

216TH MEETING OF STATE LEVEL BANKERS' COMMITTEE

Andhra Pradesh

Agenda & Background Notes

Convener : Union Bank of India



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AGENDA 1 – ADOPTION OF THE MINUTES OF 215th SLBC MEETING

Adoption of the minutes of 215th SLBC meeting of AP held on 14.06.2021 and other meetings of SLBC held after 14.06.2021

The minutes of 215th SLBC meeting held on June 14, 2021 were circulated to the members of SLBC, LDMs and Government Departments concerned. The details of Sub-committee meetings and Steering Committee meetings held after 14.06.2021 and up to 16.08.2021 are furnished below. The minutes are placed as annex. Minutes of SLBC & Sub Committee e meetings are also available in SLBC portal (www.slbcap.nic.in)

SLBC Meeting	Date of Meeting held
215 th Meeting of SLBC of AP	14.06.2021

Details of Sub Committee Meetings held after 22.03.2021

Agenda Items	Date of Meeting held
<ul style="list-style-type: none"> Lending to Tenant Farmer Finance – Road Map to improve the lending. Positioning of Bank Mitras at Rythu Bharosa Kendra (RBK) locations. Issues in Registration of Mortgaged Agricultural Landed Properties. YSR Cheyutha (AH) Sanction and disbursement of loans – Review of progress. PMFME Scheme (PM Formalisation of Micro Food Processing Enterprises Scheme)–Sanction of loans – Review Financing facility under 'Agriculture Infrastructure Fund' Scheme – Review 	29.06.2021
<ul style="list-style-type: none"> National Strategy for Financial Inclusion – NSFI - 2019-2024 National Strategy for Financial Education – NSFE – 2020-2025. Revamp of Lead Bank Scheme –Developing a Standardized System for data flow and its management by SLBC Convener Banks on SLBC websites. Review of Operations of Business Correspondents YSR Asara Scheme – Transfer of amount to SHG members SB accounts from Group Account Implementation of PM SVANidhi in Tier II & Tier III cities 	06.07.2021
<ul style="list-style-type: none"> Stand up India Scheme Pradhan Mantri MUDRA Yojana (PMMY) Performance under PMEGP Scheme. PM SVANidhi (Special Micro-Credit Facility Scheme for providing affordable loan to street vendors) 	27.07.2021

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

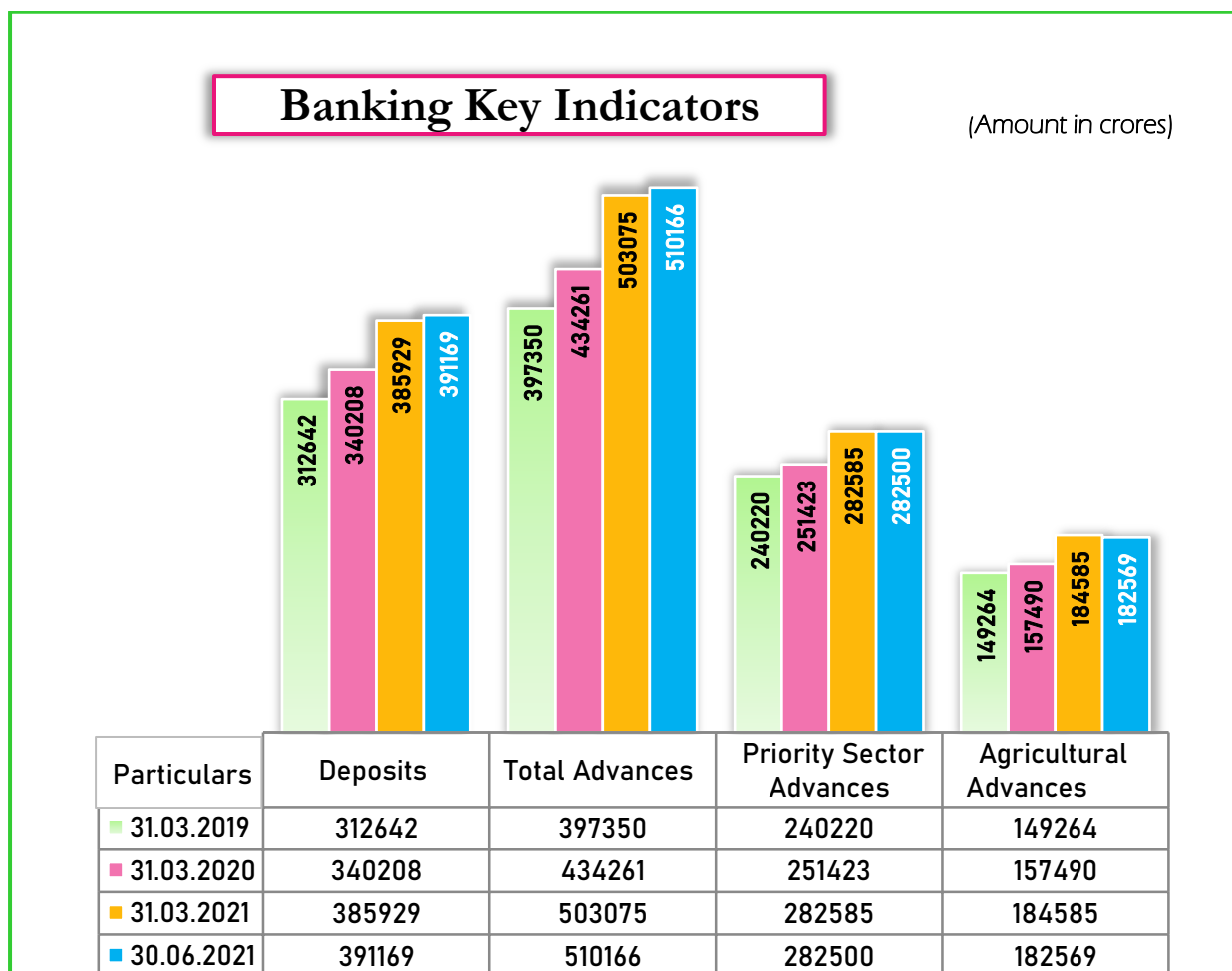
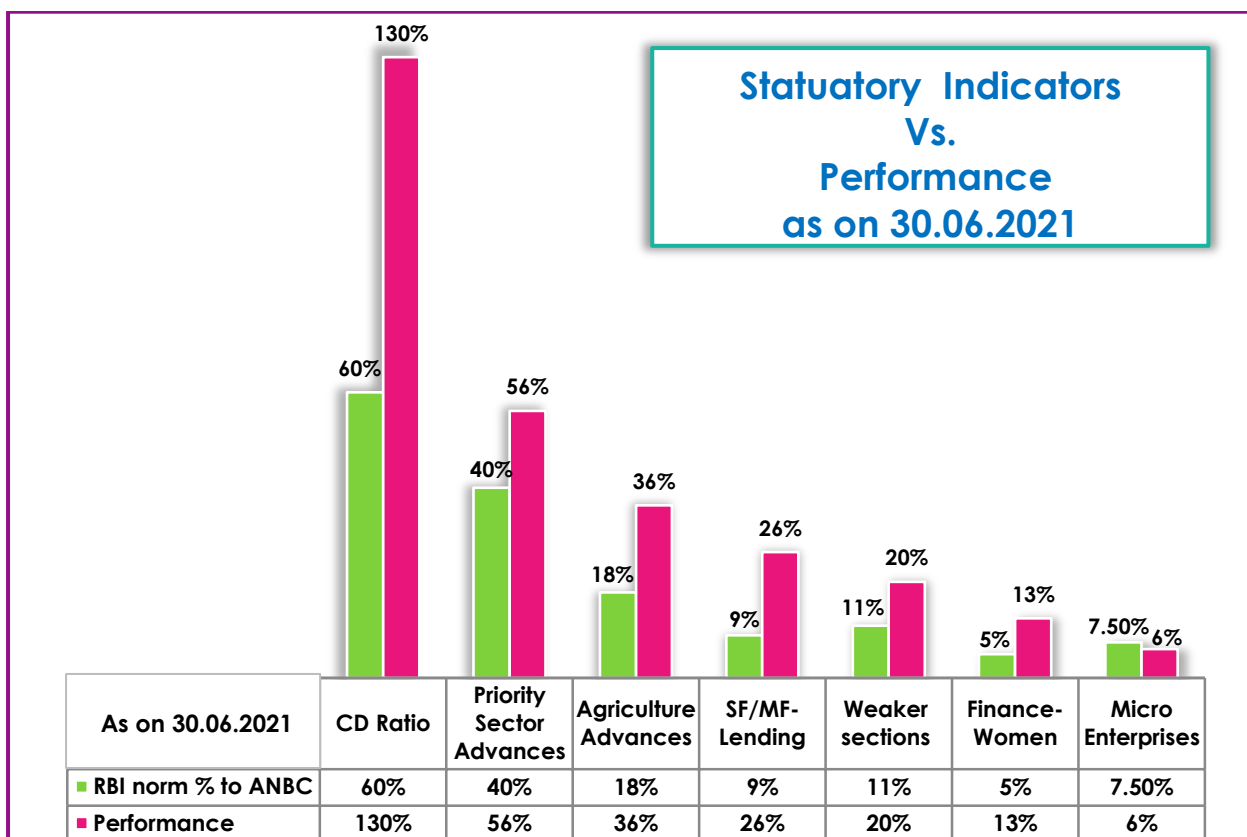
Major Action Points of earlier SLBC / Steering Committee Meetings – ATR

Action Point	Action Initiation By	Status of Action initiation.																				
All banks shall ensure to place a mechanism of submission of interest reimbursement claims of Jagananna Thodu scheme automatically to Govt every quarter	All Banks	SLBC vide Ltr SLBC/196/49-A dated 23.06.2021 advised all banks accordingly. Following Banks confirmed that claim submitted to Govt. for release of interest reimbursement. <table border="1"> <tr> <td>BoB</td> <td>Canara</td> <td>CBI</td> <td>IOB</td> <td>PnB</td> </tr> <tr> <td>UBI</td> <td>SBI</td> <td>CUB</td> <td>Dhanalakshmi</td> <td>Federal</td> </tr> <tr> <td>KVB</td> <td>TMB</td> <td>APGB</td> <td>Karnataka</td> <td>IDBI</td> </tr> <tr> <td>APGVB</td> <td>CGGB</td> <td>SGB</td> <td>APCOB</td> <td></td> </tr> </table>	BoB	Canara	CBI	IOB	PnB	UBI	SBI	CUB	Dhanalakshmi	Federal	KVB	TMB	APGB	Karnataka	IDBI	APGVB	CGGB	SGB	APCOB	
BoB	Canara	CBI	IOB	PnB																		
UBI	SBI	CUB	Dhanalakshmi	Federal																		
KVB	TMB	APGB	Karnataka	IDBI																		
APGVB	CGGB	SGB	APCOB																			
All banks to expedite the sanction & disbursement process of all eligible cases of YSR Cheyutha scheme.	All Banks	SLBC vide Ltr SLBC/196/49-a dated 23.06.2021 advised all banks accordingly. Progress is placed hereunder: <table border="1"> <tr> <td>Appls Submitted</td> <td>74840</td> </tr> <tr> <td>Sanctions</td> <td>45387 (61%)</td> </tr> </table>	Appls Submitted	74840	Sanctions	45387 (61%)																
Appls Submitted	74840																					
Sanctions	45387 (61%)																					
All banks shall accord utmost priority to accelerate the tenant farmer finance & ensure to report performance under other sorts of Tenant farmer lending too.	All Banks	The strategies for improving the progress was thoroughly discussed in an exclusive SLBC Sub Committee meeting dated 29.06.2021. Banks have achieved 16% progress during the first quarter of the financial year																				
All banks to ensure that their Bank Mitras are rendering service at fixed timings at RBK locations in their area of operation.	All Banks	SLBC vide Ltr SLBC/196/49-a dated 23.06.2021 advised all banks accordingly. Agriculture dept, Govt of AP has mapped the BCs with respective RBKs and now BCs, are offering their services on fixed timings.																				
All banks to communicate the nodal grievance redressal authority details of their Bank to Government for placing the same at RBK locations for the benefit of aggrieved farmers.	All Banks	The details of nodal grievance authority of Bank has been collated and shared with Agriculture dept, Govt of AP to display the same at RBK locations.																				
SGB to expeditiously communicate their decision on State Government's request of application of uniform lower interest rates on SHG loans for loan amount Rs 3.00 lakh irrespective of sanctioned limit	SGB	SGB has informed that as per the request of State Govt, with effect from 08.07.2021, they have reduced ROI on SHGs to 9.5% upto balance of Rs.3.00lakhs irrespective of Sanction limit to have uniform lower interest rates on SHG loans.																				
All banks to finalize central level data extraction and test check of previous quarter data and to ensure smooth data flow through CBS platform directly to SLBC portal as per the RBI instructions from June 2021 quarter	All concerned Banks	Complete submission was done by 19 banks on the SLBC portal for June 2021 quarter duly extracting data from their CBS. SLBC is sensitizing the remaining banks for expeditious completion of the task.																				

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.06.2021
2.1 Banking at a Glance in Andhra Pradesh as on 30.06.2021

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2638	2265	1855	701	7459
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		391169	-	
Total Advances in the State		510166	-	
Credit Deposit Ratio		130.42%	60%	
Total Priority Sector Advances		282500	-	
% of Priority Sector Advances to ANBC		56.15%	40%	
Of Above				
Agricultural Advances		182569	-	
% of Agrl. Adv. to ANBC		36.29%	18%	
Of Above				
Small & Marginal Farmers		133029	-	
% Small & Marginal Farmers to ANBC		26.44%	9%	
Micro & Small Enterprises		52827	-	
(% to ANBC)		10.50%		
Out of which Micro Enterprises		30600		
(RBI norm – 7.5% of ANBC)		6.08%	7.50%	
Medium Enterprises		8730	-	
Total MSME		61557	-	
(% to ANBC)		12.24%	-	
Export Credit		450.01	-	
Education		3984	-	
Housing		29248	-	
Social Infrastructure		59	-	
Renewable Energy		34	-	
Others		4599	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		31855	-	
Advances to Weaker Sections		101604		
% Weaker Sections advances to ANBC		20.20%	11%	
Advances to Women		63242	-	
% of Women advances to ANBC		12.57%	5%	
Advances to SC/ST		24176	-	
Advances to Minorities		18306	-	

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 31.03.2020	As on 30.06.2020	As on 31.03.2021	As on 30.06.2021	%Increase over June, 2020	%Increase over March 2021
Deposits	3,12,642	3,40,208	3,62,154	3,85,929	3,91,169	8.01%	1.36%
Advances	3,97,350	4,34,261	4,43,760	5,03,075	5,10,166	14.96%	1.41%

2.2.2 Basic Parameters:

(Amt.in Crores)

S. No	Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 30.06.2021
1	Total Number of Branches	7,185	7,379	7509	7,515	7459
	Incremental No of Branches	27	194	130	6	-56
	% of increase (Over Mar21)	0.37%	2.70%	1.76%	0.08%	-0.74%
2	Deposits	2,85,858	3,12,642	3,40,208	3,85,929	3,91,169
	Incremental Deposits	23,302	26,784	27,566	45,721	5,240
	% of increase(Over Mar21)	8.88%	9.37%	8.83%	13.44%	1.36%
3	Total Advances	3,32,021	3,97,350	4,34,261	5,03,075	5,10,166
	Incremental advances	58,649	65,329	36,911	68,814	7,091
	% of increase(Over Mar21)	21.45%	19.68%	9.30%	15.85%	1.41%
4	Priority Sector Advances	2,02,937	2,40,220	2,51,423	2,82,585	2,82,500
	Incremental Priority advances	20,056	37,283	11,203	31,162	-85
	% of increase(Over Mar21)	10.96%	18.37%	4.69%	12.39%	-0.03%
5	C.D. Ratio	116.15%	127.09%	127.65%	130.35%	130.42%
	C.D. Ratio as per RBI norm	60%				

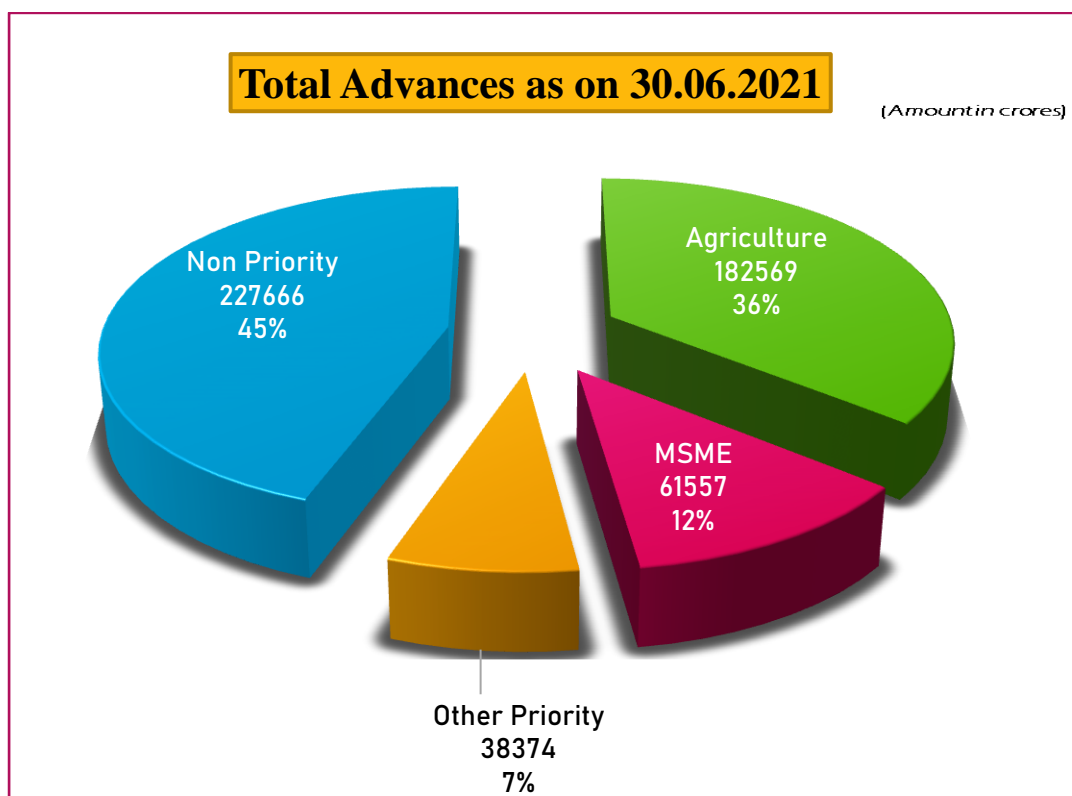
2.2.3 Statement of Priority Sector Advances (Outstanding):

(Amt.in Crores)

S N	Particulars	As on 31.03.18	As on 31.03.19	As on 31.03.20	As on 31.03.21	As on 30.06.21
1	Short Term Production loans	83,084	98,078	1,04,940	1,22,196	1,26,924
2	ATL(Incl Infra & Ancillary)	42,888	51,186	52,550	62,388	55,645
3	Total Agrl. Advances	1,25,972	1,49,264	1,57,490	1,84,585	1,82,569
	%of Agrl. Advances to ANBC (RBI norm- 18%)	46.08%	44.96%	39.63%	42.50%	36.29%
4	Micro & Small Enterprises	41,372	51,398	52,122	53,428	52,827
	(% to ANBC)	15.13%	15.48%	13.11%	12.30%	10.50%
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	5,886	6,627	5,951	8,556	8,730
	MSME Total	47,258	58,025	58,073	61,984	61,557
	(% to ANBC)	7.29%	17.48%	14.66%	14.27%	12.24%
5	Export Credit	199	543	692	460	450
6	Others' under Priority Sector Advances	29,508	32,388	35,167	35,557	37,924
	(% to ANBC)	10.79%	9.75%	8.85%	8.18%	7.54%
Total Priority Sector Advances		2,02,937	2,40,220	2,51,423	2,82,585	2,82,500
% of Priority Sector Adv to ANBC (RBI norm-40%)		74.23%	72.35%	63.27%	65.07%	56.15%

2.2.4 Bank Branches:

Particulars	As on 31.03.2019	As on 31.03.2020	As on 30.06.2020	As on 31.03.2021	As on 30.06.2021	Inc/Dec over Mar 2021	Inc/Dec over Jun 2020
Rural	2650	2637	2616	2642	2638	-4	22
Semi Urban	2228	2323	2325	2306	2265	-41	-60
Urban	1839	1857	1872	1837	1855	18	-17
Metro	662	692	701	730	701	-29	0
Total	7379	7509	7514	7515	7459	-56	-55



2.3 District wise position of CD ratio as on 30.06.2021

S.No.	Name of the District	CD Ratio
1	Ananthapuram	115.15
2	Chittoor	78.90
3	East Godavari	126.20
4	Guntur	125.28
5	Krishna	180.72
6	Kurnool	130.09
7	Prakasam	158.27
8	SPS Nellore	139.07
9	Srikakulam	105.45
10	Visakhapatnam	123.27
11	Vizianagaram	110.24
12	West Godavari	146.67
13	YSR Kadapa	107.85
Grand Total		130.42

The CD Ratio in the State of Andhra Pradesh is 130.42% and no District in the State is having CD ratio below statutory benchmark of 60%. Chittoor District only reported 78.90% CD ratio, the low CD ratio attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN AS ON 30.06.2021

3.1 Achievement of Annual Credit Plan as on 30.06.2021

3.1.1 Total Credit Plan:

(Amt. in Crores)

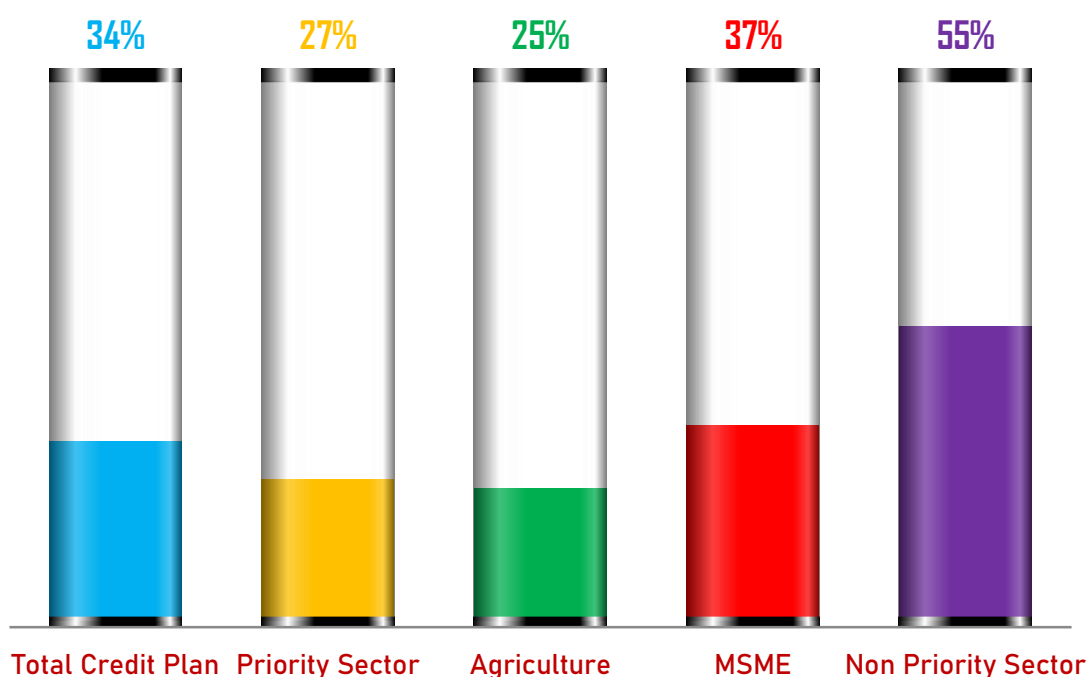
SN	Segment	Target 2021-22	Achievement (Disbursements during 01.04.21 to 30.06.2021)	% of Achievement
A	Priority Sector	213560	56717	26.56%
B	Non-Priority Sector	69820	38451	55.07%
C	Total Credit Plan	283380	95168	33.58%

3.1.2 Priority Sector

(Amt. in Crores)

S.No	A. Agriculture			
	Segment	Target 2021-22	Achievement (Disbursements during 01.04.21 to 30.06.2021)	% of Achievement
1	Short Term Crop Production Loans			
	Kharif	65149	28897	44.36%
	Rabi	45273		
	Total	110422	28897	26.17%
2	Agriculture Term Loans			
	Kharif	18314	6011	32.82%
	Rabi	12727		
	Total	31041	6011	19.36%
3	Total Farm Credit			
	Kharif	83464	34908	41.82%
	Rabi	58000		
	Total	141464	34908	24.68%
4	Agri Infrastructure & Ancillary Activities			
	Kharif	3518	1999	56.82%
	Rabi	3518		
	Total	7036	1999	28.41%
5	Total Agriculture			
	Kharif	86982	36907	42.43%
	Rabi	61518		
	Total	148500	36907	24.85%
B. MSME				
1	Micro Enterprises	20616	7111	34.49%
2	Small Enterprises	16361	5955	36.40%
3	Medium Enterprises	7523	3222	42.83%
4	Total MSME	44500	16288	36.60%
C. Other Priority Sector Advances				
1	III. Export Credit.	1083	214	19.77%
2	IV. Others	19477	3307	16.98%
	a. Education	1786	120	6.73%
	b. Housing	11056	799	7.22%

ACP 2021-22 Achievement as on 30.06.2021



Particulars	Target- Yearly	Achievement
Total Credit Plan	283380	95168
Priority Sector	213560	56717
Agriculture	148500	36907
MSME	44500	16288
Non Priority Sector	69820	38451

3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan:

(Amt. in Crores)

S N	Segment	2018-19		2019-20		2020-21		2021-22	
		(31.03.2019)		(31.03.2020)		(31.03.2021)		(30.06.2021)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	144220	149414(104%)	169200	159253(94%)	187550	196982(105%)	213560	56717(27%)
2	Non-Priority sector	50000	66526(133%)	60000	68629(114%)	64050	90652(142%)	69820	38451(55%)
3	Total Credit Plan	194220	215940(111%)	229200	227882(99%)	251600	287634(114%)	283380	95168(34%)

3.2.2 Priority sector Advances:

(Amt. in Crores)

S N	Segment	2018-19		2019-20		2020-21		2021-22	
		(31.03.2019)		(31.03.2020)		(31.03.2021)		(30.06.2021)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	75000	76721	84000	89273	94629	109210	110422	28897
2	Total Agrl. Term Loans incl. allied activities	26564	29839	31000	24724	34031	37669	38078	8010
3	Total Agriculture	101564	106560	115000	113997	128660	146879	148500	36907
4	MSME	28261	33815	36000	37872	39600	40312	44500	16288
5	Others under Priority Sector incl. export Credit	14395	9039	18200	7384	19291	9791	20560	3522
Total Priority Sector		144220	149414	169200	159253	187551	196982	213560	56717

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

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2020 to 30.06.2020	Disbursements from 01.04.2021 to 30.06.2021	% Increase
1	Priority sector	55401	56717	2.38%
2	Non-Priority sector	30875	38451	24.54%
3	Total Credit Plan	86276	95168	10.31%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2020 to 30.06.2020	Disbursements from 01.04.2021 to 30.06.2021	% Inc
1	Short term Crop Production Loans	26154	28897	10.49%
2	Agriculture Term Loans(incl. infra & anc)	11247	8010	-28.78%
3	Total Agriculture	37401	36907	-1.32%
4	MSME	15304	16288	6.43%
5	Other Priority Sector including Exp. Crdt.	2696	3522	30.62%
6	Total Priority Sector	55400	56717	2.38%

AGENDA 4-FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding)

(Amt.in Crores)

S N	Particulars	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 30.06.2021
1	Short Term Production loans	83,084	98,078	1,04,940	1,22,196	1,26,924
2	Total Agrl. Term Loans	36,101	41,956	45,630	57,121	49,425
	Total Farm Credit	1,19,185	1,40,034	1,50,570	1,79,317	1,76,349
3	Agriculture Infrastructure and Ancillary Activities	6,787	9,230	6,920	5,268	6,221
4	Total Agrl. Advances	1,25,972	1,49,264	1,57,490	1,84,585	1,82,569
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.08%	44.96%	39.63%	42.50%	36.29%

(Above Figures are related to Agriculture under Priority sector)

- ❖ Due to reclassification of Jewel loans by Indian Bank, the agriculture portfolio has marginally reduced over previous quarter.

4.2 Lending to Agriculture Term Loans as on 30.06.21

(Amt.in Crores)

S.No	Sector	Target	Achievement	% of Achievement
1	Minor Irrigation	1,459	228.98	15.69
2	Farm Mechanization	2,640	230.55	8.73
3	Plantation & Horticulture	1,727	28.06	1.62
4	Forestry & Wasteland Development	303	16.65	5.50
5	Dairy	4,891	418.80	8.56
6	Poultry	1,529	233.29	15.26
7	Sheep / Goat / Piggery	1,089	120.98	11.11
8	Fisheries	1,738	172.27	9.91

4.3 Integration of Business Correspondents/Bank Mitras(BCs) at RBKs

- As per the resolution in earlier SLBC meetings, banks agreed to integrate their BC services at RBK locations.
- Department of Agriculture, Govt of AP, mapped 9160 BCs with the 10778 RBKs to extend the services of Banking Mitras /Business Correspondents of Major Banks at a particular time in a given day to enable the farmers to access banking services at RBKs .
- As per the department report, as on date in 6538 RBKs ,the BCs started offering their services.

District wise status report as on 17.08.2021 :

Sl. No	District	No of RBKs	No of RBKs mapped with BCs	No of BCs mapped	No of RBKs at which BCs offering their services so far	No of RBKs at which BCs are not working	% of RBKs at which BCs working
1	Srikakulam	838	838	820	240	598	29
2	Vizianagaram	634	634	466	554	80	87
3	Visakhapatnam	627	627	627	221	406	35
4	East Godavari	1137	1137	1108	214	923	19
5	West Godavari	948	948	822	782	166	82
6	Krishna	814	814	584	814	0	100
7	Guntur	865	865	782	512	353	59
8	Prakasam	906	906	617	375	531	41
9	SPS Nellore	680	680	658	409	271	60
10	Kadapa	639	639	639	564	75	88
11	Kurnool	877	877	800	560	317	64
12	Ananthapuramu	867	867	612	570	297	66
13	Chittoor	946	946	625	723	223	76
TOTAL		10778	10778	9160	6538	4240	61

Controlling Authorities of Banks requested to issue necessary instructions to their bank branches to commence the services of BCs in the remaining 4240 RBKs also.

4.4 YSR Sunna Vaddi Panta Runalu :

YSR Sunna Vaddi Panta 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 SVPR 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 SVPR portal.

Kharif 2020 SVPR Claims

- The Government of Andhra Pradesh has proposed to settle the SVPR claims for Kharif 2020 during October 2021.
- Claims pertaining to Kharif 2020 are to be uploaded in the SVPR Portal with URL <http://karshak.ap.gov.in/yrsvpr/> by the individual Bank Branches.
- The bank branches to upload the eligible claims data in portal from time to time to complete the uploading of SVPR Kharif 2020 claims in portal for the settlement of claims on the proposed launch time i.e during October 2021.
- While uploading in portal ,the bank branches have to take care that
 - The active SB account with correct adhaar number of the eligible farmer are uploaded in the SVPR portal to avoid eliminations due to wrong account number during generating bills in CFMS and failure payments after submission of bills in CFMS for payment to farmer account.
 - Multiple names of beneficiaries are mapped to single adhaar causing elimination to get benefit . Ensure entry of actual beneficiary name in the portal.
 - Upload the interest subsidy details in the portal by calculating interest eligible only as per the scale of finance on crop loans.

- Ensure valid data entry with relation to loaning and repayment time lines for the kharif 2020 loaning period as per the eligibility criteria while uploading the data.

Progress of uploading of SVPR Kharif 2020 claims in portal as on 17.08.2021

Sl.No	Bank Name	Number Of claims uploaded	4% Interest amount in Rs. Crores
1	APCOB	246024	41.1669
2	APGVB	1	0.0004
3	Bank Of Baroda	32	0.0088
4	Bank Of India	381	0.1084
5	Canara Bank	1506	0.4010
6	Indian Bank	136	0.0399
7	Saptagiri Grameena Bank	2217	0.5811
8	Union Bank Of India	130	0.0391
9	UCO Bank	20	0.0046
Total		250,447	42.3503

4.5 Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS): Kharif-2021

Govt of AP has been implementing crop insurance scheme (PMFBY & RWBCIS) as state scheme from Rabi 2019-20 for all the cultivators (loanee and non loanee) who are in cultivation of Agriculture & Horticulture crops as notified for insurance in the specified areas.

Govt of AP yet to issue the operational guidelines for Kharif 2021 season.

Govt has settled the crop insurance claims upto Kharif 2020 season.

4.6 Progress in lending to Cultivators (Tenant Farmers)

Finance extended to tenant farmers through various modes during 2021-22 as on 30.06.2021 is as follows:

(Amt. in Crores)

Target		Mode	Achievement	
Accounts	Amount		Accounts	Amount
359157	4100	CCRC	58527	571.82
		JLGs & RMGs	2617	71.09
		Others	1173	4.43
		Total	62317	647.34
% of Achievement-Amt			15.78%	

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

An exclusive SLBC Sub Committee on Agriculture was held on 29.06.2021, where at length deliberations on strategies to improve the tenant farmer lending has taken place and following action points were emerged.

- Banks have to prioritize the tenant farmers lending.
- The State Agriculture department shall place the season wise CCRC holder's details in e-portal.
- Banks can extend the finance as per the laid down guidelines even to the farmers (Cultivator) who have been issued tenancy certificate by VAA.
- Banks to share the overdue loan data with VAA/MAO at Village and Mandal level regularly to rope in their services for recovery purpose.

All controlling authorities of Banks are requested to take note of the above action plan and instruct the branches accordingly.

4.7 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 2021-22.

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2021 to 30.06.2021.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
11146	11930	1514	28415

Ministry of Finance, Department of Financial Services has been reviewing the progress of Issue of KCC to eligible farmers for agriculture and allied activities with the Top Management of all Banks & SLBC Conveners at very frequent intervals.

Bank controllers to direct the branches on following lines

Fishery Applications:

- ❖ Fishery Department's field staff is submitting physical applications directly to branches and details are being shared by SLBC.
- ❖ Banks to confirm the physical applications received as per the report. If physical applications are not received in full, same is to be updated to SLBC to take up with the department.
- ❖ All the Banks are advised by DFS that the applications received physically should be uploaded in PMFBY portal immediately and act upon them.

Animal Husbandry Applications (AH):

- ❖ Applications are applied by farmers through online mode for which details are made available in PMFBY Portal under respective branch and controller login.
- ❖ Banks to update the Branch wise position in the portal, the fact of physical application Received/sanctioned/declined etc.

4.8 Doubling of Farmers Income by 2022:

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. The details are furnished here under:

(No. in Lakhs)

S.no	Bench Mark Parameter	31.03.17	31.03.18	31.03.19	31.03.20	31.03.21	30.06.21
1	Total No. of farmers in the State (As per Directorate of Economics and Statistics, Govt of AP land holdings of farmers)	85.24	85.24	85.24	85.24	85.24	85.24
2	No. of Agri loan A/cs as compared to No. of farmers in the State (Crop Loans + Agri Gold loans)	89.79	92.68	100.73	103.85	103.12	102.34

S.no	Bench Mark Parameter	31.03.17	31.03.18	31.03.19	31.03.20	31.03.21	30.06.21
A	% loan Accounts compared to No. of farmers	105.34	108.73	118.18	121.84	120.97	120.06
B	Outstanding Agri Finance(Amt in Cr)	109208	125972	149264	157490	184585	182569
3	No. of SF/MF Farmers in the State	75.5	75.5	75.5	75.5	75.5	75.5
A	No. of SF/MF finance in the State (Crop Loans+ Agr Gold Loans)	78.21	86.49	94.45	79.25	91.41	91.56
B	% of SF/MF financed in the State	103.58	114.56	125.09	104.96	121.07	121.27
C	Finance to SF/MF farmers (Amount in Crores)	59354	74027	91828	75993	117992	139830
4	Total Cultivable area (as per state socio economic survey report)	210.77 lacs acres	210.77 lacs acres	210.77 lacs acres	210.77 lacs acres	210.77 lacs acres	210.77 lacs acres
A	Crop Loan Accounts	50.7	50.4	51.3	54.3	52.11	53.29
B	Crop Loans disbursed to net cultivable area (Amt in Cr)	31,291	35,466	37,107	47,923	46714	15,923
5	No. of farmers financed for Allied Activities	6.03	6.12	5.91	5.75	7.36	6.86
A	% to total No. of farmers	7.1	7.2	6.9	6.7	8.63	8.05
B	Finance to Allied Activities (Amt in Cr)	8,875	10,220	10,304	9,651	11,458	10,296
6	CROP INSURANCE						
A	No. of loan a/cs covered under Insurance (lacs)	17.9	21.45	24.33	NA (Since Govt of AP has implementing the PMFBY & WBCIS schemes as state scheme)		
B	% crop loans covered	35.3	42.55	47.43			
7	GROWTH PARAMETERS -SHORT TERM CREDIT/WORKING CAPITAL FOR ALLIED ACTIVITIES						
A	Growth in No. of A/cs of short term credit /WC for allied activities to farmer	---	---	---	19098	52347	12660
B	Growth in amount of short term credit/WC for allied activities to farmers (Amt in Cr)	---	---	---	826.22	2172.9	403.45

S.no	Bench Mark Parameter	31.03.17	31.03.18	31.03.19	31.03.20	31.03.21	30.06.21
8	Formation In Agriculture						
A	Agriculture Term Loan disbursed: Agriculture and Allied activities (Farm Credit)/Agri Infrastructure/Ancillary activities (Amt in Crores)	19,274	21,889	29,839	24,724	33,764	8,010
9	Crop insurance						
A	Growth in number of claims received and settled. (Amt. in crs)	568.95	-270.60				
10	Development Linkage						
A	FPOs financed by Banks (Disb during FY- No. in Actual; Amt in Crs)	---	---	---	---	---	---
B	SHGs Financed by Banks (Disb during FY- No. in Actual; Amt in Crs)	A/C-447722 Amt -14761	A/C-563618 Amt -16514	A/C-503925 Amt -19370	A/C-624239 Amt -22271	A/C-755998 Amt -20623	A/C-97993 Amt -2830
C	JLGs Financed by Banks (Disb during FY- No. in Actual; Amt in Crs)	---	A/C-23034 Amt -367	A/C-57305 Amt -734	A/C-46218 Amt -518	A/C-14241 Amt -381	A/C-2617 Amt -71
D	NWHR Financed by Banks (Disb during FY- No. in Actual; Amt in Crs)	A/C-16454 Amt -796	A/C-19041 Amt -1601	A/C-10769 Amt -550	A/C-7173 Amt -114	A/C- 1504 Amt -63	A/C-1514 Amt - 99

4.9 Progress in Digitization of Land Records & Loan charge creation module in AP

- ❖ 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 50,98,102 loan accounts in the AP webland portal as on 30.06.2021 and charges were approved for 48,24,568 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.

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

- ❖ There is a big gap in the requirement of storage space (both dry and cold storage) and actual. Creating proper storage infrastructure to reduce the demand-supply gap.
- ❖ Creating drying platforms for drying paddy grain to facilitate the preparation of the field for the next crop
- ❖ Rejuvenation of existing minor irrigation structures
- ❖ Provision of drum seeders, mechanized multi cultivator to increase the production of various crops
- ❖ Improving the post-harvest infrastructure for maize. Promotion of mini millet processing units in tribal and other regions.

- ❖ Special thrust on horticulture mechanisation,
- ❖ To encourage the establishment of custom hiring centres for SF/MF and to manage the distribution of farm machinery under cooperative mode
- ❖ Financing term loan requirements of farmer groups viz. FPO, JLG, RMG, etc. for promoting investment in agriculture.
- ❖ Encouraging progressive agripreneurs to set up Agri-Clinics and Agri Business Centres in rural areas for providing extension services and technology transfer to farmers.
- ❖ Establishment of seed processing units, organic fertiliser units, soil testing laboratory etc
- ❖ Setting up model polyhouses, hi-tech nurseries and tissue culture labs in KVKs to educate the visiting farmers.
- ❖ Post-harvest management viz., cleaning, grading, pack houses, etc.
- ❖ Increasing number of Mobile Veterinary Clinics
- ❖ Encouraging Broiler Farming under contract farming with hatcheries & marketing of broiler meat
- ❖ Infusion of the latest technology for promotion of by-products or value addition

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

5.1 Outstanding Position of lending under MSME sector as on 30.06.2021

(Amt.in Crores)

Particulars	31.03.2019		31.03.2020		31.03.2021		30.06.2021	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1199612	26514	1171145	28533	1500375	30765	1534629	30600
Small Enterprises	142150	24884	148178	23589	105316	22663	105123	22227
Total MSE	1341762	51398	1319323	52122	1605691	53428	1639752	52827
% of Micro to MSE	89.41%	51.59%	88.77%	54.74%	93.44%	57.58	93.59%	57.93%
Medium Enterprises	8920	6627	12586	5951	17467	8555	14747	8730
Total MSME	1350682	58025	1331909	58073	1623158	61983	1654499	61557

5.2 Outstanding position under Manufacturing and Service sectors as on 30.06.2021

(Amt.in Crores)

Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	249854	9113	1284775	21487	1534629	30600
Small Enterprises	24369	9004	80754	13223	105123	22227
Medium Enterprises	6678	4058	8069	4672	14747	8730
Total MSME	280901	22175	1373598	39382	1654499	61557

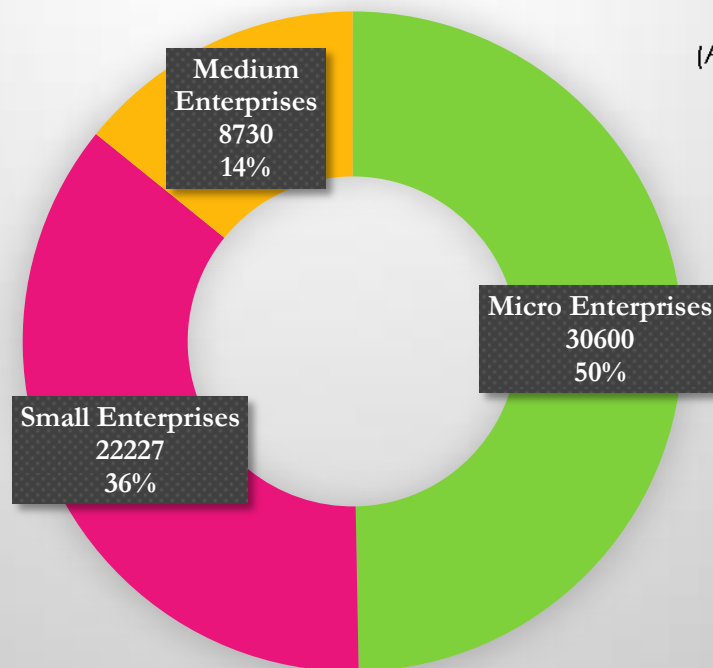
5.3 Disbursements under ACP 2021-22 for MSME sector

(Amt. in Crores)

Sector	Target 2021-22	Achievement (Disbursements during 01.04.2021 to 30.06.2021)	% of Achievement
Micro Enterprises	20616	7111	34.49
Small Enterprises	16361	5955	36.40
Medium Enterprises	7523	3222	42.83
Total MSME	44500	16288	36.60

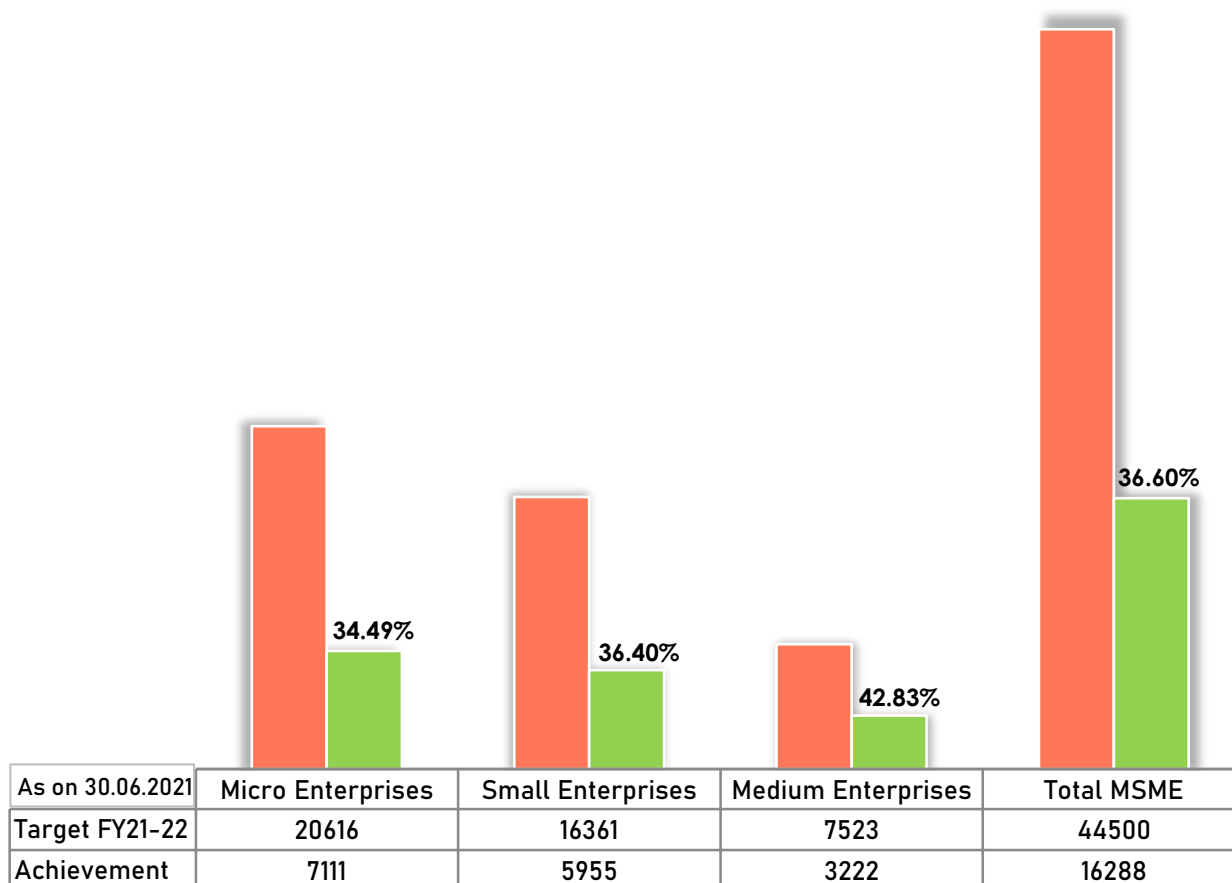
MSME Outstanding position as on 30.06.2021

(Amount in crores)



(Amount in crores)

MSME ACP Achievement as on 30.06.2021



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

In view of the uncertainties created by the resurgence of the Covid-19 pandemic in India in the recent weeks, RBI has extended the restructuring of advances to the MSME borrowers' facility for restructuring existing loans without a downgrade in the asset classification subject to certain guidelines.

- MSME borrower with aggregate exposure including NFB facilities of all lending institutions to the borrower \leq 25.00 Crs.
- The borrower should be classified as MSME
- Registration with GST, other than exempted entities. (if not registered, shall be registered with GST on implementation of restructure)
- Standard Asset
- Not restructured in terms of earlier guidelines.
- Invocation of restructure to be completed on or before 30.09.2021.
- Restructuring of the borrower account should be implemented within 90 days from the invocation

The Progress up to 30.06.2021 is furnished hereunder:

One Time Restructuring Status – Bank wise – As on 30.06.2021 (As per RBI Resolution Framework 2.0 Cir Date 05.05.2021 & 04.06.2021)														(Amt Crores)	
SN	Name of the Bank	Loans up to Rs.10 Lakhs				Loans above Rs.10 Lakhs				Total					
		I. Eligible A/cts for Restructuring as on 31.03.2021 (As per RBI new Guidelines)		Out of Eligible A/cts restructured upto 30.06.2021		I. Eligible A/cts for Restructuring as on 31.03.2021 (As per RBI new Guidelines)		Out of Eligible A/cts restructured upto 30.06.2021		I. Eligible A/cts for Restructuring as on 31.03.2021 (As per RBI new Guidelines)		Out of Eligible A/cts restructured upto 30.06.2021			
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	Union Bank of India	240185	2814	7971	115	33946	6890	1191	423	274131	9703.3	9162	537.82		
2	State Bank of India	107893	937	2184	31	11231	8283	212	124	119124	9220.3	2396	154.9		
3	APGB	89823	894.99	100	0.89	147	54.71	1	0.11	89970	949.7	101	1		
4	Bank of India	46949	464	8871	124	6775	1017	1369	28	53724	1481	10240	151.44		
5	SGB	42320	488	0	0	730	55	0	0	43050	542.63	0	0		
6	Indian Bank	24351	314	18602	235	1744	1099	712	304	26095	1413.3	19314	539.46		
7	Canara Bank	19062	466	18415	233	1227	700	601	271	20289	1166.2	19016	504		
8	Punjab National Bank	17518	168	1380	46	1919	694	158	53	19437	862.8	1538	99.93		
9	Indian Overseas Bank	18461	326	2759	26	742	600	72	52	19203	926	2831	78		
10	Bank of Baroda	10550	202	7304	118	2571	208	1984	66	13121	409.81	9288	184.4		
11	Central Bank of India	11897	111	388	8	605	285	59	17	12502	396.78	447	24.88		
12	Karnataka Bank	1725	45	0	0	1496	798	0	0	3221	842.96	0	0		
13	IDBI Bank	2094	46	83	2	376	126	17	9	2470	171.29	100	11.2		
14	Indus Ind Bank	1263	11	891	6	505	68	130	21	1768	78.64	1021	27.82		
15	RBL Bank	753	13	38	6	39	19	28	12	792	32.81	66	17.96		
16	City Union Bank Ltd	111	5	0	0	659	766	19	77	770	771.03	19	76.56		
17	YES	599	4	0	0	0	0	0	0	599	3.77	0	0		
18	Bank of Maharashtra	450	7	450	7	56	25	56	25	506	31.09	506	31.09		
19	ICICI Bank Ltd.	93	4	51	2	168	39	110	26	261	43.33	161	28		
20	Federal Bank	57	2	0	0	95	80	4	7	152	82	4	7		
21	Punjab & Sind Bank	71	2	71	2	41	17	41	17	112	19.23	112	19.23		
22	Karur Vysya Bank	11	1	11	1	41	46	41	46	52	46.17	52	46.17		
23	UCO Bank	4	0	4	0	45	9	45	9	49	9.08	49	9.08		
24	HDFC Bank Ltd	0	0	0	0	1	5	1	5	1	5.49	1	5.49		
	Total	636240	7325	69573	963	65159	21884	6851	1592	701399	29209	76424	2555		

- Total Eligible accounts for restructuring are 701399. Out of this 10.89% accounts (76424) 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 (Jun 20 to Jun 21)	20%	-0.54%
MSE as on Jun 20- Rs.53113 cr		
MSE as on Jun 21- Rs.52827 cr		
10 % annual growth in the number of micro enterprise ac/s (Jun 20 to Jun 21)	10%	27.79%
No. of Micro Ent. as on Jun 20 - 1200911		
No. of Micro Ent. as on Jun 21- 1534629		
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	57.61%
MSE as on Jun 20-Rs.53113 cr		
Micro Ent. as on Jun 21-Rs.30600 cr		

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	148452	1134.01
07	Jun-21	9553	136.60

Status of Claims settled:

(in Rs. crores)

CGTMSE		
Report of ANDHRA PRADESH (Claims settled)		
FY	Number	Settled Amount
2019-20	264	4.60
2020-21	288	6.80
Jun-21	61	0.7

Banks are requested to cover the all eligible loans including Loans of Jagananna Thodu under CGTMSE

AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Housing Loans

Position of Housing Loans as on 30.06.2021

(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
2020-21	289914	27546	80967	4372
June 21	303052	29248	18305	799

6.2 Education Loans

6.2.1 Position of Education Loans as on 30.06.2021:

(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
2020-21	92827	4055	35198	901
June 21	91062	3984	7544	120

6.2.2 Education Loan to SCs/STs/OBCs for the year 2021-22 (as on 30.06.2021):

(Amt. in Crores)

SCs						STs						OBCs					
Loan Disbursed During FY22 upto 30.06.2021		Loan Outstanding as on 30.06.2021		NPA as on 30.06.2021		Loan Disbursed During FY22 upto 30.06.2021		Loan Outstanding as on 30.06.2021		NPA as on 30.06.2021		Loan Disbursed During FY22 upto 30.06.2021		Loan Outstanding as on 30.06.2021		NPA as on 30.06.2021	
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
238	8	5197	236	488	13	82	2	1552	121	121	3	686	26	16354	873	912	23

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 30.06.2021 are placed under.

(Amt. in Crores)

FY	Export Credit	Social Infrastructure	Renewable Energy
2018-19	542.97	69.27	34.86
2019-20	692.01	28.66	37.71
2020-21	459.78	52.9	32.9
Jun-21	450.01	58.68	34.19

State Government intervention to create avenues for Agri Export Financing :

The infrastructure development plan of State Government viz. setting of food processing parks, fishing harbors, SEZ, SPV, the establishment of green airports, horticulture hubs and integrated logistic parks need to be implemented in a time-bound manner.

- ❖ Public investments in mega food parks, last-mile connectivity and composite cold chain components may be supported through consortium funding.
- ❖ Avenues may be explored to incentivize investments in export oriented infrastructure to attract private investments, encourage innovation and ensure best practices.
- ❖ Support investment in infrastructure under Sector-specific strategies of State Government giving a boost to fishery and horticulture exports.
- ❖ The convergence of support schemes under Agricultural and Processed Food Products Export Development Authority (APEDA) and Marine Products Exports Development Authority (MPEDA).
- ❖ Finance for Agricultural products with global value chains may be given priority.
- ❖ Sector-specific district-level strategies may be aligned to boost finance for fishery and horticulture exports with the participation of FPOs.
- ❖ Providing direct term loans to export-oriented food processing units in Designated Food Parks (DFPs).
- ❖ banks to explore the possibility to open Forex branches in the district exclusively to cater services to exporters.
- ❖ The banks should put in place a control and reporting mechanism for export credit.

Social Infrastructure:

- ❖ Social Infrastructure Involving Bank Credit Creation of social infrastructure was mainly in the domain of public investments. Growing population and the increasing demand for better educational infrastructure, health care and drinking water facilities led to private investments in these sectors, resulting in the establishment of a host of private educational institutions, hospitals, drinking water

plants, etc. The available infrastructure in the State, especially private infrastructure, is heavily concentrated in few places and the facilities are still not accessible in remote areas.

- ❖ Bankers to focus for credit support to the social infrastructure activities to fill the potential gap

Renewable Energy:

- ❖ The role of new and renewable energy has assumed significance in recent times with the growing concern for the country's energy security. Andhra Pradesh has emerged as one of the leading states for renewable energy installations in recent years. As per AP Solar Power Policy 2018, AP promotes solar parks with an initial capacity of 4,000 MW. Besides, 34 locations in AP have been identified and notified by Gol for installing wind power projects. As per the assessment of MNRE, the estimated gross potential is 44,229 MW in the State.
- ❖ Banks can also focus on encouraging more use of solar pump-sets. Proactive financing of solar home lighting system, water heating system & solar pumping system. Extending support for solar street lighting and solar fending through subsidy schemes.

6.4 Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (outstanding)

(Amt in Crores)

S.No.	Year ended	Weaker sections	Women	Minority communities	SC/ST
1	March 2018	68259	44602	14195	12754
2	March 2019	91243	47548	15567	14733
3	March 2020	90624	49848	15477	15791
4	December 20	86592	47578	21196	18217
5	March 2021	95526	51127	21469	18689
6	June 2021	101604	63242	18305	24176
Stipulation		10% of ANBC	5% on ANBC		
% of Achievement for Mar 21		20.20%	12.57%	--	---

All scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 per cent for the weaker sections to be achieved, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.

AGENDA 7 - OVERDUES/NPAs

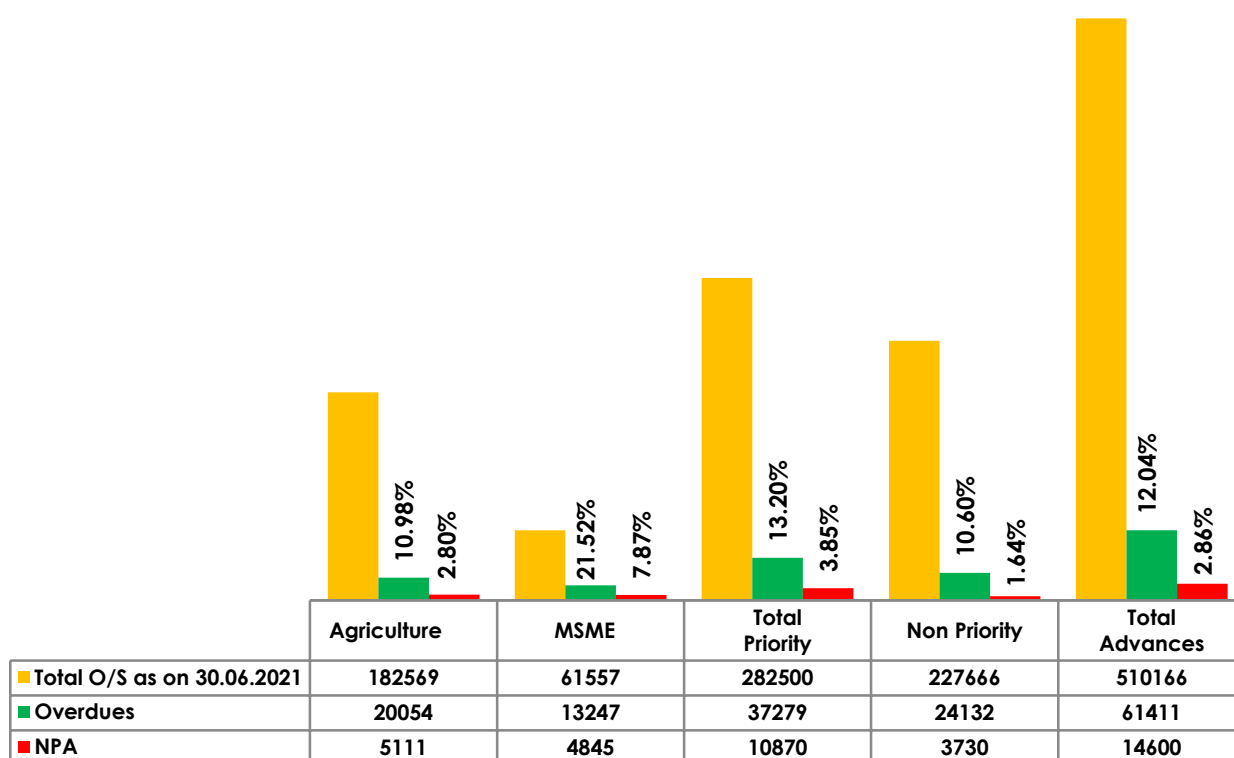
Position of Overdues/NPAs under various sectors as on 30.06.2021

(Amt. in Crores)

S No	Sector	2018-19					2019-20				
		O/S Amt	OD Amt	% OD	NPA	% NPA	O/S Amt	OD Amt	% OD	NPA	% NPA
1	ST crop Pro Loans	98078	26474	26.99%	2613	2.66%	104940	24359	23.21%	3338	3.18%
2	ATL	41956	5308	12.65%	1730	4.12%	45630	6431	14.09%	1825	4.00%
3	Agriculture	149264	32753	21.94%	4730	3.17%	157490	31999	20.32%	5621	3.57%
4	MSME Sector	58025	11917	20.54%	3091	5.33%	58074	14207	24.46%	4363	7.51%
5	Housing Loans	24371	5880	24.13%	326	1.34%	28502	7337	25.74%	481	1.69%
6	Education Loans	3968	735	18.52%	157	3.96%	3973	702	17.67%	132	3.32%
7	Priority Sector Loans	240220	51720	21.53%	8436	3.51%	251423	54521	21.68%	10764	4.28%
8	Non Priority sector	157130	10572	6.73%	3183	2.03%	182837	30474	16.67%	3645	1.99%
9	Total Advances	397350	62292	15.68%	11618	2.92%	434261	84995	19.57%	14409	3.32%
10	SHGs	27451	2075	7.56%	359	1.31%	28872	1741	6.03%	336	1.17%
11	Central Govt. Sponsored Schemes	22901	2783	12.15%	584	2.55%	29036	7030	24.21%	1823	6.28%
12	State Govt. Sponsored Schemes	11148	2218	19.90%	462	4.14%	16550	3416	20.60%	1309	7.90%

S No	Sector	2020-21					Jun-21				
		O/S Amt	OD Amt	% OD	NPA	% NPA	O/S Amt	OD Amt	% OD	NPA	% NPA
1	ST crop Pro Loans	122196	25656	21.00%	2780	2.27%	126924	12709	10.01%	2993	2.36%
2	ATL	57121	5651	9.89%	1802	3.16%	49425	6619	13.39%	1785	3.61%
3	Agriculture	184585	31920	17.29%	4906	2.66%	182569	20054	10.98%	5111	2.80%
4	MSME Sector	61984	13223	21.33%	4550	7.34%	61557	13247	21.52%	4845	7.87%
5	Housing Loans	27546	1742	6.32%	458	1.66%	29248	3046	10.41%	615	2.10%
6	Education Loans	4055	489	12.05%	100	2.46%	3984	610	15.30%	117	2.92%
7	Priority Sector Loans	282585	47686	16.88%	10160	3.60%	282500	37279	13.20%	10870	3.85%
8	Non Priority sector	220490	23711	10.75%	4265	1.93%	227666	24132	10.60%	3730	1.64%
9	Total Advances	503075	71398	14.19%	14425	2.87%	510166	61411	12.04%	14600	2.86%
10	SHGs	30644	2161	7.05%	271	0.88%	31855	2925	9.18%	238	0.75%
11	Central Govt. Sponsored Schemes	24102	1643	6.82%	794	3.29%	23912	1705	7.13%	801	3.40%
12	State Govt. Sponsored Schemes	18654	3540	18.98%	1654	8.87%	17954	3695	20.60%	1736	9.70%

Sector wise Overdues & NPA as on 30.06.2021 (Amount in crores)



AGENDA 8 - LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

8.1 Government of India Schemes

8.1.1 Stand up India Scheme:

Performance under Stand Up India as on 30.06.2021									
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	4465	1208	27.05%	4465	3978	89.09%	8930	5186	58.07%
Private Sector Banks	626	190	30.35%	626	521	83.23%	1252	711	56.79%
RRBs	938	56	5.97%	938	226	24.09%	1876	282	15.03%
Total	6029	1454	24.12%	6029	4725	78.37%	12058	6179	51.24%
Mar 21	6029	1434	23.79%	6029	4681	77.64%	12058	6115	50.71%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY)

Progress as on 30.06.2021 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.2021 to 30.06.2021			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	6878	54.26	658.24	898.73	1611.23	23.42%
Private Sector Banks	580	62.24	104.38	88.36	254.98	43.96%
RRBs	2875	17.13	162.31	402.21	581.65	20.00%
Others	-	23.14	0.62	0.52	24.28	NA
Total	10333	156.77	925.56	1389.81	2472.14	23.92%
Mar 2021	8464	1423.00	4901.00	5116.00	11440.00	135.16%

(Source: www.mudra.org.in)

8.1.3 Category-wise percentage Performance under PMMY in the State of Andhra Pradesh during FY 22

Category	DATE AS ON 30.06.2021			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	73%	74%	74%	68%
SC	5%	9%	9%	9%
ST	2%	2%	2%	2%
OBC	20%	15%	15%	21%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	47%	23%	24%	24%
New Entrepreneurs / Accounts	17%	19%	18%	16%
Minority	6%	6%	6%	7%
PMJDY OD Account	3%	-	-	-

8.1.4 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 June , 2021 is as under:

(Amt. in Lakhs)

Target Allocated		Total No. of applications forwarded to the bank		No. of Applications sanctioned		No. of applications disbursed		No. of applications pending	
Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
30000	15000	613	364.85	171	117.75	171	117.75	442	247.10

(Source: Handlooms & Textiles Department)

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

Smt. Nirmala Sitaraman, Hon'ble Union Finance minister has participated as chief guest in function marking "National Handlooms Day" on August 7,2021 in Ponduru Village of Srikakulam District. Ponduru Village known for its Khadi Products, that are being exported to many countries. Hon'ble Minister has visited the exhibition and interacted with the artisans. She directed the Bankers to extend credit support for Khadi artisans under PM MUDRA Weavers scheme facilitate the adoption of new technologies in weaving. Hon'ble Finance Minister advocated the banks in the districts on the following lines:

- ❖ Banks in the district along with the coordination of NABARD to formulate a schemes for overall development of weavers to ensure the present 6000 chakras to increase upto 9000 by 2nd Oct, 2021.
- ❖ Banks to step up the credit for the weavers under MUDRA Scheme

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

Ministry of Housing and Urban Affairs, Gol 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', and the guidelines are issued by the Ministry.

Status of Report on Loan Sanctions as on 01.09.2021 (online portal)

Total Applications	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
209997	185853 (89%)	24144(11%)	164181(78%)	21672(12%)

(Source : Udyamimitra Portal)

SLBC has revied the progress in Sub Committee meeting held on 06.07.2021.

Ministry of Housing & Urban Affairs , Gol issued guidelines for the 2nd tranche of loan under PM SVANidhi. As per the guidelines beneficiaries who fully paid their first loan are eligible for second loan to the min amount of Rs. 15,000 repayable in 18 months and all eligible for the int. subvention @ 7% upto 31.03.22.

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

8.1.6 Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2021-22 (as on 30.06.2021)

(Amt. in Lakhs)

S N o	Name of the Org.	Target 2021-22			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of projects	Margin Money	Emp.	No. of projects	Margin Money	Emp.
1	KVIC	774	2332	6192	61	289.91	488	8%	12.43%	8%
2	KVIB	938	2814	7504	200	865.74	1600	21%	30.77%	21%
3	DIC	1231	3693	9848	338	1329.86	2704	27%	36.01%	27%
Grand Total		2943	8839	23544	599	2485.51	4792	20%	28.12%	20%

(Source: KVIC Hyderabad)

SLBC has reviewed the progress in Sub Committee meeting held on 27.07.2021

The following action points emerged in the meeting.

- ❖ As per the guidelines applications are to be disposed within 21 days from the date of receipt in the online portal.

All Controlling authorities of Banks are requested to dispose the pending application in KVIC online portal immediately strictly adhering to the timelines provided.

8.1.7 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM) Scheme:**Progress on SEP (Individual) and SEP (Groups) for the financial year 2021-22 as on 30.06.2021**

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	5000	50.00	1425	13.49	28.50	26.99
2	SEP (Groups)	100	3.00	33	2.71	33.00	90.47

(Source: MEPMA)

8.1.8 PMFME (PM Formalisation of Micro Food Processing Enterprises Scheme)

This scheme is a centrally sponsored scheme. This is designed to address the following challenges faced by micro enterprises

- a) Lack of innovation skills b) Lack of access to modern technology c) Lack of food safety control systems d) Lack of branding & marketing.

It is planned to extend assistance for 2,00,000 micro food processing units directly Credit linked subsidy. The scheme envisages an outlay of Rs. 10,000 crore over a period of five years from 2020 -21 to 2024-25. The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. The eligible members under this scheme are Individual micro food processing, SHGs/FPOs. Units would be provided credit-linked capital subsidy @35% of the eligible project with beneficiary contribution of 10% of the project cost.

The lending position of the scheme is furnished here under.

PMFME Data as on 31.07.2021		
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank
294	13	281

- Banks are requested to accord suitable action on pending applications

(Bank wise Position placed as Annexure 24)

8.1.9 Financing facility under 'Agriculture Infrastructure Fund'

The Hon'ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points. The scheme will facilitate setting up and modernization of key elements of the value chain including Post Harvest Management Projects. The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore in the first year and Rs. 30,000 crore each in next three financial years. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years.

Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government.

The lending position of the scheme is furnished here under

Applications	Approved	Rejected	Denied by PMU	Pending Information	Verified by PMU
173	21	65	45	11	30

8.1.10 Atmanirbhar Bharat Abhiyan Economic Package

Hon'ble Prime Minister of India on May 12, 2020 announced Atmanirbhar Bharat 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, of that ECLG is one, whose progress as on 30.06.2021 is furnished.

(Amount in crores)

Eligible		Sanctioned		Disbursed		Opted out		% of sanctions	% of disburs	% opted out
No	Amt	No	Amt	No	Amt	No	Amt			
324215	7071.82	249591	5973.56	152596	5146.53	66112	608.78	84.47%	72.78%	8.61%

Credit Guarantee Scheme for subordinate debt progress as on 30.06.2021

(Amount in crores)

Eligible accounts		Cumulative Sanctions		Cumulative Disbursals		Customers opted out	
No	Amt	No	Amt	No	Amt	No	Amt
1207	867.25	106	57.22	105	48.53	242	228.30

8.1.11 Credit under DRI:

As on Year ended	Outstanding Amt(In Crores)
March 2018	33.12
March 2019	45.65
March 2020	44.20
March 2021	51.80
June 2021	51.66

The credit outstanding under DRI is Rs. 51.66 Crores as on 30.06.2021 as against target of Rs. 5030 Crores (i.e. 1% of the total outstanding advances of 31.03.2021 i.e. Rs. 5,03,075 Crores).

The performance is marginal 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.

8.2 State Government Sponsored Schemes

8.2.1 YSR Cheyutha Scheme- Bank finance for Beneficiaries:

As part of economic empowerment of women, Govt of AP has introduced “YSR CHEYUTHA “scheme.

SLBC had prepared SOP with approval of members in Subcommittee meetings to extend finance under the scheme.

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

The Bank credit support for AH activity

Dairy			Sheep & Goat		
Appl. Received	Sanctions(A/cs)	Grounded	Appl. Received	Sanctions(A/cs)	Grounded
43110	25325 (59%)	20033(79%)	31596	21025 (67%)	18600(88%)

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

For retail activity 100 % applications were provided credit support.

The Bank wise progress for retail activity is as under.

No of Applications submitted to Banks(retail)	Grounded	Amount(lakhs)
35152	35152(100%)	19685

8.2.2 Jagananna Thodu Scheme:

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

The Bank wise sanction progress as on 30.06.2021 is furnished hereunder

No of applications received	Approved by Banks	Disbursements
748306	433812(58.09%)	419919(96.76%)

SLBC vide letter No SLBCAP/364/301 dtd. 23.02.2021 shared the template with all member banks for submission of data to reimburse the interest charged on these loans. Banks are requested to expedite the interest claim submission to government.

Following Banks confirmed that claim submitted to Govt. for release of interest reimbursement.

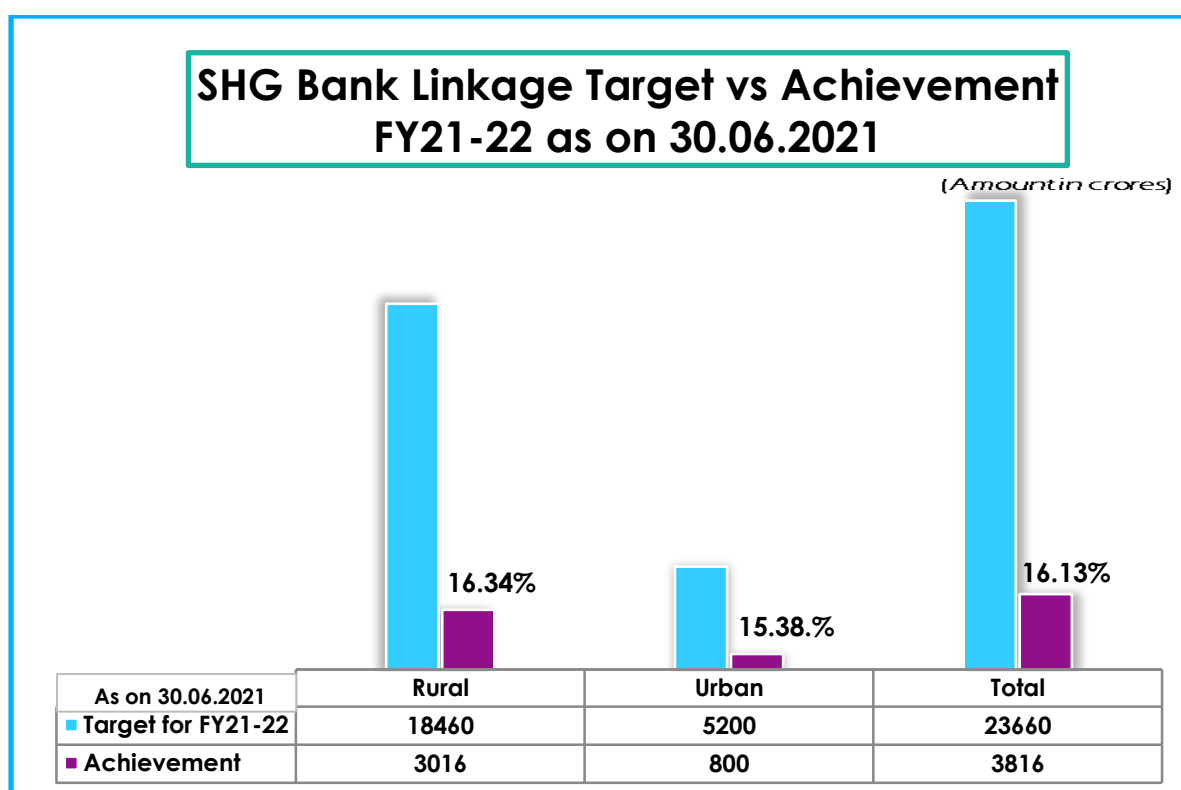
Bank of Baroda	Canara Bank	Central Bank of India	Indian Overseas Bank	PNB
UBI	SBI	CUB	Dhanalakshmi	Federal Bank
KVB	TMB	APGB	Karnataka	IDBI Bank
APGVB	CGGB	SGB	APCOB	

All Banks are requested to complete the disbursements for all approved applications and also submit the interest reimbursement claims promptly to Government.

8.2.3 Progress under SHG-Bank linkage: as on 30.06.2021

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total		
	Target	Disb		Target	Disb		Target	Disb	
		No.	Amt.		No.	Amt.		No.	Amt.
2017-18	11011	493014	13402	2001	70604	3112	13012	563618	16514
2018-19	11007	429392	15528	2366	74533	3842	13373	503925	19370
2019-20	14119	522064	17395	2700	102175	4876	16819	624239	22271
2020-21	15084	653275	16101	1421	102723	4522	16505	755998	20623
2021-22	18460	67266	3016	5200	15342	800	23660	82608	3816



AGENDA 9- DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL / STATE GOVERNMENT / RBI

9.1 Revamp of Lead Bank Scheme

Developing a Standardized System for data flow and its management by SLBC Convener Banks on SLBC websites.

RBI in its circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dt. April 6, 2018 on Revamp of Lead Bank Scheme, advised SLBC Convener 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. The number of banks uploading quarterly data on the updated portal duly extracting data from CBS has gone up steadily and SLBC is regularly sensitizing other banks to submit the same. 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	7	DCB Bank	13	Saptagiri Gramin Bank
2	Indian Bank	8	Catholic Syrian Bank	14	Tamilnad Mercantile Bank
3	Indian Overseas Bank	9	IDFC Bank	15	Yes Bank
4	Punjab National Bank	10	Federal Bank	16	Indus Ind Bank
5	Union Bank of India	11	Karnataka Bank	17	Karur Vysya Bank
6	State Bank of India	12	RBL Bank	18	IDBI Bank
				19	ESAF Bank

9.2 Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 Lakh

RBI vide notification no RBI/2021-22/83 FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22 dated August 9, 2021 informed that Government of India, vide their Gazette Notification S.O. 2668(E) dated July 1, 2021, has notified amendments in the Credit Guarantee Fund for Micro Units (CGFMU) Scheme in paragraph (2) sub-paragraph (xii) of the notification of the Government of India, Ministry of Finance (Department of Financial Services), number S.O. 1443(E), dated the April 18, 2016, published in the Gazette of India.

In view of the above amendment, paragraph 7.4 of RBI Master Circular IDD.GSSD.CO.BC.No.04/09.01.01/2021-22 (on DAY-NRLM) dated April 01, 2021 stands modified as under:

For loans to SHGs up to ₹10.00 lakh, no collateral and no margin will be charged. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans.

For loans to SHGs above ₹10 lakh and up to ₹20 lakh, no collateral should be charged and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU)."

All other provisions of the Master Circular remain unchanged.

Member banks to take note of the above relaxation in SHG lending & support eligible SHGs with higher credit limits

AGENDA 10 - FINANCIAL INCLUSION

10.1 National Strategy for Financial Inclusion – NSFI – 2019–2024:

RBI advised all Banks to proactively take action for implementation of the various recommendations under National Strategy for Financial Inclusion (NSFI) 2019–24 as part of strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programmes to new entrants into banking system, strengthening internal grievances mechanism etc. RBI observed that, some of action plans and milestones articulated in the NSFI document while for implementation may have to be initiated at the Head Office/ Corporate office level, state heads of banks may critically review the recommendations and forward item-wise status note to SLBC Convener Bank on the action taken/proposed to be taken by them on the various action points and milestones. SLBC Convener Bank was advised to consolidate the feedback from all banks, discuss the position in the next sub-committee meeting and evolve appropriate strategy for implementation in line with the milestones outlined in the NSFI document.

The project implementation progress was reviewed during a Sub Committee held on 06.07.2021 and following action points were emerged.

- ❖ SLBC to collect information on Capacity building of all BCs of AP state either directly by the parent entity or through accredited institutions.
- ❖ SLBC to coordinate with LDMs to collate the data of all the livelihood activities being offered by various institutions/organizations/agencies within the district and circulate to all the Branch Managers to display in the branch premises.
- ❖ All the Banks shall strive to strengthen the digital ecosystem in all other districts similar to YSR Kadapa.

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

Based on the review of progress made under the first National Strategy for Financial Education (NSFE 2013-18) and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana (PMJDY), the NCFE in consultation with regulators and other relevant stakeholders has prepared the revised NSFE-2020-2025 to support the vision of Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behavior, which are needed to manage their money better and plan for their future.

All LDMs have been advised to take up the NSFE: 2020-25 document for discussion in the DCC meetings to bring awareness among stake holders for providing necessary assistance and support in implementing the recommendations in due course.

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

Under the scheme following are adoptable action points

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY
- 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 monitor the progress on half yearly basis, Banks to ensure to compliance of project directives.

All member Banks are requested to cover all eligible PMJDY accounts under respective insurance and pension schemes.

10.4 Scaling up of Centers for Financial Literacy (CFL) Project :

Financial inclusion is a key driver of sustained and balanced economic growth which helps to reduce income inequality and poverty in India. In order to customize the financial education in local language and local settings targeting different groups in the society, the Reserve Bank of India has launched the pilot centre for Financial Literacy (CFL) Project in 2017 involving select Banks and NGOs to spread Financial Literacy in an innovative way through community led participatory approach. One of the mile stones of the National Strategy for Financial inclusion (NSIF: 2019-2024) is to expand the reach of CFL s to every block in the country. Accordingly it has been decided by RBI to scale up the outreach of CFLs to every block in the

country, in phased manner by March 2024 with one CFL serving financial literacy needs of 3 blocks. The project cost is being funded from Depositor Education Awareness Fund, Financial Inclusion Fund (as applicable) and part portion is being funded by sponsor banks as elucidated under.

Funding Details	Funding from DEA Fund or FIF (as applicable)	Sponsor banks
CAPEX	Rs 5 Lakh	nil
OPEX	Rs 8.1 Lakh per year for three years= Rs 24.3 Lakh	Rs 0.9 Lakh per year for three years= Rs 2.7 Lakh
Total	Rs 29.3 Lakh	Rs 2.7 Lakh
Grand Total per CFL	Rs 32 Lakh	

Under Phase I, 112 CFLs are planned to open in the state of AP by 31.12.2021. Accordingly the following sponsored Bank have identified.

Name of the Bank	No of CFL
UBI	30
Indian Bank	34
Canara Bank	48

Total 30 CFLs are opened and started functioning as on date.

10.5 Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State:

SLBC vide Lr No SLBC/71/296 dated 15.02.2021 confirmed to RBI that out of 243 villages 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 by Bank Branch/BC / post office, and rest of 14 villages reported as submerged/un-inhabitant. Similarly, confirmed that providing banking outlet in hamlet of 500 households in hilly areas , all identified 334 villages are covered the Banking outlets.

10.6 Banking Infrastructure details in Visakhapatnam district (One of the 30 re-categorized most affected LWE (Left Wing Extremism) districts in the country)

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

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	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	784	1225	690
31.03.2021	178	120	32	468	798	1383	798
30.06.2021	175	115	36	454	780	1362	871

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

- ❖ Due to data correction by IOB there has been decrease in the number of ATMs
- ❖ UBI reported 62 additional BCs during the quarter

10.7 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 30.06.2021:

District	GPs	No. of SSA Points	SSAs covered through Branches	SSAs covered through BCs / Other Modes	Total BCs	Inactive / Attrition BCs
Mar 2021	12918	9044	2780	6264	10916	503
June 2021	12918	9044	2780	6264	11036	449

❖ UBI reported 62 additional BCs during the quarter

Bank wise Active and inactive BC position is placed as Annexure: 35

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 institutions for training of BCs. All banks are requested to take note of above scheme and recommend BCs working in your bank to capacity building training programme to sharpen skills for better performance.

10.8 Progress in increasing Digital Modes of Payment in the State

e-RUPI:

Hon'ble PM of India Sri. Narendra Modi launched e-RUPI a Digital Payment Platform on 2-August 2021. This platform is a cashless and contactless instrument that will be used for making digital payments. It is a QR code or SMS based e-voucher which will be delivered to the users mobile. The users will be able to redeem this voucher without any digital payment app, internet banking, or card. This platform has been developed by the NPCI on its UPI platform. The collaborating partners are the Department of Financial Services, the Ministry of health and family welfare, and the national health authority. This e-RUPI would be shared with the users for a specific purpose or activity by organizations or Government via SMS or QR code. This contactless e-RUPI is easy, safe and secure as it keeps the details of the beneficiaries completely, confidential. The entire transaction process through this voucher is relatively faster and at the same time reliable, as the required amount is already stored in the voucher.

Benefits :

- Contactless - Beneficiary should not carry a print out of the voucher
- Easy redemption - 2 step redemption process
- Safe and Secure - Beneficiary doesn't need to share personal details while redemption hence privacy is maintained
- No digital or bank presence required - Consumer redeeming the voucher need not have a digital payment app or a bank account
- Corporates can enable well-being of their employees
- End to end digital transaction and doesn't require any physical issuance hence leading to cost reduction

10.9 Digital Districts Phase 2 Expanding and deepening of the Digital payments Ecosystem

RBI vide letter no FIDD.CO.LBS.No 71339/02.01.001/2021-22 dated July 14, 2021 requested SLBC upon completion of YSR Kadapa 100% Digitally enabled, the same facility to extend one or two other District as well, in consultation with state Government administration and other stake holders. The district may be chosen after feasibility assessment after considering factors such as availability of digital infrastructure/internet connectivity literacy level among population etc.

Accordingly, SLBC analyzed various parameters prescribed by Reserve Bank of India and identified the following two Districts for Expanding and Deepening of the Digital Payments Ecosystem (Phase 2).

District Name	Lead Bank	No of Branches	ATMs	Bank Accounts (Lakhs)	% of the CASA A/Cs to the populations	Villages	Literacy
Srikakulam	UBI	333	274	38.14	130%	1865	62%
Guntur	UBI	854	911	102.46	193%	727	67%

Now, forum is requested to deliberate on this Initiative.

10.10 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
31.03.2021	10330
30.06.2021	10210

❖ Due to data correction by IOB there has been decrease in the number of ATMs (Bank wise ATM locations can be viewed in www.slbcap.nic.in & also placed in Annexure 36)

10.11 Status of Rollout of Direct Benefit Transfer in the State

10.11.1 Progress on Accounts opened under PMJDY as on 30.06.2021

Bank Type	Total no of Accounts	Total Deposits(Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	8967913	2807.28	654401	7471983	7815472
RRBs & Others	2888541	935.76	89724	1313506	2730235
Private Sector Banks	369709	91.65	109302	317322	318946
Grand Total	12226163	3834.70	853427	9102811	10864653
% to Total Accounts			6.98	74.45	88.86
As on 31.03.2021	11337440	3356.25	813216	9088805	10360381
Variance over Mar 21	888723	478.45	40211	14006	504272

10.12 Progress report - Number of Enrolments under Social Security Schemes as on 30.06.2021:

Type of Bank	As on 31.03.2021		As on 30.06.2021		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs including RRBs	14753579	6078644	15124325	6118629	370746	39985
Pvt Sector Banks	666541	46303	667883	142194	1342	95891
Co-operative Banks	91251	38794	116492	44905	25241	6111
Total	15511371	6163741	15908700	6305728	397329	141987

DFS has communicated following key changes for implementation of schemes

- ❖ Enrolment and claim forms for PMJJBY and PMSBY have been modified to capture details of subscribers and their nominee s to facilitate prompt claim payment.

- ❖ Banks advised to forward scanned claim documents to partner insurer to a designated email id / portal of the insurer
- ❖ Banks and insurers have been advised to settle claims within 14 days of receipt of claim-7days for bank and insurer each
- ❖ Grace period of 30 days allowed up to 30.06.2021, for renewal of PMJJBY and PMSBY by those subscribers who did not have sufficient balance in their accounts as on 31.5.2021 for auto debit of relevant premium.
- ❖ Lien period under PMJJBY reduced from 45 days to 30 days with effect from 1st June 2021
- ❖ Intermediary commission increased from Rs 11/- per subscriber to Rs 30/- per subscriber under PMJJBY to encourage intermediaries to enroll maximum no. of subscribers
- ❖ Banks and insurers to accept alternate proofs of death as specified in the claims procedure.

Department of Financial Services, MoF has launched 'Jansuraksha Campaign' for enhancing enrolments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) – Campaign period 15.8.2021 to 14.9.2021. During the campaign period branches to enrol at least 150 and 100 additional account holders under PMSBY & PMJJBY respectively.

Atal Pension Yojana: Performance of Banks in the State during financial year 2021-22 upto 30.06.2021

Sector	As on 31.03.2021			As on 30.06.2021		
	Target	Achievement	% of Achievement	Target	Achievement	% of Achievement
Public Sector Banks	271740	215982	79.48%	315980	32556	10.30
Private Sector Banks	46860	18423	39.31%	60520	1430	2.36
Regional Rural Banks	75840	77279	101.90%	89600	3617	4.04
Total	394440	311684	79.02%	466100	37603	8.07

(Source: PFRDA New Delhi)

Citizen Choice: APY Citizen Choice Campaign has been launched by PFRDA from 01.08.2021 to 30.09.2021. The targets for Major Banks (All PSBs and 4 private sector Banks – HDFC Bank, Axis Bank, ICICI Bank and IDBI Bank), RRBs, Private Sector Banks (Others) and LDMs are 15, 15, 6 & 14 respectively.

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 is placed in annexure 33)

10.13 Financial Literacy Centers (FLCs) - Position in A.P as on 30.06.2021:

Particulars	No of FLCs as on 31.03.21	No of FLCs as on 30.06.21
Number of FLCCs operating in the District Head Quarters	15	15
Number of FLCCs operating in Lead District Offices	7	7
Number of FLCCs operating in other Places	30	30
Total	52	52

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 2021-22	Mar 31 Qtr	June 30 Qtr
No of FLCs	52	52
No of Special camps by FLCs	914	107
No of Target Specific camps by FLCs	1246	309
No of camps by Rural Branches against the target of 7914 camps	3765	1873

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 .

NABARD vide their Ir no NB.AP.RO.HYD/117/DFIBT/FI-12/2021-22 Date 22 April, 2021 requested the Banks to submit the proposal for FY 2021-22 for sanction of grant support under Financial Inclusion Fund to conduct financial inclusion related activities prescribed under the scheme.

List of Schemes under Financial Inclusion Fund for FY 2021-22.

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

All Banks are requested to submit the proposals for sanction of FIP for FY 2021-22 and focus on to conduct financial literacy camps on aforesaid activities duly prioritizing the NABARD underlined activities to improve banking services in rural areas.

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

Financial Literacy Centre and Rural Branches have been directed by RBI to conduct Financial Literacy camps. As per RBI instructions, “School Children” is one of the target groups for conducting specific camp.

Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps for creating financial awareness to school children.

Further, it is informed by RBI that the Central Board of Secondary Education had developed financial education material which has been suitably incorporated in the school curriculum in various States.

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

AGENDA 11- OTHER ISSUES

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

NABARD - Area Development Schemes (ADS): Considering the large number of small and marginal farmers and people below the poverty line in the country and also the extensive canvas of agriculture and rural development, there is a felt need for promoting single purpose small projects / schemes on a cluster basis. These cluster based single purpose small projects taken up together are termed as Area Development Schemes (i.e. financing of dairy units, dug wells / pump sets / bore wells, 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.

11.2 Review of relief measures by Banks in Areas affected by Natural Calamities

In the state of Andhra Pradesh, during financial year 2021-22 upto June 30 Government of Andhra Pradesh has not declared any natural calamities.

11.3 Efforts towards Skill Development

11.3.1 Rural Self Employment Training Institutes in AP State

There are 16 Rural Self Employment Training Institutes (RSETIs) sponsored by UBI(9), SBI(2), Canara Bank(4) and Indian Bank(1) functioning in our state. The institutions are actively involved in conducting training programmes towards sustainable micro enterprises for the rural youth. RSETIs also, designed 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.

Their activities would be and monitored at various fora of LBS (Lead Bank Scheme) particularly at the DCC level.

11.3.2 Performance of RSETIs in the State during 2021-22 up to 30.06.2021:

Target for 2021-22		Achievement		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		
399	10520	26	621	948	366

(Settlement includes candidates trained during previous quarter also)

Good numbers of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs. The number of candidates who got 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.

11.4 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.

11.5 Position of MFI finance extended as on 30.06.2021

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	361.89
2	Cumulative Loans Disbursed so far	246.89
3	Total Loans outstanding	181.12
4	Total amount due for payment (Demand)	25.15
5	Total amount recovered	6.63
6	Total amount overdue	18.52
7	Out of (6) amount overdue [Standard]	0.00
8	Out of (6) amount overdue [NPA]	18.52
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

11.6 Important Circulars issued by RBI during the Quarter

Date	Reference	Title
August 9, 2021	RBI/2021-22/83 FIDD.GSSD.CO.BC.No.09/09.01.003/2021-22	Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10
August 6, 2021	RBI/2021-22/80 DOR.STR.REC.38/21.04.048/2021-22	Resolution Framework for COVID-19-related Stress - Financial Parameters - Revised timelines for compliance
July 7, 2021	RBI/2021-2022/67 FIDD.MSME & NFS.BC.No.13/06.02.31/2021-22	New Definition of Micro, Small & Medium Enterprises-Addition of Retail & Wholesale Trade

11.7 DCC / DLRC MEETINGS

Conduct of meetings during June 2021 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for Mar 2021 : Details of DCC / DLRC meetings conducted in 13 districts during Mar 2021 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
ANANTAPUR	18.05.2021	Not conducted	18.05.2021	Not conducted
CHITTOOR	18.05.2021	02.07.2021	18.05.2021	Not conducted
EAST GODAVARI	27.05.2021	27.05.2021	27.05.2021	Not conducted
GUNTUR	23.06.2021	23.06.2021	23.06.2021	23.06.2021
KADAPA	28.06.2021	28.06.2021	28.06.2021	28.06.2021
KRISHNA	26.06.2021	26.06.2021	21.05.2021	26.06.2021
KURNOOL	24.06.2021	24.06.2021	24.06.2021	24.06.2021

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
NELLORE	21.06.2021	21.06.2021	21.06.2021	21.06.2021
PRAKASAM	15.06.2021	29.06.2021	15.06.2021	29.06.2021
SRIKAKULAM	17.06.2021	17.06.2021	17.06.2021	17.06.2021
VISAKHAPATNAM	19.06.2021	19.06.2021	19.06.2021	19.06.2021
VIZIANAGARAM	17.06.2021	17.06.2021	17.06.2021	17.06.2021
WEST GODAVARI	29.06.2021	29.06.2021	29.06.2021	29.06.2021

Due to heavy impact of COVID 19 Anantapur LDM couldn't conduct DCC/DLRC whereas Chittoor and East Godavari Couldn't conduct DLRC Meeting for March Quarter

11.8 Timely Submission of data to SLBC by Banks and LDMs

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

Accurate data submission is paramount for ensuring correct & timely reporting by SLBC. Hence banks are requested to ensure submission of data with accuracy and in timely manner.

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

11.9 Sharing of Success Stories and New Initiatives

Success Story of Ms Shahin Taj (PMSVANidhi Scheme):

Ms Shahin Taj runs a milk parlour in Dharmavarm town of Anantpur district, AP. She is a sole proprietor who runs the parlour to support her family. Unfortunately she contracted COVID and was forced to shut shop for 1 month. This disrupted her slender source of livelihood and she faced great difficulty in supporting her family during the crisis. She then approached the Union Bank of India, Dharmavaram branch for financial assistance and could easily obtain finance under PMSVANidhi scheme which helped her to resume her livelihood activity.



DATA SHEETS

SLBC of AP		Convener: Union Bank of India				
1. Bank wise Branch position as on 30.06.2021						
S.No	Bank Type	Rural	Semi Urban	Urban	Metro	Total
1	Bank of Baroda	74	68	71	27	240
2	Bank of India	33	68	40	15	156
3	Bank of Maharashtra	3	3	16	3	25
4	Canara Bank	262	177	138	70	647
5	Central Bank Of India	32	45	34	18	129
6	Indian Bank	106	91	93	21	311
7	Indian Overseas Bank	44	47	44	23	158
8	Punjab National Bank	17	37	73	7	134
9	Punjab & Sind Bank			6	3	9
10	Uco Bank	11	7	18	7	43
11	Union Bank of India	450	375	251	117	1193
12	State Bank of India	459	468	315	156	1398
Public Sector Banks Total		1491	1386	1099	467	4443
13	Axis Bank	29	70	54	18	171
14	Bandhan Bank			9	3	12
15	Catholic Syrian Bank Ltd		4	2		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	Federal Bank	9	1	10	4	24
21	HDFC Bank Ltd	13	78	69	45	205
22	ICICI Bank Ltd.	51	65	44	20	180
23	IDBI	6	15	28	7	56
24	IDFC Bank	1	11	14	6	32
25	Indus Ind Bank	3	18	24	13	58
26	Karnataka Bank	2	7	25	7	41
27	Karur Vysya Bank	3	49	53	16	121
28	KBS Local Area Bank		1	1		2
29	Kotak Mahindra Bank	30	32	33	14	109
30	Laxmi Vilas Bank	15	21	24	10	70
31	RBL Bank	3	1		2	6
32	South Indian Bank	1	4	9	7	21
33	Tamilnad Mercantile Bank	1	10	11	4	26
34	Yes Bank			10	6	16
Private Sector Banks Total		181	430	475	190	1276
Commercial Banks Total		1672	1816	1574	657	5719
35	AP State Co operative Bank	170	138	120	5	433
Co-op. Banks Total		170	138	120	5	433
36	APGVB	187	44	15	32	278
37	APGB	326	144	82		552
38	CGGB	125	75	22		222
39	SGB	158	48	19		225
RRB's Total		796	311	138	32	1277
40	Equitas Small Finance Bank Ltd			12	5	17
41	Fincare Small Finance Bank					0
42	ESAF Bank					0
Small Finance Banks Total		-	-	12	5	17
43	Airtel Payments Bank					
44	Fino Payment Bank					
45	India Post payment Bank					
Payment Banks Total		-	-	-	-	-
46	APSFC			11	2	13
Others Total		0	0	11	2	13
Grand Total		2638	2265	1855	701	7459
CONSOLIDATION						
Commercial Banks		1672	1816	1574	657	5719
Co operative Banks		170	138	120	5	433
Regional Rural Banks		796	311	138	32	1277
Others				23	7	30
Grand Total		2638	2265	1855	701	7459

SLBC OF A.P		Convener::Union Bank of India				
2. District-wise No. of Branches as on 30.06.2021						
S.No.	Name of the District	No.of Branches				
		Rural	Semi Urban	Urban	Metro	Total
1	Anantpuram	170	137	172		479
2	Chittoor	259	176	184		619
3	East Godavari	296	276	237		809
4	Guntur	317	246	292		855
5	Kadapa	137	121	116		374
6	Krishna	249	276	111	247	883
7	Kurnool	160	117	205		482
8	Nellore	149	152	137		438
9	Prakasam	198	197	87		482
10	Srikakulam	175	98	59		332
11	Vishakhapatnam	175	115	36	454	780
12	Vizianagaram	126	92	74		292
13	West Godavari	227	262	145		634
GRAND TOTAL		2638	2265	1855	701	7459

SLBC OF A.P		Convener: UNION BANK OF INDIA		
3. District-wise Deposits ,Advances & CD Ratio as on 30.06.2021 (Amount in crores)				
S.No.	Name of the District	Deposits	Advances	CD Ratio
1	Ananthapuram	23895.33	27514.72	115.15
2	Chittoor	41810.17	32986.45	78.90
3	East Godavari	37031.74	46734.16	126.20
4	Guntur	41723.00	52269.01	125.28
5	Krishna	63547.94	114845.72	180.72
6	Kurnool	20153.43	26216.84	130.09
7	Prakasam	17329.08	27427.26	158.27
8	SPS Nellore	18060.96	25116.72	139.07
9	Srikakulam	12234.64	12901.81	105.45
10	Visakhapatnam	60448.76	74517.84	123.27
11	Vizianagaram	10057.07	11087.15	110.24
12	West Godavari	26143.64	38345.18	146.67
13	YSR Kadapa	18733.33	20203.49	107.85
Grand Total		391169.08	510166.35	130.42

4. BANK-WISE DEPOSITS, ADVANCES & CD RATIO AS ON 30.06.2021

(Amount in crores)

S.No.	Name of the Bank	Deposits	Advances	CD Ratio
1	Bank of Baroda	9609.50	22519.62	234.35
2	Bank of India	5627.60	10662.64	189.47
3	Bank of Maharashtra	601.94	761.63	126.53
4	Canara Bank	26829.73	48465.94	180.64
5	Central Bank of India	3491.66	4358.62	124.83
6	Indian Bank	12944.53	22700.84	175.37
7	Indian Overseas Bank	6981.80	8135.15	116.52
8	Punjab National Bank	5930.43	8324.88	140.38
9	Punjab & Sind Bank	299.01	4395.51	1470.02
10	UCO Bank	981.51	2503.55	255.07
11	Union Bank of India	72261.13	84001.31	116.25
12	State Bank of India	120937.94	140100.87	115.85
Public Sector Banks Total		266496.77	356930.57	133.93
13	Axis Bank	12565.26	11693.27	93.06
14	Bandhan Bank	262.03	149.19	56.94
15	Catholic Syrian Bank Ltd	36.21	45.16	124.72
16	City Union Bank Ltd	1026.58	2901.00	282.59
17	Coastal Local Area Bank Ltd	617.51	520.82	84.34
18	DCB Bank Limited	239.06	862.44	360.76
19	Dhana Laxmi Bank	169.75	261.12	153.83
20	Federal Bank	747.08	1149.06	153.81
21	HDFC Bank Ltd	14888.41	25464.69	171.04
22	ICICI Bank Ltd.	12465.90	17595.12	141.15
23	IDBI Bank	3244.77	4305.37	132.69
24	IDFC First Bank	1216.30	2021.15	166.17
25	Indus Ind Bank	1642.61	4575.22	278.53
26	Karnataka Bank	1877.53	2538.51	135.20
27	Karur Vysya Bank	6607.58	7808.41	118.17
28	Kotak Mahindra Bank	5024.09	4002.42	79.66
29	KBS Local Area Bank	15.85	8.49	53.57
30	Laxmi Vilas Bank	1600.45	1253.60	78.33
31	RBL Bank	305.78	576.97	188.69
32	South Indian Bank	732.50	973.75	132.94
33	Tamilnad Mercantile Bank	1053.38	1550.22	147.17
34	Yes Bank	505.29	1091.81	216.08
Private Sector Banks Total		66843.92	91347.79	136.66
Commercial Banks Total		333340.70	448278.36	134.48
35	AP State Co-op Bank	17110.01	23140.86	135.25
Co-op. Banks Total		17110.01	23140.86	135.25
36	Andhra Pragathi Grameena Bank	18683.81	18397.71	98.47
37	A.P.Grameena Vikas Bank	6972.99	5417.05	77.69
38	C.G.G.B.	6448.45	6288.70	97.52
39	Saptagiri Grameena Bank	7879.82	7301.82	92.66
R.R.Bs Total		39985.07	37405.28	93.55
40	Equitas Small Finance Bank Ltd	342.27	281.72	82.31
41	Fincare Small Finance Bank	221.47	427.88	193.20
42	ESAF Bank	19.54	1.51	7.74
Small Finance Banks Total		583.29	711.12	121.92
43	Airtel Payments Bank	0.00	0.00	-
44	Fino Payment Bank	0.00	0.00	-
45	India Post payment Bank	150.03	0.00	0.00
Payment Banks Total		150.03	0.00	0.00
46	A P S F C	0.00	630.74	-
Others Total		0.00	630.74	-
Grand Total		391169.08	510166.35	130.42

SLBC OF A.P							Convener:UNION BANK OF INDIA	
5. BANK-WISE PRIORITY SECTOR ADVANCES AS ON 30.06.2021							(Amount in crores)	
S.No	Name of the Bank	Short Term Production Loans	Agrl.Term Loans	Farm Credit	Agrl.Infra	Ancillary Activities	Total Agri.Advances	
							Amount	% to Total Advances
1	Bank of Baroda	5521.70	628.54	6150.24	5.45	-	6155.68	27.33
2	Bank of India	2930.51	468.99	3399.50	3.60	319.19	3722.29	34.91
3	Bank of Maharashtra	38.13	43.00	81.13	3.19	-	84.32	11.07
4	Canara Bank	16054.07	7827.72	23881.79	7.26	8.36	23897.41	49.31
5	Central Bank of India	1601.99	273.74	1875.73	11.19	147.29	2034.21	46.67
6	Indian Bank	7886.68	538.89	8425.57	12.83	465.06	8903.46	39.22
7	Indian Overseas Bank	2383.43	835.01	3218.44	-	-	3218.44	39.56
8	Punjab National Bank	316.98	157.42	474.40	-	207.22	681.62	8.19
9	Punjab & Sind Bank	16.38	-	16.38	-	-	16.38	0.37
10	UCO Bank	106.81	144.72	251.53	2.46	47.77	301.76	12.05
11	Union Bank of India	23246.21	10861.78	34107.99	703.32	1727.21	36538.52	43.50
12	State Bank of India	23706.56	8898.29	32604.85	35.44	7.26	32647.55	23.30
	Public Sector Banks Total	83809.45	30678.09	114487.54	784.74	2929.36	118201.64	33.12
13	Axis Bank	1670.35	962.48	2632.83	-	-	2632.83	22.52
14	Bandhan Bank	-	28.32	28.32	0.42	7.20	35.94	24.09
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-
16	City Union Bank Ltd	103.38	212.46	315.84	-	355.07	670.90	23.13
17	Coastal Local Area Bank Ltd	83.63	34.32	117.96	-	-	117.96	22.65
18	DCB Bank Limited	116.60	14.24	130.84	-	20.12	150.96	17.50
19	Dhana Laxmi Bank	105.39	4.14	109.53	-	-	109.53	41.95
20	Federal Bank	419.77	3.55	423.32	0.79	5.35	429.46	37.37
21	HDFC Bank Ltd	2475.38	560.04	3035.42	17.64	1303.43	4356.49	17.11
22	ICICI Bank Ltd.	977.73	1098.09	2075.82	-	-	2075.82	11.80
23	IDBI Bank	952.63	30.48	983.11	1.07	15.02	999.20	23.21
24	IDFC First Bank	75.48	40.23	115.71	-	2.86	118.57	5.87
25	Indus Ind Bank	787.96	-	787.96	-	-	787.96	17.22
26	Karnataka Bank	250.03	27.56	277.59	72.94	136.86	487.39	19.20
27	Karur Vysya Bank	2070.56	56.53	2127.09	13.55	11.21	2151.85	27.56
28	Kotak Mahindra Bank	91.29	525.42	616.71	10.86	351.45	979.02	24.46
29	KBS Local Area Bank	-	0.24	0.24	-	-	0.24	2.87
30	Laxmi Vilas Bank	304.37	-	304.37	-	-	304.37	24.28
31	RBL Bank	57.47	74.03	131.50	-	3.73	135.23	23.44
32	South Indian Bank	252.92	-	252.92	-	-	252.92	25.97
33	Tamilnad Mercantile Bank	122.45	209.06	331.51	6.94	163.25	501.69	32.36
34	YES Bank	517.15	-	517.15	-	-	517.15	47.37
	Private Sector Banks Total	11434.54	3881.19	15315.73	124.22	2375.54	17815.50	19.50
	Commercial Banks Total	95243.99	34559.28	129803.27	908.96	5304.90	136017.13	30.34
35	AP State Co-op Bank	12959.96	4309.86	17269.82	2.22	-	17272.04	74.64
	Co-op. Banks Total	12959.96	4309.86	17269.82	2.22	-	17272.04	74.64
36	A.P Grameena Bank	8787.64	5322.04	14109.68	4.05	-	14113.73	76.71
37	A.P.Grameena Vikas Bank	1590.29	2171.08	3761.37	-	-	3761.37	69.44
38	C.G.G.B.	3798.35	1374.66	5173.01	-	-	5173.01	82.26
39	Saptagiri Grameena Bank	4543.69	1447.39	5991.08	0.39	-	5991.47	82.05
	R.R.Bs Total	18719.97	10315.17	29035.14	4.44	-	29039.58	77.63
40	Equitas Small Finance Bank Ltd	-	3.54	3.54	-	-	3.54	1.26
41	Fincare Small Finance Bank	-	237.06	237.06	-	-	237.06	55.40
42	ESAF Bank	-	-	-	-	-	-	-
	Small Finance Banks Total	-	240.60	240.60	-	-	240.60	33.83
43	Airtel Payments Bank	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-
45	India Post payment Bank	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-	-
	Others Total	-	-	-	-	-	-	-
	Grand Total	126923.92	49424.91	176348.83	915.62	5304.90	182569.35	35.79

SLBC OF A.P		Convener:UNION BANK OF INDIA				
5. BANK-WISE PRIORITY SECTOR ADVANCES AS ON 30.6.21						
S.No	Name of the Bank	MSME	Export Credit	Others' under Priority Sector Advances	Total Priority Sector Advances	
					Amount	% to Total Advances
1	Bank of Baroda	2411.20	-	3181.62	11748.51	52.17
2	Bank of India	1308.67	-	850.58	5881.54	55.16
3	Bank of Maharashtra	254.50	-	65.83	404.65	53.13
4	Canara Bank	5805.97	-	2491.05	32194.43	66.43
5	Central Bank of India	587.69	-	444.86	3066.76	70.36
6	Indian Bank	3295.12	-	1171.07	13369.65	58.89
7	Indian Overseas Bank	2378.82	-	1689.40	7286.66	89.57
8	Punjab National Bank	1278.43	-	563.56	2523.60	30.31
9	Punjab & Sind Bank	80.94	-	51.44	148.76	3.38
10	UCO Bank	627.63	-	223.34	1152.73	46.04
11	Union Bank of India	13296.25	340.52	5322.08	55497.36	66.07
12	State Bank of India	11459.59	-	14446.51	58553.65	41.79
	Public Sector Banks Total	42784.80	340.52	30501.34	191828.29	53.74
13	Axis Bank	596.49	-	219.12	3448.43	29.49
14	Bandhan Bank	110.72	-	-	146.66	98.30
15	Catholic Syrian Bank Ltd	-	-	17.52	17.52	38.80
16	City Union Bank Ltd	939.60	-	46.42	1656.92	57.12
17	Coastal Local Area Bank Ltd	40.39	-	37.38	195.72	37.58
18	DCB Bank Limited	252.59	-	82.06	485.61	56.31
19	Dhana Laxmi Bank	23.43	-	24.41	157.37	60.27
20	Federal Bank	88.33	-	52.17	569.96	49.60
21	HDFC Bank Ltd	1844.02	-	594.65	6795.16	26.68
22	ICICI Bank Ltd.	3353.86	0.51	879.30	6309.49	35.86
23	IDBI Bank	600.06	-	563.86	2163.12	50.24
24	IDFC First Bank	367.81	-	38.79	525.17	25.98
25	Indus Ind Bank	1468.32	-	58.20	2314.49	50.59
26	Karnataka Bank	945.39	-	154.46	1587.23	62.53
27	Karur Vysya Bank	2068.25	108.98	203.61	4532.69	58.05
28	Kotak Mahindra Bank	1281.15	-	81.09	2341.26	58.50
29	KBS Local Area Bank	2.35	-	0.25	2.85	33.52
30	Laxmi Vilas Bank	306.13	-	26.08	636.58	50.78
31	RBL Bank	78.81	-	19.40	233.44	40.46
32	South Indian Bank	205.91	-	139.36	598.18	61.43
33	Tamilnad Mercantile Bank	416.36	-	86.22	1004.27	64.78
34	YES Bank	-	-	-	517.15	47.37
	Private Sector Banks Total	14989.95	109.49	3324.34	36239.28	39.67
	Commercial Banks Total	57774.75	450.01	33825.68	228067.58	50.88
35	AP State Co-op Bank	27.41	-	1621.87	18921.32	81.77
	Co-op. Banks Total	27.41	-	1621.87	18921.32	81.77
36	A.P Grameena Bank	1405.35	-	1505.97	17025.05	92.54
37	A.P.Grameena Vikas Bank	599.13	-	335.41	4695.91	86.69
38	C.G.G.B.	393.15	-	312.48	5878.64	93.48
39	Saptagiri Grameena Bank	586.00	-	243.94	6821.41	93.42
	R.R.Bs Total	2983.63	-	2397.80	34421.01	92.02
40	Equitas Small Finance Bank Ltd	136.00	-	4.25	143.79	51.04
41	Fincare Small Finance Bank	16.91	-	74.31	328.27	76.72
42	ESAF Bank	0.08	-	-	0.08	5.14
	Small Finance Banks Total	152.98	-	78.56	472.14	66.39
43	Airtel Payments Bank	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-
45	India Post payment Bank	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-
46	A P S F C	618.32	-	-	618.32	98.03
	Others Total	618.32	-	-	618.32	98.03
	Grand Total	61557.09	450.01	37923.92	282500.36	55.37

6. District-wise Priority Sector Advances Outstanding as on 30.06.2021 (amount in crores)

S.No.	District	Short Term Production Loans	Agrl.Term Loans	Farm Credit	Agr. Infra.	Ancillary Activities	Total Agrl. Advances	MSME	Export Credit	Others' under Priority Sector	Total Priority Sector
1	Ananthapuram	10573.24	3693.39	14266.63	36.10	55.08	14357.81	3755.14	11.78	2105.95	20230.69
2	Chittoor	9887.51	3341.35	13228.87	64.54	137.77	13431.18	4161.59	11.53	2391.07	19995.37
3	East Godavari	12728.81	4741.37	17470.18	236.33	765.21	18471.72	5964.50	89.12	2641.40	27166.74
4	Guntur	13780.67	5123.48	18904.15	48.93	647.91	19600.99	7969.77	61.66	3508.24	31140.66
5	Krishna	15985.56	7009.08	22994.64	193.66	556.09	23744.39	8795.87	46.18	7102.18	39688.63
6	Kurnool	9300.94	2882.41	12183.35	70.06	101.34	12354.75	3153.32	12.82	2133.84	17654.73
7	Prakasam	11591.27	4280.49	15871.77	47.22	160.71	16079.70	4040.45	89.98	1991.53	22201.66
8	SPS Nellore	7162.96	3062.78	10225.74	21.73	356.49	10603.96	3617.29	27.49	2146.25	16395.00
9	Srikakulam	4252.51	2463.85	6716.36	8.22	36.37	6760.94	1846.48	11.44	1983.46	10602.33
10	Visakhapatnam	7232.30	3631.20	10863.51	44.33	440.77	11348.61	9104.39	15.41	4451.78	24920.19
11	Vizianagaram	5028.40	1623.41	6651.80	9.53	25.03	6686.36	1741.92	5.79	2789.58	11223.65
12	West Godavari	13365.31	4705.44	18070.75	91.41	619.32	18781.48	4689.49	59.64	2770.06	26300.66
13	YSR Kadapa	6034.42	2866.67	8901.09	43.56	1402.80	10347.45	2716.88	7.16	1908.57	14980.07
	Grand Total	126923.92	49424.91	176348.83	915.62	5304.90	182569.35	61557.09	450.01	37923.92	282500.36

7. Bank-wise Total Agricultural Advances Outstanding as on 30.06.2021(Amt. 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	393602	6155.68	6794	566.20	400396	6721.89
2	Bank of India	285391	3722.29	-	-	285391	3722.29
3	Bank of Maharashtra	4660	84.32	-	-	4660	84.32
4	Canara Bank	1684460	23897.41	720	134.32	1685180	24031.73
5	Central Bank of India	123185	2034.21	13	5.87	123198	2040.08
6	Indian Bank	619183	8903.46	53	228.77	619236	9132.22
7	Indian Overseas Bank	250945	3218.44	-	-	250945	3218.44
8	Punjab National Bank	28869	681.62	4	0.12	28873	681.74
9	Punjab & Sind Bank	101	16.38	-	-	101	16.38
10	UCO Bank	13907	301.76	-	-	13907	301.76
11	Union Bank of India	2228513	36538.52	8	15.28	2228521	36553.80
12	State Bank of India	2051233	32647.55	-	-	2051233	32647.55
	Public Sector Banks Total	7684049	118201.64	7592	950.56	7691641	119152.20
13	Axis Bank	33923	2632.83	-	-	33923	2632.83
14	Bandhan Bank	20592	35.94	-	-	20592	35.94
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	10643	670.90	-	-	10643	670.90
17	Coastal Local Area Bank Ltd	14904	117.96	9273	72.00	24177	189.96
18	DCB Bank Limited	2873	150.96	151	4.44	3024	155.40
19	Dhana Laxmi Bank	2315	109.53	5	5.27	2320	114.81
20	Federal Bank	16402	429.46	-	-	16402	429.46
21	HDFC Bank Ltd	33850	4356.49	-	-	33850	4356.49
22	ICICI Bank Ltd.	58978	2075.82	-	-	58978	2075.82
23	IDBI Bank	54594	999.20	1	0.25	54595	999.45
24	IDFC First Bank	3632	118.57	-	-	3632	118.57
25	Indus Ind Bank	23679	787.96	-	-	23679	787.96
26	Karnataka Bank	14452	487.39	-	-	14452	487.39
27	Karur Vysya Bank	111136	2151.85	11048	336.02	122184	2487.87
28	Kotak Mahindra Bank	34289	979.02	-	-	34289	979.02
29	KBS Local Area Bank	42	0.24	-	-	42	0.24
30	Laxmi Vilas Bank	22178	304.37	-	-	22178	304.37
31	RBL Bank	38440	135.23	7	0.74	38447	135.97
32	South Indian Bank	13355	252.92	-	-	13355	252.92
33	Tamilnad Mercantile Bank	28310	501.69	-	-	28310	501.69
34	Yes Bank	2736	517.15	-	-	2736	517.15
	Private Sector Banks Total	541323	17815.50	20485	418.72	561808	18234.22
	Commercial Banks Total	8225372	136017.13	28077	1369.28	8253449	137386.41
35	AP State Co-op Bank	1820688	17272.04	-	-	1820688	17272.04
	Co-op. Banks Total	1820688	17272.04	-	-	1820688	17272.04
36	Andhra Pragathi Grameena Bank	1119782	14113.73	-	-	1119782	14113.73
37	A.P.Grameena Vikas Bank	317383	3761.37	-	-	317383	3761.37
38	C.G.G.B.	439475	5173.01	-	-	439475	5173.01
39	Saptagiri Grameena Bank	480269	5991.47	-	-	480269	5991.47
	R.R.Bs Total	2356909	29039.58	-	-	2356909	29039.58
40	Equitas Small Finance Bank Ltd	95	3.54	-	-	95	3.54
41	Fincare Small Finance Bank	113674	237.06	-	-	113674	237.06
42	ESAF Bank	-	-	-	-	-	-
	Small Finance Banks Total	113769	241	-	-	113769	241
43	Airtel Payments Bank	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-
45	India Post payment Bank	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-
	Others Total	-	-	-	-	-	-
	Grand Total	12516738	182569.35	28077	1369.28	12544815	183938.63

SLBC OF A.P		Convener: UNION BANK OF INDIA					
8.Bank-wise Agricultural Advances To Small Farmers & Marginal Farmers - Outstanding as on 30.06.2021 (Amount in Crores)							
S.No.	Name of the Bank	Small Farmers		Marginal Farmers		Total	
		Accounts	Amount	Accounts	Amount	Accounts	Amount
1	Bank of Baroda	197644	4435.89	96144	911.00	293788	5346.89
2	Bank of India	201391	1104.20	84000	2618.05	285391	3722.25
3	Bank of Maharashtra	-	-	-	-	-	-
4	Canara Bank	1125832	14255.62	189316	2796.07	1315148	17051.69
5	Central Bank of India	41883	691.63	80070	1322.24	121953	2013.87
6	Indian Bank	365881	3433.59	173696	1415.54	539577	4849.13
7	Indian Overseas Bank	198663	2529.80	31370	413.18	230033	2942.98
8	Punjab National Bank	13754	287.21	12842	229.54	26596	516.75
9	Punjab & Sind Bank	77	12.81	24	3.57	101	16.38
10	UCO Bank	10569	229.33	3338	72.43	13907	301.76
11	Union Bank of India	1189558	22403.93	1013323	13972.93	2202881	36376.86
12	State Bank of India	533320	9794.26	1230739	5550.08	1764059	15344.34
Public Sector Banks Total		3878572	59178.26	2914862	29304.64	6793434	88482.89
13	Axis Bank	-	-	33923	2632.83	33923	2632.83
14	Bandhan Bank	16126	28.68	-	-	16126	28.68
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	-	-	127	1.65	127	1.65
17	Coastal Local Area Bank Ltd	298	5.99	6621	42.20	6919	48.19
18	DCB Bank Limited	998	43.55	929	35.14	1927	78.68
19	Dhana Laxmi Bank	2309	105.39	4	0.09	2313	105.48
20	Federal Bank	2149	75.56	8914	134.41	11063	209.97
21	HDFC Bank Ltd	5382	180.81	7547	180.29	12929	361.10
22	ICICI Bank Ltd.	-	-	-	-	-	-
23	IDBI Bank	9213	181.38	29217	484.42	38430	665.79
24	IDFC First Bank	-	-	-	-	-	-
25	Indus Ind Bank	-	-	17829	249.94	17829	249.94
26	Karnataka Bank	4036	50.51	4515	44.93	8551	95.44
27	Karur Vysya Bank	21191	470.19	71587	549.62	92778	1019.81
28	Kotak Mahindra Bank	-	-	-	-	-	-
29	KBS Local Area Bank	-	-	42	0.24	42	0.24
30	Laxmi Vilas Bank	-	-	-	-	-	-
31	RBL Bank	37892	86.55	137	9.48	38029	96.03
32	South Indian Bank	-	-	13355	252.92	13355	252.92
33	Tamilnad Mercantile Bank	5478	164.59	13052	187.52	18530	352.11
34	Yes Bank	-	-	-	-	-	-
Private Sector Banks Total		105072	1393.20	207799	4805.68	312871	6198.88
Commercial Banks Total		3983644	60571.46	3122661	34110.32	7106305	94681.77
35	AP State Co-op Bank	1648644	15342.79	143914	1558.13	1792558	16900.92
Co-op. Banks Total		1648644	15342.79	143914	1558.13	1792558	16900.92
36	Andhra Pragathi Grameena Bank	465908	6453.16	197117	2761.69	663025	9214.85
37	A.P.Grameena Vikas Bank	102105	1106.21	183417	2123.29	285522	3229.50
38	C.G.G.B.	127447	1448.45	197764	2483.04	325211	3931.49
39	Saptagiri Grameena Bank	183741	2174.16	229482	2894.62	413223	5068.78
R.R.Bs Total		879201	11181.98	807780	10262.64	1686981	21444.62
40	Equitas Small Finance Bank Ltd	12	0.52	35	1.71	47	2.23
41	Fincare Small Finance Bank	-	-	-	-	-	-
42	ESAF Bank	-	-	-	-	-	-
Small Finance Banks Total		12	1	35	2	47	2
43	Airtel Payments Bank	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-
45	India Post payment Bank	-	-	-	-	-	-
Payment Banks Total		-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		6511501	87096.75	4074390	45932.79	10585891	133029.55

9. Bank-wise Advances Outstanding to Agricultural Term Loans and Allied Activities as on 30.06.2021

(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	0.47	8.41	0.72	4.56	40.27	6.10	2.67	15.76
2	Bank of India	2.84	18.65	7.97	-	9.18	10.87	-	80.56
3	Bank of Maharashtra	0.08	0.68	0.98	-	0.71	0.03	1.72	-
4	Canara Bank	3383.69	17.92	21.99	-	98.17	30.15	18.62	4.98
5	Central Bank of India	2.32	2.70	1.45	-	7.64	75.30	0.77	1.63
6	Indian Bank	-	6.85	-	-	99.00	49.56	10.49	75.67
7	Indian Overseas Bank	83.05	0.84	-	-	456.14	3.75	156.93	-
8	Punjab National Bank	-	-	-	-	14.63	2.68	12.91	52.56
9	Punjab & Sind Bank	-	-	-	-	-	-	-	-
10	UCO Bank	0.35	1.08	0.09	-	3.94	0.40	0.18	0.02
11	Union Bank of India	66.53	49.28	33.00	3.09	1250.14	161.48	58.43	350.30
12	State Bank of India	25.39	35.90	708.33	5.25	3096.18	97.06	449.57	7.56
	Public Sector Banks Total	3564.71	142.32	774.53	12.90	5076.00	437.38	712.29	589.04
13	Axis Bank	-	-	-	-	-	-	-	-
14	Bandhan Bank	0.11	1.43	-	-	3.83	0.70	1.40	0.68
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	0.08	61.54	1.88	-	4.76	5.51	-	134.83
17	Coastal Local Area Bank Ltd	-	-	-	-	2.57	-	-	-
18	DCB Bank Limited	-	12.66	0.03	-	-	-	-	0.19
19	Dhana Laxmi Bank	-	-	-	-	-	-	-	4.05
20	Federal Bank	0.14	0.75	0.12	-	0.60	-	0.01	1.02
21	HDFC Bank Ltd	-	410.72	1.54	98.29	0.34	1.25	-	3.35
22	ICICI Bank Ltd.	-	-	10.24	-	277.51	49.89	51.78	8.61
23	IDBI Bank	0.05	2.80	-	1.03	2.77	2.00	0.00	11.38
24	IDFC First Bank	-	0.45	-	-	2.83	-	0.20	0.63
25	Indus Ind Bank	-	-	-	-	-	-	-	-
26	Karnataka Bank	-	1.85	0.86	-	2.83	11.65	-	-
27	Karur Vysya Bank	6.63	0.95	4.26	-	0.33	8.24	0.08	33.64
28	Kotak Mahindra Bank	-	418.45	-	-	0.26	0.25	0.01	39.91
29	KBS Local Area Bank	-	-	-	-	0.24	-	-	-
30	Laxmi Vilas Bank	-	-	-	-	-	-	-	-
31	RBL Bank	-	-	-	-	-	-	-	-
32	South Indian Bank	-	-	-	-	-	-	-	-

9. Bank-wise Advances Outstanding to Agricultural Term Loans and Allied Activities as on 30.06.2021

(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
33	Tamilnad Mercantile Bank	-	-	-	-	158.34	-	2.07	-
34	YES Bank	-	-	-	-	-	-	-	-
Private Sector Banks Total		7.01	911.59	18.93	99.32	457.23	79.49	55.55	238.29
Commercial Banks Total		3571.72	1053.91	793.46	112.22	5533.23	516.87	767.84	827.33
35	AP State Co-op Bank	259.23	89.14	123.26	11.07	1202.73	503.31	701.49	21.85
Co-op. Banks Total		259.23	89.14	123.26	11.07	1202.73	503.31	701.49	21.85
36	Andhra Pragathi Grameena Bank	7.55	16.49	4.43	-	43.12	0.37	64.18	0.14
37	A.P.Grameena Vikas Bank	10.93	26.18	7.57	-	54.85	1.29	12.46	-
38	C.G.G.B.	53.47	32.09	-	-	8.01	1.01	6.03	3.01
39	Saptagiri Grameena Bank	0.18	4.54	1.12	-	17.24	1.91	3.57	4.02
R.R.B.s Total		72.13	79.30	13.12	-	123.22	4.59	86.24	7.17
40	Equitas Small Finance Bank	-	-	-	-	-	-	-	-
41	Fincare Small Finance Bank	-	-	-	-	-	-	-	-
42	ESAF Bank	-	-	-	-	-	-	-	-
Small Finance Banks Total		-	-	-	-	-	-	-	-
43	Airtel Payments Bank	-	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-	-
45	India Post payment Bank	-	-	-	-	-	-	-	-
Payment Banks Total		-	-	-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-	-	-
Others Total		-	-	-	-	-	-	-	-
Grand Total		3903.09	1222.35	929.84	123.28	6859.18	1024.77	1555.57	856.36

SLBC OF A.P.

10. Bank-wise Total MSME Advances Outstanding as on 30.06.2021

(Amount in Crores)

S.No	Bank	Micro Enterprises		Small Enterprises		Total Micro & Small Enterprises		Total Medium Enterprises		Total Micro, Small & Medium Enterprises	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
1	Bank of Baroda	28582	1308.36	4153	956.54	32735	2264.90	3407	146.31	36142	2411.20
2	Bank of India	67904	822.80	905	407.18	68809	1229.98	93	78.69	68902	1308.67
3	Bank of Maharashtra	2391	119.86	174	106.20	2565	226.06	7	28.44	2572	254.50
4	Canara Bank	205908	3445.60	9839	1711.40	215747	5157.00	433	648.97	216180	5805.97
5	Central Bank of India	24242	206.04	1147	352.36	25389	558.41	47	29.28	25436	587.69
6	Indian Bank	69017	1610.96	26271	1211.90	95288	2822.86	231	472.26	95519	3295.12
7	Indian Overseas Bank	51910	1273.89	1866	846.25	53776	2120.14	108	258.68	53884	2378.82
8	Punjab National Bank	19536	498.46	2347	515.68	21883	1014.14	122	264.29	22005	1278.43
9	Punjab & Sind Bank	370	27.33	278	24.47	648	51.80	380	29.14	1028	80.94
10	UCO Bank	14229	283.91	6723	278.16	20952	562.07	94	65.56	21046	627.63
11	Union Bank of India	393205	5643.69	12651	4444.47	405856	10088.15	6020	3208.09	411876	13296.25
12	State Bank of India	173108	5678.00	14155	4843.00	187263	10521.00	522	938.59	187785	11459.59
	Public sector Banks Total	1050402	20918.89	80509	15697.62	1130911	36616.51	11464	6168.29	1142375	42784.80
13	Axis Bank	1499	316.38	1373	280.11	2872	596.49	-	-	2872	596.49
14	Bandhan Bank	56385	110.57	3	0.15	56388	110.72	-	-	56388	110.72
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	2087	495.09	620	366.91	2707	862.00	40	77.60	2747	939.60
17	Coastal Local Area Bank	15591	40.39	-	-	15591	40.39	-	-	15591	40.39
18	DCB Bank Limited	1149	213.95	166	36.31	1315	250.26	22	2.33	1337	252.59
19	Dhana Laxmi Bank	92	13.80	57	6.25	149	20.05	3	3.38	152	23.43
20	Federal Bank	110	28.56	42	48.89	152	77.45	6	10.88	158	88.33
21	HDFC Bank Ltd	1730	478.85	878	594.84	2608	1073.69	467	770.33	3075	1844.02
22	ICICI Bank Ltd.	11617	1388.62	8448	1404.49	20065	2793.10	1574	560.75	21639	3353.86
23	IDBI Bank	11952	486.20	837	111.98	12789	598.18	17	1.89	12806	600.06
24	IDFC First Bank	3581	186.38	551	168.85	4132	355.23	97	12.58	4229	367.81
25	Indus Ind Bank	19295	748.99	5434	639.73	24729	1388.73	376	79.60	25105	1468.32
26	Karnataka Bank	2621	321.25	901	529.66	3522	850.91	56	94.48	3578	945.39
27	Karur Vysya Bank	3545	704.69	1358	910.21	4903	1614.90	204	453.35	5107	2068.25
28	Kotak Mahindra Bank	3466	613.49	1659	495.42	5125	1108.90	319	172.24	5444	1281.15
29	KBS Local Area Bank	407	2.35	-	-	407	2.35	-	-	407	2.35
30	Laxmi Vilas Bank	434	67.23	762	223.49	1196	290.72	9	15.41	1205	306.13
31	RBL Bank	355	40.39	70	37.13	425	77.52	6	1.29	431	78.81
32	South Indian Bank	273	51.80	171	149.24	444	201.03	3	4.88	447	205.91
33	Tamilnad Mercantile Bank	2612	271.85	215	101.79	2827	373.63	15	42.73	2842	416.36
34	Yes Bank	-	-	-	-	-	-	-	-	-	-
	Pvt Sector Banks Total	138801	6580.80	23545	6105.43	162346	12686.24	3214	2303.71	165560	14989.95
	Commercial Banks Total	1189203	27499.70	104054	21803.05	1293257	49302.75	14678	8472.01	1307935	57774.75
35	AP State Co-op Bank	7478	26.96	2	0.45	7480	27.41	-	-	7480	27.41
	Co-op. Banks Total	7478	26.96	2	0.45	7480	27.41	-	-	7480	27.41
36	APGB	160645	1393.68	7	11.67	160652	1405.35	-	-	160652	1405.35
37	A.P.Grameena Vikas Bank	50796	599.13	-	-	50796	599.13	-	-	50796	599.13
38	C.G.G.B.	61775	393.15	-	-	61775	393.15	-	-	61775	393.15
39	Saptagiri Grameena Bank	47198	569.56	15	16.44	47213	586.00	-	-	47213	586.00
	TOTAL R.R.Bs	320414	2955.52	22	28.11	320436	2983.63	-	-	320436	2983.63
40	Equitas Small Finance Bank Ltd	1509	88.36	121	47.06	1630	135.42	7	0.58	1637	136.00
41	Fincare Small Finance Bank	15954	16.91	-	-	15954	16.91	-	-	15954	16.91
42	ESAF Bank	1	0.08	-	-	1	0.08	-	-	1	0.08
	Small Finance Banks Total	17464	105	121	47	17585	152	7	1	17592	153
43	Airtel Payments Bank	-	-	-	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-	-	-	-
46	A P S F C	70	12.81	924	348.28	994	361.10	62	257.22	1056	618.32
	Others Total	70	13	924	348	994	361	62	257	1056	618
	Grand Total	1534629	30600.34	105123	22226.95	1639752	52827.29	14747	8729.81	1654499	61557.09

		11. Bank-wise MSME Advances Outstanding under Manufacturing & Service Sector as on 30.06.2021 (Amount in Crores)											
S.No	Name of the Bank	Micro Enterprises				Small Enterprises				Total Micro & Small Enterprises			
		Manufacturing		Service		Manufacturing		Service		Manufacturing		Service	
		A/Cs	Amf.	A/Cs	Amf.	A/Cs	Amf.	A/Cs	Amf.	A/Cs	Amf.	A/Cs	Amf.
1	Bank of Baroda	4774	322.75	23808	985.61	2478	410.83	1675	545.71	7252	733.58	25483	1531.32
2	Bank of India	2397	130.87	65507	691.93	362	270.26	543	136.92	2759	401.13	66050	828.85
3	Bank of Maharashtra	213	23.12	2178	96.74	17	25.00	157	81.20	230	48.12	2335	177.94
4	Canara Bank	113102	1818.46	92806	1627.14	5314	708.54	4525	1002.86	118416	2527.00	97331	2630.00
5	Central Bank of India	1094	42.70	23148	163.34	216	118.93	931	233.43	1310	161.63	24079	396.78
6	Indian Bank	15056	554.39	53961	1056.57	1716	498.25	24555	713.65	16772	1052.63	78516	1770.23
7	Indian Overseas Bank	5322	484.29	46588	789.60	649	446.82	1217	399.43	5971	931.11	47805	1189.03
8	Punjab National Bank	1435	105.53	18101	392.93	312	200.45	2035	315.23	1747	305.99	20136	708.16
9	Punjab & Sind Bank	146	10.33	224	17.00	90	9.68	188	14.79	236	20.02	412	31.78
10	UCO Bank	454	31.38	13775	252.53	139	97.27	6584	180.89	593	128.65	20359	433.42
11	Union Bank of India	52130	2457.64	341075	3186.05	6925	2259.01	5726	2185.46	59055	4716.65	346801	5371.51
12	State Bank of India	5392	1416.00	167716	4262.00	1917	1381.00	12238	3462.00	7309	2797.00	179954	7724.00
	Public sector Banks Total	201515	7397.45	848887	13521.44	20135	6426.05	60374	9271.57	221650	13823.50	909261	22793.01
13	Axis Bank	502	118.60	997	197.78	757	181.36	616	98.75	1259	299.96	1613	296.53
14	Bandhan Bank	15839	27.93	40546	82.64	-	-	3	0.15	15839	27.93	40549	82.79
15	Catholic Syrian Bank	-	-	-	-	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	585	102.01	1502	393.08	408	230.24	212	136.67	993	332.25	1714	529.75
17	Coastal Local Area	-	-	15591	40.39	-	-	-	-	-	-	15591	40.39
18	DCB Bank Limited	166	37.77	983	176.18	14	9.77	152	26.54	180	47.54	1135	202.71
19	Dhana Laxmi Bank	7	1.05	85	12.75	7	0.75	50	5.50	14	1.80	135	18.25
20	Federal Bank	54	11.95	56	16.61	20	20.78	22	28.11	74	32.73	78	44.72
21	HDFC Bank Ltd	205	235.69	1525	243.16	270	296.16	608	298.68	475	531.85	2133	541.84
22	ICICI Bank Ltd.	461	125.79	11156	1262.83	391	283.29	8057	1121.19	852	409.08	19213	2384.03
23	IDBI Bank	461	25.02	11491	461.18	120	21.72	717	90.25	581	46.75	12208	551.43
24	IDFC First Bank	90	18.08	3491	168.30	76	32.35	475	136.50	166	50.43	3966	304.80
25	Indus Ind Bank	46	14.13	19249	734.86	30	42.37	5404	597.36	76	56.50	24653	1332.23
26	Karnataka Bank	247	38.68	2374	282.57	278	125.88	623	403.78	525	164.56	2997	686.35
27	Karur Vysya Bank	1355	348.71	2190	355.98	737	643.39	621	266.82	2092	992.10	2811	622.80
28	Kotak Mahindra Bank	229	158.40	3237	455.09	343	225.85	1316	269.57	572	384.25	4553	724.66
29	KBS Local Area Bank	-	-	407	2.35	-	-	-	-	-	-	407	2.35
30	Laxmi Vilas Bank	105	36.47	329	30.76	106	82.44	656	141.05	211	118.91	985	171.81
31	RBL Bank	39	7.17	316	33.22	29	14.80	41	22.33	68	21.97	357	55.55
32	South Indian Bank	34	10.36	239	41.44	49	62.11	122	87.13	83	72.46	361	128.57
33	TM Bank	145	17.64	2467	254.21	101	48.00	114	53.79	246	65.64	2581	307.99
34	Yes Bank	-	-	-	-	-	-	-	-	-	-	-	-
	Pvt Sector Banks Total	20570	1335.44	118231	5245.36	3736	2321.25	19809	3784.18	24306	3656.70	138040	9029.54
	Commercial Banks Total	222085	8732.89	967118	18766.80	23871	8747.30	80183	13055.75	245956	17480.20	1047301	31822.55
35	AP State Co-op Bank	87	10.78	7391	16.18	1	0.31	1	0.14	88	11.08	7392	16.33
	Co-op. Banks Total	87	10.78	7391	16.18	1	0.31	1	0.14	88	11.08	7392	16.33
36	APGB	7431	41.28	153214	1352.40	-	-	7	11.67	7431	41.28	153221	1364.07
37	APGVB	-	-	50796	599.13	-	-	-	-	-	-	50796	599.13
38	C.G.G.B.	-	-	61775	393.15	-	-	-	-	-	-	61775	393.15
39	Saptagiri Grameena Bank	20160	310.29	27038	259.27	9	11.42	6	5.02	20169	321.71	27044	264.29
	TOTAL R.R.Bs	27591	351.57	292823	2603.96	9	11.42	13	16.69	27600	362.99	292836	2620.64
40	Equitas SFB	66	13.39	1443	74.97	30	25.36	91	21.70	96	38.75	1534	96.67
41	Fincare Small Finance Bank	-	-	15954	16.91	-	-	-	-	-	-	15954	16.91
42	ESAF Bank	1	0.08	-	-	-	-	-	-	1	0.08	-	-
	Small Finance Banks Total	67	13	17397	92	30	25	91	22	97	39	17488	114
43	Airtel Payments Bank	-	-	-	-	-	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-	-	-	-	-	-
46	A P S F C	24	4.38	46	8.43	458	220.02	466	128.26	482	224.40	512	136.69
	Others Total	24	4.38	46	8.43	458	220.02	466	128.26	482	224.40	512	136.69
	Grand Total	249854	9113.09	1284775	21487.25	24369	9004.41	80754	13222.54	274223	18117.50	1365529	34709.79

SLBC of AP		Convener: Union Bank of India							
11.Bank-wise MSME Advances Outstanding under Manufacturing & Service Sector as on 30.06.2021 (Amount in Crores)									
S.No	Name of the Bank	Total Medium Enterprises				Total Micro, Small & Medium Enterprises			
		Manufacturing		Service		Manufacturing		Service	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
1	Bank of Baroda	3115	32.25	292	114.05	10367	765.83	25775	1645.38
2	Bank of India	38	24.01	55	54.68	2797	425.14	66105	883.53
3	Bank of Maharashtra	5	13.12	2	15.32	235	61.24	2337	193.26
4	Canara Bank	311	398.45	122	250.52	118727	2925.45	97453	2880.52
5	Central Bank of India	13	13.44	34	15.84	1323	175.07	24113	412.62
6	Indian Bank	89	250.93	142	221.33	16861	1303.56	78658	1991.56
7	Indian Overseas Bank	65	192.06	43	66.62	6036	1123.17	47848	1255.65
8	Punjab National Bank	30	106.08	92	158.21	1777	412.06	20228	866.36
9	Punjab & Sind Bank	147	10.78	233	18.35	383	30.80	645	50.14
10	UCO Bank	38	28.25	56	37.31	631	156.90	20415	470.73
11	Union Bank of India	1806	1253.96	4214	1954.13	60861	5970.61	351015	7325.64
12	State Bank of India	71	224.00	451	714.59	7380	3021.00	180405	8438.59
	Public sector Banks Total	5728	2547.33	5736	3620.96	227378	16370.83	914997	26413.97
13	Axis Bank	-	-	-	-	1259	299.96	1613	296.53
14	Bandhan Bank	-	-	-	-	15839	27.93	40549	82.79
15	Catholic Syrian Bank	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	17	46.97	23	30.62	1010	379.22	1737	560.38
17	Coastal Local Area	-	-	-	-	-	-	15591	40.39
18	DCB Bank Limited	1	0.15	21	2.18	181	47.70	1156	204.89
19	Dhana Laxmi Bank	-	-	3	3.38	14	1.80	138	21.63
20	Federal Bank	1	0.01	5	10.87	75	32.74	83	55.59
21	HDFC Bank Ltd	216	489.97	251	280.36	691	1021.82	2384	822.20
22	ICICI Bank Ltd.	310	218.86	1264	341.89	1162	627.94	20477	2725.92
23	IDBI Bank	8	0.44	9	1.45	589	47.19	12217	552.87
24	IDFC First Bank	30	5.48	67	7.10	196	55.91	4033	311.90
25	Indus Ind Bank	6	11.29	370	68.31	82	67.79	25023	1400.53
26	Karnataka Bank	2	0.74	54	93.74	527	165.30	3051	780.09
27	Karur Vysya Bank	170	399.95	34	53.40	2262	1392.05	2845	676.20
28	Kotak Mahindra Bank	113	47.64	206	124.60	685	431.89	4759	849.26
29	KBS Local Area Bank	-	-	-	-	-	-	407	2.35
30	Laxmi Vilas Bank	6	4.91	3	10.50	217	123.82	988	182.31
31	RBL Bank	2	0.16	4	1.13	70	22.13	361	56.68
32	South Indian Bank	1	2.90	2	1.98	84	75.36	363	130.54
33	TM Bank	15	42.73	-	-	261	108.37	2581	307.99
34	Yes Bank	-	-	-	-	-	-	-	-
	Pvt Sector Banks Total	898	1272.21	2316	1031.51	25204	4928.91	140356	10061.05
	Commercial Banks Total	6626	3819.54	8052	4652.47	252582	21299.73	1055353	36475.02
35	AP State Co-op Bank	-	-	-	-	88	11.08	7392	16.33
	Co-op. Banks Total	-	-	-	-	88	11.08	7392	16.33
36	APGB	-	-	-	-	7431	41.28	153221	1364.07
37	APGVB	-	-	-	-	-	-	50796	599.13
38	C.G.G.B.	-	-	-	-	-	-	61775	393.15
39	Saptagiri Grameena Bank	-	-	-	-	20169	321.71	27044	264.29
	TOTAL R.R.Bs	-	-	-	-	27600	362.99	292836	2620.64
40	Equitas SFB	-	-	7	0.58	96	38.75	1541	97.25
41	Fincare Small Finance Bank	-	-	-	-	-	-	15954	16.91
42	ESAF Bank	-	-	-	-	1	0.08	-	-
	Small Finance Banks Total	-	-	7	1	97	39	17495	114
43	Airtel Payments Bank	-	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-	-
46	A P S F C	52	238.44	10	18.78	534	462.85	522	155.47
	Others Total	52	238.44	10	18.78	534	462.85	522	155.47
	Grand Total	6678	4057.98	8069	4671.82	280901	22175.48	1373598	39381.61

SLBC OF A.P		Convener:UNION BANK OF INDIA
12.Export Credit (Priority Sector) - Bank-wise Outstanding position as on 30.06.2021 (in crores)		
S.No.	Name of the Bank	Outstanding Amount
1	Union Bank of India	340.52
2	ICICI Bank	0.51
3	Karur Vysya Bank	108.98
Grand Total		450.01

Note:All other banks have reported NIL

13. Bank-wise Total Housing Loans Outstanding as on 30.06.2021 (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	16696	1980.10	9244	1495.42	25940	3475.53
2	Bank of India	9136	755.90	2004	606.74	11140	1362.64
3	Bank of Maharashtra	574	52.87	351	81.57	925	134.44
4	Canara Bank	22566	1878.56	5624	2592.65	28190	4471.21
5	Central Bank of India	4513	345.98	1927	426.40	6440	772.38
6	Indian Bank	8761	910.63	6473	1570.64	15234	2481.27
7	Indian Overseas Bank	9002	956.02	-	-	9002	956.02
8	Punjab National Bank	5510	463.01	3458	712.68	8968	1175.70
9	Punjab & Sind Bank	345	40.36	-	-	345	40.36
10	UCO Bank	1822	178.00	698	135.08	2520	313.08
11	Union Bank of India	52847	4726.91	16106	3916.28	68953	8643.19
12	State Bank of India	128874	12961.86	252432	31088.14	381306	44050.00
Public Sector Banks Total		260646	25250.22	298317	42625.60	558963	67875.82
13	Axis Bank	2441	141.03	667	108.66	3108	249.69
14	Bandhan Bank	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	615	40.38	376	86.12	991	126.50
17	Coastal Local Area Bank Ltd	343	37.29	46	10.24	389	47.53
18	DCB Bank Limited	792	77.76	468	117.22	1260	194.98
19	Dhana Laxmi Bank	196	23.75	50	10.19	246	33.93
20	Federal Bank	298	28.95	340	92.92	638	121.87
21	HDFC Bank Ltd	5951	557.78	4604	726.66	10555	1284.44
22	ICICI Bank Ltd.	4994	875.96	6710	2228.55	11704	3104.51
23	IDBI Bank	4840	515.05	1366	457.82	6206	972.87
24	IDFC First Bank	275	38.79	-	-	275	38.79
25	Indus Ind Bank	527	58.20	452	75.01	979	133.21
26	Karnataka Bank	1286	142.16	1216	367.85	2502	510.01
27	Karur Vysya Bank	1888	183.99	2712	689.82	4600	873.81
28	Kotak Mahindra Bank	11	0.88	-	-	11	0.88
29	KBS Local Area Bank	5	0.25	1	0.03	6	0.29
30	Laxmi Vilas Bank	177	14.58	66	15.39	243	29.97
31	RBL Bank	129	12.84	53	8.04	182	20.88
32	South Indian Bank	243	22.52	110	33.71	353	56.23
33	Tamilnad Mercantile Bank	896	84.58	352	80.64	1248	165.22
34	YES Bank	-	-	-	-	-	-
Private Sector Banks Total		25907	2856.75	19589	5108.86	45496	7965.61
Commercial Banks Total		286553	28106.97	317906	47734.46	604459	75841.43
35	AP State Co-op Bank	3037	155.13	2728	93.64	5765	248.77
Co-op. Banks Total		3037	155.13	2728	93.64	5765	248.77
36	Andhra Pragathi Grameena Bank	6765	367.07	532	120.93	7297	488.01
37	A.P.Grameena Vikas Bank	404	120.56	404	120.56	808	241.12
38	C.G.G.B.	3671	267.75	366	60.57	4037	328.32
39	Saptagiri Grameena Bank	2453	210.17	486	130.24	2939	340.41
R.R.Bs Total		13293	965.55	1788	432.30	15081	1397.85
40	Equitas Small Finance Bank Ltd	33	4.25	-	-	33	4.25
41	Fincare Small Finance Bank	136	16.29	-	-	136	16.29
42	ESAF Bank	-	-	-	-	-	-
Small Finance Banks Total		169	21	-	-	169	21
43	Airtel Payments Bank	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-
Payment Banks Total		-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		303052	29248.19	322422	48260.40	625474	77508.59

14. Bank-wise Total Education Loans Outstanding as on 30.06.2021 (Amount in Crores)

S.No.	Name of the Bank	Priority Sector		Non-Priority Sector		Total	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1	Bank of Baroda	6846	356.01	5047	119.60	11893	475.61
2	Bank of India	2849	91.06	223	25.47	3072	116.53
3	Bank of Maharashtra	258	9.28	78	11.62	336	20.90
4	Canara Bank	14831	595.52	49	231.32	14880	826.84
5	Central Bank of India	1823	83.88	162	35.20	1985	119.08
6	Indian Bank	2845	213.23	50	6.20	2895	219.43
7	Indian Overseas Bank	3185	141.95	-	-	3185	141.95
8	Punjab National Bank	2011	93.84	1977	77.43	3988	171.26
9	Punjab & Sind Bank	60	3.54	-	-	60	3.54
10	UCO Bank	696	32.61	147	8.10	843	40.71
11	Union Bank of India	16646	571.07	3064	651.54	19710	1222.62
12	State Bank of India	31819	1484.65	1351	647.60	33170	2132.25
Public Sector Banks Total		83869	3676.63	12148	1814.08	96017	5490.72
13	Axis Bank	1894	59.10	-	-	1894	59.10
14	Bandhan Bank	-	-	-	-	-	-
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-
16	City Union Bank Ltd	88	3.82	26	5.77	114	9.58
17	Coastal Local Area Bank Ltd	-	-	-	-	-	-
18	DCB Bank Limited	20	0.55	15	0.90	35	1.45
19	Dhana Laxmi Bank	17	0.66	8	1.24	25	1.91
20	Federal Bank	66	5.09	6	1.59	72	6.68
21	HDFC Bank Ltd	91	2.87	-	-	91	2.87
22	ICICI Bank Ltd.	28	3.17	10	1.22	38	4.39
23	IDBI Bank	929	47.75	19	1.82	948	49.57
24	IDFC First Bank	-	-	-	-	-	-
25	Indus Ind Bank	-	-	-	-	-	-
26	Karnataka Bank	209	7.63	204	22.22	413	29.85
27	Karur Vysya Bank	249	17.34	65	7.82	314	25.16
28	Kotak Mahindra Bank	-	-	-	-	-	-
29	KBS Local Area Bank	-	-	-	-	-	-
30	Laxmi Vilas Bank	13	0.47	4	0.43	17	0.91
31	RBL Bank	10	0.01	-	-	10	0.01
32	South Indian Bank	26	1.39	2	0.29	28	1.68
33	Tamilnad Mercantile Bank	44	1.58	31	2.94	75	4.53
34	YES Bank	-	-	-	-	-	-
Private Sector Banks Total		3684	151.43	390	46.25	4074	197.68
Commercial Banks Total		87553	3828.07	12538	1860.34	100091	5688.40
35	AP State Co-op Bank	239	30.24	23	1.41	262	31.65
Co-op. Banks Total		239	30.24	23	1.41	262	31.65
36	Andhra Pragathi Grameena Bank	1984	52.22	74	9.27	2058	61.50
37	A.P.Grameena Vikas Bank	299	8.31	-	-	299	8.31
38	C.G.G.B.	715	44.73	139	28.65	854	73.38
39	Saptagiri Grameena Bank	272	20.31	-	-	272	20.31
R.R.Bs Total		3270	125.58	213	37.92	3483	163.50
40	Equitas Small Finance Bank	-	-	-	-	-	-
41	Fincare Small Finance Bank	-	-	-	-	-	-
42	ESAF Bank	-	-	-	-	-	-
Small Finance Banks Total		-	-	-	-	-	-
43	Airtel Payments Bank	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-
Payment Banks Total		-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-
Others Total		-	-	-	-	-	-
Grand Total		91062	3983.88	12774	1899.67	103836	5883.55

SLBC OF A.P		Convener:UNION BANK OF INDIA
15.Bank-wise Outstanding under Social Infrastructure as on 30.06.2021 Amount in Crores		
S.No.	Name of the Bank	Amount
1	Bank of Baroda	-
2	Bank of India	3.45
3	Bank of Maharashtra	-
4	Canara Bank	-
5	Central Bank of India	14.83
6	Indian Bank	26.24
7	Indian Overseas Bank	-
8	Punjab National Bank	4.16
9	Punjab & Sind Bank	-
10	UCO Bank	-
11	Union Bank of India	5.00
12	State Bank of India	-
Public Sector Banks Total		53.68
13	Axis Bank	-
14	Bandhan Bank	-
15	Catholic Syrian Bank Ltd	-
16	City Union Bank Ltd	0.20
17	Coastal Local Area Bank Ltd	-
18	DCB Bank Limited	3.75
19	Dhana Laxmi Bank	-
20	Federal Bank	-
21	HDFC Bank Ltd	-
22	ICICI Bank Ltd.	-
23	IDBI Bank	1.05
24	IDFC First Bank	-
25	Indus Ind Bank	-
26	Karnataka Bank	-
27	Karur Vysya Bank	-
28	Kotak Mahindra Bank	-
29	KBS Local Area Bank	-
30	Laxmi Vilas Bank	-
31	RBL Bank	-
32	South Indian Bank	-
33	Tamilnad Mercantile Bank	-
34	Yes Bank	-
Private Sector Banks Total		5
Commercial Banks Total		58.68
35	AP State Co-op Bank	-
Co-op. Banks Total		-
36	Andhra Pragathi Grameena Bank	-
37	A.P.Grameena Vikas Bank	-
38	C.G.G.B.	-
39	Saptagiri Grameena Bank	-
R.R.Bs Total		-
40	Equitas Small Finance Bank Ltd	-
41	Fincare Small Finance Bank	-
42	ESAF Bank	-
Small Finance Banks Total		-
43	Airtel Payments Bank	-
44	Fino Payment Bank	-
45	India Post payments Bank	-
Payment Banks Total		-
46	A P S F C	-
Others Total		-
Grand Total		58.68

SLBC OF A.P		Convener:UNION BANK OF INDIA	
16.Bank-wise Outstanding under Renewable Energy as on 30.06.2021			
Amount in Crores			
S.No.	Name of the Bank	No. of Accounts	Amount
1	Bank of Baroda	10	0.20
2	Bank of India	1	0.17
3	Bank of Maharashtra	-	-
4	Canara Bank	-	-
5	Central Bank of India	21	0.04
6	Indian Bank	44	2.54
7	Indian Overseas Bank	-	-
8	Punjab National Bank	6	0.01
9	Punjab & Sind Bank	1	4.21
10	UCO Bank	-	-
11	Union Bank of India	29	17.03
12	State Bank of India	-	-
Public Sector Banks Total		112	24.20
13	Axis Bank	-	-
14	Bandhan Bank	-	-
15	Catholic Syrian Bank Ltd	-	-
16	City Union Bank Ltd	2	1.97
17	Coastal Local Area Bank Ltd	-	-
18	DCB Bank Limited	-	-
19	Dhana Laxmi Bank	-	-
20	Federal Bank	-	-
21	HDFC Bank Ltd	2	5.27
22	ICICI Bank Ltd.	-	-
23	IDBI Bank	-	-
24	IDFC First Bank	-	-
25	Indus Ind Bank	-	-
26	Karnataka Bank	-	-
27	Karur Vysya Bank	-	-
28	Kotak Mahindra Bank	-	-
29	KBS Local Area Bank	-	-
30	Laxmi Vilas Bank	-	-
31	RBL Bank	-	-
32	South Indian Bank	-	-
33	Tamilnad Mercantile Bank	-	-
34	Yes Bank	-	-
Private Sector Banks Total		4	7.24
Commercial Banks Total		116	31.44
35	AP State Co-op Bank	-	-
Co-op. Banks Total		-	-
36	Andhra Pragathi Grameena Bank	112	0.11
37	A.P.Grameena Vikas Bank	262	2.65
38	C.G.G.B.	-	-
39	Saptagiri Grameena Bank	-	-
R.R.Bs Total		374	2.76
40	Equitas Small Finance Bank Ltd	-	-
41	Fincare Small Finance Bank	-	-
42	ESAF Bank	-	-
Small Finance Banks Total		-	-
43	Airtel Payments Bank	-	-
44	Fino Payment Bank	-	-
45	India Post payments Bank	-	-
Payment Banks Total		-	-
46	A P S F C	-	-
Others Total		-	-
Grand Total		490	34.19

		17.ANNUAL CREDIT PLAN 2021-22 - BANK-WISE ACHIEVEMENT AS ON 30.06.2021 (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			
		Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	
1	Bank of Baroda	2985.04	1524.44	51	1021.81	188.91	18	4006.85	1713.35	43	935.36	43.28	5	2.25	-	-	
2	Bank of India	1374.18	583.54	42	578.69	136.18	24	1952.87	719.72	37	586.23	93.24	16	2.00	-	-	
3	Bank of Maharashtra	135.76	17.74	13	24.27	-	-	160.03	17.74	11	204.74	30.78	15	-	-	-	
4	Canara Bank	15922.73	2498.37	16	4334.79	321.75	7	20257.52	2820.12	14	4947.49	896.35	18	330.80	-	-	
5	Central Bank of India	1590.50	318.37	20	449.27	118.88	26	2039.77	437.25	21	498.55	197.36	40	-	-	-	
6	Indian Bank	4944.06	1517.29	31	1875.22	291.89	16	6819.28	1809.18	27	1686.87	126.21	7	7.00	-	-	
7	Indian Overseas Bank	1541.97	208.49	14	727.39	73.47	10	2269.36	281.96	12	1279.66	58.88	5	-	-	-	
8	Punjab National Bank	450.29	43.64	10	259.01	67.28	26	709.30	110.92	16	786.37	39.16	5	11.00	-	-	
9	Punjab & Sind Bank	9.41	0.84	9	11.81	-	-	21.22	0.84	4	169.77	96.61	57	-	-	-	
10	UCO Bank	98.50	15.31	16	88.16	20.14	23	186.66	35.45	19	251.50	45.34	18	-	-	-	
11	Union Bank of India	20879.91	5716.82	27	8832.88	2964.18	34	29712.79	8681.00	29	9846.11	4781.62	49	116.75	128.52	110	
12	State Bank of India	22095.43	3588.15	16	6925.02	535.22	8	29020.45	4123.37	14	9189.16	5857.55	64	325.95	-	-	
	Public Sector Banks Total	72027.79	16033.00	22	25128.32	4717.90	19	97156.11	20750.91	21	30381.81	12266.38	40	795.75	128.52	16	
13	Axis Bank	552.89	172.32	31	607.64	88.20	15	1160.53	260.52	22	731.70	30.09	4	1.25	-	-	
14	Bandhan Bank	-	-	-	-	20.78	-	-	20.78	-	30.79	49.97	162	-	-	-	
15	Catholic Syrian Bank Ltd	25.71	-	-	14.93	-	-	40.64	-	-	59.25	-	-	-	-	-	
16	City Union Bank Ltd	133.44	17.72	13	79.37	40.89	52	212.81	58.61	28	297.57	3.35	1	-	-	-	
17	Coastal Local Area	97.55	27.29	28	71.93	3.81	5	169.48	31.10	18	199.89	4.38	2	-	-	-	
18	DCB Bank Limited	18.40	7.73	42	13.05	3.85	30	31.45	11.58	37	65.26	4.56	7	-	-	-	
19	Dhanalakshmi Bank	59.41	28.15	47	12.84	-	-	72.25	28.15	39	67.96	0.07	0	-	-	-	
20	Federal Bank Ltd	212.15	164.78	78	56.32	0.98	2	268.47	165.76	62	114.81	33.78	29	-	-	-	
21	HDFC Bank Ltd	2100.27	479.71	23	1018.81	124.90	12	3119.08	604.61	19	1859.13	207.63	11	13.00	-	-	
22	ICICI Bank Ltd.	879.74	178.83	20	1420.74	342.13	24	2300.48	520.96	23	2145.21	1342.04	63	253.80	0.50	0	
23	IDBI Bank Limited	418.76	332.71	79	271.17	7.75	3	689.93	340.46	49	745.06	149.44	20	1.50	-	-	
24	IDFC First Bank	0.32	20.70	6469	0.91	8.81	968	1.23	29.51	2399	40.80	85.01	208	-	-	-	
25	Indus Ind Bank	7.64	314.14	4112	320.64	-	-	328.28	314.14	96	1045.19	479.23	46	-	2.50	-	
26	Karnataka Bank Ltd	329.26	28.87	9	77.75	14.65	19	407.01	43.52	11	635.74	188.42	30	1.00	-	-	
27	Karur Vysya Bank Ltd	1068.33	574.72	54	266.33	2.12	1	1334.66	576.84	43	527.37	227.09	43	6.00	82.69	1378	
28	Koçak Mahindra Bank	143.41	99.34	69	294.16	224.63	76	437.57	323.97	74	774.36	433.53	56	11.00	-	-	
29	KBS Local Area Bank	-	-	-	0.44	0.02	6	0.44	0.02	6	0.27	0.13	47	-	-	-	
30	Lakshmi Vilas Bank Ltd	165.15	125.21	76	67.10	-	-	232.25	125.21	54	466.04	7.37	2	-	-	-	
31	RBL Bank	34.49	13.71	40	2.99	5.44	182	37.48	19.15	51	135.64	2.97	2	-	-	-	
32	South Indian Bank Ltd	69.07	91.99	133	70.52	-	-	139.59	91.99	66	90.89	29.67	33	-	-	-	
33	TM Bank	107.38	14.44	13	113.21	126.63	112	220.59	141.07	64	346.53	186.82	54	-	-	-	
34	Yes Bank	53.26	27.24	51	4.50	-	-	57.76	27.24	47	59.84	-	-	-	-	-	
	Private Sector Banks Total	6476.63	2719.60	42	4785.35	1015.61	21	11261.98	3735.21	33	10439.30	3465.55	33	287.55	85.69	30	
	Commercial Banks Total	78504.42	18752.60	24	29913.67	5733.52	19	108418.09	24486.12	23	40821.11	15731.93	39	1083.30	214.21	20	
35	A.P.State Co-op Bank	13588.79	3324.07	24	2169.59	300.82	14	15758.38	3624.89	23	-	6.91	-	-	-	-	
	Co-operative Banks Total	13588.79	3324.07	24	2169.59	300.82	14	15758.38	3624.89	23	-	6.91	-	-	-	-	
36	APGB	8050.06	4231.32	53	2573.90	1199.32	47	10623.96	5430.64	51	1238.72	182.99	15	-	-	-	
37	APGVB	2127.52	434.60	20	940.60	334.91	36	3068.12	769.51	25	408.12	72.03	18	-	-	-	
38	CGGB	3997.01	1085.63	27	767.98	177.84	23	4764.99	1263.47	27	363.31	32.20	9	-	-	-	
39	SGB	4123.29	1069.24	26	1711.61	214.29	13	5834.90	1283.53	22	334.39	96.25	29	-	-	-	
	Regional Rural Banks Total	18297.88	6820.79	37	5994.10	1926.36	32	24291.98	8747.15	36	2344.54	383.47	16	-	-	-	
40	Equitas SFB	-	-	-	-	0.44	-	-	0.44	-	0.09	7.97	8856	-	-	-	
41	Fincare SFB	-	-	-	-	48.46	-	-	48.46	-	-	-	-	-	-	-	
42	ESAF Bank	-	-	-	-	-	-	-	-	-	-	0.01	-	-	-	-	
	Small Finance Banks Total	-	-	-	-	48.90	-	-	48.90	-	0.09	7.98	8861	-	-	-	
43	Airtel Payment Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
44	Fino payment Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
45	India post payments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Payment Banks Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
46	A.P.S.F.C	24.37	-	-	0.23	-	-	24.60	-	-	1334.24	158.15	12	-	-	-	
47	FSCS	6.98	-	-	-	-	-	6.98	-	-	-	-	-	-	-	-	
	Others Total	31.35	-	-	0.23	-	-	31.58	-	-	1334.24	158.15	12	-	-	-	
	Grand Total	110422.45	28897.46	26	38077.59	8009.60	21	148500.03	36907.06	25	44500.0	16288.44	37	1083.30	214.21	20	

18.Bank-wise Progress in lending to Agricultural Term Loans - Disbursements as on 30.06.2021 (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	
		A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
1	Bank of Baroda	10	0.06	38	1.57	9	0.18	201	3.44	33	0.52	3	0.13	26	0.35	71	13.06
2	Bank of India	5	0.15	73	0.98	11	0.40	-	-	26	0.28	1	0.03	-	-	6	0.82
3	Bank of Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Canara Bank	20447	206.19	46	1.85	22	4.12	-	-	1125	8.96	27	3.45	42	0.36	12	2.25
5	Central Bank of India	33	1.29	3	0.24	-	-	-	-	64	0.31	105	46.76	1	0.00	4	1.05
6	Indian Bank	-	-	2	0.40	-	-	-	-	164	6.31	18	5.20	19	0.30	27	0.70
7	Indian Overseas Bank	-	-	-	-	-	-	-	-	14	0.11	14	59.59	1	0.02	-	-
8	Punjab National Bank	-	-	-	-	-	-	-	-	8	0.25	-	-	7	0.44	12	2.30
9	Punjab & Sind Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	UCO Bank	-	-	-	-	-	-	-	-	12	0.18	-	-	3	0.03	-	-
11	Union Bank of India	15	0.08	2	0.09	16	0.18	-	-	9487	176.71	130	52.63	21	0.37	565	134.84
12	State Bank of India	77	1.26	95	0.23	13	0.80	16	0.45	690	16.90	61	31.46	589	0.26	14	0.13
	Public Sector Banks Total	20587	209.04	259	5.37	71	5.67	217	3.89	11623	210.53	359	199.25	709	2.13	711	155.14
13	Axis Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Bandhan Bank	26	0.07	349	0.91	-	-	-	-	656	1.76	166	0.47	270	0.71	158	0.46
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	City Union Bank Ltd	-	-	540	29.28	-	-	-	-	39	1.20	-	-	-	-	7	4.04
17	Coastal Local Area Bank Ltd	-	-	-	-	-	-	-	-	153	1.08	-	-	-	-	-	-
18	DCB Bank Limited	-	-	99	3.33	-	-	-	-	-	-	-	-	-	-	-	-
19	Dhana Laxmi Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Federal Bank	-	-	-	-	-	-	-	-	2	0.01	-	-	-	-	4	0.11
21	HDFC Bank Ltd	-	-	739	33.15	-	-	689	12.03	-	-	-	-	-	-	1	1.10
22	ICICI Bank Ltd.	-	-	-	-	159	1.90	-	-	5232	88.71	1211	18.79	740	7.86	146	1.51
23	IDBI Bank	-	-	2	0.02	-	-	-	-	2	0.05	3	0.06	-	-	-	-
24	IDFC First Bank	-	-	17	0.27	-	-	-	-	65	0.63	-	-	-	-	-	-
25	Indus Ind Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Karnataka Bank	-	-	3	0.20	-	-	-	-	6	0.06	1	0.25	-	-	-	-
27	Karur Vysya Bank	-	-	1	0.05	-	-	-	-	-	-	8	0.24	-	-	-	-
28	Kotak Mahindra Bank	-	-	5883	145.47	-	-	-	-	-	-	-	-	-	-	14	5.68
29	KBS Local Area Bank	-	-	-	-	-	-	-	-	2	0.02	-	-	-	-	-	-
30	Laxmi Vilas Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	RBL Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	South Indian Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Tamilnad Mercantile Bank	-	-	-	-	-	-	-	-	1658	17.67	-	-	41	0.11	-	-
34	YES Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Private Sector Banks Total	26	0.07	7633	212.68	159	1.90	689	12.03	7815	111.20	1389	19.80	1051	8.68	330	12.90
	Commercial Banks Total	20613	209.11	7892	218.04	230	7.57	906	15.92	19438	321.73	1748	219.05	1760	10.81	1041	168.04

18. Bank-wise Progress in lending to Agricultural Term Loans - Disbursements as on 30.06.2021 (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	
35	AP State Co-op Bank	1230	14.71	11	0.47	242	18.97	66	0.73	1791	58.72	253	13.84	1753	106.77	15	0.62
	Co-op. Banks Total	1230	14.71	11	0.47	242	18.97	66	0.73	1791	58.72	253	13.84	1753	106.77	15	0.62
36	APGB	8	0.13	27	1.00	4	0.05	-	-	154	0.93	-	-	82	0.67	1	0.45
37	APGVB	874	3.58	948	8.72	43	0.63	-	-	2408	21.26	10	0.20	65	1.99	-	-
38	C.G.G.B.	99	1.35	60	0.81	-	-	-	-	56	0.51	7	0.07	42	0.38	21	0.20
39	Saptagiri Grammeena Bank	1	0.10	22	1.51	13	0.84	-	-	291	15.66	2	0.13	9	0.36	64	2.96
	R.R.B.s Total	982	5.16	1057	12.04	60	1.52	-	-	2909	38.35	19	0.40	198	3.40	86	3.61
40	Equitas Small Finance Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	Fincare Small Finance Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
42	ESAF Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Small Finance Banks Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	Airtel Payments Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total	22825	228.98	8960	230.55	532	28.06	972	16.65	24138	418.80	2020	233.29	3711	120.98	1142	172.27

19.ANNUAL CREDIT PLAN 2021-22 - BANK-WISE ACHIEVEMENT AS ON 30.06.2021

(Amount in crores)

S.No.	Name of the Bank	Priority Sector			Non-Priority Sector			Total Credit		
		Target	Achvmt	% of achvmt	Target	Achvmt	% of achvmt	Target	Achvmt	% of achvmt
1	Bank of Baroda	5726	2964.94	51.78	1451	14.23	0.98	7177	2979.17	41.51
2	Bank of India	2964	924.43	31.19	1180	187.26	15.87	4145	1111.69	26.82
3	Bank of Maharashtra	462	48.52	10.49	246	37.72	15.36	708	86.24	12.18
4	Canara Bank	27103	3810.87	14.06	4159	905.09	21.76	31262	4715.96	15.09
5	Central Bank of India	2854	645.09	22.60	762	309.61	40.65	3616	954.70	26.41
6	Indian Bank	9382	1964.43	20.94	2930	5030.55	171.68	12312	6994.98	56.82
7	Indian Overseas Bank	4083	638.09	15.63	504	40.15	7.97	4587	678.24	14.79
8	Punjab National Bank	1821	164.76	9.05	1826	274.15	15.02	3646	438.91	12.04
9	Punjab & Sind Bank	241	150.00	62.29	83	3789.74	4572.12	324	3939.74	1217.13
10	UCO Bank	585	89.03	15.22	516	48.45	9.39	1101	137.48	12.49
11	Union Bank of India	43060	13899.04	32.28	13455	9251.55	68.76	56515	23150.59	40.96
12	State Bank of India	44122	10105.47	22.90	22506	5588.49	24.83	66628	15693.96	23.55
	Public Sector Banks Total	142403	35404.68	24.86	49617	25476.98	51.35	192020	60881.66	31.71
13	Axis Bank	2214	302.34	13.65	1141	484.51	42.47	3355	786.86	23.45
14	Bandhan Bank	31	70.75	229.79	-	54.58	-	31	125.33	407.04
15	Catholic Syrian Bank Ltd	122	11.23	9.19	168	15.36	9.17	290	26.59	9.18
16	City Union Bank Ltd	604	64.06	10.61	316	56.32	17.80	920	120.38	13.08
17	Coastal Local Area Bank	456	38.42	8.42	160	47.11	29.53	616	85.53	13.89
18	DCB Bank Limited	114	20.14	17.64	43	50.55	117.66	157	70.69	44.98
19	Dhanalakshmi Bank	170	28.67	16.86	166	14.34	8.63	336	43.02	12.79
20	Federal Bank Ltd	440	200.62	45.64	441	148.05	33.60	880	348.67	39.61
21	HDFC Bank Ltd	5270	817.63	15.52	4339	2943.92	67.85	9609	3761.55	39.15
22	ICICI Bank Ltd.	5502	1874.14	34.06	4457	3399.50	76.28	9959	5273.65	52.96
23	IDBI Bank Limited	1696	503.51	29.69	1052	841.85	80.05	2747	1345.36	48.97
24	IDFC First Bank	46	116.58	254.60	125	244.15	195.58	171	360.73	211.42
25	Indus Ind Bank	1427	797.68	55.90	945	979.61	103.62	2372	1777.29	74.91
26	Karnataka Bank Ltd	1157	234.21	20.24	405	39.60	9.78	1562	273.82	17.53
27	Karur Vysya Bank Ltd	2256	891.61	39.51	728	323.14	44.40	2984	1214.75	40.71
28	Kotak Mahindra Bank	1462	982.50	67.22	1344	963.88	71.70	2806	1946.38	69.37
29	KBS Local Area Bank	8	0.15	1.85	2	1.09	62.04	10	1.24	12.49
30	Laxmi Vilas Bank	776	132.64	17.08	244	22.04	9.03	1021	154.69	15.16
31	RBL Bank	185	23.90	12.94	243	5.53	2.27	428	29.43	6.88
32	South Indian Bank	279	124.05	44.50	181	50.54	27.94	460	174.59	37.98
33	Tamilnad Mercantile Bank	617	329.97	53.51	336	209.47	62.33	953	539.44	56.62
34	Yes Bank	147	27.24	18.57	139	-	-	285	27.24	9.55
	Private Sector Banks Total	24978	7592.09	30.39	16973	10895	64.19	41951	18487	44.07
	Commercial Banks Total	167382	42996.76	25.69	66589	36372	54.62	233971	79369	33.92
35	A.P.State Co-op Bank	16127	3830.69	23.75	694	1317.18	189.93	16821	5147.87	30.60
	Co-operative Banks Total	16127.07	3830.69	23.75	694	1317.18	189.93	16821	5147.87	30.60
36	APGB	12690	6063.24	47.78	1245	396.95	31.88	13935	6460.19	46.36
37	APGVB	3820	856.56	22.42	270	112.62	41.79	4090	969.18	23.70
38	CGGB	5268	1317.67	25.01	221	136.75	61.75	5490	1454.42	26.49
39	SGB	6895	1411.52	20.47	688	89.91	13.07	7583	1501.43	19.80
	Regional Rural Banks Total	28673.43	9648.99	33.65	2424.10	736.22	30.37	31097.53	10385.22	33.40
41	Equitas SFB	0.09	9.39	10433.33	-	6.07	-	0.09	15.46	17177.78
42	Fincare SFB	-	73.09	-	-	17.74	-	-	90.82	-
43	ESAF Bank	-	0.01	-	-	1.96	-	-	1.97	-
	Small Finance Banks Total	0.09	82.48	91644.89	-	25.77	-	0.09	108.25	120279.67
44	Airtel Payment Bank	-	-	-	-	-	-	-	-	-
45	Fino payment Bank	-	-	-	-	-	-	-	-	-
46	India post payments bank	-	-	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-	-	-
47	A.P.S.F.C	1370.97	158.15	11.54	113	0.16	0.14	1484	158.30	10.67
48	FSCS	6.98	-	-	-	-	-	7	-	-
	Others Total	1377.95	158.15	11.48	113.01	0.16	0.14	1490.96	158.30	10.62
	Grand Total	213560	56717.07	26.56	69820	38451.44	55.07	283380	95168.51	33.58

20. ANNUAL CREDIT PLAN 2021-22 - DISTRICT-WISE ACHIEVEMENT AS ON 30.06.2021

(Amount in crores)

S.No.	Name of the District	Short Term Crop Production Loans			Agrl.Term Loans including agriculture infrastructure & ancillary activities			Total Agriculture			MSME			Export Credit			Education Loans			Housing Loans		
		Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv
1	Ananthapuram	9,660	4,252	44	1,864	505	27	11,524	4,757	41	3,240	921	28	20	4	22	18	5	28	860	37	4
2	Chittoor	9,750	1,946	20	4,057	407	10	13,807	2,353	17	3,350	983	29	4	4	108	82	6	7	703	52	7
3	East Godavari	10,385	2,530	24	5,615	1,079	19	16,000	3,609	23	5,400	1,752	32	10	37	366	200	11	6	940	90	10
4	Guntur	15,000	2,636	18	4,320	1,111	26	19,320	3,747	19	5,000	1,806	36	250	24	10	373	23	6	1,464	86	6
5	Krishna	12,000	3,072	26	4,525	868	19	16,525	3,940	24	7,497	2,192	29	-	18	-	422	20	5	1,891	100	5
6	Kurnool	8,287	2,434	29	2,241	445	20	10,528	2,880	27	1,940	1,014	52	4	5	122	61	4	7	247	41	17
7	Prakasam	9,523	1,919	20	2,732	658	24	12,256	2,577	21	2,723	914	34	69	59	85	91	7	8	516	31	6
8	SPS Nellore	7,001	1,369	20	2,286	507	22	9,287	1,876	20	1,755	1,056	60	20	10	52	217	6	3	847	31	4
9	Srikakulam	3,904	1,219	31	1,833	274	15	5,737	1,492	26	1,134	706	62	2	4	291	41	4	10	596	22	4
10	Visakhapatnam	3,950	1,636	41	1,651	793	48	5,601	2,429	43	6,600	2,137	32	700	3	0	100	16	16	1,511	194	13
11	Vizianagaram	3,061	1,403	46	1,283	189	15	4,344	1,592	37	710	587	83	5	2	44	50	5	10	550	27	5
12	West Godavari	11,300	2,719	24	3,240	789	24	14,540	3,508	24	3,350	1,439	43	-	41	-	106	9	9	600	71	12
13	YSR Kadapa	6,600	1,762	27	2,430	385	16	9,030	2,147	24	1,800	783	44	-	3	-	26	4	14	332	17	5
	Grand Total	1,10,422	28,897	26	38,078	8,010	21	1,48,500	36,907	25	44,500	16,288	37	1,083	214	20	1,786	120	7	11,056	799	7

S.No.	Name of the District	Social infrastructure			Renewable			Others			Others' Under Priority Sector			Total Priority Sector			Non-Priority Sector			Total Credit		
		Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv	Trgt.	Achv	% achv
1	Ananthapuram	67	0.16	0.24	130	-	-	-	186	-	1,095	228	21	15,859	5,911	37	2,100	1,226	58	17,959	7,137	40
2	Chittoor	20	-	-	8	-	-	50	185	370	869	243	28	18,026	3,582	20	4,693	1,560	33	22,719	5,143	23
3	East Godavari	40	-	-	10	-	-	260	37	14	1,460	139	9	22,860	5,537	24	6,840	2,052	30	29,700	7,589	26
4	Guntur	123	0.01	0.01	132	-	-	160	165	103	2,500	274	11	26,820	5,851	22	5,000	2,182	44	31,820	8,033	25
5	Krishna	37	2.08	5.56	169	-	-	783	410	52	3,301	532	16	27,324	6,682	24	17,504	14,934	85	44,827	21,616	48
6	Kurnool	42	-	-	40	-	-	574	159	28	968	204	21	13,436	4,103	31	3,741	1,281	34	17,177	5,383	31
7	Prakasam	16	0.01	0.06	16	2	12.12	893	330	37	1,601	370	23	16,580	3,920	24	2,892	917	32	19,471	4,837	25
8	SPS Nellore	18	0.11	0.61	10	-	-	445	221	50	1,556	258	17	12,599	3,200	25	3,942	1,316	33	16,541	4,516	27
9	Srikakulam	6	0.01	0.17	12	0	0.26	23	67	286	679	93	14	7,550	2,296	30	1,364	646	47	8,914	2,941	33
10	Visakhapatnam	6	4.55	75.87	8	0	0.75	750	26	3	3,075	241	8	15,276	4,809	31	14,000	9,247	66	29,276	14,056	48
11	Vizianagaram	-	0.09	-	-	0	-	45	31	69	650	63	10	5,704	2,244	39	1,045	689	66	6,749	2,934	43
12	West Godavari	15	0.47	3.14	5	-	-	940	176	19	1,666	256	15	19,556	5,243	27	3,800	1,496	39	23,356	6,739	29
13	YSR Kadapa	-	0.17	-	-	-	-	782	386	49	1,140	406	36	11,970	3,340	28	2,900	906	31	14,870	4,246	29
	Grand Total	390	7.66	1.97	539	2	0.39	5,705	2,379	42	20,560	3,307	16	2,13,560	56,717	27	69,820	38,451	55	2,83,380	95,169	34

SLBC OF A.P		Convener:UNION BANK OF INDIA	
21. BANK-WISE SHG Bank Linkage as on 30.06.2021			
Rs. In Crores			
S.No.	Name of the Bank	No.of accounts	Outstanding Amount
1	Bank of Baroda	21399	573.23
2	Bank of India	17498	470.15
3	Bank of Maharashtra	712	34.13
4	Canara Bank	114371	3946.37
5	Central Bank of India	11816	248.20
6	Indian Bank	76849	2663.46
7	Indian Overseas Bank	8470	220.96
8	Punjab National Bank	3315	49.63
9	Punjab & Sind Bank	-	-
10	UCO Bank	-	-
11	Union Bank of India	299577	9290.63
12	State Bank of India	201518	5573.23
Public Sector Banks Total		755525	23070.00
13	Axis Bank	4.00	6.75
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	Federal Bank	-	-
21	HDFC Bank Ltd	-	-
22	ICICI Bank Ltd.	-	-
23	IDBI Bank	-	-
24	IDFC First Bank	-	-
25	Indus Ind Bank	-	-
26	Karnataka Bank	-	-
27	Karur Vysya Bank	-	-
28	Kotak Mahindra Bank	-	-
29	KBS Local Area Bank	-	-
30	Laxmi Vilas Bank	-	-
31	RBL Bank	-	-
32	South Indian Bank	-	-
33	Tamilnad Mercantile Bank	-	-
34	Yes Bank	-	-
Private Sector Banks Total		4	6.75
Commercial Banks Total		755529	23076.75
35	AP State Co-op Bank	21148	611.47
Co-op. Banks Total		21148	611.47
36	Andhra Pragathi Grameena Bank	129678	3945.28
37	A.P.Grameena Vikas Bank	22794	591.36
38	C.G.G.B.	66107	1480.41
39	Saptagiri Grameena Bank	60058	2149.86
R.R.Bs Total		278637	8166.91
40	Equitas Small Finance Bank Ltd	-	-
41	Fincare Small Finance Bank	-	-
42	ESAF Bank	-	-
Small Finance Banks Total		-	-
43	Airtel Payments Bank	-	-
44	Fino Payment Bank	-	-
45	India Post payment Bank	-	-
Payment Banks Total		-	-
46	A P S F C	-	-
Others Total		-	-
Grand Total		1055314	31855.13

22. Bank wise PMMY Disbursement as on 30.06.2021

S.No	Bank Name	Shishu		Kishore		Tarun		Total	
		(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
		A/Cs	Disb Amt	A/Cs	Disb Amt	A/Cs	Disb Amt	A/Cs	Disb Amt
1	State Bank of India	4043	9.11	1727	42.85	1024	88.88	6794	140.84
2	Bank of Baroda	273	0.99	1201	22.09	316	24.78	1790	47.86
3	Bank of India	6147	7.65	6173	84.42	335	15.55	12655	107.62
4	Bank of Maharashtra	3	0.01	135	3.85	136	9.83	274	13.69
5	Canara Bank	6563	14	9944	251.29	8159	661.97	24666	927.26
6	Central Bank of India	790	0.49	461	6.18	199	9.37	1450	16.04
7	Indian Bank	306	1.01	1123	19.43	51	3.64	1480	24.08
8	Indian Overseas Bank	782	2.76	2433	36.97	79	5.99	3294	45.72
9	Punjab National Bank	446	1.86	299	7.55	139	11.07	884	20.48
10	Union Bank of India	6799	16.18	13365	177.24	846	57.89	21010	251.31
11	Punjab & Sind Bank	5	0.02	76	2.05	14	1.12	95	3.19
12	UCO Bank	63	0.2	283	4.31	230	8.64	576	13.15
Total PSBs		26220	54.28	37220	658.23	11528	898.73	74968	1611.24
13	Federal Bank	2	0.01	4	0.07	0	0	6	0.08
14	Karnataka Bank	9	0	43	0.72	39	0.66	91	1.38
15	Karur Vysya Bank	0	0	6	0.16	2	0.13	8	0.29
16	Ratnakar Bank	0	0	12	0.54	1	0.07	13	0.61
17	South Indian Bank	2	0	0	0	0	0	2	0
18	Tamilnad Mercantile Bank	1	0	7	0.12	0	0	8	0.12
19	ICICI Bank	7	0.04	137	5.51	132	8.54	276	14.09
20	Axis Bank	0	0	187	4.63	101	8.58	288	13.21
21	IndusInd Bank	55	0.28	1549	33.73	571	29.59	2175	63.6
22	HDFC Bank	1272	3.08	1161	36.31	598	34.53	3031	73.92
23	Kotak Mahindra Bank	0	0	1	0.04	0	0	1	0.04
24	Bandhan Bank	21335	58.78	85	0.56	10	0.76	21430	60.1
25	IDFC Bank Limited	3	0.02	1534	20.78	42	2.81	1579	23.61
26	IDBI Bank Limited	8	0.03	52	1.22	37	2.69	97	3.94
Total Pvt. Banks		22694	62.24	4778	104.39	1533	88.36	29005	254.99
27	APGVB	5315	0.29	1191	0.41	140	0.04	6646	0.74
28	APGB	2616	10.66	4948	58	35	2.13	7599	70.79
29	CGGB	922	3.96	1086	19.11	325	28.93	2333	52
30	SGB	1383	2.22	3042	84.8	4446	371.11	8871	458.13
Total RRBs		10236	17.13	10267	162.32	4946	402.21	25449	581.66
Others		10089	23.14	27	0.62	7	0.52	10123	24.28
Grand Total		69239	156.79	52292	925.56	18014	1389.82	139545	2472.17

23. BANK WISE STAND UP INDIA POSITION AS ON 30.06.2021

S.No	Lender	Target SC/ST	SC	ST	Target Women	Women (General)	Total Target	Total
			A/Cs	A/Cs		A/Cs		A/Cs
1	Federal Bank	19	0	0	19	2	38	2
2	HDFC Bank	140	8	1	140	294	280	303
3	ICICI Bank	141	112	24	141	99	282	235
4	IDBI Bank	56	6	5	56	12	112	23
5	IndusInd Bank	21	13	2	21	83	42	98
6	Karnataka Bank Ltd	41	1	0	41	1	82	2
7	Karur Vysya Bank Ltd	100	0	0	100	1	200	1
8	Kotak Mahindra Bank	108	18	0	108	29	216	47
Total Pvt. Sector Banks		626	158	32	626	521	1252	711
9	Bank of Baroda	240	19	7	240	111	480	137
10	Bank of India	156	32	1	156	130	312	163
11	Bank of Maharashtra	25	5	0	25	26	50	31
12	Canara Bank	647	143	24	647	908	1294	1075
13	Central Bank of India	129	9	0	129	16	258	25
14	Indian Bank	311	117	34	311	347	622	498
15	Indian Overseas Bank	158	23	8	158	69	316	100
16	Punjab and Sind Bank	9	0	0	9	8	18	8
17	Punjab National Bank	134	30	12	134	229	268	271
18	State Bank of India	1420	283	61	1420	367	2840	711
19	UCO Bank	43	37	4	43	82	86	123
20	Union Bank of India	1193	307	52	1193	1685	2386	2044
Total PSBs		4465	1005	203	4465	3978	8930	5186
21	APGB	540	19	3	540	59	1080	81
22	CCGB	175	0	0	175	1	350	1
23	SGB	223	23	11	223	166	446	200
Total RRBs		938	42	14	938	226	1876	282
Grand Total		6029	1205	249	6029	4725	12058	6179

SLBC of AP		Convener: Union Bank of India		
24. PMFME Data as on 31.07.2021				
S.No	Bank Name	Applications received	Loan Sanctioned	Pending with Lending Bank
1	APGVB	4	-	4
2	APGB	12	2	10
3	Axis Bank	1	-	1
4	Bank Of Baroda	13	2	11
5	Bank Of India	4	-	4
6	Bank Of Maharashtra	1	-	1
7	Canara Bank	13	3	10
8	Central Bank Of India	3	-	3
9	City Union Bank Limited	3	1	2
10	Hdfc Bank	2	-	2
11	ICICI Bank	3	-	3
12	IDBI Bank	5	-	5
13	IDFC First Bank Ltd	2	-	2
14	Indian Bank	32	-	32
15	Indian Overseas Bank	7	1	6
16	Indusind Bank	1	-	1
17	Karnataka Bank Limited	1	-	1
18	Karur Vysya Bank	8	-	8
19	Punjab National Bank	9	0	9
20	State Bank Of India	135	2	133
21	Union Bank Of India	35	2	33
Grand Total		294	13	281

25. PMSVANidhi Bank wise Report as on 01.09.2021

SN	Bank Name	Total Applications	Pending for sanctioned	Pending for Disbursement	Total Disbursement	% of of Acv
1	APCOB	76836	12447	12017	52372	68.16%
2	State Bank of India	41405	1938	7500	31967	77.21%
3	Union Bank of India	34796	3271	847	30678	88.17%
4	Canara Bank	11047	222	159	10666	96.55%
5	Indian Bank	9644	636	118	8890	92.18%
6	Bank of India	8157	37	46	8074	98.98%
7	APGB	7756	1723	105	5928	76.43%
8	Bank of Baroda	5454	164	411	4879	89.46%
9	Saptagiri Grameen Bank	2744	110	17	2617	95.37%
10	APGVB	2576	1040	6	1530	59.39%
11	CGGB	1861	713	220	928	49.87%
12	Central Bank of India	1848	11	6	1831	99.08%
13	Indian Overseas Bank	1441	29	29	1383	95.98%
14	Punjab National Bank	916	6	5	905	98.80%
15	UCO Bank	689	9	2	678	98.40%
16	Karur Vysya Bank Ltd	574	422	26	126	21.95%
17	Karnataka Bank Ltd	556	423	55	78	14.03%
18	IDBI Bank	435	169	15	251	57.70%
19	Bank of Maharashtra	274	6	5	263	95.99%
20	Tamilnad Mercantile Bank	227	193	3	31	13.66%
22	Kotak Mahindra Bank	133	133	0	0	0.00%
23	HDFC Bank	128	42	76	10	7.81%
24	Axis Bank	121	114	0	7	5.79%
25	City Union Bank	91	88	0	3	3.30%
26	Lakshmi Vilas Bank	84	84	0	0	0.00%
27	Punjab and Sind Bank	81	0	1	80	98.77%
28	ICICI Bank	61	61	0	0	0.00%
29	Federal Bank	37	29	2	6	16.22%
30	SOUTH INDIAN BANK	13	13	0	0	0.00%
31	DHANLAXMI BANK LIMITED	11	11	0	0	0.00%
32	Fincare Small Finance Bank	1	0	1	0	0.00%
Total		209997	24144	21672	164181	78.18%

SLBC OF A.P		Convener:UNION BANK OF INDIA
26. BANK-WISE ADVANCES UNDER DRI AS ON 30.06.21		
S.No.	Name of the Bank	Outstanding Amount (in crores)
1	Bank of Baroda	2.95
2	Bank of India	0.29
3	Bank of Maharashtra	0.01
4	Canara Bank	18.01
5	Central Bank of India	-
6	Indian Bank	4.74
7	Indian Overseas Bank	0.60
8	Punjab National Bank	-
9	Punjab & Sind Bank	-
10	UCO Bank	1.09
11	Union Bank of India	8.01
12	State Bank of India	15.95
Public Sector Banks Total		51.65
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	Federal Bank	-
21	HDFC Bank Ltd	-
22	ICICI Bank Ltd.	-
23	IDBI Bank	-
24	IDFC First Bank	0.01
25	Indus Ind Bank	-
26	Karnataka Bank	-
27	Karur Vysya Bank	-
28	Kotak Mahindra Bank	-
29	KBS Local Area Bank	-
30	Laxmi Vilas Bank	-
31	RBL Bank	-
32	South Indian Bank	-
33	Tamilnad Mercantile Bank	-
34	Yes Bank	-
Private Sector Banks Total		0.01
Commercial Banks Total		51.66
37	AP State Co-op Bank	-
Co-op. Banks Total		0
38	Andhra Pragathi Grameena Bank	-
39	A.P.Grameena Vikas Bank	-
40	C.G.G.B.	-
41	Saptagiri Grameena Bank	-
R.R.Bs Total		0
42	A P S F C	-
Others Total		0
Grand Total		51.66

SLBC OF A.P		Convener: UNION BANK OF INDIA			
27. BANK-WISE ADVANCES OUTSTANDING TO MINORITIES, WEAKER SECTION , SC/ST AND WOMEN AS ON 30.06.2021					
(Amount in crores)					
S.No.	Name of the Bank	Minorities	Weaker Section	SC/ST	Women
1	Bank of Baroda	111.32	4536.55	175.81	2133.78
2	Bank of India	30.62	1240.03	60.96	413.14
3	Bank of Maharashtra	27.75	0.37	13.17	130.18
4	Canara Bank	2742.73	8694.72	2416.14	12459.23
5	Central Bank of India	240.13	210.11	390.20	105.05
6	Indian Bank	536.46	64.58	173.14	1122.00
7	Indian Overseas Bank	466.82	1030.91	1016.40	989.94
8	Punjab National Bank	66.31	494.94	43.04	385.16
9	Punjab & Sind Bank	0.01	0.01	0.01	0.02
10	UCO Bank	19.81	46.62	24.88	73.18
11	Union Bank of India	3400.00	28131.97	1833.20	12916.50
12	State Bank of India	6200.00	26322.34	12281.26	11404.23
Public Sector Banks Total		13841.94	70773.15	18428.21	42132.43
13	Axis Bank	108.08	60.53	53.42	60.86
14	Bandhan Bank	4.02	131.54	0.10	132.22
15	Catholic Syrian Bank Ltd	-	-	-	-
16	City Union Bank Ltd	42.93	74.49	2.96	12.00
17	Coastal Local Area Bank Ltd	4.82	80.34	12.86	32.15
18	DCB Bank Limited	16.64	105.13	0.23	56.35
19	Dhana Laxmi Bank	6.24	44.64	6.82	14.80
20	Federal Bank	40.74	274.16	15.08	260.53
21	HDFC Bank Ltd	72.02	460.65	21.69	2029.31
22	ICICI Bank Ltd.	237.73	1289.53	114.04	1654.98
23	IDBI Bank	174.82	1029.79	127.71	667.93
24	IDFC First Bank	0.01	9.64	6.10	304.39
25	Indus Ind Bank	173.43	438.56	168.38	742.68
26	Karnataka Bank	67.63	0.01	5.25	121.24
27	Karur Vysya Bank	9.62	1054.21	21.80	0.18
28	Kotak Mahindra Bank	85.21	495.25	113.91	1.01
29	KBS Local Area Bank	0.60	0.57	0.47	3.18
30	Laxmi Vilas Bank	0.01	0.01	0.01	0.01
31	RBL Bank	89.04	105.29	23.95	4.43
32	South Indian Bank	1.25	7.02	0.25	146.72
33	Tamilnad Mercantile Bank	66.98	-	11.82	207.62
34	YES Bank	-	-	-	-
Private Sector Banks Total		1201.83	5661.36	706.84	6452.60
Commercial Banks Total		15043.78	76434.52	19135.05	48585.03
35	AP State Co-op Bank	360.88	1636.84	796.17	2001.95
Co-op. Banks Total		360.88	1636.84	796.17	2001.95
36	Andhra Pragathi Grameena Bank	2056.78	10377.63	2115.53	6255.22
37	A.P.Grameena Vikas Bank	504.87	3876.44	992.40	1956.64
38	C.G.G.B.	177.31	4373.49	482.46	1782.06
39	Saptagiri Grameena Bank	128.24	4846.78	641.21	2332.92
R.R.B.s Total		2867.20	23474.33	4231.61	12326.84
40	Equitas Small Finance Bank Ltd	5.47	5.47	0.70	12.04
41	Fincare Small Finance Bank	27.39	53.04	12.47	316.33
42	ESAF Bank	0.83	0.01	0.01	0.01
Small Finance Banks Total		33.69	58.52	13.18	328.38
43	Airtel Payments Bank	-	-	-	-
44	Fino Payment Bank	-	-	-	-
45	India Post payments Bank	-	-	-	-
Payment Banks Total		-	-	-	-
46	A P S F C	-	-	-	-
Others Total		-	-	-	-
Grand Total		18305.55	101604.20	24176.00	63242.20

28. Total Agricultural Advances (Priority Sector)-Bank-wise Outstanding , Overdues & NPA as on 30.06.2021 (Amount in Crores)

S.No.	Name of the Bank	Outstanding		Overdues			NPAs	
		No. of accounts	Amount	No. of accounts	Total balance in Overdue a/cs	Actual Overdue Amount	No. of accounts	Amount
1	Bank of Baroda	393602	6155.68	20164	137.81	134.25	6382	47.83
2	Bank of India	285391	3722.29	16452	200.30	179.78	3970	44.59
3	Bank of Maharashtra	4660	84.32	575	7.35	2.24	379	3.10
4	Canara Bank	1684460	23897.41	395100	4672.69	3821.42	73765	994.41
5	Central Bank of India	123185	2034.21	2479	64.20	64.20	2479	64.20
6	Indian Bank	619183	8903.46	11964	186.06	186.06	11964	186.06
7	Indian Overseas Bank	250945	3218.44	36107	528.89	475.66	23238	472.15
8	Punjab National Bank	28869	681.62	3146	13.43	13.23	3146	11.73
9	Punjab & Sind Bank	101	16.38	-	-	-	-	-
10	UCO Bank	13907	301.76	2479	79.15	79.15	1631	47.26
11	Union Bank of India	2228513	36538.52	352317	4865.50	4077.50	18687	346.57
12	State Bank of India	2051233	32647.55	265147	3665.83	2644.37	102629	1090.02
Public Sector Banks Total		7684049	118201.64	1105930	14421.21	11677.86	248270	3307.91
13	Axis Bank	33923	2632.83	7165	255.24	255.24	760	152.56
14	Bandhan Bank	20592	35.94	51	0.07	0.07	51	0.07
15	Catholic Syrian Bank Ltd	-	-	-	-	-	-	-
16	City Union Bank Ltd	10643	670.90	270	109.21	84.61	186	94.88
17	Coastal Local Area Bank	14904	117.96	2588	20.71	20.71	901	5.13
18	DCB Bank Limited	2873	150.96	1024	33.71	28.63	63	2.58
19	Dhana Laxmi Bank	2315	109.53	158	2.54	2.54	28	0.35
20	Federal Bank	16402	429.46	12866	324.22	324.22	380	8.51
21	HDFC Bank Ltd	33850	4356.49	8288	314.25	248.41	1885	145.07
22	ICICI Bank Ltd.	58978	2075.82	15428	565.93	549.65	4202	169.47
23	IDBI Bank	54594	999.20	350	23.23	23.23	350	23.23
24	IDFC First Bank	3632	118.57	-	-	-	-	-
25	Indus Ind Bank	23679	787.96	-	-	-	-	-
26	Karnataka Bank	14452	487.39	1153	113.61	113.61	1153	113.61
27	Karur Vysya Bank	111136	2151.85	7493	218.92	197.58	814	75.79
28	Kotak Mahindra Bank	34289	979.02	5443	37.45	37.45	5443	37.45
29	KBS Local Area Bank	42	0.24	6	0.07	0.00	2	0.01
30	Laxmi Vilas Bank	22178	304.37	-	-	-	-	-
31	RBL Bank	38440	135.23	11634	29.85	29.85	621	1.73
32	South Indian Bank	13355	252.92	-	-	-	-	-
33	Tamilnad Mercantile Bank	28310	501.69	-	-	-	-	-
34	Yes Bank	2736	517.15	25	27.24	27.24	25	27.24
Private Sector Banks Total		541323	17815.50	73942	2076.24	1943.03	16864	857.67
Commercial Banks Total		8225372	136017.13	1179872	16497.45	13620.89	265134	4165.58
35	AP State Co-op Bank	1820688	17272.04	146007	1239.93	1235.34	69072	557.78
Co-operative Banks Total		1820688	17272.04	146007	1239.93	1235.34	69072	557.78
36	APGB	1119782	14113.73	90493	991.93	945.14	23711	198.03
37	A.P.Grameena Vikas Bank	317383	3761.37	37665	457.39	329.97	7539	51.79
38	C.G.G.B.	439475	5173.01	35592	360.97	324.51	4873	62.83
39	Saptagiri Grameena Bank	480269	5991.47	56273	504.24	430.61	6690	74.26
RRB's Total		2356909	29039.58	220023	2314.54	2030.23	42813	386.90
40	Equitas Small Finance Bank Ltd	95	3.54	12	0.60	0.60	1	0.01
41	Fincare Small Finance Bank	113674	237.06	588	1.13	1.13	588	1.13
42	ESAF Bank	-	-	-	-	-	-	-
Small Finance Banks Total		113769	241	600	1.73	1.73	589	1.14
43	Airtel Payments Bank	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-
Payment Banks Total		-	-	-	-	-	-	-
46	A P S F C	-	-	-	-	-	-	-
Others Total		-	-	-	-	-	-	-
Grand Total		12516738	182569.35	1546502	20053.65	16888.20	377608	5111.40

29. Total Priority Sector Advances-Bank-wise Outstanding , Overdues & NPA as on 30.06.2021

(Amount in crores)

S.No.	Name of the Bank	Outstanding		Overdues			NPAs	
		Accounts	Amount	Accounts	Total balance in Overdue a/cs	Actual Overdue Amount	Accounts	Amount
1	Bank of Baroda	457483	11748.51	22984	300.93	226.34	8519	142.46
2	Bank of India	366303	5881.54	26100	494.25	245.80	9313	198.62
3	Bank of Maharashtra	8205	404.65	1486	61.81	6.23	850	12.93
4	Canara Bank	1941058	32194.43	502569	8509.78	5544.87	107497	2607.65
5	Central Bank of India	155111	3066.76	7616	157.01	157.01	7616	157.01
6	Indian Bank	726738	13369.65	38645	1350.17	1350.17	24011	448.06
7	Indian Overseas Bank	361223	7286.66	60479	1144.20	945.26	42493	869.16
8	Punjab National Bank	58675	2523.60	4808	127.05	27.96	3953	26.87
9	Punjab & Sind Bank	1578	148.76	206	19.05	9.64	79	2.22
10	UCO Bank	37629	1152.73	4930	248.42	248.42	3535	163.56
11	Union Bank of India	2726148	55497.36	455704	9506.01	5863.69	24241	1110.06
12	State Bank of India	2399711	58553.65	384094	6465.19	3421.41	146439	2199.90
	Public Sector Banks Total	9239862	191828.29	1509621	28383.87	18046.80	378546	7938.51
13	Axis Bank	41161	3448.43	8465	296.18	294.96	984	165.72
14	Bandhan Bank	76980	146.66	51	0.07	0.07	51	0.07
15	Catholic Syrian Bank Ltd	512	17.52	-	-	-	-	-
16	City Union Bank Ltd	14105	1656.92	631	223.38	146.19	437	163.55
17	Coastal Local Area Bank	30842	195.72	6974	38.40	38.40	2484	7.47
18	DCB Bank Limited	5034	485.61	1507	102.75	31.91	147	14.86
19	Dhana Laxmi Bank	2680	157.37	158	2.54	2.54	28	0.35
20	Federal Bank	17316	569.96	12979	349.40	349.40	430	22.17
21	HDFC Bank Ltd	55810	6795.16	8850	387.98	279.58	2057	158.94
22	ICICI Bank Ltd.	85742	6309.49	19544	1071.53	1034.12	6498	454.40
23	IDBI Bank	73172	2163.12	792	60.11	60.11	792	60.11
24	IDFC First Bank	8136	525.17	-	-	-	-	-
25	Indus Ind Bank	49311	2314.49	914	15.13	-	914	15.13
26	Karnataka Bank	19769	1587.23	1664	173.43	173.43	1664	173.43
27	Karur Vysya Bank	119191	4532.69	8411	557.56	209.72	948	132.36
28	Kotak Mahindra Bank	39747	2341.26	5613	60.50	60.50	5613	60.50
29	KBS Local Area Bank	454	2.85	89	0.63	0.05	32	0.16
30	Laxmi Vilas Bank	23712	636.58	-	-	-	-	-
31	RBL Bank	43402	233.44	13150	31.60	31.60	939	1.94
32	South Indian Bank	14322	598.18	19	21.60	-	19	21.60
33	Tamilnad Mercantile Bank	32184	1004.27	62	2.90	2.90	62	2.90
34	Yes Bank	2736	517.15	25	27.24	27.24	25	27.24
	Private Sector Banks Total	756318	36239.28	89898	3422.91	2742.70	24124	1482.89
	Commercial Banks Total	9996180	228067.58	1599519	31806.78	20789.50	402670	9421.40
35	AP State Co-op Bank	1882593	18921.32	152234	1286.82	1274.84	72156	588.65
	Co-operative Banks Total	1882593	18921.32	152234	1286.82	1274.84	72156	588.65
36	APGB	1382454	17025.05	160729	1700.30	1082.60	43864	334.83
37	A.P.Grameena Vikas Bank	372678	4695.91	46844	584.04	375.53	12999	81.92
38	C.G.G.B.	505636	5878.64	57778	528.73	353.76	13311	101.97
39	Saptagiri Grameena Bank	530644	6821.41	68679	671.42	454.77	10137	107.58
	RRB's Total	2791412	34421.01	334030	3484.50	2266.66	80311	626.31
40	Equitas Small Finance Bank Ltd	1765	143.79	385	44.87	44.87	12	8.72
41	Fincare Small Finance Bank	152804	328.27	906	1.84	1.84	906	1.84
42	ESAF Bank	1	0.08	-	-	-	-	-
	Small Finance Banks Total	154570	472	1291	47	47	918	11
43	Airtel Payments Bank	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-
46	A P S F C	1056	618.32	1046	654.58	80.50	329	223.11
	Others Total	1056	618.32	1046	654.58	80.50	329	223.11
	Grand Total	14825811	282500.36	2088120	37279.40	24458.22	556384	10870.04

30. Total Non Priority Sector Advances-Bank-wise Outstanding , Overdues & NPA as on 30.06.2021

(Amount in crores)

S.No.	Name of the Bank	Outstanding		Overdues			NPAs	
		Accounts	Amount	Accounts	Total balance in Overdue a/cs	Actual Overdue Amount	Accounts	Amount
1	Bank of Baroda	64807	10771.12	446	15.48	7.61	315	10.57
2	Bank of India	26271	4781.10	3574	333.57	94.54	2233	74.18
3	Bank of Maharashtra	1665	356.98	228	27.80	2.25	68	0.81
4	Canara Bank	152221	16271.51	43143	4986.00	1117.98	10880	277.05
5	Central Bank of India	25773	1291.87	2049	32.62	32.62	2049	32.62
6	Indian Bank	59990	9331.20	1858	109.86	109.86	1858	109.86
7	Indian Overseas Bank	29853	848.49	4591	112.78	82.14	2158	71.08
8	Punjab National Bank	21118	5801.28	3	0.96	0.02	3	0.02
9	Punjab & Sind Bank	1350	4246.75	235	575.67	574.54	37	1.13
10	UCO Bank	4986	1350.82	-	-	-	-	-
11	Union Bank of India	414178	28503.94	41419	3087.15	2161.01	3261	462.58
12	State Bank of India	1087095	81547.22	79343	9470.64	8054.05	52739	863.29
	Public Sector Banks Total	1889307	165102.27	176889	18752.53	12236.62	75601	1903.19
13	Axis Bank	98005	8244.84	-	-	-	-	-
14	Bandhan Bank	122	2.54	3	0.03	0.03	3	0.03
15	Catholic Syrian Bank Ltd	1980	27.64	-	-	-	-	-
16	City Union Bank Ltd	13596	1244.08	200	85.35	16.26	178	52.46
17	Coastal Local Area Bank	23245	325.10	4837	88.80	88.80	1398	14.57
18	DCB Bank Limited	11169	376.83	984	60.97	2.22	179	13.81
19	Dhana Laxmi Bank	2283	103.75	114	6.96	6.96	47	4.58
20	Federal Bank	13469	579.10	2473	112.57	108.08	414	16.45
21	HDFC Bank Ltd	875699	18669.53	321825	2825.86	555.48	11868	243.60
22	ICICI Bank Ltd.	330413	11285.62	15810	268.69	268.69	15810	268.69
23	IDBI Bank	6445	2142.25	914	610.61	610.61	914	610.61
24	IDFC First Bank	200543	1495.98	-	-	-	-	-
25	Indus Ind Bank	173265	2260.73	-	-	-	-	-
26	Karnataka Bank	7259	951.28	190	17.61	17.61	190	17.61
27	Karur Vysya Bank	49158	3275.72	4389	239.21	19.25	800	64.09
28	Kotak Mahindra Bank	18298	1661.16	2847	53.68	53.68	2847	53.68
29	KBS Local Area Bank	683	5.64	71	0.39	0.26	7	0.05
30	Laxmi Vilas Bank	4823	617.02	-	-	-	-	-
31	RBL Bank	8139	343.53	2687	35.11	35.11	671	20.08
32	South Indian Bank	2217	375.57	-	-	-	-	-
33	Tamilnad Mercantile Bank	5584	545.94	39	22.28	22.28	39	22.28
34	Yes Bank	13536	574.66	-	-	-	-	-
	Private Sector Banks Total	1859931	55108.51	357383	4428.13	1805.34	35365	1402.60
	Commercial Banks Total	3749238	220210.78	534272	23180.67	14041.96	110966	3305.79
35	AP State Co-op Bank	387316	4219.54	32390	465.05	430.19	27239	358.42
	Co-operative Banks Total	387316	4219.54	32390	465.05	430.19	27239	358.42
36	APGB	100659	1372.67	12652	167.89	41.14	670	6.90
37	A.P.Grameena Vikas Bank	59942	721.13	499	8.80	2.29	475	7.94
38	C.G.G.B.	8899	410.06	1461	103.97	21.01	265	11.21
39	Saptagiri Grameena Bank	11894	480.41	3363	138.70	33.43	315	20.25
	RRB's Total	181394	2984.27	17975	419.36	97.88	1725	46.31
40	Equitas Small Finance Bank Ltd	3133	137.93	1016	47.93	47.93	125	6.15
41	Fincare Small Finance Bank	2151	99.61	171	5.78	5.78	171	5.78
42	ESAF Bank	81	1.43	-	-	-	-	-
	Small Finance Banks Total	5365	239	1187	54	54	296	12
43	Airtel Payments Bank	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-
46	A P S F C	9	12.42	9	13.09	5.96	6	7.14
	Others Total	9	12.42	9	13.09	5.96	6	7.14
	Grand Total	4323322	227665.99	585833	24131.88	14629.69	140232	3729.58

31. Total Advances-Bank-wise Outstanding , Overdues & NPA as on 30.06.2021
(Amount in crores)

S.No.	Name of the Bank	Outstanding		Overdues			NPAs	
		No. of accounts	Amount	No. of accounts	Total balance in Overdue a/cs	Actual Overdue Amount	No. of accounts	Amount
1	Bank of Baroda	522290	22519.62	23430	316.41	233.95	8834	153.03
2	Bank of India	392574	10662.64	29674	827.82	340.34	11546	272.80
3	Bank of Maharashtra	9870	761.63	1714	89.61	8.48	918	13.74
4	Canara Bank	2093279	48465.94	545712	13495.78	6662.85	118377	2884.70
5	Central Bank of India	180884	4358.62	9665	189.63	189.63	9665	189.63
6	Indian Bank	786728	22700.84	40503	1460.03	1460.03	25869	557.92
7	Indian Overseas Bank	391076	8135.15	65070	1256.98	1027.40	44651	940.24
8	Punjab National Bank	79793	8324.88	4811	128.01	27.98	3956	26.89
9	Punjab & Sind Bank	2928	4395.51	441	594.73	584.18	116	3.35
10	UCO Bank	42615	2503.55	4930	248.42	248.42	3535	163.56
11	Union Bank of India	3140326	84001.31	497123	12593.16	8024.69	27502	1572.64
12	State Bank of India	3486806	140100.87	463437	15935.83	11475.46	199178	3063.19
	Public Sector Banks Total	11129169	356930.57	1686510	47136.41	30283.41	454147	9841.70
13	Axis Bank	139166	11693.27	8465	296.18	294.96	984	165.72
14	Bandhan Bank	77102	149.19	54	0.10	0.10	54	0.10
15	Catholic Syrian Bank Ltd	2492	45.16	-	-	-	-	-
16	City Union Bank Ltd	27701	2901.00	831	308.74	162.45	615	216.01
17	Coastal Local Area Bank	54087	520.82	11811	127.20	127.20	3882	22.04
18	DCB Bank Limited	16203	862.44	2491	163.72	34.13	326	28.67
19	Dhana Laxmi Bank	4963	261.12	272	9.50	9.50	75	4.93
20	Federal Bank	30785	1149.06	15452	461.97	457.48	844	38.62
21	HDFC Bank Ltd	931509	25464.69	330675	3213.83	835.06	13925	402.54
22	ICICI Bank Ltd.	416155	17595.12	35354	1340.21	1302.80	22308	723.09
23	IDBI Bank	79617	4305.37	1706	670.72	670.72	1706	670.72
24	IDFC First Bank	208679	2021.15	-	-	-	-	-
25	Indus Ind Bank	222576	4575.22	914	15.13	-	914	15.13
26	Karnataka Bank	27028	2538.51	1854	191.03	191.03	1854	191.03
27	Karur Vysya Bank	168349	7808.41	12800	796.77	228.97	1748	196.45
28	Kotak Mahindra Bank	58045	4002.42	8460	114.18	114.18	8460	114.18
29	KBS Local Area Bank	1137	8.49	160	1.02	0.31	39	0.20
30	Laxmi Vilas Bank	28535	1253.60	-	-	-	-	-
31	RBL Bank	51541	576.97	15837	66.71	66.71	1610	22.02
32	South Indian Bank	16539	973.75	19	21.60	-	19	21.60
33	Tamilnad Mercantile Bank	37768	1550.22	101	25.18	25.18	101	25.18
34	Yes Bank	16272	1091.81	25	27.24	27.24	25	27.24
	Private Sector Banks Total	2616249	91347.79	447281	7851.04	4548.04	59489	2885.49
	Commercial Banks Total	13745418	448278.36	2133791	54987.45	34831.46	513636	12727.19
35	AP State Co-op Bank	2269909	23140.86	184624	1751.87	1705.03	99395	947.07
	Co-operative Banks Total	2269909	23140.86	184624	1751.87	1705.03	99395	947.07
36	APGB	1483113	18397.71	173381	1868.20	1123.75	44534	341.74
37	A.P.Grameena Vikas Bank	432620	5417.05	47343	592.84	377.82	13474	89.87
38	C.G.G.B.	514535	6288.70	59239	632.70	374.77	13576	113.18
39	Saptagiri Grameena Bank	542538	7301.82	72042	810.12	488.20	10452	127.83
	RRB's Total	2972806	37405.28	352005	3903.86	2364.54	82036	672.61
40	Equitas Small Finance Bank Ltd	4898	281.72	1401	92.80	92.80	137	14.87
41	Fincare Small Finance Bank	154955	427.88	1077	7.63	7.63	1077	7.63
42	ESAF Bank	82	1.51	-	-	-	-	-
	Small Finance Banks Total	159935	711	2478	100	100	1214	22
43	Airtel Payments Bank	-	-	-	-	-	-	-
44	Fino Payment Bank	-	-	-	-	-	-	-
45	India Post payments Bank	-	-	-	-	-	-	-
	Payment Banks Total	-	-	-	-	-	-	-
46	A P S F C	1065	630.74	1055	667.67	86.46	335	230.25
	Others Total	1065	630.74	1055	667.67	86.46	335	230.25
	Grand Total	19149133	510166.35	2673953	61411.27	39087.92	696616	14599.62

SLBC of AP		Convener: Union Bank of India
32. Bank Wise Details Of Enrollments Under PMJDY as On 30.06.2021		
Sr. No.	Bank Name	Total No of PMJDY accounts
1	Bank Of Baroda	525753
2	Bank Of India	471195
3	Bank Of Maharashtra	30588
4	Canara Bank	1038829
5	Central Bank Of India	148776
6	Indian Bank	494957
7	Indian Overseas Bank	199181
8	Punjab National Bank	170894
9	Punjab & Sind Bank	4460
10	State Bank Of India	3775798
11	Uco Bank	64445
12	Union Bank Of India	2043037
Public Sector Banks Total		8967913
13	Axis Bank	34793
14	Bandhan Bank	0
15	Cathelic Syrian Bank	0
16	City Union Bank	5181
17	Coastal Local Area Bank	782
18	D C B Bank	636
19	Dhan Laxmi Bank	298
20	Equitas Small Finance Bank	0
21	Federal Bank	3479
22	Hdfc Bank	58569
23	Icici Bank	144339
24	Idbi Bank	18465
25	Idfc First Bank	1718
26	Indus Ind Bank	20323
27	Karnataka Bank	9145
28	Karur Vysya Bank	49023
29	Kotak Mahindra Bank	12651
30	Krishna Bhima Samrudhi Local Area Bank	138
31	Lakshmi Vilas Bank	5108
32	Ratnakar Bank	0
33	Standard Chartered Bank	0
34	South Indian Bank	1368
35	Tamilnadu Mercantile Bank	3655
36	Yes Bank	38
Private Sector Banks Total		369709
37	Andhra Pragathi Grameen Vikas Bank	943405
38	Andhra Pragathi Grameen Bank	942440
39	Chaitanya Godavari Grameen Bank	210074
40	Saptagiri Grameen Bank	277144
Regional Rural Banks Total		2373063
41	APCOB	515478
Cooperative Bank Total		515478
Grand Total		12226163

SLBC of AP		CONVENER: UNION BANK OF INDIA			
33. BANK WISE DETAILS OF ENROLLMENTS UNDER APY UPTO 30.06.2021					
SL	Name of the Bank	No of Branches	AAPB Target(Avg accounts per br)	Annual Target	APY accounts opened in the June Quarter
1	Bank Of Baroda	240	70	16,800	2,631
2	Bank Of India	154	70	10,780	963
3	Bank Of Maharashtra	21	70	1,470	17
4	Canara Bank	698	70	48,860	17,075
5	Central Bank Of India	129	70	9,030	1,192
6	Indian Bank	314	70	21,980	560
7	Indian Overseas Bank	158	70	11,060	74
8	Punjab National Bank	134	70	9,380	56
9	Punjab & Sind Bank	9	70	630	42
10	State Bank Of India	1,398	70	97,860	5,056
11	UCO Bank	43	70	3,010	33
12	Union Bank Of India	1,216	70	85,120	4,857
Public Sector Banks Total		4,514		3,15,980	32,556
13	Axis Bank	172	70	12,040	492
14	Bandhan Bank	8	30	240	0
15	Catholic Syrian Bank	6	30	180	0
16	City Union Bank	45	30	1,350	43
17	Coastal Local Area Bank	50	-	-	-
18	D C B Bank	16	30	480	0
19	Dhan Laxmi Bank	9	30	270	9
20	Equitas Small Finance Bank	17	-	-	-
21	Federal Bank	24	30	720	2
22	HDFC Bank	200	70	14,000	307
23	ICICI Bank	179	70	12,530	31
24	IDBI Bank	56	70	3,920	15
25	IDFC First Bank	24	30	720	3
26	Indus Ind Bank	58	30	1,740	0
27	Karnataka Bank	41	30	1,230	27
28	Karur Vysya Bank	121	30	3,630	21
29	Kotak Mahindra Bank	109	30	3,270	11
30	Krishna Bhima Samrudhi Bank	2	-	-	-
31	Lakshmi Vilas Bank	70	30	2,100	0
32	Ratnakar Bank	6	30	180	0
33	Standard Chartered Bank	1	30	30	0
34	South Indian Bank	21	30	630	2
35	Tamilnadu Mercantile Bank	26	30	780	467
36	Yes Bank	16	30	480	0
Private Sector Banks Total		1,277	-	60,520	1,430
37	APGB	552	70	38,640	1,439
38	APGVB	281	70	19,670	399
39	CGGB	222	70	15,540	1,637
40	SGB	225	70	15,750	142
Regional Rural Banks Total		1,280	-	89,600	3,617
41	APCOB	431	-	-	-
Cooperative Banks Total		431	-	-	-
42	APSFC	13	-	-	-
Others Total		13	-	-	-
GRAND TOTAL		7,515	-	4,66,100	37,603

SLBC of AP		CONVENER: UNION BANK OF INDIA		
34. BANK WISE STATUS OF PMSBY & PMJBY AS ON 30.06.2021				
S.No	BANK	PMSBY	PMJBY	TOTAL
1	Bank Of Baroda	561980	238456	800436
2	Bank Of India	326379	192006	518385
3	Bank Of Maharashtra	11673	7230	18903
4	Canara Bank	2730665	1248594	3979259
5	Central Bank Of India	181465	97495	278960
6	Indian Bank	908036	535527	1443563
7	Indian Overseas Bank	178894	69578	248472
8	Punjab National Bank	160572	33713	194285
9	Punjab & Sind Bank	8704	2791	11495
10	State Bank Of India	4718418	2308159	7026577
11	UCO Bank	34135	13283	47418
12	Union Bank Of India	5303404	1371797	6675201
Public Sector Banks Total		15124325	6118629	21242954
13	Axis Bank	29530	18001	47531
14	Bandhan Bank	-	-	-
15	Catholic Syrian Bank	-	-	-
16	City Union Bank	6182	4674	10856
17	Coastal Local Area Bank	-	-	-
18	D C B Bank	-	-	-
19	Dhan Lakshmi Bank	-	-	-
20	Equitas Small Finance Bank	-	-	-
21	Federal Bank	4623	2562	7185
22	HDFC Bank	48070	28826	76896
23	ICICI Bank	438400	11067	449467
24	IDBI Bank	38369	25318	63687
25	IDFC First Bank	16803	1785	18588
26	Indus Ind Bank	5151	123	5274
27	Karnataka Bank	-	-	-
28	Karur Vysya Bank	38904	25919	64823
29	Kotak Mahindra Bank	23117	12506	35623
30	K B S Local Area Bank	-	-	-
31	Lakshmi Vilas Bank	5482	3378	8860
32	Ratnakar Bank	122	48	170
33	Standard & Chartered Bank	-	-	-
34	South Indian Bank	2816	1687	4503
35	Tamilnad Mercantile Bank	10252	6247	16499
36	Yes Bank	62	53	115
Private Sector Banks Total		667883	142194	810077
37	A P G B	-	-	-
38	A P G V B	-	-	-
39	C G G B	-	-	-
40	S G B	-	-	-
Regional Rural Banks Total		-	-	-
41	APCOB	116492	44905	161397
Cooperative Bank Total		116492	44905	161397
42	APSFC	-	-	-
Others Total		-	-	-
GRAND TOTAL		15908700	6305728	22214428

SLBC of AP		Convener: Union Bank of India	
35. Bank wise Bank Mitra Postion on 30.06.2021			
S.No	Name of the Bank	Total BCs	No of Inactive BCs
1	Andhra Pragathi Grameena Bank	995	2
2	APGVV	1100	2
3	Axis bank	11	0
4	Bank of India	135	57
5	BOB	231	47
6	BOM	3	0
7	CANARA BANK	905	9
8	Central Bank of India	54	0
9	CGGB	242	2
10	HDFC Bank	440	29
11	ICICI Bank Ltd	334	0
12	IDFC FIRST Bank	927	222
13	Indian Bank	345	17
14	Indusind Bank	4	0
15	IOB	140	0
16	Karnataka Bank	11	3
17	Karur Vysya Bank	9	0
18	Kotak	81	10
19	PNB	16	21
20	Saptagiri Grameena Bank	314	14
21	SBI	3258	0
22	UCO BANK	26	3
23	Union Bank	1454	11
24	Yes Bank Ltd	1	0
Grand Total		11036	449

SLBC of AP		Convener: Union Bank of India				
36. Bank wise ATM position as on 30.06.2021						
S.No	Bank Type	Rural	Semi Urban	Urban	Metro	Total
1	Bank of Baroda	52	68	105	45	270
2	Bank of India	8	83	73	19	183
3	Bank of Maharashtra	2	1	10	1	14
4	Canara Bank	214	206	194	107	721
5	Central Bank Of India	17	32	27	8	84
6	Indian Bank	115	137	135	32	419
7	Indian Overseas Bank	19	39	46	25	129
8	Punjab National Bank	14	28	113	19	174
9	Punjab & Sind Bank			5	2	7
10	Uco Bank	5	5	7	5	22
11	Union Bank of India	301	430	406	166	1303
12	State Bank of India	523	1517	1563	640	4243
Public Sector Banks Total		1270	2546	2684	1069	7569
13	Axis Bank	50	232	139	107	528
14	Bandhan Bank				2	2
15	Catholic Syrian Bank Ltd		1	1		2
16	City Union Bank Ltd	3	10	69	6	88
17	Coastal Local Area Bank	7	20	18		45
18	DCB Bank	1	6	4	2	13
19	Dhana Laxmi Bank	1	1	11	1	14
20	Equitas Small Finance Bank Ltd			3	3	6
21	Federal Bank	7	1	13	8	29
22	HDFC Bank Ltd	21	121	182	100	424
23	ICICI Bank Ltd.	35	86	149	58	328
24	IDBI	8	18	53	22	101
25	IDFC Bank		4	5	3	12
26	Indus Ind Bank	2	7	21	29	59
27	Karnataka Bank	4	6	41	6	57
28	Karur Vysya Bank	16	72	79	32	199
29	KBS Local Area Bank		1	1		2
30	Kotak Mahindra Bank	7	12	28	22	69
31	Laxmi Vilas Bank	15	21	24	10	70
32	RBL Bank	3	1		2	6
33	South Indian Bank	1	4	8	6	19
34	Standard Chartered Bank					0
35	Tamilnad Mercantile Bank	1	10	11	4	26
36	Yes Bank			10	11	21
Private Sector Banks Total		182	634	870	434	2120
Commercial Banks Total		1452	3180	3554	1503	9689
36	AP State Co operative Bank	175	42	121	7	345
Co-op. Banks Total		175	42	121	7	345
37	APGVB			5		5
38	APGB	34	42	33		109
39	CGGB	45	13	4		62
40	SGB					0
RRB's Total		79	55	42	0	176
41	APSFC					0
Others Total		0	0	0	0	0
Grand Total		1706	3277	3717	1510	10210

37. COMPREHENSIVE PERFORMANCE REPORT OF "ANDHRA PRADESH - RSETIs" FOR THE FINANCIAL YEAR (2021-22) for the quarter ended June 2021

S.No	Bank	RSETI Name & Location of the RSETI	Target for 2021-22		Achievement for 2021-22		Gender Wise			Social Status Wise		Category Wise					Self Employed		Wage Employed	Total Settled	
			No. of Training Prog.to be Condttd.	No. of Candidates to be trained	No. of Training Prog. Condttd.	No. of Candidates trained	Male	Female	Transgender	BPL	APL	SC	ST	OBC	GEN	MIN	Settled With Bank Linkage	Settled With Own Funds			
1	Union Bank of India	West Godavari-Eluru	20	600	2	52	16	36	0	52	0	19	4	15	14	0	14	36	0	50	
2		Guntur	24	600	1	18	16	2	0	18	0	9	3	3	2	1	0	0	0	0	0
3		East Godavari-Rajmundry	26	650	1	21	0	21	0	21	0	3		12	5	1	0	0	0	0	0
4		Srikakulam	24	660	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5		Chittoor-Tirupati	20	500	1	16	0	16	0	16	0	4	0	7	5	0	0	25	0	25	
6		Srikakulam-Rajam	40	1000	0	0	0	0	0	0	0	0	0	0	0	0	65	100	0	165	
7		Krishna- Machlipatnam	22	610	2	47	27	20		47	0	11	8	12	14	2	0	0	0	0	
8		Krishna- Atkuru	26	650	2	53	21	32	0	53	0	25	1	18	8	1	0	23	0	23	
9		Nellore-Venkatachalam	24	600	2	63	0	63	0	63	0	12	2	44	4	1	0	44	11	55	
Union Bank of India RSETIs Sub Total			226	5870	11	270	80	190	0	270	0	83	18	111	52	6	79	228	11	318	
10	Rudseti	Anantapuramu	27	750	2	53	0	53	0	53	0	23	2	22	6	0	0	76	9	85	
11		Prakasam- Ongole	25	750	2	34	0	34	0	34	0	16	0	7	11	0	177	54	3	234	
RUDSETIs Sub Total			52	1500	4	87	0	87	0	87	0	39	2	29	17	0	177	130	12	319	
12	SBI	Visakhapatnam- Anakapally	26	650	2	40	0	40	0	40	0	5	11	18	6	0	0	18	0	18	
13		Vizianagaram	26	650	2	54	0	54	0	54	0	6	5	41	2	0	0	32	0	32	
SBI RSETIs Sub Total			52	1300	4	94	0	94	0	94	0	11	16	59	8	0	0	50	0	50	
14	Canara Bank	Kadapa	26	750	4	96	12	84	0	96	0	11	3	61	9	12	81	76	21	178	
15		Kurnool	23	600	2	52	0	52	0	52	0	21	1	21	4	5	29	51	3	83	
Canara Bank RSETIs Sub Total			49	1350	6	148	12	136	0	148	0	32	4	82	13	17	110	127	24	261	
16	Indian Bank	Chittoor	20	500	1	22	0	22	0	18	4	8	1	7	6	0	0	0	0	0	
Grand Total			399	10520	26	621	92	529	0	617	4	173	41	288	96	23	366	535	47	948	

Minutes of the Meetings

Proceedings of 215th Meeting of

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

Date: 14.06.2021 - Time: 11.00 AM

Venue: CM Camp Office, Tadepalli.

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENER: UNION BANK OF INDIA**



**FGM Office, Union Bank of India
2nd floor, Andhra Bank Building, RR Apparao Street, Vijayawada
Phone: 0866-2562522, 2562518
Website: www.slbcap.nic.in, E mail: slbc@unionbankofindia.com**

The 215th Meeting of SLBC of Andhra Pradesh was conducted on 14.06.2021 at AP CM Camp Office, Tadepalli at 11.00 AM

Sri V Brahmananda Reddy, Field General Manager & Convener, SLBC has extended a warm welcome to the Hon'ble Chief Minister, Hon'ble Ministers, Spl Chief Secretaries and other dignitaries from Government of AP, NABARD and also RBI who attended the 215th SLBC meeting through VC.

- **Sri Raj Kiran Rai G Managing Director & CEO, Union Bank of India and President, SLBC of Andhra Pradesh** addressed the forum and congratulated all fellow bankers for showing indomitable perseverance during this most crucial phase for keeping the economy on track and also ensuring seamless banking services to the public at large. He also thanked them for achieving the set targets under ACP despite facing tremendous challenges during the pandemic. Further he informed that he was pleased to know that Govt of AP, under the able leadership of the visionary Chief Minister, had announced various pecuniary measures to handhold the people who suffered during the COVID pandemic crisis. AP has emerged as one of the top five performing states in achieving the United Nations sustainable development Goals (SDGs) for the year 2020 as per NITI Aayog ranking. It is an outcome of the Hon'ble Chief minister's visionary work style. He requested the banks to capitalize on the Govt of AP's mammoth project called "Jagananna Colonies" as a good business opportunity where 25 lakh houses would be constructed for the poor with the support of bank credit. He expressed concern on tenant farmers finance, and urged all bankers to make a sincere effort to improve the performance and report correctly. Further he advised all member banks to step up efforts to accomplish the anticipated goals of Aatma-nirbhar Package announced by Govt of India. He stressed that the recommendations of RBI under National Strategy for Financial Inclusion (NSFI) 2019-24 for strengthening the ecosystem for digital financial services, access to livelihood and other skill development programs etc. to be implemented as per the fixed time lines positively. He thanked all stakeholders for the unstinted support extended to SLBC in its effective functioning for the last 36 years. He is hopeful of continuance of the same in the coming years too.

Managing Director & CEO, Union Bank of India and President, SLBC of Andhra Pradesh highlighted the following key banking indicators of state.

- Total Branch network of Andhra Pradesh stood at 7515 at the end of March 2021 wherein rural branches constitute 35.16%, semi-urban branches at 30.68%. Thus, the total network in rural & semi urban areas stands at 65.84%.
- Total deposits outstanding at the end of March 2021 stood at Rs.3,85,929 crores with an increase of Rs. 45,721cr over March 2020 with an Y-o-Y growth of 13.44%.
- Total advances outstanding at the end of March 2021 stood at Rs.5,03,075 cr with an increase of Rs.68,814cr over March 2020 with an Y-o-Y growth of 15.85%. The advance growth in AP is more than the national average which is notable.
- Credit Deposit ratio stood at 130.35% as on 31.03.2021, highest in the country.

- Total Priority sector advances stood at Rs.2,82,585 cr at the end of March 2021, constituting 65.07% of total advances of Mar 2020 against the regulatory norm of 40%.
- Total Agriculture advances stood at Rs.1,84,585 cr at the end of March 2021, occupying 42.5% of total advances of Mar 2020 against the regulatory norm of 18%.

Performance under Annual Action Plan (for the quarter ended March 2021):

- Total disbursements under Priority sector stood at Rs.1,96,982 cr and the achievement quantifies to 105.03% of annualized target of Rs.1,87,550 cr.
- Total disbursements under Agriculture sector stood at Rs.1,46,879 cr, quantifying to 114.16% of annual target of Rs.1,28,660 cr.
- Total disbursements under MSME sector stood at Rs.40,312cr contributing 101.8% of annual target of Rs.39,600 cr.
- Total disbursements under non-priority Sector stood at Rs.90652 cr contributing 141.53% of annual target of Rs.64,050 cr.

While concluding his speech, he submitted the following few lines for the consideration of Government of AP.

- To administer COVID vaccination to bank staff on priority to instill morale & to maintain seamless banking services during these abysmal conditions.
- To issue instructions to the field level Govt machinery for their support & cooperation to the banks for recovery of overdue loans especially in Govt schemes.

At the end, he solicited all member banks to bestow serious attention to the action points of this meeting for implementation in letter and spirit so as to reach the expectations of the Government.

Convener, SLBC of AP presented the ACP for 2021-22 to the forum and requested the Hon'ble Chief Minister to launch the same.

The Annual Credit Plan for 2021-22 was launched by Hon'ble Chief Minister along with Minister for Agriculture.

Convener, SLBC of AP submitted the highlights of Annual Action Plan to the forum, and later presented the agenda for 215th meeting of SLBC of AP.

Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister, attended the meeting as Chief Guest. The excerpts of his address are as follows.

He expressed profound gratitude to RBI, SLBC, NABARD & bankers in the state for their commendable performance, support, and cooperation to the state Government.

He said that despite the Covid-19 Pandemic induced lockdowns and the crisis that ravaged the world and the nation, stipulated targets were achieved in Annual Credit Plan for FY 2020-21. He further added that the role of bankers in achieving the ACP targets is commendable. However,

he expressed serious concern over non ostensible progress in tenant farmer lending and advised to draw specific action plan for the next season for better results.

He underscored that revolutionary changes were brought in the agriculture sector in the state through RBKs which are facilitating the farmers in getting quality certified inputs and also selling their crop produce at MSP (Minimum Support Price) without any middlemen. Government is contemplating reinforcing the Agriculture infrastructure facility at villages by constructing Rural godowns/cold storages. He also added that the Government is committed to establish secondary food processing units; one each in every Parliamentary Constituency.

He asserted that 17,000 new Greenfield colonies are being constructed in which 28.30 lakh houses would be built with the support of bank credit. Fifteen lakh houses would be constructed in the first phase with the projected financial outlay of Rs 34,000 Cr and he requested support of banks for the same.

The Chief Minister further highlighted that schools and hospitals are being revamped under Nadu-Nedu scheme. He added that CBSE affiliation & English medium teaching have been introduced which have resulted in children coming back to Government schools. Since there are no top-notch health infrastructure facilities in the state as available in Tier I cities, Government decided to develop medical infrastructure right from Village clinics to 16 new medical colleges at Parliamentary Constituency level, and sought banks' support.

The Government has been providing consistent support to the poor for 4 years via YSR Cheyutha, Asara and Amma Vodi schemes with an intention to ensure sustainable economic growth of these sections.

The Government is extending phenomenal support to MSMEs through YSR Navodayam and RESTART package which resulted in revival of vibrant MSME activity in the state.

Sri K Kanna Babu, Hon'ble Minister (Agriculture) highlighted the following issues

- ✓ Tenant farmer finance should be improved by the collective efforts of banks and department to augment the lending to tenant farmers.
- ✓ Reiterated the need to place a mechanism for easy redressal of bank related grievances of farmers and requested the SLBC to initiate necessary action in this matter.
- ✓ Requested the banks to step up the KCC card issuance to all crop loan farmers.

Smt M. Yasoda Bai, General Manager, RBI informed the house that, she recently joined FIDD at Hyderabad RO, RBI, and highlighted the following.

Andhra Pradesh is one of the progressive states where innumerable welfare schemes are being implemented with the support of the banks wherein SLBC role is conspicuous.

The overall achievement under the Annual Credit Plan (ACP) during the FY is good at 114%. Similarly, the achievement in respect of priority sector is at 105% and particularly, agriculture at 114 % was good. She appreciated the performance of banks in AP in ACP 2020-21 despite Covid induced stress.

Though the achievement in Agriculture sector is good, the lending for Ancillary and infra segments, where banks can take advantage of Govt of India introduced Agriculture Infrastructure Fund scheme, in which interest subsidy and credit guarantee coverage are also

available, is not satisfactory. There is a need to improve the performance in education and housing loans.

RBI will be setting up 112 Centers for Financial Learning (CFLs) across the state of Andhra Pradesh by December 1, 2021. Besides the Mandal in which they are located, each of these 112 CFLs will cater to two adjacent Mandals. The banks that have been assigned the responsibility of setting up the CFLs are advised to expedite action for timely implementation of the project. She advised banks to conduct financial literacy camps through digital mode while adhering to the COVID appropriate protocol.

The National Strategy for Financial Inclusion (NSFI): 2019-2024 document set out several other recommendations including making available a basic bouquet of financial services to the public. State heads of the banks have been urged to take note of the milestones of the project to be implemented within stipulated timelines, wherein suitable action needs to be initiated by taking necessary approvals at apex level of the bank. Considering the importance/significance of the project, she advised the SLBC Convener to review the progress in the Sub-committee on financial Inclusion at the earliest and submit a status report in this regard before the SLBC in the next meeting.

RBI has implemented the pilot programme of making YSR Kadapa district 100% digitally enabled by March 2021, and the objective was achieved. She appreciated the efforts of the bankers, LDM and support of the District Administration.

The position of AP is well above the RBI stipulated statutory benchmarks in various segments and sub segments under PSL except in lending to Micro enterprises, where banks need to improve the performance to achieve the norm of 7.5%. The banks should also take note of the revised norm of 9% and 11 % for SF/MF and weaker section finance from 01.04.2021.

The progress in implementation of the standardized system for data flow and its management on SLBC Website was not satisfactory as many banks are yet to onboard the new system. She urged the banks to make an all-out effort to put in place the necessary mechanism for data extraction from their systems in the required formats and upload the same in the SLBC portal for March quarter and subsequently within 30 days from the end of the quarter, starting from the quarter ending June 2021.

In view of the pandemic, the benefit of Interest Subvention of 2% and Prompt Repayment Incentive of 3% for short term loans for Agriculture and allied activities including Animal Husbandry, Dairy and Fisheries (AHDF) has been extended upto June 30, 2021 to farmers whose accounts have become due or shall become due between March 1, 2021 and June 30, 2021

As a part of Resolution Framework 2.0 to mitigate the Covid-19 related stress of Micro, Small and Medium Enterprises (MSMEs) the OTR facility has been extended till 30.09.2021, while also enhancing the aggregate exposure including non-fund based exposure of the borrower to Rs 50 crore from the initial limit of Rs 25 crore.

Sri Sudhir Kumar Jannawar, Chief General Manager, NABARD, in his address congratulated the banks and all Stakeholders for achieving ₹ 2.88 Lakh Crore against the ACP target of ₹ 2.52 lakh during the FY 2020-21 amidst the pandemic. Further, he noted that, in respect of the achievement in the priority sector, against the State Credit Plan target of ₹ 1.88 Lakh crore, the achievement was ₹ 1.97 crore. He also appreciated the growth in disbursements in agriculture sector from ₹ 1.14 lakh crore year during FY 2019-20 to ₹ 1.47 lakh crore in FY 2020-21.

Commending the SLBC for the finalisation of the State Credit Plan for FY 2021-22, Shri Jannawar observed that the plan projection for priority Sector is ₹2.14 lakh crore against

potential of ₹2.31 lakh crore assessed by NABARD in its State Focus Paper. However, he noted that proportion of term loan target assessed for FY 2021-22 at ₹38,078 crore out of the total target of ₹ 1,48,500 crore is only 25.6%. Shri Jannawar, exhorted the banks to take steps to augment ATL portfolio to the desired norm of 40% of the total Agriculture Credit. He desired the SLBC to chalk out a phased year-wise approach to reach the desired level of 40% in a few years for the State as whole.

He also indicated that during the year FY 2020-21, NABARD had disbursed an amount of ₹ 32,844 crore to the State, which is 17% more than the previous year disbursement of ₹ 27992 crore. The amounts include ₹ 22,688 crore released to banks as refinance and ₹ 10,156 crore released to GoAP and other Government owned corporations. Besides NABARD also released ₹ 2233 crore against the central share of assistance to Polavaram Project during the year 2020-21 which will augment the irrigation potential of the State.

Shri Jannawar also highlighted on the following issues

- The banks to continue to impress upon the branches and enhance the credit flow for augmentation / Strengthening of Farm Gate infrastructure by taking advantage of the support provided under Agricultural Infrastructure Fund. SLBC may arrange to monitor the progress as a regular agenda in its meetings. NABARD AP RO has already sanctioned a refinance assistance of ₹ 1426.15 crore under its PACS as MSC scheme for establishment of multipurpose post-harvest infrastructure facilities by PACS in convergence with RBKs.
- NABARD has allocated ₹ 2450 crore under the second tranche of Special Liquidity Facility (provided by RBI) to RRBs / Coop in view of the second wave of COVID-19 pandemic. The concerned banks may utilize the facility.
- The GoAP through AP Food processing Society has decided for establishment of secondary food processing clusters in all the 25 parliamentary constituencies of the State and NABARD will extend the necessary support subject to extant norms and guidelines. The clusters are expected to promote value addition of agricultural produce being produced in the State and also contribute to enhancing the GDP of the State.
- NABARD has already finalized, in consultation with banks and Stakeholder departments, the indicative unit cost for FY 2021-22 for various purposes under term credit to Agriculture and allied activities. The Unit Cost booklet has already been shared with all concerned for reference and banks are advised to make use of the same.
- Financing of Tenant Farmers has still not reached desired level and the achievement reported by SLBC is only 16% of the target during 2020-21. Member banks are advised to ensure hassle free crop loan to the actual tillers and tenant farmers. Banks may also explore financing the tenant farmers through JLG mode by converging the support available from NABARD for formation and nurturing of JLGs. Department of Agriculture may like to submit the proposed pilot project of formation and nurturing of 3500 JLGs.
- The Ministry of Agriculture and Farmers' Welfare, GoI has granted relaxation up to 30.09.2021 for online submission of AMI subsidy claims by FIs, in view of the ongoing difficulties faced due to COVID 19 pandemic. The banks are advised to take note of the deadline and submit the subsidy claims.
- NABARD has commenced the consultative process of finalization of the potential linked credit plan for all the districts for FY 2022-23. The District Development Managers of NABARD would be liaising on the same with the Stakeholder banks, line departments and other entities for necessary data and other inputs for finalization of the plan.

- NABARD continues to support banks for greater financial literacy, financial inclusion and extension of banking services to all areas through the Financial Inclusion Fund. During FY 2020-21, NABARD had sanctioned ₹ 14.16 crore and disbursed ₹ 8.45 crore under the fund for various interventions. Member banks are requested to continue to take advantage of the support under the scheme and submit suitable proposals.

Smt (Dr) Poonam Malakondaiah, Special Chief Secretary (Agriculture & Cooperation) stated that she was delighted to note the ACP achievement under agriculture sector for the FY 2020-21 and congratulated bankers for their laudable efforts.

The Special Chief Secretary exhorted the bankers to improve the tenant farmer lending, highlighting the issuance of 4.49 lakh CCRC to farmers, wherein a marginal portion of CCRC holders received bank finance. Further she informed that their department has been conducting a CCRC campaign from 11th June to 30th June 2021, where CCRC will be issued at RBK level, and urged the bankers to provide bank credit for all eligible farmers to meet their expenses for seasonal agricultural operations.

Further she put forth the following for the house to consider.

- Alignment of crop loan disbursement with e-crop database to ensure qualitative crop loan lending.
- Ensuring the availability of BC services at RBK locations on fixed timings which is win-win for banks and department.

The Special Chief Secretary said that, Government is encouraging the farmers for crop diversification from conventional rice cultivation, motivating them to raise horticulture, oil seeds, pulse, maize crops to ensure sustainable income for them, and requested the banks to prioritize loans to these crops.

The loan sanction process of YSR Cheyutha program is lagging behind to the target where banks need to expedite the same and also all sanctions need to be converted to disbursement.

Convener, SLBC of AP, assured that banks will expedite the YSR Cheyutha scheme and disbursement since the season to purchase milch animals has commenced and suitable instructions would be issued to the branches.

Responding to Special Chief Secretary's flagged issues, he replied that,

- Alignment of crop loan disbursement with e-crop database to ensure qualitative lending is a good suggestion, but practically not feasible to implement at field level in view of crop loan disbursement and e-crop booking happen at opposite ends of the crop season.
- Ensuring the availability of BC services at RBK locations on fixed timings, banks have issued suitable instructions to the BCs in this regard, however same would be reiterated to ensure visible progress in this matter.

Sri R.Karikal Valaven, Special Chief Secretary, Govt. of AP highlighted that the ACP achievement of MSME is good for FY 2020-21. He said that MSME sector is a lynchpin of GDP growth and creating employment opportunities. The banks lending to Medium enterprises needs to be improved. The ECLG (Emergency Credit Line Guarantee) is a part of ANB (Aatma Nirbhar Bharat) of Govt of India, where progress in disbursement front is to be stepped up. The lending share to SC/ST under Stand-Up India scheme is low, where SLBC needs to discuss the strategies to improve the performance for these sections in Sub Committee Meetings. PMMY and PMEGP needs a further push.

Sri S S Rawat, Principal Finance Secretary, Govt.of AP has highlighted the following.

- The Covid induced crisis has created high demand for resources, where State has efficiently managed the situation.
- State's efforts in combating the pandemic are much better than other states. It is the testimony of the State financial & health sectors' performance.
- Country has witnessed a contraction in economy, but our state economy contraction is less compared to other states & country an average.
- The achievement of ACP in major sectors is appreciable, but progress in housing, education, PMMY and Tenant farmers need a closer attention of the banks.
- Government wanted to enable all Village and Ward secretariats with seamless banking facility for which a proposal has been submitted to UBI. Requested the UBI for a favorable action at the earliest.
- Hopeful of having a similar high level performance in ACP 2021-22.

Convener, SLBC of AP on behalf of all member banks assured the house that bankers in the state will support and extend their cooperation proactively for effective implementation of all bankable state government schemes and achieve the ACP targets with the cooperation of State Government. Further he highlighted that the VS/WS and Volunteer system had relieved the bank branches of a crowded atmosphere and helped to them to serve effectively.

He once again requested Govt. of AP to direct their strong workforce available at VS/WS to assist the bank branches for recovery of OD/NPA loans especially in Govt. sponsored schemes. He requested to share the granular details of staff attached to branches so that there will be an opportunity to establish better coordination and concerted working style in a better way.

Convener, SLBC of AP, submitted the house that the SHG lending is playing a crucial role in improving livelihood opportunities leading to economic empowerment of women, and also asset creation. It was noted that the disbursement during the FY 2020-21 is well above the stipulated targets, however the projections for FY 2021-22 are not commensurate with the actual disbursements, hence he requested the house to permit to revise the bank lending targets for FY 2021-22.

The meeting concluded with the vote of thanks to the chair, other dignitaries and member banks by **Sri K Gundu Rao, General Manager, SBI.**

Summary of Action Points emerged in the meeting

S.No	Action Point
1	All banks to expedite the sanction & disbursement process of all eligible cases of YSR Cheyutha scheme. (Action: All Concerned Banks)
2	All banks shall ensure to place a mechanism of submission of interest reimbursement claims of Jagananna Thodu scheme automatically to Govt every quarter. (Action: All Concerned Banks)
3	All banks shall accord utmost priority to accelerate the tenant farmer finance & ensure to report performance under other sorts of Tenant farmer lending too. (Action: All Concerned Banks)
4	All banks to ensure that their bank Mitras are rendering service at fixed timings at RBK locations in their area of operation. (Action: All Concerned Banks)
5	All banks to communicate the nodal grievance redressal authority details of their Bank to Government for placing the same at RBK locations for the benefit of aggrieved farmers. (Action: All Banks)
6	A SLBC Sub-Committee to be conducted on following. 1. National Strategy for Financial Inclusion (NSFI): 2019-2024 document –Progress Review. 2. Stand Up India & PMMY-Discussion on strategies to improve the lending to beneficiaries of SC/ST sections. (Action : SLBC)
7	SGB to expeditiously communicate their decision on State Government's request of application of uniform lower interest rates on SHG loans for loan amount Rs 3.00 lakh irrespective of sanctioned limit and system limitations. (Action: SGB)
8	All banks to finalize central level data extraction and test check of previous quarter data and to ensure smooth data flow through CBS platform directly to SLBC portal as per the RBI instructions from June 2021 quarter. (Action: All concerned Banks)
9	VS/WS department, Govt of AP, shall share granular details of their staff attached to bank branches to SLBC, which aims to better implement various Govt schemes and recovery of loans. (Action : VS/WS Dept., Govt. of AP)
10	Govt of Andhra Pradesh shall initiate appropriate action to effect amendments in the existing Sec 22(A) of registration Act to incorporate Agricultural landed properties mortgaged to banks, in list of prohibited properties/with a separate clause restricting registration of these properties. (Action : Dept of Stamps and Registration, Govt of AP)

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	Govt of AP

HON'BLE MINISTER

2	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt of AP
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NABARD

3	Sudhir Kumar Jannawar	Chief General Manager	NABARD, AP RO
4	N S Murthy	General Manager	NABARD,AP RO

SLBC of AP

5	Rajkiran Rai G	MD & CEO , SLBC President of AP	Union Bank of India (VC)
6	V Brahmananda Reddy	FGM & Convener of SLBC of AP	Union Bank of India
7	E Raju Babu	AGM & Coordinator , SLBC of AP	Union Bank of India

OFFICIALS - Govt of AP

8	Dr (Smt) Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt of AP
9	R Karikal Valaven ,IAS	Special Chief Secretary (Industries & Commerce)	Govt of AP
10	Shamsher Singh Rawat ,IAS	Principal Finance Secretary to Govt (PFS)	Govt of AP
11	K Sunitha ,IAS	Principal Secretary , Social Welfare Dept,	Govt of AP
12	Solomon Arokiaraj IAS	Secretary to Chief Minister	Govt of AP
13	K Dhananjaya Reddy IAS	Additional Secretary to Chief Minister	Govt of AP
14	R Mutyala Raju, IAS	Additional Secretary to Chief Minister	Govt of AP
15	H Arun Kumar, IAS	Commissioner of Agriculture	Govt of AP
16	P Raja Babu ,IAS	CEO (SERP)	Govt of AP
17	Dr K V V Satyanarayana, IRAS	Finance Secretary	Govt of AP
18	K V Nancharaih	MD, Streenidhi	Govt of AP

EXECUTIVES FROM BANKS

19	Khadri Gundu Rao	General Manager	State Bank of India
20	K Kalyani	General Manager	Canara Bank
21	P V Prasad	Deputy General Manager/Zonal Manager	Indian Bank
22	B Venkata Narayana	Deputy General Manager	Indian Overseas Bank
23	T Kameswara Rao	Chairman	CGGB
24	S Satyavathy	Deputy General Manager	APCOB

LIST OF PARTICIPANTS ATTENDED THROUGH VIDEO CONFERENCE

RESERVE BANK OF INDIA

25	M Yasoda Bai	General Manager(FIDD)	Reserve Bank of India
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Officials - Govt of India

26	K S Chandrasekar	Assistant General Manager	SIDBI
27	B Subba Rao	Assistant Director	Dept of Telecom

OFFICIALS FROM BANKS

28	Srinivas Reddy	Deputy Zonal Head	Union Bank of India
29	Jagannatha Swamy	Deputy General Manager(RABD)	Union Bank of India
30	Ch Raja Sekhar	Deputy General Manager	Bank of Baroda
31	M Sreenivasa Rao	Assistant General Manager	Union Bank of India
32	Y Subrahmanayam	Chief Manager	Bank of Baroda
33	K Kartheek	Senior Manager	Bank of India
34	Madan Kumar	Senior Manager	UCO Bank
35	K Prabhu Das	Chief Manager	Bank of Maharashtra
36	B S R K PRASAD	Chief Manager	Punjab & Sind Bank
37	J Ramakrishna	Regional Manager	SGB
38	CH Sreenivasa Rao	Deputy Vice President	Axis Bank
39	K V Prasanna Kumar	Senior Manager	Axis Bank
40	S Srikanthan	Assistant General Manager	ICICI Bank
41	M Satyanarayana Raju	Senior Manager	City Union Bank
42	M Venkata Reddy	Manager	Federal Bank
43	Premsaran Patnala	Assistant General Manager	IDBI Bank
44	M Sudheer Chowdary	Senior Manager	Karur Vysya Bank
45	J Satyanarayana	RM - Retail Banking	Kotak Mahindra Bank
46	Cijohn Kurisingal	Prob. Officer	South Indian Bank
47	R Alagar Rajan	Chief Manager	TM Bank
48	K Sankar	AVP	YES Bank

OFFICERS FROM SLBC

49	P Koteswara Rao	Senior Manager	Union Bank of India
50	Nadeem Anwar Ansari	Manager	Union Bank of India
51	Mudith Himwan	Asst. Manager	UBI(Through VC)
52	G S Sowmya	Asst. Manager	UBI(Through VC)
53	M Mahalakshmi	Asst. Manager	UBI(Through VC)

Proceedings of Sub-Committee Meeting (Agriculture)

Date : 29.06.2021
Time : 03.00 PM
Venue : Virtual Mode .

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR : UNION BANK OF INDIA



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Proceedings of Sub-Committee Meeting(Agriculture)

A virtual meeting of SLBC Sub-committee on Agriculture was held on 29.06.2021. The Commissioner of Agriculture Dept, IG & Commissioner Stamp & Registration Dept, Director Animal Husbandry, Deputy CEO of AP Food Processing Society from Govt of AP, AGM From RBI, Executives & Senior officers from major Banks, and DGM from NABARD have participated in the meeting.

The Asst. General Manager and Co-ordinator, SLBC of AP has extended a warm welcome to the participants and initiated discussion on agenda items .

Agenda 1: Issue of alienation and Registration of Mortgaged Agricultural Landed Properties.

The Asst General Manager and Co-ordinator, SLBC of AP informed that the Issue of alienation and registration of Mortgaged Agricultural Landed Properties has been discussed on various fora and requested the Government to amend the existing section 22(A1)E to prohibit Registration of Mortgaged Agricultural landed properties in the interest of Banks.

IG & Commissioner Stamp & Registration Dept, responded that as of now department has no provision to forbid the registration of properties which are under mortgage to financial institutions. Government of AP has to amend the existing Act, and shall issue the GO notifying that the above said properties are prohibited for registration.

He further added that, Government may bring another special section 22(A1)F wherein right of lending institutions can be recommended.

CCLA, (Land Records Department) developed a web land portal /loan charge portal where Bank charges are creating the charge /interest on specified piece of land, on which reverse endorsement may be carried out by the registration authority, provided the web land/loan charge viewing facility is enabled for them.

Chairman, CGGB submitted that as per section 83 of Registration Act , the Sub Registrar can refuse registration under the circumstances of false statements by the executants. He requested the S&R department to take a serious view on anomalies taking place in mortgaged landed properties costing dearly to financial institutions.

IG & Commissioner, Stamp & Registration Dept advised the SLBC to constitute a team to have detailed and multidimensional deliberations in this matter to make a headway.

The following action points emerged in the forum after meaningful deliberations.

- A team with CCGB Chairman, members from UBI & SLBC shall be formed to discuss the issue with Government to evolve actionable points.

Agenda : 2 : YSR Cheyutha (AH) Sanction and disbursement of loans-Review of progress

The Asst General Manager and Co-ordinator, SLBC of AP presented that Govt of AP had launched YSR Cheyutha Scheme on 12.08.2020. It is one of the prominent women welfare scheme of Govt of A.P. The progress of bank lending under the scheme has been reviewed in series of meetings. Banks to complete the grounding process on a faster pace.

Director Animal Husbandry, Govt of AP, urged the Banks to cooperate and expedite the sanction and grounding process, where AH department staff at field level are in constant touch with branches. All arrangements are in place for purchase of Animals as per the choice of the beneficiary.

The following action point emerged in the meeting.

- Banks to instruct their branches to expedite the grounding process without any further delay.

Agenda 3 : Positioning of Bank Mitras at Rythu Bharosa Kendra (RBK) Locations.

The Asst General Manager and Co-ordinator, SLBC of AP informed that in line with SLBC meetings resolution, SLBC advised Controlling authorities of all Banks to position their BCs at RBKs in respective villages, to render banking services to the farmers. Major Banks have confirmed their action on honoring the Govt request. However, Govt is claiming that at field level no visible development has been observed in this regard except in Srikakulam District. Requested the Bankers to ensure that BCs are visiting the RBK locations on fixed timings.

The Commissioner of Agriculture, Govt of AP, highlighted that Government of Andhra Pradesh has established Rythu Bharosa Kendralu at 10671 locations across the state in May 2020, and rendering multiple services to farmers. Now RBKs are familiar place in the village. Placing of BC at RBK is a win win opportunity for Banks and Government, where Banks can increase their digital transactions, can carry out preliminary banking due diligence of their customers, and can follow up for recovery of NPA loans.

The Asst General Manager and Co-ordinator, SLBC of AP requested the Agriculture department to map the individual BC with respective RBK location, wherein Village Agriculture Assistant at respective Gram secretariat and BC would decide the time of BC's service availability based on the local conditions. He further, also advised the department that following finalization of mapping, the BC details and timings along with BC link Branch Manager details should be displayed at RBK locations so that the concept would be publicized, and coordination between Bank and RBK would be strengthened.

The following action points are emerged in the meeting.

- SLBC shall share the granular data of Bank Mitras to the State Agricultural department to map with respective RBK.
- Agriculture Department shall carry out the mapping exercise by 09.07.2021 and details to be shared with SLBC for onward intimation to respective Banks.
- Bank Controllers shall issue instructions to their BCs to extend the services at their attached RBK location as per the fixed timings.

Agenda : 4 Tenant Farmers' Finance-Road Map to improve the lending.
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The Asst General Manager and Co-ordinator, SLBC of AP informed that the tenant farmer lending is one of the important agenda item being reviewed by Hon'ble Chief Minister during the quarterly SLBC meetings. The poor performance of tenant farmers lending is overshadowing good performance in the other parameters. He suggested following for the consideration of the Govt.

- ❖ Department of Agriculture to furnish the lending Bank branch name on CCRC which binds the relation between CCRC holder and the Bank Branch
- ❖ Village level committees maybe formed to facilitate tenant farmer to receive the Bank credit and to review the loan renewal periodically
- ❖ To instill confidence among the Bankers State Govt. may explore the possibility to create a guarantee/risk fund similar to the CGTSME.
- ❖ Banks to scrupulously report the performance of all modes of tenant farmers lending.

Chairman, CGGB advised the Government to make the season wise CCRC card holders list available in the e panta portal, so that Bankers could easily access the details and extend the loan without further due diligence of CCRC.

Deputy General Manager, BOB and Representative of APGB , expressed concern on the recovery front where APGB reported that the NPA is 39% in tenancy lending of their Bank which is far higher than any other advances.

Deputy General Manager, NABARD opined that in majority of cases owner farmers are availing the crop loans on same land which deprives the original cultivator from Bank finance. He advised the forum to explore the possibility of fixing the specific target for tenancy lending.

The Commissioner of Agriculture, Govt of AP informed the forum that, the CCRC camping launched by their department is underway, where around 2 laks CCRC have been issued hitherto, targeting to issue 5 lakhs during the season. He emphasized that in 90% of the cases old CCRC are being renewed with the same cultivator, this phenomena would stamp out the apprehensions of Bankers on default due to non renewal of CCRC in the next season. He also highlighted that , the department has already issued the guidelines empowering the VAO(Village Agriculture Assistant) at Gram secretariat to issue tenancy certificate to those farmers, who are denied to get CCRC for various reasons.

The Commissioner of Agriculture, Govt of AP assured the Bankers that robust work force at village secretariat similar to SHG concept , is available now, which would assist the banks in recovery of OD loans. He also underscored that plethora of welfare schemes have been routing through their department, where their field level staff have closely been associated with the farmers, which may be leveraged for recovery of loans. He requested the Banks to share the Over Due loan data with VAA/MAO at Village and Mandal level regularly to rope in their services for recovery purpose.

The Commissioner of Agriculture, Govt of AP, advised the banks to extend the bank finance to tenant farmers based on the tenancy certification in e- panta portal. He sought bankers to have a pragmatic view on tenant farmers lending in view of their woeful position and Government concern.

Asst General Manager, SBI assured that, their Bank would prioritize the tenancy lending.

The following action points are emerged in the meeting.

- Banks have to prioritize the tenant farmers lending.
- The State Agriculture department shall place the season wise CCRC holder's details in e- panta portal.
- Banks can extend the finance as per the laid down guidelines even to the farmers (Cultivator) who have been issued tenancy certificate by VAA.
- Banks to share the overdue loan data with VAA/MAO at Village and Mandal level regularly to rope in their services for recovery purpose.
- Banks to report the performance of all modes of tenant famer lending scrupulously.

Agenda 5 : PMFME Scheme(PM Formalization of Micro Food Processing Enterprises Scheme)- Sanction of loans-Review
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The Asst General Manager and Co- ordinator, SLBC of AP submitted that the captioned scheme aims to enhance the competitiveness of existing individual micro enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The subsidy portion under the scheme is back end in nature with 3 years lock in period. The approval of loans has to be done in online mode. The login credentials for Branches, Bank Controllers, LDMs and SLBC have already been created and shared with respective stakeholders. Further he highlighted that, prior to uploading in portal the applications would be sourced by the department and preliminary scrutinization of the applications and required handhold support for the applicants would be extended by resource person appointed at the District level. He requested the Banks to process the pending applications in portal , and dispose them strictly following the stipulated time norms.

Deputy CEO, Food Processing Society, Govt of AP has urged the bankers to sensitize the field functionaries to kindly process and sanction loans for the list of applications submitted by the department in online mode.

The following action points emerged in the meeting.

- Banks to process the pending applications in portal immediately , and dispose them strictly following the stipulated time norms.

Agenda 6 : Financing facility under 'Agriculture Infrastructure Fund'
--

Deputy General Manager, NABARD, informed that Rs 1 lakh crore Agri Infrastructure Fund Financing facility was announced to extend funding for Agriculture Infrastructure Projects at farm-gate & aggregation points.

The scheme will facilitate setting up and modernization of key elements of the value chain Post Harvest Management Projects & Viable projects for building community farming assets

The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore Pan India in the first year and Rs. 30,000 crore each in next three financial years.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years .The credit guarantee fee would be borne by Government of India only.

NABARD will provide refinance facility to APCOBs @ 3 % and also carve out a budget provision of Rs 10736 Cr towards Guarantee fee, Int subvention, administrative expense etc. In terms of Scheme Guidelines, tentative allocation of ₹6540 crore has been made in respect of Andhra Pradesh.

The Asst General Manager and Co-ordinator, SLBC of AP advised all bankers to sensitize their branches on scheme guidelines and to extend the finance under the scheme. He further added that Bank wise targets under AIF scheme are already approved and shared with the banks. He further requested NABARD to share the Bank wise progress to monitor the same in subsequent meetings.

The Asst General Manager and Co-ordinator, SLBC of AP, presented the Doubling of farmers income by 2022 as a table agenda item, where he explained the NABARD stipulated growth parameters to gauge the progress and urged Bankers attention to ensure that set goals are achieved.

The meeting was concluded with vote of thanks.

Proceedings of Sub-Committee Meeting

Date : 06.07.2021
Time : 03.30 PM
Venue : Virtual Mode

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA



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Proceedings of Sub-Committee Meeting

A virtual meeting of SLBC Sub-committee was held on 06.07.2021. The CEO, SERP, Mission Director, MEPMA, from Govt of AP, Official From RBI, Executives & Senior officers from major Banks, and DGM from NABARD have participated in the meeting.

The Asst. General Manager and Coordinator, SLBC of AP extended a warm welcome to the participants and initiated discussion on agenda items.

Agenda 1: YSR Asara Scheme – Transfer of amount to SHG members SB accounts from Group Account
--

The Assistant General Manager and Coordinator, SLBC of AP submitted that Govt of AP is going to launch 2nd year disbursement of YSR Aasara during the month of September 2021 as per the announcement made by Hon'ble Chief Minister in the Navaratnalu calendar. Govt would release the amount to respective SHG group SB account, wherein the same is to be transferred to individual members' accounts. He requested bankers' suggestions for hassle free transfer of amount from Group SHG to Individual member SB Accounts.

CEO, SERP, Govt of AP informed that Government wishes to pass the benefit amount to intended beneficiary directly without any intermediary channel under this scheme similar to other welfare schemes. An amount of Rs 6000 Cr would be reimbursed to members in the second tranche of the scheme, wherein Government is contemplating placing a tracking system on funds flow to identified beneficiary, hence would like to introduce digital resolution process. Under the proposed system, a designated member will be issued with e signatures and empower to capture the Aadhar authenticated digital signatures of the members on the resolution and same will be submitted to the Bank branch electronically either through mail or Specified portal. This process would facilitate Government for easy tracking of end use of funds and, also reduce the crowd at Bank branches hampering the regular business. He also added that the data will be preserved in a very systematic manner so that Banks can have access in future for any purpose.

Member Banks like UBI, Canara Bank, Indian Bank, BOB welcomed the proposal and requested the Government to implement the same on a pilot basis in selective two branches of major Banks to analyze the practical impediments. However, they requested the Government to ensure generation of the mail from an authenticated source.

Representatives of SBI informed that their bank's view will be elicited on consultation with their competent authority.

AGM & Coordinator, SLBC of AP, while vouching for the Government proposal of digital resolution requested the Government to explore the possibility to submit the duly signed resolution forms of the SHG groups through the volunteer in lieu of physical presence of members. He also suggested adopting common simplified resolution form by all the Banks to be prepared by SLBC.

CEO, SERP, Govt of AP opined that once digital resolution system is established for the Aasara scheme, that can be continued for general SHG loaning in view of its advantage compared to regular procedures.

The following action points emerged in the meeting.

- ❖ The Government proposal of acceptance of digital resolution for transfer of funds from group SHG to individual members' savings accounts to be tested on a pilot basis in selective two branches of major Banks to analyze the practical impediments and take a conclusive decision. (Action : SERP, Banks like UBI, SBI, Indian bank, Canara Bank, BOB)
- ❖ Banks can adopt common simplified draft resolution form (attached) prepared by SLBC with due modifications suitable to the respective banks.

(Action: All Concerned Banks)

Agenda 2 : Implementation of PM SVANidhi in Tier II & Tier III cities
--

AGM & Coordinator, SLBC of AP has submitted that, during the VC meeting of DFS held on 1st July, it was informed that in order to improve the performance in Tier II & Tier III cities a special campaign is being launched from July 5, 2021 to August 15, 2021. SLBC has conducted a VC meeting with all 13 LDMs on 05.07.2021 and disseminated the directions of the DFS to them.

Further he explained the proposed following action plan for the campaign.

Lending Institutions (LIs) have to sanction all the received applications based on the eligibility and also disbursement to be done for all sanctioned cases.

LIs may reconsider sanctioning the applications sourced by the ULBs that were rejected earlier for various reasons.

During the camps digital on-boarding, issue of durable QR codes and penny drop transactions to be taken up within 7 days of disbursement of the loan as per bank CBS.

MD, MEPMA Govt of AP, appealed to all Bankers to extend their cooperation for stepping up the performance in the above cities. She advised to conduct special camps at branches in select 3 days in week during the campaign period. Further she added that their department has been imparting digital on board training to the beneficiaries in 80 Tier & Tier II cities.

The following action points emerged in the meeting.

- ❖ Lending Institutions (LIs) have to sanction all the received applications based on the eligibility and also disbursement to be done for all sanctioned cases.
- ❖ LIs may reconsider sanctioning the applications sourced by the ULBs that were rejected earlier for various reasons.
- ❖ During the camps digital on-boarding, issue of durable QR codes and penny drop transactions to be taken up within 7 days of disbursement of the loan as per bank CBS.

(Action: All Concerned Banks)

- ❖ Banks to conduct special camps in select 3 days in week during the campaign period to sanction and disbursement for PMSVANidhi Loans.

(Action: All Concerned Banks)

Agenda 3 : National Strategy for Financial Inclusion – NSFI – 2019-2024

Manager, RBI, informed that Reserve Bank of India had brought “The National Strategy for Financial Inclusion 2019-2024” (NSFI) Approach paper , which 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. He requested all Bankers to implement the recommendation according to the fixed time lines.

Manager, RBI further highlighted that FLCs operations are sparsely spread in entire district, in order to reinforce the financial activities RBI is planning to establish 112 CFL (Center for financial literacy) across the state, each CFL extend its financial literacy activities in 3 adjacent blocks. He requested the Banks for their cooperation for close monitoring of CFL functioning at field level.

Manager, RBI congratulated all the banks operating in the YSR Kadapa district and Lead Bank in Kadapa, LDM, SLBC & District administration for their valuable support for making the district 100% digitally enabled i.e. all the customers and business entities are provided at least with one banking digital product. He also advised to implement the same in all other districts of the state.

The following action points emerged in the meeting.

- ❖ SLBC to collect information on Capacity building of all BCs of AP state either directly by the parent entity or through accredited institutions.

(Action: SLBC of AP)

- ❖ SLBC to coordinate with LDMs to collate the data of all the livelihood activities being offered by various institutions/organizations/agencies within the district and circulate to all the Branch Managers to display in the branch premises.

(Action: SLBC of AP & All LDMs)

- ❖ All the Banks shall strive to strengthen the digital ecosystem in all other districts similar to YSR Kadapa.

(Action : All Banks)

Agenda: 3 Revamp of Lead Bank Scheme –Developing a Standardized System for data flow and its management by SLBC Convener Banks on SLBC websites.

MANAGER, RBI highlighted that as per the Revamp of Lead Bank Scheme, SLBC Convener 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. The main objective is the data should be directly downloadable from the CBS and/ or MIS of the banks so as to ensure that manual intervention in the process is kept to a minimal level as well as generation of data Block level , at district and state levels by banks and monitored at different forums of the Lead Bank Scheme. He underscored that only 18 Banks have on boarded the new system and requested the remaining Banks to ensure submission in new portal by the next quarter.

AGM & Coordinator, SLBC of AP highlighted the prominence of the quarterly data submitted by member Banks and requested to submit the CQR data without any gaps, duly adhering to the RBI stipulated timelines.

The following action points emerged in the meeting.

- ❖ The remaining Banks to ensure submission of quarterly Lead Bank Data in new portal for the quarter June 2021.

(Action: All Concerned Banks)

Agenda 4 : Review of Operations of Business Correspondents

- ❖ **MANAGER, RBI** highlighted that Bank Mitras are an extended arm of Bank branches, rendering various banking services like opening of savings accounts, cash withdrawal and cash collection, social security schemes enrolments, canvass for bank products etc. at villages at affordable cost. Banks to closely monitor the BC functioning and to initiate suitable action to replace the inactive BCs to ensure that uninterrupted banking services are available in the villages more particularly at places where it is the sole banking facility.

AGM & Coordinator, SLBC of AP highlighted that now banks can appoint BCs at non SSA locations and appealed to the banks to appoint as many BCs at needful locations to ensure that each corner of the state and the RBK locations are covered with banking facilities.

The following action points emerged in the meeting.

- ❖ Banks to closely monitor the BC functioning and to initiate suitable action to replace the inactive BCs to ensure that uninterrupted banking services are available in the villages more particularly at places where it is the sole banking facility.

(Action: All Concerned Banks)

The meeting concluded with vote of thanks.

Proceedings of Sub-Committee (MSME) Meeting

Date : 27.07.2021
Time : 03.00 PM
Venue : Virtual Mode

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA



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Proceedings of Sub-Committee Meeting

A virtual meeting of SLBC Sub-committee was held on 27.07.2021. The meeting was chaired by **Sri V Brahmananda Reddy, CGM UBI & Convener, SLBC of AP**, AGM From RBI, Executives & Senior officers from major Banks, and DGM from NABARD have participated in the meeting.

Chief General Manager UBI & Convener, SLBC of AP extended a warm welcome to the participants and in his opening remarks highlighted the following.

- ❖ DFS, Ministry of Finance decided to review certain GOI flagship programmes being implemented through banks with the SLBC convener bank and respective bank's MD & CEOs.
- ❖ Finance through Stand Up India, PMMY and PMEGP would help in achieving the MSME target. Hence requested banks to participate enthusiastically.
- ❖ Finance to the units located in the industrial clusters is another potential market available to boost MSME credit.
- ❖ Visiting the successful units financed under various Government schemes would motivate the field level bankers for active participation.
- ❖ Timely and accurate data submission to SLBC remains a cornerstone for conducting various SLBC meetings as per the stipulated time norms.
- ❖ DFS, GOI launched PMSVANidhi Scheme – “Sankalp Se Siddhi” Campaign needs a close attention of bankers, aimed at handholding small sections of the country.

The Asst. General Manager and Coordinator, SLBC of AP initiated discussion on agenda items.

Agenda 1: Central Govt. sponsored Schemes
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1.1 Stand up India Scheme:

The Assistant General Manager and Coordinator, SLBC of AP submitted that the scheme was launched by Govt of India on 06.04.2016 to encourage entrepreneurship among women, SC/ST communities. As per the scheme guidelines each Bank branch has to facilitate Bank finance between Rs. 10.00 lakh to 100.00 lakhs to atleast 1 Woman borrower & 1 SC/ST beneficiary. The performance of the Banks is being reviewed during SLBC meetings and EC on MSME meeting by RBI. He urged the Banks to report the data accurately including off line sanctions.

Deputy General Manager, NABARD informed that the following changes have since been approved in the Stand Up India Scheme by the Govt of India.

- ❖ The extent of margin money to be brought by the borrower may be reduced from 25% to 'upto 15% of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- ❖ Loans for enterprises in Activities allied to agriculture' e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agrclinic and agribusiness centers, food & agro processing, etc. (excluding crop loans,

land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

In view of the broader eligibility of activities, requested the Banks to improve the performance.

Joint Director, Industries department, Govt of AP, highlighted that Industries department has been handholding the scheme by providing subsidy for all activities of SC/ST category beneficiaries and also general category women beneficiaries in certain activities.

The following action points emerged in the meeting.

- ❖ Banks to accord utmost priority to achieve the set targets under the scheme.
- ❖ Banks shall maintain the accuracy and consistency in submission of the scheme for various meetings.
- ❖ Banks shall update the all off line sanctions in Stand Up Mitra Portal to reflect actual performance. ***(Action: All concerned Banks)***

1.2 Pradhan Mantri MUDRA Yojana (PMMY):

The Assistant General Manager and Coordinator, SLBC of AP submitted that It is one of the flagship programmes of Govt of India which is launched on 15.04.2015 with an aim to fund the unfunded. Under this scheme Banks can facilitate credit facilities upto Rs 10.00 lakh to borrowers engaged in MSE , Retail & Agri allied activities. He appreciated the performance of the banks during the FY 2020-21 and requested for the same in the current FY.

The following action point emerged in the meeting.

- ❖ Banks to accord utmost priority to achieve the set targets under the scheme ***(Action: All concerned Banks)***

1.3 Lending to Handloom Weavers – Mudra Scheme:

The Assistant General Manager and Coordinator, SLBC of AP submitted that the progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh is another important scheme and would be reviewed in quarterly meetings. Requested the banks to sensitize the branches for early credit decision in view of long pendency of applications.

Joint Director, Handlooms and textiles Govt of AP, highlighted that large number of applications are **pending with Banks** for quite long time. This phenomenon is proscribing the applicants from reapplying to other banks thereby losing the opportunity to avail Bank credit for livelihood. He requested banks to dispose the pending applications immediately with suitable credit decision.

AGM, SLBC of AP requested the department to share the Bank and branch wise details so that Controllers would issue instructions to that concerned branches for speedy disposal of pending applications.

The following action points emerged in the meeting.

- ❖ Handlooms and Textile department shall share branch wise granular details with Banks for speedy disposal of applications.

(Action: Dept. of Handlooms & Textiles)

- ❖ Banks to advise their branches to prioritize the scheme implementation in order to achieve the fixed targets.

(Action: All concerned Banks)

1.4 Performance under PMEGP Scheme:

The Assistant General Manager and Coordinator, SLBC of AP submitted that Prime Minister's Employment Generation Programme (PMEGP) is a credit-linked subsidy programme launched to provide employment opportunities. The scheme is implemented by KVIC, a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the national level.

State Director, KVIC informed that the applications are pending for last couple of years in PMEGP portal, which is drawing close attention of the Ministry of MSME. These phenomenon are proscribing the applicants from reapplying to other banks there by losing the opportunity to avail the Bank credit for livelihood. He requested the banks to dispose the pending applications immediately with suitable credit decision. He further added that as per the guidelines applications are to be disposed within 21 days from the date of receipt.

AGM, SLBC of AP proposed that special attention needs to be paid on branches where applications pendency is above 100 and KVIC staff may personally visit those branches to coordinate with branch head to dispose the pending applications immediately. Also requested the banks and department to work in tandem to ensure timely disposal and sanction of applications in PMEGP portal.

SBI representative informed that because of non-availability of PAN number, bank is not in a position to take credit decision on those applications.

Joint Director, Industries opined that bank wise and branch wise targets to be approved and communicated to the branch level.

AGM, SLBC replied that the same may be approved in DCC meetings at district level.

KVIC State Director informed that for the current financial year no separate targets have been fixed. The previous year targets hold good for current financial year also.

The following action points emerged in the meeting.

- ❖ KVIC shall facilitate a field visit for the banks to showcase the success story of the scheme. *(Action: KVIC AP Unit)*
- ❖ As per the guidelines applications are to be disposed within 21 days from the date of receipt. *(Action: All concerned Banks)*
- ❖ Bank wise and branch wise targets to be approved in the DCC and communicated to the branches. *(Action: All concerned Banks)*

1.5 PMs Task Force on MSMEs:

AGM SLBC informed that as per the recommendations of the PM Task Force on MSME, banks have been advised to achieve a 20% y-o-y growth in credit to micro and small enterprises, a 10% annual growth in the number of micro enterprise accounts and 60% of total lending to MSE sector as on preceding March. These are the statutory benchmarks stipulated by the GOI.

He added that though overall MSME target is achieved, the sub-sector targets remain unmet. RBI is reviewing the bank wise progress during EC on MSME meetings where banks are being told to improve the performance under the parameters which are lagging behind the targets.

1.6 SHG Bank Linkage – Revision of targets FY 21-22:

AGM, SLBC of AP informed that during the 215th SLBC meeting held on 14.06.2021 Convener, SLBC of AP, submitted to the house that the SHG lending is playing a crucial role in improving livelihood opportunities leading to economic empowerment of women, and also asset creation. It was noted that the disbursement during the FY 2020-21 is well above the stipulated targets, however the target projections for FY 2021-22 are not commensurate with the actual disbursements, hence he requested the house to permit to revise the bank lending targets for FY 2021-22.

The action point emerged in the meeting is hereunder.

- ❖ The revised bank-wise SHG lending targets (rural and urban) placed herewith are approved for implementation. *(Action: All concerned Banks)*

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

AGM SLBC informed that 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.

He further highlighted that Ministry of Home and Urban affairs and DFS, Government of India jointly announced PMSVANidhi Scheme – “Sankalp Se Siddhi” Campaign from 05.07.2021 to 15.08.2021

The above campaign is aimed at improving the performance in Tier II and Tier III cities. In this context, a VC meeting held on Dt 16.07.2021, Chaired by Additional Secretary, DFS and directions are as follows.

- Banks shall conduct the PMSVANidhi camps as per the schedule i.e 3 camps in a week during the campaign period i.e 05.07.2021 to 15.08.2021.

- Banks have to clear all the pending applications on the portal and the turn around time for credit decision applications should not be more than 15 Days.
- Banks have to re-visit the applications which are rejected on ordinary/flimsy grounds and consider to approve the same.
- Banks shall prioritize to accord second sanction of loan for the fully paid borrowers.
- There will be a fortnightly review for the Bank Heads, State controllers and SLBCs here after.

Action point emerged in the meeting is as follows.

- ❖ All Banks shall scrupulously follow the action plan prescribed by the DFS for the success of above campaign.

(Action: All concerned Banks)

Notes
