position as on 30.09.2020



MSME ACP Achievement as on 30.09.2020

(Amount in crores)



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

Reserve Bank of India vide circular RBI/2018-19/100 DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1 2019 has permitted restructuring of MSME accounts subject to conditions. Further, in view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 – related Stress announced for other advances RBI decided to extend the scheme permitted as per the aforesaid circular. Accordingly existing loans to MSMEs classified as 'standard' may be restructured without a downgrading in the asset classification subject to the following conditions:

- The aggregate exposure including non-fund based facilities of banks and NBFCs to the borrower does not exceed ₹25 crore as on March 1, 2020.
- The borrower's account was a 'standard asset' as on March 1, 2020.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The borrowing entity is GST-registered on the date of implementation of the restructuring. However this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1, 2020.
- Asset classification of borrowers classified as standard may be retained as such whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the

restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.

- vi. As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

All other instructions specified in the RBI circular dated February 11, 2020 shall remain applicable.

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 is providing support by reimbursing 50% (not exceeding Rs.2.00 lakhs per account (Rupees Two Lakhs) of the auditor's fee for preparation of Techno Economic Viability (TEV) report, wherever such report is applicable. An exclusive online portal was also created by Industries Dept, GoAP to monitor the scheme progress in real terms.

The position of application sanctions in YSR Navodayam online portal is as here under as on 30.11.2020,

Applications received	Bank sanctions	Pending with banks	Pending with dept.	Rejections
761	31	306	99	325

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.

One Time Restructuring Status – Bank wise - As on 30.09.2020 (Cumulative status from 01.01.2019) (Amt Lakhs)													
SN	Name of the Bank	Loans up to Rs.10 Lakhs				Loans above Rs.10 Lakhs				Total			
		I. Eligible A/cts for Restructuring		Out of Eligible A/cts restructured upto 30.09.2020		I. Eligible A/cts for Restructuring		Out of Eligible A/cts restructured upto 30.09.2020		I. Eligible A/cts for Restructuring		Out of Eligible A/cts restructured upto 30.09.2020	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	UBI	49944	61909	35842	44524	1290	133627	670	75234	51234	195536	36512	119758
2	Indian	24351	31419	18257	23538	1844	109914	548	30366	26195	141333	18805	53904
3	Bol	21024	6871	12269	6811	386	1721	106	1501	21410	8592	12375	8312
4	SBI	12634	28005	10148	20041	2145	93044	1189	33478	14779	121049	11337	53519
5	Canara	18396	17501	9894	8243	1039	29334	148	7771	19435	46835	10042	16014
6	BoB	10556	20194	7304	11801	2571	20787	1984	6639	13127	40981	9288	18440
7	IOB	5441	9267	3591	3278	451	43500	51	2165	5892	52767	3642	5443
8	Syn. B	11164	14559	584	932	486	20331	66	2596	11650	34890	650	3528
9	BoMh.	254	240	254	240	11	1081	11	1081	265	1321	265	1321
10	CGGB	143	99	143	99	1	23	1	23	144	122	144	122
11	PNB	371	1201	28	71	99	5821	31	3405	470	7022	59	3476
12	UCO	4	18	4	18	45	890	45	890	49	908	49	908
13	United	47	330	47	330	0	0	0	0	47	330	47	330
14	IDBI	5	3	5	3	1	28	1	28	6	31	6	31
15	HDFC	4	14	0	0	18	4976	2	1873	22	4990	2	1873
16	Federal	10	5	0	0	11	776	0	0	21	781	0	0
17	ICICI	42	617	0	0	63	2473	0	0	105	3090	0	0
Total		154390	192252	98370	119929	10461	468326	4853	167051	164851	660578	103223	286980

- Total Eligible accounts for restructuring are 1,64,851 out of this 62.62% accounts (1,03,223) are restructured.

5.5 PM's Task Force –Recommendations

Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 % year-on-year growth in credit to micro and small enterprises (Sep, 2019 to Sep, 2020) (MSE as on Sep 19- Rs.50297cr MSE as on Sep 20- Rs.50923cr)	20	1.38%
10 % annual growth in the number of micro enterprise accounts(Sep 2019 to Sep 2020) (No. of Micro Ent. as on Sep 19- 1174208 No. of Micro Ent. as on Sep 20- 1216224)	10	3.57%
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises. (MSE as on Sep 19-Rs.50297cr Micro Ent as on Sep 20-Rs.27336 cr)	60	54.40%

5.6 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme

S. No	Year	Proposals covered during the year	
		No. of A/cs.	Amount (in Crs.)
01	2015-16	18514	384.55
02	2016-17	13909	385.43
03	2017-18	10136	340.87
04	2018-19	28152	795.43
05	2019-20	15168	511.90
06	2020-21	11102	323.11

AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Affordable Housing: Position of Housing Loans as on 30.09.2020

(Amt. in Crores)

Year	Total Outstanding		Disbursements	
	No. of A/cs	Amount	No. of A/cs	Amount
2017-18	283326	22223	51189	4526
2018-19	300835	24371	86449	6451
2019-20	335840	28385	39758	3542
Sep- 20	295466	27524	20304	1552

6.2 Grant of Education Loans

6.2.1 Position of Education Loans as on 30.09.2020:

(Amt. in Crores)

Year	Total Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
2017-18	109144	4036	27637	656
2018-19	104597	3968	35779	796
2019-20	77983	3963	15611	478
Sep- 20	94864	5212	11475	419

6.2.2 Education Loan to SCs/STs/OBCs for the year 2020-21 (upto 30.09.2020):

(Amt. in Crores)

SCs						STs						OBCs					
Loan Disbursed During FY21 upto 30.09.2020		Loan Outstanding as on 30.09.2020		NPA as on 30.09.2020		Loan Disbursed During FY21 upto 30.09.2020		Loan Outstanding as on 30.09.2020		NPA as on 30.09.2020		Loan Disbursed During FY21 upto 30.09.2020		Loan Outstanding as on 30.09.2020		NPA as on 30.09.2020	
A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
502	16	5873	279	460	9	172	8	1997	210	210	3	3330	56	18823	906	1023	19

6.3 Export Credit Social Infrastructure renewable energy & Others

Outstanding position of finance under Export Credit Social Infrastructure renewable energy & Others as on 30.09.2020 are placed under. (Amt. in Crores)

Export Credit	Social Infrastructure	Renewable Energy
481	23	68

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 30.09.2020									
Type of Bank	SC/ST			Women			Total		
	Target	A/cs Sanct.	% of Achvt	Target	A/cs Sanct.	% of Achvt	Target	A/cs Sanct.	% of Achvt.
Public Sector Banks	4610	1122	24.34	4610	3718	80.65	9220	4840	52.49
Private Sector Banks	411	163	39.66	411	202	49.15	822	365	44.40
RRBs	936	55	5.88	936	226	24.15	1872	281	15.01
Total	5957	1340	22.49	5957	4146	69.60	11914	5486	46.05

(Source : SIDBI)

7.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2020-21 as on 24.11.2020 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursements from 01.04.2020 to 24.11.2020			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	6884	208	1233	904	2346	34.08
Private Sector Banks	580	11	234	182	427	73.62
RRBs	1000	87	337	520	944	94.40
Others	0	31	8	2	40	NA
Total	8464	337	1812	1608	3757	44.39

(Source: www.mudra.org.in)

7.1.2.1 Category-wise Performance under PMMY in the State of Andhra Pradesh as on 24.11.2020:

Category	Shishu		Kishore		Tarun		Total	
	(Loans upto Rs. 50000)		(Loans from Rs. 50001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
	% Share		% Share		% Share		% Share	
	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
General	50.38	53.51	65.46	73.01	83.03	84.85	57.35	75.61
SC	24.14	22.57	10.31	6.86	5.43	3.89	18.58	7.67
ST	2.5	2.32	2.2	1.83	1.64	1.68	2.37	1.84
OBC	22.98	21.6	22.03	18.3	9.9	9.58	21.7	14.88
Women Entrepr.	17.6	19.5	21.8	20.1	26.87	14.48	19.49	17.52
New Entrepr. / Acs	10.51	14.3	35.17	37.11	21.28	21.16	18.8	26.99
Minority	3.31	3.45	4.57	4.11	3.01	3.03	3.67	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 October, 2020 is as under:

(Amt . in Lakhs)

No. of Applications Forwarded to Banks (including pending applications upto previous year 2019-20)		Disbursed by Banks	
Physical	Financial	Physical	Financial
10958	6086	454	321

(Source: Handlooms & Textiles Department)

All Controlling authorities of Banks are requested to issue suitable instructions to concerned branches to dispose the pending applications immediately.

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

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 guidelines are issued by the Ministry.

Status of Report on Loan Sanctions as on 01.12.2020 (online portal)

No of Applications available in market place	No of sanctions	No of Disbursements
33300	73547	52419

(Source : Udyamimitra Portal)

Member Banks are requested to ramp up the performance and also report the off line sanctions through portal to reflect factual position.

7.1.4 Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2020-21 (as on 24.11.2020)

(Amt. in Lakhs)

S N o	Name of the Org..	Target 2020-21			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	338	1014	2704	28	132.45	331	8%	13%	12%
2	KVIB	764	2292	6112	210	833.98	2085	27%	36%	34%
3	DIC	867	2601	6936	401	1385.71	3464	46%	53%	50%
4	KVICD.O.Vizag	297	892.38	2376	98	733.97	1835	33%	82%	77%
Grand Total		2266	6799.38	18128	737	3086.11	7715	33%	45%	43%

(Source: KVIC Hyderabad)

7.1.5 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM) Scheme:

Progress on SEP (Individual) and SEP (Groups) for the financial year 2020-21 as on 30.09.2020

(Amt. in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	4050	36.45	1602	14.65	39.56	40.19
2	SEP (Groups)	50	2.25	50	4.37	100	195

(Source: MEPMA)

7.1.6 Credit under DRI:

As on Year ended	Outstanding Amt (In Crores)
March 2018	33.12
March 2019	45.65
March 2020	44.20
Sept 2020	51.90

The credit outstanding under DRI is Rs.51.90 Crores as on 30.09.2020 as against target of Rs.4342 Crores (i.e. 1% of the total outstanding advances of 31.03.2020 i.e. Rs. 4,34,261 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 YSR Cheyutha Scheme- Bank finance for Beneficiaries:

Government of Andhra Pradesh is committed to the welfare and development of all sections of the society and has been implementing various welfare schemes under flagship programme of Navaratnalu. As part of economic empowerment of women Govt of AP has introduced "YSR CHEYUTHA "scheme. The scheme was launched on August 12, 2020. Under this scheme beneficiaries who are in the age

group of 45-60 years, belonging to SC/ST/BC/MINORITY communities, will receive financial assistance of Rs.75000 in four tranches in next 4 years. Approximately 23.50 lakhs women beneficiaries are identified under the scheme.

Govt aims to channelize these funds into sustained and long term advantage by encouraging "Enterprising "among the scheme beneficiaries. Govt of AP through SERP and MEPMA is sensitizing the beneficiaries to take up sustainable business activity. Banks to provide additional funding to meet the cost gap of full scale operational cycle of their proposed income generating activity.

Govt of AP has been handholding the scheme by providing technical support, forward and backward linkages, marketing support etc. As such Govt of AP has entered MOU with reputed companies like AMUL, Hindustan Unilever, ITC Ltd and Procter and Gamble.

During the SLBC sub Committee meeting held on 07.08.2020 & 04.09.2020 the modalities of the scheme implementation were discussed comprehensively and SLBC prepared operational guidelines and shared with all member Banks vide SLBC Ir no SLBC/366/145 dated 04.09.2020. Similarly the modalities for dairy activity were discussed in SLBC Sub Committee meeting date 16.11.2020 and SOP is shared with all member Banks.

The Bank wise progress for retail activity is as under.

No of Applications submitted to Banks(retail)	No of Sanctions	Amount
25444	14351(57%)	6842 lacs

The list of opted beneficiaries for animal husbandry activity has been shared with all Banks. Govt had developed an exclusive portal to monitor the progress in real time.

Dairy	Sanctions(A/cs)	Sheep & Goat	Sanctions(A/cs)
468991	165	249351	--

Member Banks are requested to expedite the loan sanction under captioned scheme as per eligibility .

7.2.2 Jagananna Thodu Scheme :

Government of Andhra Pradesh has introduced the scheme to handhold the Chiruvyaparulu and artisans and people engaged in handicrafts works both from rural and urban areas. The scheme was launched by Hon'ble Chief Minister on 25.11.2020.

The Bank wise sanction pogress as on 03.12.2020 is furnished hereunder

No of applications received	Approved by Banks	Disbursements
746401	608013	64156

Govt of AP has issued GO No 913 dated 28.11.2020 waiving stamp duty on loan documents to be executed by borrowers.

All Banks are requested to complete the disbursements for all approved applications.

7.2.3 YSR Bima –Scheme:

Government of Andhra Pradesh had launched YSR Bima Scheme to provide relief to the bread winner of rice card holders' families in case of death or disability. About 1.41 crore Rice Card holders were identified in the State of A.P to cover under the scheme.

The Role of the Bank is to open the PMJDY accounts to beneficiaries who do not have either SB or PMJDY accounts. Banks need to enroll the eligible beneficiaries under PMSBY & PMJJBY schemes as per the existing norms with the support of field level Government machinery.

Based on deliberations had in SLBC Sub Committee meetings dated 26.08.2020, 27.08.2020, 14.10.2020 and meeting with Principal Secretary to Govt. of AP, (LFB and IMS) on 25.09.2020, 29.09.2020 and with Secretary to Hon'ble Chief Minister on dated 13.10.2020 the Standard Operating Procedure is formulated by SLBC and shared with all member Banks.

Government had developed an exclusive online portal to monitor the scheme implementation closely

Bank wise enrolment progress as per the portal is here under.

YSR Bima - Status Report as on 30.11.2020					
Total Records Shared	Valid Records	Invalid records	PMSBY enrolments	PMJJBY enrolments	Total enrolments
11517087	8276242	3240845	1188492	887637	2076129

Controlling authorities of all Banks are advised to complete the enrolment process immediately.

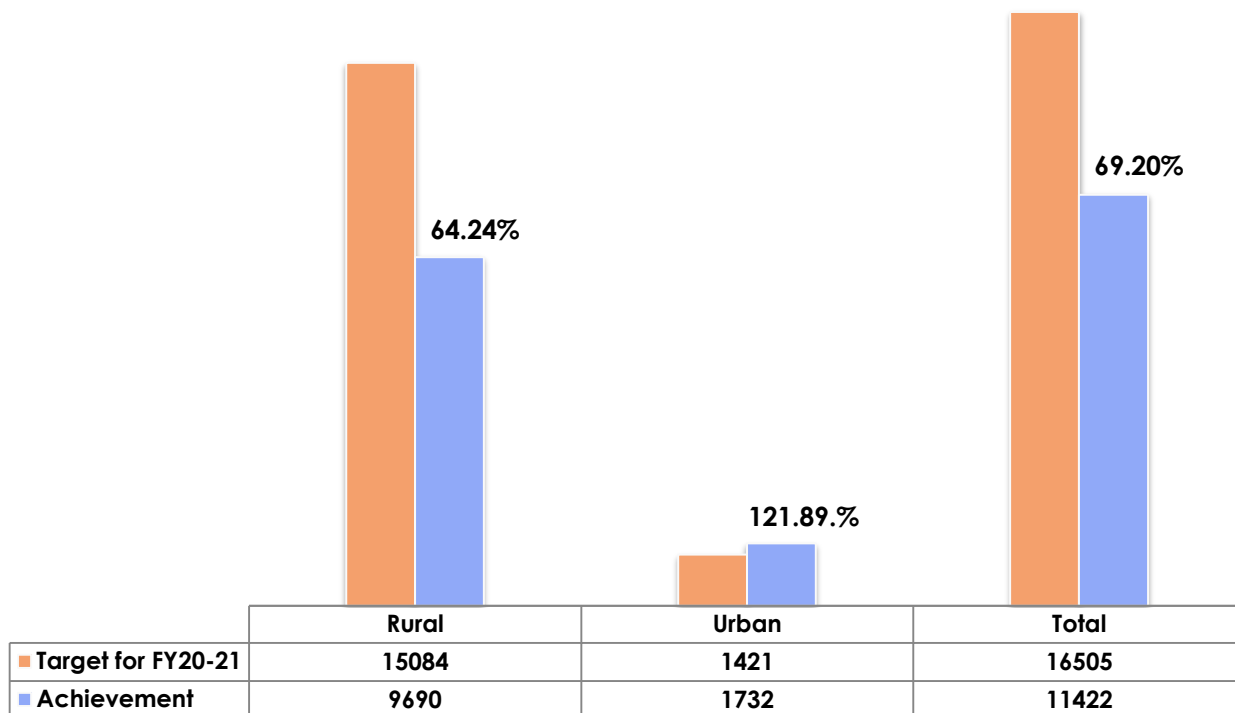
7.3 Progress under SHG-Bank linkage: as on 31.10.2020

(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.		
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
2020-21	15084	592730	9690	1421	54896	1732	16505	647626	11422	1016347	29008

SHG Bank Linkage Target vs Achievement FY20-21 as on 30.09.2020

(Amount in crores)



AGENDA 8 - POSITION OF OVERDUES/NPAs

8.1 Position of Overdues/NPAs under various sectors as on 30.09.2020

(Amt. in Crores)

S N	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	ST crop prod. Loans	1,11,08,220	1,16,135.45	21,18,549	24,925.90	21.46%	2,53,211	2,781.06	2.39%
2	ATL	26,97,682	61,520.12	3,33,819	5,827.00	9.47%	1,15,606	1,858.56	3.02%
3	Agri Infra	3,137	493.24	128	59.70	12.10%	38	29.64	6.01%
4	Agri Ancil	96,362	6,925.70	1,067	579.20	8.36%	355	307.31	4.44%
5	Total Agriculture	1,39,05,401	1,85,074.52	24,53,563	31,391.80	16.96%	3,69,210	4,976.56	2.69%
6	Micro	12,16,224	27,335.98	249,121	5,894.46	21.56%	86,805	1,618.33	5.92%
7	Small	1,05,344	23,587.02	12,030	4,788.63	20.30%	3,627	1,550.21	6.57%
8	Medium	8,510	8,533.00	2,594	2,315.23	27.13%	573	929.08	10.89%
9	Total MSME Sector	13,30,078	59,456.00	2,63,745	12,998.30	21.86%	91,005	4,097.62	6.89%
10	Hous Loans	2,65,466	27,524.12	34,738	1,785.40	6.49%	7,119	334.44	1.22%
11	Edu Loans	94,864	5,212.48	12,834	490.60	9.41%	3,279	105.20	2.02%
12	SHGs	10,16,347	29,008.76	1,41,658	2,698.70	9.30%	25,490	398.27	1.37%
13	Priority Sector Loans	1,57,67,524	2,80,519.12	27,84,268	46,938.06	16.73%	4,79,772	9,649.35	3.44%
14	Non Prio. sect. Loans	38,88,758	1,96,753.54	4,91,270	25,340.00	12.88%	74,537	4,856.95	2.47%
15	Total Loans	1,96,56,282	4,77,272.66	32,75,538	72,278.09	15.14%	5,54,309	14,506.31	3.04%

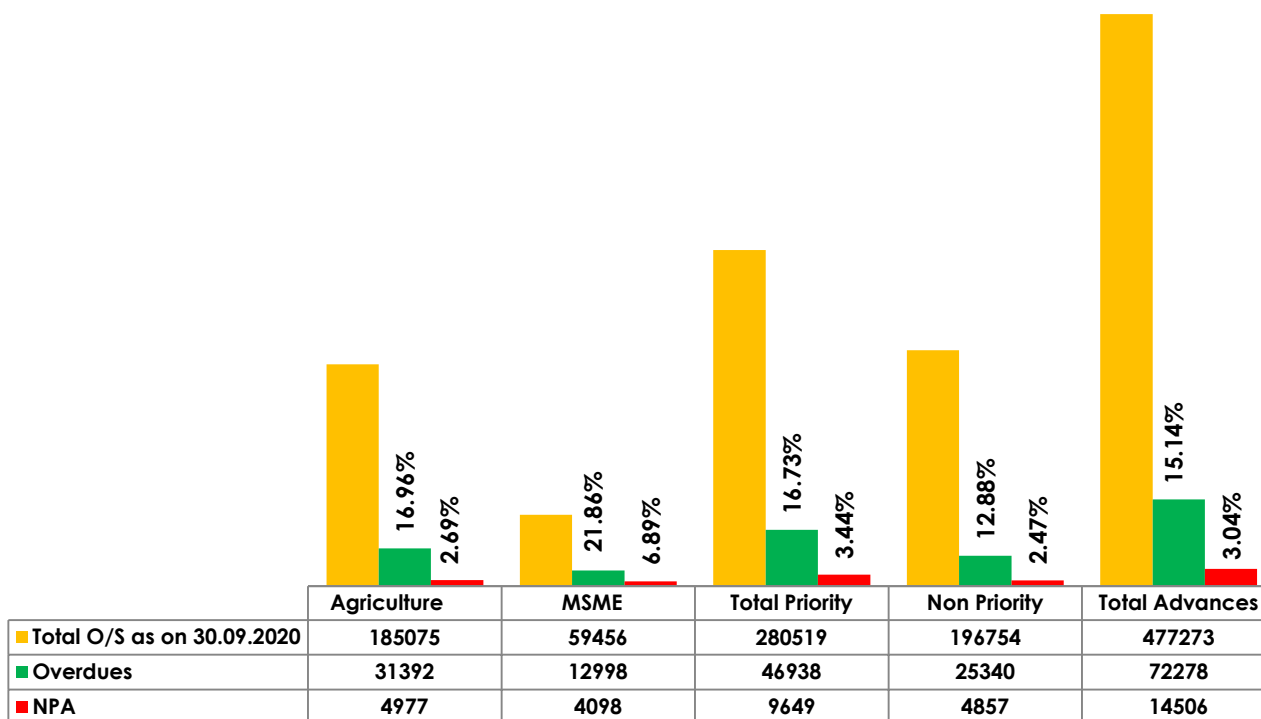
8.2 Overdue & NPA position under Government Sponsored Schemes as on 30.09.2020

(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
Central G.S.S	1,302,430	20,727.31	202,575	2,194.32	780.36	10.58%	93746	825.23	3.98%
State G.S.S	1,048,673	13,909.13	160,419	2,124.13	629.00	15.27%	118,407.0	1,411.01	10.14%

Sector wise Overdues & NPA as on 30.09.2020

(Amount in crores)



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.
- KCC facility to Dairy and Fisheries activities to meet working capital needs.

NABARD vide Lr no NB.CPD.GCD/1380-1398 dated 30.09.2020 informed that, in consultation with RBI, select SLBCs and other stake holders have developed bench marks/indicators for the monitoring and reviewing the progress on annual basis under doubling of farmers income by 2022.

AGENDA 10 – CD RATIO

District wise position of CD ratio as on 30.09.2020

S.No.	Name of the District	CD Ratio
1	Srikakulam	93.32
2	Vizianagaram	114.04
3	Visakhapatnam	200.67
4	East Godavari	128.20
5	West Godavari	145.62
6	Krishna	153.54
7	Guntur	123.21
8	Prakasam	126.00
9	SPS Nellore	116.51
10	Chittoor	67.66
11	YSR Kadapa	100.48
12	Ananthapuram	122.36
13	Kurnool	115.80
Grand Total		128.16

The CD Ratio in the State of Andhra Pradesh is 128.16% and no District in the State is having CD ratio below 40%. Chittoor District only reported 67.66% CD ratios, the low CD ratio attributed to bulk deposits of TTD.

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

In the state of Andhra Pradesh, during financial year 2020-21 Government of Andhra Pradesh has not declared any natural calamities upto Sep 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.

Accordingly, mapping of branches with block codes was completed by all banks at HO level. Banks have also started uploading Sep 2020 quarterly data on the updated portal duly extracting data from CBS. However, few banks are still facing issues with extracting data from their respective CBS in the specified format and in uploading the same on portal. SLBC is continuously following up with banks and guiding them wherever possible for expeditious submission of data duly coordinating with the vendor for speedy resolution of issues, if any.

Presently following banks have been uploading data in the new portal(slbcindia.com)

1	Canara Bank	6	Karnataka Bank
2	State Bank of India	7	RBL Bank
3	Federal Bank	8	South Indian Bank
4	HDFC Bank	9	Tamilnad Mercantile Bank
5	IDBI Bank	10	Yes Bank

12.2 Digital Districts

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

Regional Director, RBI, RO Hyderabad has reviewed the progress of the project with all stake holders through video conference on 23.11.2020. RD directed all members to put collective efforts and work in cohesion to achieve set target by March 31,2021.

Major Parameter wise progress during the quarter is furnished below.

Month	No of SB A/Cs	% Debit/ RuPay cards coverage	% Net Banking coverage	% of Mobil Banking + UPI + USSD	Total No. of Current Accounts	% Net banking coverage	No. of POS/ QR availed by CA accounts
Oct-20	3183960	68.68	18.92	26.2	64783	33.55	12.72

All controlling authorities of Banks are advised to submit the data as per RBI designed Bank wise monitorable action plan to review the progress under 100% Digital District Project.

12.3 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
- ✓ 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 progress of the campaign is furnished here under.

Applications received	Sanctions (From 01.06.2020 to 13.11.2020) Amt in Crores					
	General Crop Loans		Dairy		Fishery activity	
	A/c	Amt	A/c	Amt	A/c	Amt
7,66,827	6,52,430	6,788	43,755	347.88	741	226.50

12.4 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. There are certain relief measures under the package to be implemented through banks.

The progress is here under-

Emergency Credit Line Guarantee Scheme (ECLG) 20% credit to MSMEs as on 30.09.2020 *(Amount in crores)*

Eligible		Sanctioned		Disbursed		Opted out		% of sanctions	% of disbursements	% opted out
No	Amt	No	Amt	No	Amt	No	Amt			
295572	5299.97	149332	3898.57	69238	3208.65	30915	632.35	73.56	60.54	11.93

Credit Guarantee Scheme for subordinate debt progress as on 30.09.2020 : *(Amount in crores)*

Eligible accounts		Cumulative Sanctions		Cumulative Disbursements		Customers opted out	
No	Amt	No	Amt	No	Amt	No	Amt
456	321.18	66	1.79	28	1.30	21	12.83

AGENDA 13 - IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

13.1 Large Project conceived by the State Government

Govt. of Andhra Pradesh had launched Nadu Nedu which is a comprehensive programme for revitalization of hospitals and health care services across the state. The programme involves strengthening of existing medical colleges and construction of new colleges. The estimated cost of the programme is Rs 19,800 Cr. Out of the total project cost Govt of AP is contemplating to raise the funds of amount Rs 14,885 Cr from banks and financial institutions as a loan.

Govt of AP had a meeting with major banks on July 02, 2020 and September 16, 2020 explained about the scheme and bankers are requested to communicate their views on funding programme for providing hospital and health care services across the state.

Member Banks are requested to bestow a serious attention to the Govt proposal to convert it as business opportunity

13.2 Explore the scope of State – Specific Potential growth areas

NABARD, in its State Focus Paper 2020-2021 presented that Live stock and fisheries has ample potential for bank credit growth in the State of Andhra Pradesh. NABARD is providing DIDF for dairy sector and FIDF for fisheries sector for augmentation of infrastructure facilities under these sectors. 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. Govt of AP had launched AP industrial policy 2020-23, where a large scale incentives/subsidies are announced to spur the MSME activity in the state. Banks can convert the Govt support to business opportunity.

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

13.3 Discussion on findings of region-focused studies if any and implementing the suggested solutions

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

NABARD in its state focus paper presented district wise activity wise the critical interventions required in various sectors/sub sectors. Govt of AP is requested to initiate suitable action plan /establish a policy to improve the growth in the particular sector.

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

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 30.09.2020.

(Amt. in crores)

Bank Type	Target	Achievement	% of Achievement
Public Sector Banks	22023	9955	45.20%
Private Sector Banks	4572	2061	45.08%
Coop. Banks	1954	590	30.19%
RRBs	5481	3973	72.49%
Total	34030	16580	48.72%

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(Lead Bank Scheme) particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill upgradation of the rural youth in the district.

14.1.1 Performance of RSETIs in the State during 2020-21 up to 30.09.2020:

Target for 2020-21		Achievement for 2020-21		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		
381	10185	11	233	201	133

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

AGENDA 15 - STEPS TAKEN FOR IMPROVING LAND RECORD PROGRESS IN DIGITIZATION OF LAND RECORDS: LOAN CHARGE CREATION MODULE IN AP WEBLAND PORTAL

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

Banks have made Charge Creation for 50,93,874 loan accounts in the AP webland portal as on 30.11.2020 and charges were approved for 48,19,819 loan accounts.

Member Banks are requested utilise the platform effectively to curb the menace of multiple bank finance on same piece of land and finance against the fake lands.

AGENDA 16 - SHARING OF SUCCESS STORIES AND NEW INITIATIVES

Success Story of Smt. Botta Sandhya Rani (Trained at SBI RSETI –Vizianagaram)

She hails from Bobbili town of Vizianagaram district. She has joined the institute in the year 2018 and had undergone training at SBI RSETI, VZM in Beauty parlour management. During the period of training she had shown lot of enthusiasm to learn the course.

She imbibed the skills required for Beauty parlour management and was motivated on EDP inputs viz., life skills, marketing skills, soft skills, personality development skills, communication skills etc. Following the training she started a parlour at Bobbili town with the support of credit linkage of Rs.50000/- from SBI, Bobbili branch and has been proved to be a successful beautician in the town. She is now earning a monthly income of around Rs.15000/- and supporting her family.



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 Sep 2020 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for June 2020 : Details of DCC / DLRC meetings conducted in 13 districts during Sep 2020 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Scheduled date	Conducted date	Scheduled date	Conducted date
Anantapur	20.09.2020	28.09.2020	20.09.2020	28.09.2020
Chittoor	21.08.2020	21.10.2020	21.08.2020	21.10.2020
East Godavari	11.09.2020	11.09.2020	11.09.2020	11.09.2020
Guntur	20.08.2020	09.09.2020	08.09.2020	--
Kadapa	28.08.2020	28.08.2020	28.08.2020	28.08.2020
Krishna	27.08.2020	25.09.2020	24.09.2020	25.09.2020
Kurnool	19.08.2020	24.09.2020	21.08.2020	24.09.2020
Nellore	29.09.2020	--	29.09.2020	--
Prakasam	21.09.2020	28.09.2020	21.09.2020	28.09.2020
Srikakulam	21.07.2020	21.07.2020	21.07.2020	21.07.2020
Visakhapatnam	23.09.2020	05.10.2020	29.09.2020	05.10.2020
Vizianagaram	13.08.2020	13.08.2020	13.08.2020	13.08.2020
West Godavari	11.09.2020	04.09.2020	11.09.2020	04.09.2020

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 - OTHER ISSUES

19.1 Credit Flow to Minority Communities Weaker Sections Women and SC/STs (outstandings)

(Amt in Crores)

S.No.	Year ended	Weaker sections	Women	Minority communities	SC/ST
1	March 2016	55687	39058	13150	9989
2	March 2017	58339	39482	12690	11080
3	March 2018	68259	44602	14195	12754
4	March 2019	91243	47548	15567	14733
5	March 2020	90624	49848	15477	15791
6	September 2020	89250	50170	16729	16873
Stipulation		10% of ANBC	5% on ANBC	--	--
% of Achievement for Sep 2020		20.55	11.55	--	---

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.

19.2 Position of MFI finance extended as on 30.09.2020

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	150.23
4	Total amount due for payment (Demand)	32.33
5	Total amount recovered	12.62
6	Total amount overdue	19.71
7	Out of (6) amount overdue [Standard]	0.00
8	Out of (6) amount overdue [NPA]	19.71
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

19.3 Important Circulars issued by RBI during the Quarter

Date	Circular No.	Reference	Title
October 7, 2020	4	RBI/2020-21/48 DOR(PCB).BPD.Cir No.3/13.05.001/2020-21	Interest Subvention Scheme for MSMEs-co-operative banks
November 2, 2020	3	RBI/2020-21/62 DOR.no.bp.bc.27/21.04.048/2020-21	Opening of current account by Banks-need for Discipline
November 6, 2020	2	BI/2020-21/63 FIDD.CO.Plan.BC.No.8/04.09.01/2020-21	Co-Lending by Banks and NBFCs to Priority Sector

SLBC OF A.P.		CONVENOR:UNION BANK OF IND				
1. BANK-WISE NO. OF BRANCHES AS ON 30.09.2020						
S.No.	Name of the Bank	Number of Branches				
		Rural	Semi Urban	Urban	Metro	Total
1	Bank of Baroda	79	82	94	32	287
2	Bank of India	33	64	40	16	153
3	Bank of Maharashtra	2	2	9	5	18
4	Canara Bank	263	207	151	73	694
5	Central Bank of India	32	45	34	18	129
6	Indian Bank	100	92	89	36	317
7	Indian Overseas Bank	44	47	44	23	158
8	Punjab National Bank	15	43	71	5	134
9	Punjab & Sind Bank	-	-	6	3	9
10	UCO Bank	11	7	18	7	43
11	Union Bank of India	453	410	275	114	1252
12	State Bank of India	455	465	323	150	1393
Public Sector Banks Total		1487	1464	1154	482	4587
13	Axis Bank	29	68	55	17	169
14	Bandhan Bank	-	-	2	2	4
15	Catholic Syrian Bank Ltd	-	-	5	1	6
16	City Union Bank Ltd	2	8	30	5	45
17	Coastal Local Area Bank	11	26	13	-	50
18	DCB Bank	1	8	5	2	16
19	Dhana Laxmi Bank	-	1	7	1	9
20	Equitas Small Finance Bank Ltd	-	-	12	5	17
21	Federal Bank	9	1	9	4	23
22	HDFC Bank Ltd	12	73	55	36	176
23	ICICI Bank Ltd.	50	65	44	20	179
24	IDBI	6	15	28	7	56
25	IDFC Bank	-	6	12	6	24
26	Indus Ind Bank	3	18	24	13	58
27	Karnataka Bank	2	7	25	7	41
28	Karur Vysya Bank	12	49	44	16	121
29	KBS Local Area Bank	-	1	1	-	2
30	Kotak Mahindra Bank	30	32	33	14	109
31	Laxmi Vilas Bank	15	21	24	10	70
32	RBL Bank	3	1	-	2	6
33	South Indian Bank	1	3	11	3	18
34	Standard Chartered Bank	-	-	1	-	1
35	Tamilnad Mercantile Bank	1	10	11	4	26
36	Yes Bank	-	-	11	6	17
Private Sector Banks Total		187	413	462	181	1243
Commercial Banks Total		1674	1877	1616	663	5830
35	AP State Co-op Bank (including 13	164	128	116	19	427
Co-op. Banks Total		164	128	116	19	427
36	APGVB	187	44	15	35	281
37	APGB	326	144	82	-	552
38	C.G.G.B.	125	75	22	-	222
39	SGB	156	48	19	-	223
R.R.Bs Total		794	311	138	35	1278
40	A P S F C	-	-	11	3	14
Others Total		-	-	11	3	14
Grand Total		2632	2316	1881	720	7549
CONSOLIDATION						
Commercial Banks		1674	1877	1616	663	5830
Co-operative Banks		164	128	116	19	427
Regional Rural Banks		794	311	138	35	1278
Others		-	-	11	3	14
Grand Total		2632	2316	1881	720	7549

SLBC OF A.P.		CONVENOR::Union Bank of India				
2. District-wise No. of Branches as on 30.09.2020						
S.No.	Name of the District	No.of Branches				
		Rural	Semi Urban	Urban	Metro	Total
1	Srikakulam	171	103	58		332
2	Vizianagaram	124	88	77		289
3	Visakhapatnam	174	124	44	451	793
4	East Godavari	300	285	237		822
5	West Godavari	225	267	154		646
6	Krishna	250	273	113	269	905
7	Guntur	314	260	287		861
8	Prakasam	199	197	89		485
9	SPS Nellore	150	152	135		437
10	Chittoor	255	186	194		635
11	YSR Kadapa	138	125	114		377
12	Ananthapuram	159	121	203		483
13	Kurnool	173	135	176		484
GRAND TOTAL		2632	2316	1881	720	7549

SLBC OF A.P.		CONVENOR: UNION BANK OF INDIA		
3. District-wise Deposits ,Advances & CD Ratio as on 30.09.2020				
(Amount in crores)				
S.No.	Name of the District	Deposits	Advances	CD Ratio
1	Srikakulam	14156.89	13211.25	93.32
2	Vizianagaram	12115.55	13816.54	114.04
3	Visakhapatnam	33065.56	66352.70	200.67
4	East Godavari	46093.43	59093.63	128.20
5	West Godavari	25365.47	36937.67	145.62
6	Krishna	62237.96	95557.51	153.54
7	Guntur	37352.27	46021.22	123.21
8	Prakasam	19041.01	23991.08	126.00
9	SPS Nellore	21683.63	25263.29	116.51
10	Chittoor	38905.40	26324.31	67.66
11	YSR Kadapa	19574.29	19667.86	100.48
12	Ananthapuram	22145.95	27098.20	122.36
13	Kurnool	20670.45	23937.39	115.80
Grand Total		372407.87	477272.66	128.16

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA		
4. BANK-WISE DEPOSITS, ADVANCES & CD RATIO AS ON 30.09.2020 (Amount in Crores)				
S.No.	Name of the Bank	Deposits	Advances	CD Ratio
1	Bank of Baroda	13322.47	24711.64	185.49
2	Bank of India	4981.97	8103.61	162.66
3	Bank of Maharashtra	582.03	761.63	130.86
4	Canara Bank	24650.46	44595.97	180.91
5	Central Bank of India	3334.83	4033.18	120.94
6	Indian Bank	11577.41	17760.71	153.41
7	Indian Overseas Bank	6736.62	7770.55	115.35
8	Punjab National Bank	5076.07	7822.27	154.10
9	Punjab & Sind Bank	276.51	3727.51	1348.06
10	UCO Bank	977.38	2466.67	252.38
11	Union Bank of India	69893.01	88627.73	126.80
12	State Bank of India	114760.18	130614.36	113.82
Public Sector Banks Total		256168.93	340995.83	133.11
13	Axis Bank	11182.69	9865.55	88.22
14	Bandhan Bank	73.52	59.26	80.60
15	Catholic Syrian Bank Ltd	36.21	45.16	124.72
16	City Union Bank Ltd	1019.01	2865.59	281.21
17	Coastal Local Area Bank Ltd	594.08	483.45	81.38
18	DCB Bank Limited	241.58	793.54	328.48
19	Dhana Laxmi Bank	178.82	426.50	238.51
20	Equitas Small Finance Bank Ltd	267.80	219.57	81.99
21	Federal Bank	706.57	1031.69	146.01
22	HDFC Bank Ltd	13162.45	21683.87	164.74
23	ICICI Bank Ltd.	11360.88	15153.46	133.38
24	IDBI Bank	3185.77	3895.48	122.28
25	IDFC First Bank	702.52	1542.57	219.58
26	Indus Ind Bank	1186.96	4539.28	382.43
27	Karnataka Bank	1826.81	2529.51	138.47
28	Karur Vysya Bank	6414.33	7430.44	115.84
29	Kotak Mahindra Bank	4959.99	3769.72	76.00
30	KBS Local Area Bank	11.01	8.09	73.44
31	Laxmi Vilas Bank	1600.45	1254.24	78.37
32	RBL Bank	819.47	651.84	79.54
33	South Indian Bank	657.86	887.95	134.97
34	Standard Chartered Bank	-	-	-
35	Tamilnad Mercantile Bank	994.79	1366.33	137.35
36	Yes Bank	681.91	1091.81	160.11
Private Sector Banks Total		61865.49	81594.90	131.89
Commercial Banks Total		318034.42	422590.73	132.88
37	AP State Co-op Bank	14234.11	20071.14	141.01
Co-op. Banks Total		14234.11	20071.14	141.01
38	Andhra Pragathi Grameena Bank	17729.31	16546.82	93.33
39	A.P.Grameena Vikas Bank	8018.47	5214.93	65.04
40	C.G.G.B.	6278.52	5432.52	86.53
41	Saptagiri Grameena Bank	8113.04	6654.05	82.02
R.R.Bs Total		40139.34	33848.32	84.33
42	A P S F C	-	762.47	NA
Others Total		-	762.47	NA
Grand Total		372407.87	477272.66	128.16
CONSOLIDATION				
Commercial Banks		318034.42	422590.73	132.88
Co-operative Banks		14234.11	20071.14	141.01
Regional Rural Banks		40139.34	33848.32	84.33
Others		-	762.47	NA
Grand Total		372407.87	477272.66	128.16

SLBC OF A.P														CONVENOR:UNION BANK OF INDIA	
5. BANK-WISE PRIORITY SECTOR ADVANCES AS ON 30.09.2020														(Amount in crores)	
S.No.	Name of the Bank	Total Advances as on 30.09.2020	Short Term Production Loans	Agrl.Term Loans	Farm Credit	Agrl.-Infra.	Ancillary Activities	Total Agri.Advances		MSME	Export Credit	Others' under Priority Sector Advances	Total Priority Sector		
								Amount	% to Total Advances				Amount	% to-Total Advances	
1	Bank of Baroda	24711.64	6087.04	1009.03	7096.07	7.33	55.52	7158.92	28.97	1653.70	-	4326.99	13139.61	53.17	
2	Bank of India	8103.61	1856.05	538.49	2394.54	1.11	320.67	2716.32	33.52	1155.06	0.01	814.48	4685.87	57.82	
3	Bank of Maharashtra	761.63	38.13	43.00	81.13	3.19	-	84.32	11.07	254.50	-	65.83	404.65	53.13	
4	Canara Bank	44595.97	16481.02	4294.59	20775.61	33.30	367.86	21176.77	47.49	5769.17	-	2464.79	29410.73	65.95	
5	Central Bank of India	4033.18	1294.68	370.57	1665.25	11.17	157.97	1834.39	45.48	614.24	-	375.85	2824.48	70.03	
6	Indian Bank	17760.71	5579.08	1771.91	7351.00	18.35	495.40	7864.75	44.28	2835.85	-	790.36	11490.97	64.70	
7	Indian Overseas Bank	7770.55	1708.29	1917.19	3625.48	-	10.62	3636.10	46.79	1668.40	-	1619.42	6923.92	89.10	
8	Punjab National Bank	7822.27	245.93	257.41	503.34	20.05	174.77	698.17	8.93	981.09	-	450.02	2129.27	27.22	
9	Punjab & Sind Bank	3727.51	6.64	-	6.64	-	-	6.64	0.18	73.22	-	42.62	122.48	3.29	
10	UCO Bank	2466.67	163.46	80.46	243.92	4.53	33.37	281.82	11.43	653.81	-	204.78	1140.41	46.23	
11	Union Bank of India	88627.73	23283.29	20728.46	44011.75	108.86	2768.15	46888.76	52.91	12711.14	330.39	5024.32	64954.61	73.29	
12	State Bank of India	130614.36	22028.87	11912.86	33941.73	52.23	145.26	34139.22	26.14	9384.51	-	13906.81	57430.54	43.97	
Public Sector Banks Total		340995.83	78772.48	42923.98	121696.46	260.12	4529.60	126486.18	37.09	37754.70	330.40	30086.26	194657.54	57.09	
13	Axis Bank	9865.55	1418.88	946.98	2365.87	-	-	2365.87	23.98	1805.01	-	238.58	4409.47	44.70	
14	Bandhan Bank	59.26	-	27.48	27.48	-	3.62	31.10	52.49	28.15	-	-	59.26	100.00	
15	Catholic Syrian Bank Ltd	45.16	-	-	-	-	-	-	-	-	-	17.52	17.52	38.80	
16	City Union Bank Ltd	2865.59	98.94	178.83	277.77	47.52	331.01	656.30	22.90	1071.72	-	55.85	1783.87	62.25	
17	Coastal Local Area Bank Ltd	483.45	27.49	0.59	28.08	-	-	28.08	5.81	167.20	-	32.44	227.71	47.10	
18	DCB Bank Limited	793.54	110.77	4.62	115.39	-	1.31	116.70	14.71	234.58	-	72.14	423.42	53.36	
19	Dhana Laxmi Bank	426.50	100.58	4.36	104.94	-	5.69	110.64	25.94	23.18	-	122.16	255.97	60.02	
20	Equitas Small Finance Bank	219.57	-	0.74	0.74	-	-	0.74	0.34	144.13	-	1.67	146.54	66.74	
21	Federal Bank	1031.69	339.07	23.23	362.30	0.59	6.38	369.27	35.79	97.61	-	34.01	500.89	48.55	
22	HDFC Bank Ltd	21683.87	1596.82	1190.82	2787.64	60.65	1254.65	4102.93	18.92	3902.20	-	511.32	8516.46	39.28	
23	ICICI Bank Ltd.	15153.46	978.15	1159.65	2137.81	-	-	2137.81	14.11	3486.47	-	822.05	6446.32	42.54	
24	IDBI Bank	3895.48	787.97	35.18	823.15	4.47	11.98	839.59	21.55	558.69	-	544.84	1943.12	49.88	
25	IDFC First Bank	1542.57	34.52	12.31	46.83	-	2.57	49.40	3.20	260.47	-	26.92	336.79	21.83	
26	Indus Ind Bank	4539.28	0.24	616.98	617.22	9.06	83.58	709.86	15.64	1299.90	-	50.21	2059.98	45.38	
27	Karnataka Bank	2529.51	259.99	33.76	293.75	69.24	147.57	510.56	20.18	915.45	-	157.72	1583.73	62.61	
28	Karur Vysya Bank	7430.44	1835.18	52.86	1888.04	20.43	218.48	2126.95	28.62	1642.77	150.70	209.13	4129.55	55.58	

SLBC OF A.P CONVENOR:UNION BANK OF INDIA

5. BANK-WISE PRIORITY SECTOR ADVANCES AS ON 30.09.2020

(Amount in crores)

S.No.	Name of the Bank	Total Advances as on 30.09.2020	Short Term Production Loans	Agrl.Term Loans	Farm Credit	Agrl.-Infra.	Ancillary Activities	Total Agri.Advances		MSME	Export Credit	Others' under Priority Sector Advances	Total Priority Sector	
								Amount	% to Total Advances				Amount	% to- Total Advances
29	Kotak Mahindra Bank	3769.72	138.80	507.88	646.67	8.74	214.30	869.72	23.07	1159.71	-	5.28	2034.70	53.97
30	KBS Local Area Bank	8.09	-	0.24	0.24	-	-	0.24	2.94	2.15	-	0.26	2.65	32.82
31	Laxmi Vilas Bank	1254.24	304.37	0.64	305.01	-	-	305.01	24.32	306.13	-	26.08	637.22	50.81
32	RBL Bank	651.84	41.84	94.40	136.24	-	0.73	136.97	21.01	226.37	-	5.19	368.53	56.54
33	South Indian Bank	887.95	203.63	-	203.63	-	-	203.63	22.93	265.24	-	52.52	521.39	58.72
34	Standard Chartered Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	1366.33	100.54	134.74	235.28	8.10	114.24	357.62	26.17	332.56	-	73.78	763.95	55.91
36	YES Bank	1091.81	517.15	-	517.15	-	-	517.15	47.37	-	-	-	517.15	47.37
Private Sector Banks Total		81594.90	8894.93	5026.29	13921.23	228.80	2396.10	16546.13	20.28	17929.70	150.70	3059.67	37686.20	46.19
Commercial Banks Total		422590.73	87667.42	47950.27	135617.69	488.92	6925.70	143032.31	33.85	55684.40	481.10	33145.93	232343.74	54.98
37	AP State Co-op Bank	20071.14	11904.59	3702.14	15606.73	0.65	-	15607.39	77.76	0.97	-	875.29	16483.64	82.13
Co-op. Banks Total		20071.14	11904.59	3702.14	15606.73	0.65	-	15607.39	77.76	0.97	-	875.29	16483.64	82.13
38	Andhra Pragathi Grameena	16546.82	8464.74	4514.18	12978.91	3.27	-	12982.18	78.46	1388.05	-	601.91	14972.15	90.48
39	A.P.Grameena Vikas Bank	5214.93	1557.95	2259.61	3817.56	-	-	3817.56	73.20	510.38	-	411.13	4739.06	90.87
40	C.G.G.B.	5432.52	3056.29	1333.44	4389.73	-	-	4389.73	80.80	380.50	-	348.71	5118.94	94.23
41	Saptagiri Grameena Bank	6654.05	3484.47	1760.48	5244.95	0.40	-	5245.35	78.83	743.03	-	124.54	6112.92	91.87
R.R.Bs Total		33848.32	16563.44	9867.71	26431.15	3.67	-	26434.82	78.10	3021.96	-	1486.29	30943.07	91.42
42	A P S F C	762.47	-	-	-	-	-	-	-	748.67	-	-	748.67	98.19
Others Total		762.47	-	-	-	-	-	-	-	748.67	-	-	748.67	98.19
Grand Total		477272.66	116135.45	61520.12	177655.57	493.24	6925.70	185074.52	38.78	59456.00	481.10	35507.51	280519.12	58.78

CONSOLIDATION

Commercial Banks	422590.73	87667.42	47950.27	135617.69	488.92	6925.70	143032.31	33.85	55684.40	481.10	33145.93	232343.74	54.98	
Co-operative Banks	20071.14	11904.59	3702.14	15606.73	0.65	-	15607.39	77.76	0.97	-	875.29	16483.64	82.13	
Regional Rural Banks	33848.32	16563.44	9867.71	26431.15	3.67	-	26434.82	78.10	3021.96	-	1486.29	30943.07	91.42	
Others	762.47	-	-	-	-	-	-	-	-	748.67	-	-	748.67	98.19
Grand Total	477272.66	116135.45	61520.12	177655.57	493.24	6925.70	185074.52	38.78	59456.00	481.10	35507.51	280519.12	58.78	

SLBC OF A.P.		CONVENOR: UNION BANK OF INDIA								
6. District-wise Priority Sector Advances Outstanding as on 30.09.2020 (Amount in crores)										
S. N	District	Short Term Production Loans	Agri. Term Loans	Farm Credit	Agri. Infra.	Ancillary Activities	Total Agri. Advance	MSME	Others' under Priority	Total Priority Sector
1	Srikakulam	4693.72	2573.04	7266.76	4.58	182.96	7454.30	1324.79	1206.07	9985.16
2	Vizianagaram	3538.87	1960.27	5499.14	4.42	101.14	5604.70	1802.79	2008.36	9415.85
3	Visakhapatnam	4732.68	2990.40	7723.08	6.54	249.29	7978.91	6769.56	3242.53	17991.00
4	East Godavari	11978.42	9924.96	21903.38	22.58	1172.49	23098.45	7517.28	4019.15	34634.88
5	West Godavari	13676.04	5018.12	18694.16	62.14	1274.45	20030.75	5421.15	2661.77	28113.67
6	Krishna	11190.64	8408.98	19599.62	26.45	832.25	20458.32	8746.74	6439.23	35644.29
7	Guntur	14244.81	7479.26	21724.07	121.74	1063.70	22909.51	8650.85	4560.66	36121.02
8	Prakasam	9300.58	4570.40	13870.98	43.78	283.37	14198.13	3410.54	1910.59	19519.26
9	SPS Nellore	6943.68	4293.97	11237.65	14.39	497.17	11749.21	3517.89	2173.08	17440.18
10	Chittoor	10679.91	3926.34	14606.25	14.95	251.00	14872.20	3746.69	2213.09	20831.98
11	YSR Kadapa	6104.16	3031.45	9135.61	65.82	228.24	9429.67	2448.35	1695.85	13573.87
12	Ananthapuram	10631.86	3900.60	14532.46	13.27	354.82	14900.55	3152.26	1956.15	20008.96
13	Kurnool	8420.08	3442.33	11862.41	92.58	434.82	12389.81	2947.11	1902.08	17239.00
Grand Total		116135.45	61520.12	177655.57	493.24	6925.70	185074.51	59456.00	35988.61	280519.12

SLBC OF A.P		CONVENOR: UNION BANK OF INDIA					
7. Bank-wise Total Agricultural Advances Outstanding under Priority Sector and Non-Priority Sector as on 30.09.2020							
(Amount in crores)							
S.No.	Name of the Bank	Priority Sector		Non-Priority Sector		Total Agriculture	
		Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Bank of Baroda	517750	7158.92	-	-	517750	7158.92
2	Bank of India	240679	2716.32	-	-	240679	2716.32
3	Bank of Maharashtra	4660	84.32	-	-	4660	84.32
4	Canara Bank	1701667	21176.77	534	37.24	1702201	21214.01
5	Central Bank of India	116654	1834.39	-	-	116654	1834.39
6	Indian Bank	552925	7864.75	-	-	552925	7864.75
7	Indian Overseas Bank	233328	3636.10	-	-	233328	3636.10
8	Punjab National Bank	35261	698.17	3	21.23	35264	719.40
9	Punjab & Sind Bank	43	6.64	-	-	43	6.64
10	UCO Bank	17280	281.82	-	-	17280	281.82
11	Union Bank of India	3323177	46888.76	157	2470.92	3323334	49359.68
12	State Bank of India	2135975	34139.22	-	-	2135975	34139.22
Public Sector Banks Total		8879399	126486.18	694	2529.39	8880093	129015.57
13	Axis Bank	29996	2365.87	-	-	29996	2365.87
14	Bandhan Bank	13991	31.10	-	-	13991	31.10
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	7811	656.30	-	-	7811	656.30
17	Coastal Local Area Bank Ltd	804	28.08	4641	65.00	5445	93.08
18	DCB Bank Limited	2172	116.70	99	4.53	2271	121.23
19	Dhana Laxmi Bank	2086	110.64	23	0.54	2109	111.17
20	Equitas Small Finance Bank	59	0.74	-	-	59	0.74
21	Federal Bank	13824	369.27	-	-	13824	369.27
22	HDFC Bank Ltd	36718	4102.93	-	-	36718	4102.93
23	ICICI Bank Ltd.	68657	2137.81	-	-	68657	2137.81
24	IDBI Bank	48769	839.59	3	0.36	48772	839.95
25	IDFC First Bank	831	49.40	-	-	831	49.40
26	Indus Ind Bank	23739	709.86	-	-	23739	709.86
27	Karnataka Bank	14648	510.56	-	-	14648	510.56
28	Karur Vysya Bank	109475	2126.95	9638	284.24	119113	2411.19
29	Kotak Mahindra Bank	44653	869.72	-	-	44653	869.72
30	KBS Local Area Bank	40	0.24	-	-	40	0.24
31	Laxmi Vilas Bank	22188	305.01	-	-	22188	305.01
32	RBL Bank	38522	136.97	-	-	38522	136.97
33	South Indian Bank	11270	203.63	-	-	11270	203.63
34	Standard Chartered Bank	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	23101	357.62	1	0.06	23102	357.67
36	Yes Bank	2736	517.15	-	-	2736	517.15
Private Sector Banks Total		516090	16546.13	14405	354.72	530495	16900.85
Commercial Banks Total		9395489	143032.31	15099	2884.11	9410588	145916.42
37	AP State Co-op Bank	2309744	15607.39	-	-	2309744	15607.39
Co-op. Banks Total		2309744	15607.39	-	-	2309744	15607.39
38	A.P Grameena Bank	1047155	12982.18	-	-	1047155	12982.18
39	A.P.Grameena Vikas Bank	323170	3817.56	-	-	323170	3817.56
40	C.G.G.B.	402212	4389.73	-	-	402212	4389.73
41	Saptagiri Grameena Bank	427631	5245.35	-	-	427631	5245.35
R.R.Bs Total		2200168	26434.82	-	-	2200168	26434.82
42	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		13905401	185074.52	15099	2884.11	13920500	187958.63
CONSOLIDATION							
Commercial Banks		9395489	143032.31	15099	2884.11	9410588	145916.42
Co-operative Banks		2309744	15607.39	-	-	2309744	15607.39
Regional Rural Banks		2200168	26434.82	-	-	2200168	26434.82
Others		-	-	-	-	-	-
Grand Total		13905401	185074.52	15099	2884.11	13920500	187958.63

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA	
8. BANK-WISE SHG Bank Linkage as on 30.09.2020 (Amount in crores)			
S.No.	Name of the Bank	No.of accounts	Outstanding Amount
1	Bank of Baroda	20254	537.60
2	Bank of India	14677	287.42
3	Bank of Maharashtra	595	31.64
4	Canara Bank	84097	3454.58
5	Central Bank of India	12689	241.00
6	Indian Bank	58721	1792.42
7	Indian Overseas Bank	21323	422.78
8	Punjab National Bank	3194	50.07
9	Punjab & Sind Bank	-	-
10	UCO Bank	-	-
11	Union Bank of India	274626	6582.16
12	State Bank of India	189965	6359.68
Public Sector Banks Total		680141	19759.35
13	Axis Bank	-	-
14	Bandhan Bank	-	-
15	Catholic Syrian Bank Ltd	-	-
16	City Union Bank Ltd.	-	-
17	Coastal Local Area Bank Ltd	-	-
18	DCB Bank Limited	-	-
19	Dhana Laxmi Bank	-	-
20	Equitas Small Finance Bank	-	-
21	Federal Bank	-	-
22	HDFC Bank Ltd	-	-
23	ICICI Bank Ltd.	-	-
24	IDBI Bank	68	1.57
25	IDFC First Bank	-	-
26	Indus Ind Bank	-	-
27	Karnataka Bank	-	-
28	Karur Vysya Bank	-	-
29	Kotak Mahindra Bank	-	-
30	KBS Local Area Bank	-	-
31	Laxmi Vilas Bank	-	-
32	RBL Bank	-	-
33	South Indian Bank	-	-
34	Standard Chartered Bank	-	-
35	Tamilnad Mercantile Bank	-	-
36	Yes Bank	-	-
Private Sector Banks Total		68	1.57
Commercial Banks Total		680209	19761
37	AP State Co-op Bank	18557	385.04
Co-op. Banks Total		18557	385.04
38	Andhra Pragathi Grameena Bank	126867	3567.99
39	A.P.Grameena Vikas Bank	64157	1848.47
40	C.G.G.B.	65298	1393.07
41	Saptagiri Grameena Bank	61259	2053.27
R.R.Bs Total		317581	8862.80
42	A P S F C	-	-
Others Total		-	-
Grand Total		1016347	29009
CONSOLIDATION			
Commercial Banks		680209	19760.92
Co-operative Banks		18557	385.04
Regional Rural Banks		317581	8862.80
Others		-	-
Grand Total		1016347	29008.76

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA					
9. Bank-wise Agricultural Advances To Small Farmers & Marginal Farmers - Outstanding as on 30.09.2020							
(Amount in Crores)							
S.No	Name of the Bank	Small Farmers		Marginal Farmers		Total	
		Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Bank of Baroda	186267	2288.67	120491	1478.65	306758	3767.32
2	Bank of India	112540	1111.67	36952	120.84	149492	1232.51
3	Bank of Maharashtra	-	-	-	-	-	-
4	Canara Bank	407786	3547.40	266164	2748.40	673950	6295.80
5	Central Bank of India	39665	623.69	75826	1192.35	115491	1816.05
6	Indian Bank	118741	1339.51	166443	1560.57	285184	2900.08
7	Indian Overseas Bank	72531	735.43	87187	875.24	159718	1610.67
8	Punjab National Bank	3207	70.40	457	17.78	3664	88.18
9	Punjab & Sind Bank	-	-	-	-	-	-
10	UCO Bank	-	-	-	-	-	-
11	Union Bank of India	1395734	19693.28	1595126	22506.61	2990860	42199.89
12	State Bank of India	698374	6672.00	913702	7019.30	1612076	13691.30
Public Sector Banks Total		3034845	36082.05	3262348	37519.75	6297193	73601.80
13	Axis Bank	-	-	-	-	-	-
14	Bandhan Bank	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	5590	50.15	804	2.53	6394	52.68
17	Coastal Local Area Bank Ltd	603	25.20	-	-	603	25.20
18	DCB Bank Limited	1065	48.41	740	24.59	1805	73.00
19	Dhana Laxmi Bank	-	-	-	-	-	-
20	Equitas Small Finance Bank Ltd	-	-	-	-	-	-
21	Federal Bank	950	32.45	9783	190.30	10733	222.75
22	HDFC Bank Ltd	5634	176.96	7297	170.57	12931	347.52
23	ICICI Bank Ltd.	-	-	-	-	-	-
24	IDBI Bank	8686	171.28	25595	382.35	34281	553.62
25	IDFC First Bank	-	-	-	-	-	-
26	Indus Ind Bank	-	-	15347	175.52	15347	175.52
27	Karnataka Bank	4253	49.75	4271	38.17	8524	87.92
28	Karur Vysya Bank	17633	388.29	73911	533.54	91544	921.83
29	Kotak Mahindra Bank	-	-	-	-	-	-
30	KBS Local Area Bank	-	-	-	-	-	-
31	Laxmi Vilas Bank	11272	133.54	3697	41.24	14969	174.78
32	RBL Bank	38091	106.97	78	3.88	38169	110.85
33	South Indian Bank	-	-	-	-	-	-
34	Standard Chartered Bank	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	4701	56.76	11945	106.28	16646	163.05
36	Yes Bank	-	-	-	-	-	-
Private Sector Banks Total		98478	1239.76	153468	1668.97	251946	2908.73
Commercial Banks Total		3133323	37321.81	3415816	39188.72	6549139	76510.53
37	AP State Co-op Bank	1577728	11887.36	125489	1316.05	1703217	13203.41
Co-op. Banks Total		1577728	11887.36	125489	1316.05	1703217	13203.41
38	Andhra Pragathi Grameena	435690	5935.79	184333	2540.28	620023	8476.07
39	A.P.Grameena Vikas Bank	374999	3219.89	226184	2525.10	601183	5744.99
40	C.G.G.B.	116642	1229.12	180997	2107.07	297639	3336.19
41	Saptagiri Grameena Bank	163610	1903.43	202359	2546.05	365969	4449.48
R.R.Bs Total		1090941	12288.23	793873	9718.50	1884814	22006.73
42	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		5801992	61497.40	4335178	50223.27	10137170	111720.67
CONSOLIDATION							
Commercial Banks		3133323	37321.81	3415816	39188.72	6549139	76510.53
Co-operative Banks		1577728	11887.36	125489	1316.05	1703217	13203.41
Regional Rural Banks		1090941	12288.23	793873	9718.50	1884814	22006.73
Others		-	-	-	-	-	-
Grand Total		5801992	61497.40	4335178	50223.27	10137170	111720.67

10. Bank-wise Advances Outstanding to Agricultural Term Loans and Allied Activities as on 30.09.2020

(Amount in Crores)

S.No	Name of the Bank	Minor Irrigation	Farm Mechanisation	Plantation & Horticulture	Forestry & Wasteland Development	Dairy Development	Poultry Development	Sheep, Goat, Piggery Development	Fisheries Development
1	Bank of Baroda	0.45	8.07	0.73	-	43.84	4.76	0.67	15.49
2	Bank of India	1.66	63.31	2.63	-	5.52	5.65	-	93.90
3	Bank of Maharashtra	0.08	0.68	0.98	-	0.71	0.03	1.72	-
4	Canara Bank	55.20	35.84	43.98	-	196.34	60.30	37.24	9.96
5	Central Bank of India	1.79	3.20	2.01	-	5.54	81.89	0.89	1.42
6	Indian Bank	2.99	11.22	0.72	0.60	437.89	41.31	12.44	22.19
7	Indian Overseas Bank	1.99	7.88	0.76	-	39.46	414.67	3.41	142.66
8	Punjab National Bank	-	1.08	-	-	22.10	1.36	2.63	46.82
9	Punjab & Sind Bank	-	-	-	-	-	-	-	-
10	UCO Bank	-	-	-	-	-	-	-	-
11	Union Bank of India	62.12	139.40	29.07	2.98	311.27	99.25	51.47	130.76
12	State Bank of India	33.01	192.53	794.81	0.44	3077.97	486.13	431.05	32.71
Public Sector Banks Total		159.29	463.21	875.68	4.02	4140.64	1195.35	541.52	495.91
13	Axis Bank	-	-	-	-	-	-	-	-
14	Bandhan Bank	-	-	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	0.79	11.95	0.83	-	5.98	4.48	-	148.56
17	Coastal Local Area Bank	-	-	-	-	-	-	-	-
18	DCB Bank Limited	-	3.57	-	-	-	-	-	-
19	Dhana Laxmi Bank	-	-	-	-	-	-	-	4.36
20	Equitas Small Finance Bank	-	0.74	-	-	-	-	-	-
21	Federal Bank	0.02	0.61	0.25	-	0.28	-	0.21	0.67
22	HDFC Bank Ltd	0.06	409.97	1.26	-	-	-	-	-
23	ICICI Bank Ltd.	-	-	-	-	-	-	-	-
24	IDBI Bank	0.07	3.07	-	1.12	3.35	2.81	0.00	11.88
25	IDFC First Bank	-	-	-	-	-	-	-	-
26	Indus Ind Bank	-	-	-	-	-	-	-	-
27	Karnataka Bank	-	2.07	1.15	-	2.73	10.84	-	-
28	Karur Vysya Bank	1.75	1.39	4.46	-	0.34	9.19	0.16	33.44
29	Kotak Mahindra Bank	-	402.57	-	-	0.30	0.00	0.23	37.39
30	KBS Local Area Bank	-	-	-	-	-	-	-	-
31	Laxmi Vilas Bank	-	-	-	-	-	-	-	-

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA							
10. Bank-wise Advances Outstanding to Agricultural Term Loans and Allied Activities as on 30.09.2020									
(Amount in Crores)									
S.No	Name of the Bank	Minor Irrigation	Farm Mechanisation	Plantation & Horticulture	Forestry & Wasteland Development	Dairy Development	Poultry Development	Sheep, Goat, Piggery Development	Fisheries Development
32	RBL Bank	-	-	-	-	-	-	-	-
33	South Indian Bank	-	-	-	-	-	-	-	-
34	Standard Chartered Bank	-	-	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	-	-	-	-	106.32	-	2.96	0.05
36	YES Bank	-	-	-	-	-	-	-	-
Private Sector Banks Total		2.69	835.95	7.95	1.12	119.30	27.32	3.56	236.35
Commercial Banks Total		161.98	1299.16	883.62	5.14	4259.94	1222.68	545.08	732.26
37	AP State Co-op Bank	226.05	114.66	49.56	9.06	1089.03	87.17	642.71	149.27
Co-op. Banks Total		226.05	114.66	49.56	9.06	1089.03	87.17	642.71	149.27
38	Andhra Pragathi Grameena	9.56	15.00	4.85	-	65.87	0.54	102.75	0.23
39	A.P.Grameena Vikas Bank	11.38	27.24	7.88	-	26.10	1.35	12.97	-
40	C.G.G.B.	52.38	31.44	-	-	9.30	1.16	6.98	3.48
41	Saptagiri Grameena Bank	2.71	3.94	6.91	-	7.25	1.48	7.09	1.56
R.R.B.s Total		76.03	77.63	19.63	-	108.53	4.52	129.79	5.27
42	A P S F C	-	-	-	-	-	-	-	-
Others Total		-	-	-	-	-	-	-	-
Grand Total		464.06	1491.45	952.81	14.20	5457.50	1314.37	1317.58	886.80
CONSOLIDATION									
Commercial Banks		161.98	1299.16	883.62	5.14	4259.94	1222.68	545.08	732.26
Co-operative Banks		226.05	114.66	49.56	9.06	1089.03	87.17	642.71	149.27
Regional Rural Banks		76.03	77.63	19.63	-	108.53	4.52	129.79	5.27
Others		-	-	-	-	-	-	-	-
Grand Total		464.06	1491.45	952.81	14.20	5457.50	1314.37	1317.58	886.80

11. Bank-wise Total MSME Advances Outstanding as on 30.09.2020

(Amount in Crores)

S.No	Name of the Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium Enterprises			
		Priority Sector		Non-Priority		Priority Sector		Non-Priority		Priority Sector		Non-Priority		Priority Sector		Non-Priority		Priority Sector		Non-Priority	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/c	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	Bank of Baroda	13412	1044.86	-	-	2189	537.86	-	-	15601	1582.73	-	-	181	70.98	-	-	15782	1653.70	-	-
2	Bank of India	56781	724.55	-	-	2533	331.43	-	-	59314	1055.98	-	-	116	99.08	-	-	59430	1155.06	-	-
3	Bank of Maharashtra	2391	119.86	-	-	174	106.20	-	-	2565	226.06	-	-	7	28.44	-	-	2572	254.50	-	-
4	Canara Bank	151901	3048.32	-	-	8914	1755.87	-	-	160815	4804.19	-	-	580	964.98	-	-	161395	5769.17	-	-
5	Central Bank of India	24105	203.39	-	-	1196	319.84	-	-	25301	523.24	-	-	80	91.01	-	-	25381	614.24	-	-
6	Indian Bank	71773	1219.22	-	-	4612	937.24	-	-	76385	2156.46	-	-	496	679.39	-	-	76881	2835.85	-	-
7	Indian Overseas Bank	42792	746.09	-	-	1697	788.54	-	-	44489	1534.63	-	-	67	133.77	-	-	44556	1668.40	-	-
8	Punjab National Bank	16946	383.83	-	-	1453	376.63	-	-	18399	760.45	-	-	89	220.64	-	-	18488	981.09	-	-
9	Punjab & Sind Bank	340	36.33	-	-	178	18.58	-	-	518	54.91	-	-	200	18.31	-	-	718	73.22	-	-
10	UCO Bank	4901	287.77	-	-	3351	299.16	-	-	8252	586.93	-	-	96	66.88	-	-	8348	653.81	-	-
11	Union Bank of India	293434	5484.60	-	-	12337	4825.58	-	-	305771	10310.18	-	-	1413	2400.96	-	-	307184	12711.14	-	-
12	State Bank of India	133450	4518.19	-	-	19533	3909.23	-	-	152983	8427.42	-	-	576	957.09	-	-	153559	9384.51	-	-
	Public sector Banks Total	812226	17817.01	-	-	58167	14206.17	-	-	870393	32023.17	-	-	3901	5731.53	-	-	874294	37754.70	-	-
13	Axis Bank	4172	315.75	-	-	2110	1489.27	-	-	6282	1805.01	-	-	-	-	-	-	6282	1805.01	-	-
14	Bandhan Bank	12107	28.00	-	-	4	0.15	-	-	12111	28.15	-	-	-	-	-	-	12111	28.15	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	2614	614.91	-	-	692	358.36	-	-	3306	973.27	-	-	68	98.45	-	-	3374	1071.72	-	-
17	Coastal Local Area Bank	44714	155.49	-	-	57	11.70	-	-	44771	167.20	-	-	-	-	-	-	44771	167.20	-	-
18	DCB Bank Limited	968	193.92	-	-	245	39.22	-	-	1213	233.14	-	-	12	1.43	-	-	1225	234.58	-	-
19	Dhana Laxmi Bank	107	16.31	-	-	117	6.68	-	-	224	22.99	-	-	1	0.20	-	-	225	23.18	-	-
20	Equitas Small Finance Bank	1977	76.85	-	-	806	61.69	-	-	2783	138.54	-	-	15	5.59	-	-	2798	144.13	-	-
21	Federal Bank	269	46.86	-	-	120	46.99	-	-	389	93.85	-	-	6	3.76	-	-	395	97.61	-	-
22	HDFC Bank Ltd	15203	738.13	-	-	6958	1664.50	-	-	22161	2402.63	-	-	2527	1499.58	-	-	24688	3902.20	-	-
23	ICICI Bank Ltd.	10984	1479.57	-	-	10075	1599.40	-	-	21059	3078.98	-	-	1265	407.49	-	-	22324	3486.47	-	-
24	IDBI Bank	9117	438.28	-	-	860	117.42	-	-	9977	555.70	-	-	26	2.99	-	-	10003	558.69	-	-
25	IDFC First Bank	1164	145.07	-	-	211	105.46	-	-	1375	250.53	-	-	36	9.94	-	-	1411	260.47	-	-
26	Indus Ind Bank	23032	368.21	-	-	7221	931.08	-	-	30253	1299.29	-	-	3	0.62	-	-	30256	1299.90	-	-
27	Karnataka Bank	2360	336.60	-	-	1036	485.64	-	-	3396	822.24	-	-	56	93.21	-	-	3452	915.45	-	-
28	Karur Vysya Bank	3210	776.31	-	-	1864	690.72	-	-	5074	1467.03	-	-	142	175.74	-	-	5216	1642.77	-	-
29	Kotak Mahindra Bank	2495	501.54	-	-	2395	565.47	-	-	4890	1067.00	-	-	357	92.71	-	-	5247	1159.71	-	-

11. Bank-wise Total MSME Advances Outstanding as on 30.09.2020

(Amount in Crores)

S.No	Name of the Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium Enterprises			
		Priority Sector		Non-Priority		Priority Sector		Non-Priority		Priority Sector		Non-Priority		Priority Sector		Non-Priority		Priority Sector		Non-Priority	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/c	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
30	KBS Local Area Bank	354	2.15	-	-	-	-	-	-	354	2.15	-	-	-	-	-	-	354	2.15	-	-
31	Laxmi Vilas Bank	434	67.23	-	-	762	223.49	-	-	1196	290.72	-	-	9	15.41	-	-	1205	306.13	-	-
32	RBL Bank	9173	166.72	-	-	189	55.37	-	-	9362	222.09	-	-	13	4.28	-	-	9375	226.37	-	-
33	South Indian Bank	-	51.75	-	-	-	138.51	-	-	-	190.26	-	-	-	74.98	-	-	-	265.24	-	-
34	Standard Chartered Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	2728	222.75	-	-	229	105.19	-	-	2957	327.94	-	-	2	4.62	-	-	2959	332.56	-	-
36	Yes Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Private Sector Banks Total		147182	6742.40	-	-	35951	8696.31	-	-	183133	15438.71	-	-	4538	2490.99	-	-	187671	17929.70	-	-
Commercial Banks Total		959408	24559.41	-	-	94118	22902.48	-	-	1053526	47461.88	-	-	8439	8222.52	-	-	1061965	55684.40	-	-
37	AP State Co-op Bank	72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
Co-op. Banks Total		72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
38	APGB	136454	1358.00	-	-	100	30.05	-	-	136554	1388.05	-	-	-	-	-	-	136554	1388.05	-	-
39	A.P.Grameena Vikas Bank	40157	510.38	-	-	-	-	-	-	40157	510.38	-	-	-	-	-	-	40157	510.38	-	-
40	C.G.G.B.	45843	380.50	-	-	-	-	-	-	45843	380.50	-	-	-	-	-	-	45843	380.50	-	-
41	Saptagiri Grameena Bank	34207	512.13	-	-	10070	230.90	-	-	44277	743.03	-	-	-	-	-	-	44277	743.03	-	-
TOTAL R.R.Bs		256661	2761.00	-	-	10170	260.95	-	-	266831	3021.96	-	-	-	-	-	-	266831	3021.96	-	-
42	A P S F C	83	14.59	-	-	1056	423.59	-	-	1139	438.19	-	-	71	310.48	-	-	1210	748.67	-	-
Others Total		83	14.59	-	-	1056	423.59	-	-	1139	438.19	-	-	71	310.48	-	-	1210	748.67	-	-
Grand Total		1216224	27335.98	-	-	105344	23587.02	-	-	1321568	50923.00	-	-	8510	8533.00	-	-	1330078	59456.00	-	-
CONSOLIDATION																					
Commercial Banks		959408	24559.41	-	-	94118	22902.4	-	-	1053526	47461.88	-	-	8439	8222.52	-	-	1061965	55684.40	-	-
Co-operative Banks		72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
Regional Rural Banks		256661	2761.00	-	-	10170	260.95	-	-	266831	3021.96	-	-	-	-	-	-	266831	3021.96	-	-
Others		83	14.59	-	-	1056	423.59	-	-	1139	438.19	-	-	71	310.48	-	-	1210	748.67	-	-
Grand Total		1216224	27335.98	-	-	105344	23587.0	-	-	1321568	50923.00	-	-	8510	8533.00	-	-	1330078	59456.00	-	-

SLBC OF A.P.

CONVENOR:UNION BANK OF INDIA

12. Bank-wise MSME Advances Outstanding (Priority Sector) under Manufacturing and Service Sector as on 30.09.2020

(Amount in Crores)

S.No	Name of the Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium Entrps.			
		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	Bank of Baroda	5150	309.52	8262	735.34	840	254.17	1349	283.69	5990	563.70	9611	1019.03	106	14.34	75	56.63	6096	578.04	9686	1075.66
2	Bank of India	2375	136.52	54406	588.03	512	171.23	2021	160.20	2887	307.75	56427	748.23	16	17.56	100	81.52	2903	325.31	56527	829.75
3	Bank of Maharashtra	213	23.12	2178	96.74	17	25.00	157	81.20	230	48.12	2335	177.94	5	13.12	2	15.32	235	61.24	2337	193.26
4	Canara Bank	17357	1061.95	134544	1986.37	2774	851.91	6140	903.96	20131	1913.86	140684	2890.33	417	676.98	163	288.00	20548	2590.84	140847	3178.33
5	Central Bank of India	1320	40.55	22785	162.85	249	98.81	947	221.03	1569	139.36	23732	383.88	26	61.04	54	29.96	1595	200.40	23786	413.85
6	Indian Bank	4091	142.74	67682	1076.47	811	364.06	3801	573.18	4902	506.81	71483	1649.65	44	142.88	452	536.51	4946	649.69	71935	2186.17
7	Indian Overseas Bank	4917	223.01	37875	523.08	580	419.11	1117	369.43	5497	642.12	38992	892.51	24	67.87	43	65.90	5521	709.99	39035	958.41
8	Punjab National Bank	1370	69.75	15576	314.08	286	158.66	1167	217.97	1656	228.41	16743	532.05	12	37.24	77	183.40	1668	265.64	16820	715.45
9	Punjab & Sind Bank	109	12.01	231	24.32	56	6.44	122	12.14	165	18.45	353	36.46	93	7.24	107	11.07	258	25.69	460	47.54
10	UCO Bank	42	27.79	4859	259.98	69	104.51	3282	194.65	111	132.30	8141	454.63	32	30.77	64	36.11	143	163.07	8205	490.74
11	Union Bank of India	24900	1686.76	268534	3797.84	6230	1854.12	6107	2971.46	31130	3540.88	274641	6769.30	685	1009.36	728	1391.60	31815	4550.24	275369	8160.91
12	State Bank of India	5895	1105.58	127555	3412.61	8947	1097.16	10586	2812.07	14842	2202.74	138141	6224.68	70	168.00	506	789.09	14912	2370.74	138647	7013.77
	Public sector Banks Total	67739	4839.30	744487	12977.71	21371	5405.18	36796	8800.99	89110	10244.48	781283	21778.70	1530	2246.40	2371	3485.13	90640	12490.88	783654	25263.82
13	Axis Bank	3896	112.37	276	203.38	347	882.28	1763	606.98	4243	994.65	2039	810.36	-	-	-	-	4243	994.65	2039	810.36
14	Bandhan Bank	3342	5.91	8765	22.09	-	-	4	0.15	3342	5.91	8769	22.24	-	-	-	-	3342	5.91	8769	22.24
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	625	110.78	1989	504.13	438	219.96	254	138.40	1063	330.74	2243	642.53	21	38.62	47	59.83	1084	369.36	2290	702.36
17	Coastal Local Area Bank	-	-	44714	155.49	-	-	57	11.70	-	-	44771	167.20	-	-	-	-	-	-	44771	167.20
18	DCB Bank Limited	138	33.80	830	160.11	12	5.67	233	33.56	150	39.47	1063	193.67	-	-	12	1.43	150	39.47	1075	195.10
19	Dhana Laxmi Bank	19	0.50	88	15.81	6	0.88	111	5.79	25	1.38	199	21.61	-	-	1	0.20	25	1.38	200	21.80
20	Equitas Bank Ltd	56	7.90	1921	68.95	7	2.78	799	58.91	63	10.68	2720	127.86	-	-	15	5.59	63	10.68	2735	133.45
21	Federal Bank	36	16.87	233	29.99	27	15.45	93	31.54	63	32.32	326	61.53	-	-	6	3.76	63	32.32	332	65.29
22	HDFC Bank Ltd	221	68.14	14982	669.99	231	198.59	6727	1465.91	452	266.73	21709	2135.90	85	339.92	2442	1159.66	537	606.65	24151	3295.56
23	ICICI Bank Ltd.	342	139.80	10642	1339.77	249	172.38	9826	1427.02	591	312.18	20468	2766.79	79	75.98	1186	331.51	670	388.16	21654	3098.30
24	IDBI Bank	574	36.18	8543	402.10	155	26.92	705	90.50	729	63.10	9248	492.60	12	0.41	14	2.58	741	63.51	9262	495.18
25	IDFC First Bank	56	12.84	1108	132.23	50	23.18	161	82.28	106	36.02	1269	214.51	27	5.88	9	4.06	133	41.90	1278	218.57
26	Indus Ind Bank	35	24.17	22997	344.04	8	15.31	7213	915.77	43	39.48	30210	1259.81	1	0.31	2	0.30	44	39.79	30212	1260.11
27	Karnataka Bank	195	22.35	2165	314.24	335	119.16	701	366.48	530	141.52	2866	680.72	2	0.57	54	92.64	532	142.08	2920	773.37
28	Karur Vysya Bank	667	201.16	2543	575.15	540	284.50	1324	406.22	1207	485.66	3867	981.37	34	64.51	108	111.23	1241	550.17	3975	1092.60
29	Kotak Mahindra Bank	128	73.32	2367	428.21	322	168.76	2073	396.71	450	242.09	4440	824.92	28	4.46	329	88.24	478	246.55	4769	913.16
30	KBS Local Area Bank	-	-	354	2.15	-	-	-	-	-	-	354	2.15	-	-	-	-	-	-	354	2.15

SLBC OF A.P.

CONVENOR:UNION BANK OF INDIA

12. Bank-wise MSME Advances Outstanding (Priority Sector) under Manufacturing and Service Sector as on 30.09.2020

(Amount in Crores)

S.No	Name of the Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises				Total Medium Enterprises				Total Micro, Small & Medium Entrps.			
		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
31	Laxmi Vilas Bank	105	36.47	329	30.76	106	82.44	656	141.05	211	118.91	985	171.81	6	4.91	3	10.50	217	123.82	988	182.31
32	RBL Bank	437	11.22	8736	155.50	35	7.61	154	47.76	472	18.83	8890	203.26	1	0.12	12	4.16	473	18.95	8902	207.42
33	South Indian Bank	-	10.52	-	41.23	-	60.14	-	78.37	-	70.66	-	119.60	-	5.63	-	69.35	-	76.29	-	188.95
34	SCB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	TMB	139	15.31	2589	207.44	106	45.18	123	60.01	245	60.49	2712	267.46	2	4.62	-	-	247	65.10	2712	267.46
36	Yes Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Pvt Sector Banks Total	11011	939.61	136171	5802.79	2974	2331.20	32977	6365.11	13985	3270.81	169148	12167.90	298	545.94	4240	1945.06	14283	3816.75	173388	14112.95
	Commercial Banks Total	78750	5778.91	880658	18780.50	24345	7736.38	69773	15166.09	103095	13515.29	950431	33946.59	1828	2792.34	6611	5430.18	104923	16307.63	957042	39376.77
37	AP State Co-op Bank	72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
	Co-op. Banks Total	72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
38	APGB	7500	56.06	128954	1301.93	10	3.48	90	26.57	7510	59.55	129044	1328.50	-	-	-	-	7510	59.55	129044	1328.50
39	APGVB	-	-	40157	510.38	-	-	-	-	-	-	40157	510.38	-	-	-	-	-	-	40157	510.38
40	C.G.G.B.	-	-	45843	380.50	-	-	-	-	-	-	45843	380.50	-	-	-	-	-	-	45843	380.50
41	SG Bank	13282	217.41	20925	294.72	3428	66.65	6642	164.25	16710	284.06	27567	458.97	-	-	-	-	16710	284.06	27567	458.97
	TOTAL R.R.Bs	20782	273.47	235879	2487.53	3438	70.13	6732	190.82	24220	343.61	242611	2678.35	-	-	-	-	24220	343.61	242611	2678.35
42	A P S F C	25	4.54	58	10.06	526	261.83	530	161.77	551	266.36	588	171.83	64	290.23	7	20.24	615	556.60	595	192.07
	Others Total	25	4.54	58	10.06	526	261.83	530	161.77	551	266.36	588	171.83	64	290.23	7	20.24	615	556.60	595	192.07
	Grand Total	99629	6057.89	1116595	21278.09	28309	8068.34	77035	15518.68	127938	14126.23	1193630	36796.77	1892	3082.57	6618	5450.43	129830	17208.80	1200248	42247.19
CONSOLIDATION																					
	Commercial Banks	78750	5778.91	880658	18780.50	24345	7736.38	69773	15166.09	103095	13515.29	950431	33946.59	1828	2792.34	6611	5430.18	104923	16307.63	957042	39376.77
	Co-operative Banks	72	0.97	-	-	-	-	-	-	72	0.97	-	-	-	-	-	-	72	0.97	-	-
	Regional Rural Banks	20782	273.47	235879	2487.53	3438	70.13	6732	190.82	24220	343.61	242611	2678.35	-	-	-	-	24220	343.61	242611	2678.35
	Others	25	4.54	58	10.06	526	261.83	530	161.77	551	266.36	588	171.83	64	290.23	7	20.24	615	556.60	595	192.07
	Grand Total	99629	6057.89	1116595	21278.09	28309	8068.34	77035	15518.68	127938	14126.23	1193630	36796.77	1892	3082.57	6618	5450.43	129830	17208.80	1200248	42247.19

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA
13. Export Credit (Priority Sector) - Bank-wise Outstanding position as on 30.09.2020 (Amt. in crores)		
S.No.	Name of the Bank	Outstanding Amount
1	Bank of India	0.01
2	Union Bank of India	330.39
3	Karur Vysya Bank	150.70
Grand Total		481.10

Note:All other banks have reported NIL

SLBC OF A.P		CONVENOR:UNION BANK OF					
14. Bank-wise Total Housing Loans Outstanding as on 30.09.2020 (Amount in crores)							
S.No	Name of the Bank	Priority Sector		Non-Priority Sector		Total Housing Loans	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1	Bank of Baroda	6635	1997.77	6333	1220.75	12968	3218.52
2	Bank of India	8671	702.25	295	191.97	8966	894.22
3	Bank of Maharashtra	574	52.87	351	81.57	925	134.44
4	Canara Bank	34525	1858.86	12989	2638.07	47514	4496.93
5	Central Bank of India	4395	317.66	2063	410.98	6458	728.65
6	Indian Bank	7032	651.14	3655	870.33	10687	1521.46
7	Indian Overseas Bank	8742	951.86	-	-	8742	951.86
8	Punjab National Bank	4087	344.79	2850	575.44	6937	920.23
9	Punjab & Sind Bank	354	40.13	-	-	354	40.13
10	UCO Bank	1739	139.92	563	132.62	2302	272.54
11	Union Bank of India	59641	4141.09	14376	3947.32	74017	8088.41
12	State Bank of India	117674	12392.44	242135	28481.20	359809	40873.64
Public Sector Banks Total		254069	23590.78	285610	38550.25	539679	62141.03
13	Axis Bank	2657	174.47	446	92.97	3103	267.45
14	Bandhan Bank	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	713	49.03	400	93.74	1113	142.77
17	Coastal Local Area Bank	267	30.79	15	3.73	282	34.52
18	DCB Bank Limited	565	67.63	437	112.94	1002	180.57
19	Dhana Laxmi Bank	180	21.11	51	10.19	231	31.30
20	Equitas Small Finance	13	1.67	-	-	13	1.67
21	Federal Bank	317	29.87	305	81.29	622	111.16
22	HDFC Bank Ltd	5284	504.11	3083	470.69	8367	974.80
23	ICICI Bank Ltd.	4918	821.26	5377	1786.24	10295	2607.51
24	IDBI Bank	4827	492.15	1140	379.55	5967	871.69
25	IDFC First Bank	170	26.92	-	-	170	26.92
26	Indus Ind Bank	458	49.20	406	68.01	864	117.21
27	Karnataka Bank	1290	142.98	1208	349.02	2498	492.00
28	Karur Vysya Bank	1923	185.34	2520	650.65	4443	835.99
29	Kotak Mahindra Bank	15	1.30	-	-	15	1.30
30	KBS Local Area Bank	5	0.26	1	0.04	6	0.30
31	Laxmi Vilas Bank	167	14.58	66	15.39	233	29.97
32	RBL Bank	42	2.91	16	2.06	58	4.97
33	South Indian Bank	354	52.52	-	18.66	354	71.18
34	Standard Chartered Bank	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	787	71.94	260	57.42	1047	129.36
36	YES Bank	-	-	-	-	-	-
Private Sector Banks Total		24952	2740.03	15731	4192.59	40683	6932.63
Commercial Banks Total		279021	26330.81	301341	42742.84	580362	69073.65
37	AP State Co-op Bank	2053	155.56	3254	114.10	5307	269.66
Co-op. Banks Total		2053	155.56	3254	114.10	5307	269.66
38	Andhra Pragathi	6680	360.00	451	101.13	7131	461.12
39	A.P.Grameena Vikas Bank	2696	314.64	323	96.12	3019	410.76
40	C.G.G.B.	3249	274.67	576	37.18	3825	311.85
41	Saptagiri Grameena Bank	1767	88.44	457	61.30	2224	149.74
R.R.Bs Total		14392	1037.75	1807	295.73	16199	1333.47
42	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		295466	27524.12	306402	43152.66	601868	70676.79
CONSOLIDATION							
Commercial Banks		279021	26330.81	301341	42742.84	580362	69073.65
Co-operative Banks		2053	155.56	3254	114.10	5307	269.66
Regional Rural Banks		14392	1037.75	1807	295.73	16199	1333.47
Others		-	-	-	-	-	-
Grand Total		295466	27524.12	306402	43152.66	601868	70676.79

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA					
15. Bank-wise Total Education Loans Outstanding as on 30.09.2020 (Amount in crores)							
S.No.	Name of the Bank	Priority Sector		Non-Priority Sector		Total	
		No. of	Amount	No. of	Amount	No. of	Amount
1	Bank of Baroda	5842	1362.11	1820	58.22	7662	1420.33
2	Bank of India	3288	111.09	171	16.26	3459	127.35
3	Bank of Maharashtra	258	9.28	78	11.62	336	20.90
4	Canara Bank	15602	597.51	1817	210.35	17419	807.86
5	Central Bank of India	1779	58.02	318	61.22	2097	119.23
6	Indian Bank	2154	106.55	544	62.78	2698	169.33
7	Indian Overseas Bank	3016	137.01	-	-	3016	137.01
8	Punjab National Bank	1936	93.75	161	35.67	2097	129.41
9	Punjab & Sind Bank	59	2.49	-	-	59	2.49
10	UCO Bank	764	30.70	97	9.27	861	39.97
11	Union Bank of India	19505	855.13	3109	435.33	22614	1290.46
12	State Bank of India	33083	1514.37	33626	549.92	66709	2064.29
Public Sector Banks Total		87286	4878.01	41741	1450.63	129027	6328.63
13	Axis Bank	1630	56.82	-	-	1630	56.82
14	Bandhan Bank	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	100	4.78	30	5.80	130	10.58
17	Coastal Local Area Bank	-	-	-	-	-	-
18	DCB Bank Limited	16	0.51	19	0.90	35	1.41
19	Dhana Laxmi Bank	24	1.00	13	3.71	37	4.70
20	Equitas Small Finance	-	-	-	-	-	-
21	Federal Bank	67	4.01	13	3.06	80	7.07
22	HDFC Bank Ltd	79	2.21	-	-	79	2.21
23	ICICI Bank Ltd.	12	0.20	2	0.25	14	0.44
24	IDBI Bank	992	51.56	3	0.10	995	51.66
25	IDFC First Bank	-	-	-	-	-	-
26	Indus Ind Bank	-	-	-	-	-	-
27	Karnataka Bank	230	8.50	193	21.06	423	29.56
28	Karur Vysya Bank	299	19.84	76	9.80	375	29.64
29	Kotak Mahindra Bank	1	0.00	-	-	1	0.00
30	KBS Local Area Bank	-	-	-	-	-	-
31	Laxmi Vilas Bank	13	0.47	4	0.43	17	0.91
32	RBL Bank	15	0.04	-	-	15	0.04
33	South Indian Bank	-	-	-	1.82	-	1.82
34	Standard Chartered Bank	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	50	1.71	30	3.42	80	5.13
36	YES Bank	-	-	-	-	-	-
Private Sector Banks Total		3528	151.66	383	50.34	3911	202.00
Commercial Banks Total		90814	5029.66	42124	1500.97	132938	6530.63
37	AP State Co-op Bank	273	22.81	23	1.28	296	24.09
Co-op. Banks Total		273	22.81	23	1.28	296	24.09
38	Andhra Pragathi	2194	55.97	67	8.55	2261	64.52
39	A.P.Grameena Vikas Bank	393	10.24	-	-	393	10.24
40	C.G.G.B.	898	74.04	-	-	898	74.04
41	Saptagiri Grameena Bank	292	19.76	13	2.31	305	22.07
R.R.Bs Total		3777	160.01	80	10.86	3857	170.87
42	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		94864	5212.48	42227	1513.11	137091	6725.60
CONSOLIDATION							
Commercial Banks		90814	5029.66	42124	1500.97	132938	6530.63
Co-operative Banks		273	22.81	23	1.28	296	24.09
Regional Rural Banks		3777	160.01	80	10.86	3857	170.87
Others		-	-	-	-	-	-
Grand Total		94864	5212.48	42227	1513.11	137091	6725.60

SLBC OF A.P		CONVENOR: UNION BANK OF INDIA	
16. Bank-wise Outstanding under Social Infrastructure a as on 30.09.2020			
(Amount in Crores)			
S.No.	Name of the Bank	No. of Accounts	Amount
1	Bank of Baroda	-	-
2	Bank of India	-	-
3	Bank of Maharashtra	-	-
4	Canara Bank	-	-
5	Central Bank of India	-	-
6	Indian Bank	88	10.32
7	Indian Overseas Bank	-	-
8	Punjab National Bank	1	0.09
9	Punjab & Sind Bank	-	-
10	UCO Bank	36	0.80
11	Union Bank of India	31	5.57
12	State Bank of India	-	-
Public Sector Banks Total		156	16.78
13	Axis Bank	-	-
14	Bandhan Bank	-	-
15	Catholic Syrian Bank Ltd	-	-
16	City Union Bank Ltd	-	-
17	Coastal Local Area Bank Ltd	-	-
18	DCB Bank Limited	9	4.00
19	Dhana Laxmi Bank	-	-
20	Equitas Small Finance Bank Ltd	-	-
21	Federal Bank	-	-
22	HDFC Bank Ltd	-	-
23	ICICI Bank Ltd.	-	-
24	IDBI Bank	2	1.14
25	IDFC First Bank	-	-
26	Indus Ind Bank	-	-
27	Karnataka Bank	-	-
28	Karur Vysya Bank	9	1.07
29	Kotak Mahindra Bank	-	-
30	KBS Local Area Bank	-	-
31	Laxmi Vilas Bank	-	-
32	RBL Bank	-	-
33	South Indian Bank	-	-
34	Standard Chartered Bank	-	-
35	Tamilnad Mercantile Bank	-	-
36	Yes Bank	-	-
Private Sector Banks Total		20	6.20
Commercial Banks Total		176	22.98
37	AP State Co-op Bank	-	-
Co-op. Banks Total		-	-
38	Andhra Pragathi Grameena Bank	-	-
39	A.P.Grameena Vikas Bank	-	-
40	C.G.G.B.	-	-
41	Saptagiri Grameena Bank	-	-
R.R.Bs Total		-	-
42	A P S F C	-	-
Others Total		-	-
Grand Total		176	22.98
CONSOLIDATION			
Commercial Banks		176	22.98
Co-operative Banks		-	-
Regional Rural Banks		-	-
Others		-	-
Grand Total		176	22.98

SLBC OF A.P		CONVENOR: UNION BANK OF INDIA	
17. Bank-wise Outstanding under Renewable Energy as on 30.09.2020			
(Amount in Crores)			
S.No.	Name of the Bank	No. of Accounts	Amount
1	Bank of Baroda	10	0.20
2	Bank of India	-	-
3	Bank of Maharashtra	-	-
4	Canara Bank	-	-
5	Central Bank of India	-	-
6	Indian Bank	15	2.14
7	Indian Overseas Bank	-	-
8	Punjab National Bank	7	0.01
9	Punjab & Sind Bank	-	-
10	UCO Bank	65	0.82
11	Union Bank of India	114	21.43
12	State Bank of India	-	-
Public Sector Banks Total		211	24.60
13	Axis Bank	-	-
14	Bandhan Bank	-	-
15	Catholic Syrian Bank Ltd	-	-
16	City Union Bank Ltd	2	2.01
17	Coastal Local Area Bank Ltd	-	-
18	DCB Bank Limited	-	-
19	Dhana Laxmi Bank	-	-
20	Equitas Small Finance Bank Ltd	-	-
21	Federal Bank	-	-
22	HDFC Bank Ltd	1	5.01
23	ICICI Bank Ltd.	-	-
24	IDBI Bank	-	-
25	IDFC First Bank	-	-
26	Indus Ind Bank	-	-
27	Karnataka Bank	-	-
28	Karur Vysya Bank	2	1.96
29	Kotak Mahindra Bank	-	-
30	KBS Local Area Bank	-	-
31	Laxmi Vilas Bank	-	-
32	RBL Bank	-	-
33	South Indian Bank	-	-
34	Standard Chartered Bank	-	-
35	Tamilnad Mercantile Bank	-	-
36	Yes Bank	-	-
Private Sector Banks Total		5	8.98
Commercial Banks Total		216	33.58
37	AP State Co-op Bank	-	-
Co-op. Banks Total		-	-
38	Andhra Pragathi Grameena Bank	175	0.15
39	A.P.Grameena Vikas Bank	492	34.41
40	C.G.G.B.	-	-
41	Saptagiri Grameena Bank	-	-
R.R.Bs Total		667	34.57
42	A P S F C	-	-
Others Total		-	-
Grand Total		883	68.14
CONSOLIDATION			
Commercial Banks		216	33.58
Co-operative Banks		-	-
Regional Rural Banks		667	34.57
Others		-	-
Grand Total		883	68.14

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA
18. BANK-WISE ADVANCES UNDER DRI AS ON 30.09.2020 (Amount in crores)		
S.No.	Name of the Bank	Outstanding Amount
1	Bank of Baroda	2.96
2	Bank of India	0.04
3	Bank of Maharashtra	0.01
4	Canara Bank	18.73
5	Central Bank of India	-
6	Indian Bank	4.16
7	Indian Overseas Bank	0.55
8	Punjab National Bank	-
9	Punjab & Sind Bank	-
10	UCO Bank	-
11	Union Bank of India	8.34
12	State Bank of India	17.11
Public Sector Banks Total		51.90
13	Axis Bank	-
14	Bandhan Bank	-
15	Catholic Syrian Bank Ltd	-
16	City Union Bank Ltd.	-
17	Coastal Local Area Bank Ltd	-
18	DCB Bank Limited	-
19	Dhana Laxmi Bank	-
20	Equitas Small Finance Bank Ltd	-
21	Federal Bank	-
22	HDFC Bank Ltd	-
23	ICICI Bank Ltd.	-
24	IDBI Bank	-
25	IDFC First Bank	-
26	Indus Ind Bank	-
27	Karnataka Bank	-
28	Karur Vysya Bank	-
29	Kotak Mahindra Bank	-
30	KBS Local Area Bank	-
31	Laxmi Vilas Bank	-
32	RBL Bank	-
33	South Indian Bank	-
34	Standard Chartered Bank	-
35	Tamilnad Mercantile Bank	-
36	YES Bank	-
Private Sector Banks Total		-
Commercial Banks Total		51.90
37	AP State Co-op Bank	-
Co-op. Banks Total		-
38	Andhra Pragathi Grameena Bank	-
39	A.P.Grameena Vikas Bank	-
40	C.G.G.B.	-
41	Saptagiri Grameena Bank	-
R.R.Bs Total		-
42	A P S F C	-
Others Total		-
Grand Total		51.90
CONSOLIDATION		
Commercial Banks		51.90
Co-operative Banks		-
Regional Rural Banks		-
Others		-
Grand Total		51.90

SLBC of A.P		CONVENOR: UNION BANK OF INDIA																		
19. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 30.09.2020 (Amount in crores)																				
S. No	Name of the Bank	Short Term Crop Production Loans			Agrl.Term Loans including agriculture infrastructure & ancillary activities			Total Agriculture			MSME			Export Credit			Others' Under Priority Sector			
		Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	
1	Bank of Baroda	2631.57	2130.62	80.96	953.00	290.67	30.50	3584.57	2421.29	67.55	839.65	128.17	15.26	2.30	-	-	819.15	1188.33	145.07	
2	Bank of India	1216.59	786.34	64.63	553.76	102.99	18.60	1770.35	889.33	50.23	514.36	110.67	21.52	0.30	-	-	407.14	14.17	3.48	
3	Bank of Maharashtra	120.71	17.74	14.70	22.11	-	-	142.82	17.74	12.42	163.89	30.78	18.78	0.10	-	-	95.25	-	-	
4	Canara Bank	14398.33	5177.79	35.96	3638.53	307.16	8.44	18036.86	5484.95	30.41	4518.95	325.32	7.20	372.35	-	-	1502.73	239.19	15.92	
5	Central Bank of India	1386.14	662.21	47.77	438.51	305.26	69.61	1824.65	967.48	53.02	402.27	359.84	89.45	-	-	-	334.82	24.76	7.40	
6	Indian Bank	4295.12	3236.20	75.35	1631.00	548.83	33.65	5926.12	3785.03	63.87	1497.07	632.03	42.22	1.20	-	-	805.03	52.14	6.48	
7	Indian Overseas Bank	1428.39	773.74	54.17	647.91	540.42	83.41	2076.30	1314.16	63.29	1188.86	695.29	58.48	0.10	-	-	466.28	207.36	44.47	
8	Punjab National Bank	395.15	70.52	17.85	236.27	187.87	79.52	631.42	258.40	40.92	696.29	323.82	46.51	1.20	-	-	292.91	39.69	13.55	
9	Punjab & Sind Bank	10.31	6.64	-	10.83	-	-	21.14	6.64	31.40	151.45	73.22	48.35	-	-	-	45.45	40.56	89.25	
10	UCO Bank	86.99	32.64	37.52	85.51	17.94	20.98	172.50	50.58	29.32	203.83	72.31	35.48	-	-	-	146.80	17.22	11.73	
11	Union Bank of India	19108.64	9060.12	47.41	7738.65	5418.15	70.01	26847.29	14478.27	53.93	9017.73	5617.86	62.30	44.35	467.35	1053.7	3107.73	214.47	6.90	
12	State Bank of India	15825.16	14468.60	91.43	6068.86	2236.30	36.85	21894.02	16704.90	76.30	8186.25	13339.64	162.9	298.90	-	-	5115.26	870.65	17.02	
	Public Sector Banks	60903.10	36423.16	59.81	22024.94	9955.59	45.20	82928.04	46378.75	55.93	27380.60	21708.95	79.29	720.80	467.35	64.84	13138.55	2908.55	22.14	
13	Axis Bank	461.25	658.18	142.70	576.65	213.32	36.99	1037.90	871.50	83.97	639.10	129.08	20.20	3.90	-	-	286.39	6.08	2.12	
14	Bandhan Bank	-	-	-	-	4.39	-	-	4.39	-	20.00	4.31	-	-	-	-	-	-	-	
15	Catholic Syrian Bank	23.04	-	-	15.40	-	NA	38.44	-	-	50.13	-	NA	-	-	-	18.76	11.23	-	
16	City Union Bank Ltd	122.34	27.49	22.47	75.63	37.67	49.81	197.97	65.16	32.91	256.75	181.21	70.58	-	-	-	89.29	3.15	3.53	
17	Coastal Local Area	86.05	41.39	48.10	72.24	6.60	9.14	158.29	47.99	30.32	151.08	60.82	40.26	-	-	-	77.83	5.10	6.55	
18	DCB Bank Limited	16.17	29.58	182.96	14.60	2.45	16.81	30.77	32.04	104.1	54.46	2.56	4.69	-	-	-	16.86	4.01	23.78	
19	Dhanalakshmi Bank	55.62	69.20	124.42	13.97	3.23	-	69.59	72.43	104.0	50.90	2.77	5.44	-	-	-	27.33	71.57	261.87	
20	Equitas SFB	-	-	-	-	0.37	-	-	0.37	-	0.21	15.27	7271.	-	-	-	-	1.08	-	
21	Federal Bank Ltd	194.20	252.41	129.97	56.47	8.69	15.39	250.67	261.10	104.1	97.00	81.71	84.24	-	-	-	53.06	1.62	3.05	
22	HDFC Bank Ltd	1844.77	500.79	27.15	971.07	590.69	60.83	2815.84	1091.48	38.76	1639.45	746.20	45.52	4.40	-	-	253.13	5.11	2.02	
23	ICICI Bank Ltd.	736.09	326.54	44.36	1329.37	623.29	46.89	2065.46	949.83	45.99	1844.31	1979.89	107.3	179.40	-	-	722.28	25.26	3.50	
24	IDBI Bank Limited	372.00	540.10	145.19	262.68	6.25	2.38	634.68	546.35	86.08	655.83	317.15	48.36	0.20	-	-	255.79	27.87	10.89	
25	IDFC First Bank	0.30	27.64	-	0.85	11.31	-	1.15	38.95	-	33.09	92.52	279.6	-	-	-	4.00	3.26	-	
26	Indus Ind Bank	6.83	-	-	308.18	143.83	46.67	315.01	143.83	45.66	927.48	166.20	17.92	0.10	-	-	48.99	4.27	-	
27	Karnataka Bank Ltd	296.68	59.81	20.16	76.17	28.17	36.99	372.85	87.98	23.60	557.47	240.90	43.21	-	-	-	110.43	9.00	8.15	
28	Karur Vysya Bank Ltd	973.59	1076.70	110.59	254.17	26.83	10.56	1227.76	1103.53	89.88	473.06	216.58	45.78	-	112.77	-	444.89	10.07	2.26	
29	Kotak Mahindra Bank	128.69	43.81	34.05	298.67	26.18	8.76	427.36	69.99	16.38	650.45	66.72	10.26	2.00	-	-	223.38	-	-	
30	KBS Local Area Bank	-	-	-	0.42	0.07	16.25	0.42	0.07	-	0.28	0.46	165.3	-	-	-	7.21	-	-	

SLBC of A.P																		CONVENOR: UNION BANK OF INDIA		
19. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 30.09.2020 (Amount in crores)																				
S. No	Name of the Bank	Short Term Crop Production Loans			Agrl.Term Loans including agriculture infrastructure & ancillary activities			Total Agriculture			MSME			Export Credit			Others' Under Priority Sector			
		Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	
31	Lakshmi Vilas Bank	150.22	125.21	83.35	66.93	0.02	-	217.15	125.23	57.67	396.25	7.37	1.86	-	-	-	70.04	0.04	0.06	
32	RBL Bank	31.54	14.09	44.67	2.62	7.79	297.3	34.16	21.88	64.05	115.49	11.29	9.78	-	-	-	12.30	3.08	-	
33	South Indian Bank	63.73	11.40	17.89	67.36	-	-	131.09	11.40	8.70	79.95	-	-	-	-	-	47.80	1.06	2.22	
34	SCB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
35	TMB	98.00	66.10	67.45	104.10	320.09	307.4	202.10	386.19	191.0	352.64	370.42	105.0	-	-	-	45.75	9.93	21.70	
36	Yes Bank	46.55	27.24	58.52	3.93	-	-	50.48	27.24	53.96	52.34	-	-	-	-	-	26.25	-	-	
Private Sector Banks		5707.66	3897.69	68.29	4571.48	2061.24	45.09	10279.14	5958.94	57.97	9097.72	4693.43	51.59	190.00	112.77	59.35	2841.76	202.78	7.14	
Commercial Banks Total		66610.76	40320.85	60.53	26596.42	12016.83	45.18	93207.18	52337.69	56.15	36478.32	26402.38	72.38	910.80	580.12	63.69	15980.31	3111.33	19.47	
37	A.P.State Co-op Bank	12127.64	6073.39	50.08	1953.68	590.23	30.21	14081.32	6663.62	47.32	-	1.24	-	-	-	-	405.06	464.37	114.64	
Co-operative Banks Total		12127.64	6073.39	50.08	1953.68	590.23	30.21	14081.32	6663.62	47.32	-	1.24	-	-	-	-	405.06	464.37	114.64	
38	APGB	7757.61	5824.74	75.08	2349.19	2037.84	86.75	10106.80	7862.58	77.79	1103.62	346.94	31.44	-	-	-	687.23	237.81	34.60	
39	APGVB	1913.31	934.82	48.86	835.60	664.60	79.54	2748.91	1599.42	58.18	359.09	142.90	39.79	-	-	-	382.35	108.93	28.49	
40	CGGB	3469.77	2315.92	66.75	704.04	664.40	94.37	4173.81	2980.32	71.41	322.72	106.81	33.10	-	-	-	130.67	23.63	18.08	
41	SGB	2722.40	2105.37	77.34	1591.97	605.97	38.06	4314.37	2711.34	62.84	300.35	556.51	185.2	-	-	-	783.49	94.68	12.08	
Regional Rural Banks		15863.09	11180.85	70.48	5480.80	3972.81	72.49	21343.89	15153.66	71.00	2085.78	1153.16	55.29	-	-	-	1983.74	465.05	23.44	
42	A.P.S.F.C	21.75	-	-	0.22	-	-	21.97	-	-	1035.63	19.57	1.89	-	-	-	10.95	-	-	
43	FSCS	6.00	-	-	-	-	-	6.00	-	-	-	-	-	-	-	-	-	-	-	
Others Total		27.75	-	-	0.22	-	-	27.97	-	-	1035.63	19.57	1.89	-	-	-	10.95	-	-	
Grand Total		94629.24	57575.09	60.84	34031.12	16579.87	48.72	128660.36	74154.96	57.64	39599.73	27576.34	69.64	910.80	580.12	63.69	18380.06	4040.75	21.98	
CONSOLIDATION																				
Commercial Banks		66610.76	40320.85	60.53	26596.42	12016.83	45.18	93207.18	52337.69	56.15	36478.32	26402.38	72.38	910.80	580.12	63.69	15980.31	3111.33	19.47	
Co-operative Banks		12127.64	6073.39	50.08	1953.68	590.23	30.21	14081.32	6663.62	47.32	-	1.24	-	-	-	-	405.06	464.37	114.64	
Regional Rural Banks		15863.09	11180.85	70.48	5480.80	3972.81	72.49	21343.89	15153.66	71.00	2085.78	1153.16	55.29	-	-	-	1983.74	465.05	23.44	
Others		27.75	-	-	0.22	-	-	27.97	-	-	1035.63	19.57	1.89	-	-	-	10.95	-	-	
Grand Total		94629.24	57575.09	60.84	34031.12	16579.87	48.72	128660.36	74154.96	57.64	39599.73	27576.34	69.64	910.80	580.12	63.69	18380.06	4040.75	21.98	

SLBC of A.P											Convenor: Union Bank of India										
20. ANNUAL CREDIT PLAN 2020-21 - BANK-WISE ACHIEVEMENT AS ON 30.09.2020 (Amount in crores)																					
S.No	Name of the Bank	Total Priority Sector			Non-Priority Sector			Total Credit													
		Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach											
1	Bank of Baroda	5245.67	3737.78	71.25	1284.43	718.44	55.93	6530.10	4456.23	68.24											
2	Bank of India	2692.15	1014.17	37.67	1047.18	136.08	12.99	3739.33	1150.25	30.76											
3	Bank of Maharashtra	402.06	48.52	12.07	217.26	37.72	17.36	619.32	86.24	13.92											
4	Canara Bank	24430.89	6049.46	24.76	3692.77	1406.18	38.08	28123.66	7455.64	26.51											
5	Central Bank of India	2561.74	1352.08	52.78	700.00	484.96	69.28	3261.74	1837.04	56.32											
6	Indian Bank	8229.42	4469.20	54.31	2755.32	2236.22	81.16	10984.74	6705.42	61.04											
7	Indian Overseas Bank	3731.54	2216.81	59.41	450.89	131.41	29.15	4182.43	2348.22	56.14											
8	Punjab National Bank	1621.82	621.90	38.35	1627.48	6403.85	393.48	3249.30	7025.75	216.22											
9	Punjab & Sind Bank	218.04	120.42	55.23	73.22	3789.73	5175.81	291.26	3910.15	1342.50											
10	UCO Bank	523.13	140.11	26.78	469.13	17.58	3.75	992.26	157.69	15.89											
11	Union Bank of India	39017.10	20777.95	53.25	12402.68	11650.96	93.94	51419.78	32428.91	63.07											
12	State Bank of India	35494.43	30915.19	87.10	20501.11	11621.15	56.69	55995.54	42536.34	75.96											
Public Sector Banks Total		124167.99	71463.60	57.55	45221.47	38634.28	85.43	169389.46	110097.88	65.00											
13	Axis Bank	1967.29	1006.66	51.17	1028.49	499.18	48.54	2995.78	1505.85	50.27											
14	Bandhan Bank	20.00	8.70	-	-	-	-	20.00	8.70	43.51											
15	Catholic Syrian Bank	107.33	11.23	10.46	146.50	15.36	10.48	253.83	26.59	10.48											
16	City Union Bank Ltd	544.01	249.52	45.87	298.99	174.85	58.48	843.00	424.37	50.34											
17	Coastal Local Area	387.20	113.92	29.42	159.41	112.12	70.34	546.61	226.04	41.35											
18	DCB Bank Limited	102.09	38.60	37.81	40.24	31.02	77.08	142.33	69.62	48.92											
19	Dhanalakshmi Bank	147.82	146.77	99.29	149.15	30.96	20.76	296.97	177.73	59.85											
20	Equitas SFB	0.21	16.72	NA	-	34.24	-	0.21	50.96	24266.67											
21	Federal Bank Ltd	400.73	344.43	85.95	395.16	219.93	55.66	795.89	564.36	70.91											
22	HDFC Bank Ltd	4712.82	1842.79	39.10	4222.84	3090.01	73.17	8935.66	4932.80	55.20											
23	ICICI Bank Ltd.	4811.45	2954.98	61.42	4163.19	2679.75	64.37	8974.64	5634.73	62.79											
24	IDBI Bank Limited	1546.50	891.37	57.64	916.28	1028.20	112.21	2462.78	1919.57	77.94											
25	IDFC First Bank	38.24	134.73	352.33	107.00	213.28	-	145.24	348.01	239.61											
26	Indus Ind Bank	1291.58	314.30	24.33	852.81	1101.20	129.13	2144.39	1415.49	66.01											
27	Karnataka Bank Ltd	1040.75	337.88	32.46	373.07	94.63	25.37	1413.82	432.51	30.59											
28	Karur Vysya Bank Ltd	2145.71	1442.95	67.25	715.58	696.43	97.32	2861.29	2139.38	74.77											
29	Kotak Mahindra Bank	1303.19	136.71	10.49	1236.12	220.57	17.84	2539.31	357.28	14.07											
30	KBS Local Area Bank	7.91	0.53	6.72	1.49	2.92	196.25	9.40	3.46	36.76											
31	Lakshmi Vilas Bank	683.44	132.64	19.41	220.11	22.04	10.01	903.55	154.69	17.12											
32	RBL Bank	161.95	36.25	22.38	209.08	21.74	10.40	370.13	57.99	15.67											
33	South Indian Bank Ltd	258.84	12.46	4.81	153.30	48.96	31.94	412.14	61.42	14.90											
34	Standard Chartered	-	-	-	-	-	-	-	-	-											
35	Tamilnad Mercantile	600.49	766.53	127.65	384.13	415.02	108.04	984.62	1181.55	120.00											
36	Yes Bank	129.07	27.24	21.10	120.84	36.52	30.22	249.91	63.76	25.51											
Private Sector Banks Total		22408.62	10967.92	48.95	15893.78	10788.94	67.88	38301.50	21756.85	56.80											
Commercial Banks Total		146576.61	82431.51	56.24	61115.25	49423.21	80.87	207690.96	131854.73	63.49											
37	A.P.State Co-op Bank	14486.38	7129.22	49.21	645.88	1877.54	290.69	15132.26	9006.76	59.52											
Co-operative Banks Total		14486.38	7129.22	49.21	645.88	1877.54	290.69	15132.26	9006.76	59.52											
38	APGB	11897.65	8447.33	71.00	1124.03	848.15	75.46	13021.68	9295.48	71.38											
39	APGVB	3490.35	1851.25	53.04	232.29	720.25	310.06	3722.64	2571.49	69.08											
40	CGGB	4627.20	3110.76	67.23	218.16	232.22	106.44	4845.36	3342.98	68.99											
41	SGB	5398.21	3362.53	62.29	609.10	175.74	28.85	6007.31	3538.27	58.90											
Regional Rural Banks Total		25413.41	16771.87	66.00	2183.58	1976.36	90.51	27596.99	18748.22	67.94											
42	A.P.S.F.C	1068.55	19.57	1.83	105.82	0.09	0.09	1174.37	19.67	1.67											
43	FSCS	6.00	-	-	-	-	-	6.00	-	-											
Others Total		1074.55	19.57	1.82	105.82	0.09	0.09	1180.37	19.67	1.67											
Grand Total		187550.95	106352.17	56.71	64050.53	53277.20	83.18	251600.58	159629.38	63.45											
CONSOLIDATION																					
Commercial Banks		146576.61	82431.51	56.24	61115.25	49423.21	80.87	207690.96	131854.73	63.49											
Co-operative Banks		14486.38	7129.22	49.21	645.88	1877.54	290.69	15132.26	9006.76	59.52											
Regional Rural Banks		25413.41	16771.87	66.00	2183.58	1976.36	90.51	27596.99	18748.22	67.94											
Others		1074.55	19.57	1.82	105.82	0.09	0.09	1180.37	19.67	1.67											
Grand Total		187550.95	106352.17	56.71	64050.53	53277.20	83.18	251600.58	159629.38	63.45											

SLBC of A.P																	CONVENOR: UNION BANK OF INDIA		
21. ANNUAL CREDIT PLAN 2020-21 - DISTRICT-WISE ACHIEVEMENT AS ON 30.09.2020																	(Amount in crores)		
S.No	Name of the Bank	Short Term Crop Production Loans			Agrl.Term Loans including agriculture infrastructure & ancillary activities			Total Agriculture			MSME			Export Credit					
		Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% ach	Target	Achv	% Ach			
1	Srikakulam	2960.00	2153.50	72.75	1214.00	585.05	48.1	4174.00	2738.55	65.61	890.00	1287.91	144.7	1.00	15.84	-			
2	Vizianagaram	2652.00	2198.00	82.88	890.00	449.65	50.5	3542.00	2647.65	74.75	810.00	1215.45	150.0	5.00	7.99	159.8			
3	Visakhapatnam	3200.00	3125.45	97.67	1430.00	690.46	48.2	4630.00	3815.91	82.42	6000.00	2390.58	39.84	700.0	17.48	2.50			
4	East Godavari	9341.62	5014.49	53.68	5625.93	2559.13	45.4	14967.55	7573.62	50.60	4912.36	3293.64	67.05	7.80	117.1	1502.			
5	West Godavari	10000.00	6067.30	60.67	3200.00	1488.85	46.5	13200.00	7556.15	57.24	3300.50	2123.39	64.34	10.00	95.83	958.3			
6	Krishna	10005.00	5024.51	50.22	3625.00	2129.26	58.7	13630.00	7153.77	52.49	6100.00	3486.28	57.15	-	63.93	-			
7	Guntur	12800.00	6849.29	53.51	3600.00	2360.88	65.5	16400.00	9210.17	56.16	4900.00	3168.96	64.67	100.0	77.35	77.35			
8	Prakasam	8500.00	3818.25	44.92	2680.00	1269.81	47.3	11180.00	5088.06	45.51	2600.00	1681.97	64.69	40.00	87.39	218.4			
9	SPS Nellore	5600.00	3280.01	58.57	2170.00	1301.18	59.9	7770.00	4581.19	58.96	1750.00	1813.88	103.6	20.00	37.81	189.0			
10	Chittoor	8480.39	5348.14	63.06	3950.14	1061.60	26.8	12430.53	6409.74	51.56	2906.91	2118.30	72.87	3.00	15.70	-			
11	YSR Kadapa	5500.00	3861.04	70.20	2030.00	803.32	39.5	7530.00	4664.36	61.94	1600.00	1687.69	105.4	-	9.91	-			
12	Ananthapuram	8350.00	6668.13	79.86	1770.00	960.43	54.2	10120.00	7628.56	75.38	2050.00	1510.94	73.70	20.00	16.03	80.15			
13	Kurnool	7240.20	4166.98	57.55	1846.00	920.25	49.8	9086.20	5087.23	55.99	1780.00	1797.35	100.9	4.00	17.67	441.7			
	Grand Total	94629.21	57575.09	60.84	34031.07	16579.87	48.7	128660.28	74154.96	57.64	39599.77	27576.34	69.64	910.8	580.1	63.69			

S.No	Name of the Bank	Others' Under Priority Sector			Total Priority Sector			Non-Priority Sector			Total Credit		
		Target	Achv	%Ach	Target	Achv	% Ach	Target	Achv	% Ach	Target	Achv	% Ach
1	Srikakulam	650.00	95.55	14.70	5715.00	4137.85	72.4	1185.00	901.92	76.11	6900.00	5039.77	73.04
2	Vizianagaram	754.00	105.59	14.00	5111.00	3976.68	77.8	1169.00	911.11	77.94	6280.00	4887.79	77.83
3	Visakhapatnam	2500.00	478.84	19.15	13830.00	6702.81	48.4	12000.00	11025.14	91.88	25830.00	17727.95	68.63
4	East Godavari	1276.07	334.63	26.22	21163.08	11319.08	53.4	5836.15	4604.36	78.89	26999.23	15923.44	58.98
5	West Godavari	1400.00	460.79	32.91	17910.30	10236.16	57.1	3520.00	2620.75	74.45	21430.30	12856.91	59.99
6	Krishna	3300.00	529.54	16.05	23030.00	11233.52	48.7	15500.01	18163.47	117.1	38530.01	29396.99	76.30
7	Guntur	2000.00	400.14	20.01	23400.00	12856.62	54.9	7000.00	4053.63	57.91	30400.02	16910.25	55.63
8	Prakasam	1600.00	318.92	19.93	15420.00	7176.34	46.5	2460.59	1975.23	80.27	17880.59	9151.57	51.18
9	SPS Nellore	850.00	287.83	33.86	10390.00	6720.71	64.6	3200.00	2116.26	66.13	13590.00	8836.97	65.03
10	Chittoor	810.01	381.55	47.10	16150.44	8925.29	55.2	3849.79	2372.00	61.61	20000.23	11297.29	56.49
11	YSR Kadapa	1120.00	260.92	23.30	10250.00	6622.88	64.6	2700.00	1464.92	54.26	12950.00	8087.80	62.45
12	Ananthapuram	940.00	173.56	18.46	13130.00	9329.09	71.0	2100.00	1457.18	69.39	15230.00	10786.27	70.82
13	Kurnool	1180.00	212.89	18.04	12050.20	7115.14	59.0	3530.00	1611.23	45.64	15580.20	8726.37	56.01
	Grand Total	18380.08	4040.75	21.98	187550.02	106352.17	56.7	64050.54	53277.20	83.18	251600.58	159629.38	63.45

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA							
22.Bank-wise Progress in lending to Agricultural Term Loans - Disbursements as on 30.09.2020									
(Amount in crores)									
S.No	Name of the Bank	Minor Irrigation		Farm Mechanisation		Plantation & Horticulture		Forestry & Waste land Developmt.	
		Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Bank of Baroda	10	0.06	37	1.55	9	0.18	-	-
2	Bank of India	3	0.05	64	0.79	2	0.21	-	-
3	Bank of Maharashtra	-	-	-	-	-	-	-	-
4	Canara Bank	49	2.31	4	0.58	26	2.30	-	-
5	Central Bank of India	35	1.46	5	0.19	-	-	-	-
6	Indian Bank	29	1.89	12	0.48	18	1.82	-	-
7	Indian Overseas Bank	6	0.39	-	-	5	0.80	-	-
8	Punjab National Bank	12	0.93	-	-	11	1.11	-	-
9	Punjab & Sind Bank	-	-	-	-	-	-	-	-
10	UCO Bank	-	-	-	-	-	-	-	-
11	Union Bank of India	386	3.32	202	1.64	135	15.76	-	-
12	State Bank of India	63	7.32	289	37.61	4611	58.19	1	0.24
Public Sector Banks Total		593	17.73	613	42.85	4817	80.37	1	0.24
13	Axis Bank	-	-	-	-	-	-	-	-
14	Bandhan Bank	-	-	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	-	-	106	4.55	2	0.06	-	-
17	Coastal Local Area Bank Ltd	-	-	-	-	-	-	-	-
18	DCB Bank Limited	-	-	86	2.26	-	-	-	-
19	Dhana Laxmi Bank	-	-	-	-	-	-	-	-
20	Equitas Small Finance Bank Ltd	-	-	7	0.37	-	-	-	-
21	Federal Bank	1	0.01	2	0.15	-	-	-	-
22	HDFC Bank Ltd	-	-	593	26.71	-	-	-	-
23	ICICI Bank Ltd.	-	-	-	-	-	-	-	-
24	IDBI Bank	-	-	18	0.71	-	-	-	-
25	IDFC First Bank	-	-	-	-	-	-	-	-
26	Indus Ind Bank	-	-	-	-	-	-	-	-
27	Karnataka Bank	-	-	1	0.06	-	-	-	-
28	Karur Vysya Bank	5	0.25	-	-	-	-	-	-
29	Kotak Mahindra Bank	-	-	720	20.16	-	-	-	-
30	KBS Local Area Bank	-	-	-	-	-	-	-	-
31	Laxmi Vilas Bank	-	-	-	-	-	-	-	-
32	RBL Bank	-	-	-	-	-	-	-	-
33	South Indian Bank	-	-	-	-	-	-	-	-
34	Standard Chartered Bank	-	-	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	-	-	-	-	-	-	-	-
36	YES Bank	-	-	-	-	-	-	-	-
Private Sector Banks Total		6	0.26	1533	54.97	2	0.06	-	-
Commercial Banks Total		599	17.99	2146	97.81	4819	80.43	1	0.24
37	AP State Co-op Bank	1831	31.00	16	1.02	190	7.13	1	0.02
Co-op. Banks Total		1831	31.00	16	1.02	190	7.13	1	0.02
38	Andhra Pragathi Grameena	382	4.52	67	2.34	8	0.14	-	-
39	A.P.Grameena Vikas Bank	424	2.30	371	1.44	107	1.26	-	-
40	C.G.G.B.	8929	44.17	5356	26.50	-	-	-	-
41	Saptagiri Grameena Bank	66	3.64	5	4.85	92	5.46	-	-
R.R.B.s Total		9801	54.63	5799	35.12	207	6.86	-	-
42	A P S F C	-	-	-	-	-	-	-	-
Others Total		-	-	-	-	-	-	-	-
Grand Total		12231	103.6	7961	133.9	5216	94.42	2	0.26
CONSOLIDATION									
Commercial Banks		599	17.99	2146	97.81	4819	80.43	1	0.24
Co-operative Banks		1831	31.00	16	1.02	190	7.13	1	0.02
Regional Rural Banks		9801	54.63	5799	35.12	207	6.86	-	-
Others		-	-	-	-	-	-	-	-
Grand Total		12231	103.6	7961	133.9	5216	94.42	2	0.26

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA							
23. Bank-wise Progress in lending to Allied Activities- Disbursements as on 30.09.2020									
(Amount in Crores)									
S.No	Name of the Bank	Dairy Development		Poultry Development		Sheep, Goat, Piggery Develop.		Fisheries Development	
		Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Bank of Baroda	125	1.97	-	-	25	0.25	70	13.05
2	Bank of India	12	0.15	1	0.03	-	-	5	0.82
3	Bank of Maharashtra	-	-	-	-	-	-	-	-
4	Canara Bank	9974	139.70	84	15.16	213	2.30	12	11.24
5	Central Bank of India	29	0.24	102	58.94	-	-	60	1.13
6	Indian Bank	3279	99.67	54	17.25	74	0.53	100	4.11
7	Indian Overseas Bank	54	0.41	53	238.36	2	0.08	-	-
8	Punjab National Bank	26	0.09	2	0.04	5	0.29	28	14.19
9	Punjab & Sind Bank	-	-	-	-	-	-	-	-
10	UCO Bank	-	-	-	-	-	-	-	-
11	Union Bank of India	3863	41.68	100	8.68	313	3.11	40	5.89
12	State Bank of India	9179	49.44	92	13.85	5263	58.55	185	5.93
Public Sector Banks Total		26541	333.34	488	352.31	5895	65.10	500	56.36
13	Axis Bank	-	-	-	-	-	-	-	-
14	Bandhan Bank	-	-	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	111	3.43	7	0.55	-	-	89	13.87
17	Coastal Local Area Bank Ltd	-	-	-	-	-	-	-	-
18	DCB Bank Limited	-	-	-	-	-	-	-	-
19	Dhana Laxmi Bank	-	-	-	-	-	-	2	4.36
20	Equitas Small Finance Bank Ltd	-	-	-	-	-	-	-	-
21	Federal Bank	5	0.07	-	-	8	0.20	3	0.48
22	HDFC Bank Ltd	-	-	-	-	-	-	-	-
23	ICICI Bank Ltd.	-	-	-	-	-	-	-	-
24	IDBI Bank	6	0.14	10	0.31	-	-	-	-
25	IDFC First Bank	-	-	-	-	-	-	-	-
26	Indus Ind Bank	-	-	-	-	-	-	-	-
27	Karnataka Bank	12	0.21	2	0.17	-	-	-	-
28	Karur Vysya Bank	-	-	24	0.49	-	-	11	0.44
29	Kotak Mahindra Bank	-	-	-	-	-	-	1	0.50
30	KBS Local Area Bank	-	-	-	-	-	-	-	-
31	Laxmi Vilas Bank	-	-	-	-	-	-	-	-
32	RBL Bank	-	-	-	-	-	-	-	-
33	South Indian Bank	-	-	-	-	-	-	-	-
34	Standard Chartered Bank	-	-	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	7949	85.71	-	-	401	1.77	-	-
36	YES Bank	-	-	-	-	-	-	-	-
Private Sector Banks Total		8083	89.56	43	1.52	409	1.97	106	19.65
Commercial Banks Total		34624	422.91	531	353.84	6304	67.08	606	76.01
37	AP State Co-op Bank	4289	141.57	200	17.25	2618	90.76	494	59.08
Co-op. Banks Total		4289	141.57	200	17.25	2618	90.76	494	59.08
38	Andhra Pragathi Grameena	612	3.40	3	0.06	318	3.16	28	0.10
39	A.P.Grameena Vikas Bank	270	2.49	25	0.40	163	3.94	-	-
40	C.G.G.B.	105	0.87	13	0.11	79	0.66	39	0.32
41	Saptagiri Grameena Bank	96	5.09	82	8.51	29	2.54	227	25.08
R.R.B.s Total		1083	11.85	123	9.08	589	10.30	294	25.50
42	A P S F C	-	-	-	-	-	-	-	-
Others Total		-	-	-	-	-	-	-	-
Grand Total		39996	576.33	854	380.16	9511	168.14	1394	160.58
CONSOLIDATION									
Commercial Banks		34624	422.91	531	353.84	6304	67.08	606	76.01
Co-operative Banks		4289	141.57	200	17.25	2618	90.76	494	59.08
Regional Rural Banks		1083	11.85	123	9.08	589	10.30	294	25.50
Others		-	-	-	-	-	-	-	-
Grand Total		39996	576.33	854	380.16	9511	168.14	1394	160.58

SLBC OF A.P.		CONVENOR: UNION BANK OF INDIA					
24. Disbursements under Housing Loans as on 30.09.2020 (Amount in crores)							
S.No	Name of the Bank	Priority Sector		Non-Priority Sector		Total	
		Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Bank of Baroda	1409	147.46	880	230.29	2289	377.75
2	Bank of India	254	12.74	45	8.12	299	20.86
3	Bank of Maharashtra	-	-	3	0.63	3	0.63
4	Canara Bank	1216	211.50	628	289.10	1844	500.60
5	Central Bank of India	593	21.09	713	52.54	1306	73.63
6	Indian Bank	564	15.91	305	18.60	869	34.51
7	Indian Overseas Bank	644	34.54	-	-	644	34.54
8	Punjab National Bank	377	25.67	136	29.29	513	54.96
9	Punjab & Sind Bank	354	38.26	-	-	354	38.26
10	UCO Bank	58	6.50	-	-	58	6.50
11	Union Bank of India	2086	150.81	2067	313.15	4153	463.96
12	State Bank of India	8245	634.50	34590	2736.67	42835	3371.17
Public sector Banks Total		15800	1298.98	39367	3678.39	55167	4977.37
13	Axis Bank	151	2.50	-	-	151	2.50
14	Bandhan Bank	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	11	0.68	22	4.01	33	4.69
17	Coastal Local Area Bank	41	5.10	3	0.80	44	5.90
18	DCB Bank Limited	54	3.75	16	3.37	70	7.12
19	Dhana Laxmi Bank	15	2.37	3	1.46	18	3.83
20	Equitas Small Finance Bank Ltd	8	1.08	-	-	8	1.08
21	Federal Bank	11	1.22	42	8.27	53	9.49
22	HDFC Bank Ltd	283	3.86	-	-	283	3.86
23	ICICI Bank Ltd.	171	25.26	669	258.38	840	283.65
24	IDBI Bank	430	24.24	234	33.26	664	57.50
25	IDFC First Bank	24	3.26	-	-	24	3.26
26	Indus Ind Bank	105	4.27	190	15.97	295	20.24
27	Karnataka Bank	45	7.98	54	21.63	99	29.62
28	Karur Vysya Bank	66	8.91	141	36.95	207	45.86
29	Kotak Mahindra Bank	-	-	-	-	-	-
30	KBS Local Area Bank	-	-	-	-	-	-
31	Laxmi Vilas Bank	-	-	-	-	-	-
32	RBL Bank	27	2.72	16	2.06	43	4.78
33	South Indian Bank	13	1.06	-	-	13	1.06
34	Standard Chartered Bank	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	137	9.81	78	9.44	215	19.25
36	Yes Bank	-	-	-	-	-	-
Pvt. Sector Banks Total		1592	108.08	1468	395.60	3060	503.69
Commercial Banks Total		17392	1407.06	40835	4073.99	58227	5481.06
37	AP State Co-op Bank	190	20.22	113	11.23	303	31.45
Co-op. Banks Total		190	20.22	113	11.23	303	31.45
38	APGB	883	33.01	163	12.67	1046	45.68
39	A.P.Grameena Vikas Bank	1131	30.84	283	13.51	1414	44.35
40	C.G.G.B.	264	19.83	49	3.49	313	23.32
41	Saptagiri Grameena Bank	444	41.09	236	50.57	680	91.66
R.R.B.s Total		2722	124.77	731	80.24	3453	205.01
42	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		20304	1552.05	41679	4165.46	61983	5717.51
CONSOLIDATION							
Commercial Banks		17392	1407.06	40835	4073.99	58227	5481.06
Co-operative Banks		190	20.22	113	11.23	303	31.45
Regional Rural Banks		2722	124.77	731	80.24	3453	205.01
Others		-	-	-	-	-	-
Grand Total		20304	1552.05	41679	4165.46	61983	5717.51

SLBC OF A.P.		CONVENOR:UNION BANK OF INDIA					
25. Disbursements under Education Loans as on 30.09.2020 (Amount in Crores)							
S.No	Name of the Bank	Priority Sector		Non-Priority Sector		Total	
		Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Bank of Baroda	555	32.23	103	8.90	658	41.14
2	Bank of India	78	1.21	27	2.32	105	3.53
3	Bank of Maharashtra	-	-	13	0.89	13	0.89
4	Canara Bank	297	26.70	97	6.96	394	33.66
5	Central Bank of India	219	3.67	78	4.79	297	8.46
6	Indian Bank	551	15.71	155	9.90	706	25.61
7	Indian Overseas Bank	317	7.53	-	-	317	7.53
8	Punjab National Bank	385	10.54	5	1.33	390	11.87
9	Punjab & Sind Bank	59	2.30	-	-	59	2.30
10	UCO Bank	6	0.45	-	-	6	0.45
11	Union Bank of India	2378	60.16	232	15.83	2610	75.99
12	State Bank of India	4425	236.15	596	32.05	5021	268.20
Public sector Banks Total		9270	396.66	1306	82.97	10576	479.64
13	Axis Bank	1509	3.02	-	-	1509	3.02
14	Bandhan Bank	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	9	0.12	5	0.47	14	0.59
17	Coastal Local Area Bank	-	-	-	-	-	-
18	DCB Bank Limited	9	0.26	18	0.73	27	0.99
19	Dhana Laxmi Bank	-	-	-	-	-	-
20	Equitas Small Finance Bank	-	-	-	-	-	-
21	Federal Bank	13	0.34	5	0.46	18	0.80
22	HDFC Bank Ltd	8	0.15	-	-	8	0.15
23	ICICI Bank Ltd.	-	-	-	-	-	-
24	IDBI Bank	172	3.63	3	0.07	175	3.69
25	IDFC First Bank	-	-	-	-	-	-
26	Indus Ind Bank	-	-	-	-	-	-
27	Karnataka Bank	5	0.35	5	1.74	10	2.09
28	Karur Vysya Bank	6	0.25	1	0.05	7	0.30
29	Kotak Mahindra Bank	-	-	-	-	-	-
30	KBS Local Area Bank	-	-	-	-	-	-
31	Laxmi Vilas Bank	-	-	-	-	-	-
32	RBL Bank	3	0.01	-	-	3	0.01
33	South Indian Bank	-	-	-	-	-	-
34	Standard Chartered Bank	-	-	-	-	-	-
35	Tamilnad Mercantile Bank	5	0.10	6	0.38	11	0.49
36	Yes Bank	-	-	-	-	-	-
Pvt. Sector Banks Total		1739	8.22	43	3.90	1782	12.12
Commercial Banks Total		11009	404.88	1349	86.88	12358	491.76
37	AP State Co-op Bank	37	4.32	2	0.02	39	4.34
Co-op. Banks Total		37	4.32	2	0.02	39	4.34
38	APGB	256	3.42	17	0.84	273	4.26
39	A.P.Grameena Vikas Bank	23	0.57	-	-	23	0.57
40	C.G.G.B.	126	3.80	-	-	126	3.80
41	Saptagiri Grameena Bank	24	1.90	13	2.31	37	4.21
R.R.B.s Total		429	9.69	30	3.15	459	12.84
42	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		11475	418.89	1381	90.05	12856	508.94
CONSOLIDATION							
Commercial Banks		11009	404.88	1349	86.88	12358	491.76
Co-operative Banks		37	4.32	2	0.02	39	4.34
Regional Rural Banks		429	9.69	30	3.15	459	12.84
Others		-	-	-	-	-	-
Grand Total		11475	418.89	1381	90.05	12856	508.94

SLBC OF A.P		CONVENOR:UNION BANK OF INDIA			
26. BANK-WISE ADVANCES OUTSTANDING TO MINORITIES, WEAKER SECTION , SC/ST AND WOMEN AS ON 30.09.2020					
(Amount in crores)					
S.No	Name of the Bank	Minorities	Weaker Section	SC/ST	Women
1	Bank of Baroda	118.90	1689.66	278.04	1036.11
2	Bank of India	28.73	891.12	56.59	425.53
3	Bank of Maharashtra	18.75	60.43	9.53	63.72
4	Canara Bank	1899.90	10354.46	637.98	1093.94
5	Central Bank of India	225.96	197.71	367.18	98.86
6	Indian Bank	3253.00	4990.87	2754.65	1185.59
7	Indian Overseas Bank	465.13	1030.91	1011.20	971.74
8	Punjab National Bank	61.15	467.22	84.09	619.38
9	Punjab & Sind Bank	7.34	56.07	42.05	309.69
10	UCO Bank	20.33	47.21	25.43	74.23
11	Union Bank of India	2767.07	20329.90	2854.62	10360.33
12	State Bank of India	4580.00	25985.23	4567.39	14504.46
Public Sector Banks Total		13446.26	66100.79	12688.75	30743.58
13	Axis Bank	55.25	436.33	59.57	1553.20
14	Bandhan Bank	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	10.23
16	City Union Bank Ltd	44.89	51.17	3.18	6.10
17	Coastal Local Area Bank Ltd	-	-	-	12.32
18	DCB Bank Limited	13.95	92.99	0.14	48.06
19	Dhana Laxmi Bank	-	-	-	210.23
20	Equitas Small Finance Bank Ltd	-	-	-	-
21	Federal Bank	-	-	22.36	412.23
22	HDFC Bank Ltd	110.50	484.81	29.81	1725.78
23	ICICI Bank Ltd.	265.94	1351.63	119.14	1641.67
24	IDBI Bank	151.21	854.62	111.97	577.12
25	IDFC First Bank	-	-	-	143.50
26	Indus Ind Bank	148.53	193.36	121.48	728.16
27	Karnataka Bank	11.35	214.63	54.90	865.68
28	Karur Vysya Bank	9.69	959.99	27.45	1.03
29	Kotak Mahindra Bank	-	154.69	116.94	969.56
30	KBS Local Area Bank	-	-	-	-
31	Laxmi Vilas Bank	5.68	-	48.59	1279.83
32	RBL Bank	10.32	127.81	36.60	124.39
33	South Indian Bank	-	-	13.73	21.23
34	Standard Chartered Bank	-	-	-	11.23
35	Tamilnad Mercantile Bank	-	107.31	16.47	29.63
36	YES Bank	-	-	-	54.23
Private Sector Banks Total		827.31	5029.34	782.32	10425.42
Commercial Banks Total		14273.57	71130.13	13471.07	41169.00
37	AP State Co-op Bank	272.84	478.06	702.43	1510.41
Co-op. Banks Total		272.84	478.06	702.43	1510.41
38	Andhra Pragathi Grameena Bank	1849.86	9333.59	1902.70	3309.36
39	A.P.Grameena Vikas Bank	62.96	3128.20	243.15	1096.48
40	C.G.G.B.	153.57	3788.02	255.95	1074.98
41	Saptagiri Grameena Bank	116.14	1392.46	297.72	2009.96
R.R.B.s Total		2182.53	17642.27	2699.52	7490.78
42	A P S F C	-	-	-	-
Others Total		-	-	-	-
Grand Total		16728.94	89250.46	16873.02	50170.19
CONSOLIDATION					
Commercial Banks		14273.57	71130.13	13471.07	41169.00
Co-operative Banks		272.84	478.06	702.43	1510.41
Regional Rural Banks		2182.53	17642.27	2699.52	7490.78
Others		-	-	-	-
Grand Total		16728.94	89250.46	16873.02	50170.19

SLBC of A.P		CONVENER: UNION BANK OF INDIA							
27. Total Agricultural Advances (Priority Sector)-Bank-wise Outstanding , Overdues & NPA									
as on 30.09.2020									
(Amount in Crores)									
S.No	Name of the Bank	Outstanding		Overdues			NPAs		
		No. of accounts	Amount	No. of accounts	Total bal. in Overdue a/cs	Actual Overdue Amount	No. of accounts	Amount	
1	Bank of Baroda	517750	7158.92	16831	65.13	50.20	1895	21.07	
2	Bank of India	240679	2716.32	10438	142.28	134.38	2332	27.54	
3	Bank of Maharashtra	4660	84.32	575	7.35	2.24	379	3.10	
4	Canara Bank	1701667	21176.77	348787	4578.29	3925.57	51361	871.18	
5	Central Bank of India	116654	1834.39	2316	72.87	72.87	2316	72.87	
6	Indian Bank	552925	7864.75	20299	328.61	328.61	7610	74.46	
7	Indian Overseas Bank	233328	3636.10	31761	849.99	753.39	27406	638.58	
8	Punjab National Bank	35261	698.17	7952	29.62	26.54	7681	24.27	
9	Punjab & Sind Bank	43	6.64	-	-	-	-	-	
10	UCO Bank	17280	281.82	2297	73.42	73.42	1580	45.84	
11	Union Bank of India	3323177	46888.76	521302	6630.28	6210.26	37841	595.61	
12	State Bank of India	2135975	34139.22	1035132	12979.90	12937.78	118811	1201.75	
Public Sector Banks Total		8879399	126486	1997690	25758	24515	259212	3576	
13	Axis Bank	29996	2365.87	8422	321.88	321.88	322	0.65	
14	Bandhan Bank	13991	31.10	-	-	-	-	-	
15	Catholic Syrian Bank	-	-	-	-	-	-	-	
16	City Union Bank Ltd	7811	656.30	2239	79.03	47.77	157	23.19	
17	Coastal Local Area Bank	804	28.08	117	11.39	11.39	3	0.03	
18	DCB Bank Limited	2172	116.70	145	19.69	19.12	30	0.85	
19	Dhana Laxmi Bank	2086	110.64	30	2.44	2.44	30	2.44	
20	Equitas Small Finance	59	0.74	10	0.08	0.08	2	0.02	
21	Federal Bank	13824	369.27	11145	278.37	278.37	9	1.31	
22	HDFC Bank Ltd	36718	4102.93	4747	533.54	333.12	1034	136.74	
23	ICICI Bank Ltd	68657	2137.81	9584	468.50	468.50	3773	124.41	
24	IDBI Bank	48769	839.59	414	27.04	27.04	414	27.04	
25	IDFC First Bank	831	49.40	-	-	-	-	-	
26	Indus Ind Bank	23739	709.86	1843	21.10	-	1843	21.10	
27	Karnataka Bank	14648	510.56	529	117.72	117.72	529	117.72	
28	Karur Vysya Bank	109475	2126.95	2650	150.54	136.18	882	93.72	
29	Kotak Mahindra Bank	44653	869.72	5709	61.03	61.03	5709	61.03	
30	KBS Local Area Bank	40	0.24	4	0.02	0.00	-	-	
31	Laxmi Vilas Bank	22188	305.01	-	-	-	-	-	
32	RBL Bank	38522	136.97	33370	21.71	21.71	149	0.63	
33	South Indian Bank	11270	203.63	-	-	-	-	-	
34	Standard Chartered Bank	-	-	-	-	-	-	-	
35	Tamilnad Mercantile	23101	357.62	13	9.57	9.57	13	8.75	
36	Yes Bank	2736	517.15	25	27.24	27.24	25	27.24	
Private Sector Banks Total		516090	16546	80996	2151	1883	14924	647	
Commercial Banks Total		9395489	143032	2078686	27909	26398	274136	4223	
37	AP State Co-op Bank	2309744	15607.39	112320	1010.02	1002.09	62136	484.33	
Co-operative Banks Total		2309744	15607	112320	1010	1002	62136	484	
38	APGB	1047155	12982.18	138917	1587.54	1547.26	22196	162.25	
39	A.P.G.V.B	323170	3817.56	13074	108.05	68.94	2821	16.63	
40	C.G.G.B	402212	4389.73	61956	510.83	424.19	2107	29.99	
41	SGB	427631	5245.35	48610	266.75	254.54	5814	60.22	
RRB's Total		2200168	26435	262557	2473	2295	32938	269	
42	A P S F C	-	-	-	-	-	-	-	
Others Total		-	-	-	-	-	-	-	
Grand Total		13905401	185074.52	2453563	31391.83	29695.44	369210	4976.56	
CONSOLIDATION									
Commercial Banks		9395489	143032	2078686	27909	26398	274136	4223	
Co-operative Banks		2309744	15607	112320	1010	1002	62136	484	
Regional Rural Banks		2200168	26435	262557	2473	2295	32938	269	
Others		-	-	-	-	-	-	-	
Grand Total		13905401	185074.52	2453563	31391.83	29695.44	369210	4976.56	

SLBC of A.P		CONVENOR: UNION BANK OF INDIA						
28. Total Priority Sector Advances - Bank-wise Outstanding , Overdues & NPA								
as on 30.09.2020								
(Amount in Crores)								
S.No	Name of the Bank	Outstanding		Overdues			NPAs	
		No. of accounts	Amount	No. of accounts	Total bal. in Overdue a/cs	Actual Overdue Amount	No. of accounts	Amount
1	Bank of Baroda	546881	13139.61	18808	98.77	83.84	2200	27.53
2	Bank of India	312650	4685.87	16606	287.18	251.64	7307	141.34
3	Bank of Maharashtra	8205	404.65	1486	61.81	6.23	850	12.93
4	Canara Bank	1916814	29410.73	414812	8450.42	5119.42	65943	2119.22
5	Central Bank of India	148344	2824.48	6150	161.70	161.70	6150	161.70
6	Indian Bank	645363	11490.97	20514	331.64	331.64	7717	77.09
7	Indian Overseas Bank	325371	6923.92	51052	1430.96	1166.25	41076	1015.84
8	Punjab National Bank	60808	2129.27	11005	242.18	62.94	8849	56.52
9	Punjab & Sind Bank	1174	122.48	206	19.05	9.64	48	1.24
10	UCO Bank	28924	1140.41	4586	230.81	230.81	3478	147.26
11	Union Bank of India	3710296	64954.61	612758	11899.40	9340.65	70244	1766.25
12	State Bank of India	2440291	57430.54	1077751	14909.19	14008.10	127480	1809.57
Public Sector Banks Total		10145121	194657.54	2235734	38123.11	30772.86	341342	7336.49
13	Axis Bank	40590	4409.47	11030	845.87	411.10	458	58.47
14	Bandhan Bank	26102	59.26	-	-	-	-	-
15	Catholic Syrian Bank	512	17.52	-	-	-	-	-
16	City Union Bank Ltd	12007	1783.87	2602	134.79	62.25	345	62.63
17	Coastal Local Area Bank	45850	227.71	10050	58.68	58.68	1163	4.87
18	DCB Bank Limited	3987	423.42	386	68.15	20.47	49	4.95
19	Dhana Laxmi Bank	4568	255.97	51	11.08	8.38	51	11.08
20	Equitas Small Finance	2870	146.54	324	21.16	21.16	70	2.22
21	Federal Bank	14643	500.89	11325	319.23	319.23	67	6.68
22	HDFC Bank Ltd	66770	8516.46	6688	917.65	415.17	1245	197.30
23	ICICI Bank Ltd	96017	6446.32	9941	602.16	516.15	4097	183.21
24	IDBI Bank	64593	1943.12	809	70.82	70.82	809	70.82
25	IDFC First Bank	2412	336.79	3	0.99	0.99	3	0.99
26	Indus Ind Bank	54501	2059.98	2921	40.37	-	2921	40.37
27	Karnataka Bank	19885	1583.73	828	163.40	163.40	828	163.40
28	Karur Vysya Bank	117183	4129.55	3252	346.72	146.14	959	148.76
29	Kotak Mahindra Bank	50255	2034.70	6020	112.28	112.28	6020	112.28
30	KBS Local Area Bank	399	2.65	64	0.59	0.21	15	0.04
31	Laxmi Vilas Bank	23712	637.22	-	-	-	-	-
32	RBL Bank	48859	368.53	39891	48.50	48.50	445	6.96
33	South Indian Bank	11624	521.39	-	-	-	-	-
34	Standard Chartered Bank	-	-	-	-	-	-	-
35	Tamilnad Mercantile	26938	763.95	59	15.19	15.19	59	13.80
36	Yes Bank	2736	517.15	25	27.24	27.24	25	27.24
Private Sector Banks Total		737013	37686.20	106269	3804.88	2417.36	19629	1116.07
Commercial Banks Total		10882134	232343.74	2342003	41927.99	33190.22	360971	8452.56
37	AP State Co-op Bank	2336146	16483.64	115176	1053.50	1042.40	63814	514.66
Co-operative Banks Total		2336146	16483.64	115176	1053.50	1042.40	63814	514.66
38	APGB	1246908	14972.15	172400	1932.51	1763.26	35030	226.11
39	A.P.G.V.B	367860	4739.06	18528	135.21	73.28	6775	31.28
40	C.G.G.B	452202	5118.94	76656	702.28	446.52	5416	44.25
41	SGB	481064	6112.92	58307	439.16	272.32	7282	72.68
RRB's Total		2548034	30943.07	325891	3209.16	2555.38	54503	374.32
42	A P S F C	1210	748.67	1198	747.41	73.28	484	307.81
Others Total		1210	748.67	1198	747.41	73.28	484	307.81
Grand Total		15767524	280519.12	2784268	46938.06	36861.28	479772	9649.35
CONSOLIDATION								
Commercial Banks		10882134	232344	2342003	41928	33190	360971	8453
Co-operative Banks		2336146	16484	115176	1054	1042	63814	515
Regional Rural Banks		2548034	30943	325891	3209	2555	54503	374
Others		1210	749	1198	747	73	484	308
Grand Total		15767524	280519.12	2784268	46938.06	36861.28	479772	9649.35

SLBC of A.P		CONVENER: UNION BANK OF INDIA						
29. Total Non-Priority Sector Advances - Bank-wise Outstanding , Overdues & NPA as on 30.09.2020 (Amount in Crores)								
S.No	Name of the Bank	Outstanding		Overdues			NPAs	
		No. of accounts	Amount	No. of accounts	Total bal. in Overdue a/cs	Actual Overdue Amount	No. of accounts	Amount
1	Bank of Baroda	47638	11572.04	320	12.58	4.89	138	4.09
2	Bank of India	15950	3417.74	1774	326.56	111.58	319	81.23
3	Bank of Maharashtra	1665	356.98	228	27.80	2.25	68	0.81
4	Canara Bank	109180	15185.24	13359	6884.36	1457.96	4763	200.17
5	Central Bank of India	23550	1208.69	1881	35.11	35.11	1881	35.11
6	Indian Bank	32638	6269.74	-	-	-	-	-
7	Indian Overseas Bank	29505	846.63	9120	172.12	101.11	5101	79.85
8	Punjab National Bank	15395	5692.99	3	0.96	0.02	3	0.02
9	Punjab & Sind Bank	1394	3605.03	235	575.67	574.54	37	1.13
10	UCO Bank	3885	1326.26	-	-	-	-	-
11	Union Bank of India	454692	23673.12	15041	3193.77	1926.00	3367	1268.49
12	State Bank of India	1002983	73183.82	79998	9470.64	8054.05	6304	1487.60
	Public Sector Banks Total	1738475	146338.28	121959	20699.57	12267.51	21981	3158.49
13	Axis Bank	86560	5456.08	-	-	-	-	-
14	Bandhan Bank	1	0.00	-	-	-	-	-
15	Catholic Syrian Bank	1980	27.64	-	-	-	-	-
16	City Union Bank Ltd	10028	1081.72	388	69.17	22.63	130	21.65
17	Coastal Local Area Bank	14988	255.74	1928	65.46	65.46	74	8.81
18	DCB Bank Limited	3495	370.13	572	50.86	1.35	20	4.83
19	Dhana Laxmi Bank	1891	170.52	108	68.02	25.08	108	68.02
20	Equitas Small Finance	826	73.03	107	15.99	15.99	7	0.58
21	Federal Bank	10736	530.80	2571	133.59	133.59	135	3.13
22	HDFC Bank Ltd	777667	13167.41	298326	2161.08	299.77	7150	66.38
23	ICICI Bank Ltd	287103	8707.14	11236	300.36	300.36	11236	300.36
24	IDBI Bank	5472	1952.36	978	643.51	643.51	978	643.51
25	IDFC First Bank	162845	1205.78	-	-	-	-	-
26	Indus Ind Bank	162724	2479.31	-	-	-	-	-
27	Karnataka Bank	6737	945.78	120	16.37	16.37	120	16.37
28	Karur Vysya Bank	38634	3300.89	1936	284.30	2.98	625	90.02
29	Kotak Mahindra Bank	13260	1735.02	2966	46.25	46.25	2966	46.25
30	KBS Local Area Bank	658	5.43	44	0.23	0.07	2	0.00
31	Laxmi Vilas Bank	4823	617.02	-	-	-	-	-
32	RBL Bank	4042	283.31	1950	22.49	22.49	57	7.34
33	South Indian Bank	4125	366.55	1020	3.12	2.50	423	8.52
34	Standard Chartered Bank	-	-	-	-	-	-	-
35	Tamilnad Mercantile	5068	602.38	30	25.10	25.10	30	22.09
36	Yes Bank	13536	574.66	715	23.56	9.15	415	4.65
	Private Sector Banks Total	1617199	43908.70	324995	3929.46	1632.66	24476	1312.51
	Commercial Banks Total	3355674	190246.99	446954	24629.04	13900.17	46457	4471.01
37	AP State Co-op Bank	340887	3587.50	33322	580.54	517.77	26907	365.42
	Co-operative Banks Total	340887	3587.50	33322	580.54	517.77	26907	365.42
38	APGB	137391	1574.67	4928	27.40	27.40	636	4.99
39	A.P.G.V.B	30725	475.87	1297	15.31	3.43	275	1.48
40	C.G.G.B	12488	313.58	3645	57.39	13.06	160	3.64
41	SGB	11583	541.13	1114	16.55	6.58	98	5.92
	RRB's Total	192187	2905.26	10984	116.65	50.47	1169	16.03
42	A P S F C	10	13.80	10	13.80	3.35	4	4.50
	Others Total	10	13.80	10	13.80	3.35	4	4.50
	Grand Total	3888758	196753.54	491270	25340.03	14471.75	74537	4856.95
	CONSOLIDATION							
	Commercial Banks	3355674	190247	446954	24629	13900	46457	4471
	Co-operative Banks	340887	3587	33322	581	518	26907	365
	Regional Rural Banks	192187	2905	10984	117	50	1169	16
	Others	10	14	10	14	3	4	4
	Grand Total	3888758	196753.54	491270	25340.03	14471.75	74537	4856.95

SLBC of A.P		CONVENER: UNION BANK OF INDIA						
30. Total Advances - Bank-wise Outstanding , Overdues & NPA								
as on 30.09.2020								
(Amount in Crores)								
S.No	Name of the Bank	Outstanding		Overdues			NPAs	
		No. of accounts	Amount	No. of accounts	Total bal. in Overdue a/cs	Actual Overdue Amount	No. of accounts	Amount
1	Bank of Baroda	594519	24711.64	19128	111.35	88.73	2338	31.62
2	Bank of India	328600	8103.61	18380	613.74	363.22	7626	222.57
3	Bank of Maharashtra	9870	761.63	1714	89.61	8.48	918	13.74
4	Canara Bank	2025994	44595.97	428171	15334.78	6577.38	70706	2319.39
5	Central Bank of India	171894	4033.18	8031	196.80	196.80	8031	196.80
6	Indian Bank	678001	17760.71	20514	331.64	331.64	7717	77.09
7	Indian Overseas Bank	354876	7770.55	60172	1603.08	1267.36	46177	1095.69
8	Punjab National Bank	76203	7822.27	11008	243.14	62.96	8852	56.54
9	Punjab & Sind Bank	2568	3727.51	441	594.73	584.18	85	2.37
10	UCO Bank	32809	2466.67	4586	230.81	230.81	3478	147.26
11	Union Bank of India	4164988	88627.73	627799	15093.18	11266.65	73611	3034.74
12	State Bank of India	3443274	130614.36	1157749	24379.83	22062.15	133784	3297.17
Public Sector Banks Total		11883596	340995.83	2357693	58822.68	43040.37	363323	10494.9
13	Axis Bank	127150	9865.55	11030	845.87	411.10	458	58.47
14	Bandhan Bank	26103	59.26	-	-	-	-	-
15	Catholic Syrian Bank	2492	45.16	-	-	-	-	-
16	City Union Bank Ltd	22035	2865.59	2990	203.97	84.88	475	84.28
17	Coastal Local Area Bank	60838	483.45	11978	124.14	124.14	1237	13.68
18	DCB Bank Limited	7482	793.54	958	119.01	21.82	69	9.78
19	Dhana Laxmi Bank	6459	426.50	159	79.10	33.47	159	79.10
20	Equitas Small Finance	3696	219.57	431	37.15	37.15	77	2.80
21	Federal Bank	25379	1031.69	13896	452.82	452.82	202	9.81
22	HDFC Bank Ltd	844437	21683.87	305014	3078.73	714.93	8395	263.69
23	ICICI Bank Ltd	383120	15153.46	21177	902.52	816.51	15333	483.57
24	IDBI Bank	70065	3895.48	1787	714.32	714.32	1787	714.32
25	IDFC First Bank	165257	1542.57	3	0.99	0.99	3	0.99
26	Indus Ind Bank	217225	4539.28	2921	40.37	-	2921	40.37
27	Karnataka Bank	26622	2529.51	948	179.76	179.76	948	179.76
28	Karur Vysya Bank	155817	7430.44	5188	631.02	149.12	1584	238.78
29	Kotak Mahindra Bank	63515	3769.72	8986	158.54	158.54	8986	158.54
30	KBS Local Area Bank	1057	8.09	108	0.82	0.28	17	0.05
31	Laxmi Vilas Bank	28535	1254.24	-	-	-	-	-
32	RBL Bank	52901	651.84	41841	70.99	70.99	502	14.30
33	South Indian Bank	15749	887.95	1020	3.12	2.50	423	8.52
34	Standard Chartered Bank	-	-	-	-	-	-	-
35	Tamilnad Mercantile	32006	1366.33	89	40.30	40.30	89	35.89
36	Yes Bank	16272	1091.81	740	50.80	36.39	440	31.89
Private Sector Banks Total		2354212	81594.90	431264	7734.34	4050.02	44105	2428.59
Commercial Banks Total		14237808	422590.73	2788957	66557.03	47090.39	407428	12923.5
37	AP State Co-op Bank	2677033	20071.14	148498	1634.04	1560.17	90721	880.08
Co-operative Banks Total		2677033	20071.14	148498	1634.04	1560.17	90721	880.08
38	APGB	1384299	16546.82	177328	1959.91	1790.66	35666	231.10
39	A.P.G.V.B	398585	5214.93	19825	150.52	76.71	7050	32.77
40	C.G.G.B	464690	5432.52	80301	759.67	459.58	5576	47.89
41	SGB	492647	6654.05	59421	455.71	278.90	7380	78.60
RRB's Total		2740221	33848.32	336875	3325.81	2605.85	55672	390.36
42	A P S F C	1220	762.47	1208	761.21	76.63	488	312.30
Others Total		1220	762.47	1208	761.21	76.63	488	312.30
Grand Total		19656282	477272.66	3275538	72278.09	51333.03	554309	14506.3
CONSOLIDATION								
Commercial Banks		14237808	422591	2788957	66557	47090	407428	12924
Co-operative Banks		2677033	20071	148498	1634	1560	90721	880
Regional Rural Banks		2740221	33848	336875	3326	2606	55672	390
Others		1220	762	1208	761	77	488	312
Grand Total		19656282	477272.66	3275538	72278.09	51333.03	554309	14506.3

SLBC of AP		CONVENOR: UNION BANK OF INDIA		
31. DETAILS OF ENROLLMENTS UNDER PMJDY AS ON 30.09.2020				
SL	NAME OF BANK	RURAL	URBAN	TOTAL
1	Bank Of Baroda	236931	222542	459473
2	Bank Of India	284979	158178	443157
3	Bank Of Maharashtra	6069	19943	26012
4	Canara Bank	743556	258049	1001605
5	Central Bank Of India	83324	60751	144075
6	Indian Bank	378117	114290	492407
7	Indian Overseas Bank	42888	151863	194751
8	Punjab National Bank	56232	119259	175491
9	Punjab & Sind Bank	0	4960	4960
10	State Bank Of India	999829	2613427	3613256
11	UCO Bank	13510	48357	61867
12	Union Bank Of India	1236521	441020	1677541
PUBLIC SECTOR BANKS TOTAL		4081956	4212639	8294595
13	Axis Bank	4649	26115	30764
14	Bandhan Bank	0	0	0
15	Catholic Syrian Bank	0	0	0
16	City Union Bank	31	5148	5179
17	Coastal Local Area Bank	0	0	0
18	DCB Bank	0	0	0
19	Dhan Laxmi Bank	0	0	0
20	Equitas Small Finance Bank	0	0	0
21	Federal Bank	1086	2294	3380
22	HDFC Bank	2302	55066	57368
23	ICICI Bank	83544	79459	163003
24	IDBI Bank	2690	15799	18489
25	IDFC First Bank	0	0	0
26	Indus Ind Bank	214	20277	20491
27	Karnataka Bank	0	0	0
28	Karur Vysya Bank	24973	23552	48525
29	Kotak Mahindra Bank	10520	2277	12797
30	Krishna Bhima Samrudhi Bank	0	0	0
31	Lakshmi Vilas Bank	2119	3057	5176
32	Ratnakar Bank	0	0	0
33	Standard Chartered Bank	0	0	0
34	South Indian Bank	724	647	1371
35	Tamilnadu Mercantile Bank	0	0	0
36	Yes Bank	0	38	38
PRIVATE SECTOR BANKS TOTAL		132852	233729	366581
37	APGVB	596469	316222	912691
38	APGB	519553	348406	867959
39	CGGB	172209	18006	190215
40	SGB	189254	60248	249502
RRBs TOTAL		1477485	742882	2220367
41	APCOB	0	0	0
COOPERATIVE BANKS TOTAL		0	0	0
42	APSFC	0	0	0
OTHERS TOTAL		0	0	0
GRAND TOTAL		5692293	5189250	10881543

SLBC of AP		CONVENOR: UNION BANK OF INDIA			
32. BANK WISE DETAILS OF ENROLLMENTS UNDER APY UPTO 30 09 2020					
SL	Name of the Bank	No of Br as on 01.04.20	AAPB Target (Avg accounts per br)	Annual Target	A/cs opened Apr-Sep 20
1	Bank Of Baroda	287	60	17220	2003
2	Bank Of India	155	60	9300	1976
3	Bank Of Maharashtra	17	60	1020	164
4	Canara Bank	694	60	41640	20603
5	Central Bank Of India	129	60	7740	2487
6	Indian Bank	318	60	19080	3147
7	Indian Overseas Bank	162	60	9720	1266
8	Punjab National Bank	134	60	8040	826
9	Punjab & Sind Bank	9	60	540	45
10	State Bank Of India	1373	60	82380	48060
11	UCO Bank	43	60	2580	87
12	Union Bank Of India	1252	60	75120	7645
PUBLIC SECTOR BANKS TOTAL		4573	720	274380	88309
13	Axis Bank	168	60	10080	1814
14	Bandhan Bank	2	30	60	
15	Catholic Syrian Bank	6	30	180	1
16	City Union Bank	41	30	1230	5
17	Coastal Local Area Bank			0	
18	D C B Bank	16	30	480	
19	Dhan Laxmi Bank	10	30	300	87
20	Equitas Small Finance Bank			0	
21	Federal Bank	23	30	690	7
22	HDFC Bank	166	60	9960	316
23	ICICI Bank	179	60	10740	92
24	IDBI Bank	56	60	3360	1687
25	IDFC First Bank	21	30	630	
26	Indus Ind Bank	57	30	1710	
27	Karnataka Bank	41	30	1230	229
28	Karur Vysya Bank	120	30	3600	528
29	Kotak Mahindra Bank	109	30	3270	37
30	Krishna Bhima Samrudhi Bank			0	
31	Lakshmi Vilas Bank	70	30	2100	6
32	Ratnakar Bank	6	30	180	
33	Standard Chartered Bank	1	30	30	
34	South Indian Bank	22	30	660	13
35	Tamilnadu Mercantile Bank	26	30	780	190
36	Yes Bank	17	30	510	
PRIVATE SECTOR BANKS TOTAL		1157	750	51780	5012
37	APGVB	281	60	16860	1966
38	APGB	552	60	33120	6701
39	CGGB	220	60	13200	5829
40	SGB	223	60	13380	3083
REGIONAL RUAL BANKS TOTAL		1276	240	76560	17579
41	APCOB			0	0
COOPERATIVE BANKS TOTAL		0	0	0	0
42	APSFC			0	0
OTHERS TOTAL		0	0	0	0
GRAND TOTAL		7006	1710	402720	110900

SLBC of AP		CONVENOR: UNION BANK OF INDIA		
33. BANK WISE STATUS OF PMSBY & PMJBY AS ON 30.09.2020				
S.No	BANK	PMJBY	PMSBY	TOTAL
1	Bank Of Baroda	107583	357876	465459
2	Bank Of India	80335	147976	228311
3	Bank Of Maharashtra	4721	7347	12068
4	Canara Bank	567597	1595645	2163242
5	Central Bank Of India	50694	105368	156062
6	Indian Bank	213756	416168	629924
7	Indian Overseas Bank	56736	150359	207095
8	Punjab National Bank	21610	140243	161853
9	Punjab & Sind Bank	1653	7119	8772
10	State Bank Of India	890897	2384896	3275793
11	UCO Bank	9882	28675	38557
12	Union Bank Of India	534221	3460126	3994347
PUBLIC SECTOR BANKS TOTAL		2539685	8801798	11341483
13	Axis Bank	11305	23698	35003
14	Bandhan Bank			0
15	Catholic Syrian Bank			0
16	City Union Bank	3485	4505	7990
17	Coastal Local Area Bank			0
18	D C B Bank			0
19	Dhan Lakshmi Bank			0
20	Equitas Small Finance Bank			0
21	Federal Bank	1622	3554	5176
22	HDFC Bank	22138	38570	60708
23	ICICI Bank	10105	438044	448149
24	IDBI Bank	16225	25355	41580
25	IDFC First Bank	1785	16803	18588
26	Indus Ind Bank	51	4931	4982
27	Karnataka Bank			0
28	Karur Vysya Bank	13315	18914	32229
29	Kotak Mahindra Bank	7480	16350	23830
30	K B S Local Area Bank			0
31	Lakshmi Vilas Bank	1948	3177	5125
32	Ratnakar Bank	47	121	168
33	Standard & Chartered Bank			0
34	South Indian Bank	769	1440	2209
35	Tamilnad Mercantile Bank	3998	6199	10197
36	Yes Bank	38	44	82
PRIVATE SECTOR BANKS TOTAL		94311	601705	696016
37	A P G B			0
38	A P G V B			0
39	C G G B			0
40	S G B			0
REGIONAL RURAL BANKS TOTAL		0	0	0
41	APCOB	19206	63844	83050
COOPERATIVE BANK TOTAL		19206	63844	83050
42	APSFC			0
OTHERS TOTAL		0	0	0
GRAND TOTAL		2653202	9467347	12120549

34. STAND UP INDIA BANK WISE PERFORMANCE as on 30.09.2020																
[Amount Rs. in Crore]																
S.No	Lender	Target SC/ST	SC			ST			Target Women	Women (General)			Total Target	Total		
			No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Private Sector Banks															
1.1	Federal Bank	18	0	0	0	0	0	0	18	2	1.75	1.46	36	2	1.75	1.46
1.2	HDFC Bank	135	0	0	0	0	0	0	135	5	1.3	1.3	270	5	1.3	1.3
1.3	ICICI Bank	141	112	25.47	25.47	24	5.52	5.52	141	99	37.58	37.17	282	235	68.56	68.15
1.4	IDBI Bank	55	6	0.73	0.73	5	0.72	0.72	55	12	2.78	1.85	110	23	4.23	3.29
1.5	Indus Ind Bank	21	13	3.67	3.05	2	0.46	0.46	21	83	22.25	18.26	42	98	26.37	21.76
1.6	Karnataka Bank Ltd	41	1	0.14	0	0	0	0	41	1	0.15	0.15	82	2	0.29	0.15
	Total	411	132	30	29.25	31	6.69	6.69	411	202	65.81	60.18	822	365	102.5	96.12
2	Public Sector Banks															
2.1	Bank of Baroda	262	19	4.15	3.27	7	1.28	0.82	262	111	33.44	24.06	524	137	38.88	28.15
2.2	Bank of India	159	31	5.13	3.61	1	0.15	0	159	130	30.01	8.81	318	162	35.28	12.42
2.3	Bank of Maharashtra	19	3	0.59	0.05	0	0	0	19	23	5.65	2.89	38	26	6.24	2.94
2.4	Canara Bank	673	125	24.52	13.25	20	3.92	2.16	673	847	232.66	138.76	1346	992	261.09	154.18
2.5	Central Bank of India	127	9	3.05	1.73	0	0	0	127	16	5.75	4.81	254	25	8.8	6.53
2.6	Indian Bank	279	116	27.51	21.39	33	10.39	8.89	279	301	78.25	53.83	558	450	116.14	84.1
2.7	Indian Overseas Bank	189	22	3.83	2.55	7	2.27	0.67	189	66	17.5	8.5	378	95	23.6	11.71
2.8	Punjab and Sind Bank	9	0	0	0	0	0	0	9	8	2.71	0.5	18	8	2.71	0.5
2.9	Punjab National Bank	129	24	4.7	2.72	10	2.21	0.83	129	172	48.02	27.3	258	206	54.92	30.86
2.10	State Bank of India	1447	240	60.25	39.6	54	12.42	9.37	1447	293	86.44	49.79	2894	587	159.11	98.76
2.11	UCO Bank	42	37	7.8	3.85	4	1.33	0.93	42	77	18.14	6.85	84	118	27.27	11.63
2.12	Union Bank of India	1275	309	73.58	42.4	51	11.62	6.46	1275	1674	360.84	183.26	2568	2034	446.03	232.12
	Total	4610	935	215.08	134.41	187	45.59	30.14	4610	3718	919.39	509.36	9220	4840	1180.07	673.9
3	Regional Rural Banks															
3.1	APGB	538	18	2.54	2.43	3	0.41	0.41	538	58	11.32	8.58	1076	79	14.26	11.42
3.2	CGGB	175	0	0	0	0	0	0	175	1	0.24	0	350	1	0.24	0
3.3	SGB	223	23	3.83	0.59	11	1.6	0.65	223	167	29.77	14.8	446	201	35.2	16.04
	Total	936	41	6.37	3.02	14	2.01	1.06	936	226	41.32	23.38	1872	281	49.7	27.46
	Grand Total	5957	1108	251.46	166.68	232	54.29	37.89	5957	4146	1026.52	592.92	11914	5486	1332.27	797.49

SLBC of AP		Convenor : Union Bank of India							
35. Bank wise PMMY progress as on 24.11.2020 (Amount in crores)									
Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
		No Of A/Cs	Disbmt. Amt	No Of A/Cs	Disbmt. Amt	No Of A/Cs	Disbmt. Amt	No Of A/Cs	Disbmt. Amt
	State Bank of India and Associates	14646	29.8	7638	157.18	2978	241.69	25262	428.67
Public Sector Commercial Banks									
	Bank of Baroda	2617	7.14	3352	53.91	361	29.11	6330	90.16
	Bank of India	22511	31.92	15410	216.53	746	45.68	38667	294.13
	Bank of Maharashtra	120	0.19	251	7.01	199	14.19	570	21.39
	Canara Bank	17067	26.74	8289	161.26	2062	157.61	27418	345.61
	Central Bank of India	4207	5.92	1296	22.47	282	20.39	5785	48.78
	Indian Bank	376	0.84	1470	34.76	368	26.59	2214	62.19
	Indian Overseas Bank	2281	4.48	1987	36.36	226	16.64	4494	57.47
	Punjab National Bank	1516	2.76	958	12.49	233	11.34	2707	26.59
	Union Bank of India	73956	95.94	36660	520.98	4445	333.27	115061	950.19
	Punjab & Sind Bank	117	0.13	53	1.35	40	3.38	210	4.86
	UCO Bank	2527	2.47	739	9.53	80	4.71	3346	16.71
	Total	127295	178.52	70465	1076.65	9042	662.91	206802	1918.09
Private Sector Commercial Banks									
	Federal Bank	36	0.17	5	0.08	2	0.18	43	0.43
	Dhanlaxmi Bank	0	0	46	1.01	0	0	46	1.01
	Karnataka Bank	43	0.08	180	2.58	100	3.46	323	6.12
	Karur Vysya Bank	0	0	24	0.63	8	0.43	32	1.06
	Ratnakar Bank	0	0	163	5.67	57	3.84	220	9.51
	South Indian Bank	0	0	0	0	2	0.2	2	0.2
	Tamilnad Mercantile Bank	5	0.02	16	0.28	0	0	21	0.3
	ICICI Bank	6	0.03	524	18.08	510	36.95	1040	55.05
	Axis Bank	7	0.04	1563	42	540	49.39	2110	91.43
	IndusInd Bank	249	1.23	2382	45.95	698	25.7	3329	72.88
	Yes Bank	0	0	0	0	1	0.1	1	0.1
	HDFC Bank	3702	8.48	2145	65.71	766	43.96	6613	118.15
	Kotak Mahindra Bank	6	0.02	77	0.74	0	0	83	0.76
	IDFC Bank Limited	7	0.03	3380	48.08	168	11.23	3555	59.34
	IDBI Bank Limited	275	0.36	1042	3.43	405	6.84	1722	10.64
	Total	4336	10.47	11547	234.23	3257	182.27	19140	426.97
Regional Rural Banks									
	Andhra Pradesh Grameena Vikas	5608	1.13	1257	0.88	145	0.4	7010	2.41
	Andhra Pragathi Grameena Bank	20647	73.15	12503	196.92	75	4.45	33225	274.53
	Chaitanya Godavari Grameena Bank	2821	11.16	3156	53.3	825	68.17	6802	132.62
	Saptagiri Grameena Bank	328	1.47	3230	85.88	5206	446.99	8764	534.34
	Total	29404	86.91	20146	336.98	6251	520	55801	943.89
	Others Total	11621	30.62	0	8	0	2	11621	40.00
	GRAND TOTAL	187372	336.62	110139	1811.95	21552	1608.75	319063	3757.32

36. COMPREHENSIVE PERFORMANCE REPORT OF "ANDHRA PRADESH - RSETIs" FOR THE FINANCIAL YEAR (2020-21) for the quarter ended SEPTEMBER 2020																				
S. No	Name of the Sponsoring Bank	RSETI Name & Location of the RSETI	Target for 2020-21		Achievement for 2020-21		Gender Wise			Social Status		Category Wise					Self Employed		Wage Employed	Total Settled
			No. of Training Prog. to be Condt	No. of Candidates to be traind	No. of Training Prog. Condt d.	No. of Candidates traind	Male	Female	Transgender	BP L	AP L	S C	S T	OB C	GE N	MI N	Settled With Bank Linkage	Settled With Own Funds		
1	UNION BANK OF INDIA (e-Andhra Bank)	West Godavari-Eluru	23	670	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2		Guntur	24	600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3		East Godavari-Rajmundry	23	675	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4		Srikakulam	24	600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5		Chittoor-Tirupati	22	550	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6		Srikakulam-Rajam	40	1000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7		Krishna- Machlipatnam	22	605	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8		Nellore-Venkatachalam	24	600	0	0	0	0	0	0	0	0	0	0	0	0	0	13	8	21
Union Bank of India RSETIs Sub Total			202	5300	0	0	0	0	0	0	0	0	0	0	0	0	13	8	21	
9	RUDSETI	Anantapuramu	27	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10		Prakasam- Ongole	27	810	3	70	45	25	0	70	0	1	0	10	48	0	77	0	0	77
RUDSETIs Sub Total			54	1610	3	70	45	25	0	70	0	1	0	10	48	0	77	0	0	77
11	SBI	Visakhapatnam- Anakapally	26	650	1	11	0	11	0	11	0	0	0	10	0	1	0	0	0	0
12		Vizianagaram	26	650	1	12	0	12	0	12	0	2	0	10	0	0	0	0	0	0
SBI RSETIs Sub Total			52	1300	2	23	0	23	0	23	0	2	0	20	0	1	0	0	0	0
13	CANARA BANK (e-Synd. Bank)	Kadapa	26	775	3	72	0	72	0	71	1	1	2	35	10	7	56	26	21	103
14		Kurnool	27	700	1	19	0	19	0	19	0	1	0	0	1	0	0	0	0	0
Canara Bank RSETIs Sub Total			53	1475	4	91	0	91	0	90	1	3	2	35	11	7	56	26	21	103
15	INDIAN BANK	Chittoor	20	500	2	49	10	39	0	47	2	2	7	0	9	10	3	0	0	0
Grand Total			381	10185	11	233	55	17	0	23	3	7	2	74	69	11	133	39	29	201



Progress Report on Handloom Weaver MUDRA Loans for the Month of October, 2020.

(Rs. In lakhs)

Sl. No	Particulars	Pending applications upto previous year 2019-20			2020-21 (During the Month of October -2020)			2020-21 (Up to the September 2020)			Cummulative Progress (As on 31.10.2020)		
		Bank	Phy.	Fin.	Bank	Phy.	Fin.	Bank	Phy.	Fin.	Bank	Phy.	Fin.
		3	4	5	6	7	8	9	10	11	12	13	14
1	No. of Applications Given to Bank (Bank wise)	Andhra Bank	1381	761.52	Andhra Bank	195	133.00	Andhra Bank	370	46.50	Andhra Bank	1946	941.02
		Allahabad Bank	0	0.00	Allahabad Bank	3	1.50	Allahabad Bank	0	0.00	Allahabad Bank	0	0.00
		A.P.G.B	1102	533.80	A.P.G.B	290	149.00	A.P.G.B	652	347.00	A.P.G.B	2044	1029.80
		A.P.G.V.B	235	117.50	A.P.G.V.B	4	2.00	A.P.G.V.B	127	63.50	A.P.G.V.B	366	183.00
		Axis Bank	0	0.00	Axis Bank	0	0.00	Axis Bank	0	0.00	Axis Bank	0	0.00
		Bank of Baroda	140	93.85	Bank of Baroda	28	21.00	Bank of Baroda	19	17.50	Bank of Baroda	187	132.35
		Bank of India	379	224.00	Bank of India	72	37.00	Bank of India	103	60.00	Bank of India	554	321.00
		Canara Bank	864	464.90	Canara Bank	498	273.00	Canara Bank	213	135.50	Canara Bank	1575	873.40
		CBI	86	47.00	CBI	68	34.00	CBI	14	9.00	CBI	168	90.00
		CGGB	268	134.00	CGGB	0	0.00	CGGB	0	0.00	CGGB	268	134.00
		City Union Bank	11	16.50	City Union Bank	6	4.00	City Union Bank	4	5.00	City Union Bank	21	25.50
		Corporation	45	28.00	Corporation	8	4.00	Corporation	36	18.00	Corporation	89	50.00
		DCCB	1540	773.00	DCCB	193	97.50	DCCB	57	30.00	DCCB	1790	900.50
		Dena Bank	8	17.00	Dena Bank	1	2.00	Dena Bank	0	0.00	Dena Bank	9	19.00
		IDBI Bank	5	2.50	IDBI Bank	4	4.50	IDBI Bank	1	0.50	IDBI Bank	10	7.50
		Indian Bank	489	390.50	Indian Bank	165	104.00	Indian Bank	138	169.70	Indian Bank	792	664.20
		IOB	282	157.25	IOB	19	29.50	IOB	28	20.50	IOB	329	207.25
		Karnataka Bank	47	31.50	Karnataka Bank	17	9.50	Karnataka Bank	5	3.50	Karnataka Bank	69	44.50
		Kotak Mahendra	0	0.00	Kotak Mahendra	1	0.50	Kotak Mahendra	0	0.00	Kotak Mahendra	1	0.50
		KVB	35	21.50	KVB	24	45.50	KVB	24	45.50	KVB	83	112.50
		PNB	330	167.00	PNB	51	25.50	PNB	0	0.00	PNB	381	192.50
		SGB	79	78.20	SGB	50	40.00	SGB	34	45.00	SGB	163	163.20
		SBH	0	0.00	SBH	32	16.00	SBH	0	0.00	SBH	32	16.00
		SBI	2151	1150.05	SBI	608	333.45	SBI	965	548.50	SBI	3724	2032.00
		SBM	0	0.00	SBM	0	0.00	SBM	0	0.00	SBM	0	0.00
Syndicate Bank	942	488.50	Syndicate Bank	115	86.00	Syndicate Bank	175	164.00	Syndicate Bank	1232	738.50		
Union Bank	384	258.00	Union Bank	365	218.50	Union Bank	350	201.00	Union Bank	1099	677.50		
Vijaya Bank	155	130.00	Vijaya Bank	3	3.00	Vijaya Bank	8	5.50	Vijaya Bank	166	138.50		
TOTAL		10958	6086.07	TOTAL	2820	1673.95	TOTAL	3323	1935.70	TOTAL	17101	9695.72	

1	2	3	4	5	6	7	8	9	10	11	12	13	14					
2	No. of Applications Sanctioned (Bankwise)	Not applicable	Not applicable	Not applicable	Andhra Bank	21	16	Andhra Bank	15	7.50	Andhra Bank	36	23.50					
					APGB	73	53.15	APGB	163	108.00	APGB	236	161.15					
					APGVB	19	9.50	APGVB	15	7.50	APGVB	34	17.00					
					Bank of Baroda	2	2.00	Bank of Baroda	4	3.00	Bank of Baroda	6	5.00					
					Bank of India	3	4.00	Bank of India	46	31.00	Bank of India	51	35.00					
					Canara Bank	15	15.00	Canara Bank			15	15.00						
					Corporation Bank	3	1.50	Corporation Bank			3	1.50						
					DCCB	91	41.50	DCCB	13	6.50	DCCB	104	48.00					
					Indian Bank	26	23.50	Indian Bank			26	23.50						
					IOB	3	3.00	IOB	3	3.00	IOB	6	6.00					
					KVB	6	6.00	KVB	2	2.00	KVB	8	8.00					
					PNB	31	15.50	PNB			31	15.50						
					SGB	19	19.50	SGB			19	19.50						
					SBH	5	5.00	SBH			5	5.00						
					SBI	38	23.00	SBI	4	3.00	SBI	42	26.00					
					Syndicate Bank	14	19.00	Syndicate Bank	29	30.00	Syndicate Bank	43	49.00					
					Union Bank	35	29.00	Union Bank			35	29.00						
					TOTAL		406	286.15	TOTAL	294	201.50	TOTAL	700	487.65				
					3	Number of RuPay Card	NIL											
					4	Total Amount Disbursed (Bankwise)	Not applicable	Not applicable	Not applicable	Andhra Bank	7	5.5	Andhra Bank	15	7.50	Andhra Bank	22	13.00
APGB	73	53.15	APGB	163						108.00	APGB	236	161.15					
APGVB	0	0.00	APGVB	15						7.50	APGVB	15	7.50					
Bank of Baroda	0	0.00	Bank of Baroda	4						3.00	Bank of Baroda	4	3.00					
Bank of India	2	3.00	Bank of India	46						31.00	Bank of India	48	32.00					
DCCB	0	0.00	DCCB	13						6.50	DCCB	13	6.50					
Indian Bank	6	5.00	Indian Bank								6	5.00						
IOB	0	0.00	IOB	3						3.00	IOB	3	3.00					
KVB	6	6.00	KVB	2						2.00	KVB	8	8.00					
PNB	31	15.50	PNB								31	15.50						
SGB	6	5.50	SGB	4						3.00	SGB	10	8.50					
SBI	14	19.00	SBI	29						30.00	SBI	43	49.00					
Syndicate Bank	15	9.00	Syndicate Bank								15	9.00						
TOTAL		160	119.65	TOTAL						294	201.50	TOTAL	454	321.15				

//Attested//

[Signature]
Assistant Director(H&T)

Sd/-M.Nageswara Rao
for Director (H&T)

**Proceedings of 212th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

Date: 23.10.2020 - Time: 10.30 AM

Venue: CM's Camp Office, Tadepalli

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENER: UNION BANK OF INDIA (e-Andhra Bank)**



**Zonal Office, Union Bank of India (e-Andhra Bank),
Pattabhi Building, 2nd floor, RR Apparao Street, Vijayawada
Phone: 0866-2562522, 2562518
Fax: 0866-2562521, E mail: slbc@unionbankofindia.com**

The 212th Meeting of SLBC of Andhra Pradesh was conducted on 23.10.2020 at CMO, Tadepalli at 10.30 A.M.

Sri V Brahmananda Reddy, Field General Manager & Convenor, SLBC extended warm welcome to Hon'ble Chief Minister, Hon'ble Ministers of state, Chief Secretary and other dignitaries from Government of AP, RBI, NABARD and Banks to the 212th SLBC meeting.

Sri Raj Kiran Rai G. President SLBC of AP and MD & CEO, Union Bank of India in his inaugural speech, **extended his sincere thanks** to Hon'ble Chief Minister for his proactive measures being implemented for upliftment of various sectors, segments and sections of the state. Highlights of his are here under.

- Offered salutations to the COVID warriors, who had devoted braving the risk in rescuing the affected. Bankers are also equivalent to the COVID warriors in extending timely financial assistance to the needy and stabilizing the economy during the COVID crisis.
- Thanked all stake holders for extending seamless and noteworthy support to SLBC in its effective functioning for the last 36 years. We solicit same co operation in future.
- Andhra Pradesh is basically agrarian state, Agriculture sector has been contributing maximum for state economy.
- Government of AP is implementing various schemes of GOI in more practical & implementable & transparent way, which is laudable, especially the schemes like YSR Cheyutha , Jagananna Thodu, YSR Bima.
- Total Branch network of Andhra Pradesh stood at 7514 as at the end of June 2020, wherein rural branches constitute 34.82%, semi-urban branches at 30.94%. Thus, total network in rural & semi urban areas occupy 65.75%.
- Credit Deposit ratio stood at 122.53% as on 30.06.2020, one among the highest in the country.
- Delighted to note that Banking sector of Andhra Pradesh had surpassed all the regulatory requirements.
- It is noteworthy to mention here that despite COVID-19 induced restrictions, banking sector of AP could achieve more than 25% of targeted annual action plan for 2020-21, which clearly indicates the dedication & commitment of banking sector in extending speedy, timely financial assistance to the needy people

Convener, SLBC of AP, presented agenda items to the house and initiated discussion on agenda items

Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of AP attended the meeting as Chief Guest. Highlighted following in his address.

- Expressed satisfaction over achievement of ACP 2020-21 during first quarter .

- Emphasized to provide adequate credit to all the cultivators enrolled in e- panta platform.
- Thanked RBI, NABARD , SLBC and all bankers for their support and co operation which is being extended to the state Government in implementation of various welfare and developmental schemes.
- Further, thanked RBI and all Bankers for rendering appreciable services & also ensuring cash availability to the public amidst COVID-19 induced extreme difficult period.
- Agriculture is the back bone of our economy where 62 % population depend for livelihood . Farmers are orchestrators of robust ecosystem.
- Govt of AP has been taking various initiatives to support farmers in a big way. Among them, YSR Rythu Bharosa with convergence of PM Kisan is one of the most prominent scheme aimed to provide financial assistant of Rs 13,500 annually in three installments to reduce the production cost.
- Small and marginal farmers are able to meet 80 % of their production expenses with Rythu Bharosa Scheme.
- Government had established 10,600 Rythu Bahrosa Kendralu in villages across the state. These centers are catering services like providing quality agriculture inputs, marketing of agriculture produce etc.
- Janatha Bazars are going to be established in villages and towns across the state to give value addition and marketing facility for farm produce.
- With a view to support actual cultivator, Govt has brought e- panta system , where Village Secretariat staff would visit the field and record standing crop & farmers details in online portal. This mechanism enables the Government to extend the benefits like Rythu Bharosa, Crop Insurance , VLR to the original cultivator.
- Advised bankers to make use of the e- panta platform while sanction of loans to avoid anomalies in the system.
- Government has been supporting distressed farmers by establishing Price Stabilization Fund.
- Plans are afoot on construction of Godowns and Cold storages at Village and Mandal level and to set up Food Processing Units at Constituency level to avoid distressed sale by the farmers.
- Strengthening the infrastructure at schools and hospitals is another focused area of the Govt under Nadu- Nedu scheme, where Government is going to spend Rs 4,000 Crore in phase 1, Rs 4500 Crores in Phase II, and Rs 3500 Crore in Phase III to provide 10 basic infrastructure needs at 45000 plus schools in the state.

- With regards to hospital infrastructure, process has been started to set up 16 additional teaching hospitals in the state at the pegged cost of Rs 13,000 Cr. Requested bankers support for Nadu-Nedu Scheme.
- Announced to launch Jagananna Thodu scheme in November to help petty traders and artisans in rural and urban areas. YSR Cheyutha scheme was introduced to benefit 25 lakh women belonging to weaker sections. Sought bankers support for successful implementation of the schemes.
- Government had cleared pending incentives worth Rs 1100 cr which helped the MSME to revive and continue the operations during grim COVID-19 times.
- Advised Bankers to take proactive initiation to implement the One Time Restructuring with the support of Dr YSR Navodayam scheme to bring all eligible MSME units under the fold.

Sri Sri Kurasala Kanna Babu, Hon'ble Minister (Agriculture & Cooperation), Govt of AP, highlighted that,

- Govt of AP has taken a series of measures to help the farming community suffered due to COVID-19 outbreak.
- Tenant Farmer lending is not impressive, where bankers are advised to bestow their attention serious light to improve the performance.
- Rythu Bharosa Kendralu are established with a noble cause to deliver various farmer centric services at village level. There is a dire need to align the banking services with RBKs for the benefit of the famers.

Sri M Goutham Reddy , Hon'ble Minister for Industries, Govt of AP, submitted that,

- Govt of AP had much concern on Industrial Growth of the state. With a view to lend helping hand to seriously affected MSME sector due to COVID-19 pandemic , Govt has released pending incentives of Rs 1100 cr to industrial units to sustain during crisis period.
- There is good scope for infrastructure development in the AP state .Bankers to step up the support for infrastructure development activities also.

Smt Nikhila, Regional Director, RBI appreciated the Banks for striving hard to continue the unhindered banking services even during the pandemic period. Bank Mitras also rendering laudable services at village level braving the challenges of COVID-19 out break. Further she highlighted following.

- Andhra Pradesh is progressive state where Government has been implementing many welfare and developmental measures.
- As part of NSFII, 243 villages are identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /Post Offices within 5 km radius in our state. 229 villages are covered with banking facilities, balance 14 villages reported as submerged /inhabitant.
- Similarly, with regard to providing banking outlet in hamlet of 500 households in hilly areas, all 334 villages /hamlets are covered with banking facilities.

- It is noted that 134 BC are inactive, where concerned Banks are advised to initiate suitable measure for activation/replacement of inactive BCs to ensure availability of seamless banking services in rural areas.
- Banks to find ways to conduct technology driven FLCs with small group of people following all laid down protective measures.
- Steps to be intensified to achieve the goal of making YSR Kadapa District as 100% digital district within the set time lines. Quality of data being submitted in this regard is to be improved for better analysis.
- Banks are advised to implement the RBI approved Resolution Framework for COVID-19-related Stress to all eligible borrowers.
- Banks are advised to expedite the process for generation of data files in the format prescribed by RBI and uploading the same in SLBC portal
- RBI has issued revised guidelines on priority sector lending aiming to encourage and support environment friendly lending policies to help to achieve Sustainable Development Goals (SDGs).
- According to the new guidelines issued by Ministry of Commerce and Industry, Govt. of India, Loans up to ₹50 crore to Start-ups that are engaged in agriculture and allied services has been included.
- Loans for construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infrastructure along with loans to entrepreneurs for setting up Compressed Bio Gas (CBG) plants have also been included.
- Loan limits for renewable energy have been doubled from existing Rs 15.00 Cr to 30.00 Cr for the purpose of solar based power generators, biomass-based power generators, wind mills, micro-hydel plants etc.
- To address regional disparities in the flow of priority sector credit at the district level, it was decided to rank districts on the basis of per capita credit flow to priority sector and build an incentive framework for districts to encourage credit flow
- RBI has brought National Strategy for Financial Education 2020-25 to achieve the vision of creating a financially aware and empowered India.
- SLBC in coordination with LDMs to ensure that DCC/DLRC meetings are conducted as per schedule.
- Banks to expedite the process of uploading the farmers details in VLR portal to enable Govt. of AP in releasing the claim amount into the farmers accounts.

Sri Sudhir Kumar Jannawar, CGM, NABARD highlighted the following:

- He appreciated the efforts of the bankers for taking steps to provide necessary financial services to the State during the ongoing pandemic and also achieving the set targets for the Quarter ending June 2020.
- He informed the house that under the Special Refinance Schemes (SRS) - PACS as MSC, DPRs covering various activities proposed to be undertaken by the identified 1992 PACS in the State has been received from APStCB and are being scrutinized. In the DPR submitted by APStCB, it has been indicated that GoAP will identify land for the projects and the same will be leased to PACS for a period of 33 years. He requested GoAP to identify and lease out the land at an early date, to enable NABARD to consider sanction of proposal subject to technical feasibility and financial viability. He also assured to extend the maximum support for prestigious State Government Scheme of setting up Rythu Bharosa Kendras.
- He requested the bankers to ensure proactive participation in the implementation of the Agriculture infrastructure Fund launched by Gol. He opined that the Fund can be converged with the novel GoAP schemes for improving farm gate infrastructure, primary processing facilities and storage infrastructure for Agri and allied activities.
- He requested the GoAP to consider utilizing the concessional finance support provided under Agri Market Infrastructure Fund (AMIF) for development of existing APMC markets and Gramin Markets, which can also support the RBK Scheme.
- He informed the bankers that NABARD has created a special scheme for providing concessional refinance assistance for loans sanctioned / disbursed in watershed / TDF areas through Banking plan approach and exhorted them to take advantage of the scheme.
- He informed that NABARD has launched the Nationwide Sanitation Literacy Programmes in the State on 02 October 2020 and would be conducting 100 village level programmes by 26 January 2021. The main objective of the campaign is to usher rural India from ODF to ODF+ by creating awareness and promoting behavioural changes among the rural mass.
- He also informed that a special refinance scheme for providing concessional refinance has been introduced for loans sanctioned / disbursed for WASH (water , sanitation and hygiene programme) related activities such as construction of toilets/twin-pit toilets, construction of overhead water tanks, additional bathroom-cum-toilet, rain water harvesting structures, water purifier plants, setting up sanitary napkin manufacturing units by SHGs, etc.
- NABARD has also launched a concessional refinance scheme for extending the credit to micro food processing industry, with a loan size of ₹1 lakh to ₹25 lakh. The activities covered include post-harvest processing activities/value addition in primary produce such as cleaning, grading, sorting, packing, etc. The scheme is expected to give a fillip to PM-FME under Atma Nirbhar Bharat. With active support of the bankers, the sector can get a good boost, he noted.
- He also requested the controllers to advise the branches for regular logging into the Standup India Portal and ensure speedy disposal of applications pertaining to their branches. The SLBC was

requested to ensure that the status of applications / handholding requests in the portal be reviewed at both State and District level forums.

- He expressed concern over the fact that the crop loan disbursed during the first quarter of June 2020 was lesser than the loan disbursed in the corresponding period during FY 2019-20 and requested the bankers to step up their lending. He observed that, the performance of the Agriculture sector during the current year had been quiet encouraging and the demand for credit is expected to increase during the year.
- He requested the banks to utilize the funding support available under FIF for augmenting their FI / FL initiatives and requested the SLBC to ensure periodic review of the conduct of FL (Financial Literacy) camps by the bank branches. LDMs may also be advised to ensure regular and periodic review of the conduct of FL Camps.
- He also requested the bankers to take maximum benefit of the funding support for their programs under FIF for ensuring the target of 100% digital coverage in YSR Kadapa District set by the RBI. The banks may prefer their claims at the earliest in respect of the already sanctioned projects.
- He requested the SLBC to periodically monitor the issuance and activation of RuPay Kisan Cards (RKC) by the banks.
- The grant support being provided for formation and nurturing of JLGs by Banks and other Stakeholders has been doubled from Rs 2000 per JLG to Rs 4000 per JLG and he requested banks and other stakeholders to utilize the grant support for covering more SF/MF, rural artisans etc. He also requested the stakeholders to continuously monitor and strengthen the existing RMGs / JLGs which are having outstanding loans.
- With regard to Doubling of Farmers' Income, he indicated that NABARD is in consultation with RBI, select SLBC and other stakeholders has developed benchmarks/ indicators for reviewing the progress under the programme. The list of benchmarks / indicators pertaining to credit flow has been furnished to the SLBC and he requested SLBC/Lead Banks to institute necessary mechanism for incorporating the benchmarks/indicators for monitoring and reviewing of the progress made under the scheme.
- He requested state Govt to consider the VLR facility even for the farmers draws the KCC limit multiple times during the crop season Instead of restrict to single time withdrawal.

Smt Neelam Sahney Chief Secretary to Govt while appreciating the Bankers noteworthy services during COVID-19 pandemic expressed happiness over participation of SLBC meeting. Highlighted the following.

- State Government machinery and Bankers to work in cohesion to achieve the goals envisaged for State development .
- The ACP achievement for the first quarter is encouraging.

- Government of AP according serious focus on development of infrastructure facilities in health and educations system, where bankers support is needed.
- Numerous welfare schemes to uplift the poor have been rolled out and Banks need to participate actively for better implementation.
- The transmission process of Govt benefits to farmers has been linked with details available in e-panta platform In order to support the actual cultivator and to bring more transparency in the system.
- YSR Cheyutha and YSR Aasara schemes are being implemented to handhold the weaker section of women and SHG members to enable them achieve sustainable livelihood and inclusive growth for which bankers support and co operation is crucial.
- The progress under YSR Navodayam scheme needs a close attention of the Banks.
- AP state has ranked no.1 in ease of doing business. There is ample scope for bankers for deployment of funds in infra/irrigation projects.
- Jagananna Thodu and YSR Aasara schemes are envisaged to help the weaker & vulnerable section of the society , bankers to strive hard to achieve 100 % set targets of these schemes.
- Bankers are requested to consider to reduce the interest rates on SHG loans in view of their fragile financial position.

Smt (Dr) PoonamMalakondaiah, Special Chief Secretary (Agriculture& Co operation) highlighted the following:

- Govt. of AP has brought CCRC (Crop Cultivator Right Card) concept to enable actual cultivator eligible for all sorts of Govt benefits including Bank finance.
- E- panta platform is the basis to identify the original cultivator, where bankers are requested make use the details available in e- panta while sanction of crop loans so that even tenant farmers will get maximum benefit.
- In view of bottlenecks noticed in tenant farmer finance through individual CCRC, bankers are advised to ramp up the lending to tenant farmers through JLG mode according to NABARD guidelines.
- Govt of AP had established 10,660 Rythu Barosa Kendralu across the state to deliver various services like supply of quality inputs, providing market inputs, training etc where financial transactions are need to be performed.
- Bankers are advised to align the services of Bank Mitra with RBKs to deliver hassle free banking services to farmers visiting in large number.

- Requested bankers active involvement in central sector scheme of Agriculture Infrastructure Fund' to give Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

Sri Ajay Jain, Principal Secretary to Govt.of AP (VS/WS & Housing department) :

Jagananna Thodu scheme is aimed to succor the Street vendors , artisans and people engaged in traditional handicrafts belonging to rural and urban areas. Jagananna Thodu is convergence of PMSWANidhi scheme. The scheme is slated to be launched on November 6, 2020. Requested Banks to sanction all applications available in the portal.

Further, **Principal Secretary to Govt.of AP (VS/WS & Housing department)** submitted the following proposals for house resolution, in connection with Jagananna Thodu scheme.

- a) In view of small quantum of sanction limit and identification of the beneficiary done by the Government, Banks to sanction the loans without insisting quotations, PAN card and financial statements.
- b) Banks shall consider to sanction loans for the Beneficiaries with the age above 60 years.
- c) Banks to consider to sanction loans under the scheme even to the beneficiaries having availed the loans under SHG/PMMY/YSR Cheyutha schemes, since Thodu scheme is designed to support the Chiruvyaparulu whose business was badly affected due to COVID-19 induced economic disruption.

Convenor SLBC, advised members banks to offer their views on above proposals.

DGM, Indian Bank responded that Jagananna Thodu to be treated as separate scheme.

Sri Gopal Krishna Dwivedi, Principal Secretary, Govt. of AP (PR & RD) informed that, SLBC has prepared operational guidelines of YSR Cheyutha and shared with all banks, but there are reports that some of the field level functionaries are not aware about the scheme. Requested Controllers of the Banks to guide branches suitably to accelerate the lending. He further emphasized that progress under YSR Cheyutha is not at expected line, and requested the bankers to step up the performance. Further requested Bankers to show better performance in SHG lending.

Smt B Udaya Lakshmi ,Principal Secretary to Govt.of AP (LFB & IMS) stated that Government of Andhra Pradesh launched YSR Bima Scheme to provide relief to the families of workers in unorganized sectors in case of death or disability. About 1.41 crore primary bread winners of Rice Card holders families were identified in the State of A.P, whom the Government desires to cover under PMJJBY and PMSBY. Though Govt of India has withdrawn their share of 50 % contribution towards premium amount, Govt of AP decided to bear the insurance premium of eligible beneficiaries at about Rs 512 crores. She requested Bankers co operation for successful implementation of the scheme. Requested Bankers to open the PMJDY accounts for those who do not have neither SB nor PMJDY hitherto.

Principal Secretary (LFB & IMS) advised Banks to utilize the premium amount remitted by Govt for YSR Bima beneficiary accounts only for that specific purpose and should not be adjusted to any other loans /charges as Govt of AP has given notification on lines of IBA letter no SB/RBI/DBT/2017-18/3027 Date 21.06.2017 forgoing Bankers right to set off in specific instances where the relief assistance is linked to natural calamities such as flood, cyclone, earthquake etc. and as a one-time measure based on the notification issued by the Central/State Government.

Smt K Sunitha, Finance Secretary, Govt of AP informed that highest CD ratio of state underscores lending potential available and credit absorption capacity of resources in the state. A steady growth observed in Priority sector lending, Deposits and total Advances over the same period of corresponding year. She stressed that the sanction share for SC/ST under Stand Up India and PMMY schemes need to be improved. She exhorted Bankers to return the pending subsidy immediately as the issue is being monitored since quite long time. Requested Bankers Co operation and support in all Bankable schemes introduced to help farmers, women and weaker sections of the society.

The Field General Manager & Convener of SLBC on behalf of all member banks assured the house that bankers in state will support and extend co operation with proactive approach for effective implementation of all bankable state Government scheme and achieve the ACP targets with the co-operation of State Government. He further stated that all efforts will be made for achieving the objective of making YSR Kadapa 100% digitally enabled as per RBI guidelines. He requested Govt. of AP to direct their strong workforce available at VS/WS to assist the Bank branches for recovery of OD/NPA loans.

Summary of Action Points emerged in the meeting

S.No.	Action Point
1.	Banks to complete the task of updating the details of farmers in VLR portal enabling the Government for early release of funds to the credit of beneficiaries (Action: All banks)
2.	Banks to expedite the sanction process of all eligible accounts under Jagananna Thodu and YSR Cheyutha scheme. (Action: All Banks)
3	Banks shall consider to sanction and disburse loan under Jagananna Thodu scheme liberally without insisting PAN Card, Quotations & Financial Statements. There in no upper age limit for the scheme. (Action : All Banks)
4	Banks shall consider to sanction loans under Jagananna Thodu even for beneficiaries availed under PMMY/SHG schemes since these small financial assistance intended to revive their seriously affected livelihood activity due to Covid -19 Pandemic. (Action : All Banks)
5	Banks shall utilize the premium amount credited into YSR Bima beneficiary accounts only for that specific purpose and should not be adjusted to any other loans /charges. (Action : All Banks)
6	Banks can also consider to sanction crop loans to actual cultivator based on details available in e- panta platform. (Action: All banks)
7	Banks to encourage the Tenant Farmer finance through JLG mode according to NABARD guidelines. (Action: All banks)
8	Bankers to align the services of Bank Mitra with RBKs to deliver hassle free banking services to farmers visiting in large number. (Action: All banks)
9	Govt. of AP to explore the possibility to extend VLR facility even for the multiple withdrawn amount of KCC card holder during the crop season. (Action: Agriculture Dept, Govt .of AP)

S.No.	Action Point
10	Banks to complete the sanctions (Restructuring) for all eligible accounts and to update the details in the YSR NAVODAYAM portal on priority basis. (Action: All banks)
11	Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of 2016-17, 2017-18 & 2018-19 has to be returned to Government immediately. (Action: Banks concerned)
12	3 Regional Rural Banks & Other Banks to examine the State Government's request on reduction of interest rates on SHG loans at the earliest. (Action: Banks concerned)
13	Union Bank of India & Indian Bank to initiate immediate mapping of block codes in the CBS platform. Further, all banks to initiate suitable steps for digitalized data flow through CBS platform directly to SLBC portal as per the RBI instructions. (Action: Union Bank of India, Indian Bank and all banks)
14	Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to involve actively in the initiatives for achieving 100% digitalization of the district. (Action: SLBC, LDM, State Government & all banks operating in YSR Kadapa)
15	SLBC to in coordination with LDMs to ensure that DCC/DLRC meetings are conducted as per schedule. (Action: SLBC and LDMs)
16	Banks to initiate suitable measure for activation/replacement of inactive BCs to ensure availability of seamless banking services in rural areas. (Action: Banks concerned)

LIST OF PARTICIPANTS

CHIEF GUEST

S. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
1	Y S Jagan Mohan Reddy	Hon'ble Chief Minister of A.P	Govt. of A.P.

HON'BLE MINISTERS

1	Kurasala Kanna Babu	Hon'ble Minister for Agriculture & Co operation.	Govt. of A.P.
2	Sri M Goutham Reddy	Hon'ble Minister of Industries, Commerce and IT	Govt of AP.

SLBC OF A.P

1	Sri V Brahmananda Reddy	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
2	E Raju Babu	Asst. General Manager, SLBC	Andhra Bank

1	Sri Sudhir Kumar Jannawar	Chief General Manager	NABARD, AP RO
2	Sri R I A Selvan	Deputy General Manager	NABARD, AP RO

OFFICIALS - GOVT. OF A.P

1	Neelam Sawhney, IAS	Chief Secretary	Govt. of A.P
2	Dr. (Smt.) Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt. of A.P
3	Sri R Karikal Valaven, IAS	Special Chief Secretary (Industries & Commerce)	Govt of AP
4	Sri Gopal Krishna Dwivedi, IAS	Principal Secretary, Panchayat Raj & Rural Develop.	Govt. of A.P
5	Ajay Jain, IAS	Principal Secretary, Housing.	Govt. of A.P
6	Smt B Udaya Lakshmi, IAS	Principal Secretary (LFB & IMS)	Govt. of A.P
7	Smt K Sunitha, IAS	Secretary (Finance)	Govt of AP
8	H. Arun Kumar, IAS	Special Commissioner Agriculture	Govt. of A.P

PUBLIC SECTOR BANKS

1	Sri Sanjay Sahay	Chief General Manager	State Bank of India
2	I Shabbir Hussain	General Manager	Canara Bank
3	A venkata Ramaiah	Deputy General Manager	SBI
4	P V Prasad	Zonal Manager	Indian Bank
5	CH Raja Sekhar	Deputy General Manager	BoB

REGIONAL RURAL BANKS

1	T Kameswara Rao	Chairman	CGGB
2	R Shreenath Reddy	MD	APCOB

OFFICERS FROM SLBC

1	P Koteswara Rao	Senior Manager	Andhra Bank
2	Nadeem Anwar Ansari	Manager	Andhra Bank

List of Invitees attended 212th SLBC meeting - WEB LINK

SL	NAME	DESIGNATION	DEPARTMENT / ORGANIZATION
1	Sri Raj Kiran Rai G.	MD and CEO & President SLBC of AP	Union Bank of India
2	Smt K. Nikhila	Regional Director	RBI
3	Sri Praveen Kumar, IAS	Special Chief Secretary (BC Welfare)	Govt of AP
4	Sri Rizwi, IFS	Principal Secretary (Minority Welfare)	Govt of AP
5	Smt. A R Anuradha, IPS	Principal Secretary (Women Develop & Child Welf)	Govt of AP

List of Invitees attended 212th SLBC meeting - WEB LINK

SL	NAME	DESIGNATION	DEPARTMENT / ORGANIZATION
6	Sri Kantilal Dande, IAS	Managing Director (SC Corporation)	Govt of AP
7	K Kanna Babu, IAS	Commissioner of Fisheries	Govt of AP
8	Sri J V Subrahmanyam, IAS	Commissioner / Director of Industries	Govt of AP
9	Sri Naveen Kumar, IAS	Director (Gram Volunteer / Ward Volunteer)	Govt of AP
10	Sri Himanshu Shukla, IAS	Director (Handloom & textiles)	Govt of AP
11	Sri Vijay Kumar, IAS	Director (Economics & Statistics)	Govt of AP
12	Smt. V Vijayalakshmi, IAS	MD Mepma	Govt of AP
13	Sri Lal Singh	General Manager	Union Bank of India
14	K Venkateswara Rao	DGM & Dy. ZH	UBI
15	A Koteswara Rao	DGM	UBI
16	A Udaya Bhaskar Reddy	DGM	PnB
17	Sri M Mahesh Babu	Chairman - SGB	SGB
18	Sri A Venkata Reddy	Chairman - APGB	APGB
19	Sri K Praveen Kumar	Chairman - APGVB	APGVB
20	Sri Chandrasekhar	Assistant General Manager - SIDBI	SIDBI
21	B Subba Rao	Asst Director	Telecom, DOT
22	G Raghu Ram	Asst Director	MSME-DI, Visakh
23	Premsaran Patnala	AGM	IDBI Bank
24	J Behera	AGM	PSB
25	H Venkata Ramana	Vice President	HDFC Bank
26	Srinivas Behara	Vice President	Yes Bank
27	Ch Sreenivasa Rao	Dy Vice President	Axis Bank
28	M Viswa Prasad	Chief Manager	Central Bank of India
29	ANV Suresh	Chief Manager	IDFC
30	B Azagar Rajan	Chief Manager	TM Bank
31	M Sudheer Chowdary	Senior Manager	Karur Vysya Bank
32	M Narasimhulu	Manager	IOB
33	Venkat Reddy M	Manager	Federal Bank
34	K V Prasanna Kumar	Manager	Axis Bank

Proceedings of Sub-Committee Meeting.

Date : 29.10.2020
Time : 10.30 AM
Venue : AP Secretariat, Block 1, Velagapudi.

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR : UNION BANK OF INDIA



FGM Office, 2nd Floor, Andhra Bank Building,
RR Apparao Street, Vijayawada

Phone: 0866 - 2562522, 2562518
Fax: 0866 – 2562521, Email: slbc@unionbankofindia.com

Meeting of Sub-committee was held on 29.10.2020 at AP Secretariat, Velagapudi and **Sri S S Rawath, Principal Finance Secretary to Government** chaired the meeting. The meeting was attended by **Principal Secretary to Government (VV/WV), Commissioner of Agriculture, Secretary, Finance Special Secretary, Finance CEO, SERP, Commissioner of Labour Department**, Executives & Senior officers from beneficiaries Banks. District Collectors, LDMs and Executives from APGB participated in the meeting through Video Conferencing.

The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Field General Manager and Convenor SLBC of AP has extended a warm welcome to the participants and initiated discussion on agenda items .

Principal Finance Secretary to Government in his opening remarks outlined about the schemes and Govt priorities and requested bankers to extend support for successful implementation.

Agenda 1 : Jagananna Thodu- Review of Status

Principal Secretary to Government (VV/WV), informed that Government of Andhra Pradesh had decided to launch a special scheme to handhold the street vendors ,artisans, people engaged in traditional handicrafts and small traders, and also to bring them under the coverage of institutional lending. The economic activity of these people was badly affected due to COVID-19 pandemic where bankers need to lend helping hand to revive their livelihood.

It is a very simple scheme. Government will issue smart card to the beneficiaries. Each beneficiary is identified with QR Code. Already 6.83 laks beneficiaries are registered under the scheme. Banks have accorded sanction for 4.30 lakhs applications.

The scheme is set to be launched on November 6, 2020 by Hon'ble Chief Minister of AP. Banks are advised to speed up the sanction process. All the field staff of Government are directed to approach the Bank branches for assisting the branches in completing formalities for sanction and disbursements. The present status reviewed bank wise and district wise. He has further exhorted that for such small loans PAN number shall not be insisted and there is no upper age limit for this scheme. He further stated that this loan is part of Atma Nirbar Bharth package to support the small traders whose livelihood activity was severely impacted due to COVID-19 pandemic. Therefore the existing beneficiaries of PMMY (MUDRA), YSR Cheyutha and SHG scheme are also eligible for the captioned scheme if not supported earlier.

The following action points emerged in the meeting.

- ✓ Submission of applications, verification and sanction process should be completed by **03.11.2020**. Consolidation of data by **05.11.2020**.
- ✓ The disbursement should commence on scheme launching day i. e **06.11.2020** and should be completed by **10.11.2020**.

- ✓ Bank Branches may invite local Government officials /public representatives for distribution of loans marking the scheme inauguration .

(Action : Banks, VS/WS Dept, SERP Govt of AP)

Agenda 2: YSR Bhima Scheme _ Status Review

Special Commissioner, Labour Department , Govt of AP briefly explained about scheme that YSR Bima Scheme, a Social Security Scheme is to provide relief to the families of Rice Card holders. Government desires to cover Bread earner of the family under PMJJBY and PMSBY schemes. Government of AP conducted field level survey and identified 1.12 cr accounts for coverage. Govt of AP has transferred Rs 306 Cr into individual Banks pooling accounts, and the Banks are requested to start enrollment process.

Following action points emerged in the meeting.

- ✓ All the declarations for the enrolments to be submitted by the VS/WS staff to the Bank branches by **31.10.2020**
- ✓ Banks to complete the coverage of beneficiaries under PMJJBY & PMSBY based on eligibility by **05.11.2020**.

(Action : Banks, VS/WS Dept, SERP , Labor Dept of Govt of AP)

Agenda 3 : YSR Cheyutha Scheme -Review of Status.

CEO, SERP, Govt of AP, highlighted about the scheme objectives briefly. Implementation process was discussed in many meetings and clear operational guidelines were also issued by SLBC. The lending progress is not on the expected lines. Requested Controllers of the Banks to elucidate Branch Managers about the approved scheme guidelines to speed up sanction process.

The Government targeted for 33000 units to be linked with bank credit facility, where progress is to be improved.

Following action points emerged in the meeting.

- ✓ SERP to ensure all the applications are submitted to the Bank branches by **07.11.2020**.
- ✓ Bank Branches to complete the sanction process by **15.11.2020**
- ✓ Beneficiaries who do not evince interest for Bank finance may be replaced with interested candidates. **(Action: All Banks Concerned, SERP, Govt of AP)**

Agenda 4 : Release of Sunnavaddi for Khariff 2019 season and Pending claim amount.

Commissioner of Agriculture, Govt. of AP informed that According to decision in 211 SLBC meeting, Banks were advised to update individual farmer details in the VLR portal to release the pending claim amount directly to farmers accounts. Govt is prepared to release the amount to Farmers KCC/SB accounts. He advised that as per the portal report 57 lakhs farmers are eligible for Sunnavaddi scheme and most of the farmers details are updated in portal. Govt is planning to release the eligible amount to farmers account on 10.11.2020.

Bankers, especially APGB informed that there are still some eligible farmers details that are to be entered in the portal and requested Govt to take a positive view for Re opening of VLR portal.

The following action points emerged in the meeting.

- ✓ Government has agreed to re open the portal from today and it will be kept open till **05.11.2020**. Advised Bankers to complete entry of farmer details in the portal immediately for left over records.
- ✓ It was agreed to discuss about linking of e-panta portal for KCC sanction and convene a separate Sub Committee by the SLBC.

(Action : SLBC of AP, Banks Concerned and Agriculture Department)

Field General Manager and Convener SLBC of AP requested the member Bankers to act upon the action points emanated in the meeting as per set timelines and further requested the Govt Machinery to assist the branches to accomplish the tasks.

Principal Finance Secretary, reviewed the progress of the listed agenda items with District Collectors, LDMs and Bank Controllers, advised to work in cohesion to complete the targets.

The meeting was concluded with vote of thanks.

List of participants

S.No	Name(Sri./Smt.)	Designation	Organisation
1	Shamsher Singh Rawat, IAS	Principal Finance Secretary to Govt(PFS)	GoAP
2	Ajay Jain, IAS	Principal Secretary	GoAP
3	V Brahmananda Reddy	SLBC Convener	SLBC
4	K Sunitha, IAS	Finance Secretary.	GoAP
5	K.V.V.Satyanarayana, IRAS	Special Finance Secretary.	Govt. of A.P
6	H Arun kumar, IAS	Agriculture Commissioner	GoAP
7	G Rekha Rani, IAS	Spcl. commissioner	GoAP
8	P Raja Babu, IAS	CEO	SERP
9	Dr. R S Reddy	MD	APCOB
10	K V Nancharaiah	MD, Streenidhi	GoAP
11	E Raju Babu	AGM, SLBC	SLBC
12	T Kameswara Rao	Chairman	CGGB
13	K Seshagiri Rao	AGM	SBI
14	JSV Subrahmanyam	AGM	Canara Bank
15	G Rama Rao	AGM	PNB
16	S. R Tagore	AGM	BOB
17	J Rama Krishna	RM	SGB
18	A Suman Kumar	CM	SBI
19	Md. B Pasha	CM	Indian Bank
20	M Viswa Prasad	CM	Central Bank of India
21	K Taraka Rama Rao	AVP	HDFC Bank Ltd.
22	K Kartheek	SBM	BOI
23	D Babu Rao	Manager	IOB
24	Tejaswini Behara	RDO	Indian Bank
25	K V Prasanna Kumar	Nodal Manager	Axis Bank

Proceedings of Sub-Committee Meeting.

Date : 16.11.2020
Time : 4.00 PM
Venue : APIIC building Mangalagiri.

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR : UNION BANK OF INDIA



FGM Office, 2nd Floor, Andhra Bank Building,
RR Apparao Street, Vijayawada

Phone: 0866 - 2562522, 2562518
Fax: 0866 – 2562521, Email: slbc@unionbankofindia.com

Meeting of Sub-committee was held on 16.11.2020 at APIIC Building, Managalagiri, and **Smt (Dr) Poonam Malakondaiah, IAS, Special Chief Secretary to Government** chaired the meeting. The meeting was attended by Commissioner of Agriculture, MD, APDD Co federation, CEO, SERP, Director Animal Husbandry from state Govt , Executives & Senior officers from major Banks.

The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Field General Manager and Convener SLBC of AP has extended a warm welcome to the participants and initiated discussion on agenda items .

Agenda 1 : Formulating modalities on implementation of YSR Cheyutha (dairy, sheep & goat activities)

Special Chief Secretary to Government highlighted that Government of Andhra Pradesh is determined to increase the income of the women farmers and their families by encouraging popular livelihood activities through Dairy & Sheep/ Goat rearing under YSR Cheyutha scheme. The beneficiaries will be identified by the SERP, Govt AP. Bank need to extend the financial support for purchase of Milch Animals, sheep/goat as per their choice. Govt would support in providing pre induction training on animal induction, supply of feed through RBKs , group insurance of animal, veterinary care etc. Govt has issued GO No 40 & 41 dated 12.11.2020 where clear details about the scheme implementation were explained.

She further stated that the post animal induction details of each animal details will be registered in respective local RBK and local veterinary department staff will be monitoring status of animal health and productivity.

The scheme is scheduled to be launched on 26.11.2020 by Hon'ble Chief Minister.

Requested Bankers support and co operation for effective implementation of the scheme so as to provide livelihood opportunities for vast section of poor women beneficiaries.

MD, AP Dairy Development Cooperative Federation Ltd, informed that the proposed project is aligned with best forward linkage establishment through co operative system. Marking the National Milk day the scheme is scheduled to be launched on 26.11.2020. Initially the scheme is planned to start in 3 districts Viz., YSR Kadapa, Chittoor & Prakasam covering 400 villages with 8337 beneficiaries enabling the commencement of milk collection from these villages from scheme launching day. Govt is also under the process of forming Mahila Pala Utpathi Darula Sahakara Sangalu (MPUSS) to encourage cooperative principles among the beneficiaries. Automatic Milk collection units (AMCs) will also be established for milk collection at village level. Entered MoU with Amul company having end to end networking covering all aspects of dairy. It is very good banker friendly scheme and sought bankers active involvement.

Convener SLBC of AP welcomed the scheme objectives, Governments active initiation in upliftment of poor and advised Bankers to percolate down the scheme guidelines immediately so that Branch Managers will be proactive in completion of required formalities. Further advised that, Banks can use the services of RBK staff to complete documentation and other formalities at village itself , so as to

avoid huge foot fall at branch level and to ensure providing hassle free credit sanctions to borrowers. He further advised Government to ensure that no beneficiary should transfer the benefit receivable Bank account until closure of proposed Bank loan.

He further requested Government to designate an exclusive nodal agency for coordination with banks and to avoid emergence of communication from multiple sources.

Special Chief Secretary to Government, confirmed that Director, Animal Husbandry will be the single nodal agency for communication of information and clarifications for Bankers as far as this scheme is concerned.

Director, Animal Husbandry explained the scope and & and bolts of the scheme guidelines.

Chairman, CGGB, requested Govt to develop an online portal with provision of access to financing Banks, so as to monitor the scheme in real time and also to have close follow up with bank branches

After at length deliberations, Following action points emerged in the meeting.

- ✓ Banks shall consider to extend the finance to the beneficiaries identified by SERP, for the purpose of dairy, sheep and goat rearing activities.
- ✓ Animal husbandry Dept, Govt of AP to share the identified member details with SLBC for onward forwarding to member Banks.
- ✓ Banks to accept the common application form designed for this purpose (format attached).
- ✓ Govt shall develop an online portal with provision of access to financing Banks.
- ✓ Banks shall follow the SOP (attached) formulated by SLBC for this purpose.
- ✓ Banks shall utilize the services of VS/WS/RBK staff for completion of documentation formalities at RBK/VS locations to the extent possible for the convenience of both sides.

(Action : Banks, SLBC of AP, Animal Husbandry Dept, Govt of AP)

Agenda 2 : Status on updation of farmers' details in VLR portal - YSR Sunna Vaddi Panta Runalu Scheme
--

Special Chief Secretary to Government informed that the Government of Andhra Pradesh has announced YSR Sunna Vaddi Panta Runalu Scheme (YSR SVPRS) which aims at supporting the farmers and mitigate the financial burden of the farmers / cultivators. This is one of the important scheme being implemented by Government. Bankers have to play an active role for success of the scheme. Bankers to elucidate the branches about the scheme details so as to furnish the eligible cultivators details on regular basis to Government.

The scheme is scheduled to be launched on 17.11.2020 by Hon'ble, Chief Minister of AP.

Hence, requested all concerned Bankers to update the eligible farmers details in VLR portal immediately to ensure no single eligible farmer is left uncovered.

Asst General Manager, SBI requested to extend the YSR SVPRC facility for the farmers who made repayment during the moratorium period i.e upto 31.08.2020

Special Chief Secretary to Government replied that extension of scheme for the farmers paid the loans during the RBI stipulated moratorium period is under close observation of Government to arrive at the decision.

Commissioner of Agriculture, Govt. of AP stated that the scheme provides interest free loans under “YSR-Sunna Vaddi Panta Runalu” Scheme from Kharif 2019-20 onwards to all the farmers who avail crop loans upto Rs.1.00 Lakh and repay within the stipulated time, i.e, maximum period of one year. On perusal of VLR portal updation data it was noted that the total eligible farmer details need to be updated by some the Banks and requested Bankers close attention in this regard.

Convenor SLBC of AP advised all concerned Bankers to instruct their branches for updation of data in VLR portal without further delay which help the farmers and also encourage the repayment culture among the farming community.

Asst General Manager, Indian Bank requested **Govt** to enable the portal for another two weeks to complete 100 % updation.

The following action points emerged in the meeting.

- ✓ Government has agreed to keep the VLR portal accessible till **26.11.2020**. Bankers to complete entry of farmer details in the portal immediately for left over records.

(Action : All Concerned Banks)

Agenda 3 : Discussion on fixation of crop seasonality for the purpose of NPA classification of Agriculture advances
--

Convenor SLBC of AP informed that the Master Circular of RBI on Prudential Norms for Income Recognition, Asset Classification and Provisioning pertaining to Advances (DBR.No.BP.BC.2/21.04.048/2015-16, dated July 01, 2015) details the guidelines for Asset Classification for agricultural advances. As per the said guidelines, the ‘crop season’ is to be determined for the purpose of NPA classification of agricultural advances . Accordingly, based on request of APCOB,(SLTC, Convenor) Department of Agriculture, Govt of AP has submitted crop duration for major crops grown in our state .

Forum approved the major crops seasonality in the state of AP fixed by Department of Agriculture, Govt of AP.

The meeting was concluded with vote of thanks.

List of participants

S.No	Name	Designation	Organization
1	Smt. Dr. Poonam Malakondaiah, IAS	Spcl CS to Govt.	GoAP
2	V Brahmananda Reddy	Field General Manager & Convenor , SLBC of AP	SLBC
3	H Arun Kumar, IAS	Comm. Of Agriculture	GoAP
4	Babu A, IAS	MD, APDD Co Federation	GoAP
5	P Raja Babu, IAS	CEO, SERP	GoAP
6	Dr. R Amarendar	Dir. Animal Husbandry	GoAP
7	Dr. V Srinivasulu	Asst. Director(AH Dept.)	GoAP
8	Ch Raja Sekhar	DGM	Bank of Baroda
9	T Kameswara Rao	Chairman	CGGB
10	G. Venkateswara Rao	AGM	State Bank of India
11	J S V Subrahmanyam	AGM	Canara Bank
12	M V Subrahmanyeswara rao	AGM	Indian Bank
13	Mastan Rao	DGM	APCOB
14	Yekkanti Subramanyam	CM	Bank of Baroda
15	Gayathri Natarajan	CM	PNB
16	P Venkateswara Rao	CM	SGB
17	B Prasanthi	Manager	APCOB
18	Behara Tejaswini	RDO	Indian Bank
19	M Narasimhulu	Manager	Indian Overseas Bank
20	K V Prasanna Kumar	Manager	Axis Bank
21	Taraka Rama Rao	AVP	HDFC Bank
22	Ch Srinivas	Deputy Manager	ICICI Bank
23	I K R Chakravarthy	Deputy Manager	ICICI Bank

Proceedings of Sub-Committee Meeting.

Date : 20.11.2020
Time : 11.00 AM
Venue : SERP Office, Vijayawada.

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR : UNION BANK OF INDIA



FGM Office, 2nd Floor, Andhra Bank Building,
RR Apparao Street, Vijayawada

Phone: 0866 - 2562522, 2562518
Fax: 0866 – 2562521, Email: slbc@unionbankofindia.com

Meeting of Sub-committee was held on 20.11.2020 at SERP Office, Vijayawada, and Sri Ajay Jain Principal Secretary(Housing & VS/WS) to Government chaired the meeting. The meeting was attended by Principal Secretary to Government (PR & RD),Principal Secretary to Government (LFB and IMS), Secretary to Government (MAUD), Commissioner/Director, VV/WV , Commissioner , Labor Dept, CEO, SERP, MD, AP TIDCO,MD MEPMA from Govt of AP , Executives & Senior officers from major Banks, Insurance Companies. Representatives from PNB, Axis Bank, BoI, APGB and LDMs participated the meeting through Video Conferencing.

The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Field General Manager and Convener SLBC of AP has extended a warm welcome to the participants and initiated discussion on the agenda items .

Agenda 1 : Jagananna Thodu, PM-SVANidhi & YSR Bima - Review of Performance

Principal Secretary to Government (MAUD) highlighted that PM-SVANidhi is central Government's scheme, introduced to extend helping hand for street vendors as their livelihood got severely effected due to COVID-19 pandemic. In order to review the lending progress on real time an online portal has been created by SIDBI. As per the portal reports, out of 2.19 lakh registered applications, 1.19 lakh were got sanctioned, but disbursements happened only in 0.29 lakh, which need to be ramped up.

He highlighted that the scheme progress will be monitored by Ministry of Urban Housing Gol along with DFS.

He requested Bankers to have a close follow-up with branches to convert all sanctioned applications into disbursement status. He also advised to earmark every Friday & Saturday for this scheme by the branches holding disbursement camps.

Principal Secretary to Government (Housing& VV/WV), informed that Government of Andhra Pradesh had decided to launch a special scheme to handhold the street vendors ,artisans, people engaged in traditional handicrafts and small traders, and also bring them under the coverage of institutional lending. The economic activity of these people badly affected due to COVID-19 pandemic. It is a very simple scheme. He further clarified that the scheme is being implemented with convergence of PM-SVANidhi having wider coverage even for rural areas. The interest charged over and above 7 % for PM-SVANidhi and total interest for Jagananna Thodu beneficiaries will be borne by the State Government. He further clarified that the Jagannanna Thodu is a recurring scheme.

The scheme is scheduled to be launched on 25.11.2020 by Hon'ble Chief Minister of our state.

Though the progress is being reviewed regularly, it is not at the expected lines. It was observed that out of 7.70 lakh applications received by the bank branches, 5.46 lakh applications were sanctioned and 0.49 lakh applications needs to be disposed by the branches. Requested Bankers to expedite the sanction process in leftover cases and also advised to complete the documentation formalities immediately so as to disburse the loan proceeds on day of launching.

Convener SLBC of AP advised the bankers to complete the required formalities to ensure disbursements on day of scheme launching so that branches can focus on other business parameters once the disbursement completed in toto. He requested Bankers to adopt a systematic approach for

speedy grounding in such a way that obtaining documentation from common place in the village Viz., Village Secretariat/RBKs/any other convenient location by arranging gathering of beneficiaries with all required things.

Convenor SLBC of AP requested bankers to take the cognizance of the national priority of the scheme and ensure to complete the disbursements in all the sanctioned cases without further delay.

Chairman CGGB, requested Govt to have a decision on waiver of stamp duty of loan documents, to enable the beneficiary to complete the documentation in single go without visiting branches/SROs multiple times.

Principal Secretary to Government (LFB and IMS) highlighted the objectives of YSR Bima scheme and stated that Hon'ble Chief Minister had directed to complete the total process within a week from scheme launching date, but the progress is far behind the Government's expectation.

In order to overcome the bottlenecks in implementation, an online portal has been developed and made available to all stake holders, which enables to monitor actual position of each individual record and to initiate suitable action to bring the pending application under the scheme coverage.

She requested Bankers to complete the enrolment process in all eligible cases on war footing and, also update the details in YSR Bima online portal to assess actual position.

Convenor SLBC of AP informed that obtaining of declaration/consent forms from eligible beneficiaries has become a challenging task for the branches, and hence requested the Govt to sensitize their field staff to submit the duly filled and signed forms from intended.

SERP, CEO explained settlement process of YSR Bima scheme in online mode. He informed that online platform has been developed by Government to reduce the turnaround time in claim settlement process. Banks and insurance companies will be provided with login credentials.

Representatives from insurance companies agreed the proposed claim settlement process but conveyed that physical claim settlement documents to be submitted to comply the statutory requirements. They advised Government to seek IRDA approval to obviate physical application submission.

After at length discussions, following action points emerged in the meeting.

- ✓ All controllers of the Banks to issue suitable instructions to the branches to ensure the disbursements immediately in all sanctioned applications of PMSWANidhi. Similarly to disburse the loans on scheme launching day i.e 25.11.2020 in case of Jagananna Thodu.
- ✓ Bank branches to observe disbursement camps on every Friday & Saturday so as to complete the 1 lakh disbursement target set by DFS in PMSWANidhi sanctions by the this month end.
- ✓ Government to allot 2 exclusive secretariat staff for each Bank branch to extend assistance in YSR Bima, YSR Cheyutha , Jagananna Thodu and other bank related schemes for effective implementation.
- ✓ The allotment details to be shared to SLBC for onward sharing with member banks.
- ✓ Banks to complete the enrolment process of all eligible beneficiaries of YSR Bima scheme immediately and details to be updated in YSR Bima portal.
- ✓ Government to sensitize their field staff for submission of declarations forms expeditiously to Bank branches only from intended persons.
- ✓ In case of already enrolled beneficiaries under either PMJJBYP/PMSBY the premium amount shall be reimbursed to respective beneficiary.

- ✓ Govt to seek IRDA approval to obviate the condition of physical application submission while claim settlement of YSR Bima scheme
- ✓ All Bank Controllers, LDMs, SLBC to provided login credential of the all Govt schemes portal.

(Action : Banks, SERP, VS/WS Dept Govt of AP)

Agenda 2 : YSR Cheyutha Scheme (Retail activity) -Review of Performance.

SERP, CEO informed that YSR Cheyutha is one of the prominent women welfare scheme of Govt of A.P. SLBC of AP has prepared operational guidelines and shared it with all member Banks. He requested bankers to accord sanction in all eligible cases so as to bring the scheme to a logical end. He further informed that an online portal has been developed to monitor the scheme progress closely, where login credentials will be shared to all bank branches.

Convenor SLBC of AP requested bankers to view the scheme in a business prospective and accord close attention to ensure that all the eligible beneficiaries are covered with bank finance.

Agenda 3 : PMAY (U) AHP Scheme - Sanction of loans to the beneficiaries of 365sft category and 430 sft Category-Requested- Reg.

Principal Secretary to Government (MAUD) highlighted that PMAY (U) AHP Scheme is one of the priority programmes of the state of Andhra Pradesh. This is one of the housing scheme being implemented through Bank credit apart from subsidy from State and central Government. Earlier, houses were constructed in three categories viz. 300 sft, 365 sft and 430 sft under the scheme with the support for bank finance. The present Government has further revised the scheme and has taken a major decision to allot the 300 sft category houses at free of cost to the beneficiaries and the entire cost will be borne by the State Government. Hence the target will be for 1.18 lakh units in the category of 365 sq ft and 460 sq ft.

He requested bankers support to complete the construction of houses for the beneficiaries who opted for 365 sft category and 430 sft category.

He assured that Bankers concerns of the existing financed units will be sorted out. Government on the process of issuing allotment letters to beneficiaries. He advised bankers to submit the NPA account details so as to arrive a policy decision on scheme implementation.

Convenor SLBC of AP informed that SLBC already communicated the Govt request of Bank finance for 1.18 lakh units in the category of 365 sq ft and 460 sq ft. He advised the LDMs to allot the Bank wise targets with approval in respective DCC.

Following action points emerged in the meeting.

- ✓ Banks consider to extend Bank finance for 1.18 lakh units in the category of 365 sq ft and 460 sq ft as per the revised target fixed by respective LDMs in identified ULBs.
- ✓ Government to address the issues in PMAY (U) AHP Scheme Bank finance.

The meeting was concluded with vote of thanks.

List of participants

S.No	Name(Sri/Smt.)	Designation	Organization
1	Ajay Jain, IAS	Pr. Secretary, Housing	GoAP
2	G K Dwivedi, IAS	Pr. Secretary, PR&RD	GoAP
3	B Udaya Lakshmi, IAS	Pr. Secretary (LFB&IMS)	GoAP
4	J Syamala Rao, IAS	Secretary, MAUD	GoAP
5	V Brahmananda Reddy	SLBC Convener	SLBC
6	G S Naveen Kumar, IAS	Commissioner, GSWS	GoAP
7	G Rekha Rani, IAS	Spcl. Comm, Labour	GoAP
8	P Raja Babu, IAS	CEO, SERP	GoAP
9	Ch Sridhar, IAS	MD, APTIDCO	GoAP
10	V Vijaya Lakshmi, IAS	Mission Director	MEPMA
11	K V Nancharaiah	MD, Streenidhi	GoAP
12	B Prabhakar	Director, SERP	GoAP
13	A Rani	I/C Addl. Commr. Labour	GoAP
14	T Kameswara Rao	Chairman	CGGB
15	E Raju Babu	AGM	SLBC.
16	G Venkateswara Rao	AGM	SBI
17	J S V Subrahmanyam	AGM	Canara Bank
18	M Sreenivasa Rao	AGM	UBI
19	M V S Rao	AGM	Indian Bank
20	S R Tagore	AGM	BoB
21	Premsaram Ratnakar	AGM	IDBI
22	K V B Reddy	AC-Labour	GoAP
23	M Kesava Kumar	DGM	SERP
24	S Satyavarthy	DGM	APCOB
27	B Aravind Karthik	Chief Manager	UBI
28	M Viswa Prasad	Chief Manager	Central Bank
29	R Alagar Rajan	Chief Manager	TM Bank
30	Y Subrahmanyam	Chief Manager	BoB
31	Rajiya N S Begum	Senior Manager	UCO Bank
32	K Raja Srinivas	Senior Manager	SGB
33	B V Jayaram	Manager	IDFC
34	Srinivas Behara	Manager	Yes Bank
35	Kamesh	Manager	ICICI
36	C Mahesh	Manager	SERP
37	B Manikanta Rohith	Asst. Manager	SIB
38	Tejaswini Behara	RDO	Indian Bank
39	P Srinu Babu	Consultant	SERP
40	K Suneel Reddy	Consultant	SERP
41	Pradeep	PM	SERP
42	M Mahitha	PM-Cheyutha	SERP
43	NNR Sreenivas	SMM	MEPMA
44	Vijay M	Tech Assistant	SERP
45	Suresh	AVP	SUD Life(UBI)
46	P Ramesh	Zonal Head	HSBC Life
47	J Nagarjuna Rao	RM	SBI Life Insurance
48	L V Prasad	Manager	National Insurance
49	K Raja	Manager	SBI Life Insurance
50	N Umamaheswara Rao	Asst. Manager	National Insurance
51	Ch Ravi Kumar	Sales Officer	Bajaj Alliance
52	Sk Basha	SME	Codetree

