

Agenda & Background Notes

207th Meeting of State Level Bankers' Committee, Andhra Pradesh

State Level Bankers' Committee of A.P

Convenor  *Andhra Bank*

Andhra Bank, Circle Office-Amaravati, R R Appa Rao Street, Vijayawada – 520 001
Phone: 0866-2562522, 2562518 Fax: 0866-2562521, Email: slbc@andhrabank.co.in

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Adoption of the minutes of 206th SLBC meeting of AP held on 26.03.2019 and other meetings of SLBC held after 26.03.2019

The minutes of **206th SLBC meeting** held on **March 26, 2019** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The minutes of Sub-committee meetings and Steering Committee meetings held after **26.03.2019** and up to **16.04.2019** were circulated to the members of SLBC, LDMs and Government Departments concerned. Details of the meetings held are furnished hereunder.

Sl. No.	Name of the Meeting	Date of Meeting held
1	206 th Meeting of SLBC of AP	26.03.2019
2	Sub-Committee Meeting	16.04.2019

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

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

Action Point	Action initiated/Status								
Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines.	<p>SLBC vide Lr. No. 2716/30/196/014 dated 15.04.2019 requested controllers of banks concerned to ensure that branches / CBS enabled banking outlets are invariably opened in the remaining 50 villages as per the directives of RBI at an early date.</p> <p>Present Status:</p> <table border="1"> <thead> <tr> <th></th> <th>As on 31.03.2019</th> </tr> </thead> <tbody> <tr> <td>No. of villages to be covered with banking outlets as per road map</td> <td>567</td> </tr> <tr> <td>No. of villages covered with CBS enabled Banking Outlet</td> <td>519</td> </tr> <tr> <td>No. of villages yet to covered</td> <td>48</td> </tr> </tbody> </table>		As on 31.03.2019	No. of villages to be covered with banking outlets as per road map	567	No. of villages covered with CBS enabled Banking Outlet	519	No. of villages yet to covered	48
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No. of villages covered with CBS enabled Banking Outlet	519								
No. of villages yet to covered	48								
Banks should submit Escrow account statements since inception of the account to till date (related to debt Redemption scheme) to mail id ryssdata@gmail.com .	<p>SLBC vide Lr. No. 2716/30/196/012 dated 15.04.2019 requested the Controller of Banks concerned to submit the Escrow account statement to Rythu Sadhikara Samstha, GoAP in respect of amounts released by GoAP under different phases of Debt Redemption Scheme of GoAP.</p>								

Banks to achieve 100% of the target during 2018-19 in extending finance to cultivators (tenancy).	<p>SLBC vide Lr. No. 2716/30/196/013 dated 15.04.2019 requested controllers of banks to ensure 100% achievement of targets in financing to Tenant farmers.</p> <p>Present Status:</p> <p style="text-align: right;">(Rs. in crores)</p> <table border="1" data-bbox="679 416 1437 551"> <tr> <td style="text-align: center;">Target</td> <td style="text-align: center;">7500</td> </tr> <tr> <td style="text-align: center;">Achievement as on 31.03.2019</td> <td style="text-align: center;">4266</td> </tr> <tr> <td style="text-align: center;">% of Achievement</td> <td style="text-align: center;">56.88%</td> </tr> </table>	Target	7500	Achievement as on 31.03.2019	4266	% of Achievement	56.88%
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Achievement as on 31.03.2019	4266						
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Banks to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities.	SLBC vide Lr.No.2716/30/196/009 dated 15.04.2019 requested Controllers of all Banks to sensitize the field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities in co-ordination with LDM / District Administration in the affected areas.						
Banks to initiate necessary steps to complete the process of MoU for data sharing with Industries Department to provide incentives to MSMEs.	SLBC vide Lr. No. 2716/30/196/008 dated 15.04.2019 requested controllers of Banks concerned to initiate necessary steps to complete the process of entering into MOU with the Industries Department for Data sharing (to provide incentives to MSMEs).						
Banks to complete the process of loan disbursement and grounding of pending units under Government Sponsored Schemes.	SLBC vide Lr. No. 2716/30/196/011 dated 15.04.2019 requested controllers of all banks to issue necessary instructions to all branches and suitably sensitize the field functionaries to expedite the process of grounding of units and ensure total implementation of the welfare schemes.						
Recovery Tracker – Banks to enter MoU with Welfare Department, GoAP and share data regularly for better recovery of the Government schemes.	SLBC vide Lr. No. 2716/30/196/010 dated 15.04.2019 requested banks to speed up the process of entering into MOU and start sharing the data regularly for tracking of the loan repayments.						
Constitution of sub-committee for resolution of various issues.	Sub committee meeting was conducted on 16.04.2019 and SLBC has communicated the minutes to all Banks, LDMS and other agencies.						

AGENDA- 1**Review of Financial Inclusion initiatives, expansion of Banking Network and Financial Literacy:****A. Status of opening of Banking Outlets in Unbanked Villages:**

Reserve Bank of India vide letter FIDD.CO.LBS.No.3712/02.01.001/2017-18 dated 05.06.2018 informed that at least 25 percent of the total number of Banking Outlets opened during a financial year should be opened in unbanked rural centres. A Unbanked Rural Centre (URC) is a rural (Tier 5 and 6) centre that does not have a CBS enabled Banking Outlet of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank or a branch of Local Area Bank or licensed Cooperative Bank for carrying out customer based banking transactions.

Further, it is informed that the banks should give priority to villages without a banking outlet having population more than 5000 (i.e. Tier 5 centres) and ensure that all such villages under their jurisdiction are covered with a Banking Outlet on a priority basis.

Progress in opening of Banking Outlets in villages with population more than 5000 as on 31.03.2019:

No. of villages to be covered with banking outlets as per road map	567
No. of villages covered with CBS enabled Banking Outlet	519
No. of villages yet to be covered	48

Bank wise list of 48 unbanked villages having population more than 5000 is enclosed as **Annexure.No.28**

Bank wise Status :

Bank	No of Allotted Villages	Banking Outlets opened in	Pending	% of Achievement
Allahabad Bank	1	0	1	0.00
Andhra Bank	116	111	5	95.69
APGB	84	84	0	100.00
APGVB	16	16	0	100.00
Axis Bank	1	1	0	100.00
BOB	6	2	4	33.33
BOI	14	14	0	100.00

Canara Bank	9	0	9	0.00
CBI	7	0	7	0.00
CGGB	39	38	1	97.44
Corporation Bank	14	9	5	64.29
HDFC	2	1	1	50.00
Indian Bank	30	28	2	93.33
Indian Overseas Bank	1	1	0	100.00
Karur Vysya bank	4	2	2	50.00
Kotak Mahindra Bank	8	0	8	0.00
Oriental Bank of Commerce	2	0	2	0.00
SBI	140	140	0	100.00
SGB	14	14	0	100.00
Syndicate bank	40	40	0	100.00
UBI	11	11	0	100.00
Uco Bank	1	1	0	100.00
Vijaya Bank	7	6	1	85.71
Grand Total	567	519	48	91.53

Banks are requested to cover villages with CBS enabled Banking Outlets instead of covering through BCs. Further, Banks are requested to complete the process of opening of CBS enabled banking outlets in Unbanked Rural Centres (URC) in villages with above 5000 population villages immediately.

ii) Banking Infrastructure details in Visakhapatnam district (one of the 30 recategorised most affected LWE districts in the country):

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

As on	Branches					ATMs
	Rural	Semi Urban	Urban	Metropolitan	Total	
31.03.2017	194	97	136	337	764	1162
31.03.2018	181	107	103	371	762	1153
31.03.2019	173	113	40	442	768	1244

B. Review of Operations of Business Correspondents:**i) Deployment of Bank Mithras: Status as on 30.04.2019**

District	GPs	No. of SSA Points	SSAs covered through Branches	SSAs covered through BCs / Other Modes	Active BCs	Inactive / Attrition BCs
Srikakulam	1099	662	113	549	494	55
Vizianagaram	921	550	99	451	444	7
Visakhapatnam	925	620	132	488	370	118
East Godavari	1069	821	211	610	594	16
West Godavari	908	677	277	400	381	19
Krishna	970	439	172	267	267	0
Guntur	1011	974	431	543	492	51
Prakasam	1030	626	313	313	299	14
SPS Nellore	940	559	187	372	304	68
Chittoor	1363	952	198	754	678	76
YSR Kadapa	790	516	269	247	243	4
Anantapuramu	1003	901	190	711	710	1
Kurnool	889	747	188	559	524	35
Total	12918	9044	2780	6264	5800	464

Bank wise status of Inactive / Attrition BCs as on 30.04.2019 is placed as **Annexure.No.29**

All banks are requested to deploy the BCs in all inactive locations to cater to the banking needs of public.

C. Progress in increasing Digital Modes of Payment in the State:**i) Availability of ATMs in the State of Andhra Pradesh:**

As on	No. of ATMs
31.03.2016	8210
31.03.2017	8908
31.03.2018	8981
31.03.2019	9600

D. Status of rollout of Direct Benefit Transfer in the State:**i. Progress on Accounts opened under PMJDY as on 03.04.2019**

Type of Bank	No. of Accounts		Total No. of Accounts	Total Deposit in Crores	Zero Balance Accounts	RuPay Cards Issued	Aadhaar Seeded
	Rural	Urban					
PSBs	3445124	3952908	7398032	1512.81	760429	6181880	6693928
Private Sector Banks	108235	261744	369979	53.88	149641	354886	321699
RRBs	1321616	662424	1984040	365.46	66843	1321689	1928352
Total	4874975	4877076	9752051	1932.15	976913	7858455	8943979
% to Total Accounts					10.02%	80.58%	91.71%

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

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

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

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

Government of Andhra Pradesh is requested to explore the possibility of including Financial Education in school curriculum.

F. Creating awareness about Various Schemes:**Financial Literacy Centers (FLCs) - Position in A.P as on 31.03.2019:**

Particulars	No. of FLCs
Number of FLCCs operating in the District Head Quarters	20
Number of FLCCs operating in Lead District Offices	8
Number of FLCCs operating in Other Places	57
Total	85

Conduct of Financial Literacy Camps: All FLCs have been directed by RBI to conduct Financial Literacy camps as under:

- ❖ Two camps per month on 'Going Digital' through UPI and *99# (USSD)
- ❖ Five Target Specific Camps per month covering the target Groups of Farmers, SMEs, SHGs, School Children and Senior Citizens

All Rural Branches of banks are required to conduct one Financial Literacy Camp per month (on the third Friday of each month after branch hours). This camp will cover all the messages that are part of the Financial Awareness Messages (FAME) booklet and the two digital platforms UPI and *99# (USSD).

Number of Camps conducted by FLCs & Rural Branches during 2018-19:

	June 2018 Quarter	Sept. 2018 Quarter	Dec. 2018 Quarter	March, 2019 Quarter
No. of FLCs	84	84	85	85
No. of Special Camps by FLCs	355	262	281	414
No. of target Specific camps by FLCs	664	642	595	688
No. of Camps by Rural Branches / Banking Outlets	4145	4905	6099	5277

Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps and create awareness about various schemes, subsidies, facilities e.g. crop insurance, renewable energy etc.

G. Status of Financial Inclusion in the State of Andhra Pradesh:

i) Progress report - Number of Enrollments under Social Security Schemes as on 31.03.2019

Type of Bank	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
PSBs including RRBs	7105783	1797129
Pvt. Sector Banks	562604	67879
Co-operative Banks	63844	19206
Grand Total	7732231	1884214

ii) Atal Pension Yojana :

Performance of Banks in the State during financial year 2018-19 up to 31.03.2019:

Type	Target	Achievement	% of Achievement
PSBs	274860	327249	119.06
Pvt. Sector Banks	36100	7264	20.12
RRBs	62050	78614	126.69
Others	24120	542	2.25
Grand Total	397130	413669	104.16

Bank wise performance under APY as on 31.03.2019 is placed as **Annexure.No.30**

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

AGENDA- 2**Review of Credit Disbursement by Banks****A. Achievement under ACP of the State, Priority Sector Lending:****i) Banking at a Glance in Andhra Pradesh as on 31.03.2019**

(Amount in Crores)

Total Number of Bank Branches		
Rural - 2650 Semi Urban - 2228		7379
Urban - 1839 Metro - 662		
Total Deposits in the State		312642
Total Advances in the State		397350
Credit Deposit Ratio (RBI norm -60%)		127.09%
Total Priority Sector Advances		240220
% of Priority Sector Advances to ANBC (RBI Norm 40%)		72.35%
of which		
Agricultural Advances		149264
% of Agrl. Adv. to ANBC (RBI norm - 18%)		(44.96%)
Of which		
Small & Marginal Farmers (RBI norm – 8% of ANBC)		91828 (27.66%)
Micro & Small Enterprises (% to ANBC)		51398 (15.48%)
Out of which Micro Enterprises (RBI norm – 7.5% of ANBC)		26514 (7.99%)
Medium Enterprises		6627
Total MSME (% to ANBC)		58025 (17.48%)
Export Credit		543
Education		3968
Housing		24371
Social Infrastructure		69
Renewable Energy		35
Others		3945
Out of Total Priority Sector Advances, finance to:		
	SHGs	27451
	Advances to Weaker Sections (RBI norm - 10% of ANBC)	91243 (27.48%)
	Advances to Women (RBI norm -5% on NBC)	47548 (14.32%)
	Advances to SC/ST	14733
	Advances to Minorities	15567

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

ii) Banking Key Indicators of Andhra Pradesh:

(Amount in crores)

S. No	PARTICULARS	As on 31.03.2016	As on 31.03.2017	As on 31.03.2018	As on 31.12.2018	As on 31.03.2019
1.	Number of Branches:					
	Rural	2,670	2,777	2,730	2,753	2,650
	Semi Urban	2,024	2,090	2,165	2,187	2,228
	Urban	1,863	1,940	1,850	1,860	1,839
	Metro	332	351	440	448	662
	Total	6,889	7,158	7,185	7,248	7,379
2.	Deposits	2,18,022	2,62,556	2,85,858	3,12,002	3,12,642
3.	Incremental Deposits (% of increase)	24,269 (12.53%)	44,534 (20.43%)	23,302 (8.88%)	26,144 (9.15%)	26,784 (9.37%)
4.	Advances	2,42,311	2,73,372	3,32,021	3,73,586	3,97,350
5.	Incremental advances (% of increase)	26,514 (12.29%)	31,061 (12.82%)	58,649 (21.45%)	41,565 (12.52%)	65,329 (19.68%)
6.	C.D.Ratio (RBI norm - 60%)	111.14%	104.12%	116.15%	119.74%	127.09%
7	Incremental CD Ratio	109.25%	69.75%	251.69%	158.98%	243.91%

iii) Comparative Statement of Banking Key Indicators: Number of Branches

Particulars	As on 31.03.2018	As on 31.12.2018	As on 31.03.2019	Increase in No. of Branches over March, 2018	Increase in No. of Branches over December, 2018
Rural	2,730	2,753	2,650	(-80)	(-103)
Semi Urban	2,165	2,187	2,228	63	41
Urban	1,850	1,860	1,839	(-11)	(-21)
Metro	440	448	662	222	214
Total	7,185	7,248	7,379	194	131

(Amount in crores)

Particulars	As on 31.03.2018	As on 31.12.2018	As on 31.03.2019	% Increase over March, 2018	% Increase over December, 2018
Deposits	2,85,858	3,12,002	3,12,642	9.37%	0.21%
Advances	3,32,021	3,73,586	3,97,350	19.68%	6.36%

Comparative statement of Banking Key Indicators as on 31.03.2018 vis-à-vis 31.03.2019 between Public Sector vis-à-vis Private Sector, RRBs & Cooperative Banks:

(Amount in crores)

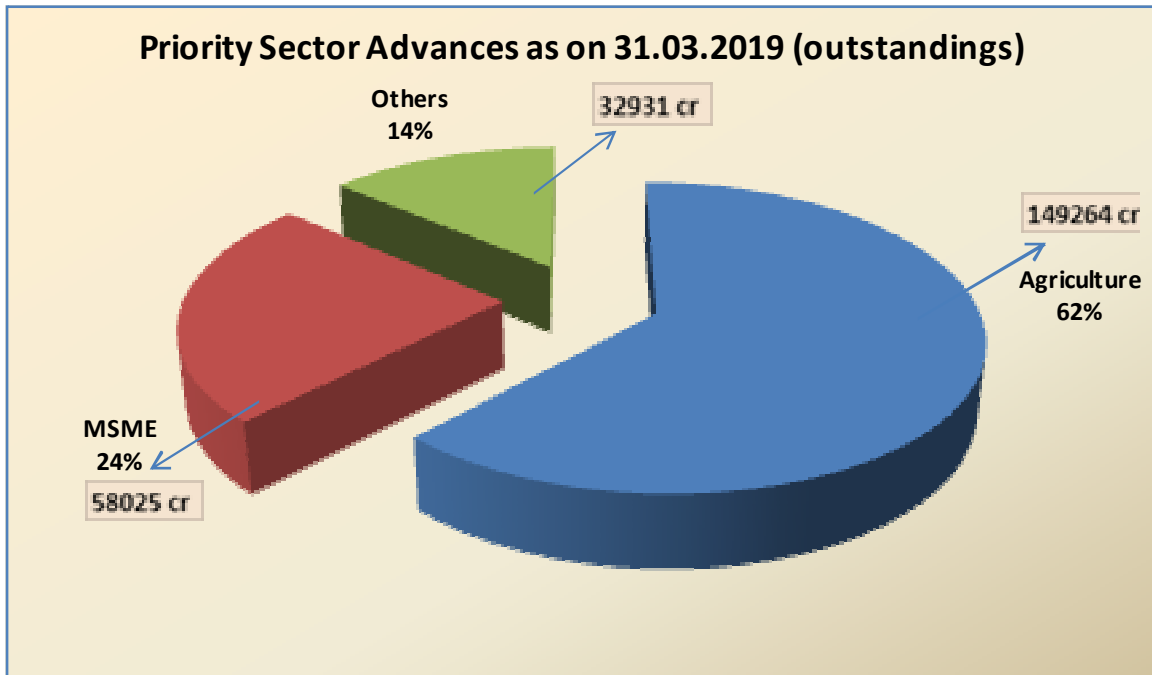
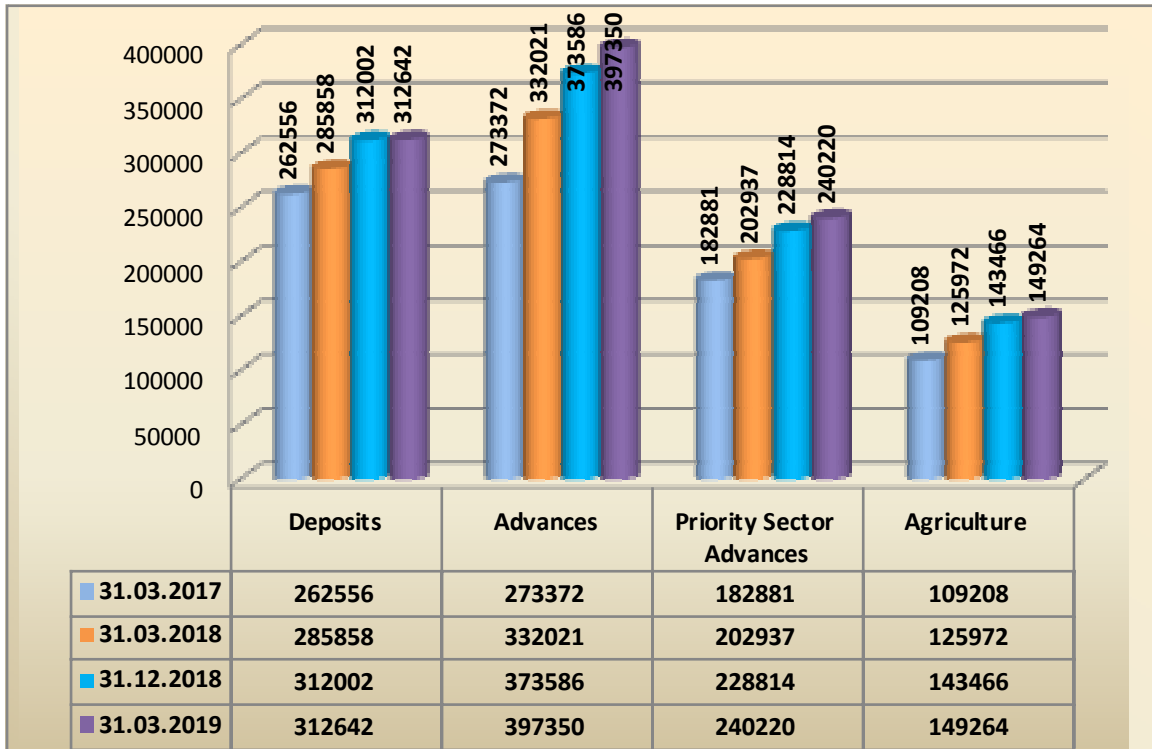
Category	Public Sector Banks		Pvt. Sector Banks		RRBs		Co-op. Banks		Others (APSFC)	
	31.03.18	31.03.19	31.03.18	31.03.19	31.03.18	31.03.19	31.03.18	31.03.19	31.03.18	31.03.19
Rural Br.	1565	1484	162	187	812	787	191	192	0	0
Semi Urban Br.	1446	1483	339	339	271	311	109	95	0	0
Urban Br.	1243	1165	366	402	123	138	104	120	14	14
Metro Br.	327	476	76	151	35	35	2	0	0	0
Total Branches	4581	4608	943	1079	1241	1271	406	407	14	14
Deposits	210836	221038	39227	49455	27298	30445	8497	11704	0	0
Advances	238645	284958	54392	66282	24215	28665	13475	16602	1294	843

iv) Statement of Priority Sector Advances (Outstanding)

(Amount in crores)

S. No.	Particulars	As on 31.03.16	As on 31.03.17	As on 31.03.18	As on 31.12.18	As on 31.03.19
1	Short Term Production loans	67,174	72,591	83,084	94,376	98,078
2	Total Agrl. Term Loans	32,749	36,617	42,888	49,090	51,186
3	Total Agrl. Advances	99,923	1,09,208	1,25,972	1,43,466	1,49,264
	% of Agrl. Advances to ANBC (RBI norm- 18%)	46.30%	45.07%	46.08%	43.21%	44.96%
4	Micro & Small Enterprises (% to ANBC)	36,218 (16.78%)	38,971 (16.08%)	41,372 (15.13%)	47,348 (14.26%)	51,398 (15.48%)
	Medium Enterprises (Classified as Priority Sector w.e.f. 23.04.2015)	4,765	5,012	5,886	6,122	6,627
	MSME Total (% to ANBC)	40,983 (18.99%)	43,983 (18.15%)	47,258 (17.29%)	53,470 (16.10%)	58,025 (17.48%)
5	Export Credit	961	807	199	709	543
6	Others' under Priority Sector Advances (% to ANBC)	27,255 (12.63%)	28,883 (11.92%)	29,508 (10.79%)	31,169 (9.39%)	32,388 (9.75%)
	Total Priority Sector Advances	1,69,122	1,82,881	2,02,937	2,28,814	2,40,220
	% of Priority Sector Advances to ANBC (RBI norm -40%)	78.37%	75.47%	74.23%	68.92%	72.35%

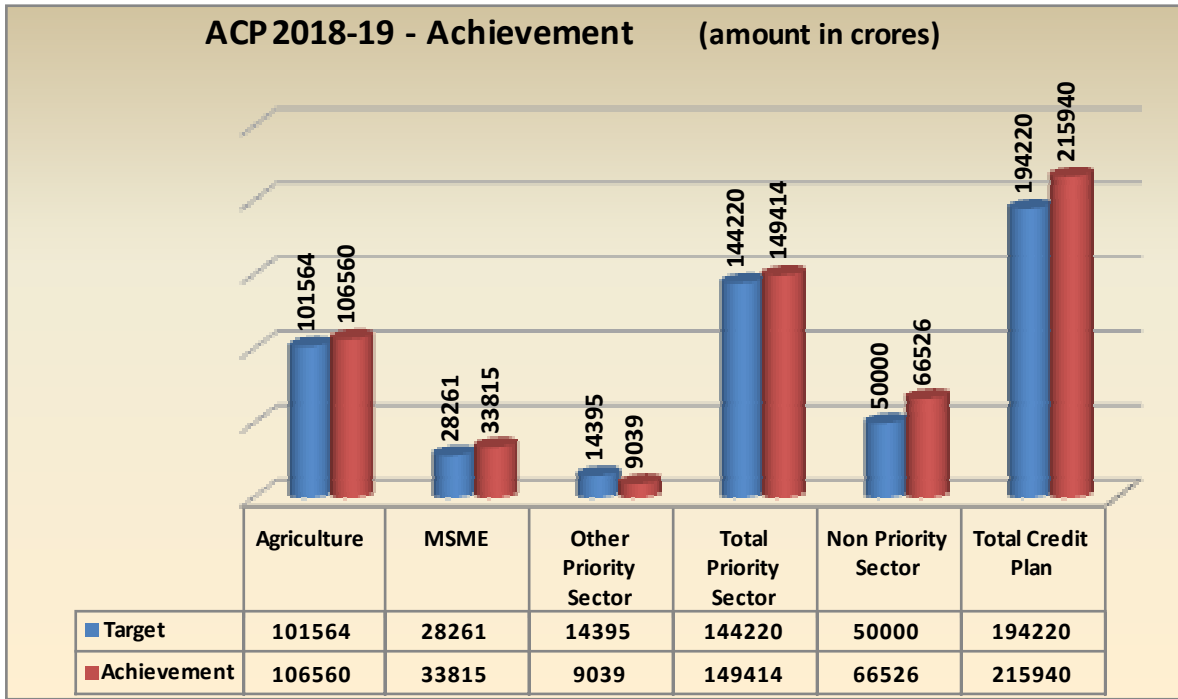
Banking Key Indicators (amount in Crores)



v) Achievement of Annual Credit Plan as on 31.03.2019:

(Rs. in crores)

Sl. No	Item	Target 2018-19	Achievement (Disbursements during 01.04.18 to 31.03.19)	% of Achievement
1	Short Term Crop Production Loans Kha ri ff Ra bi Total	45,750 29,250 75,000	46,904 29,817 76,721	102.52% 101.94% 102.29%
2	Agri.Term Loans Kha ri ff Ra bi Total	10,661 10,662 21,323	11,914 12,308 24,222	111.75% 115.44% 113.59%
3	Total Farm Credit Kha ri ff Ra bi Total	56,411 39,912 96,323	58,818 42,125 1,00,943	104.27% 105.54% 104.80%
4	Agriculture Infrastructure & Ancillary Activities Kha ri ff Ra bi Total	2,621 2,620 5,241	4,496 1,121 5,617	171.54% 42.79% 107.17%
5	Kha ri ff Ra bi Total Agriculture	59,032 42,532 1,01,564	63,314 43,246 1,06,560	107.25% 101.68% 104.92%
6	Micro, Small & Medium Enterprises	28,261	33,815	119.65%
7	Export Credit	200	13	6.50%
8	Education	2,155	796	36.94%
9	Housing	8,500	6,451	75.89%
10	Others under Priority Sector including Social Infrastructure & Renewable Energy	3,540	1,779	50.25%
11	Total Priority Sector	1,44,220	1,49,414	103.60%
12	Non Priority Sector	50,000	66,526	133.05%
13	Total Credit Plan	1,94,220	2,15,940	111.18%



vi) Annual Credit Plan Achievement: Last Three years

(Amount in crores)

Sl. No	Item	2016-17 (31.03.2017)		2017-18 (31.03.2018)		2018-19 (31.03.2019)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	60000	58840	63106	67568	75000	76721
2	Total Agrl. Term Loans incl. allied activities	23003	19274	24365	21889	26564	29839
3	Total Agriculture	83003	78114	87471	89457	101564	106560
4	Non Farm Sector / Micro & Small Enterprises	25000	21903	25000	23798	28261	33815
5	Others' under Priority Sector including Export Credit	17535	8236	14335	7827	14395	9039
Total Priority sector		125538	108253	126806	121082	144220	149414

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

(Amount in crores)

Sl. No.	Item	Disbursements from 01.04.2017 to 31.03.2018	Disbursements from 01.04.2018 to 31.03.2019	% Increase
1	Short term Crop Production Loans	67,568	76,721	13.55%
2	Total Agriculture Term Loans including Allied activities	21,889	29,839	36.32%
3	Total Agriculture	89,457	1,06,560	19.12%
4	Non Farm Sector / MSME	23,798	33,815	42.09%
5	Other Priority Sector including Export Credit	7,827	9,039	15.48%
6	Total Priority Sector	1,21,082	1,49,414	23.40%
7	Non Priority Sector	80,759	66,526	--
8	Total Credit Plan	2,01,841	2,15,940	6.99%

B. Lending towards Government Sponsored Schemes: Government of India**i) Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY - NULM) Scheme: Progress on SEP (Individual) and SEP (Groups) for the financial year 2018-19 as on 31.03.2019**

(Amount in crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	12158	182.37	18586	217.37	152.87	119.19
2	SEP (Groups)	297	29.72	427	30.78	143.77	103.57

(Source: MEPMA)

MEPMA vide letter Roc.No.540/D2-2018-19 dated 21.05.2019 informed that Banks have been financing units under Self-employment Programme (SEP) Individual and Group under NULM scheme as per GoI/RBI guidelines. Interest subsidy, over and above 7% rate of interest will be available on a bank loan for setting up of individual, group enterprises and SHGs and additional 3% interest subvention is available to regular SHGs.

The interest subvention and VLR is being providing to SHGs through TCS basing on the data shared by the Banks and as on date all Banks are under this platform. Regarding SEP units MEPMA is collecting the data from Banks at regular intervals and reimbursing the interest subvention to all the eligible beneficiaries. MEPMA is facing difficulty in getting data from the bank branches for reimbursing the interest subvention to the beneficiaries of SEP (Individual & Groups).

In view of the above, MEPMA is requesting banks to share the data through online for easy and accurate reimbursement of interest subvention.

ii) Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the year 2018-19 (as on 31.03.2019)

(Rs. in lakhs)

Category	KVIC, S.O. Vijayawada			KVIC, DO. Vizag			APKVIB			DIC			Total		
	No. of Projects	Margin Money	Emp.	No. of Projects	Margin Money	Emp.	No. of Projects	Margin Money	Emp.	No. of Projects	Margin Money	Emp.	No. of Projects	Margin Money	Emp.
Target	457	1369.50	3656	390	1170.51	3120	626	1876.73	5007	608	1826	4864	2081	6242.74	16647
Achievement (Gen., Minority, OBC, PHC)	168	921.88	2305	147	853.60	2134	556	2483.81	6231	915	3589.38	8997	1786	7848.67	19667
Scheduled Caste	40	131.01	328	19	80.50	201	96	241.92	606	182	502.61	1264	337	956.03	2399
Scheduled Tribe	3	7.00	18	1	3.50	9	24	54.46	136	50	103.52	261	78	168.48	424
Total Achievement	211	1059.89	2651	167	937.60	2344	676	2780.19	6973	1147	4195.51	10522	2201	8973.18	22490
Women Achievement (out of total)	103	566.17	1415	78	471.02	1178	337	1463.02	3658	576	2177.31	5443	1094	4677.52	11694

(Source: KVIC, Hyderabad)

iii) Handloom Weavers – Mudra Scheme:

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh up to March, 2019 is as under:

(Rs. in Lakhs)

No. of Applications Forwarded to Banks (including pending applications upto previous year 2017-18)		Disbursed by Banks	
Physical	Financial	Physical	Financial
16290	8884.34	6168	3318.93

(Source: Handlooms & Textiles Department)

Progress under Mudra Loan for Weavers up to 31.03.2019 is enclosed as **Annexure No.31**

iv) Dairy Entrepreneurship Development Scheme (DEDS):

Submission of claims in ENSURE: NABARD vide mail dated 27.05.2019 informed that the administrative approval for DEDS for the year 2019-20 has been received from Government of India. Uploading of claims for 2019-20 will be started from 01 June 2019. Since the claims received from 1st April 2019 at bank level are eligible for subsidy, one time relaxation is being provided on the time limit of 30 days from date of sanction for uploading claims. Claims received from 1st April 2019 may be uploaded at the first level in the portal till 30 June 2019. One month validation for second level upload from date of first upload will still be applicable.

From 01 July 2019, controlling offices of banks will be able to upload claims only as per the DEDS guidelines and the earlier relaxation in time lines will be stopped.

v) Agri-Clinics & Agri-Business Centers (ACABC): Progress as on 27.05.2019

S.No	Particulars	Number
1	No. of projects sanctioned	31
2	No. of projects pending	336

(Source: MANAGE)

All Banks are requested to issue necessary instructions to their branches to expedite the clearance of pending loan applications under ACABC scheme and also releasing bank finance to the trained candidates on priority.

vi) Credit under DRI:

Year ended	Outstanding Rs. In Crores
March, 2016	36.39
March, 2017	33.41
March, 2018	33.12
March, 2019	45.65

The credit outstanding under DRI is Rs.45.65 Crores as on 31.03.2019 as against target of Rs. 3,320 Crores (i.e. 1% of the total outstanding advances of 31.03.2018 i.e. Rs.3,32,021 Crores).

The performance is negligible in comparison to the targets. All Banks are requested to make all out efforts to identify the eligible beneficiaries under DRI and to extend finance as per guidelines.

vii) Stand up India Scheme:

Performance under Stand Up India as on 31.03.2019									
Type of Bank	SC/ST			Women			Total		
	Targets	No. of Accounts Sanctioned	% of Achvt.	Targets	No. of Accounts Sanctioned	% of Achvt.	Targets	No. of Accounts Sanctioned	% of Achvt.
Public Sector Banks	4523	950	21.00	4523	2980	65.89	9046	3930	43.44
Private Sector Banks	840	94	11.19	840	163	19.40	1680	257	15.30
RRBs	1122	54	4.81	1122	212	18.89	2244	266	11.85
Total	6485	1098	16.93	6485	3355	51.73	12970	4453	34.33

(Source: www.standupmitra.in)

Bank wise performance is placed as **Annexure No.32**

viii) Pradhan Mantri MUDRA Yojana (PMMY):

Progress made under Pradhan Mantri MUDRA Yojana for the financial year 2018-19 as on 31.03.2019 in the state of Andhra Pradesh.

(Rs. in crores)

Type of Bank	Total Target	Achievement			Total Achievement	% of Achievement
		Shishu	Kishore	Tarun		
Public Sector Banks	7351.12	282.49	3332.45	2002.57	5617.51	76.42%
Private Sector Banks	886.57	58.31	509.14	323.11	890.56	100.45%
RRBs	1820.00	281.87	1008.98	249.50	1540.35	84.63%
Sub Total	10057.69	622.67	4850.57	2575.18	8048.42	80.02%

(Source: www.mudra.org.in)

Bank wise performance is placed as **Annexure No.33**

**ix) Government Sponsored Schemes - Government of Andhra Pradesh:
Corporation wise achievement as on 28.05.2019 for the financial year 2018-19**

(Rs. in Lakhs)

Corporation	Target		Sponsored by Bank		% of Achvt.		Subsidy Released		Loan Disbursed		% of Achvt.	
	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt
ST Corporation	15068	28877	11324	13862	75.15	48.00	8169	10190	3811	4709	46.65	46.21
SC Corporation	73031	125578	73894	102840	101.18	81.89	34372	47320	21148	29217	61.53	61.74
Economically Backward Communities (EBCs)	12498	27312	13502	20534	108.03	75.18	1260	2152	660	1099	52.38	51.07
BC Corporation	53766	112132	75288	102361	140.03	91.29	15711	21095	8054	10896	51.26	51.65
Minorities Finance Corp	29564	57965	26636	38366	90.10	66.19	20578	29331	2877	4164	13.98	14.19
Christian Minorities Finance Corp	2420	4690	1394	2538	57.60	54.12	624	1091	251	477	40.22	43.73
Most Backward Classes Welfare & Development Corporation	3483	7380	2365	3470	67.90	47.02	104	130	104	130	100.00	100.00
State Kummari Shalivahana Coop. Societies Fed. Ltd.,	3741	9370	2696	4082	72.07	43.56	1430	2129	338	520	23.64	24.43
Washermen Coop. Societies Fed. Ltd.,	9370	15747	8414	9106	89.80	57.82	527	592	527	592	100.00	100.00
Vysya Community Corp.	1785	3904	2589	4028	145.04	103.19	0	0	0	0	0.00	0.00
Valmiki/Boya Coop. Societies Fed. Ltd.,	6822	9813	6427	4422	94.21	45.07	5463	3613	1582	1093	28.96	30.26
Vaddera Coop. Societies Fed. Ltd.,	5823	9947	4913	5069	84.37	50.96	4289	4337	1085	1110	25.30	25.59
Toddy Tappers Cooperative Finance Corporation Ltd.,	8663	15672	6530	7435	75.38	47.44	4921	5399	1041	1085	21.15	20.10
Viswabrahmins Coop. Corp. Ltd.,	4205	9239	2739	3788	65.14	41.00	882	1128	339	428	38.44	37.95
Sagara (Uppara) Coop. Societies Federation Ltd.,	3736	7193	2593	2941	69.41	40.89	1480	1631	414	463	27.97	28.39
Nayee Brahmin Coop. Societies Federation Ltd.,	5725	13681	4836	7525	84.47	55.01	2802	4338	1037	1484	37.01	34.21
Medara Finance Corporation Ltd.,	1123	3022	387	596	34.46	19.72	294	454	27	42	9.18	9.25
Krishna Balija, Poosala Coop. Societies Fed. Ltd.,	1131	3001	559	1003	49.43	33.42	387	737	102	204	26.36	27.68
Bhattraja Coop. Societies Fed. Ltd.,	663	1754	247	387	37.25	22.09	247	387	55	74	22.27	19.20
Kapu Welfare and Development Corp. Limited	66693	144629	74831	106764	112.20	73.82	20880	31018	8776	13111	42.03	42.27
Total	309310	610906	322164	441117	104.16	72.21	124420	167072	52228	70898	41.98	42.44

(Source: APOBMMMS Portal)

Corporation wise achievement as on 28.05.2019 for the financial year 2017-18

(Rs. in Lakhs)

Corporation	Target		Sponsored by Bank		% of Achvt.		Subsidy Released		Loan Disbursed		% of Achvt.	
	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt
ST Corporation	10801	20222	8061	9697	74.63	47.95	8043	9678	7077	8525	87.99	88.08
SC Corporation	93837	197669	74342	106217	79.22	53.73	74102	105912	65253	93889	88.06	88.65
Economically Backward Communities	8034	15755	4640	7803	57.75	49.53	4517	7600	3100	5265	68.63	69.27
BC Corporation	64655	131658	73867	101817	114.25	77.33	73659	101552	58334	81336	79.19	80.09
Minorities Finance Corp	15761	38031	14817	20955	94.01	55.10	14691	20772	13409	18880	91.27	90.89
Christian Minorities Finance Corp	1918	5669	954	1719	49.74	30.33	925	1660	804	1453	86.92	87.50
Kummari Shalivahana Coop. Societies Fed. Ltd.,	2556	6169	1474	2115	57.67	34.28	1474	2115	905	1339	61.40	63.33
Washermen Coop. Societies Fed. Ltd.,	3277	7708	2721	3284	83.03	42.61	2643	3231	1787	2124	67.61	65.73
Valmiki/Boya Coop. Societies Fed. Ltd.,	1210	4816	1686	1993	139.34	41.39	1673	1991	801	870	47.88	43.71
Vaddera Coop. Societies Fed. Ltd.	1948	4683	1196	1884	61.40	40.23	1196	1884	558	921	46.66	48.89
Toddy Tappers Coop. Finance Corporation Ltd.,	3690	6205	1902	2170	51.54	34.97	1867	2129	1158	1361	62.02	63.95
Viswabrahmins Cooperative Corporation Ltd.,	2240	5504	1539	2091	68.71	37.99	1339	1796	941	1238	70.28	68.89
Sagara(Uppara) Coop. Societies Federation Ltd.,	1635	4863	964	1335	58.96	27.46	884	1215	433	598	48.98	49.16
Nayee Brahmin Coop. Societies Federation Ltd.,	3116	7205	2475	3757	79.43	52.15	2063	2974	1753	2481	84.97	83.41
Medara Finance Corporation Ltd.,	1123	3390	672	1106	59.84	32.62	672	1106	500	791	74.40	71.56
Krishna Balija, Poosala Coop. Societies Fed. Ltd.	1242	2677	480	878	38.65	32.78	480	878	379	696	78.96	79.32
Bhattraja Coop. Societies Fed. Ltd.	872	1778	173	317	19.84	17.81	173	317	55	96	31.79	30.31
Kapu Welfare and Development Corp. Limited	61888	128288	65776	94919	106.28	73.99	65167	94003	49470	73035	75.91	77.69
Total	279803	592290	257739	364057	92.11	61.47	254625	359870	202990	289650	79.72	80.49

(Source: APOBMMMS Portal)

Corporation wise achievement as on 28.05.2019 for the financial year 2016-17

(Rs. in Lakhs)

Corporation	Target		Sponsored by Bank		% of Achvt.		Subsidy Released		Loan Disbursed		% of Achvt.	
	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt	Units	Amt
ST Corporation	6145	10974	3975	4734	64.69	43.14	3970	4729	3659	4353	92.17	92.04
SC Corporation	46063	84159	32205	42493	69.92	50.49	32189	42477	30178	39683	93.75	93.42
BC Corporation	65729	79472	48130	57893	73.22	72.85	48058	57813	43243	52073	89.98	90.07
Minorities Finance Corp	12787	23482	7851	8175	61.40	34.81	7746	8083	7404	7718	95.58	95.48
Christian Minorities Finance Corp	1131	2245	574	942	50.75	41.97	560	916	540	886	96.43	96.78
Kummari Shalivahana Cooperative Societies Federation Ltd.,	3253	5752	1561	1449	47.99	25.19	1561	1449	1260	1188	80.72	81.95
Washermen Cooperative Societies Federation Ltd.,	4628	9618	2734	2390	59.08	24.85	2723	2385	2174	1941	79.84	81.38
Valmiki/Boya Cooperative Societies Federation Ltd.,	3243	4217	2172	1215	66.98	28.81	2026	1140	1503	810	74.19	71.05
Vaddera Cooperative Societies Fed. Ltd.,	4370	6597	2641	1958	60.43	29.68	2608	1923	2193	1630	84.09	84.75
Viswabrahmins Cooperative Corporation Ltd.,	2864	6146	1363	1786	47.59	29.05	1339	1762	984	1308	73.49	74.23
Sagara(Uppara) Cooperative Societies Federation Ltd.,	3633	6359	2090	1698	57.53	26.70	2060	1668	1606	1236	77.96	74.13
Nayee Brahmin Cooperative Societies Federation Ltd.,	4427	8715	1562	1320	35.28	15.15	1526	1280	1152	943	75.49	73.68
Medara Finance Corporation Ltd.,	1504	3640	433	447	28.79	12.28	433	447	367	398	84.76	88.93
Krishna Balija, Poosala Cooperative Societies Fed. Ltd.,	1261	2854	143	124	11.34	4.34	143	124	123	101	86.01	81.45
Bhattraja Cooperative Societies Federation Ltd.,	1346	3094	179	190	13.30	6.14	179	190	135	119	75.42	62.63
Kapu Welfare and Development Corporation Limited	55717	88391	58721	75022	105.39	84.88	58711	75020	51058	65409	86.96	87.19
Total	218101	345715	166334	201836	76.26	58.38	165832	201406	147579	179796	88.99	89.27

(Source: APOBMMMS Portal)

Sericulture: Achievement as on March, 2019

(Amt. in Lakhs)

	Target 2018-19		Applications Sponsored	Sanctioned		Grounded		% of Achievement against Sponsored Number
	Number	Amount		Number	Amount	Number	Amount	
On Farm	1791	2935	1037	953	581.53	845	500.75	81.49
Non Farm	86	990	82	26	54.00	17	36.00	20.73

(Source: Department of Sericulture)

Welfare of Differently Aabled, Transgender & Senior Citizens: Achievement as on March, 2019

(Amt. in Lakhs)

Target		Achievement		% of Achievement	
Physical	Financial	Physical	Financial	Physical	Financial
2950	2950	1786	1672	60.54	56.68

(Source: Department of Welfare of Differently Aabled, Transgender & Senior Citizens)

x) Repayment Tracker – Data Sharing with Social Welfare Department: Status as on 30.05.2019

S.NO	BANK NAME	MOU STATUS	DATA SHARING	REMARKS
1	STATE BANK OF INDIA	Completed	Test Data Shared	In totally there was 1,00,000 loan accounts, but they have shared only 17,000 loan details and transaction details yet to shared. Multiple Follow-ups done but no success.
2	ANDHRA BANK	Completed	Regularly	Data Shared till date
3	APGB	Completed	Regularly	Data Shared till date.
4	CGGB	Completed	Regularly	Data Shared till date.
5	VIJAYA BANK	Completed	Regularly	Data Shared till January but transaction information is not as per the format.
6	APGVB	Completed	Regularly	Data Shared till date.
7	PUNJAB NATIONAL BANK	Completed	Regularly	Data Shared till January.
8	SYNDICATE BANK	Completed	Regularly	Data Shared till date.
9	CANARA BANK	Completed	Regularly	Data Shared till date.
10	AXIS Bank	Completed	Regularly	Data Shared till date.
11	CITY UNION BANK	Completed	Shared	Data Shared only for the month of January and February.
12	INDIAN BANK	Completed	Shared	We have received the data on 22-03-2019, but gaps in the data. 1. Same outstanding amount was mentioned for different transaction dates. 2. For few records loan amount was mentioned but installment amount, installment date, installment periodicity was not mentioned. Multiple Follow-ups done but no success.
13	UNION BANK OF INDIA	Completed	Shared	Only Loan Information shared, Transaction information is not as per the format.
14	BANK OF BARODA	Completed	Shared	Data shared in the TXT format, but the data is not in proper order/format.
15	CENTRAL BANK OF INDIA	Completed	Shared	Loan account details are not provided. There are some gaps in transaction data, 1. Asset Classification was not mentioned for most of the records. 2. Installment paid date is given as '00/00/0000' for some of the records. 3. For Sub-standard, Doubtful and Loss Assets Overdue Amount was not mentioned. Issue of their IT Team.
16	SAPTHAGIRI BANK	Completed	Shared	Data Shared till January but transaction information is not as per the format.
17	INDIAN OVERSEAS BANK	Completed	Shared	Data is not shared as per the format. Loan Amount is Zero for few records.
18	APCOB	Completed	Test Data Shared	Data is not as per the required format.
19	KARUR VYSABANK	Completed	Not Started	Requested one more week to share the data. Pending with the Head Office.
20	DENA BANK	Completed	Not Started	No Response, Bank merged into BOB
21	BANK OF INDIA	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing. No Data Received
22	HDFC Bank	Completed	Not Started	Data shared to Bank, Data Pending with Head office for sharing. Ensured by this month end to share the data.
23	UNITED BANK OF INDIA	In progress		Yet to receive permission from Zonal Office for taking up MOU.
24	CORPORATION BANK	In progress		Need 1 week time for taking up MOU.
25	Allahabad Bank	In progress		Yet to receive permissions from Head Office for taking up MOU.
26	BANK OF MAHARASHTRA	In progress		Need 1 week time for taking up MOU.
27	IDBI Bank	In Progress		Need 1 week time for taking up MOU.
28	South Indian Bank	In Progress		Need 10 days for taking up MOU.
29	ING Vysya Bank	Open		Not join with MoU.
30	Oriental Bank of commerce	Open		Not join with MoU.
31	ICICI Bank	Open		No response.

Banks which have completed MoU process share the data to Department regularly before 10th of succeeding month without fail. Banks which have not completed the MoU process ensure signing of MoU for sharing information with Social welfare Department, GoAP for the purpose of repayment tracking.

xi) Overdue position under Government Sponsored Schemes as on 31.03.2019

(Rs. In Crores)

Sector	Outstanding		No. of overdue A/Cs	Overdue				Non – Performing Assets		
	No. of A/Cs	Amount		Total balance in overdue A/Cs	% to Outstanding	Actual overdue amount	% of Actual overdue to O/s	No. of A/Cs	Amount	% of NPA to O/s
State G.S.S	793968	11148.04	177800	2218.38	19.90%	661.40	5.93%	63768	461.55	4.14%
Central G.S.S	1209949	22901.09	241304	2783.72	12.16%	751.60	3.28%	75863	584.03	2.55%
Of which										
SGSY / NRLM	348828	11550.88	38236	807.62	6.99%	237.61	2.06%	11204	130.29	1.13%
SJSRY / NULM	106750	3145.49	9425	146.03	4.64%	73.68	2.34%	4884	30.18	0.96%
PMRY/PMEGP	15532	329.15	3983	100.43	30.51%	43.69	13.27%	2330	36.41	11.06%

C. Flow of Credit to Micro, Small & Medium Enterprises (MSME) Sector and Affordable Housing:**i) Position of lending under MSME sector**

(Amt. In Crores)

Particulars	Outstanding as on 31.03.2017		Outstanding as on 31.03.2018		Outstanding as on 31.03.2019	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1017769	21197	948358	22814	1199612	26514
Small Enterprises	139703	17774	138286	18558	142150	24884
Total MSE	1157472	38971	1086644	41372	1341762	51398
% of Micro enterprises to total MSE	87.93%	54.39%	87.27%	55.14%	89.41%	51.59%
Medium Enterprises	112754	5012	82137	5886	8920	6627
Total MSME	1270226	43983	1168781	47258	1350682	58025

Outstanding position under Manufacturing and Service sectors as on 31.03.2019:

(Amt. in Crores)

Particulars	Manufacturing		Service		Total	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	141490	6261	1058122	20253	1199612	26514
Small Enterprises	44285	8813	97865	16071	142150	24884
Medium Enterprises	2185	3052	6735	3575	8920	6627
Total MSME	187960	18126	1162722	39899	1350682	58025

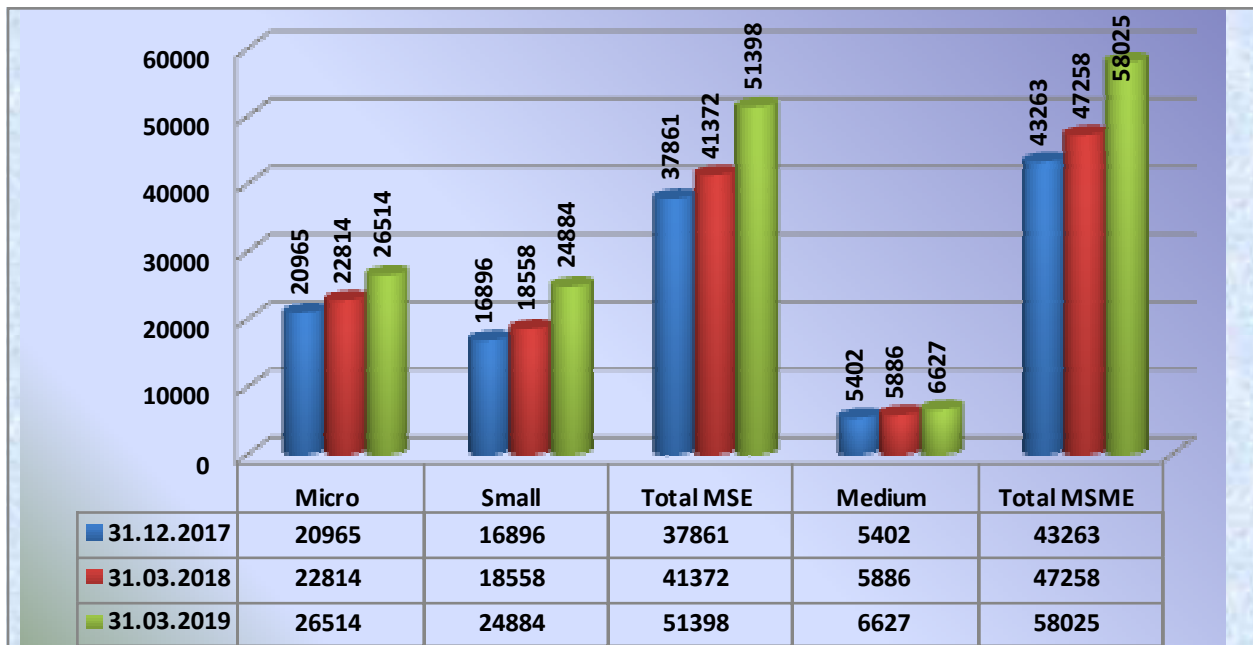
Disbursements under ACP 2018-19 for MSME sector:

(Amt.in crores)

Sector	Target 2018-19	Achievement (Disbursements during 01.04.18 to 31.03.19)	% of Achievement
Micro	14028	15004	106.96%
Small	11500	14688	127.72%
Medium	2733	4123	150.86%
Total	28261	33815	119.65%

PM’s Task Force –Recommendations	Norm %	Actual %
Banks are advised to achieve a 20 per cent year-on-year growth in credit to micro and small enterprises (March, 2018 to March, 2019)	20	24.23
10 per cent annual growth in the number of micro enterprise accounts (March, 2018 to March, 2019)	10	26.49
60 per cent of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60	64.09

Outstanding Position of Lending under MSME (Amount in crores)



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

S. No	Year	Proposals covered during the year	
		No. of A/cs.	Amount (in Crs.)
01	2015-16	18514	384.55
02	2016-17	13909	385.43
03	2017-18	10136	340.87
04	2018-19	28152	795.43

District wise progress under CGTMSE up to 31.03.2019 during the financial year 2018-19 is placed as **Annexure No.34**

iii) Export Credit:

Outstanding position of finance under Export Credit as on 31.03.2019 placed as **Annexure No.13**

iv) Affordable Housing: Position of Housing Loans as on 31.03.2019

(Rs in Crores)

Year	Total Outstanding		Disbursements	
	No. of a/cs	Amount	No. of a/cs	Amount
2015-16	390605	18820	53878	3060
2016-17	396028	20028	45504	4919
2017-18	283326	22223	51189	4526
2018-19	300835	24371	86449	6451

v) Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY):**Credit Linked Subsidy Scheme (CLSS):**

Controlling authorities of all banks are requested to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS.

Pradhan Mantri Awas Yojana (PMAY) - Housing for All (Urban) - Affordable Housing in Partnership (AHP):

Status up to 30.05.2019

(Amt. in crores)

No. of Documents Submitted to Banks	No. of Loans Sanctioned	Amount Sanctioned	No. of Loans Released	Amount Released
70035	14546	423.23	9357	157.75

D. Grant of Education Loans:**i) Position of Education Loans as on 31.03.2019:**

(Rs in Crore)

Year	Total Outstanding		Disbursements	
	No. of a/c s	Amount	No. of a/cs	Amount
2015-16	149849	3650	23893	715
2016-17	146937	3857	23610	651
2017-18	109144	4036	27637	656
2018-19	104597	3968	35779	796

E. Agriculture Sector:**i) Progress in lending to Agriculture Sector:**

(Rs. in crores)

Sl. No	Item	Target 2018-19	Achievement (Disbursements during 01.04.18 to 31.03.19)	% of Achievement
1	Short Term Crop Production Loans Kha ri ff Ra bi Total	45,750 29,250 75,000	46,904 29,817 76,721	102.52% 101.94% 102.29%
2	Agri.Term Loans Kha ri ff Ra bi Total	10,661 10,662 21,323	11,914 12,308 24,222	111.75% 115.44% 113.59%
3	Total Farm Credit Kha ri ff Ra bi Total	56,411 39,912 96,323	58,818 42,125 1,00,943	104.27% 105.54% 104.80%
4	Agriculture Infrastructure & Ancillary Activities Kha ri ff Ra bi Total	2,621 2,620 5,241	4,496 1,121 5,617	171.54% 42.79% 107.17%
5	Kha ri ff Ra bi Total Agriculture	59,032 42,532 1,01,564	63,314 43,246 1,06,560	107.25% 101.68% 104.92%

ii) Progress in lending to Cultivators (Tenancy):

Finance extended to LEC holders during 2018-19 up to 31.03.2019 is as follows:

(Rs. in crores)

Target for finance to Tenant farmers		Finance to Tenant farmers through	Achievement	
Accounts	Amount		Accounts	Amount
824623	7500.00	LECs	199566	1841.69
		CoCs	80520	494.22
		JLGs	57305	734.04
		RMGs	51362	918.56
		Others	43915	277.88
		Total	432668	4266.39
		% of Achievement	52.47%	56.89%

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

Bank wise performance is placed as **Annexure.No.35**

iii) Progress in Lending to Agriculture Term Loans & Allied Activities:

(Amount in crores)

Sector	Target	Achievement	% of Achievement
Minor Irrigation	1276	148.71	11.65
Farm Mechanization	2423	412.53	17.03
Plantation & Horticulture	1303	717.98	55.10
Forestry and Wasteland Development	396	66.81	16.87
Dairy	5492	1361.66	24.79
Poultry	1181	691.11	58.52
Sheep / Goat / Piggery	1052	365.62	34.75
Fisheries	1829	282.89	15.47

iv) Pradhan Mantri Fasal Bima Yojana (PMFBY) / Restructured Weather Based Crop Insurance Scheme (WBCIS): Kharif-19 & Rabi, 2019-20:

Government of Andhra Pradesh has issued orders for Notification of Crops and Areas (District-wise) for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Kharif, 2019 & Rabi, 2019-20 in the State.

S.No.	Scheme	G.O.Ms.No.	Date
1	PMFBY	55	29.05.2019
2	RWBCIS	56	29.05.2019

SLBC vide Lr. No: 2716/30/46/062 dated 30.05.2019 has already circulated the above G.Os to controlling authorities of all Banks and requested to communicate guidelines to branches for necessary implementation.

v) **Pledge financing against Negotiable Warehouse Receipts (NWRs):** in the state of Andhra Pradesh for the quarter ended March, 2019

Sr. No.	Name of the Bank	Disbursements during the quarter		Outstanding as at end of quarter	
		No. of Accounts	Amount (crores)	No. of Accounts	Amount (crores)
1	Public Sector Banks	2136	118.68	5390	253.05
2	Private Sector Banks	2148	92.48	3989	285.97
3	RRBs	11	0.47	219	19.49
4	Cooperative Banks	82	4.62	386	25.64
	Grand Total	4377	216.25	9984	584.15

Bank wise statement for the quarter ended March, 2019 is placed as **Annexure No.36**

vi) **Interest Subvention Scheme for Short Term Crop Loans during the years 2018-19 and 2019-20:**

Reserve Bank of India vide circular RBI/2018-19/137, FIDD.CO.FSD.BC.No.15/05.02.001/2018-19 dated 07.03.2019 communicated that, Government of India has approved the implementation of the Interest Subvention Scheme with modifications for the years 2018-19 and 2019-20 for short term crop loans up to ₹ 3 lakh with the following stipulations:

- ✓ In order to provide short-term crop loans upto ₹ 3 lakh to farmers at an interest rate of 7% p.a. during the years 2018-19 and 2019-20, it has been decided to offer interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only). This interest subvention of 2% will be calculated on the crop loan amount from the date of its disbursement/drawal up to the date of actual repayment of the crop loan by the farmer or up to the due date of the loan fixed by the banks whichever is earlier, subject to a maximum period of one year.
- ✓ To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the crop loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of crop loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term crop loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would not accrue to those farmers who repay their crop loans after one year of availing such loans.

- ✓ In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses, the benefit of interest subvention will be available to small and marginal farmers having Kisan Credit Card for a further period of upto six months post the harvest of the crop at the same rate as available to crop loan against negotiable warehouse receipts issued on the produce stored in warehouses accredited with Warehousing Development Regulatory Authority (WDRA).
- ✓ To provide relief to farmers affected by natural calamities, an interest subvention of 2% per annum will be made available to banks for the first year on the restructured loan amount. Such restructured loans will attract normal rate of interest from the second year onwards.
- ✓ However, to provide relief to the farmers affected due to severe natural calamities, an interest subvention of 2 percent per annum will be made available to banks for the first three years/entire period (subject to a maximum of five years) on the restructured loan amount. Further, in all such cases, the benefit of prompt repayment incentive @ 3% per annum shall also be provided to the affected farmers. The grant of such benefits in cases of severe natural calamities shall, however, be decided by a High Level Committee (HLC) based on the recommendation of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC).
- ✓ To avoid multiple loaning and to ensure that only genuine farmers avail concessional crop loan through the mechanism of gold loans, the lending institutions may conduct due diligence and ensure proper documentation including recording of land details even when the farmer avails gold loans for such purposes.
- ✓ To ensure hassle-free benefits to farmers under Interest Subvention Scheme, banks are advised to make Aadhar linkage mandatory for availing short-term crop loans in 2018-19 and 2019-20.

F. Progress under SHG-Bank linkage:

(Rs. In crores)

Year	Rural SHG			Urban SHG			Total			Outstanding (Rural& Urban)	
	Target Amt.	Disbursements		Target Amt.	Disbursements		Target Amt.	Disbursements		No.	Amt.
		No.	Amt.		No.	Amt.		No.	Amt.		
2016-17	11375	385456	12246	1875	62266	2515	13250	447722	14761	837056	17850
2017-18	11011	493014	13402	2001	70604	3112	13012	563618	16514	931620	21873
2018-19	11007	429392	15528	2366	74533	3842	13373	503925	19370	982406	27451

AGENDA- 3

Doubling of Farmers Income by 2022: The strategy to achieve this goal, inter-alia, include,

- ❖ Focus on irrigation with large budgets, with the aim of "per drop, more crop"
- ❖ Provision of quality seeds and nutrients based on soil health of each field
- ❖ Investments in warehousing and cold chains to prevent post-harvest crop losses
- ❖ Promotion of value addition through food processing
- ❖ Creation of a national farm market, removing distortions and develop infrastructure such as e-platform
- ❖ Strengthening of crop insurance scheme to mitigate risks at affordable cost
- ❖ Promotion of ancillary activities like poultry, bee-keeping and fisheries.

AGENDA- 4**CD Ratio:**

District wise position of CD ration as on 31.03.2019

S.No.	Name of the District	CD Ratio
1	Sri kakulam	106.48
2	Vizianaga ram	117.64
3	Visakhapatnam	131.13
4	East Godava ri	123.51
5	West Godava ri	150.93
6	Krishna	148.11
7	Guntur	139.73
8	Prakasam	169.17
9	SPS Nellore	138.74
10	Chittoor	69.71
11	YSR Kadapa	108.25
12	Ananthapuram	118.14
13	kumool	131.47
State		127.09

The CD Ratio in the State of Andhra Pradesh is 127.09% and no District in the State is having CD ratio below 40%.

AGENDA- 5**Position of Overdues/NPAs:** Position as on 31.03.2019 under various sectors

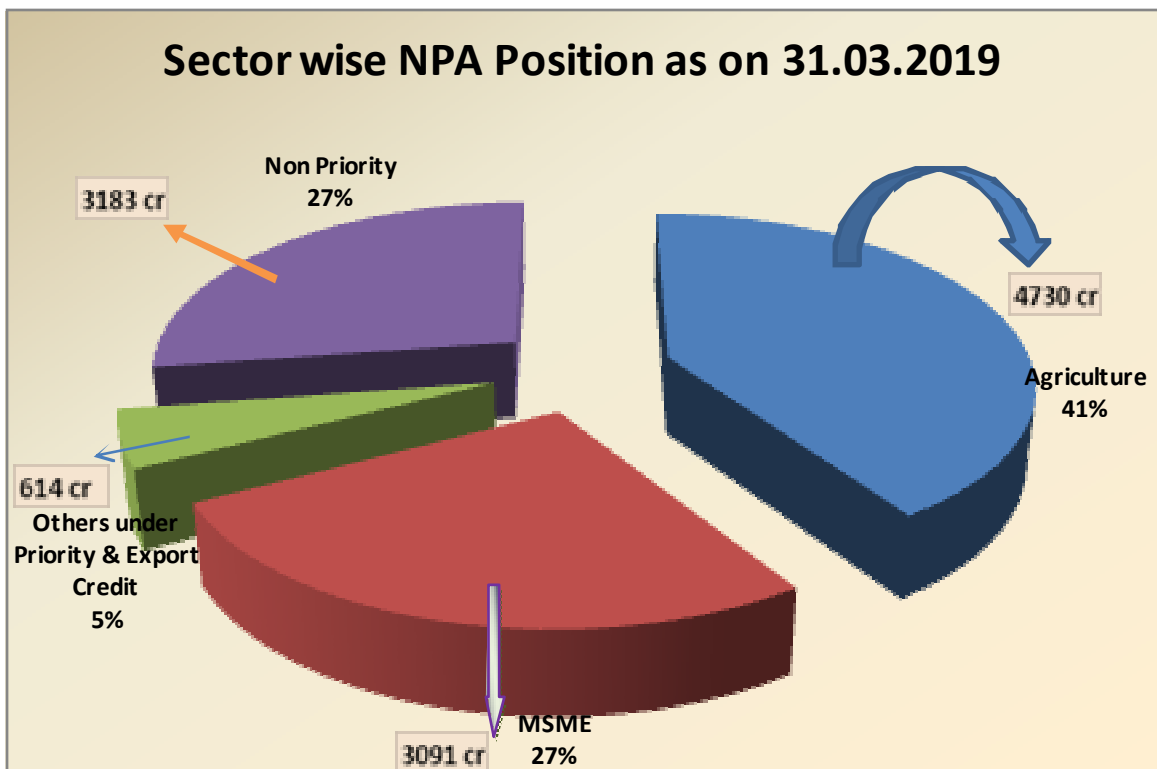
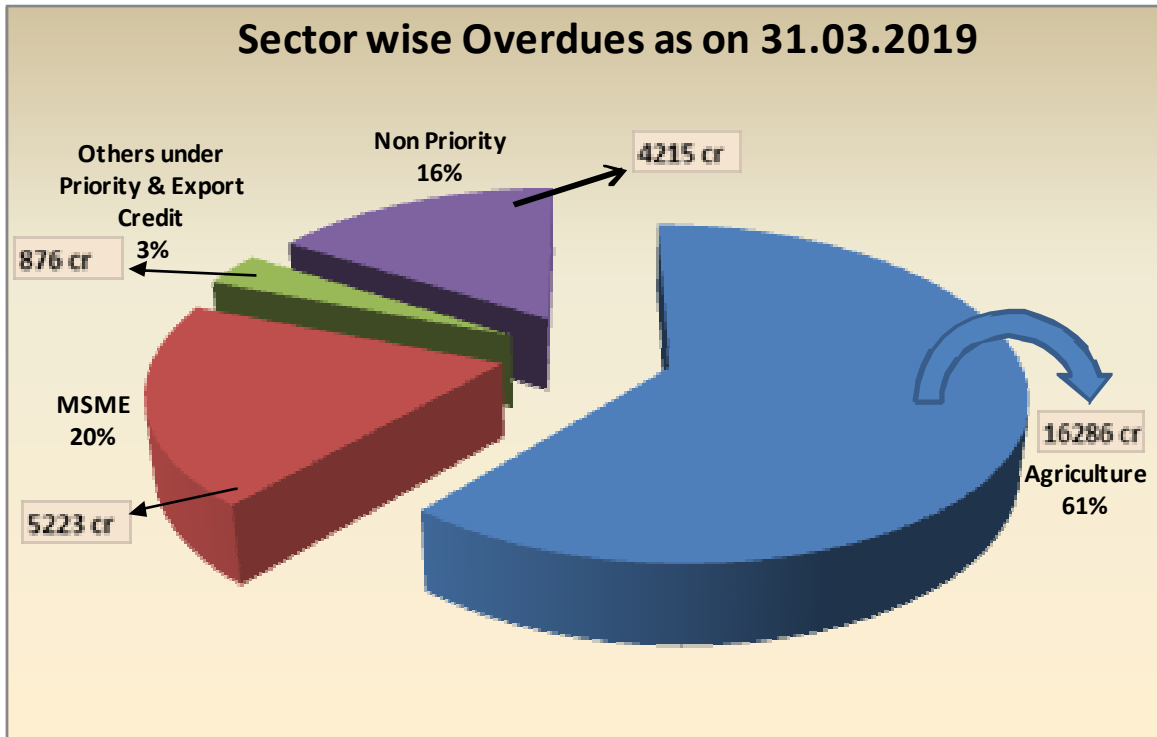
(Rs. in Crores)

Sector	Outstanding		Overdue			Non – Performing Assets	
	No. of a/cs	Amount	No. of overdue accounts	Total balance in overdue accounts	Actual overdue amount	No. of accounts	Amount
Short Term Crop Production Advances	10337172	98078.16	2522595	26473.85	13301.01	300901	2612.55
Agrl.Term Loans Including Agrl. Allied Activities	1849941	41956.01	254786	5307.93	2499.53	111539	1730.21
Total Farm Credit	12187113	140034.17	2777381	31781.78	15800.54	412440	4342.76
Agriculture Infrastructure	4152	601.70	195	121.93	71.76	50	68.49
Ancillary Activities	8281	8627.75	14068	849.59	413.74	283	318.96
Total Agriculture Advances	12199546	149263.62	2791644	32753.30	16286.04	412773	4730.21
MSME Sector Advances	1350682	58024.60	390998	11917.06	5222.55	143877	3090.76
Export Credit	64	542.97	10	8.23	6.07	0	0.00
Others under Priority Sector Advances	649104	32388.91	130378	7041.19	870.72	43279	614.38
Total Priority Sector Advances	14199396	240220.10	3313030	51719.78	22385.38	599929	8435.35
Non-priority sector loans	3153224	157129.50	403737	10571.73	4214.54	134879	3182.63
Total Advances	17352620	397349.60	3716767	62291.51	26599.92	734808	11617.98
Housing Loans	300835	24370.87	71300	5880.56	514.51	10333	326.07
Education Loans	104597	3968.48	20747	735.47	170.10	8244	156.97
Self Help Groups	982406	27450.60	84014	2074.79	574.25	24006	358.92

Overdue / NPA position as on 31.03.2019 under various sectors

(Rs. in Crores)

Sector	Outstanding Amount	Total balance in overdue accounts	% of total balance in overdue accounts to outstanding	Overdue Amount	% of overdue Amount to outstanding	NPA Amount	% of NPA to outstanding
Short Term Crop Production Advances	98078.16	26473.85	26.99	13301.01	13.56	2612.55	2.66
Agrl.Term Loans Including Agrl. Allied Activities	41956.01	5307.93	12.65	2499.53	5.96	1730.21	4.12
Total Farm Credit	140034.17	31781.78	22.70	15800.54	11.28	4342.76	3.10
Agriculture Infrastructure	601.7	121.93	20.26	71.76	11.93	68.49	11.38
Ancillary Activities	8627.75	849.59	9.85	413.74	4.80	318.96	3.70
Total Agriculture Advances	149263.62	32753.30	21.94	16286.04	10.91	4730.21	3.17
MSME Sector Advances	58024.60	11917.06	20.54	5222.55	9.00	3090.76	5.33
Export Credit	542.97	8.23	1.52	6.07	1.12	0	0.00
Others under Priority Sector Advances	32388.91	7041.19	21.74	870.72	2.69	614.38	1.90
Total Priority Sector Advances	240220.10	51719.78	21.53	22385.38	9.32	8435.35	3.51
Non-priority sector loans	157129.50	10571.73	6.73	4214.54	2.68	3182.63	2.03
Total Advances	397349.60	62291.51	15.68	26599.92	6.69	11617.98	2.92
Housing Loans	24370.87	5880.56	24.13	514.51	2.11	326.07	1.34
Education Loans	3968.48	735.47	18.53	170.1	4.29	156.97	3.96
Self Help Groups Advances	27450.60	2074.79	7.56	574.25	2.09	358.92	1.31



AGENDA- 6**Review of Relief measures by Banks in Areas Affected by Natural Calamities:**

Relief measures extended by banks in Drought affected areas during 2018-19 upto March, 2019:
(Amount in crores)

Name of the Bank	Outstanding eligible for Reschedulement		Amount rescheduled	
	No. of A/cs	Amount	No. of A/cs	Amount
Public Sector Banks	172254	1841.09	32048	348.08
Private Sector Banks	1081	7.99	1081	7.99
RRBs	365177	3733.83	14	0.07
Cooperative Banks	0	0	0	0.00
Grand Total	538512	5582.91	33143	356.14

Bank wise statement of relief measures extended during 2018-19 up to March, 2019 is placed as **Annexure No.37**

AGENDA- 7**Discussion on Policy Initiatives of the Central / State Government / RBI:****i) NABARD – Financial Inclusion Fund – A Differentiated Approach:**

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

Differentiated Strategy:

The strategy involves more thrust on backward districts that are constrained by various physical, economic and sociological characteristics, now termed as the Special Focus Districts (SFDs). The SFDs comprise all Aspirational districts, LWE districts and districts of Hill states, A & N islands as also those of the North Eastern Region. At present there are 313 SFDs in the country (7 in Andhra Pradesh). The grant support from FIF for projects implemented in these SFDs, has been enhanced to 90% of the eligible expenditure incurred by the implementing bank. The grant support for projects in other districts would be limited to 60%, 80% and 90% of eligible expenditure for Scheduled Commercial Banks (SCBs) including scheduled Small Finance Banks (SFBs) and Payment Banks (PBs), Regional Rural Banks (RRBs) and Rural Cooperative Banks (RCBs) respectively.

Schemes: The schemes under FIF have been categorized into three broad groups viz. (i) Standard Schemes on Tap (ii) Special Projects and (iii) Government Schemes.

Standard Schemes on Tap: there are fourteen schemes in this group, which will be available on tap. However, projects sanctioned under these schemes will have a specific implementation period from the respective date of sanction. These schemes cover activities such as financial literacy, banking technology adoption, regulatory and connectivity & power infrastructure.

Special Projects: Special Projects are 'pilot projects' which are sanctioned on a project basis and have project specific objectives and outcomes. The pilot projects sanctioned earlier such as Bank Sakhi, Training for BC, CFL etc. and some projects that have balance sanctioned commitments have been grouped under this category.

Government Schemes: Government Schemes, as and when required, will be implemented by NABARD, Head office. At present support for establishment of Aadhaar Enrolment and Update Centres (AECs) and 20 lakh BHIM Aadhaar Pay Devices is available upto 30 September 2019 for assistance.

Approach to FI: To achieve the goals of this differentiated strategy, banks need to adopt a scientific process for identification of area, do proper planning, submit proposal to NABARD, Regional Office for sanction and effectively implement schemes, monitor the outcomes and claim eligible expenditure from NABARD, Regional Office. All banks are requested to plan their requirements for financial literacy and inclusion infrastructure assistance from FIF, in both physical as well as financial terms and ensure that these are in sync with Financial Inclusion Plans of the bank, Gram Panchayat Development Plan, and the State's preference for backward districts as well as blocks. To enable this, it has been decided that from the current year onwards all banks including the Scheduled Commercial Banks will submit the proposals under FIF to the respective regional offices of NABARD (subject to certain exceptions), to enable better control on state-wise implementation of the schemes with better monitoring of desired outcomes.

AGENDA- 8

Improving Rural Infrastructure / Credit absorption Capacity:

A. Any Large Project conceived by the State Government to help improve C-D Ratio:

During the meeting of Sub-committees held on 03.08.2018 Government requested banks to extend necessary support to the large scale Infrastructure Projects which are DPR based Bankable Projects.

Forum is requested to deliberate on the issue.

B. Explore the scope of State – Specific Potential growth areas:

NABARD has compiled salient features of various subsidy schemes (pertaining to Horticulture, Dairy, Fisheries, Farm Mechanization etc.) of the State Government in a "booklet form" for dissemination among bankers and other stakeholders, to enable them to tap the potential

available in convergence with the subsidy schemes and enhance their investment credit portfolio and released the booklet during 204th meeting of SLBC of Andhra Pradesh..

Banks and Government Departments are requested to give more focus / thrust to these sectors for development of the State .

C. Discussion on findings of region-focused studies, if any, and implementing the suggested solutions:

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

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

Progress in lending to Agriculture Term Loans including Agriculture Infrastructure & Ancillary Activities up to 31.03.2019.

(Rs. in crores)

	Target	Achievement	% of Achievement
Public Sector Banks	15238.31	18060.18	118.52%
Private Sector Banks	4300.66	4550.00	105.80%
Coop. Banks	1388.42	1293.62	93.17%
RRBs	5636.61	5935.92	105.31%
Total	26564.00	29839.72	112.33%

Banks are requested to instruct branches to identify the gaps in rural and infrastructure which need financing and extend necessary finance to Rural Godowns, Cold Storages, Solar Power, Agro Processing, Horticulture, Allied Activities, Agri – Marketing etc.

AGENDA- 9

Efforts towards Skill Development:

Rural Self Employment Training Institutes in Andhra Pradesh: Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro

enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill upgradation of the rural youth in the district.

Performance of RSETIs in the State during 2018-19 up to 31.03.2019:

Target for 18-19		Achievement for 18-19	
No. of Training Programmes to be Conducted	No. of Candidates to be Trained	No. of Training Programmes Conducted	No. of Candidates Trained
400	10405	406	10645

Statement of performance of RSETIs for the financial year 2018-19 up to March, 2019 is enclosed as **Annexure No.39**

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

AGENDA- 10

Steps taken for improving Land Record, Progress in Digitization of Land Records: Loan charge creation module in AP web land portal:

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

Banks have made Charge Creation for 45,63,508 loan accounts in the AP web land portal as on 27.05.2019 and charges were approved for 42,66,078 loan accounts.

Bank wise details of Charge Creation as on 27.05.2019 is placed as **Annexure No.38**

AGENDA- 11**Sharing of Success Stories and New Initiatives:****i) Success Story of Mr.G. Dharani Kumar:**

Mr.G.Dharani Kumar joined as a trainee in Andhra Bank Rural Self Employment Training Institute, Tirupathi for “Cell Phone Repairs and Services” Course and completed the same in the month of February 2019. During the course period he learnt mobile Repairs & Service, Software installation etc., Further, he has learnt soft skills like advantages of Self Employment, Competencies of Entrepreneur, Time Management Skills, Effective Communication Skills, Problem Solving Methods, Marketing Management Skills etc.,

After completion of training, he has established a “mobile phone sales & service” shop by name “Nani Mobiles” at Pakala. He has been earning Rs. 20,000/- per month.



ii) Success Story of Mr. Shaik Subhani Khan:

Mr. Shaki Subhani Khan studied up to 10th class, as he was not good at studies his father joined him at an electrical shop. He has been working in an electrical shop at Guntur for a period of 3 years. He was paid a monthly salary of Rs.5000/- per month which was not sufficient to meet his family expenditure. He proposed to establish self employment venture to improve his financial position.

He approached the ABIRD for training and enrolled in Air Conditioner & Refrigeration servicing course and he has successfully completed his training. During the training period he learnt the technique of servicing Refrigerators & Air Conditioners and equipped with all the necessary skills in repairing and servicing.

After completing the training he worked as wage employee in AC repairing centre for 4 months and after developing confidence he established his own unit in the name of M/s ARK Services. Presently, he is manufacturing Sugar cane juice machines, Cooling boxes, Bakery boxes and other cooling machines as per orders. He invested his own funds of Rs. 1,00,000/- to establish the unit. With good quality customer service his business has increased and presently he is getting income of Rs.15,000/- to Rs.20,000/- per month. Besides he is also providing employment to two persons.



AGENDA- 12**Discussion on Market Intelligence Issues:**

Awareness is to be created to the people on Ponzi schemes & Scams like;

- ✓ Promise of returns on investments that are much higher than those offered by banks.
- ✓ Schemes offering rewards for enrolling friends, family, and / or appointing distributors.
- ✓ Offer for free services from unknown entities and websites.
- ✓ Attractive marketing material with complex and new investment options, with the sales person following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period.
- ✓ Entity or the Sales Person is not authorized by RBI, IRDAI, SEBI, NHB
- ✓ Telephone calls which either offer rewards or threaten prosecution, penalty, etc.
- ✓ Emails / SMS from unknown individuals or regulators or government organizations asking for your bank account details.

AGENDA- 13**Issues remaining unresolved at DCC / DLRC Meeting:**

- i) **Conduct of meetings during March, 2019 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for December, 2018** : Details of DCC / DLRC meetings conducted in 13 districts during March, 2019 quarter are furnished here under.

District	DCC		DLRC	
	Scheduled Date	Conducted Date	Scheduled Date	Conducted Date
Srikakulam	14.02.2019	20.03.2019	08.03.2019	20.03.2019
Vizianagaram	25.03.2019	23.04.2019	29.03.2019	23.04.2019
Visakhapatnam	26.03.2019	26.04.2019	26.03.2019	-
East Godavari	28.01.2019	-	28.01.2019	-
West Godavari	13.03.2019	12.02.2019	20.03.2019	-
Krishna	26.03.2019	26.03.2019	26.03.2019	26.03.2019
Guntur	22.03.2019	-	26.03.2019	-
Prakasam	22.02.2019	21.02.2019	22.03.2019	-
SPS Nellore	26.02.2019	26.02.2019	26.02.2019	26.02.2019
Chittoor	21.03.2019	-	21.03.2019	-
YSR Kadapa	11.03.2019	-	11.03.2019	-
Kurnool	15.02.2019	22.03.2019	27.02.2019	-
Ananthapuramu	08.03.2019	08.03.2019	08.03.2019	08.03.2019

DCC should give adequate feedback to the SLBC on various issues that needs to be discussed on a wider platform, so that these receive adequate attention at the State Level.

ii) Block Level Bankers' Committee (BLBC) Meetings – Conduct; Participation of Branch Managers:

Reserve Bank of India vide letter FIDD (H) / LBS.No.415/02.03.044/2018-19 dated 10.05.2019 informed that the branch managers of many banks are not participating in Block Level Bankers' Committee (BLBC) / Joint Mandal Level Bankers' Committee (JMLBC) meetings regularly.

RBI advised controlling authorities of banks to issue instructions to all branch managers to participate in the BLBC meetings without fail. Further, as Controlling Heads, controlling authorities may also attend a few of the BLBC meetings selectively, as envisaged.

In this regard, SLBC vide Lr. No. 2716/30/318/048 dated 13.05.2019 requested that;

- ✓ Controlling authorities of all Banks to issue necessary instructions to all branch managers to participate in the BLBC meetings without fail and Controlling Heads of Banks may also attend a few of the BLBC meetings selectively.
- ✓ Controlling authorities of Lead Banks in the state to ensure that BLBC meetings are convened at prescribed intervals by the Lead District Managers (LDMs) concerned

AGENDA - 14

Timely submission of data to SLBC by Banks and LDMs:

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

SLBC, AP web site is providing on line data entry portal where Bankers are required to upload the data flow. However, most of the Banks are submitting data in Excel format and the data is being entered by SLBC Manually for consolidation. Though some banks could upload the data, it is with some errors. Hence, SLBC is preparing the data manually. Banks are requested to strictly adhere to upload in the web portal of SLBC with data accuracy.

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

AGENDA - 15**Other Issues:****i) Credit Flow to Minority Communities, Weaker Sections, Women and SC/STs (outstandings):**

(Rs. In Crores)

S.No.	Yearended	Weaker sections	Women	Minority communities	SC/ST
1	March, 2016	55,687	39,058	13,150	9,989
2	March, 2017	58,339	39,482	12,690	11,080
3	March, 2018	68,259	44,602	14,195	12,754
4	March, 2019	91,243	47,548	15,567	14,733
Stipulation		10% of ANBC	5% on NBC	--	--
% of Achievement for March,2019		27.48%	14.32%	--	---

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

ii) Position of MFI finance extended as on 31.03.2019:

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	236.57
2	Cumulative Loans Disbursed so far	236.22
3	Total Loans outstanding	195.30
4	Total amount due for payment (Demand)	48.62
5	Total amount recovered	21.54
6	Total amount overdue	27.08
7	Out of (6) amount overdue [Standard]	0.30
8	Out of (6) amount overdue [NPA]	26.78
9	Non Fund exposure/Off Balance Sheet exposure O/s	0.00

iii) Circulars issued by RBI:

Date	Circular No.	Reference	Title
07.03.2019	137	FIDD.CO.FSD.BC.No. 15/05.02.001/2018-19	Interest Subvention Scheme for Short term Crop Loans during the years 2018-19 and 2019-20
06.05.2019	179	FIDD.CO.Plan.BC. 18/04.09.01/2018-19	Priority Sector Lending – Targets and Classification

iv) Performance of Regional Rural Banks on important parameters:

Bank Net Work - No. of Branches

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1	APGVB	267	270	278	281
2	APGB	500	530	549	552
3	CGGB	174	192	204	218
4	SGB	181	195	210	220
	Total	1122	1187	1241	1271

Deposits:

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1	APGVB	3420.66	4422.64	5000.35	5909.10
2	APGB	9594.65	11553.91	13064.15	14327.04
3	CGGB	2733.36	3291.26	3906.72	4457.77
4	SGB	3696.14	4473.16	5326.64	5750.55
	Total	19444.81	23740.97	27297.86	30444.46

Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1	APGVB	2637.64	3275.78	3789.60	4362.28
2	APGB	8764.81	10067.18	11974.90	13960.92
3	CGGB	2428.78	3045.27	3739.26	4622.72
4	S G B	3555.03	3918.97	4711.67	5719.14
	Total	17386.26	20307.20	24215.43	28665.06

CD Ratio

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1	APGVB	77.11	74.07	75.79	73.82
2	APGB	91.35	87.13	91.66	97.44
3	CGGB	88.86	92.53	95.71	103.70
4	SGB	96.18	87.61	88.45	99.45
	CD ratio of all RRBs	89.41	85.54	88.71	94.16

Total Agriculture Advances

(Rs. In crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1	APGVB	1798.32	2295.66	2628.44	3019.36
2	APGB	6786.23	8030.36	9526.54	11104.83
3	CGGB	1988.67	2421.97	2821.63	3589.13
4	S G B	2757.79	3025.51	3623.98	4642.08
	Total	13331.01	15773.50	18600.59	22355.40

Short Term Crop Production Loans

(Rs. in crores)

S. No	Name of the RRB	31.03.2016	31.03.2017	31.03.2018	31.03.2019
1	APGVB	804.41	980.90	1144.52	1336.63
2	APGB	3920.08	5004.93	6162.81	7371.20
3	CGGB	1556.67	1864.70	2098.84	2581.12
4	S G B	2025.11	2097.50	2554.60	3182.52
	Total	8306.27	9948.03	11960.77	14471.47