

220th Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

CONVENER:



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

R R Appa Rao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518

Email: slbc@unionbankofindia.bank

Website: slbcap.nic.in

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AGENDA 1 – ADOPTION OF THE MINUTES OF 219th SLBC MEETING

Adoption of the minutes of 219th SLBC meeting of AP held on 09.06.2022 and other meetings of SLBC held after 09.06.2022

The minutes of 219th SLBC meeting held on June 09, 2022 were circulated to the members of SLBC, LDMs and Government Departments concerned. The details of Sub-committee meetings and Steering Committee meetings held after 09.06.2022 and up to 31.08.2022 are furnished below. The minutes are placed as annex. Minutes of SLBC & Sub Committee meetings are also available in SLBC portal (www.slbcap.nic.in)

SLBC Meeting	Date of Meeting held
219 th Meeting of SLBC of AP	09.06.2022

Details of Sub Committee Meetings held after 09.06.2022

Agenda Items	Date of Meeting held
<ul style="list-style-type: none"> ▪ Housing loans to the beneficiaries of AP TIDCO and PMAY ▪ Opening of Bank accounts for implementing DBT power subsidy. ▪ Modalities of SHG lending ▪ Stand Up India Scheme. ▪ Lending to MSME sector ▪ Lending to Tenant Farmers. ▪ Banking Network and ATMs in relation to SDG. ▪ Un utilized Subsidy of various corporation loans – Returning to Govt. 	13.06.2022
<ul style="list-style-type: none"> ▪ Action Taken Report-Review on action points of earlier meeting dated 13.06.2022. ▪ Introduction of Drone technology for farming activities through RBKs-Scope for bank credit. ▪ Tenant farmers' lending-Strategies to improve the performance. ▪ Analyzing the reasons for lower lending during the Kharif 2021 season for agriculture sector. ▪ Approval of Targets -PMEGP scheme-FY 2022-23 ▪ National Strategy for Financial Inclusion – NSFI - 2019-2024 ▪ Formation of new districts in the State of Andhra Pradesh – Assignment of Lead Bank Responsibility-Appointment of new LDMs. ▪ Unutilized Subsidy of various corporation loans sanctioned during FY 2014-15 to 2018-19– Returning to Government. ▪ SVAMITVA Scheme- Issuance of Property Cards. ▪ PMFME (PM Formalization of Micro Food Processing Enterprises Scheme)- Modification of guidelines and Progress Review. 	02.08.2022

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

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

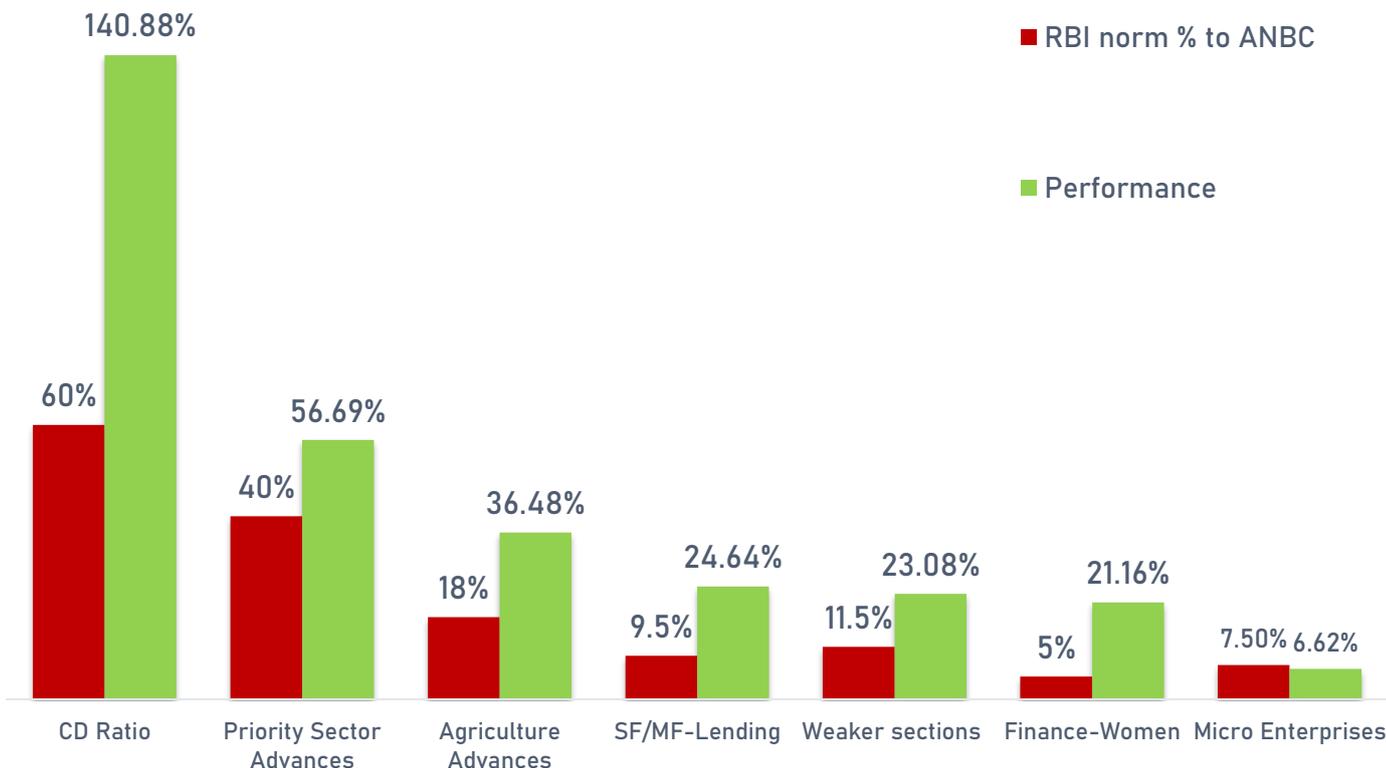
Action Point	Action Initiation By	Status of Action initiation.
SHG lending 1. Reduction of interest rate 2. Waiver of processing/ documentation charges for SHG loans up to Rs. 20 lakhs	Banks	SLBC Vide Letter Dated 17-06-2022 advised all the banks to explore the possibility of Government request. APGB informed that they have slashed the processing charges of SHG loan. Other Banks have escalated the matter their concern Head Offices.
Banking Network and ATMs in relation to SDG 1. Banks to focus on increasing the branch and ATM network in the state to meet the set target under SDG. (Sustainable Developmental Goals)	Banks, District Administration LDMs	SLBC vide Lr date 14.06.2022 advised the all the Banks to focus on increasing the branch and ATM network in the state to meet the set target under SDG. (Sustainable Developmental Goals) SLBC of AP has analyzed the position of per branch serving population in the state and The Mandals where per branch serving population is more than state average (were identified and shared with the LDMs with an advise to make it as an agenda item in DCC/DLRC meeting and pursue to open more branches in these Mandals.
Reimbursement of pending RSETI dues 1. Long pending RSETI dues to the sponsored banks shall be settled by the government on priority basis.	Finance Dept, Govt of AP; Banks	The Chief Sectary, Govt of AP conducted a follow up meeting on 10 th June 2022 to discuss the action points emerged in 219 Meeting. During the review CS directed the concern departments to initiate suitable steps.
"YSR Jagananna Badugu Vikasam" 1. Bankers can align the package benefits while implementing various credit linked Govt /other schemes.	Banks	SLBC convened a formal meeting on 01.07.2022 with major banks and representatives from industries dept, Govt of AP, SIDBI and DI-MSME, where all bank were exhorted to align the incentives available to SC/STs under "YSR Jagananna Badugu Vikasam" while sanction of various credit linked subsidy loans.
AP-TIDCO(PMAY)-Housing loans 1. RBI to convene a meeting with the private banks to discuss about impediments and to find possible way forward to include them in scheme implementation.	RBI	RBI convened a meeting on 18/08/2022 with state controller of the private Banks to review their performance in various Government sponsored Scheme, where in RBI reviewed in detail and directed them to complete the process by September 2022.
Revised lending target for dairy activity 1. SLBC to explore the possibility to revise the targets for dairy activities in view of the Govt's concentrated focus and support.	SLBC	SLBC of AP has revised the target for dairy activity from Rs 5000 Crore to Rs 6000 Crore. During the 219 th SLBC meeting Spl CS , Agriculture proposed to revise the dairy activity targets in view of high potential available in the state. Accordingly, it is proposed to upward revision of the target from Rs 5000/ cr to Rs 6000 cr

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.06.2022
2.1 Banking at a Glance in Andhra Pradesh as on 30.06.2022

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2678	2294	1893	739	7604
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		421332	-	
Total Advances in the State		593591	-	
Credit Deposit Ratio		140.88%	60%	
Total Priority Sector Advances		329892	-	
% of Priority Sector Advances to ANBC		56.69%	40%	
Of Above				
Agricultural Advances		212287	-	
% of Agrl. Adv. to ANBC		36.48%	18%	
Of Above				
Small & Marginal Farmers		143401	-	
% Small & Marginal Farmers to ANBC		24.64%	9.50%	
Micro & Small Enterprises		64556	-	
(% to ANBC)		11.09%		
Out of which Micro Enterprises		38539		
(RBI norm – 7.5% of ANBC)		6.62%	7.50%	
Medium Enterprises		13276	-	
Total MSME		77832	-	
(% to ANBC)		13.37%	-	
Export Credit		169.00	-	
Education		3777	-	
Housing		31260	-	
Social Infrastructure		55.00	-	
Renewable Energy		23.00	-	
Others		4490	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		45282	-	
Advances to Weaker Sections		134326		
% Weaker Sections advances to ANBC		23.08%	11.50%	
Advances to Women		123160	-	
% of Women advances to ANBC		21.16%	5%	
Advances to SC/ST		28770	-	
Advances to Minorities		18129	-	

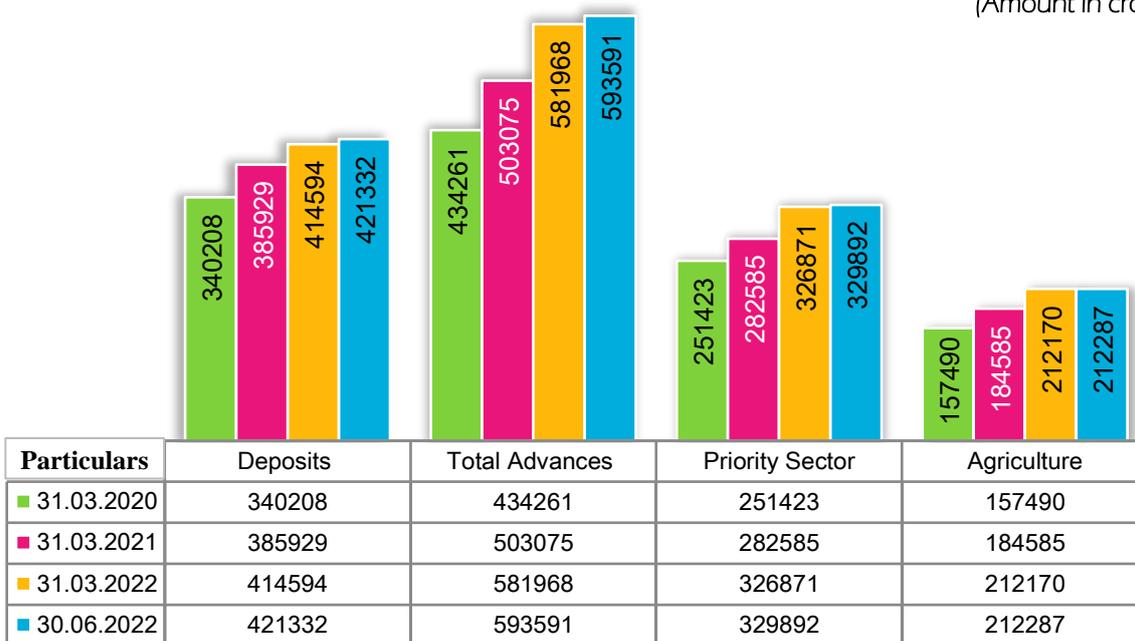
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators vs. Performance as on 30.06.2022



Banking Key Indicators

(Amount in crores)



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 30.06.2021	As on 31.03.2022	As on 30.06.2022	%Increase over Jun,21	%Increase over Mar ,22
Deposits	3,40,208	3,85,929	3,91,169	4,14,594	4,21,332	7.71%	1.63%
Advances	4,34,261	5,03,075	5,10,166	5,81,968	5,93,591	16.35%	2.00%

2.2.2 Basic Parameters:

(Amt.in Crores)

S. No	Particulars	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 30.06.2022
1	Total Number of Branches	7,379	7,509	7515	7617	7,604
	Incremental No of Branches	194	130	6	102	-13
	% of increase	2.70%	1.76%	0.08%	1.36%	-1.02%
2	Deposits	3,12,642	3,40,208	3,85,929	4,14,594	4,21,332
	Incremental Deposits	26,784	27,566	45,721	28,665	6,738
	% of increase	9.37%	8.83%	13.44%	7.43%	1.63%
3	Total Advances	3,97,350	4,34,261	5,03,075	5,81,968	5,93,591
	Incremental advances	65,329	36,911	68,814	78,893	11,623
	% of increase	19.68%	9.30%	15.85%	15.68%	2.00%
4	Priority Sector Advances	2,40,220	2,51,423	2,82,585	3,26,871	3,29,892
	Incremental Priority advances	37,283	11,203	31,162	44,286	3,021
	% of increase	18.37%	4.69%	12.39%	15.67%	0.92%
5	C.D. Ratio	127.09%	127.65%	130.35%	140.37%	140.88%
	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 31.03.19	As on 31.03.20	As on 31.03.21	As on 31.03.22	As on 30.06.22
1	Short Term Production loans	98,078	1,04,940	1,22,196	1,22,369	1,21,283
2	ATL (Incl Infra & Ancillary)	51,186	52,550	62,388	89,801	91,004
3	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,12,170	2,12,287
	% of Agrl. Advances to ANBC	44.96%	39.63%	42.50%	42.17%	36.48%
4	Micro & Small Enterprises	51,398	52,122	53,428	63,481	64,556
	(% to ANBC)	15.48%	13.11%	12.30%	12.62%	11.09%
	Medium Enterprises classified as	6,627	5,951	8,556	12,219	13,276
	MSME Total	58,025	58,073	61,984	75,700	77,832
	(% to ANBC)	17.48%	14.66%	14.27%	15.05%	13.37%
5	Export Credit	543	692	460	171	169
6	Others' under Priority Sec Adv	32,388	35,167	35,557	38,830	39,605
	(% to ANBC)	9.75%	8.85%	8.18%	7.72%	6.81%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871	3,29,892
% of Priority Sector Adv to ANBC (RBI)		72.35%	63.27%	65.07%	64.97%	56.69%

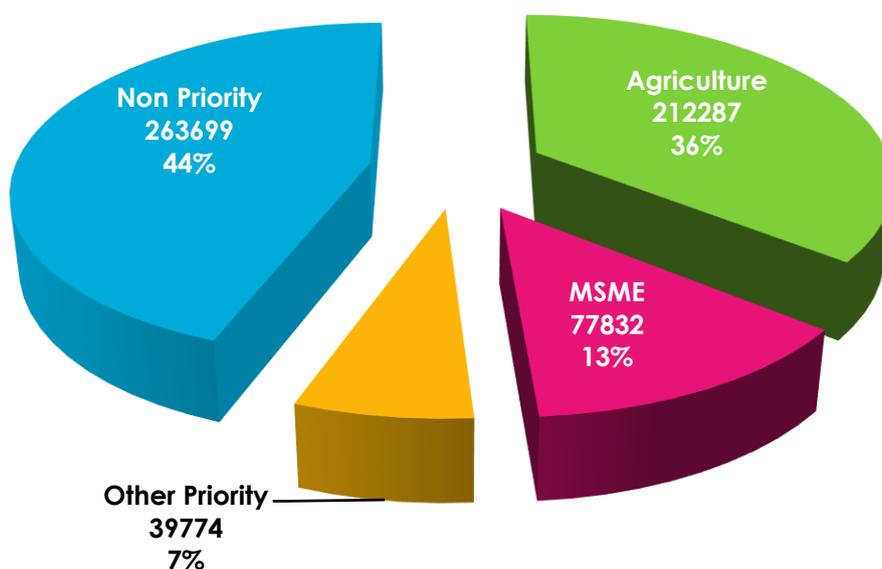
2.2.4 Bank Branches:

Particulars	As on 31.03.2020	As on 31.12.2020	As on 31.03.2021	As on 31.03.2022	As on 30.06.2022	Inc/Dec over Mar 2022	Inc/Dec over Jun 2021
Rural	2637	2638	2642	2673	2678	5	36
Semi Urban	2323	2325	2306	2325	2294	-31	-12
Urban	1857	1845	1837	1895	1893	-2	56
Metro	692	723	730	724	739	15	9
Total	7509	7531	7515	7617	7604	-13	89

- Branches reduced in the current Qtr. majorly due to Canara Bank, APCOB & Karur Vysya Bank

Total Advances as on 30.06.2022

(Amount in crores)



2.3 District wise position of CD ratio as on 30.06.2022

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	139%
2	Anakapalli	142%
3	Ananthapuramu	132%
4	Annamayya	124%
5	Bapatla	157%
6	Chittoor	123%
7	Dr. B.R.Ambedkar Konaseema	150%
8	East Godavari	148%
9	Eluru	149%
10	Guntur	119%
11	Kakinada	116%
12	Krishna	185%
13	Kurnool	132%

S.No.	Name of the District	CD Ratio
14	Nandyal	160%
15	NTR	207%
16	Palnadu	211%
17	Parvathipuram Manyam	138%
18	Prakasam	165%
19	SPSR Nellore	150%
20	Sri Sathya Sai	148%
21	Srikakulam	122%
22	Tirupati	73%
23	Visakhapatnam	115%
24	Vizianagaram	130%
25	West Godavari	164%
26	Y.S.R	129%
Grand Total		141%

The CD Ratio in the State of Andhra Pradesh is 141% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 73% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY23) AS ON 30.06.2022

3.1 Achievement of Annual Credit Plan as on 30.06.2022 for FY 2022-23

3.1.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Target 2022-23	Achievement (Disbursements during 01.04.2022 to 30.06.2022)	% of Achievement
A	Priority Sector	235680	74177	31.47%
B	Non-Priority Sector	83800	65622	78.31%
C	Total Credit Plan	319480	139798	43.76%

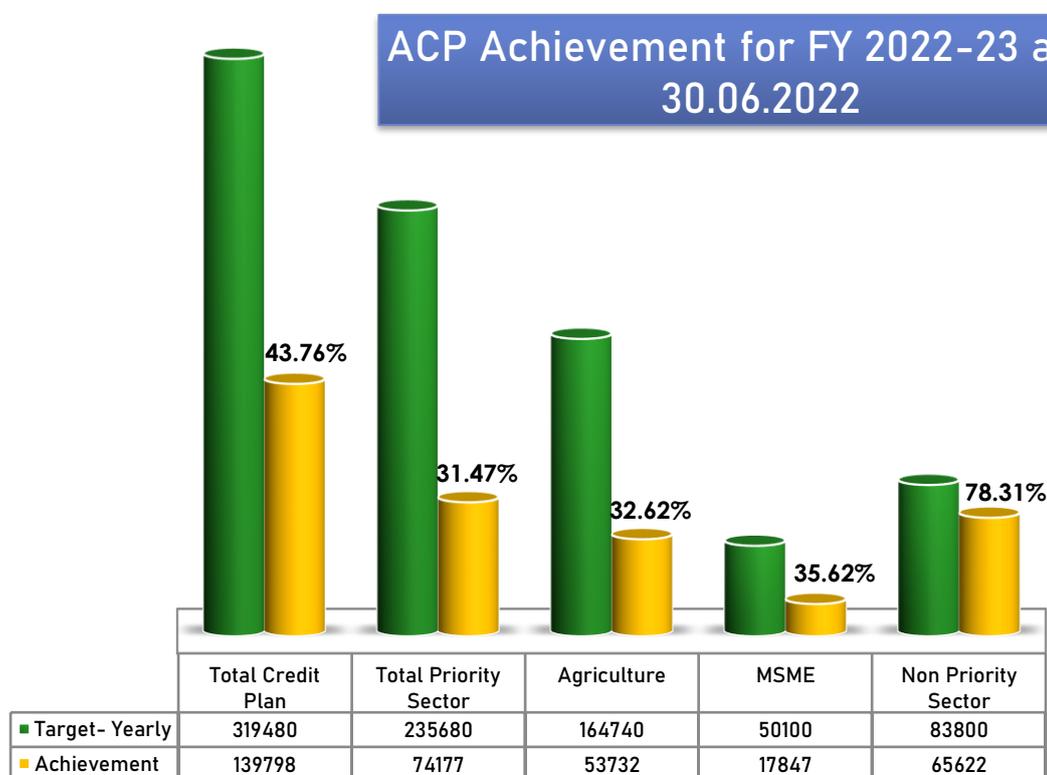
3.1.2 Priority Sector:

(Amt. in Crores)

S.No	Agriculture			
	Segment	Target 2022-23	Achievement (Disbursements during 01.04.22 to 30.06.2022)	% of Achievement
1	Short Term Crop Production Loans.			
	Kharif	71732	32228	44.93%
	Rabi	49848	0	0.00%
	Total	121580	32228	26.51%
2	Agriculture Term Loans.			
	Kharif	20744	16814	81.05%
	Rabi	14416	0	0.00%
	Total	35160	16814	47.82%
3	Total Farm Credit			
	Kharif	92477	49041	53.03%
	Rabi	64263	0	0.00%
	Total	156740	49041	31.29%
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	4000	4691	117.27%
	Rabi	4000	0	0.00%
	Total	8000	4691	58.63%
5	Total Agriculture			
	Kharif	96477	53732	55.69%
	Rabi	68263	0	0.00%
	Total	164740	53732	32.62%
MSME				
1	Micro Enterprises	23300	8052	34.56%
2	Small Enterprises	18000	6060	33.67%
3	Medium Enterprises	8800	3734	42.43%
4	Total MSME	50100	17847	35.62%
Other Priority Sector Advances				
1	III. Export Credit.	1080	38	3.52%
2	IV. Others under Priority Sector	19760	2560	12.96%
	a. Education	1790	175	9.75%
	b. Housing	11100	966	8.70%
	c. Others	6870	1419	20.66%

As per RBI master circular dtd 04.09.2020, 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 centres (with population of ten lakh and above) and up to 25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed 45 lakh and 30 lakh respectively.
 B) Loans up to 10 lakhs in metropolitan centres and up to 6 lakhs in other centres 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



Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	319480	139798	43.76%
Priority Sector	235680	74177	31.47%
Agriculture	164740	53732	32.62%
MSME	50100	17847	35.62%
Non-Priority Sector	83800	65622	78.31%

3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan:

(Amt. in Crores)

S N	Segment	2019-20		2020-21		2021-22		2022-23	
		(31.03.2020)		(31.03.2021)		(31.03.2022)		(30.06.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	169200	159253 (94%)	187550	196982 (105%)	213560	231873 (109%)	235680	74177 (31%)
2	Non-Priority sector	60000	68629 (114%)	64050	90652 (142%)	69820	145563 (208%)	83800	65622 (78%)
3	Total Credit Plan	229200	227882 (99%)	251600	287634 (114%)	283380	377436 (133%)	319480	139798 (44%)

3.2.2 Priority sector Advances:

(Amt. in Crores)

S N	Segment	2019-20		2020-21		2021-22		2022-23	
		(31.03.2020)		(31.03.2021)		(31.03.2022)		(30.06.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	84000	89273	94629	109210	110422	115459	121580	32228
2	Agrl. Term Loans incl. allied activities	31000	24724	34031	37669	38078	61494	43160	21504
3	Total Agriculture	115000	113997	128660	146879	148500	176954	164740	53732
4	MSME	36000	37872	39600	40312	44500	44815	50100	17847
5	Others under Priority Sector incl. export Credit	18200	7384	19291	9791	20560	10104	20840	2598
Total Priority Sector		169200	159253	187551	196982	213560	231873	235680	74177

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

3.3.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2021 to 30.06.2021	Disbursements from 01.04.2022 to 30.06.2022	% Increase
1	Priority sector	56717	74177	30.78%
2	Non-Priority sector	38451	65622	70.66%
3	Total Credit Plan	95169	139798	46.90%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2021 to 30.06.2021	Disbursements from 01.04.2022 to 30.06.2022	% Increase
1	Short term Crop Production Loans	28897	32228	11.52%
2	Agr. Term Loans (incl. infra & anc)	8010	21504	168.48%
3	Total Agriculture	36907	53732	45.59%
4	MSME	16288	17847	9.57%
5	Other Priority Sector incl. Exp. Crdt.	3522	2598	-26.23%
6	Total Priority Sector	56717	74177	30.78%

AGENDA 4-FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding)

(Amt.in Crores)

S N	Particulars	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 30.06.2022
1	Short Term Prodn loans	98,078	1,04,940	1,22,196	1,22,369	1,21,283
2	Total Agrl. Term Loans	41,956	45,630	57,121	72,894	73,672
	Total Farm Credit	1,40,034	1,50,570	1,79,317	1,95,263	1,94,955
3	Agril Infra & Ancill	9,230	6,920	5,268	16,907	17,332
4	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,12,170	2,12,287
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	44.96%	39.63%	42.61%	42.17%	36.48%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 30.06.2022

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	2,000	744	37.20
2	Dairy	6,000	2165	36.08
3	Poultry	1,000	339	33.98
4	Fisheries	2,000	956	47.80

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

- As per the resolution in earlier SLBC meetings, banks agreed to integrate their BC services at RBK locations.
- A detailed SOP/Job card on BC operations has been formulated and BCs are advised to follow the SOP.
- As on date 9277 BCs are mapped with the 10778 RBKs to extend the services of Banking Mitras /Business to enable the farmers to access banking services at RBKs.

- Banks are requested to issue necessary instructions to controlling bank branches to deliver the services of BCs from mapped RBK location only.
- Banks to take necessary steps to deploy the remaining 1501 BCs also to map BCs at RBKs on one to one basis.

4.4 YSR Sunna Vaddi Panta Runalu:

YSR Sunna Vaddi Panta Runalu Scheme is introduced to reduce the debt burden of the small and marginal farmers. The benefit of the scheme is interest free (Vaddi Leni Runalu) crop loans up to Rs. 1.00 lakh, subject to repayment of these loans within the due date and maximum of 1 year from the date of disbursement. Banks have to upload the data of the eligible farmers of SVPR claims for the crop loans who have utilized the said loans for the intended purpose and repaid up to Rs.1.00 lakh with in the stipulated time in the MIS format available in the SVPR portal, duly following protocol

- The active SB account numbers with correct Aadhaar number of the eligible farmers are only to be uploaded in the SVPR portal to avoid eliminations due to wrong account number during processing claims.
- Ensure entry of actual beneficiary name in the portal with correct Aadhaar details.
- Upload the interest subsidy details in the portal by calculating interest eligible only as per the scale of finance on crop loans.
- Ensure valid data entry with relation to loaning and repayment timelines

Settlement of SVPR claims during 2022-23:

- The GoAP proposed to settle the SVPR claims pertaining to the crop loans taken during Rabi 2020-21 and Kharif 2021 during the month of November 2022.
- The Uploading of SVPR Rabi 2020-21 Claims in the portal was completed by the Banks.
- The details of SVPR Rabi 2020-21 data uploaded by the banks in portal:
 - No of Claims uploaded : 5,77,514
 - Interest subsidy claimed: Rs.111.351 Cr
- The validation of data with e-crop booking and Scale of finance is to be carried out by NIC. The validated data will be processed for settlement.
- The SVPR portal has been enabled for uploading of SVPR Kharif 2021 for all eligible claim data by the banks. The controlling bank branches are requested to issue instructions to their bank branches to complete 100% uploading of claims immediately for processing the settlement of claims.

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

To reduce premium burden under PMFBY, State Government announced “Free Crop insurance scheme” under Navaratnalu from Kharif 2019 onwards.

- To implement scheme on a saturation mode, Dr YSR Free Crop Insurance is being implemented from Rabi 2019-20 onwards. Crop Insurance enrolment was made simple through e-Crop booking in their village only without any specific timelines.
- All the cultivators growing notified crops in the notified areas, captured through e-crop, and successful biometric authentication are considered eligible for coverage. Department of Agriculture is the nodal agency for implementation
- Claims have been calculated based on the results of the Crop Cutting Experiments and Weather data and claim payment is done through Aadhar Based Payment system.

- To cater to the insurance needs, State is setting up Andhra Pradesh General Insurance Corporation Limited (APGICL) and the registration is under process. With APGIC, the State can also bid for PMFBY along with other empaneled insurance companies and tap into a considerable portion of business.

Introduction of Dr YSRFCI-PMFBY/RWBCIS:

Government of Andhra Pradesh during the SLCCCI State level coordination committee on crop insurance scheme meeting held on 18.08.2022 proposed Introduction of Dr YSRFCI-PMFBY/RWBCIS.

- The scheme will be implemented in saturation mode without any premium burden on the farmer.
- The farmer's share of premium will be arrived through portal and also be borne by the State Govt, and the e-crop data is the base data for enrolment.
- The State Govt. is making arrangement to float tenders for implementation of scheme during 2022-23.

The Proposed Process

1. Capturing e-crop data of Notified Crops
 2. Successful completion of e- kyc
 3. Social Audit
 4. Data porting into NCIP
 5. Verification by Insurance companies & approval
 6. Payment of Farmer's share and State share
 7. Furnishing Yield/Weather data to the Insurance Companies by 30th April 2023
 8. Settlement of Kharif Claims by 15th June 2023 & Rabi by 10/2023.s
- The State Government to issue the G.O with detail modalities.

4.6 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- 20		Mar- 21		Mar- 22	
	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
CCRC	178716	1645.34	81738	669.5	145911	1402.3
JLGs & RMGs	46218	589.22	14241	381.33	5901	152.36
Others	6411	69.21	968	3.83	28750	189.36
Total	231345	2303.77	96947	1054.66	180562	1744.02
% of Achievement-Amt	27.42%		16.23%		42.53%	

Finance extended to tenant farmers through various modes during 2022-23 as on 30.06.2022 is as follows :

(Amt. in Crores)

Target		Mode	June-22	
A/Cs	Amount		A/Cs	Amount
331771	4000	CCRC	35600	302.60
		JLGs & RMGs	1450	50.75
		Others	15255	101.23
		Total	35997	454.58
% of Achievement-Amt		11.36%		

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

During SLBC Sub Committee meeting dated 02.08.2022 the strategies to improve the lending was discussed and the following action plan was proposed.

- ❖ Banks to extend finance liberally to JLGs promoted by department based on the certification by the VAA/AEO/AO without insisting individual CCRC for the members.
- ❖ Government to expeditiously work- on to bring the revamped CCRC portal for usage
- ❖ Banks may analyse the quantum of tenant farmers loan disbursements through SHGs and may be reported as their performance if any.
- ❖ Government through their RBK staff, may spread awareness among the owner farmers to co-operate with tenant farmer allowing him to avail bank credit.
- ❖ Government may explore the possibility for creation of guarantee coverage for these loans to build confidence among financing banks.
- ❖ Government may explore the possibility to route all benefits including sale proceeds of crops through KCC account of the tenant, so that a win- win situation may prevail in terms of loan recovery and timely renewal of KCC thereby availing the benefit of VLR.

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

RBI vide reference FIDD.CO. FSD.BC.No. 12/05.05.010/2018-19 dated Feb 4th 2019 issued guidelines on KCC facility to Animal Husbandry and Fishery activities to meet their working capital requirements. The SLTC has approved unit cost for Animal Husbandry and Fisheries activities for FY 2022-23.

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2022 to 30.06.2022.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
41001	78705	1903	6713

Ministry of Finance, Department of Financial Services, Gol 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, Gol vide Ir dated November 05, 2021 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.

The progress as on 19.08.2022 of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
47750	45256	830	1664
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
19546	9914	9291	341

4.8 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 51.20 lakhs loan accounts in the AP web-land portal as on 30.06.2022 and charges were approved for 48.52 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 Azmoish comprising of VRO/VRA and 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 land owner 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 eKarshak

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

4.9 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 30.06.2022

(Amt.in Crores)

Particulars	31.03.2020		31.03.2021		31.03.2022		30.06.2022	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1171145	28533	1500375	30765	1592097	38045	1547230	38539
Small Enterprises	148178	23589	105316	22663	147562	25435	141769	26017
Total MSE	1319323	52122	1605691	53428	1739659	63481	1688999	64556
% of Micro to MSE	88.77%	54.74%	93.44%	57.58%	91.52%	59.93%	91.61%	59.70%
Medium Enterprises	12586	5951	17467	8555	9809	12219	9928	13276
Total MSME	1331909	58073	1623158	61983	1749468	75700	1698927	77832

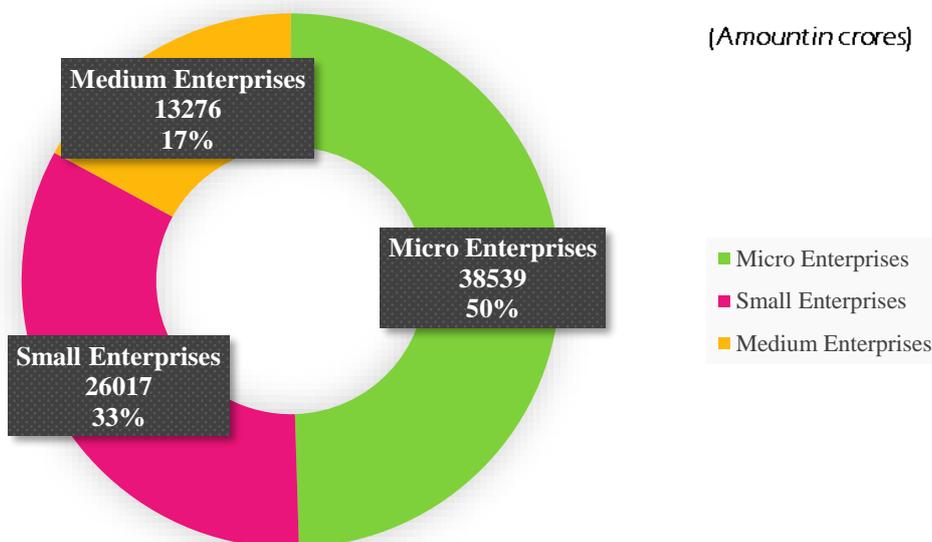
5.2 Disbursements under ACP 2022-23 for MSME sector

(Amt. in Crores)

Sector	Target 2022-23	Achievement (Disbursements during 01.04.2022 to 30.06.2022)	% of Achievement
Micro Enterprises	23300	8052	34.56
Small Enterprises	18000	6060	33.67
Medium Enterprises	8800	3734	42.43
Total MSME	50100	17847	35.62

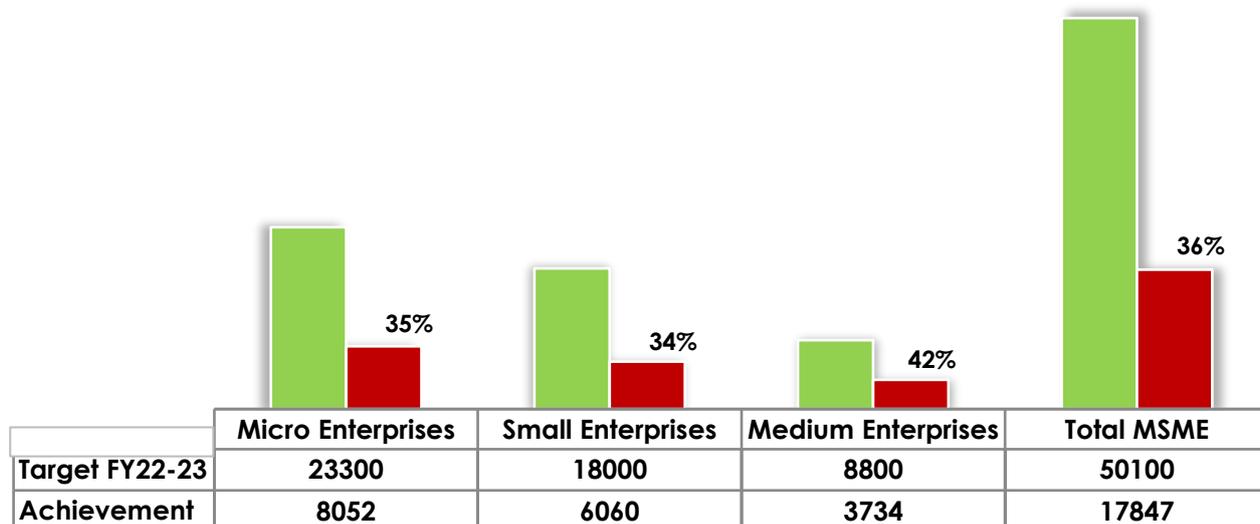
MSME Outstanding position as on 30.06.2022

(Amount in crores)



MSME ACP Achievement as on 30.06.2022

(Amount in crores)



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Jun-22 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises (Jun 21 to Jun 22)	20%	18.81%	22.20%
MSE as on Jun-21- Rs.52827 cr			
MSE as on Jun-22- Rs.64556 cr			
10 % annual growth in the number of micro enterprise accounts (Jun 21 to Jun 22)	10%	6.11%	0.82%
No. of Micro Ent. as on Jun-21- 1534629			
No. of Micro Ent. as on Jun-22- 1547230			
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	71.20%	72.95%
MSE as on Jun-21- Rs. 52827 cr			
Micro Ent. as on Jun-22- Rs.38539 cr			

* Reduction in micro enterprises accounts in the current Qtr is majorly due to SBI, IOB & CBI

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.)
2019-20	15168	511.90
2020-21	148452	1134.01
2021-22	49848	1455.81
June-22	76596	632.00

Status of Claims settled:

(Amt. in crores)

FY	Number	Settled Amount
2019-20	264	4.60
2020-21	288	6.80
2021-22	1961	28.30
June-22	543	4.46

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 30.06.2022

(Amt.in Crores)

Year	Total Outstanding		Disbursements	
	No. of A/cs	Amount	No. of A/cs	Amount
2018-19	300835	24371	86449	6451
2019-20	335840	28385	39758	3542
2020-21	289914	27546	80967	4372
2021-22	334654	30252	84421	3992
June 2022	337012	31260	23141	966

6.2 Education Loans (Priority Sector)

6.2.1 Position of Education Loans as on 30.06.2022:

(Amt.in Crores)

Year	Total Outstanding		Disbursements	
	No .of a/c s	Amount	No. of a/cs	Amount
2018-19	104597	3968	35779	796
2019-20	77983	3963	15611	478
2020-21	92827	4055	35198	901
2021-22	92679	3795	28113	893
June 2022	86050	3777	7246	175

6.2.2 Education Loan to SCs/STs/OBCs for the year 2022-23 (as on 30.06.2022):

(Amt. in Crores)

Financial Year	SCs		STs		OBCs	
	Loan Disbursed		Loan Disbursed		Loan Disbursed	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
FY20	1202	62	452	24	3039	145
FY21	1200	31	349	11	8114	203
FY22	1718	54	651	37	5914	278
June 2022	378	12	103	3	1307	39

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 30.06.2022 are placed under.

(Amt in Crores)

FY	Export Credit	Social Infrastructure	Renewable Energy
2019-20	692.01	28.66	37.71
2020-21	459.78	52.90	32.90
2021-22	170.77	59.31	22.93
June 2022	169.00	55.00	23.01

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	Women	Minority communities	SC/ST
1	March 2019	91243	47548	15567	14733
2	March 2020	90624	49848	15477	15791
3	March 2021	95526	51127	21469	18689
4	March 2022	126528	105399	17706	28577
5	June 2022	134326	123159	18129	28770
	Stipulation	10% of ANBC	5% on ANBC	--	---
	% for June 2022	23.08%	21.16%	3.12%	4.94%
	% of Achievement for Mar 22	25.15%	20.95%	4.91%	3.04%

RBI vide Circular Dt April 05, 2021 stipulated certain guidelines while dealing SC/ ST beneficiaries loans. A sub-committee meeting was conducted on 20.04.2022 and discussed various issues associated in SC/ST lending and advised the banks to comply the following guidelines.

- 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

All controlling authorities Banks are requested to comply the above.

AGENDA 7 - NPAs

Position of NPAs under various sectors as on 30.06.2022

(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%
June 2022	593591	21896	3.68%

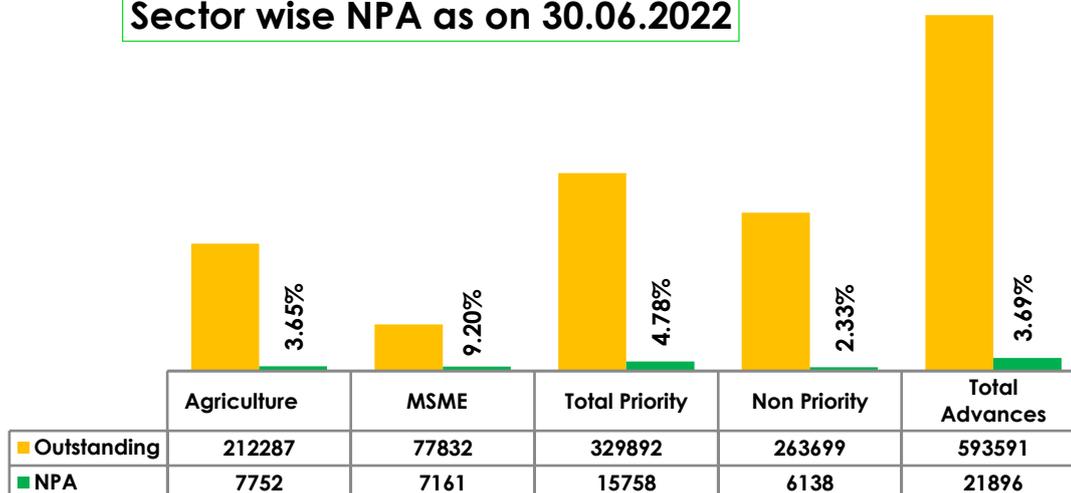
S No	Sector	2019-20			2020-21		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	104940	3338	3.18%	122196	2780	2.27%
2	ATL	45630	1825	4.00%	57121	1802	3.16%
3	Agriculture	157490	5621	3.57%	184585	4906	2.66%
4	MSME Sector	58074	4363	7.51%	61984	4550	7.34%
5	Housing Loans	28502	481	1.69%	27546	458	1.66%
6	Education Loans	3973	132	3.32%	4055	100	2.46%
7	Priority Sector Loans	251423	10764	4.28%	282585	10160	3.60%
8	Non-Priority sector	182837	3645	1.99%	220490	4265	1.93%
9	SHGs	28872	336	1.17%	30644	271	0.88%
10	Central Govt. Sponsored Schemes	29036	1823	6.28%	24102	794	3.29%
11	State Govt. Sponsored Schemes	16550	1309	7.90%	18654	1654	8.87%

(Amount in crores)

S No	Sector	2021-22			Jun-22		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	122369	3509	2.87%	121283	3571	2.94%
2	ATL	72894	1827	2.51%	73672	2995	4.07%
3	Agriculture	212170	6458	3.04%	212287	7752	3.65%
4	MSME Sector	75700	6200	8.19%	77832	7161	9.20%
5	Housing Loans	30252	376	1.24%	31260	492	1.57%
6	Education Loans	3795	108	2.84%	3777	119	3.15%
7	Priority Sector Loans	326871	13291	4.07%	329892	15758	4.78%
8	Non-Priority sector	255096	5235	2.05%	263699	6138	2.33%
9	SHGs	40490	250	0.62%	45282	280	0.62%
10	Central Govt. Sponsored Schemes	25650	878	3.42%	26126	1028	3.93%
11	State Govt. Sponsored Schemes	20896	2166	10.36%	21150	2690	12.78%

Sector wise NPA as on 30.06.2022

(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 27.09.2022									
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	4536	1479	32.61%	4536	5224	115.17%	9072	6703	73.89%
Private Sector Banks	746	200	26.81%	746	628	84.18%	1492	828	55.50%
RRBs	766	99	12.92%	766	269	35.12%	1532	368	24.02%
Total (June 22)	6048	1778	29.40%	6048	6121	101.21%	12096	7899	65.30%
Mar 22	6374	1677	26.31%	6374	5392	84.59%	12748	7069	55.45%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress as on 30.06.2022 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.22 to 30.06.22			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	8428	81.33	607.35	599.05	1287.73	15.28%
Private Sector Banks	1408	10.7	149.03	126.9	286.63	20.36%
RRBs	1013	48.18	263.87	252.69	564.74	55.75%
Others	1151	58.76	0	0	58.76	5.11
Total (June 22)	12000	198.97	1020.25	978.64	2197.86	18.32%
Mar 2022	10838	1595.70	4728.07	5121.64	11445.40	105.60%

(Source: www.mudra.org.in)

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

Category	As on 30.06.2022			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	58.15%	72.61%	72.96%	64.46%
SC	6.81%	6.10%	6.04%	8.72%
ST	2.54%	2.09%	2.02%	2.30%
OBC	32.50%	19.20%	18.98%	24.52%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	45.09%	25.40%	25.80%	25.86%
New Entrepreneurs/ Accounts	30.03%	37.16%	35.84%	29.43%
Minority	6.17%	4.37%	4.35%	4.74%
PMJDY OD Account	1.05%	0.09%	0.01%	0.10%

8.1.4 Handloom Weavers – Mudra Scheme: Call Mudra- From Mail and update the data

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 June, 2022 is as under:

(Amt. in Lakhs)

Target Allocated		Total No. of applications forwarded to the bank		No. of Applications sanctioned		No. of applications disbursed		No. of applications pending	
Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
12020	6010	6128	3632.05	690	445.75	641	423.75	5487	3208.3

(Source: Handlooms & Textiles Department)

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

Granule 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, Gol has launched PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid- 19 lockdown, and the guidelines are issued by the Ministry.

Status of Report on Loan Sanctions as on 30.06.2022 (online portal) (No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
2.43	2.18(90%)	0.24(10%)	2.01(83%)	0.16(7%)

(Source : Udyamimitra Portal)

Ministry of Housing & Urban Affairs, Gol 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% upto 31.03.22.

2nd Tranche Details :

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
39,674	25,329(64%)	14,345(36%)	19,053(48%)	6,276(15%)

DFS vide letter F.No16/1/2021-MO-DFS Gol DFS Dated3rd 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 No	Name of the Org.	Target			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of projects	Margin Money	Emp.	No. of projects	Margin Money	Emp.
1	2019-20	1741	5223	13928	2110	8742	21854	121	167	157
2	2020-21	2266	6799	18128	1629	6642	13032	72	98	72
3	2021-22	2943	8839	23544	2435	9799	19480	83	110	82

Target & Achievement under PMEGP for the year 2022-23 (as on 30.06.2022)

(Amt. in Lakhs)

S No	Name of the Org.	Target 2022-23			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of projects	Margin Money	Emp.	No. of projects	Margin Money	Emp.
1	KVIC	1744	5057.6	13952	104	525.64	832	6	10.39	6
2	KVIB	2146	6223.4	17168	222	846.62	1776	10	13.60	10
3	DIC	2816	8165	22528	554	2150.20	4432	20	26.33	20
Total		6706	19446	53648	880	3522.46	7040	13	18.11	13

(Source: KVIC Hyderabad)

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
2.	Maximum limit for Project cost for Service sector	10 lakh	20 lakh
3.	Implementation area for KVIC & KVIB	Only Rural	Now Both Rural & Urban
4.	Area of Population	Population of village does not exceeds 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

S No	Particulars	Earlier	Modified
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 Non Veg 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	Daily 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.
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 financial year 2022-23 as on 30.06.2022

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	1600	16	1396	11.96	87.25	74.75
2	SEP (Groups)	100	5	52	2.8	50	52

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

The lending position of the scheme is furnished here under.

PMFME Data as on 30.06.2022			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
2058	382	366	1310

BANK-WISE STATUS OF PMFME APPLICATIONS AS ON 30-06-2022

Sl. No	Name of the Bank	Loan	Loan	Pending	Total
1	State Bank of India	472	118	61	651
2	Union Bank of India	305	56	40	401
3	Canara Bank	166	49	18	233
4	APGB	72	23	18	113
5	Indian Bank	63	36	4	103
6	Bank of Baroda	58	24	13	95
7	APCOB	6	15	53	74
8	Bank of India	30	9	4	43
9	APGVB	26	5	10	41
10	SGB	1	6	33	40

AP Food Processing Society, vide their e mail dated 27th July 2022, informed that as per the recent developments, 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 tax payers. 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.

➤ Banks are requested to accord suitable action on pending applications

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

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

The lending position of the scheme as on 30.06.2022 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No	Amount	No	Amount	No	Amount
451	736	186	166	149	147	105	127	61	168

Source: Consultant AIF-PMU

8.1.10 Atmanirbhar Bharat Abhiyan Economic Package:

Hon'ble Prime Minister of India on May 12, 2020 announced Atmanirbhar Bharat Abhiyan Economic Package (Self Reliant India Mission) to revive the Indian Economy, to help farmers, migrant workers and to revive the industrial sector. There are certain relief measures under the package to be implemented through banks, of that ECLG (Emergency credit line guarantee Scheme) is one, whose progress as on 30.06.2022 is furnished.

(Amount in crores)

Eligible		Sanctioned		Disbursed		Opted out		% of sanctions	% of disburs	% opted out
No.	Amt	No.	Amt	No.	Amt	No.	Amt			
324739	8294	268087	7434	147122	7096	62014	759	89.63%	85.55%	9.15%

Hon'ble Finance minister in Budget 2022 speech announced that the scheme will be extended till March 2023. Accordingly, NCGTC vide No 1404/NCGTC/ECLGS dated March 30, 2022 issued notification for the same.

8.2 State Government Sponsored Schemes

8.2.1 Jagananna Thodu Scheme:

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

From 2022 onwards the implementation of the scheme was entrusted to SERP in Rural Areas and MEPMA in Urban Areas and necessary SOP has also been circulated to all Banks. For recovery loans also SERP, MEPMA & Village/Ward Secretariats Functionaries /Volunteers are extending support to the Bankers so far 28934 Functionaries and 43934 Volunteers are mapped to the various Bank Branches

The lending progress under the scheme in various phases is furnished here under,

S No	Phase wise Details	No of Loans (In lakh)
1	Phase 1	4.20
2	Phase 2	3.37
3	Phase 3	*
4	Phase 4	5.10
5	Phase 5	5.95

- Only Interest reimbursed

The details of interest reimbursement by the Government of Andhra Pradesh furnished here under:

Sl. No	Date of Reimbursement	Amount (In Lakh)	No of Beneficiaries Benefited (In Lakh)
1	Reimbursed on 20.10.2021	1635.59	4.51
2	Reimbursed on 28.02.2022	1615.53	7.06
3	Reimbursed on 03.08.2022	1596.74	9.94
Total reimbursed		4847.87	21.51

All Banks are requested to extend co-operation for disbursement of loans in all eligible cases.

During the VC Meeting on 05-08-2022 with major Banks and GVWV & VSWS Department, the following Modifications have been approved

1. Bank wise and Branch wise granular details of NPA borrowers to be shared with staff of GVWV & VSWS department mapped to the respective branch to pursue with the borrowers for recovery.
2. Enhancement of loan amount to the extent of Rs 1000/- over and above the existing limit during the renewal of the loan. If a person availed Rs 10,000/ and paid fully, then he is eligible for renewal with loan amount Rs 11,000 and similarly Rs 12,000 for second renewal and so on.
3. Banks shall promptly share the data of eligible accounts in prescribed format once in six months to the Government for Interest reimbursement.

4. Loan applications shall not be rejected on grounds of low CIBIL score, unless the applicant reported as defaulter.
5. Government set a target of 3.95 lakh loan disbursement under phase V by 31st Aug 2022. Banks to advise their branches to accelerate the disbursement process to meet the set timeline.
6. Special Chief Secretary -GVVW & VSWS Department further clarified that Government is committed to bring the NPA level to zero and extend all possible support to the bankers. Also confirmed that ID cards would be issued to all beneficiaries immediately after loan disbursement.

8.2.2 YSR Jagananna Nagar :

Government of AP is implementing Pedalandariki Illu under Navaratnalu as a flag ship program to provide 30.75 lakh pacca houses to homeless poor families in the State including the Pradhan Mantri Awas Yojana (Urban) - AHP, G+3 houses in three categories - 300 sft, 365 sft & 430 sft type of houses. These houses are under construction by the APTIDCO. Officially the existing name i.e TIDCO Colonies is changed as PMAY (U) - YSR JAGANANNA NAGAR .

- Government further decided to allot the 300 sft houses to beneficiaries at a nominal amount of Rs.1/- (One Rupee) only.
- Bank finance is to be extended to only those beneficiaries who opted for 365 sft and 430 sft category houses under captioned scheme.
- As such for 1.19 lakh houses of 365 sft and 430 sft category houses, target for Bank finance was communicated to the banks.

Revised Financial Sharing Pattern for the APTIDCO Units

(Amt. in Lakhs)

Unit type (in sft)	Cost of the Unit	Govt of India Share	Benfic Contribution	Bank loan	Govt of AP Share(Including Infra)
300	6.55	1.50	1(Rs)	0.00	5.05
365	7.55	1.50	0.25	3.15	2.65
430	8.55	1.50	0.50	3.65	2.90

AP-TIDCO is implementing Agency & MEPMA has been supporting the Banks at field level for speedy disbursement of loans.

The lending progress under the scheme as on 30.06.2022 is as under

(Amt. in crores)

Target		Applications received	Sanctions By Banks		Disbursements	
A/Cs	Amt	A/Cs	A/Cs	Amt	A/Cs	Amt
119968	4107.93	90304(75%)	51325(57%)	1539.75	49008(54%)	1013

Govt of AP submitted following issues for discussion associated with bank lending.

SLBC vide letter No SLBC/364/36 Dt 04.06.2022 has clarified the following issue.

Issue	Clarification
Collection of interest during the moratorium period	As per the SLBC approved SOP Interest accrued during the Moratorium period shall be capitalized and EMI would be fixed accordingly. Repayment of EMI will start after moratorium period.
Applicant Age	As per the SLBC approved SOP it was clarified that Maximum exit age to be considered under the scheme is 70 years. However, in such cases, to provide

	longer repayment period the loan may be considered by including one of the eligible family members as joint applicant/co-borrower to fix up appropriate EMLs.
Other Issues	The targeted units allotted to private banks are 14,767. But, the private banks are not taking up the loan sanctions to the beneficiaries, in spite of many times requests/ follow-up by the department.
	Some Public Sector Banks are also even not sanctioning loans as per the work done and even in cases of ready to handover units, sanctions and disbursements are very slow.

- ❖ RBI has reviewed the private banks on their poor performance in Govt. sponsored schemes and PMAY-TIDCO loans and directed them to complete the process by September 2022.

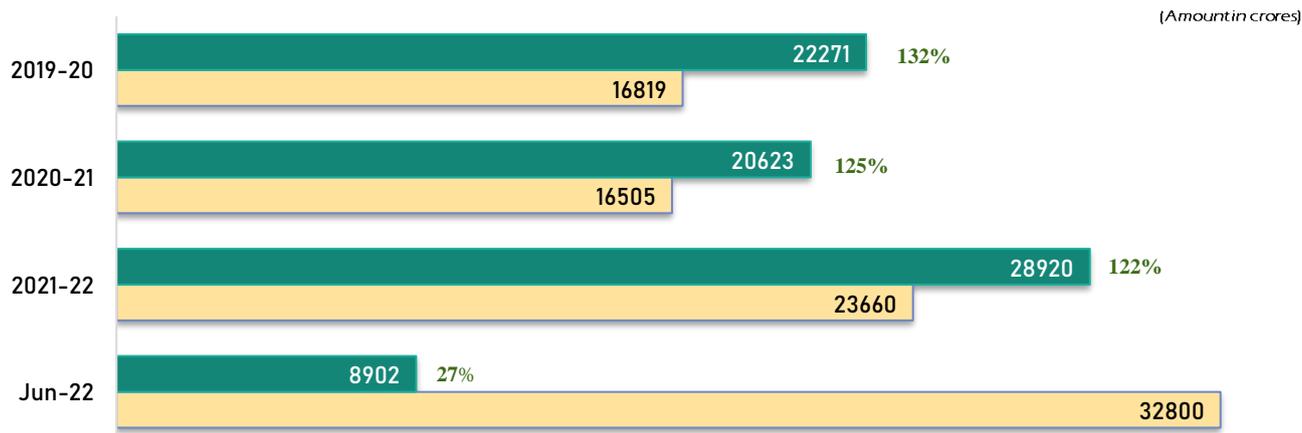
8.2.3 Progress under SHG-Bank linkage: as on 30.06.2022:

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total		
	Target (Amt.)	Disb		Target	Disb		Target	Disb	
		No.	Amt.		No.	Amt.		No.	Amt.
2019-20	14119	522064	17395	2700	102175	4876	16819	624239	22271
2020-21	15084	653275	16101	1421	102723	4522	16505	755998	20623
2021-22	18460	462103	23172	5200	82988	5748	23660	545091	28920
June 2022	26000	232237	6978	6800	23637	1924	32800	255874	8902

SHG Bank Linkage Target vs Achievement - last 3 Years

(Amount in crores)



	Jun-22	2021-22	2020-21	2019-20
Achievement	8902	28920	20623	22271
Target	32800	23660	16505	16819

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

9.1 Revamp of Lead Bank Scheme

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

RBI in its circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dt. April 6, 2018 on Revamp of Lead Bank Scheme, advised SLBC Convener Banks to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks.

As on date except APCOB all other Banks have on boarded on to the new portal. SLBC has extracted the data from standardized portal for the quarter March 2022 to review the progress of various parameters in 219 SLBC meetings.

Login credentials for LDMS & NABARD to access the portal has already been shared.

SLBC has conducted a hands-on awareness session with all LDMS on data extraction from the portal.

9.2 Assignment of New Lead Bank responsibility for new districts.

The Government of Andhra Pradesh has notified formation of 13 new districts in the State of Andhra Pradesh vide Gazette Notifications No.472-497 dated April 03, 2022. Accordingly, RBI vide Lr dated July 7,2022 has designated Lead Banks of the new districts as below.

S.No	District	Lead Bank	S.No	District	Lead Bank
1	Alluri Sitarama Raju	UBI	7	Konaseema	UBI
2	Anakapalle	UBI	8	Nandyal	UBI
3	Annamaya	SBI	9	NTR	UBI
4	Bapatla	UBI	10	Palnadu	UBI
5	Eluru	UBI	11	Sri Satyasai	Canara Bank
6	Kakinada	UBI	12	Parvatipuram Manyam	SBI
			13	Tirupathi	UBI

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 time lines

Universal Access to Financial Services:

Action Plan and Milestone	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	<p>1. DFS has identified 243 villages without banking outlets within 5 kms and 334 hamlets in Hilly terrains identified by LDMS.</p> <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.	<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. The timeline for the project completion is June 30th, 2022.</p> <p>Due to continuous persuasion and follow up with Bank functionaries of those districts by SLBC through series of meetings and, with seamless support from RBI,RO, Hyderabad and, active involvement of respective LDMS, 100% digitalization of Guntur and Srikakulam districts project was accomplished within the deadline of June 30, 2022.</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 .	<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>Once developed, SLBC will monitor penetration of Mobile APPs through member banks</p> <p>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>
Move towards an increasingly digital and consent-based architecture for customer onboarding by March 2024 .	<p>1. Being network service providers, there were instances of account creation without the consent.</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>

Providing Basic Bouquet of Financial Services:

Action Plan and Milestone	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>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, SLBC is on the job of collating the eligible beneficiary data base from Electoral list, of Govt of India website which intern will be shared to all local Bank.</p> <p>Out of total 1,20,64,989(Including PSBs, PVT & RRBs) PMJDY Accounts, 1,22,01,935 Accounts covered with Insurance Schemes of PMSBY & PMJJBY (101.13%) and 12,85,778 Accounts covered under APY pension Scheme(10.66%) as on 31.03.2022.</p>
Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020.	<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>
Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorized financial entities can leverage on the same for assessing credit proposals from all citizens.	Govt of India/ Regulatory Body to take up at Apex level

Access to Livelihood and Skill Development:

Action Plan and Milestone	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 accountholders 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 centers/ livelihood mission and vice versa by March 2020.</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.
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 .	SERP is providing hand holding support the all new SHGs.

Financial Literacy and Education:

Action Plan and Milestone	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.	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).	In FLC Camps the products of Banks and Digital awareness etc., are being taken care. There are 22 FLCs (financial literacy centres) are in AP state and conducting FL camps. 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. Up to 30.06.2022, Total 22 FLCs conducted 1744 Special Camps and 2116 Target group Camps in the FY 2022-23.
Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024.	112 CFLs are operationalized in AP State, each serving 3 blocks LDMs are monitoring the activities. RBI has been reviewing the NGOs performance on regular intervals and issuing suitable instructions to improve their performance.

Customer Protection and Grievance Redressal:

Action Plan and Milestone	Progress/ Road Blocks
Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020.	Banks have appointed their internal Ombudsman in respective Banks for redressal of grievances. As per the policy all Banks have appointed internal Ombudsman for redressal of grievance.
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. Creating of uniform charter. 2. Jurisdictional disputes and inordinate delays. 3. Maintenance of such portal or app. 4. Technical illiteracy 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 2022.	<ol style="list-style-type: none"> 1. Installed two Toll free numbers with necessary infra-structure for AP SLBC Call Centre. 2. Prominently displayed both Toll free numbers to all citizens. 3. Manned by retired bank employees to answer the queries on customer grievances across banking, securities, insurance, and pensions sectors.
Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer Grievance by March 2022.	The issue to be attended at central office level of each bank, wherein Banks have advised accordingly.

o **Effective Co-ordination:**

Action Plan and Milestone	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 2022.	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.

Janasurakha Saturation Campaign:

DFS vide Lr no 21(23) 2014-FI Dated 27.09.2021 informed that "Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced we have to achieve saturation and all the households should have bank accounts. We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."

DFS has suggested following road map to Banks to achieve the desired objective.

The electoral roll is available online on the websites of the Chief Electoral Officers of States and Union territories (UTs), which includes all local adults along with their address details.

The Corporate Office of the Bank shall arrange to download the electoral rolls for the respective States for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. This should be arranged by District, Assembly constituency and polling station as specified in the electoral roll.

Banks to extract the all PMJDY accounts (Avg Balance of above Rs 1000) and Standard PMMY state wise data and share to SLBC to cover under PMJJBY & PMSBY & APY based on eligibility. Monthly targets shall be fixed for achieving the saturation by 30.09.2022. SLBC shall plan for a digital campaign and periodic physical camps/drives, the first round of which will begin from 02.10.2021. In parallel, the beneficiaries of major Govt schemes like MNAREGA, etc shall be focused to enrol under PMJJY & SBY duly coordination with respective department for data base. The scheme implementing agency to provide duly -filled enrolment forms to LDMs of the District concerned. Banks to assign enrolment targets to each individual field functionary by 15.10.2021. The good performance of the staff shall mention in their service record for each of the appraisal years. Auto prompt feature across channels (Branch, BC and ATM) are to be enabled by 31.10.2021 to alert the teller/BC/customer that an uncovered customer is transacting, so that the bank executive / BC may enrol him/her or the customer may self-enrol .CBS-based MIS for both the bank and its sponsored RRBs to work out the monthly rate of enrolling such uncovered customers transacted with to be created by 15.11.2021. CBS-enabled outreach mechanism in the bank identify Uncovered accounts, detect significant DBT credits to such accounts and' send SMSs in local language with feature for voluntarily enrolling through SMS. Banks to ensure immediately that all BCs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY. The bank's MD & ED have been advised to personally review progress in this regard with

their respective circle/zonal heads and the SLBC Convenors & the minutes of the review to be shared with the DFS.

The progress of the campaign as on 14.09.2022

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 14.09.2022	% of Coverage	Eligible A/C Holders	Enrolled up to 14.09.2022	% of Coverage
PMJDY	2170304	568492	26.19%	3107745	1011475	32.54%
PMMY	669643	149826	22.37%	808161	186043	23.02%

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

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

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2019	173	113	40	442	768	1244	518
31.03.2020	174	116	44	450	784	1225	690
31.03.2021	178	120	32	468	798	1383	798
31.03.2022	176	114	38	458	786	1378	4241
30.06.2022	84	67	145	219	515	1011	9840

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 30.06.2022:

As on date	Total BCs	Total SSA Locations	Total SSA Locations covered by BCs	Total SSA Locations covered by	Inactive / Attrition BCs
Jun-22	51116	112	82	30	563

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

- No of BCs have increased due to addition of Fino payment Bank

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

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

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

LDMs of both districts were advised to apprise the significance of the project with district administration to enlist their support for successful completion of the project. All Bank controllers were also advised to sensitize their branches in those Districts to focus on their clientele for enabling atleast one digital product. A format was designed to collate the data from Banks by SLBC & LDMs for onward submission to RBI on monthly basis for their review and guidance.

With seamless persuasion by RBI and close monitoring by SLBC with LDM and all stake holders the project was successfully accomplished by the set timeline of 30th June 2022.

The position of the key parameters is furnished here under.

The progress of the project has been furnished hereunder.

Guntur - Digital coverage for individuals (Savings Accounts)						
Month	Eligible Operative Savings Accounts	% Debit/ RuPay cards coverage	% Internet Banking coverage	Mobile Banking + UPI + USSD coverage	% AEPS coverage	% Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)
June 22	5113498	69.8	27.9	30.92	82.35	100
Guntur -Digital coverage for Businesses (Current Accounts)						
Month	Eligible Operative Current/ Business Accounts	% Internet Banking coverage	% POS/ QR coverage	% Mobile Banking etc. coverage	% Coverage with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
June 22	88570	67.43		33.35	50.73	100

Month	Srikakulam - Digital coverage for individuals (Savings Accounts)					
	Eligible Operative Savings Accounts	% Debit/ RuPay cards coverage	% Internet Banking coverage	Mobile Banking + UPI + USSD coverage	% AEPS coverage	% Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)
June 22	2590467	76.93	42.22	48.13	97.01	100
Month	Srikakulam - Digital coverage for Businesses (Current Accounts)					
	Eligible Operative Current/ Business Accounts	% Internet Banking coverage	% POS/ QR coverage	% Mobile Banking etc. coverage	% Coverage with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
June 22	26216	52.11		90.98	36.63	100

10.8 Availability of ATMs in the State of Andhra Pradesh

As on	No. of ATMs
31.03.2019	9600
31.03.2020	9876
31.03.2021	10330
31.03.2022	10187
30.06.2022	10095

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

- No. of ATMs have reduced in the current quarter due to CBI, UBI & APCOB

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 30.06.2022:

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	9014157	2948.19	658721	7419635	7930772
RRBs & Others	2412548	937.63	87166	1135326	2322741
Private Sector Banks	376548	106.86	120678	309745	334219
Grand Total	11803253	3992.69	866565	8864706	10587732
% to Total Accounts	-	-	7.34%	75.10%	89.70%
As on 31.03.2022	12246259	3432.75	782312	8567227	9749218

10.10 Progress report - Number of Enrolments under Social Security Schemes as on 30.06.2022

Type of Bank	As on 31.03.2022		As on 30.06.2022		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs including RRBs & coop	16830104	6984107	17004458	7170292	174354	186185
Pvt Sector Banks	684061	148890	684687	149222	626	332
Total	17514165	7132997	17689145	7319514	174980	186517

Atal Pension Yojana: Performance of Banks in the State during financial year 2022-23 upto June 22

Sector	As on 31.12.2021			As on 30.06.2022		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	315980	338186	107.03%	352160	95853	27.22%
Private Sector Banks	60520	23908	39.50%	63060	3410	5.41%
Regional Rural Banks	89600	84244	94.02%	101600	20881	20.55%
Total	466100	446338	95.76%	516820	120144	23.24%

(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.

SLBC of Andhra Pradesh has conducted a felicitation function on 12 July 2022 at SBLC office Vijayawada. The Top 3 Performing Banks and Districts were awarded with memento during the function. PFRDA has sponsored the program.

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 30.06.2022

Particulars	No of FLCs as on 31.03.22	No of FLCs as on 30.06.22
Number of FLCCs operating in the District Head Quarters	10	7
Number of FLCCs operating in Lead District Offices	8	5
Number of FLCCs operating in other Places	13	16
Total	31	28

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

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

All Rural Branches of banks are required to conduct one Financial Literacy Camp per month (on the third Friday of each month after branch hours)

No of camps conducted by FLCs & Rural Branches during 2021-22	Mar 22	June 22
No of FLCs	31	28
No of Special camps by FLCs	531	490
No of Target Specific camps by FLCs	875	635
No of camps by Rural Branches against the target of 7914 camps	5075	2116

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

Financial Literacy Centre and Rural Branches have been directed by RBI to conduct Financial Literacy camps. As per RBI instructions, "School Children" is one of the target groups for conducting specific camp. Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps for creating financial awareness to school children.

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

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

AGENDA 11- OTHER ISSUES

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

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

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

11.2 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 2022-23	Achievements
		SDG		
1	Number of Automated Teller Machines (ATMs) per 1,00,000 population (per 1 lakh population)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	25.79	20.37
2	Number of accounts (include deposit and credit accounts) of scheduled commercial banks (per 1,00,000 population)	Goal 8 : Economic Growth	2190	2047
3	Number of banking outlets per 1,00,000 population	Goal 8 : Economic Growth	113	138.80
4	Number of Functioning Branches of Commercial Banks per 1,00,000 population (Rate)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	15.23	15.33
5	Outstanding Credit to Micro, Small and Medium Enterprises (in Crs.)	Goal 8 : Economic Growth	80000	77832
6	Percentage of households with a bank account under PMJDY against target (%) (No of PMJDY Ac- 11803253)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	100	92.77
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1 : End Poverty	26.22	23.80
8	Percentage of women having an account at a formal financial institution - PMJDY (No of PMJDY Ac- 11803253- Female 6968294)	Goal 5 : Gender equality	60.00	59.08
9	Proportion of women account holders in PMJDY (%) (No of PMJDY Ac- 11803253- Female 6968294)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	59.2	59.03

S.No	Indicator	Indicator Category	Actual Target for Indicators 2022-23	Achievements
		SDG		
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (No. in Lakhs)	Goal 8 : Economic Growth	16	16.98

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

In the state of Andhra Pradesh, during financial year 2022-23 upto 30th June 22 Government of Andhra Pradesh has not declared any natural calamities.

11.4 Efforts towards Skill Development---

11.4.1 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.

11.4.2 Performance of RSETIs in the State

Performance of RSETIs in the State during 2022-23 up to 30.06.2022:

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		
2019-20	366	9815	368	9882	6552	3040
2020-21	406	10810	208	5002	3083	1437
2021-22	328	8555	290	7817	6048	2973
Jun 22	354	9452	173	4256	2742	1429

(Settlement includes candidates trained during previous quarter also)

Release of pending claims to RSETIs sponsored by Banks in AP

RSETIs in Andhra Pradesh state are conducting various skill development training programmes for unemployed rural youth free of cost and supporting the trained candidates in getting settlement. RSETIs in the State of Andhra Pradesh play a vital role in imparting training to the unemployed youth and promoting self-reliance among the people.

11.5 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.

11.6 Return of unspent Subsidy of various corporation loans of FY 2014-15 to 2018-19 -

The Andhra Pradesh scheduled castes coop. finance corporation Ltd, informed that un-utilized subsidy released from the year 2014-15 to 2018-19 under Bank-linked programme by the all-Welfare Corporations are lying idle with the Banks/Branches without any utilization since long time. Due to closing of APOBMMS portal from September 2020, the amount is still pending with the Bank/Branches. The APOBMMS portal is live now. The logins IDs and Passwords of all Bank/Branches were already shared to all Banks through SLBC. Hence, requested the kind attention of all concerned Banks for suitable steps to refund the unutilized subsidy.

In this regards all bankers are advised to:

1. Reconcile the subsidy amount received vis a vis utilized
2. Uploading of pending UCs
3. Returning of any left-over subsidy

With regular follow up at SLBC level and by the department the pending subsidy amount has been reduced from 515 crs. to 242 crs. during the last three months.

11.7 Position of MFI finance extended as on 30.06.2022

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	1152.9
2	Cumulative Loans Disbursed so far	1152.9
3	Total Loans outstanding	952.77
4	Total amount due for payment (Demand)	97.52
5	Total amount recovered	88
6	Total amount overdue	15.5
7	Out of (6) amount overdue [Standard]	0
8	Out of (6) amount overdue [NPA]	15.52
9	Non Fund exposure/Off Balance Sheet exposure O/s	0

11.8 Important Circulars issued by RBI during the Quarter - Update

Date	Reference	Title
April 28,2022	RBI/2022-2023/92 FIDD.GSSD.CO.BC.No.09/09. 01.003/2022-23	Master Circular on Credit Facilities to Minority Communities
July 07,2022	RBI/2022-23/85 FIDD.CO.LBS.BC.No.8/02.08. 001/2022-23	Formation of new districts in the State of Andhra Pradesh – Assignment of Lead Bank Responsibility

11.9 DCC / DLRC MEETINGS

Conduct of meetings during March 2022 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for March 2022:

Details of DCC / DLRC meetings conducted in 13 districts during March 2022 quarter are furnished hereunder.

Name of the District	DCC		DLRC	
	Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
Anantapur	01.06.2022	01.06.2022	01.06.2022	01.06.2022
Chittoor	18.06.2022	18.06.2022	18.06.2022	18.06.2022
East Godavari	01.06.2022	01.06.2022	01.06.2022	01.06.2022
Guntur	22.06.2022	22.06.2022	22.06.2022	22.06.2022
YSR	18.05.2022	18.05.2022	18.05.2022	18.05.2022
Krishna	10.06.2022	10.06.2022	10.06.2022	10.06.2022
Kurnool	31.05.2022	31.05.2022	31.05.2022	31.05.2022
SPSR Nellore	04.06.2022	04.06.2022	04.06.2022	04.06.2022
Prakasam	25.05.2022	25.05.2022	25.05.2022	25.05.2022
Vizianagaram	24.06.2022	24.06.2022	24.06.2022	24.06.2022
Visakhapatnam	22.06.2022	22.06.2022	22.06.2022	22.06.2022
West Godavari	18.05.2022	18.05.2022	18.05.2022	18.05.2022
Srikakulam	11.05.2022	11.05.2022	11.05.2022	11.05.2022

11.10 Timely Submission of data to SLBC by Banks and LDMs

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

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

