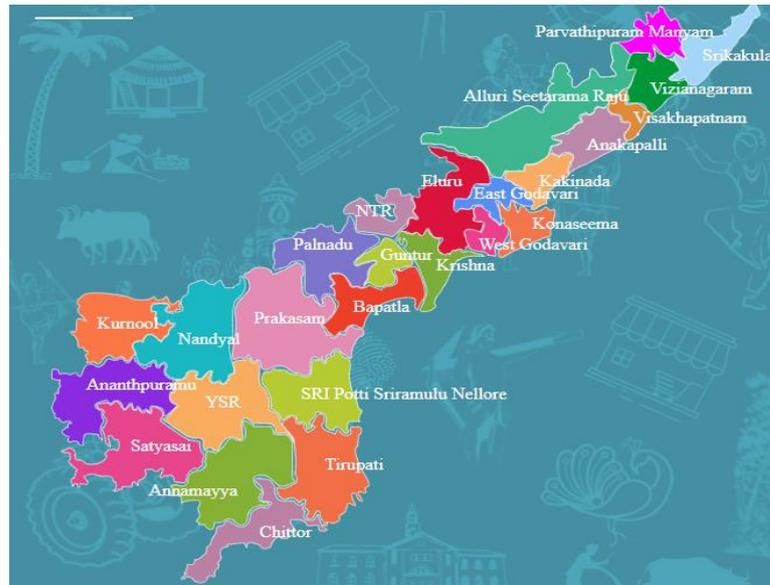


227th Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

CONVENER: यूनियन बैंक
of India Union Bank
of India

Union Bank of India, Zonal Office, Andhra Bank Building,

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AGENDA 1 - ADOPTION OF THE MINUTES OF 226th SLBC MEETING

Adoption of the minutes of 226th SLBC AP meeting held on 19.02.2024 at AP Secretariat, Velagapudi

The minutes of 226th SLBC meeting held on February 19th, 2024 were circulated to the members of SLBC, LDMs and Government Departments concerned. The minutes are placed as annex. Minutes of SLBC & Sub Committee meetings are also available in SLBC portal (www.slbcap.nic.in)

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

Summary of action points evolved in the meeting:

Action points evolved in 226th SLBC meeting and action taken report:

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation						
1	Banks to extend credit to Ponduru and Vizianagaram Khadi units	Banks are advised to extend credit facility to Khadi units with some relaxations in turnover and security norms	SBI and IOB	Immediate effect	SBI informed that CC facility of Andhra Fine Khadi Karmikabhiurdhi Sangam have been enhanced as per the extant guidelines. IOB informed that, Bank has given instructions to branches to sanction all the eligible beneficiaries of Khadi units.						
2	A sub-committee meeting to be held to discuss the issues related to Khadi, Textile & Handloom industry.	Prl. Secretary (Handlooms & Textiles) advised SLBC to conduct a sub-committee meeting to discuss issues pertains to Khadi, Textile & Handloom industry.	SLBC	Immediate effect	SLBC has conducted a sub-committee meeting on 21/02/2024 with all the stake holders and the deliberations & decisions made in the meeting are communicated through minutes to all the concerned.						
3	Banks to achieve Rabi target in the Agriculture credit for the FY 2023-24.	Banks have been advised to achieve the Agriculture credit targets for the Rabi season during the FY 2023-24.	All Banks	Immediate effect	<p>Banks achieved the Rabi target for the FY 2023-24.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Target (Amt in Crs.)</th> <th>Achievement (Amt in Crs.)</th> <th>% of achievement</th> </tr> </thead> <tbody> <tr> <td>96060</td> <td>127322</td> <td>132.54%</td> </tr> </tbody> </table>	Target (Amt in Crs.)	Achievement (Amt in Crs.)	% of achievement	96060	127322	132.54%
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96060	127322	132.54%									

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation																		
4	Tenant farmer lending and submission of district wise details.	Banks are advised to improve the tenant farmer lending and also advised to send district wise tenant farmers lending details on quarterly basis to the Agriculture department	All Banks	Every quarter	<p>Tenant farmer lending Status: Progress as on March 2024:</p> <table border="1"> <thead> <tr> <th>Mode</th> <th>A/Cs</th> <th>Amt(crs.)</th> </tr> </thead> <tbody> <tr> <td>CCRC</td> <td>37243</td> <td>323.70</td> </tr> <tr> <td>JLGs & RMGs</td> <td>6850</td> <td>212.71</td> </tr> <tr> <td>Others</td> <td>109227</td> <td>1420.30</td> </tr> <tr> <td>Total</td> <td>153320</td> <td>1676.36</td> </tr> <tr> <td>% Achv</td> <td>65%</td> <td>54%</td> </tr> </tbody> </table> <p>Banks ensured the district wise submission of data to Agriculture department.</p>	Mode	A/Cs	Amt(crs.)	CCRC	37243	323.70	JLGs & RMGs	6850	212.71	Others	109227	1420.30	Total	153320	1676.36	% Achv	65%	54%
Mode	A/Cs	Amt(crs.)																					
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Others	109227	1420.30																					
Total	153320	1676.36																					
% Achv	65%	54%																					
5	AP TIDCO loans- Renewal of Product code and disbursement of loan amount in all eligible cases of TIDCO houses.	Banks are advised to disburse the loan amount in all eligible accounts under AP TIDCO and also requested to renew the product code.	All Banks and Product code renewal- UBI	Immediate effect	SLBC vide Lr.no.SLBC/196/316 dated:05.03.2024 has written letter to the Banks to disburse the loan amount in all eligible cases and also advised UBI to renew the product code of AP TIDCO housing loans. Progress of AP TIDCO is placed under 8.2.2 in the Agenda																		
6	Permission to APGVB for opening of Branches in ASR and Parvathipura m Manyam districts.	Special Secretary, Finance, Govt. of AP advised RBI to grant permission to APGVB for opening of Branches in ASR and Parvathipuram Manyam districts.	RBI and APGVB	Immediate effect	RBI reply: Reserve Bank of India has advised APGVB to avoid opening of branches till an appropriate decision on bifurcation of assets and liabilities of APGVB is taken by DFS, GoI.																		
7	Identification of alternate locations for opening of branches in ASR and P Manyam districts	Special Secretary, Finance, Govt. of AP advised LDMs to place, issues in opening of the branches in identified locations as an agenda in DCC meeting for Banks to	LDMs of ASR and P Manyam	Immediate effect	LDMs of ASR and P manyam informed that change of location for opening of branches in the district will be placed as an agenda item in ensuing DCC meeting.																		

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation																
		discuss and request District Collector for change of location.																			
8	Saturation of PMJDY account openings and sanction of KCC loans in PVTG villages of 8 districts.	Banks are advised to open PMJDY accounts and provide KCC loans to all eligible farmers in saturation mode across 8 districts of 3525 PVTG villages.	All Banks	10.03.2024	SLBC vide Lr.no.SLBC/196/316 dated:05.03.2024 has written letter to the Banks to open PMJDY accounts and sanction KCC loans to all eligible farmers in saturation mode across 8 districts of PVTG villages. The PVTG Villages Status as follows: <table border="1"> <thead> <tr> <th>No. of PVTGS villages</th> <th>No. of villages saturated with opening of PMJDY a/c s</th> <th>No. of villages saturated with Sanction of KCC a/c s</th> </tr> </thead> <tbody> <tr> <td>3525</td> <td>3402</td> <td>3403</td> </tr> </tbody> </table>	No. of PVTGS villages	No. of villages saturated with opening of PMJDY a/c s	No. of villages saturated with Sanction of KCC a/c s	3525	3402	3403										
No. of PVTGS villages	No. of villages saturated with opening of PMJDY a/c s	No. of villages saturated with Sanction of KCC a/c s																			
3525	3402	3403																			
9	Validation of DBT accounts related to electricity connections of 3 DISCOMS.	Banks are advised to complete the validation of 5.86 lakh accounts pertains to the DISCOMS at the earliest.	All Banks	Immediate effect	SLBC vide Lr.no.SLBC/196/316 dated:05.03.2024 has written letter to the Banks for validation of DISCOMS accounts. The DISCOM a/cs validation status: <table border="1"> <thead> <tr> <th>DISCOMS</th> <th>Total No. of A/cs</th> <th>Pending accts for validation</th> <th>No. of acs validated</th> </tr> </thead> <tbody> <tr> <td>APEPDCL</td> <td>275521</td> <td>71866</td> <td>203655</td> </tr> <tr> <td>APSPDCL</td> <td>1070627</td> <td>524963</td> <td>545664</td> </tr> <tr> <td>APCPDCL</td> <td>407969</td> <td>38318</td> <td>369651</td> </tr> </tbody> </table>	DISCOMS	Total No. of A/cs	Pending accts for validation	No. of acs validated	APEPDCL	275521	71866	203655	APSPDCL	1070627	524963	545664	APCPDCL	407969	38318	369651
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APEPDCL	275521	71866	203655																		
APSPDCL	1070627	524963	545664																		
APCPDCL	407969	38318	369651																		
10	Dairy loans	Special Chief Secretary, Finance directed SERP and MEPMA departments to closely work with banks in identifying the beneficiaries and tag to the branches for sanction of dairy loans. He also instructed the departments to prepare a draft of SOP which will be	SERP & MEPMA	Immediate effect	SLBC vide Lr.no.SLBC/196/316 dated:05.03.2024 has written letter to the departments to prepare SOP for seamless lending in dairy loans. SLBC is awaiting reply from departments.																

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
		useful in seamless lending by Banks.			
11	PMFME scheme - reasons for high rejections and hand holding by the department to the potential units.	Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP advised Food processing department to prepare SOP for the scheme in close coordination with Banks.	Food processing department	Immediate effect.	SLBC vide Lr. no. SLBC/196/316 dated:05.03.2024 has written letter to the department to prepare SOP and hand hold the potential units. Department circulated General Instructions for processing of Individual & Group proposals under PMFME to all Banks.
12	Performance of Private Sector Banks in Government sponsored schemes	Private Sector Banks are advised to improve their performance in Central and State Government sponsored Schemes.	Private Sector Banks	Immediate effect	SLBC has written letter to Private Sector Banks vide lr.no. SLBC/196/316 dated: 05.03.2024 and advised them to improve the performance in Central and State Government schemes. Progress of Pvt. Sector Banks is placed in the Annexures 25,26,27,28,29 & 33

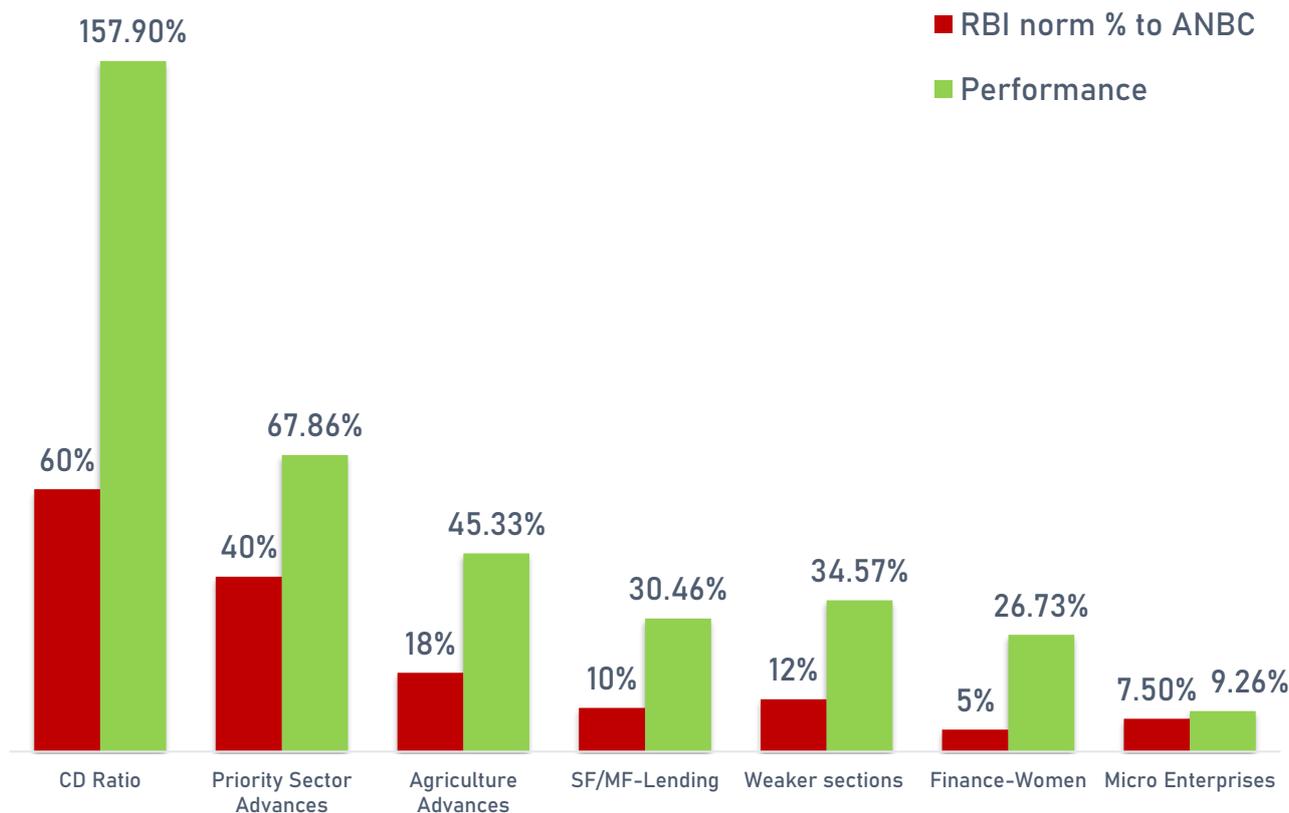
AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.03.2024**2.1 Banking at a Glance in Andhra Pradesh as on 31.03.2024**

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2734	2492	2064	770	8060
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		513631	-	
Total Advances in the State		811037	-	
Credit Deposit Ratio		157.90%	60%	
Total Priority Sector Advances		464486	-	
% of Priority Sector Advances to ANBC		67.86%	40%	
Of Above				
Agricultural Advances		310285	-	
% of Agrl. Adv. to ANBC		45.33%	18%	
Of Above				
Small & Marginal Farmers		208495	-	
% Small & Marginal Farmers to ANBC		30.46%	10%	
Micro & Small Enterprises		92645	-	
(% to ANBC)		13.54%		
Out of which Micro Enterprises		63365		
(RBI norm – 7.5% of ANBC)		9.26%	7.50%	
Medium Enterprises		15876	-	
Others under MSME		534		
Total MSME		109054	-	
(% to ANBC)		15.93%	-	
Export Credit		156.90	-	
Education		5118	-	
Housing		32402	-	
Social Infrastructure		54.88	-	
Renewable Energy		17.14	-	
Others		7398	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		90771	-	
Advances to Weaker Sections		236630		
% Weaker Sections advances to ANBC		34.57%	12%	
Advances to Women		182965	-	
% of Women advances to ANBC		26.73%	5%	
Advances to SC/ST		35293	-	
Advances to Minorities		25876	-	

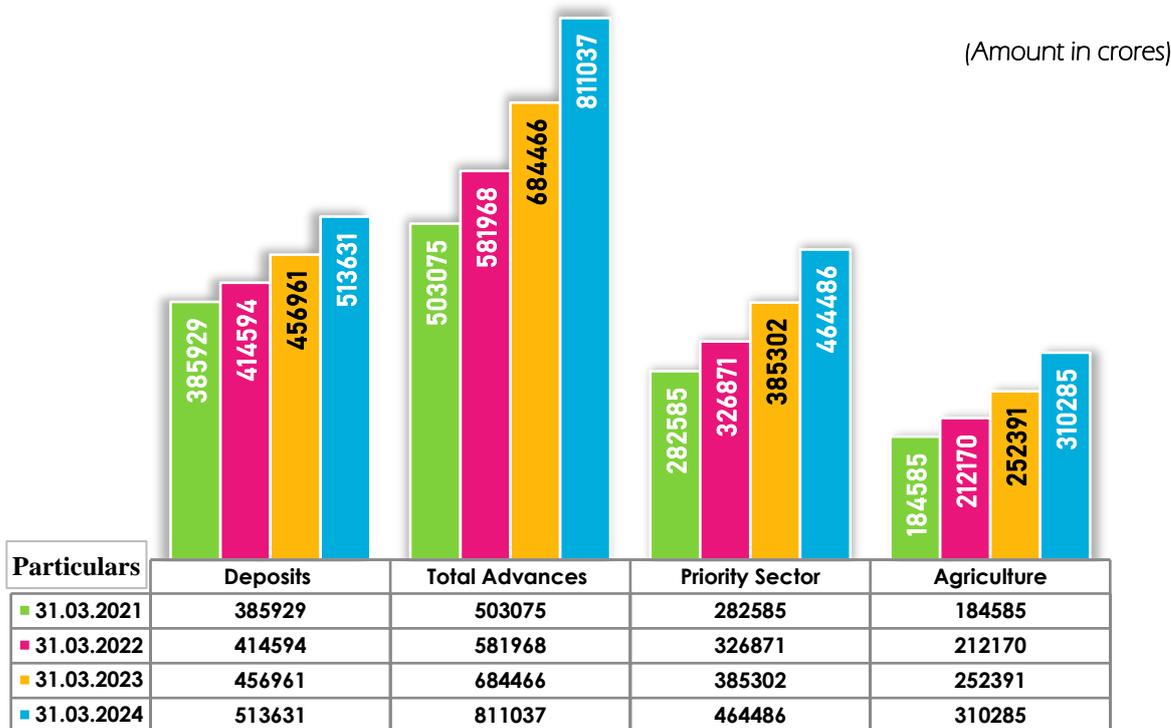
*Advances to minorities have reduced in Mar 24 over Dec 23 due to data reclassification by APGB

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

Statutory Indicators vs. Performance as on 31.03.2024



Banking Key Indicators



2.2 Comparative Statement of Banking Key Indicators

2.2.1 Deposits & Advances:

(Amt. in crores)

Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	%Inc over Mar 2023
Deposits	3,40,208	3,85,929	4,14,594	4,56,961	5,13,631	12.40%
Advances	4,34,260	5,03,075	5,81,968	6,84,466	8,11,037	18.49%

2.2.2 Basic Parameters:

(Amt.in Crores)

S. No	Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024
1	Total No. of Branches	7,509	7,515	7,617	7,881	8,060
	Incremental No of Branch	130	6	102	264	179
	% of increase	1.76%	0.08%	1.36%	3.47%	2.27%
2	Deposits	3,40,208	3,85,929	4,14,594	4,56,961	5,13,631
	Incremental Deposits	27,566	45,721	28,665	42,367	56,669
	% of increase	8.83%	13.44%	7.43%	10.22%	12.40%
3	Total Advances	4,34,260	5,03,075	5,81,968	6,84,466	8,11,037
	Incremental advances	36,911	68,814	78,893	1,02,498	1,26,571
	% of increase	9.30%	15.85%	15.68%	17.61%	18.49%
4	Priority Sector Advances	2,51,423	2,82,585	3,26,871	3,85,302	4,64,486
	Incremental Priority advs.	11,203	31,162	44,286	58,431	79,184
	% of increase	4.69%	12.39%	15.67%	17.88%	20.55%
5	C.D. Ratio	127.65%	130.35%	140.37%	149.79%	157.90%
	C.D. Ratio as per RBI norm	60%				

2.2.3 Statement of Priority Sector Advances (Outstanding):

(Amt.in Crores)

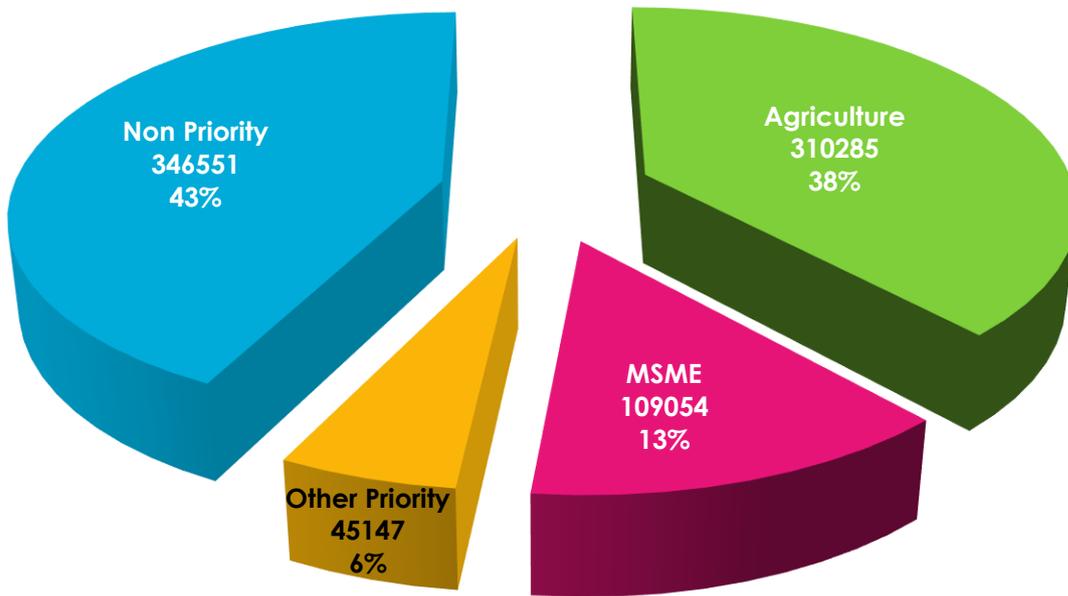
S.no	Particulars	As on 31.03.20	As on 31.03.21	As on 31.03.22	As on 31.03.23	As on 31.03.24
1	Short Term Production loans	1,04,940	1,22,196	1,22,369	1,55,979	1,82,185
2	ATL (Incl Infra & Ancillary)	52550	62,388	89,801	96,412	1,28,100
3	Total Agrl. Advances	1,57,490	1,84,585	2,12,170	2,52,391	3,10,285
	% of Agrl. Advances to ANBC (RBI norm- 18%)	39.63%	42.50%	42.17%	43.37%	45.33%
4	Micro & Small Enterprises	52,122	53,428	63,481	73,622	92,645
	(% to ANBC)	13.11%	12.30%	12.62%	12.65%	13.54%
	Medium Enterprises	5,951	8,556	12,219	14,160	15,876
	Others under MSME					534
	MSME Total	58,073	61,984	75,700	87,782	1,09,054
	(% to ANBC)	14.66%	14.27%	15.05%	15.08%	15.93%
5	Export Credit	692	460	171	166	157
6	Others' under Priority Sec	35,167	35,557	38,830	44,963	44,990
	(% to ANBC)	8.85%	8.18%	7.72%	7.73%	6.57%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871	4,64,486
% of Priority Sector Adv to ANBC (RBI norm-40%)		72.35%	63.27%	65.07%	64.97%	67.86%

2.2.4 Bank Branches:

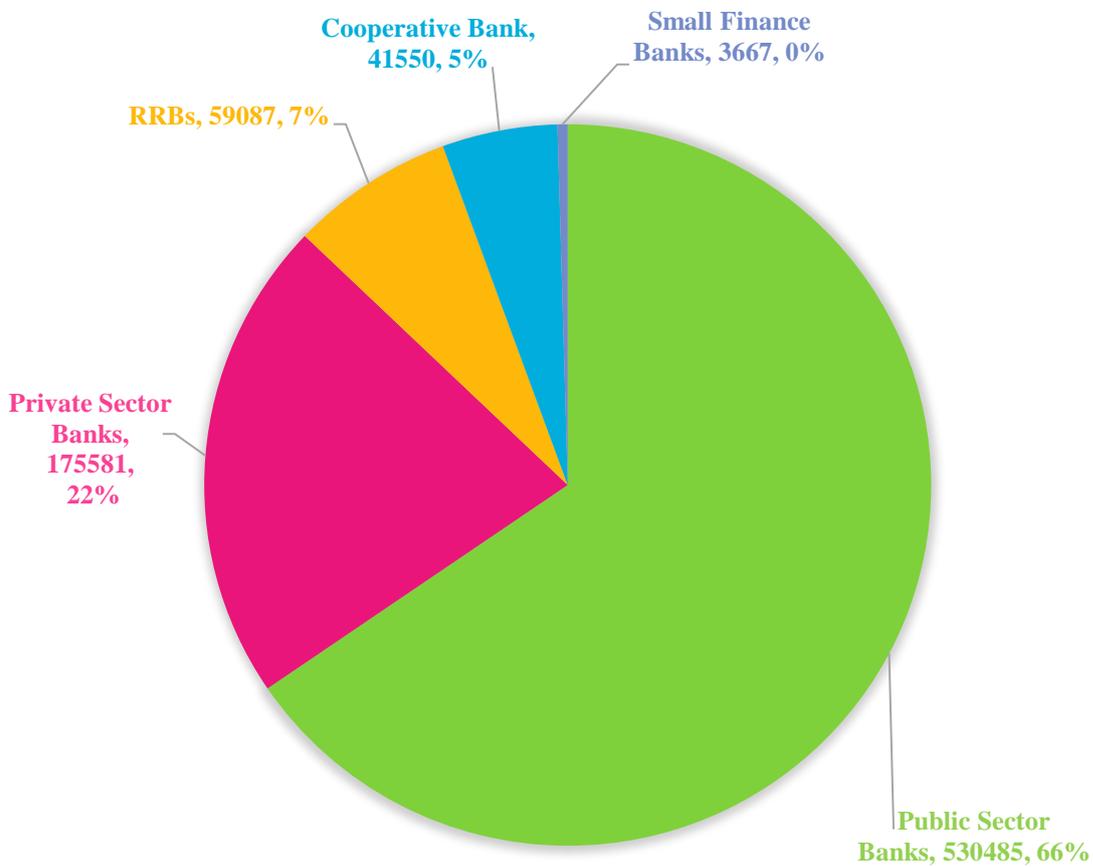
Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	Inc/Dec over Mar 2023
Rural	2637	2642	2673	2695	2734	39
Semi Urban	2323	2306	2325	2412	2492	80
Urban	1857	1837	1895	2027	2051	24
Metro	692	730	724	747	783	36
Total	7509	7515	7617	7881	8060	179

Total Advances as on 31.03.2024

(Amount in crores)



Banks' Sector wise Advances as on 31.03.2024



2.3 District wise position of CD ratio as on 31.03.2024

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	126%
2	Anakapalli	179%
3	Ananthapuramu	162%
4	Annamayya	161%
5	Bapatla	201%
6	Chittoor	139%
7	Dr. B.R.Ambedkar Konaseema	206%
8	East Godavari	183%
9	Eluru	199%
10	Guntur	140%
11	Kakinada	151%
12	Krishna	196%
13	Kurnool	156%
14	Nandyal	188%
15	NTR	167%
16	Palnadu	248%
17	Parvathipuram Manyam	168%
18	Prakasam	205%
19	SPSR Nellore	179%
20	Sri Sathya Sai	170%
21	Srikakulam	154%
22	Tirupati	82%
23	Visakhapatnam	120%
24	Vizianagaram	163%
25	West Godavari	217%
26	Y.S.R	165%
AP State (All districts)		158%

The CD Ratio in the State of Andhra Pradesh is 158% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 82% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY24) AS ON 31.03.2024

3.1 Achievement of Annual Credit Plan as on 31.03.2024 for FY 2023-24

3.1.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Target 2023-24	Achievement (Disbursements during 01.04.2023 to 31.03.2024)	% of Achievement
A	Priority Sector	323000	368760	114.17%
B	Non-Priority Sector	120000	241576	201.31%
C	Total Credit Plan	443000	610336	137.77%

3.1.2 Priority Sector Advances

(Amt. in Crores)

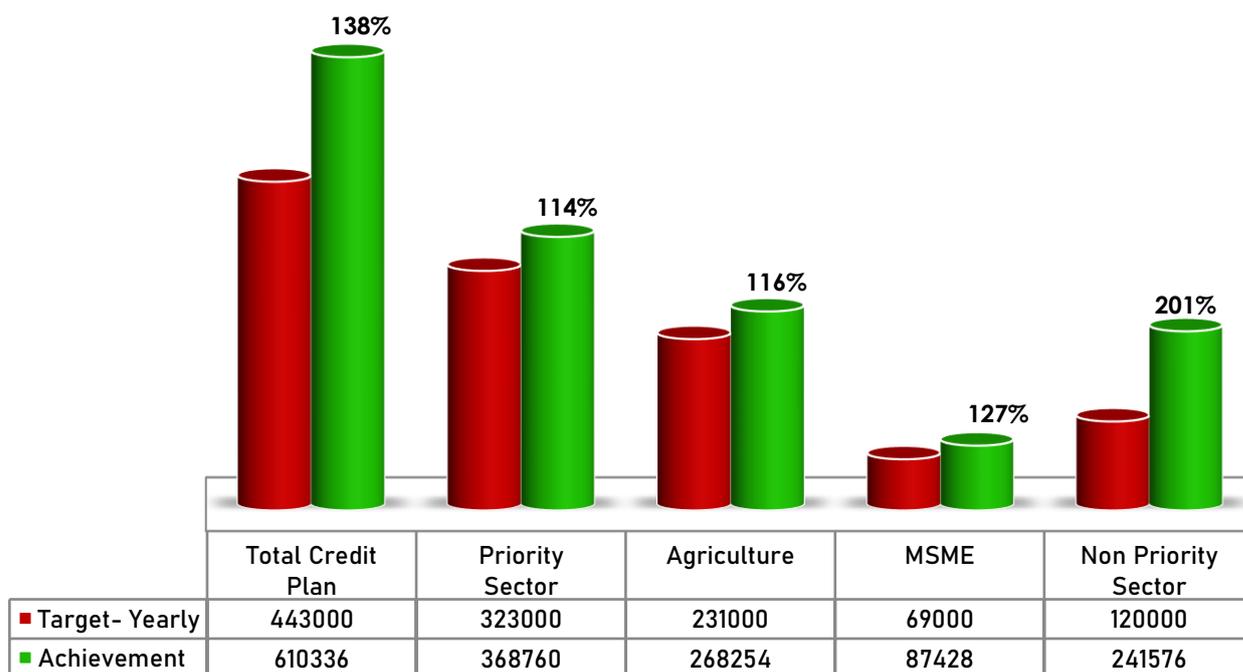
S.No	Segment	Target 2023-24	Achievement (Disbursements during 01.04.23 to 31.03.2024)	% of Achievement
A. Agriculture				
1	Short Term Crop Production Loans.			
	Kharif	87320	82329	94.28%
	Rabi	60680	78419	129.23%
	Total	148000	160748	108.61%
2	Agriculture Term Loans.			
	Kharif	40120	43300	107.93%
	Rabi	27880	40759	146.19%
	Total	68000	84059	123.62%
3	Total Farm Credit			
	Kharif	127440	125629	98.58%
	Rabi	88560	119178	134.57%
	Total	216000	244807	113.34%
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	7500	15303	204.04%
	Rabi	7500	8144	108.59%
	Total	15000	23447	156.31%
5	Total Agriculture			
	Kharif	134940	140932	104.44%
	Rabi	96060	127322	132.54%
	Total	231000	268254	116.13%

S.No	Segment	Target 2023-24	Achievement (Disbursements during 01.04.23 to 31.03.2024)	% of Achievement
B. MSME				
1	Micro Enterprises	36000	48737	135.38%
2	Small Enterprises	22000	23279	105.81%
3	Medium Enterprises	10500	15188	144.64%
4	Others	500	225	44.94%
	Total MSME	69000	87428	126.71%
C. Other Priority Sector Advances				
1	III. Export Credit.	1100	136	12.32%
2	IV. Others under Priority Sect	21900	12943	59.10%
	a. Education	2000	1629	81.46%
	b. Housing	11500	3522	30.63%
	c. Others	8400	7792	92.76%

As per RBI master circular dt: 04.09.2020 and updated as on July 27,2023 the criteria for classification of loans under priority sector

- ❖ **Education:** Loans to individuals for educational purposes, including vocational courses, not exceeding 20 lakhs will be considered as eligible for priority sector classification.
- ❖ **Housing :** A) Loans to individuals up to 35 lakh in metropolitan centers (with population of ten lakh and above) and up to 25 lakh in other centers for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other centers does not exceed 45 lakh and 30 lakh respectively.
 B) Loans up to 10 lakhs in metropolitan centers and up to 6 lakhs in other centers for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit.
 C) Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to 20 lakhs for individual borrowers, for purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers.

ACP Achievement for FY 2023-24 as on 31.03.2024



Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	443000	610336	138%
Priority Sector	323000	368760	114%
Agriculture	231000	268254	116%
MSME	69000	87428	127%
Non-Priority Sector	120000	241576	201%

3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan:

(Amt. in Crores)

S N	Segment	2020-21		2021-22		2022-23		2023-24	
		(31.03.2021)		(31.03.2022)		(31.03.2023)		(31.03.2024)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	187550	196982 (105%)	213560	231873 (109%)	235680	305328 (130%)	323000	368760 (114%)
2	Non-Priority sector	64050	90652 (142%)	69820	145563 (208%)	83800	214992 (257%)	120000	241576 (201%)
3	Total Credit Plan	251600	287634 (114%)	283380	377436 (133%)	319480	520320 (163%)	443000	610336 (138%)

3.2.2 Priority sector Advances:

(Amt. in Crores)

S N	Segment	2020-21		2021-22		2022-23		2023-24	
		(31.03.2021)		(31.03.2022)		(31.03.2023)		(31.03.2024)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	94629	109210	110422	115459	121580	141032	148000	160748
2	Agri. Term Loans incl. allied activities	34031	37669	38078	61494	43160	83965	83000	107506
3	Total Agriculture	128660	146879	148500	176954	164740	224997	231000	268254
4	MSME	39600	40312	44500	44815	50100	67822	69000	87428
5	Others under Priority Sector incl. export Credit	19291	9791	20560	10104	20840	12509	23000	13078
Total Priority Sector		187551	196982	213560	231873	235680	305328	323000	368760

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

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2022 to 31.03.2023	Disbursements from 01.04.2023 to 31.03.2024	% Increase
1	Priority sector	305328	368760	20.78%
2	Non-Priority sector	214992	241576	12.37%
3	Total Credit Plan	520320	610336	17.30%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2022 to 31.03.2023	Disbursements from 01.04.2023 to 31.03.2024	% Increase
1	Short term Crop Production Loans	141032	160748	13.98%
2	Agri. Term Loans (incl. infra & anc)	83965	107506	28.04%
3	Total Agriculture	224997	268254	19.23%
4	MSME	67822	87428	28.91%
5	Other Priority Sector incl. Exp. Crdt.	12509	13078	4.55%
6	Total Priority Sector	305328	368760	20.78%

AGENDA 4-FLOW OF CREDIT TO AGRICULTURE SECTOR**4.1 Statement of Agriculture Advances (Outstanding)**

(Amt.in Crores)

S N	Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024
1	Short Term Prodn loans	1,04,940	1,22,196	1,22,369	1,55,979	1,82,185
2	Total Agri. Term Loans	45,630	57,121	72,894	78,145	1,05,566
Total Farm Credit		1,50,570	1,79,317	1,95,263	2,34,124	2,87,75
3	Agri. Infra & Ancillary	6,920	5,268	16,907	18268	22534
4	Total Agri. Advances	1,57,490	1,84,585	2,12,170	252391	310285
5	% of Agri. Advances to ANBC (RBI norm- 18%)	39.63%	42.61%	42.17%	43.37%	45.33%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 31.03.2024

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	3,000	685	22.83
2	Dairy	9,000	3929	43.65
3	Poultry	1,200	963	80.25
4	Fisheries	3,500	3152	90.05

* Disbursement under Farm Mechanization has reduced in Mar 2024 as SBI has reported nil data.

4.3 Introduction of PMFBY/RWBCIS:

As requested by the GOI, Free Crop Insurance scheme is jointly implemented with the Pradhan Mantri Fasal Bima Yojana (PMFBY) Scheme from Kharif 2022 onwards. The Govt of AP has issued notification of crops and areas vide GO MS No 52 & 53 dated 27.09.2023 for implementation of scheme during 2023-24 (Kharif 2023 & Rabi 2023-24).

The State Govt will bear the Farmer's share of premium on behalf of the farmers and claims will be settled by the Insurance companies selected through bidding.

4.4 Progress in lending to Cultivators (Tenant Farmers)

Finance extended to tenant farmers through various modes for the last 3 years is as follows:

(Amt. in Crores)

Mode	Mar- 21		Mar- 22		Mar- 23	
	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
CCRC	81738	669.5	145911	1402.3	69832	905.81
JLGs & RMGs	14241	381.33	5901	152.36	31964	283.32
Others	968	3.83	28750	189.36	46372	376.83
Total	96947	1054.66	180562	1744.02	148168	1565.95
% of Achievement Amt-	16.23%		42.53%		39.15%	

Finance extended to tenant farmers through various modes during 2023-24 as on 31.03.2024 is as follows:

(Amt. in Crores)

Target		Mode	March 2024	
A/Cs	Amount		A/Cs	Amount
331770	4000	CCRC	37243	323.70
		JLGs & RMGs	6850	212.71
		Others	109227	1139.96
		Total	153320	1676.36
% of Achievement-Amt			46.21%	41.91%

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

- Data rectification has been made by SGB in Mar 2024, hence the increase in amount is less when compared with Dec 23 Qtr.

Process of Lending to Tenant Farmers:

The Govt. of Andhra Pradesh has enacted “Andhra Pradesh Crop Cultivators Right Act 2019” to provide all the benefits to tenant farmers without effecting the rights of the owner of the land. It came into force from 17-08-2019.

To overcome the problems in loaning to individual tenant farmers through CCRCs instructions were issued to the districts to form the Joint Liability Groups (JLG) with land less tenant farmers to extend credit in group mode by following NABARD guidelines. For the FY 2023-24, the target is 8.81 Lakhs and the district wise targets were already communicated to all the districts in the State as on 09.11.2023, the total number of CCRCs issued in the State are 8.21Lakhs.

The State Government has taken full efforts for Credit disbursement to tenant farmers and top priority is being given to increase Credit disbursement to actual cultivators during 2023-24.

Steps taken at State level for improving tenant farmer lending:

- State level Select Bankers’ meeting was conducted by Chief Secretary.
- Loan charge creation of tenant farmers is enabled in loan charge module for Bankers.
- Provision of Loan account of tenant farmers is being linked with e-Crop portal.

- Procurement amount will be credited by procurement agencies to loan account of tenant farmers directly
- SLBC vide Letter No. SLBC/210/254 dated 13.10.2023 has written letter to all Banks to improve their performance and informed the latest initiatives taken by State Government. Again on 08/11/2023 forwarded the letter to all Banks and impressed upon them to improve the performance in tenant farmer lending.

4.5 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 has approved unit cost for Animal Husbandry and Fisheries activities for FY 2023-24.

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2023 to 31.03.2024.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
1,42,071	1,70,608	10,862	1,24,606

Ministry of Finance, Department of Financial Services, GoI 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.

All Banks are requested to expedite the sanction process for all eligible farmers.

District-level KCC Camps

Ministry of Finance, Department of Financial Services, GoI, informed that while reviewing the progress of KCC saturation drive, it has been observed that although, KCC saturation drive has resulted in very good coverage of farmers engaged in crop cultivation, a significant chunk of the farmers engaged in animal husbandry, diary and fisheries activities, are yet to be provided with the facility of KCC. These farmers are the most unserved segment of the society, in terms of institutional credit for their working capital requirement. Hence a campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fishery activities was launched from Nov 08, 2021, where camps are being conducted on every Friday of the week.

During the camps, on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries is being done. State Animal Husbandry Department/ State Fisheries Department are appointed as District Nodal Officers respectively for this campaign and both Nodal Officers are regularly coordinating with LDMs for the weekly camps in the district.

The applications sourced by the Nodal officers from eligible farmers and Bank representatives would be verified as per check list and the credit decision would be communicated. The progress is being reviewed by DFS with top Management of banks frequently.

Department of Financial Services, Ministry of Finance vide their letter F No 3/52/2022 AC-(FI-Mission office) dated 08.05.2023 has informed that the campaign was extended till 31.03.2024.

The progress as on 05.04.2024 (From KCC Portal) of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
172572	133893	24310	14369
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
45828	31981	13733	114

*The reasons for pendency

AH activity:

- Existing loans, Individual Default, Family members applying for same animal, Space problems etc

Fishery activity:

- No boat license, Applying for trading activity, existing loans, Individual Default etc

4.6 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 39.90 lakhs loan accounts in the AP web-land portal as on 31.03.2024 and charges were approved for 38.25 lakhs loan accounts.
- ❖ Member Banks are requested to utilise the platform effectively to curb the menace of multiple bank finance on same piece of land and finance against the fake lands.

e- Karshak Portal:

Govt of AP has developed an e-Karshak portal for the purpose of capturing all the data pertaining to the cultivating land during each crop season with Joint Admonish comprising of VRO/VRA & VAA/VHA/VSA as mentioned below.

- Provision of booking all crops i.e. Agriculture, Horticulture, Sericulture, Fodder crops and Social Forestry crops.
- Capturing the information of actual cultivators whether landowner or tenant
- Date of sowing and variety of crop grown
- Rythu Bharosa, Crop Insurance, Interest Waiver (Vaddi Leni Runalu), Input Subsidy, Procurement operations etc., are being extended to the cultivators registered under e Karshak

Department has provided access to all bankers in the state to view the content of the portal for the purpose of knowing the crop details and nature of farmer i.e Owner /tenant.

Login Credentials are as below:-

URL:-	http://karshak.ap.gov.in/ekarshak/
USER ID: -	bankeradmin
Password: -	Agri@123

4.7 Identification of gaps in Rural and Agriculture Infrastructure which need thrust

- ❖ There is a big gap between the available storage space (both dry and cold storage) and actual requirement.
- ❖ 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 31.03.2024

(Amt.in Crores)

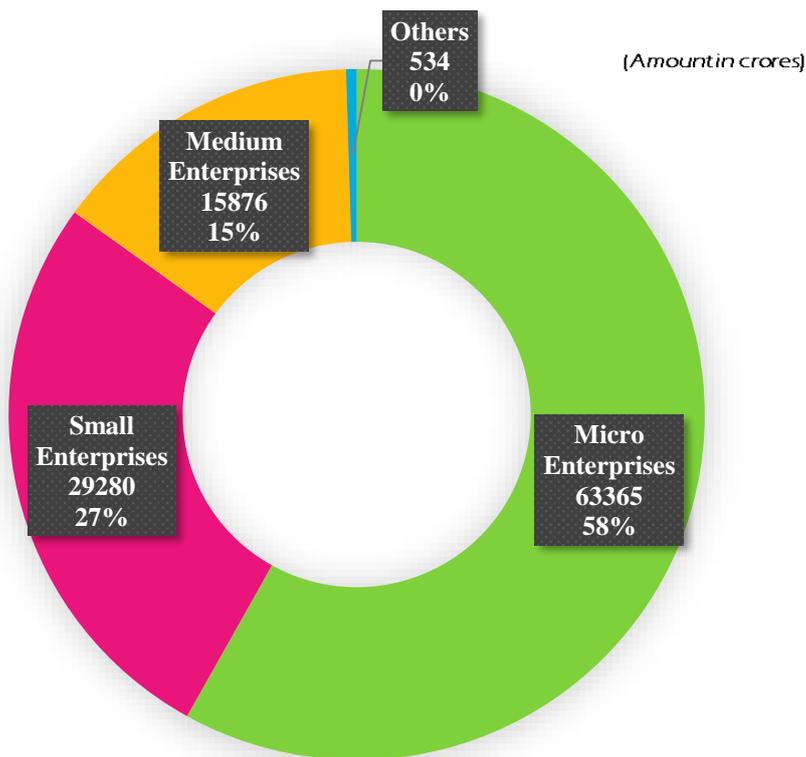
Particulars	31.03.2021		31.03.2022		31.03.2023		31.03.2024	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1500375	30765	1592097	38045	1544127	47619	1636828	63365
Small Enterprises	105316	22663	147562	25435	84721	26003	59717	29280
Total MSE	1605691	53428	1739659	63481	1628848	73622	1696545	92645
% of Micro to MSE	93.44%	57.58%	91.52%	59.93%	94.80%	64.68%	96.48%	68.40%
Medium Enterprises	17467	8555	9809	12219	9403	14160	9505	15876
Others							10309	534
Total MSME	1623158	61983	1749468	75700	1638251	87782	1716359	109054

5.2 Disbursements under ACP 2023-24 for MSME sector

(Amt. in Crores)

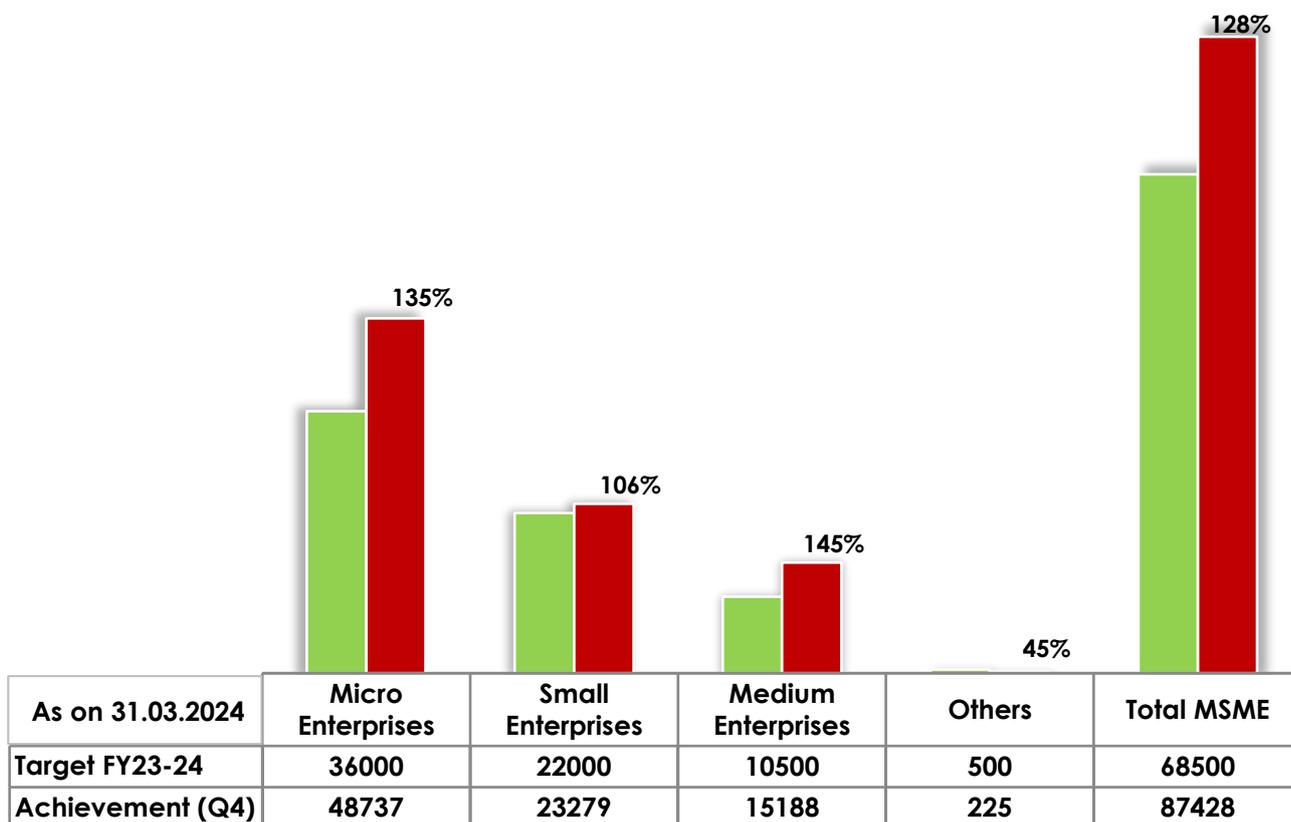
Sector	Target 2023-24	Achievement (Disbursements during 01.04.2023 to 31.03.2024)	% of Achievement
Micro Enterprises	36000	48737	135.38
Small Enterprises	22000	23279	105.81
Medium Enterprises	10500	15188	144.64
Others	500	225	44.94
Total MSME	69000	87428	126.71

MSME Outstanding position as on 31.03.2024



MSME ACP Achievement as on 31.03.2024

(Amount in crores)



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Mar-23 %	Mar-24 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises (Mar 23 to Mar 24)	20%	18.81%	15.98%	25.84%
MSE as on Mar-23- Rs.73622 cr				
MSE as on Mar-24- Rs.92644 cr				
10 % annual growth in the number of micro enterprise accounts (Mar 23 to Mar 24)	10%	6.11%	-3.01%	6.00%
No. of Micro Ent. as on Mar-23- 1544127				
No. of Micro Ent. as on Mar-24- 1636828				
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	71.20%	75.01%	86.06%
MSE as on Mar-23- Rs. 73622 cr				
Micro Ent. as on Mar-24- Rs.63365 cr				

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

Year	Proposals covered during the year	
	No. of A/cs.	Amount (in Crs.)
2020-21	148452	1134.01
2021-22	49848	1455.81
2022-23	237279	3541.00
2023-24	79765	5388.19

Status of Claims settled:

(Amt. in crores)

FY	Number	Settled Amount
2020-21	288	6.80
2021-22	1961	28.30
2022-23	5591	45.43
2023-24	7292	53.12

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

AGENDA 6 - FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Housing Loans (Priority Sector)

Position of Housing Loans as on 31.03.2024

(Amt.in Crores)

Year	Total Outstanding		Disbursements		NPA	
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
2019-20	335840	28385	39758	3542	10956	481
2020-21	289914	27546	80967	4372	8230	458
2021-22	334654	30252	84421	3992	13291	376
2022-23	335300	31171	84862	4462	9093	312
2023-24	389114	32402	77454	3522	14759	561

6.2 Education Loans (Priority Sector)

6.2.1 Position of Education Loans as on 31.03.2024:

(Amt.in Crores)

Year	Total Outstanding		Disbursements		NPA	
	No. of a/c s	Amount	No. of a/cs	Amount	No. of A/cs	Amount
2019-20	77983	3963	15611	478	7124	132
2020-21	92827	4055	35198	901	3308	100
2021-22	92679	3795	28113	893	5098	108
2022-23	106978	4292	51093	1081	4192	92
2023-24	167909	5118	110911	1629	4307	105

6.2.2 Education Loan to SCs/STs/OBCs for the year 2023-24 (as on 31.03.2024):

(Amt. in Crores)

Financial Year	SCs		STs		OBCs	
	Loan Disbursed		Loan Disbursed		Loan Disbursed	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
2020-21	1200	31	349	11	8114	203
2021-22	1718	54	651	37	5914	278
2022-23	3776	121	616	27	8426	375
2023-24	4586	127	894	32	17438	460

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 31.03.2024 are placed under.

(Amt in Crores)

FY	Export Credit	Social Infrastructure	Renewable Energy
2020-21	459.78	52.90	32.90
2021-22	170.77	59.31	22.93
2022-23	166.11	47.43	11.44
2023-24	156.90	54.88	17.14

State Government intervention to create avenues for Export Financing:

The infrastructure development plan of State Government viz. setting up 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 GoI 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 fencing 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	SC/ST
1	March 2020	90624	49848	15477	15791
2	March 2021	95526	51127	21469	18689
3	March 2022	126528	105399	17706	28577
4	March 2023	162487	144792	21403	31723
5	March 2024	236630	182965	25876	35293
Stipulation		12% of ANBC	5% on ANBC	--	---
% of Achievement for Mar 2024		34.57%	26.73%	3.78%	5.16%
% of Achievement for Mar 2023		27.92%	24.88%	3.68%	5.45%

RBI vide Circular Dt April 05, 2021 stipulated certain guidelines while dealing SC/ ST beneficiaries loans. As per RBI guidelines all Banks are advised to comply the following

- Organizing exclusive meetings with SC/ ST beneficiaries to understand their credit needs.
- Rejection of loan applications with respect to SC STs at next higher level instead of branch level.
- Adoption of villages for intensive lending having sizeable population of these communities.
- Formation of special cells at HO level for monitoring flow of credit to SC STs
- Allocation of 50% of the loans to the SC STs under NRLM scheme

AGENDA 7 - NPAs

Position of NPAs under various sectors as on 31.03.2024

(Amount in crores)

Year	Advances O/S	NPA	% NPA
2019-20	434261	14409	3.32%
2020-21	503075	14425	2.87%
2021-22	581968	18526	3.18%
2022-23	684466	18917	2.76%
2023-24	811037	20263	2.50%

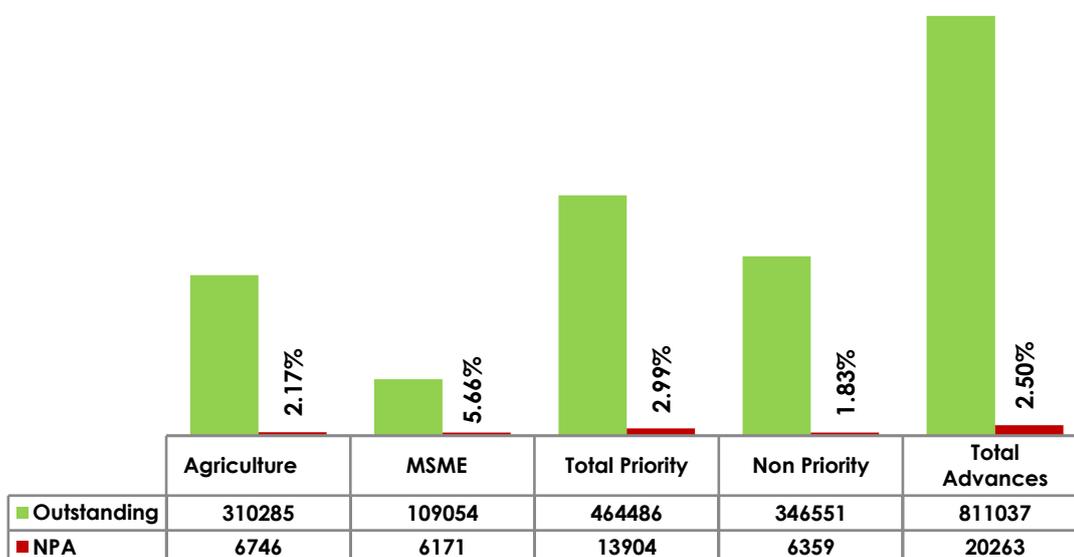
No	Sector	2020-21			2021-22		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	122196	2780	2.27%	122369	3509	2.87%
2	ATL	57121	1802	3.16%	72894	1827	2.51%
3	Agriculture	184585	4906	2.66%	212170	6458	3.04%
4	MSME Sector	61984	4550	7.34%	75700	6200	8.19%
5	Housing Loans	27546	458	1.66%	30252	376	1.24%
6	Education Loans	4055	100	2.46%	3795	108	2.84%
7	Priority Sector Loans	282585	10160	3.60%	326871	13291	4.07%
8	Non-Priority sector	220490	4265	1.93%	255096	5235	2.05%
9	SHGs	30644	271	0.88%	40490	250	0.62%
10	Govt. Sponsored Schemes	42756	2448	5.73%	46546	3044	6.54%

(Amount in crores)

No	Sector	2022-23			2023-24		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	155979	3638	2.33%	182185	4056	2.23%
2	ATL	78145	1726	2.21%	105566	1485	1.41%
3	Agriculture	252391	6552	2.60%	310285	6746	2.17%
4	MSME Sector	87782	5999	6.83%	109054	6171	5.66%
5	Housing Loans	31171	312	1.00%	32402	561	1.73%
6	Education Loans	4292	92	2.15%	5118	105	2.05%
7	Priority Sector Loans	384614	13499	3.51%	464486	13904	2.99%
8	Non-Priority sector	299164	5418	1.81%	346551	6359	1.83%
9	SHGs	58598	253	0.43%	90771	197	0.22%
10	Govt. Sponsored Schemes	53186	4000	7.52%	83428	1469	1.76%

Sector wise NPA as on 31.03.2024

(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 31.03.2024									
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	4469	3509	79%	4469	7852	176%	8938	11361	127%
Private Sector Banks	1120	300	27%	1120	792	71%	2240	1092	49%
RRBs	1339	311	23%	1339	578	43%	2678	889	33%
Total (Mar 2024)	6928	4120	59%	6928	9222	133%	13856	13342	96%
Mar 23	6144	2710	42%	6144	6144	100%	12288	8854	72%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress as on 31.03.2024 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.23 to 31.03.2024			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	8600	459.74	4793.94	4737.92	9991.61	116%
Private Sector Banks	1650	317.57	929.62	674.54	1921.70	116%
RRBs	2500	472.89	1909.62	2104.21	4486.72	179%
Others	250	787.24	120.05	19.74	927.01	371%
Total (Mar 2024)	13000	2037.44	7753.23	7536.41	17327.04	133%

(Source: www.mudra.org.in)

8.1.3 Category-wise percentage Performance under PMMY in the State of Andhra Pradesh during FY 23-24:

Category	As on 31.03.2024			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	63%	70%	70%	70%
SC	8%	7%	7%	8%
ST	1%	2%	2%	2%
OBC	28%	21%	21%	21%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	47%	32%	32%	32%
New Entrepreneurs/ Ac	35%	44%	44%	45%
Minority	5%	5%	5%	5%
PMJDY OD Account	0.20%	0.003%	0.001%	0.001%

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 upto March, 2024 is as under:

(Amt. in Lakhs)

Target Allocated		Total No. of applications forwarded to bank		No. of Applications sanctioned		No. of applications disbursed		No. of applications pending	
Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
9705	4852.50	7972	7235.25	3439	3161.80	3369	3126.80	4533	4073.45

(Source: Handlooms & Textiles Department)

All Controlling authorities of Banks are requested to issue suitable instructions to concerned branches to dispose the pending applications immediately. Granular details should be shared by department to all Banks.

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

Ministry of Housing and Urban Affairs, GoI 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 23.04.2024 (online portal)

(No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
4.68	4.57(98%)	0.11(2%)	4.52(97%)	0.05(1%)

(Source : Udyamimitra Portal)

Ministry of Housing & Urban Affairs, GoI issued guidelines for the 2nd tranche of loan under PMSVANidhi. 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%.

1st Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
343138	337432(98%)	5706(2%)	334492(97%)	2940 (1%)

2nd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
105621	102261(97%)	3360(3%)	100815(95%)	1446(1%)

3rd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
18987	17182 (90%)	1805(10%)	16769 (88%)	413(2%)

DFS vide letter F. No16/1/2021-MO-DFS GoI DFS Dated 3rd August 2022 informed following revised guidelines for implementation of the Scheme.

Existing Guidelines	Revised Guidelines
The Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020.	The Scheme is now available to all street vendors engaged in vending in Urban areas.

The revised guidelines are effective from 27.07.2022

8.1.6 Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the last 3 years

(Amt in Lakhs)

S N o	Name of the Org.	Target			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of project	Margin Money	Emp.	No. of project	Margin Money	Emp.
1	2020-21	2266	6799	18128	1629	6642	13032	72	98	72
2	2021-22	2943	8839	23544	2435	9799	19480	83	110	82
3	2022-23	6774	20108	54192	3073	12930	24584	45	64	45

Target & Achievement under PMEGP for the year 2023-24 (as on 31.03.2024)

(Amt. in Lakhs)

S N o	Name of the Org.	Target 2023-24			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of project	Margin Money	Emp	No. of projec	Margin Money	Emp.
1	KVIC	1818	6057	14544	496	2102.61	3968	27	35	27
2	KVIB	1818	6057	14544	1300	3718.13	10400	72	61	72
3	DIC	2300	7664	18400	2186	8495.46	17488	95	111	95
4	Others	124	427	992	33	188.03	264	27	44	27
Total		6060	20205	48480	4015	14504.23	32120	66	72	66

(Source: KVIC Vijayawada)

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

KVIC state office vide letter No SO/AP/VZD/26 Dists. /AP/PMEGP/Genl/2022-23 dated 12.07.2022 informed the modified guidelines from 2022-23

S No	Particulars	Earlier	Modified
1.	Maximum limit for Project cost for Manufacturing Sector	25 Lakhs	50 Lakhs

S No	Particulars	Earlier	Modified
2.	Maximum limit for Project cost for Service sector	10 lakhs	20 lakhs
3.	Implementation area for KVIC & KVIB	Only Rural	Now Both Rural & Urban
4.	Area of Population	Population of village does not exceed more than 20,000	- No limit of population, which are classified as Panchayati Raj institution. - Area fall under Municipality is treated as Urban
5.	Sign board of the PMEGP unit	Earlier not specified/insisted	Now, it is mandatory for bank to upload signboard for claim Margin Money
6.	EDP	Mandatory for all category of project	Upto 2 lakhs project EDP is optional
7.	Employment generation	Per capital employment generation 1 lakh = 1 Employment	Per capita employment generation 3 lakh = 1 Employment
8.	Serving Dhaba Hotel	Serving of Nonveg food not permitted	Now serving Non-Veg food is permitted
9.	Poultry	Not Permitted	Poultry-kept for eggs including chicken, duck, etc. permitted.
10.	Animal Husbandry	Not Permitted	Dairy products making is allowed including milk collection of sheeps, cow, buffalo, horse and donkey, excluding purchase of animals
11.	Sericulture, Horticulture, Floriculture, Aquaculture	Not Permitted	Value addition & linked products are allowed excluding cultivation of crops
12.	Plastic items	Below 25 microns are not permitted	Below 75 microns are not allowed however consideration of plastic based products are permitted.
13.	Registration	-	All PMEGP units should be encouraged to register with UDYAM portal & MSME data book.
14.	Selection of Beneficiaries	By DLTFC headed by District Collector	Implementing agency will directly Validate and forward to Banks.
15.	Monitoring	-	DLMC has been constituted as District Collector as Chairman & Convener is Industries Dept for each District to monitor the PMEGP in every quarter.

S No	Particulars	Earlier	Modified
16.	Margin Money Subsidy	Uploading TDR/SRF is optional to upload in the portal	Mandatory to upload TDR/SRF in the portal immediately.
17.	Transportation	Purchase of Transport vehicle is allowed subject to fulfilling of employment	Transport activities with the fulfillment of employment criteria is allowed. However, should not exceed 10% over and above the target, agency/Bankers should ensure the fulfillment of per capita investment for consider such projects.

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

Progress on SEP (Individual) and SEP (Groups) for the FY 2023-24 as on 31.03.2024

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	9000	90.00	9283	103.47	103%	115%
2	SEP (Groups)	100	5.00	129	10.91	129%	218%

(Source: MEPMA)

8.1.8 PMFME (PM Formalization 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 through Credit linked capital subsidy. The scheme envisages an outlay of Rs. 10,000 crores 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 31.03.2024			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
10248	5114	865	4269

- Banks are requested to accord suitable action on pending applications

The following modifications are made in the eligibility criteria of the beneficiaries.

1. The condition of One District One Product (ODOP) for new enterprises has been removed in the modified scheme guidelines issued by MoFPI, GoI. Therefore, proposals for establishment of new enterprises of any product can be considered for loan sanction.
2. Educational qualification of 8th class pass has been removed from the eligibility criteria in the modified guidelines. Therefore, any individual above 18 years of age will be eligible under PMFME scheme.
3. Majority of enterprises/ individuals applying for PMFME loan are small time processors and non-taxpayers. Intention of PMFME is to make them income tax payees by providing the necessary impetus. Hence, IT returns must be exempted from the required documents for loan processing.

(Bank wise Position placed as Annexure 27)

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 crores 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 is operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crores 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 crores. 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 crores. The fee for this coverage will be paid by the Government.

The lending position of the scheme as on 31.03.2024 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No	Amount	No	Amount	No	Amount
1,850	2,169	954	1,178	782	780	411	437	71	65

Source: Consultant AIF-PMU

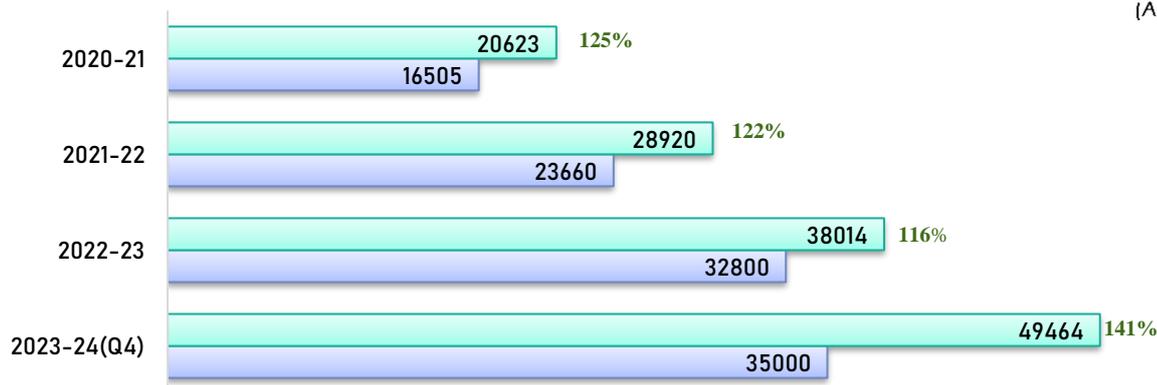
8.2 Progress under SHG-Bank linkage: as on 31.03.2024:

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total		
	Target (Amt.)	Disb		Target (Amt.)	Disb		Target (Amt.)	Disb	
		No.	Amt.		No.	Amt.		No.	Amt.
2020-21	15084	653275	16101	1421	102723	4522	16505	755998	20623
2021-22	18460	462103	23172	5200	82988	5748	23660	545091	28920
2022-23	26000	526095	30369	6800	78013	7645	32800	604108	38014
2023-24	28000	497147	42534	7000	60702	6930	35000	557849	49464

SHG Bank Linkage Target vs Achievement - last 3 Years

(Amount in crores)



	2023-24(Q4)	2022-23	2021-22	2020-21
■ Achievement	49464	38014	28920	20623
■ Target	35000	32800	23660	16505

FY	Target	Achievement	% of Achv
2020-21	16505	20623	125%
2021-22	23660	28920	122%
2022-23	32800	38014	116%
2023-24	35000	49464	141%

8.3 Expanding Branch Network in the State:

8.3.1 Opening Brick and Mortar branches in 186 unbanked Villages by the state Government

A. Alluri Sita Rama Raju District: -

- In November 2022, District Collector of Alluri Sita Rama Raju has recommended for 11 locations based on the population of major panchayats and surrounding villages and other factors such as availability of network connectivity, road connectivity for establishment of new Bank branches.
- As per the directions of SLBC, the District has placed this subject in DCC/DLRC meeting held on 05.12.2022 and circulated the list of locations to controllers/District coordinators of Banks and LDO from RBI. As the bank controllers have not initiated any steps for opening of branches in selected locations, DCC has taken a decision to allot the locations to each bank as follows.

S No	Bank	No of branches
1	State Bank of India	6
2	Bank of Baroda	1
3	DCCB	1
4	Union Bank of India	3
Total		11

Out of the above 4 Banks, 3 Banks i.e SBI, UBI, & APCOB (DCCB) have expressed willingness for opening bank branches at the following locations.

Below are the details:

S No	Bank	Mandal	Selected Village	Present Status
1	APGVB (SBI)	Rajavommangi	Labbarthi or Rajavommangi	As RBI is not permitting APGVB for opening of new branches, the locations are to be reallocated to other Banks in consultation with District Collector. In Sept-23 DCC meeting, these locations are allocated to APGVB sponsor Bank- SBI
		Hukumpeta	Hukumpeta	SBI opened branch in Hukumpeta on 18th March 2024. sol id 64561
		Rampachodavaram	Rampachodavaram	The new branch proposals are still in progress, due to Bank's bifurcation process
2	Bank of Baroda	Maredumilli	Maredumilli	SBI got approval for opening of branch at Maredumilli. Identification of premises is under process.
3	DCCB	Hukumpeta	Hukumpeta	SBI opened branch in Hukumpeta on 18th March 2024. sol id 64561
4	State Bank of India	Yetapaka	Yetapaka	Survey conducted by RBO. Opening of Branch at the identified centre is not viable. Viability report yet to be received from AO.
		Hukumpeta	Hukumpeta	SBI opened branch in Hukumpeta on 18th March 2024. sol id 64561
		G. Madugula	Nurmarthi	Survey conducted by RBO. As per the survey report, Opening of Branch at the identified centre is not feasible due to low Business level and lack of basic amenities in the locality.
		Ananthagiri	Ananthagiri	Survey conducted by RBO. As per the survey report, Opening of Branch at the identified centre is not feasible due to low Business level and lack of basic amenities in the locality.
5	UBI	Koyyur	Koyyuru	SBI has opened a branch at Adakula village of Koyyuru mandal.
		Arakuvalley	Gannela	Survey report submitted to Controlling office, waiting for approval.
		Gangavaram	Zaderu	Survey has been conducted by Regional office Kakinada. As per the Survey Report, Opening of Branch at the suggested location is not technically feasible & economically viable due to following reasons. 1. Low business potential

				2. Low Population 3. Moreover our Addategala branch is located at approx 8 kms from Zaderu.
		Chinturu	Yedugurallapalli	The population of this village is 790 only. The village is located between Bhadrachalam and Chintur. In Bhadrachalam town almost all PSUs and other NBFCs are functioning. In view of low population and upon market enquiry, it is opined that it is not feasible/viable to open a branch in this village.

B. Parvathipuram Manyam: -

Parvathipuram Manyam: - In the DCC meeting held on 14.02.2023, the District Collector of Parvathipuram Manyam has recommended for opening of bank branches at 6 locations based on the population of major panchayats and surrounding villages for establishment of new Bank branches.

The recommendation is based on the study report submitted by LDM Parvathipuram Manyam with the support of DRDA about suitable places for opening of bank branches to increase the banking network in following Mandal.

Below are the details:

S No	Bank	Mandal	Selected Village	Present Status
1	State Bank of India	Jiyyammavalasa	Bommika	New branch opened at Jiyyammavalasa on 20.03.2024
2	Bank of Baroda	Komarada	Gangareguvalasa	The Bank has surveyed the area and have observed that 2 commercial Banks (SBI & Union Bank of India) already exist in the Mandal and all the villages in the Mandal were covered either directly by the branches or through Business Correspondents. Hence, there is no scope for opening of New Bank Branch in this Mandal.
3	Union Bank of India	Kurupam	Mondemkhallu	Proposal not approved by their Head office.
4	Bank of Baroda	Pachipenta	Mathumuru	Received approval for opening of branch from their Head Office at Pachipenta. Premises work is in progress.
5	Union Bank of India	Pachipenta	P Konavalasa	Proposal not approved by their Head office.

S No	Bank	Mandal	Selected Village	Present Status
6	SBI	Bhamini	Gurandi	New branch opened at Bathili on 19.04.2024

5 locations were identified and allotted to Banks for opening of branches by DFS

SLBC has conducted Sub-committee meetings on 27.07.2023 and 19.10.2023 and advised the Banks to open the Branches as informed by District Collectors of ASR and Parvathipuram Manyam.

8.3.2 DFS Recommendations: Villages having population of more than 3000 and not having brick-and-mortar branch of a bank or India Post Payments Bank Centre in 5 kms radius

In the month of November 2022, Mission FI, Department of Financial Services has sought information on Villages having population of more than 3000 and not having brick-and-mortar branch of a bank or India Post Payments Bank Centre in 5 kms radius.

As per report submitted by all 26 LDMs, it was reported that there are 21 such villages having population of more than 3000 and not having brick-and-mortar branch of a bank or India Post Payments Bank Centre in 5 kms radius.

List of villages with population of more than 3000 not having a brick-and-mortar Bank Branch					
S N	District Name	Sub-District Name	Village Name	Population	Whether an IPPB Centre exists in village (Yes / No)
1	Alluri Sita Ramaraju	Koyyuru	Adakula	3946	No
2	Alluri Sita Ramaraju	Gangavaram	Nellipudi	3636	No
3	Alluri Sita Ramaraju	VR Puram	Waddegudem	5058	No
4	Kakinada	Tuni	K.O. Mallavaram	4394	No
5	Kakinada	Tuni	Valluru	3488	No
6	Kakinada	Rowthulapudi	Latchireddipalem	3078	No
7	Kakinada	Rowthulapudi	Srungavaram	3774	No
8	Kakinada	Yeleswaram	Siripuram	3997	No
9	Kakinada	Jaggampeta	Mamidada	3105	No
10	Kakinada	Kirlampudi	Sungarayunipale	3088	No
11	Kakinada	Prathipadu	Peddipalem	4011	No
12	Kakinada	Peddapuram	J. Thimmapuram	3872	No
13	Kakinada	Gandepalle	Yellamilli	3311	No
14	Kakinada	Pithapuram	Veldurthi	3285	No
15	Kakinada	Thallarevu	Chollangi	3282	No
16	Kakinada	Thallarevu	G. Vemavaram	5069	No
17	Chittoor	Peddapanjani	Peddakapalli	3466	No
18	Palnadu	Piduguralla	Kamepalle	8049	No
19	Palnadu	Nuzendla	Putchanuthala	5971	No
20	Konaseema	P.Gannavaram	Yenugupalle	3210	No
21	Eluru	Eluru	Tallamudi	7084	No

The present status of DFS identified locations are as follows:

S. NO.	District	Village Name	Bank allotted	Status/Remarks	Issues faced by Banks
1	Chittoor	Peddakappalle	Indian Bank	Branch Opened	Branch opened on 22/03/2024.
2	Chittoor	Avulapalle	Indian Bank (RRB)	SGB Bank's branch namely Peddauppara palli branch is located within radius of 5 kms.	SGB Bank updated the branch in JDD APP and informed to DFS vide email dated on 17/10/2023.
3	Chittoor	Kangundi	Indian Bank (RRB)	Branch will be opened before 30-11-23	Branch updated in the JDD APP and informed to DFS -email dated 16/12/2023.
4	Prakasam	Gannepalle	State Bank of India	1)Kotak Bank has a branch in Rangapuram and the branch details are updated in JDD App 2)Rangapuram Branch is 2.5Km from Gannepalle Village	Latitude and Longitude of RANGAPURAM Branch are 15.704109, 79.008079 updated in JDD APP. Already email sent to DFS on 07.12.2023
5	Alluri Sitharama Raju	Adakula	State Bank of India (RRB)	Branch Opened. Branch code: 64529	Latitude-17.603168, Longitude-82.436236 updated in the JDD APP.

SLBC advises the concerned Banks to expedite the process and establish the branches in State Government identified locations.

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

9.1 NABARD- ACABC & AMI Scheme

1. Unit Costs for Investment Credit Activities in Agriculture and Allied sectors for FY2024-25

The State Level Unit Cost Committee (SLUCC) Meeting is scheduled to be conducted in May/ June 2024 at Vijayawada for fixation of Unit Costs for Investment Credit Activities in Agriculture and Allied sectors for FY 2024-25. All line department and Banks may submit the proposal/s for revision of unit cost in existing activities as well as inclusion of new activities under Unit Cost, to enable SLUCC to consider the same.

2. Agri-Clinics and Agri-Business Centre (ACABC)

As per NABARD Circular No: 73 / DoR-19 /2024 dated 19 April 2024, the scheme was extended till 31.03.2025. Progress for the scheme is poor in the state of AP despite conduct of district/ state level awareness workshops by NABARD. Banks are requested to sanction loans to trained candidates under the scheme and forward the subsidy claims to NABARD AP RO, Hyderabad in the prescribed format.

3. Dairy and Poultry Venture Capital Fund: Interest Free Loan (IFL) - Refund

Banks were advised on 05.02.2020 to take immediate steps to repay the Interest Free Loan (IFL) to NABARD. Further, on 21.12.2021, these banks were advised to furnish a certificate expressing their inability to refund the IFL availed under DPVCF/ PVCF. The last reminder was sent on 24.03.2024.

S.No	Name of the Bank	No. of Accounts	Amount (Rs. lakh)
1	State Bank of India	7	86.57
2	Syndicate Bank (CNB)	1	15.00
3	Allahabad Bank (INB)	1	14.85
4	Dena Bank (BoB)	1	8.25
5	Indian Bank	1	12.00
Total		11	136.67

GoI has sent repeated reminders to NABARD in the matter. Therefore, Banks are once again requested to repay the IFL to NABARD or furnish the certificate expressing their inability to refund the IFL availed under DPVCF/ PVCF, immediately.

4. Subsidy Schemes:

a. New AMI, AMIGS and RG

i. Subsidy Recall:

SBI may take immediate steps to refund the recalled subsidy. The details of which are as below:

Name of the Bank	Amount to be refunded	No. of Projects
State Bank of India	Rs.61.191 lakh	6 Projects

ii. Utilization Certificates submission:

NABARD vide latest reminder letters dated 22.03.2024 have advised Banks to submit the Utilization Certificates (UC) in respect of subsidy claimed under AMIGS scheme for 111 Projects. The Bank-wise details are provided in Table 1 of Annexure I. Banks may forward the UCs immediately without any further delay.

b. New Agri-Marketing Infrastructure (AMI) scheme

1. It has been decided to fully digitize the submission and scrutiny of applications vide NABARD Circular No. NB/ DoR/ GSS/ 1225/ New AMI-1/ 2023-24 dated 19.12.2023. Banks will be henceforth required to upload a declaration at the time of submitting the advance and final subsidy claims with details of the project on their letter head signed by Competent Authority (not less than that rank of AGM).

2. The Utilization Certificate (in case of projects where final subsidy has been released) are yet to be received in respect of 31 projects from 09 banks. The Branch-wise details given in Table 2 of Annexure I. Banks may forward the UCs immediately.

9.2 AHDF KCC Campaign (01.05.2023 to 31.03.2024)

Department of Financial Services (DFS), Ministry of Finance vide Ir no F.No.3/52/2022-AC- (FI-Mission Office) date: 08.05.2023 has informed to launch the AHDF campaign in order to ensure maximum coverage of famers engaged in Animal Husbandry and fisheries under KCC. A Nationwide AHDF campaign has been launched from 01.05.2023 to 31.03.2024 for providing KCC facility to all eligible Animal Husbandry and Fishery farmers.

9.3 Adoption of BHIM-UPI in Panchayati Raj Institutions (PRIs)

Department of Financial Services (DFS), Ministry of Finance vide Lr. no.6/10/2021-FI(C-300585631) dt:23.06.2023 has informed that Ministry of Panchayati Raj (MoPR), in consultation with the National Payment Corporation of India (NPCI) has come out to promote UPI based digital payment system in the Panchayats. MoPR has also urged all the States/UTS to declare all the PRIS to be BHIM-UPI compliant on 15th August,2023.

In this regard PR & RD, Govt. of Andhra Pradesh allotted 26 districts to 4 Banks for opening of accounts and providing QR codes. The allotment is not in line with the role played by the bank in all the developmental activities of the state. Private Sector Banks were severely criticized for their decimal performance in implementation of Govt. sponsored schemes by both the state (Special chief secretary Finance in 222nd SLBC meeting) and by the center (Hon'ble Minister of State for Finance in 223rd SLBC meeting).Subsequently RBI has also conducted exclusive review meeting for Private Sector Banks to improve their performance. SLBC has also expressed it displeasure over the improper allotment of Districts to Private Sector banks vide Lr. no. SLBC/210/228 dated:04.08.2023.

In spite of that, though many PSU Banks have come forward to take up the responsibility at free of cost, why the Private Sector Banks were roped in, who doesn't have neither branch network nor Business share and their participation in a State Govt. Sponsored schemes viz.. AP TIDCO-PMAY, Jaganna Thodu, Cheyutha etc. is almost NIL.

9.4 PM Vishwakarma

It aims at improving the quality as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated into the domestic and global value chains. Pm Vishwakarma will be implemented as a Central Govt. Scheme, fully funded by the Government of India, with an initial outlay of Rs.13,000 crore. The Scheme will be conjointly implemented by the Ministry of Micro, Small and Medium Enterprises (MoMSME), the Ministry of Skill development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India.

MoMSME will be the Nodal Ministry for the Scheme and Additional Secretary & Development Commissioner (MSME) in Ministry of MSME will be the focal point for all aspects of implementation and coordination. This Scheme will be initially implemented for five years up to 2027-28.

The Objectives of the Scheme are as follows:

- To enable the recognition of artisans and craftspeople as Vishwakarma, making them eligible to avail all the benefits under the Scheme.
- To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them.
- To provide support for better and modern tools to enhance their capability, productivity and quality of products and services.
- To provide the beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention.
- To provide incentives for digital transactions to encourage digital empowerment of Vishwakarmas.

- To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.

The Following traditional trades will be initially covered under PM Vishwakarma for providing benefits to the artisans and craftspeople engaged in these trades.

1. Carpenter (Suthar / Badhai)	10. Cobbler (Charmakar)/Shoesmith/Footwear Artisan
2. Boat Maker	11. Sculptor (Moortikar, Stone Carver) Stone Breaker
3. Armourer	12. Basket / Mat / Broom Maker / coir weaver
4. Blacksmith (Lohar)	13. Doll & Toy Maker (Traditional)
5. Hammer and Tool Kit Maker	14. Barber (Naai)
6. Locksmith	15. Garland Maker (Malakaar)
7. Masons (Rajmistri)	16. Washerman (Dhobi)
8. Goldsmith (Sonar)	17. Tailor (Darzi)
9. Potter (Kumhaar)	18. Fishing Net Maker

Benefits under PM Vishwakarma :

1. Recognition: PM Vishwakarma Certificate and ID Card
2. Skill Upgradation
3. Toolkit Incentive: upto Rs. 15,000 will be provided to the beneficiary after Skill Assessment at the start of Basic Training.
4. Credit Support: credit support upto Rs.1 lakh (1st tranche) and Rs.2.00 lakh (2nd tranche) with concessional interest rate of 5%.
5. Incentive for Digital Transactions
6. Marketing Support.

In Andhra Pradesh State the Scheme is implemented in 3 districts.

1.Tirupathi 2. SPSR Nellore 3. West Godavari

9.5 Pradhan Mantri Janjati Adivasi Nayaya Maha Abhiyan (PM-JANMAN)- PVTGs

Hon'ble PM has launched the PM-JANMAN on Janjatiya Gaurav Divas on 15th November 2023. The Scheme is aimed at targeted development of Particularly Vulnerable Tribal Groups (PVTGs), who were unreached by the schemes of Ministries / Department and therefore require multi-sectoral handholding through this Mission.

The Scheme is being implemented by the Ministry of Tribal Affairs (MoTA). It is been informed by MoTA that PVTGs residing in the select 100 Districts spread across 16 States. Andhra Pradesh is one State among the 16 States. In AP, 8 districts are identified under PM-JANMAN viz.. ASR, P.Manyam, Eluru, Nandyal, Palnadu, Prakasam, Srikakulam and Vizianagaram and these districts are to be saturated on a mission mode with the identified welfare schemes. Pradhan Mantri Jan Dhan Yojana (PMJDY) and KCC have been identified as some of the schemes for saturation in these PVTGs.LDMs of those districts mapped PVTGs villages with Bank branches in 8 districts.

Bank wise and districts wise details of the mapping are given below:

S.No	Bank	ASR	Eluru	Nandyal	Manyam	Palnadu	Prakasam	Srikakulam	Vizia nagaram	Total
1	APCOB		6		11			9		26
2	APGB			1			20		4	25
3	APGVB	465	5		435			232	14	1151
4	BOB	87	14	1	1					103
5	BOI	33	3	3					1	40
6	Canara Bank	22	3	8	82	1	11	30		157
7	CBI			2	3			5		10
8	CGGB					28				28
9	Indian Bank	29			66			1		96
10	IOB	16							3	19
11	SIB							6		6
12	SBI	451	27	20	106	11	33	167	20	835
13	UCO Bank	107								107
14	UBI	603	32	13	152	11	24	85	2	922
Grand Total		1813	90	48	856	51	88	535	44	3525

Banks are advised to saturate the PMJDY account openings and sanction KCC loans to all eligible farmers.

9.6 Drones role in Agriculture:

Drones have become increasingly valuable in agriculture, offering innovative solutions for crop monitoring, precision agriculture, and more.

1.Kisan Drones and Bank Finance:

- The Reserve Bank of India (RBI) has encouraged banks to finance the purchase of Kisan Drones. These drones are specifically designed for agricultural purposes.
- The Union Budget 2022-23 emphasized promoting the use of Kisan Drones for crop assessment, digitization of land records, and insecticide/nutrient spraying.
- National Bank for Agriculture and Rural Development (NABARD) has finalized unit costs for Kisan Drones, which can reach up to ₹10 lakh depending on the type of drone.
- NABARD also supports skill development for unemployed rural youth to function as drone operators.

2.Benefits of Drones in Agriculture:

- Cost Reduction: Drones help reduce costs by collecting data on crop health and growth patterns. This data allows farmers to optimize fertilizer and pesticide usage, saving money.
- Labour Efficiency: Drones automate tasks like crop monitoring and mapping, reducing the need for manual labour.
- Precision Agriculture: Drones provide precise information about soil health, irrigation needs, and pest infestations, enabling targeted interventions.

- Crop Assessment: Drones can quickly assess crop health, identify stressed areas, and detect diseases.
- Mapping and Surveying: Drones create accurate field maps, aiding in land management and planning.

3.Scope for Bank Finance:

- Banks can play a crucial role in financing drone adoption by farmers and FPOs.
- Loans can cover the cost of purchasing drones, training, and operational expenses.
- Interest rates and repayment terms vary by bank and scheme.
- Public sector banks like Union Bank of India have already sanctioned loans for agricultural drones.

4.Challenges and Opportunities:

- Awareness and technical expertise about drone usage need to be enhanced.
- Affordable financing tools are essential to make drone adoption widespread.
- Companies like Marut Drones are already managing spraying activities using drones in Andhra Pradesh and Telangana.
- Drones can cover large areas efficiently, benefiting both farmers and service providers. Kisan Drones offer immense potential for transforming agriculture, and banks are actively supporting their adoption. As technology advances and awareness grows, drones will continue to revolutionize farming practices in India.

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 programs 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 sub-committee meetings and evolve appropriate strategy for implementation in line with the milestones outlined in the NSFI document.

National Strategy for Financial Inclusion 2019-24: Major Milestones and timelines**Universal Access to Financial Services:**

Action Plan and Milestone	Building Blocks	Present position/ Road blocks
Banking outlet within 5 Km radius of every village and hamlet of 500 households in case of hilly terrain by March 2020	<ol style="list-style-type: none"> 1. Identification of such villages where banking outlet is not within 5 Km radius. 2. Identification of Hilly terrains with hamlets with 500 households without a banking outlet. 3. Allocation/Setting up of banking outlets in such identified villages/hamlets. 	<ol style="list-style-type: none"> 1. DFS has identified 243 villages without banking outlets within 5 kms and 334 hamlets in Hilly terrains identified by LDMS. <p>All the identified villages have been covered with Banking infrastructure by appointing BCs through the Banks serving in those villages.</p>
Strengthen ecosystem for various modes of digital financial services in tier -II to tier-VI centres to create necessary infrastructure to move towards less cash society by March 2022.	<ol style="list-style-type: none"> 1. Providing of Debit cards/ mobile banking/ internet banking to all the account holders. 2. Providing PoS/QR to all the current account holders. 3. Identification of all the merchants/shopkeepers without bank accounts and providing them with bank accounts along with PoS and QR. 	<p>Under phase I YSR Kadapa district was identified and achieved the 100% digital penetration as per the parameters suggested by RBI.</p> <p>Under Phase II Guntur and Srikakulam districts were selected for the project & had achieved the set target.</p> <p>In Phase III, 6 districts were selected for the project and had achieved the set target.</p> <p>In Phase IV, 17 districts were selected for the project and had achieved the set target.</p>
Leverage on the developments in fin-tech space to encourage financial service providers to adopt innovative approaches for strengthening outreach through virtual modes including mobile apps so that every adult has access to a financial service Provider through a mobile device by March 2024.	<ol style="list-style-type: none"> 1. Identification of fin-techs and ensuring their availability in all parts of the country. 2. Providing all the adults with mobile banking applications. 3. Co-ordinate with network service providers for 100% tele density. 	<p>The developing mobile apps will be develop by the Corporate Centre of the respective Banks and needs Corporate decision.</p> <p>RBI being monitoring authority should take up at apex level.</p> <p>Almost all banks developed their own mobile apps and are educating their customers for usage</p>
Move towards an increasingly digital and consent-based architecture for customer	<ol style="list-style-type: none"> 1. Payment Banks include network service providers. 2. Linking of all the accounts with mobile numbers. 	<ol style="list-style-type: none"> 1. Being network service providers, there were instances of account creation without the consent.

onboarding by March 2024.	<p>3. All the financial service providers should develop mobile apps with all the banking facilities.</p> <p>4. Conducting digital literacy campaigns to spread awareness about the products.</p>	<p>2. Cost involved in creation of apps with necessary security and digital onboarding.</p> <p>3. Tradition customer base are averse towards mobile banking.</p> <p>4. Suitable action to be initiated at corporate office level of respective banks SLBC advised local controlling authorities of banks to take up the issue with their CO.</p>
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Providing Basic Bouquet of Financial Services:

Action Plan and Milestone	Building Blocks	Present position/ Road Blocks											
Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020.	<p>1. Identification of account holders who are not covered under these schemes.</p> <p>2. Consent based onboarding of consumers in case of insurance schemes.</p> <p>3. Financial awareness camps with emphasis on pension products.</p>	<p>The progress has been regularly being reviewed in SLBC quarterly and also SLBC-subcommittee and FI meetings. DFS, Ministry of finance recently launched a “Jan Suraksha” Campaign focusing to enroll all eligible PMJDY account holders under respective insurance and pensions schemes. As per the instructions of DFS, Banks are actively enrolling the eligible members under respective schemes.</p> <table border="1" data-bbox="799 1111 1469 1375"> <thead> <tr> <th rowspan="2">Scheme</th> <th>PMJJBY Enrolments</th> <th>PMSBY Enrolments</th> </tr> <tr> <th>Enrolled upto 03.04.2024</th> <th>Enrolled upto 03.04.2024</th> </tr> </thead> <tbody> <tr> <td>PMJDY</td> <td>923759</td> <td>1493000</td> </tr> <tr> <td>PMMY</td> <td>273844</td> <td>321175</td> </tr> </tbody> </table>	Scheme	PMJJBY Enrolments	PMSBY Enrolments	Enrolled upto 03.04.2024	Enrolled upto 03.04.2024	PMJDY	923759	1493000	PMMY	273844	321175
Scheme	PMJJBY Enrolments	PMSBY Enrolments											
	Enrolled upto 03.04.2024	Enrolled upto 03.04.2024											
PMJDY	923759	1493000											
PMMY	273844	321175											
Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020.	<p>1. Identification of accredited institutions – IIBF certification is made mandatory.</p> <p>2. Identification of trainers and train them via Train the Trainer programs.</p> <p>3. Identification of all the untrained BCs and giving necessary training.</p> <p>4. On being trained, all the products permitted should be made available through BCs.</p>	<p>The National BCs are selecting the BCs and ensuring their capacity building before appointment by mandating the BCs under certification Programme.</p> <p>Out of total BCs 9159 BCs undergone training on Capacity Building (IIBF Certification)</p>											

<p>Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorised financial entities can leverage on the same for assessing credit proposals from all citizens.</p>	<ol style="list-style-type: none"> 1. Onboarding of all the financial institutions on to the repository. 2. Submission of data in the necessary format by all the stakeholders. 3. Framework for retrieving the data by the stakeholders. 	<p>Govt of India/ Regulatory Body to take up at Apex level</p>
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Access to Livelihood and Skill Development:

Action Plan and Milestone	Building Blocks	Present position/ Road Blocks
<p>All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening.</p> <p>The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa by March 2020.</p>	<ol style="list-style-type: none"> 1. Identification of all the schemes and preparation of necessary material. 2. Identification of profile of individuals while opening accounts and providing the necessary information. 3. On obtaining the willingness, forward such applicants to all the stakeholders for necessary training. 4. Include these products as a part of agenda in the monthly customer meetings along with FL camps. 	<p>SLBC vide Lr no SLBC/210/73 advised all LDMs to collate the data of on-going skill development and 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.</p>
<p>Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission by March 2022.</p>	<p>N.A.</p>	<p>SERP is providing hand holding support to all new SHGs.</p>

Financial Literacy and Education:

Action Plan and Milestone	Building Blocks	Progress/ Road Blocks
Develop financial literacy modules through National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets etc. These modules should be with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, senior citizens etc.) by March 2021.	<ol style="list-style-type: none"> 1. Identification and classification of the whole population into target groups. 2. preparation of material for the target groups 3. Dissemination of material to all the target groups via financial literacy camps with the help of audio-video content. 	NA.
Focus on process literacy along with concept literacy which empowers the customers to understand not only what the product is about, but also helps them how to use the product by using technology led Digital Kiosks, Mobile apps etc. through the strategy period (2019-2024).	<ol style="list-style-type: none"> 1. Identification of all the products. 2. Providing the details of each product. 3. Setting up of digital kiosks and mobile apps and dissemination of the above information to all the account holders. 	<p>In FLC Camps the products of Banks and Digital awareness etc., are being taken care.</p> <p>There are 26 FLCs (financial literacy centres) are in AP state and conducting FL camps.</p> <p>The Camps per month Target for each FLC is 2 camps on “Going Digital” and 5 camps for target specific group like Farmers, SMEs, SHGs etc.</p> <p>Up to 31.04.2024, Total 26 FLCs Camps conducted 1451 in the FY 2023-24.</p>
Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024.	<ol style="list-style-type: none"> 1. Identification of Blocks in the country and assigned the same to the lead banks. 2. Setting up of CFLs in each block. 3. Engaging local talent and encouraging them to set up CFLs. 	<p>213 CFLs are operationalized in AP State, each serving 3 blocks</p> <p>LDMs are monitoring the activities. RBI has been reviewing the NGOs performance on regular intervals and issuing suitable instructions to improve their performance.</p>

Customer Protection and Grievance Redressal:

Action Plan and Milestone	Building Blocks	Progress/ Road Blocks
Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020.	<ol style="list-style-type: none"> 1. Putting a charter in place with details enumerating the time frame for each complaint. 2. Fixing the responsibility on each stake holder and ensuring adherence to the time lines. 	<p>Banks have appointed their internal Ombudsman in respective Banks for redressal of grievances.</p> <p>As per the policy all Banks have appointed internal Ombudsman for redressal of grievance.</p>
Develop a robust customer grievance portal/ mobile app which acts as a common interface for lodging, tracking and redressal status of the grievances pertaining to financial sector collectively by all the stakeholders by March 2021. (Existing sachet)	<ol style="list-style-type: none"> 1. Preparation of a common charter by all the stakeholders. 2. Setting up of portal or mobile app. 3. Allocation of the grievance to the respective stakeholder. 4. Resolution on the grievance within the time frame. 	Suitable action to be initiated at corporate office level of respective banks SLBC advised local controlling authorities of banks to take up the issue with their CO
Operationalize a Common Toll-Free Helpline which offers response to the queries pertaining to customer grievances across banking, securities, insurance, and pension Sectors by March 2024.	<ol style="list-style-type: none"> 1. Setting up a toll-free number with necessary infrastructure. 2. Dissemination of the number to all the citizens via media and FL camps. 	Many banks have Toll free helpline numbers to clarify customers doubts and educate on various products.
Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer Grievance by March 2024.	Platform on the lines of existing sachet.	The issue to be attended at central office level of each bank, wherein Banks have advised accordingly.

Effective Co-ordination:

Action Plan and Milestone	Building Blocks	Road blocks
Clearly articulate the responsibilities/ expectations of each of the stakeholders at the grass-root level to ensure convergence of action between the Government/ Regulators/financial service providers/ Civil Society etc. With the Lead Bank Scheme completing 50 years in 2019, SLBCs may review and implement the vision, action plans and the milestones to be achieved during the NSFI period (2019-24).	<ol style="list-style-type: none"> 1. Creation of road-map by all the stakeholders. 2. Convergence of all the road-maps and creation of a master road map by SLBC. 3. Assigning responsibilities and targets to all the stakeholders. 4. Periodic monitoring of achievements by SLBC and making necessary changes in the roadmap based on the feedback. 	<p>SLBC is an advisory bank mean for co-ordination.</p> <p>Disincentive/lack of penalty in case of non-achievement of the targets.</p> <p>SLBC is reviewing the NSFI progress in SLBC /other Sub Committee meetings.</p>

Action Plan and Milestone	Building Blocks	Road blocks
With advancements in Geo-Spatial Information Technology, a robust monitoring framework leveraging on the said technology can be developed for monitoring progress under financial inclusion with special emphasis given to Aspirational Districts, North-eastern Region and Left -Wing Extremist affected Districts. A monitoring framework and a GIS dashboard to be developed by March 2024.		Presently DFS is monitoring the Banking infrastructure activity with Geo-spatial technology through NIC.

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.

Janasuraksha Saturation Campaign:

DFS, Ministry of Finance has launched the said campaign in accordance "Hon'ble Prime Minister, Independence Day 2021 speech, where, it was called for achievement of saturation of households with bank accounts, also to connect every entitled person with the government's insurance and pension schemes.

Banks are focusing on all PMJDY accounts (Avg Balance of above Rs 1000) and Standard PMMY accounts to cover under PMJJBY & PMSBY& APY based on eligibility.

The progress of the campaign as on 03.04.2024

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 03.04.2024	% of Coverage	Eligible A/C Holders	Enrolled up to 03.04.2024	% of Coverage
PMJDY	2170304	923759	42.56%	3107745	1493000	48.04%
PMMY	669643	273844	41.00%	808161	321175	39.74%

10.4 Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in AP 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 with the Banking outlets.

10.5 Banking Infrastructure details in LWE districts in AP State (Of the 70 re-categorized most affected LWE (Left Wing Extremism) districts in the country)

As per the RBI Circular - RBI/2022-23/109 DOR.AUT.REC.62/22.01.001/2022-23 dtd 22.08.2022, the revised list of Left-Wing Extremism (LWE) affected districts in the country was issued. Among the list of 70 LWE districts identified in the country, Visakhapatnam, East Godavari, Srikakulam, Vizianagaram & West Godavari were identified as LWE affected districts in the state of AP

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

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2020	174	116	44	450	784	1225	690
31.03.2021	178	120	32	468	798	1383	798
31.03.2022	176	114	38	458	786	1378	4241
31.03.2023	33	22	66	455	575	1111	7122
31.03.2024	29	22	68	473	592	1088	5456

*ATMs decreased in Mar 24 over Mar 23 due to PNB (reduced by 8), UBI (reduced by 10) & ICICI (reduced by 6)

*BCs decreased in Mar 24 over Mar 23 due to Yes Bank (reduced by 1035), IPPB (reduced by 99) & RBL (reduced by 80)

2. Position of Number of Bank Branches & ATMs in East Godavari District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	101	126	122	0	349	476	5214
31.03.2024	96	127	125	0	348	445	5224

* Rural branches decreased in Mar 24 over Mar 23 due to ICICI (reduced by 4) & PNB (reduced by 1)

*ATMs decreased in Mar 24 over Mar 23 due to Canara Bank (reduced by 33), SBI (reduced by 7)

3. Position of Number of Bank Branches & ATMs in Srikakulam District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	181	107	67	0	355	377	2237
31.03.2024	145	97	60	1	303	373	4833

* Rural branches & Total Branches decreased in Mar 24 over Mar 23 due to APGB (reduced by 38)

4. Position of Number of Bank Branches & ATMs in Vizianagaram District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	123	82	88	0	293	323	4631
31.03.2024	120	84	89	0	293	319	4074

*BCs decreased in Mar 24 over Mar 23 due to Yes Bank (reduced by 529), IPPB (reduced by 26)

5. Position of Number of Bank Branches & ATMs in West Godavari District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	107	161	97	0	365	417	3821
31.03.2024	103	167	96	0	366	405	4073

*ATMs decreased in Mar 24 over Mar 23 due to SBI (reduced by 7) & ICICI (reduced by 7)

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 31.03.2024:

As on date	Total BCs	Total SSA Locations	Total SSA Locations covered by BCs	Total SSA Locations covered by Br	Inactive / Attrition BCs
March 2024	94073	112	82	30	17817

(Bank wise Active and inactive BC position is placed as Annexure: 30)

- A decrease in BCs has been observed in Mar 24 over previous Qtr Dec 23 due to decrease in BCs by YES Bank, RBL & IPPB

NABARD introduced a scheme to train BCs for 3 days under capacity building Programme and NABARD is reimbursing 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.

10.7 'Expanding and Deepening of Digital Payments Ecosystem'(Digital Districts Phase 4) :

Objective: To enable every individual in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner through provision of necessary digital infrastructure and literacy to handle such transactions.

So far Covered Districts (Phase 1, II & III): YSR, Guntur, Srikakulam, Eluru, Kurnool, SPS Nellore, Bapatla, Palanadu and East Godavari.

Districts for Phase IV: Remaining 17 Districts (Ananthapuram, Prakasam, Sri Sathya Sai, Chittoor, Krishna, Annamayya, Parvathipuram Manyam, Visakhapatnam, Vizianagaram, Alluri Sitharama Raju, Anakapalli, Dr. B.R.Ambedkar Konaseema, Kakinada, Nandyal, NTR, West Godavari, Tirupati.)

10.8 Availability of ATMs in the State of Andhra Pradesh

As on	No. of ATMs
31.03.2020	9876
31.03.2021	10330
31.03.2022	10187
31.03.2023	10248
31.03.2024	10211

(Bank wise ATM locations can be viewed in www.slbcap.nic.in & also placed in Annexure 31)

* Number of ATMs have reduced in March- 2024 over Dec 2023 due to SBI, PNB & UBI

10.9 Status of Rollout of Direct Benefit Transfer in the State of AP

10.9.1 Progress on Accounts opened under PMJDY as on 31.03.2024:

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	1,04,79,485	3,334	16,18,825	73,31,018	79,13,580
Private Sector Banks	4,67,314	164	81,926	4,15,173	3,69,370
RRBs & Others	53,47,652	2,027	24,51,949	34,21,934	30,32,824
Grand Total Mar 24	1,62,94,451	5,524	41,52,700	1,11,68,125	1,13,15,774
% to Total Accounts	-	-	25.49%	68.54%	69.45%
As on 31.03.2023	1,48,58,523	4,913	32,23,144	1,05,54,729	1,06,79,693

* Rupay Card issued decreased over previous Qtr due to IOB & SBI

10.10 Progress report - Number of Enrolments under Social Security Schemes as on 17.04.24

Type of Bank	As on 31.03.2023		As on 17.04.2024		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs incl. RRBs & coop	18937270	8236096	24373174	10741681	5435904	2505585
Pvt Sector Banks	701636	154116	741866	157262	40230	3146
Total	19638906	8390212	25115040	10898943	5476134	2508731

Atal Pension Yojana: Performance of Banks in the State during financial year 2023-24 upto 31.03.24

Sector	As on 31.03.2023			As on 31.03.2024		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	352160	411598	116.88%	438400	415297	95%
Private Sector Banks	63060	15187	24.08%	65260	14414	22%
RRBs & Co-op Banks	101600	134271	132.16%	129340	168012	130%
Total	516820	561056	108.56%	633000	597723	94%

(Source: PFRDA New Delhi)

(Bank wise position of PMSBY, PMJJBY & APY enrolments is placed in annexure 32 & 33)

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

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 31.03.2024

Particulars	No of FLCs as on 31.03.2023	No of FLCs as on 31.03.2024
Number of FLCCs operating in the District Head Quarters	7	15
Number of FLCCs operating in Lead District Offices	5	1
Number of FLCCs operating in other Places	16	10
Total	28	26

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	Mar 23	Mar 24
No of FLCs	28	26
No of Special camps by FLCs	834	543
No of Target Specific camps by FLCs	1147	1060
No of camps by Rural Branches against the target of 8202 camps	3627	7365

*Less number of FLC camps were conducted during FY 24 by APCOB & APGB

AGENDA 11- OTHER ISSUES

11.1 Sustainable Development Goals (SDG)

- NITI Aayog, as a part of sustainable development agenda of United Nations, developed certain index on SDG which comprehensively documents the progress made by States and Union Territories towards implementing the 2030 SDG targets.
- The index tracks the progress of all the States and Union Territories on a set of 62 national indicators measuring their progress on the outcomes of the interventions and schemes of the Govt of India. The SDG index would provide a holistic view on the social, economic, environmental status of the country and its States and UTs.
- Govt of Andhra Pradesh, Planning department, vide Letter dated 20.05.2022 informed that the targets under various parameters of SDG would be assessed and requested all the departments to prepare their work plans to meet the targets.
- As far as banking sector is concerned, the progress under the following parameters would be reviewed:

S.No	Indicator	Indicator Category	Actual Target for Indicators 2023-24	Achievements	
		SDG		March 2023	March 2024
1	Number of Automated Teller Machines (ATMs) per 1,00,000 population	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	24.38	20.67	20.70
2	Number of accounts (include deposit and credit accounts) of scheduled commercial banks (per 1,00,000 population)	Goal 8: Economic Growth	2,19,000	2,14,088	2,22,427
3	Number of banking outlets per 1,00,000 population;	Goal 8: Economic Growth	113	207.70	206.0
4	Number of Functioning Branches of Commercial Banks per 1,00,000 population	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	16.91	14.52	15.97
5	Outstanding Credit to Micro, Small and Medium Enterprises	Goal 8: Economic Growth	80000	87782	109054

S.No	Indicator	Indicator Category	Actual Target for Indicators 2023-24	Achievements	
		SDG		March 2023	March 2024
6	Percentage of households with a bank account under PMJDY against target	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	100	99.66	99.75
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1: End Poverty	26.22	29.97	32.87
8	Percentage of women having an account at a formal financial institution - PMJDY	Goal 5: Gender equality	34.30	31.69	36.55
9	Proportion of women account holders in PMJDY	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	59.20	53.84	55.52
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (in Lakhs)	Goal 8: Economic Growth	16.00	16.38	17.16

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

In the state of Andhra Pradesh, during financial year 2023-24 Government has issued G.O.Ms. No.4 dated 31.10.2023 and declare that, Drought exists during the South – West Monsoon- 2023 in 103 mandals covering 7 Districts. Again, Government of Andhra Pradesh vide G.O. Ms 7 dated:16.03.2024 declared drought during the North – East Monsoon 2023-24 (RABI) in 87 Mandals of 6 Districts.

As per RBI Master Direction FIDD.CO.FSD.BC.No.10/05.10.001/2018-19 dated 17/10/2028 on Relief Measures by Banks in areas affected by Natural calamities in para 3.3.1 mentioned that “ In the event of occurrence of a natural calamity which covers a larger part of a state, the State Level Bankers Committee convener bank shall convene a special SLBC meeting immediately. The committee, in collaboration with the State Government authorities shall evolve a coordinated action plan for implementing the relief programme. If the calamity has affected only a small part of the state/few districts, the convener of the District Consultative Committee of the affected district(S) shall convene a meeting immediately. In the special SLBC/DCC meeting, the position of the affected areas may be assessed to ensure speedy formulation and implementation of suitable relief measures”.

As the Drought was observed in few Mandals of the State, SLBC advised concerned LDMs to refer the RBI Master directions in areas affected by Natural calamities and convene a meeting with all the stakeholders concerned at district level to evolve action plan for implementation of relief programmes.

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. 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 are monitored at various fora of LBS (Lead Bank Scheme) particularly at the DCC level.

11.3.2 Performance of RSETIs in the State

Performance of RSETIs in the State during 2023-24 up to 31.03.2024:

FY	Target		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		
2020-21	406	10810	208	5002	3083	1437
2021-22	328	8555	290	7817	6048	2973
2022-23	396	10562	393	10790	7929	4247
2023-24	418	11305	412	11431	8398	4577

(Settlement includes candidates trained during previous quarter also)

11.3.3 Opening of New RSETIs in Uncovered Districts in the State of Andhra Pradesh

SLBC informed that, National Centre for Excellence of RSETIs (NACER) has written letter to SLBC vide letter No. 1795/NACER/2023-24/F-476 dated 27/12/2023 regarding opening of new RSETIs in the uncovered districts of the state. MoRD has directed that to begin with, new RSETIs are to be opened in 113 uncovered districts across the country and 11 districts from the State of Andhra Pradesh, a list of uncovered districts in the State are mentioned below. As per MoRD/NACER, Opening of New RSETIs in the State of Andhra Pradesh has assigned to the respective Lead Banks by SLBC.

S. No.	RSETI uncovered district	Responsibility assigned to Lead Bank
1	Sri Satya Sai	Canara Bank
2	Parvathipuram Manyam	SBI
3	Annamayya	SBI
4	Alluri Sitharamaraju	Union Bank of India

S. No.	RSETI uncovered district	Responsibility assigned to Lead Bank
5	Anakapalli	Union Bank of India
6	Kakinada	Union Bank of India
7	Konaseema	Union Bank of India
8	Bapatla	Union Bank of India
9	Palnadu	Union Bank of India
10	Nandyal	Union bank of India
11	West Godavari	Union bank of India

NACER informed that, in order to augment the process of opening of new RSETIs, MoRD has simplified the procedure so that, the Lead Banks can proceed with opening of new RSETIs immediately after SLBC assigns the responsibility, in any of the rent free building of the State Government, Bank building if additional space is available in any of their offices in the identified districts or in a rented building as the case may be. MoRD, GOI has clarified that once the SLBC assign the responsibility of opening of the new RSETIs to the respective Lead banks, the Lead Banks will submit proposal to the NIRDPR for administrative clearance from the angle of earmarking building grant only. Then they shall proceed with opening the RSETI in a suitable Bank building or any Government building or in a rented building. After construction of the own building, these RSETIs shall shift to new buildings.

MoRD has considerably enhanced the training target of 4.30 lakh unemployed youth to be trained during FY 2023-24 to a minimum of 6.0 lakh in the next FY 2024-25. Hence, MoRD has directed to open a maximum number of RSETIs in the uncovered districts by 31.03.2024.

In this regard SLBC conducted subcommittee meeting on 04/01/2024 and advised the Banks to open the New RSETIs in uncovered districts of Andhra Pradesh. The minutes of the meeting already shared to concerned Banks viz. SBI, UBI and Canara Bank.

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 salesperson following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period.
- Entity or the Salesperson 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 31.03.2024

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	526.15
2	Cumulative Loans Disbursed so far	524.03
3	Total Loans outstanding	329.53
4	Total amount due for payment (Demand)	25.42
5	Total amount recovered	9.84
6	Total amount overdue	15.58
7	Out of (6) amount overdue [Standard]	0.17
8	Out of (6) amount overdue [NPA]	15.41
9	Non-Fund exposure/Off Balance Sheet exposure O/s	0

11.6 Important Circulars issued by RBI during the Quarter

Date	Reference	Title
January 1, 2024	RBI/2023-2024/105 DOR.SOG (LEG).REC/64/09.08.024/2023-24	Inoperative Accounts /Unclaimed Deposits in Banks- Revised Instructions
January 4, 2024	RBI/2023-2024/107 DOR.AML.REC.66/14.01.001/2023-24	Amendment to the Master Direction (MD) on KYC
January 31, 2024	RBI/2023-2024/117 DoS.CO.CSITEG.SEC.No.9/31-01-015/2023-24	Streamlining of Internal Compliance monitoring function – leveraging use of technology
March 7, 2024	RBI/2023-2024/132 DOR.RAUG.AUT.REC.No.81/24.01.041/2023-24	Amendment to the Master Direction - Credit Card and Debit Card – Issuance and Conduct Directions, 2022
March 27, 2024	RBI/2023-2024/142 DCM (CC) No. S3425/03.41.01/2023-24	Currency Chests (CCs) operations on March 31, 2024

11.7 DCC / DLRC MEETINGS

Conduct of meetings during March 2024 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for December 2023:

Details of DCC / DLRC meetings conducted in 26 districts during March 2024 quarter are furnished hereunder.

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
1	Alluri SitharamaRaju	Not conducted	Not conducted	Not conducted	Not conducted
2	Anakapalli	20-03-2024	20-03-2024	20-03-2024	20-03-2024
3	Ananthapuramu	27-03-2024	27-03-2024	27-03-2024	27-03-2024
4	Annamayya	12-03-2024	12-03-2024	12-03-2024	12-03-2024
5	Bapatla	Not conducted	Not conducted	Not conducted	Not conducted
6	Chittoor	Not conducted	Not conducted	Not conducted	Not conducted

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
7	Konaseema	Not conducted	Not conducted	Not conducted	Not conducted
8	East Godavari	Not conducted	Not conducted	Not conducted	Not conducted
9	Eluru	14-02-2024	14-02-2024	14-02-2024	14-02-2024
10	Guntur	Not conducted	Not conducted	Not conducted	Not conducted
11	Kakinada	13-03-2024	13-03-2024	13-03-2024	13-03-2024
12	Krishna	27-03-2024	27-03-2024	27-03-2024	27-03-2024
13	Kurnool	Not conducted	Not conducted	Not conducted	Not conducted
14	Nandyal	22-02-2024	22-02-2024	22-02-2024	22-02-2024
15	NTR	Not conducted	Not conducted	Not conducted	Not conducted
16	Palnadu	Not conducted	Not conducted	Not conducted	Not conducted
17	Parvathipuram	06-02-2024	06-02-2024	06-02-2024	06-02-2024
18	Prakasam	27-03-2024	27-03-2024	27-03-2024	27-03-2024
19	SPSR Nellore	Not conducted	Not conducted	Not conducted	Not conducted
20	Sri Sathya Sai	04-10-2024	04-10-2024	04-10-2024	04-10-2024
21	Srikakulam	02-03-2024	02-03-2024	02-03-2024	02-03-2024
22	Tirupati	07-02-2024	07-02-2024	07-02-2024	07-02-2024
23	Visakhapatnam	20-03-2024	20-03-2024	20-03-2024	20-03-2024
24	Vizianagaram	07-02-2024	07-02-2024	07-02-2024	07-02-2024
25	West Godavari	Not conducted	Not conducted	Not conducted	Not conducted
26	Y.S.R	21-02-2024	21-02-2024	21-02-2024	21-02-2024

11.8 Timely Submission of data to SLBC by Banks and LDMs

As all are aware that RBI Developed a Standardized System for data flow and its management by SLBC Convener Banks on SLBC websites to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks. As on date all Banks have on boarded on to the new portal. SLBC has extracted the data from standardized portal for review the progress of various parameters during SLBC meetings.

However, there are certain gaps were identified in the extracted data and being intimated to respective Banks for suitable rectification in order to maintain the consistency of state level data. The district wise figures of some banks don't reflect accurate data due to mapping of branches to wrong districts. Hence banks are requested to ensure accurate mapping of their branches to the appropriate districts.

Hence, Controllers are requested to sensitize the staff responsible for submission & uploading of data, to verify the data with previous quarter figures to ensure consistency and if abnormality found, justification to be furnished.

Furthermore, stipulated timelines to be followed in upload of data in the portal which enables us to conduct the meetings of SLBC as per the yearly calendar.

11.9 Success Story:

Smt. P. Mahaboob Chand, a resident of Chandragiri (V&M) came to know about Institute's training programme on Jute product through one of ex-trainee. Immediately she approached the institute UBRSETI-TIRUPATI and joined as a trainee in Jute product Udyami Course and completed the course. During the course she learnt all Jute products and soft skills like how to handle a small business, Entrepreneurial Competencies, Time Management Skills, Effective problem-solving Methods, Marketing Management Skills, preparing project report, shop accounts etc.,

After completion of training she Started "Chand Tailors" with an investment of 22000/- at Chandragiri. She stitches Jute Bags and Women's Cloths. After one year she gained good experience and expanded their business with Machine Embroidery, at Chandragiri (V & Mandalam) Tirupati District. Now she is earning Rs. 25,000/- per month and expressed thanks to UBRSETI-TIRUPATI on her settlement.

