

221st Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

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AGENDA 1 – ADOPTION OF THE MINUTES OF 220th SLBC MEETING

Adoption of the minutes of 220th SLBC meeting of AP held on 11.10.2022 and other meetings of SLBC held after 11.10.2022

The minutes of 220th SLBC meeting held on October 11, 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 11.10.2022 and up to 10.12.2022 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
220 th Meeting of SLBC of AP	11.10.2022

Details of Sub Committee Meetings held after 11.10.2022

Agenda Items	Date of Meeting held
<ul style="list-style-type: none"> ▪ Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries ▪ Grant Assistance from MANARD under FIF-Installation of Roof top solar units /UPS at branches of DCCB. 	07-11-2022
<ul style="list-style-type: none"> ▪ Alignment of activities with RSETIs, Grant Assistance from MANARD under FIF- Installation of Roof top solar units /UPS at branches of APGB ▪ Lending by financial institutions against the security of property cards issued under the SVAMITVA scheme ▪ Priority Sector SHG Loans up to Rs 20 lakhs- Waiver of processing Charges, inspection charges/ Adhoc service Charges 	08.12.2022

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

Agenda Item	Action Point	Action Initiation By	Status of Action initiation.
SDG	Special plan of action to be rolled out to improve the state position in respect of Branch and ATM network in the State as per the value set by NITI AYOJ	All Banks, LDMs and SLBC	SLBC is closely monitoring along with LDMs for opening of Brick and Mortar branches in 186 unbanked Villages, which are identified by Government of Andhra Pradesh. As such location wise viability survey was conducted and the report was submitted to Government by respective LDMs for further action.

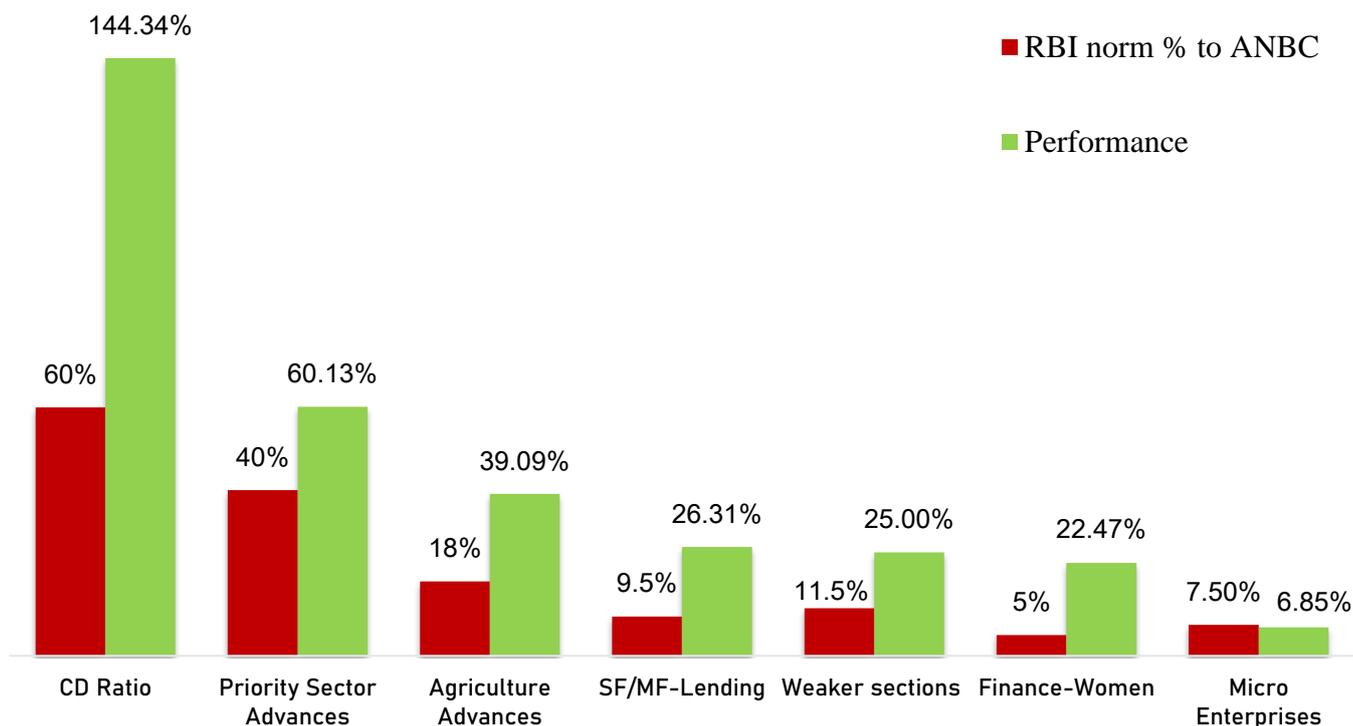
Agenda Item	Action Point	Action Initiation By	Status of Action initiation.
AP TIDCO YSR Jagananna Nagar scheme	Applications to be submitted to bank branches by 30 th Oct 2022. Sanctions to be accorded in all eligible cases by 30 th Nov 2022. Disbursement of loans to be completed in all cases as per the progress of the project by Dec 31 st 2022.	All concerned banks	SLBC Vide Letter No SLBC/196/137 Dated 15.11.2022 advised all the banks accordingly. The scheme progress is furnished in Agenda no -8.2.2
SHG Loans- Interest Reduction & waiver of processing and documentation charges	Banks to explore the possibility to reduce the higher rate of interest and full waiver of processing and documentation charges irrespective of loan limit.	Banks	SLBC Vide Letter No SLBC/196/137 Dated 15.11.2022 advised all the banks accordingly .Response is awaited .
Tenant Farmer Finance	Banks have to encourage finance to the tenant farmers through JLG mode.	All Banks	SLBC Vide Letter No SLBC/196/137 Dated 15.11.2022 advised all the banks accordingly. The progress is furnished in Agenda 4.6
Power Subsidy through DBT mode - Opening of Bank account	All Banks are requested to prioritize the opening of of Bank account to the farmers with the support of VS staff and to adopt the approved SOP in transmission of subsidy amount through farmers account,	Banks and VS/WS dept/Energy (Electricity)Dept.	SLBC Vide Letter No SLBC/196/137 Dated 15.11.2022 advised all the banks accordingly
Digital District	State controllers of banks shall instruct their district coordinators of Bapatla, Eluru, East Godavari, Kurnool, Palnadu, SPSR-Nellore, to extend their fullest cooperation in achieving the 100% digitalization of the district by December 31,2022.	Action: All banks	SLBC Vide Letter No SLBC/196/137 Dated 15.11.2022 advised all the banks accordingly
Subsidy Return of Various Corporation Loans	Banks to complete the pending subsidy returns by end of November 2022	Action: Banks	SLBC Vide Letter No SLBC/196/137 Dated 15.11.2022 advised all the banks accordingly. The unspent subsidy position with Banks was reduced to 7.79cr from 905 crs

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.09.2022
2.1 Banking at a Glance in Andhra Pradesh as on 30.09.2022

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2674	2326	1982	699	7681
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		435183	-	
Total Advances in the State		628135	-	
Credit Deposit Ratio		144.34%	60%	
Total Priority Sector Advances		349947	-	
% of Priority Sector Advances to ANBC		60.13%	40%	
Of Above				
Agricultural Advances		227473	-	
% of Agrl. Adv. to ANBC		39.09%	18%	
Of Above				
Small & Marginal Farmers		153125	-	
% Small & Marginal Farmers to ANBC		26.31%	9.5%	
Micro & Small Enterprises		64743	-	
(% to ANBC)		11.12%		
Out of which Micro Enterprises		39842		
(RBI norm – 7.5% of ANBC)		6.85%	7.50%	
Medium Enterprises		13447	-	
Total MSME		78190	-	
(% to ANBC)		13.44%	-	
Export Credit		178.60	-	
Education		4025	-	
Housing		31787	-	
Social Infrastructure		55.92	-	
Renewable Energy		22.67	-	
Others		8215	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		47252	-	
Advances to Weaker Sections		145514		
% Weaker Sections advances to ANBC		25.00%	11.5%	
Advances to Women		130781	-	
% of Women advances to ANBC		22.47%	5%	
Advances to SC/ST		29841	-	
Advances to Minorities		18842	-	

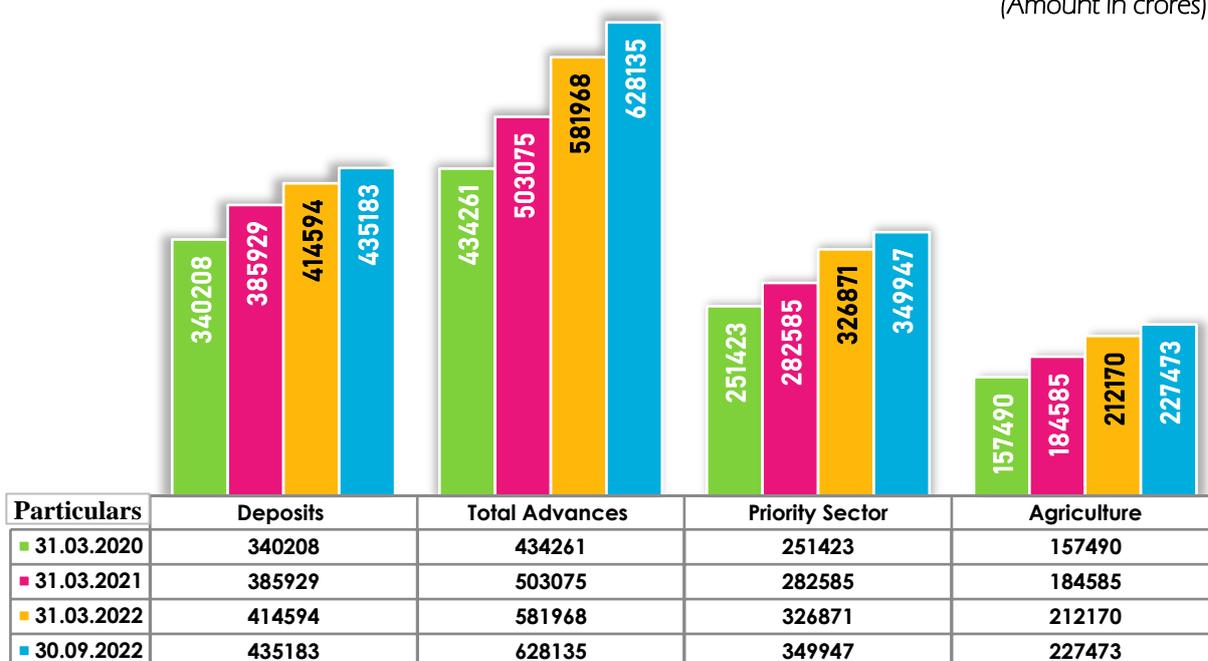
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators vs. Performance as on 30.09.2022



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 30.09.2021	As on 31.03.2022	As on 30.09.2022	%Increase over Sep,21	%Increase over Mar ,22
Deposits	3,40,208	3,85,929	3,96,281	4,14,594	4,35,183	9.82%	4.97%
Advances	4,34,261	5,03,075	5,38,012	5,81,968	6,28,135	16.75%	7.93%

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 30.09.2022
1	Total Number of Branches	7,379	7,509	7515	7617	7,681
	Incremental No of Branches	194	130	6	102	64
	% of increase	2.70%	1.76%	0.08%	1.36%	0.84%
2	Deposits	3,12,642	3,40,208	3,85,929	4,14,594	4,35,183
	Incremental Deposits	26,784	27,566	45,721	28,665	20,589
	% of increase	9.37%	8.83%	13.44%	7.43%	4.97%
3	Total Advances	3,97,350	4,34,261	5,03,075	5,81,968	6,28,135
	Incremental advances	65,329	36,911	68,814	78,893	46,167
	% of increase	19.68%	9.30%	15.85%	15.68%	7.93%
4	Priority Sector Advances	2,40,220	2,51,423	2,82,585	3,26,871	3,49,947
	Incremental Priority advances	37,283	11,203	31,162	44,286	23,076
	% of increase	18.37%	4.69%	12.39%	15.67%	7.06%
5	C.D. Ratio	127.09%	127.65%	130.35%	140.37%	144.34%
	C.D. Ratio as per RBI norm	60%				

2.2.3 Statement of Priority Sector Advances (Outstanding):

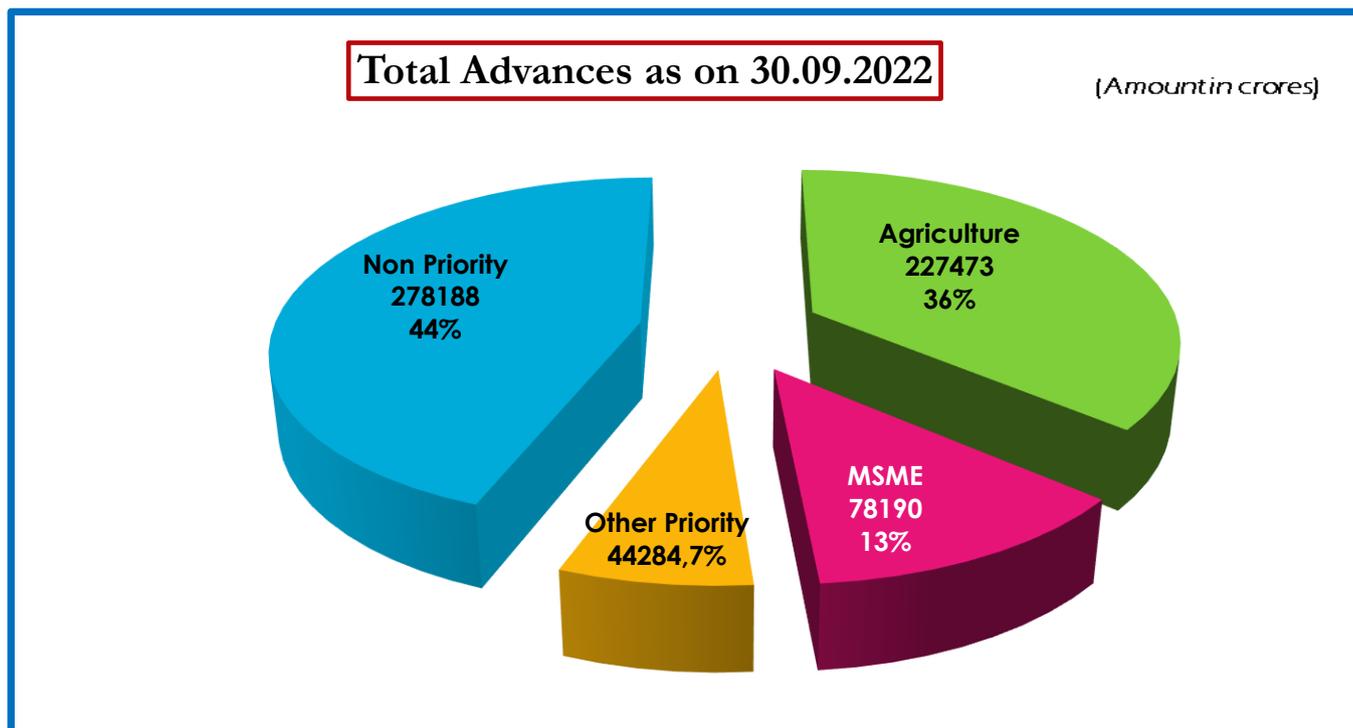
(Amt.in Crores)

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 30.09.22
1	Short Term Production loans	98,078	1,04,940	1,22,196	1,22,369	1,47,557
2	ATL (Incl Infra & Ancillary)	51,186	52,550	62,388	89,801	79,916
3	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,12,170	2,27,473
	% of Agrl. Advances to ANBC	44.96%	39.63%	42.50%	42.17%	39.09%
4	Micro & Small Enterprises	51,398	52,122	53,428	63,481	64,743
	(% to ANBC)	15.48%	13.11%	12.30%	12.62%	11.12%
	Medium Enterprises classified as	6,627	5,951	8,556	12,219	13,447
	MSME Total	58,025	58,073	61,984	75,700	78,190
	(% to ANBC)	17.48%	14.66%	14.27%	15.05%	13.44%
5	Export Credit	543	692	460	171	179
6	Others' under Priority Sec Adv	32,388	35,167	35,557	38,830	44,106
	(% to ANBC)	9.75%	8.85%	8.18%	7.72%	7.58%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871	3,49,947
% of Priority Sector Adv to ANBC (RBI		72.35%	63.27%	65.07%	64.97%	60.13%

Note : ATL advances have declined in current quarter due to - 15% negative Q-o-Q growth of Canara Bank

2.2.4 Bank Branches:

Particulars	As on 31.03.2020	As on 31.03.2021	As on 30.09.2021	As on 31.03.2022	As on 30.09.2022	Inc/Dec over Mar 2022	Inc/Dec over Sep 2021
Rural	2637	2642	2651	2673	2673	0	22
Semi Urban	2323	2306	2298	2325	2326	1	28
Urban	1857	1837	1848	1895	1980	85	132
Metro	692	730	718	724	702	-22	-16
Total	7509	7515	7515	7617	7681	64	166



2.3 District wise position of CD ratio as on 30.09.2022

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	110%
2	Anakapalli	157%
3	Ananthapuramu	143%
4	Annamayya	135%
5	Bapatla	171%
6	Chittoor	111%
7	Dr. B.R.Ambedkar Konaseema	160%
8	East Godavari	152%
9	Eluru	158%
10	Guntur	123%
11	Kakinada	125%

S.No.	Name of the District	CD Ratio
12	Krishna	194%
13	Kurnool	138%
14	Nandyal	171%
15	NTR	189%
16	Palnadu	224%
17	Parvathipuram Manyam	147%
18	Prakasam	179%
19	SPSR Nellore	151%
20	Sri Sathya Sai	148%
21	Srikakulam	129%
22	Tirupati	78%
23	Visakhapatnam	117%
24	Vizianagaram	136%
25	West Godavari	173%
26	Y.S.R	143%
Grand Total		144%

The CD Ratio in the State of Andhra Pradesh is 144% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 78% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY23) AS ON 30.09.2022

3.1 Achievement of Annual Credit Plan as on 30.09.2022 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 30.09.2022)	% of Achievement
A	Priority Sector	235680	138424	58.73%
B	Non-Priority Sector	83800	104377	124.55%
C	Total Credit Plan	319480	242800	76.00%

3.1.2 Priority Sector:

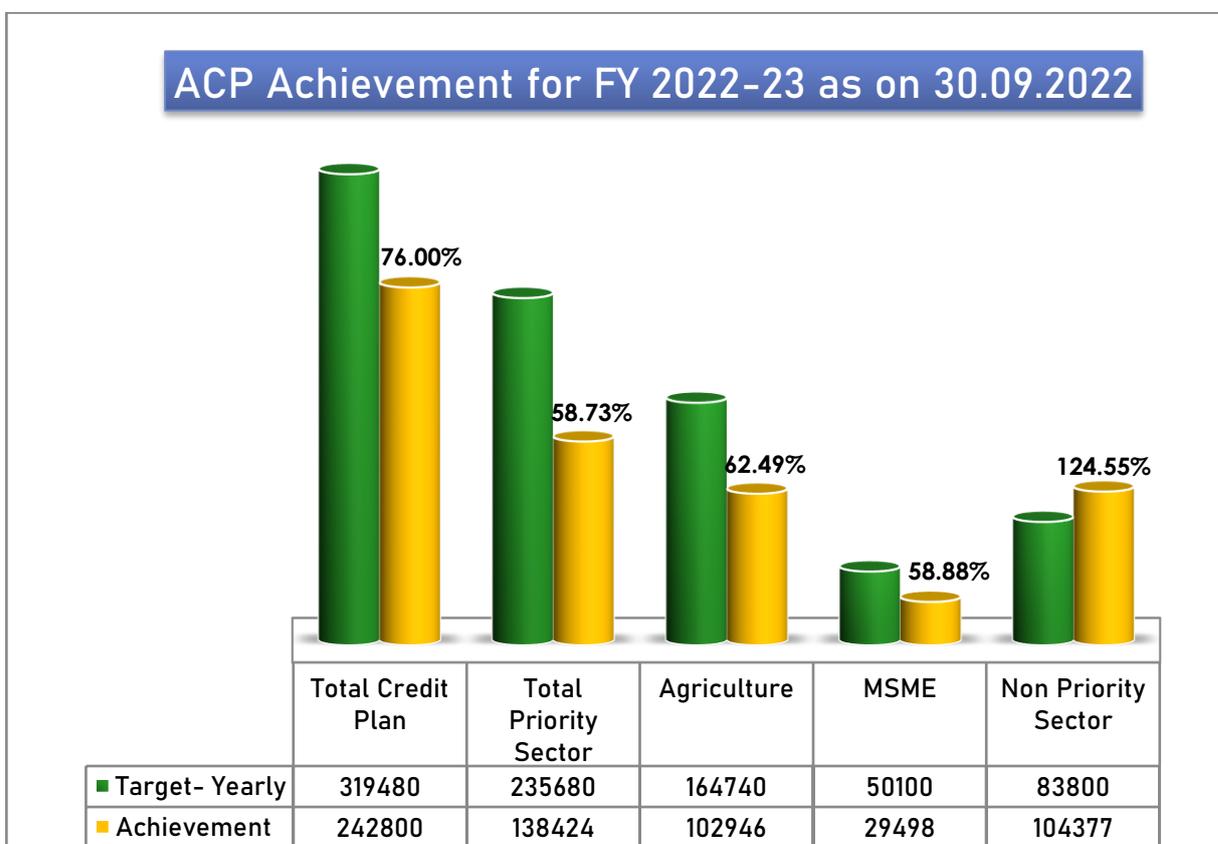
(Amt. in Crores)

S.No	A. Agriculture			
	Segment	Target 2022-23	Achievement (Disbursements during 01.04.22 to 30.09.2022)	% of Achievement
1	Short Term Crop Production Loans.			
	Kharif	71732	59793	83.36%
	Rabi	49848	0	NA
	Total	121580	59793	49.18%
2	Agriculture Term Loans.			
	Kharif	20744	35309	170.21%
	Rabi	14416	0	NA
	Total	35160	35309	100.42%
3	Total Farm Credit			
	Kharif	92477	95102	102.84%
	Rabi	64263	0	NA
	Total	156740	95102	60.67%
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	4000	7844	196.11%
	Rabi	4000	0	NA
	Total	8000	7844	98.05%
5	Total Agriculture			
	Kharif	96477	102946	106.71%
	Rabi	68263	0	NA
	Total	164740	102946	62.49%
B. MSME				
1	Micro Enterprises	23300	14219	61.03%
2	Small Enterprises	18000	9402	52.23%
3	Medium Enterprises	8800	5878	66.79%
4	Total MSME	50100	29498	58.88%
C. Other Priority Sector Advances				
1	III. Export Credit.	1080	46	4.26%
2	IV. Others under Priority Sector			
	a. Education	1790	430	24.04%
	b. Housing	11100	2036	18.34%
	c. Others	6870	3467	50.47%

Note: Huge increase in ATL disbursement is due to Canara Bank (11,964 crs.)

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	242800	76.00%
Priority Sector	235680	138424	58.73%
Agriculture	164740	102946	62.49%
MSME	50100	29498	58.88%
Non-Priority Sector	83800	104377	124.55%

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)		(30.09.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	169200	159253 (94%)	187550	196982 (105%)	213560	231873 (109%)	235680	138424 (59%)
2	Non-Priority sector	60000	68629 (114%)	64050	90652 (142%)	69820	145563 (208%)	83800	104377 (125%)
3	Total Credit Plan	229200	227882 (99%)	251600	287634 (114%)	283380	377436 (133%)	319480	242800 (76%)

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)		(30.09.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	84000	89273	94629	109210	110422	115459	121580	59793
2	Agrl. Term Loans incl. allied activities	31000	24724	34031	37669	38078	61494	43160	43153
3	Total Agriculture	115000	113997	128660	146879	148500	176954	164740	102946
4	MSME	36000	37872	39600	40312	44500	44815	50100	29498
5	Others under Priority Sector incl. export Credit	18200	7384	19291	9791	20560	10104	20840	5979
	Total Priority Sector	169200	159253	187551	196982	213560	231873	235680	138424

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 30.09.2021	Disbursements from 01.04.2022 to 30.09.2022	% Increase
1	Priority sector	100990	138424	37.07%
2	Non-Priority sector	70530	104377	47.99%
3	Total Credit Plan	171520	242800	41.56%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2021 to 30.09.2021	Disbursements from 01.04.2022 to 30.09.2022	% Increase
1	Short term Crop Production Loans	56940	59793	5.01%
2	Agr. Term Loans (incl. infra & anc)	13592	43153	217.49%
3	Total Agriculture	70532	102946	45.96%
4	MSME	24896	29498	18.49%
5	Other Priority Sector incl. Exp. Crdt.	5562	5979	7.50%
6	Total Priority Sector	100990	138424	37.07%

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 30.09.2022
1	Short Term Prodn loans	98,078	1,04,940	1,22,196	1,22,369	1,47,557
2	Total Agrl. Term Loans	41,956	45,630	57,121	72,894	64,273
	Total Farm Credit	1,40,034	1,50,570	1,79,317	1,95,263	2,11,830
3	Agril Infra & Ancill	9,230	6,920	5,268	16,907	15643
4	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,12,170	227473
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	44.96%	39.63%	42.61%	42.17%	39.09%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 30.09.2022

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	2,000	1485.44	74.27
2	Dairy	6,000	4674.01	77.90
3	Poultry	1,000	466.60	46.66
4	Fisheries	2,000	1685.88	84.29

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.
- Banks are requested to monitor and issue suitable instructions to those BCs who are not complying with the SOP

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 & Kharif 2020-21 Claims in the portal was completed by the Banks.
- 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.
- Data of release position: Year Wise Release position.

Sl.No	Year of disbursal	Season	No of farmers	Interest subsidy (Rs)
1	2019-20	Vaddi leni Runalu (VLR)2017-18 claims	64431	96.43
2	2020-21	Vaddi leni Runalu(VLR) pending claims form 2014-15 to 2018-19	3842094	688
		SVPR Kharif 2019 claims	1426994	289.68
		2020-21 Total	5269088	977.96
3	2021-22	SVPR Rabi 2019-20 claims	561540	92.39
		Kharif 2020 claims	670132	115.33
		2021-22 Total	1231672	207.72
4	2022-23(present release)	Rabi 2020-21 claims	254568	45.22
		Kharif 2021 claims	567843	115.33
		2022-23 Total	822411	160.55
Grand Total			7387602	1442.66

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 has been 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 APGICL, 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 October 2023
- 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 30.09.2022 is as follows :

(Amt. in Crores)

Target		Mode	September-22	
A/Cs	Amount		A/Cs	Amount
331771	4000	CCRC	78900	602.30
		JLGs & RMGs	17760	104.60
		Others	31455	220.23
		Total	128115	927.13
% of Achievement-Amt			38.61	23.17

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

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 30.09.2022.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
89,826	1,44,888	4,766	15,744

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.

Department of Financial Services, Ministry of Finance vide their letter F No 3/52/2022 dated 14-09-2022 has informed that the campaign was extended till 15.03.2023.

The progress as on 19.11.2022(From KCC Portal) of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
57193	52147	3857	1189
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
12546	9655	2765	126

*The reasons for pendency

AH activity :

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

Fishery activity :

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

4.8 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 51.30 lakhs loan accounts in the AP web-land portal as on 30.09.2022 and charges were approved for 48.54 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 & 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 e Karshak

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

Login Credentials are as below :-

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

4.9 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 30.09.2022

(Amt.in Crores)

Particulars	31.03.2020		31.03.2021		31.03.2022		30.09.2022	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1171145	28533	1500375	30765	1592097	38045	1543950	39842
Small Enterprises	148178	23589	105316	22663	147562	25435	84426	24901
Total MSE	1319323	52122	1605691	53428	1739659	63481	1628376	64743
% of Micro to MSE	88.77%	54.74%	93.44%	57.58%	91.52%	59.93%	94.82%	61.54%
Medium Enterprises	12586	5951	17467	8555	9809	12219	9657	13447
Total MSME	1331909	58073	1623158	61983	1749468	75700	1638033	78190

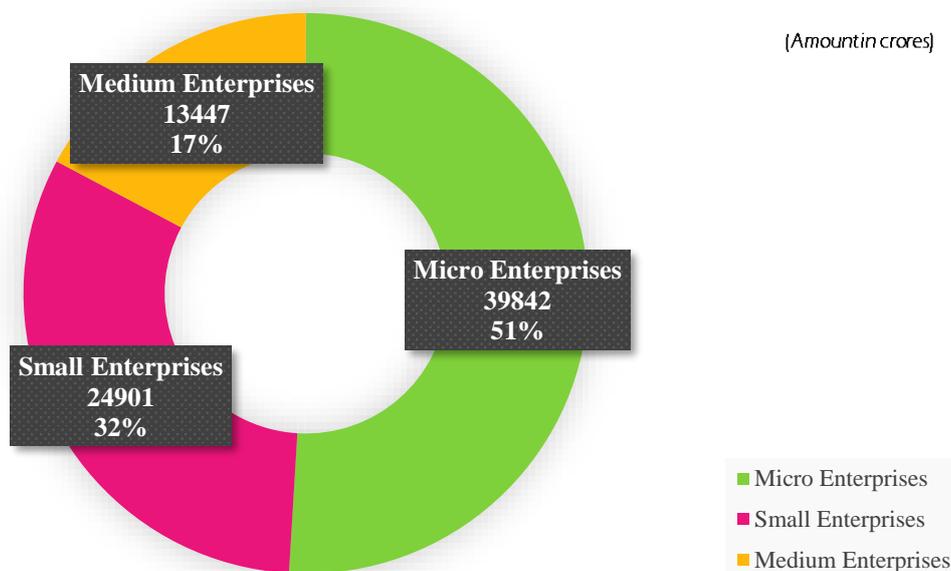
Note: Decline in Accounts of Small entrps has been reported due to IOB and SBI

5.2 Disbursements under ACP 2022-23 for MSME sector

(Amt. in Crores)

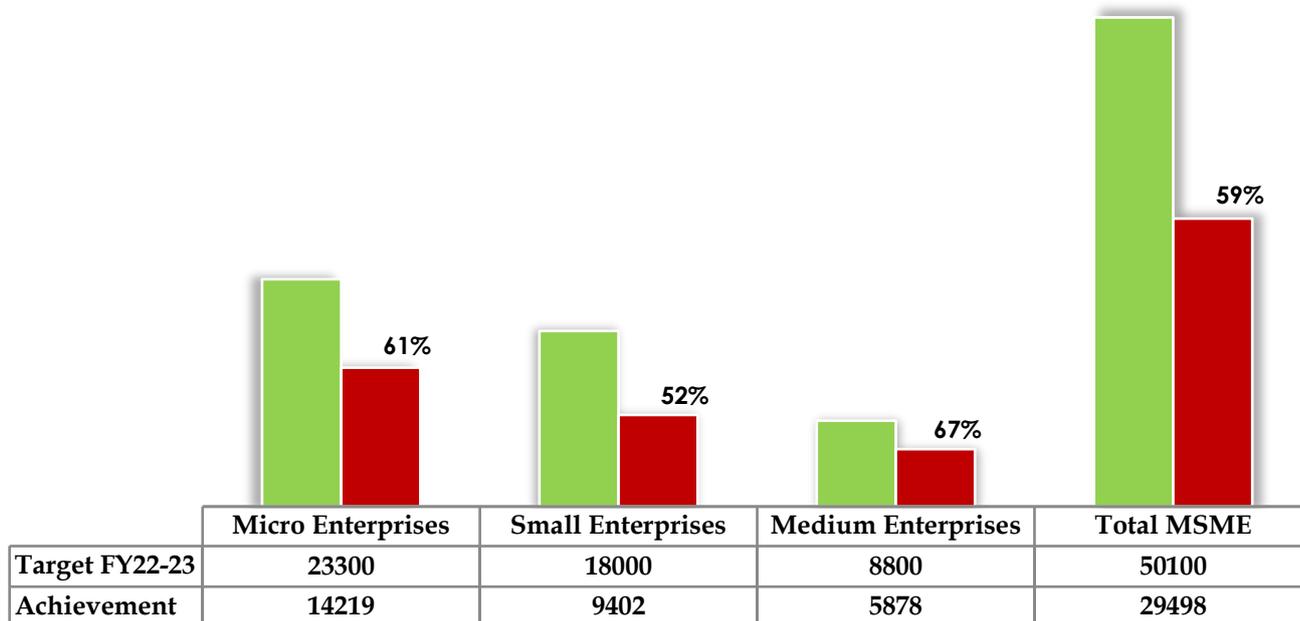
Sector	Target 2022-23	Achievement (Disbursements during 01.04.2022 to 30.09.2022)	% of Achievement
Micro Enterprises	23300	14219	61.03
Small Enterprises	18000	9402	52.23
Medium Enterprises	8800	5878	66.79
Total MSME	50100	29498	58.88

MSME Outstanding position as on 30.09.2022



(Amount in crores)

MSME ACP Achievement as on 30.09.2022



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Jun-22 %	Sep-22 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises(Sep 21 to Sep 22)	20%	18.81%	22.20%	14.70%
MSE as on Sep-21- Rs.56444 cr				
MSE as on Sep-22- Rs.64742 cr				
10 % annual growth in the number of micro enterprise accounts (Sep 21 to Sep 22)	10%	6.11%	0.82%	3.72%
No. of Micro Ent. as on Sep-21- 1488527				
No. of Micro Ent. as on Sep-22- 1543950				
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	71.20%	72.95%	70.59%
MSE as on Sep-21- Rs. 56444 cr				
Micro Ent. as on Sep-22- Rs.39842 cr				

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

Year	Proposals covered during the year	
	No. of A/cs.	Amount (in Crs.)
2019-20	15168	511.90
2020-21	148452	1134.01
2021-22	49848	1455.81
June-22	76596	632.00
Sep-22	124457	1335.63

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
Sep-22	1266	12.30

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 30.09.2022

(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
Sep 2022	343880	31787	48369	2036

6.2 Education Loans (Priority Sector)

6.2.1 Position of Education Loans as on 30.09.2022:

(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
Sep 2022	86720	4025	18778	430

6.2.2 Education Loan to SCs/STs/OBCs for the year 2022-23 (as on 30.09.2022):

(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
Sep 2022	745	32	168	8	2972	119

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 30.09.2022 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
Sep 2022	178.60	55.92	22.67

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 Gol for installing wind power projects. As per the assessment of MNRE, the estimated gross potential is 44,229 MW in the State.
- ❖ Banks can also focus on encouraging more use of solar pump-sets. Proactive financing of solar home lighting system, water heating system & solar pumping system. Extending support for solar street lighting and solar fending through subsidy schemes.

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

(Amt in Crores)

S.No	Year ended	Weaker sections	Women	Minority communities	SC/ST
1	March 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	Sep 2022	145514	130781	18842	29841
	Stipulation	11.5% of ANBC	5% on ANBC	--	---
	% for Sep 2022	25.00%	22.47%	3.24%	5.13%
	% 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. As per RBI guidelines all Banks are advised to comply the following

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

AGENDA 7 - NPAs

Position of NPAs under various sectors as on 30.09.2022

(Amount in crores)

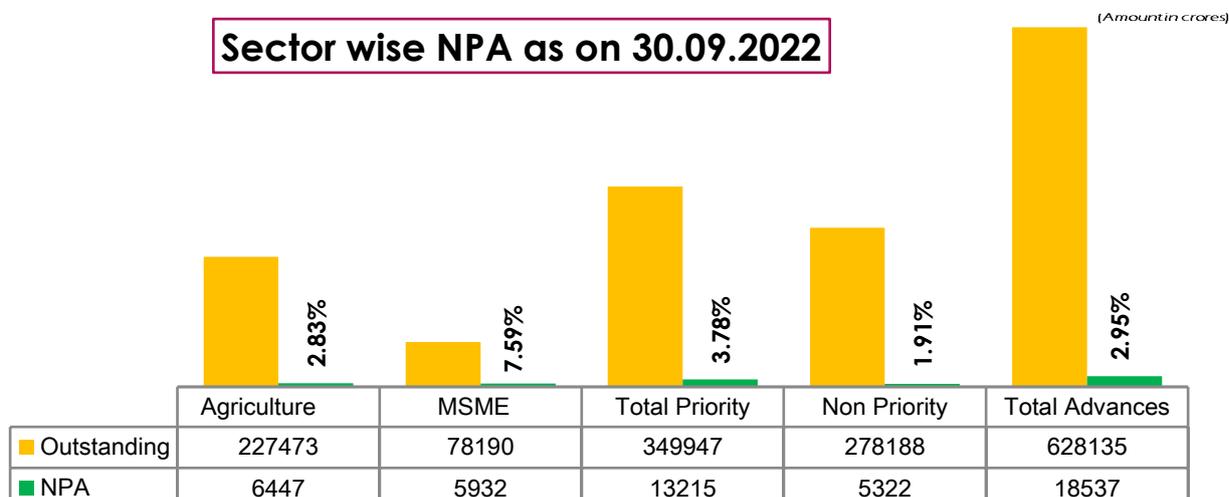
Year	Advances O/S	NPA	% NPA
2019-20	434261	14409	3.32%
2020-21	503075	14425	2.87%
2021-22	581968	18526	3.18%
Sep 2022	628135	18537	2.95%

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			Sep-22		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	122369	3509	2.87%	147557	3698	2.51%
2	ATL	72894	1827	2.51%	64273	1590	2.47%
3	Agriculture	212170	6458	3.04%	227473	6447	2.83%
4	MSME Sector	75700	6200	8.19%	78190	5932	7.59%
5	Housing Loans	30252	376	1.24%	31787	370	1.16%
6	Education Loans	3795	108	2.84%	4025	106	2.62%
7	Priority Sector Loans	326871	13291	4.07%	349947	13215	3.78%
8	Non-Priority sector	255096	5235	2.05%	278188	5322	1.91%
9	SHGs	40490	250	0.62%	47252	250	0.53%
10	Central Govt. Sponsored Schemes	25650	878	3.42%	26750	1124	4.20%
11	State Govt. Sponsored Schemes	20896	2166	10.36%	21814	2714	12.44%

Sector wise NPA as on 30.09.2022



AGENDA 8 - LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

8.1 Government of India Schemes

8.1.1 Stand up India Scheme:

Performance under Stand Up India as on 30.09.2022									
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	4621	1622	35.10%	4621	5562	120.36%	9242	7184	77.73%
Private Sector Banks	757	201	26.55%	757	670	88.51%	1514	871	57.53%
RRBs	766	121	15.80%	766	271	35.38%	1532	392	25.59%
Total (Sep 22)	6144	1944	31.64%	6144	6503	105.84%	12288	8447	68.74%
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 04.11.2022 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.22 to 04.11.22			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	8428	328.49	1881.14	2201.98	4411.61	52.34%
Private Sector Banks	1408	24.64	360.75	327.24	712.63	50.61%
RRBs	1013	148.89	658.17	1047.70	1854.76	183.10%
Others	1151	140.27	0.65	0.00	140.92	12.24%
Total (Sep 22)	12000	642.29	2900.71	3576.92	7119.92	59.33%
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 04.11.2022			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	61.62%	74.89%	75.06%	71.81%
SC	7.45%	5.17%	5.13%	6.29%
ST	2.31%	1.91%	1.88%	1.97%
OBC	28.63%	18.03%	17.93%	19.94%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	50.89%	26.89%	26.93%	26.44%
New Entrepreneurs/ Accounts	44.05%	47.35%	47.02%	44.38%
Minority	6.31%	4.23%	4.21%	4.49%
PMJDY OD Account	1.18%	0.04%	0.01%	0.03%

8.1.4 Handloom Weavers – Mudra Scheme:

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh upto September, 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	8755	5765.70	1114	779.65	1068	744.25	7687	5021.45

(Source: Handlooms & Textiles Department)

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

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 05.11.2022 (online portal) (No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
2.98	2.53(84%)	0.46(15%)	2.22(74%)	0.32(11%)

(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
92,132	55,743(60%)	36,389(40%)	33,267(36%)	22,476(24%)

3rd Tranche Details :

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
229	149(65%)	80(35%)	128(56%)	21(9%)

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

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

The revised guidelines are effective from 27.07.2022

8.1.6 Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the last 3 years

(Amt in Lakhs)

S 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 30.09.2022)

(Amt. in Lakhs)

S No	Name of the Org.	Target 2022-23			Achievement			% Achievement		
		No. of project	Margin Money	Emp.	No. of projects	Margin Money	Emp.	No. of projects	Margin Money	Emp.
1	KVIC	1766	5271.88	14128	133	716.90	1064	8	14	8
2	KVIB	2168	6437.68	17344	262	1039.79	2096	12	16	12
3	DIC	2840	8398.70	22720	648	2622.74	5184	23	31	23
Total		6774	20108.26	54192	1043	4379.43	8344	15	22	15

(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

S No	Particulars	Earlier	Modified
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
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	Dairy products making is allowed including milk collection of sheeps, cow, buffalo, horse and donkey, excluding purchase of animals
11.	Sericulture, Horticulture, Floriculture, Aquaculture	Not Permitted	Value addition & linked products are allowed excluding cultivation of crops
12.	Plastic items	Below 25 microns are not permitted	Below 75 microns are not allowed however consideration of plastic based products are permitted.
13.	Registration	-	All PMEGP units should be encouraged to register with UDYAM portal & MSME data book.
14.	Selection of Beneficiaries	By DLTFC headed by District Collector	Implementing agency will directly Validate and forward to Banks.
15.	Monitoring	-	DLMC has been constituted as District Collector as Chairman & Convener is Industries Dept for each District to monitor the PMEGP in every quarter.
16.	Margin Money Subsidy	Uploading TDR/SRF is optional to upload in the portal	Mandatory to upload TDR/SRF in the portal immediately.

S No	Particulars	Earlier	Modified
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 30.09.2022

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	1600	16.00	2874	28.74	179	179
2	SEP (Groups)	100	5.00	65	3.25	65	65

(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 19.11.2022			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
3656	889	547	2220

- Banks are requested to accord suitable action on pending applications

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

- The condition of One District One Product (ODOP) for new enterprises has been removed in the modified scheme guidelines issued by MoFPI, Gol. Therefore, proposals for establishment of new enterprises of any product can be considered for loan sanction.
- 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.

(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 30.09.2022 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
730	1051	358	348	232	279	135	163	80	180

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 30.09.2022 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	232239	7536	172658	7265	65724	599	91%	88%	7%

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. SERP, MEPMA & Village/Ward Secretariats Functionaries /Volunteers are extending support to the Bankers for recovery of loans as well. 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 disbursed (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
6	Phase 5(After Aug 2022)	2.96

- 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.

The following Modifications were effected in scheme implementation

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 is reported as defaulter.

5. Special Chief Secretary -GVVV & 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 Cheyutha Scheme

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

- SLBC had formulated SOP to extend finance under the scheme.
- Banks are extending credit support to meet cost gap of their opted livelihood activity
- Govt had developed an exclusive portal to monitor the progress in real time.
- For retail activity 100 % applications were provided with Bank credit support

Phase-I (2020-21)	Units groundings - Milch Animal: 1,15,912; Sheep & Goat: 72,827
Phase-II (2021-22)	Units groundings - Milch Animal: 49,608; Sheep & Goat: 24,170
Phase-III (2022-23)	As per Hon'ble Chief Minister directions, action plan prepared to cover all new entrants for the year 2022- targeting One (1) Lakh animals
	Joint Identification camps with AH Department and SERP functionaries at RBK level for 1,00,000 Cheyutha beneficiaries who are willing to take livestock units started since 21.11.2022

8.2.3 PMAY (U)- AP TIDCO- Housing Loans (YSR Jagananna Nagar) :

Government of AP is implementing Pedalandariki Illu under Navaratnalu as a flagship 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 22.11.2022 is as under

(Amt. in crores)

Particulars	A/Cs	Amount
Target	119968	4107.00
Tripartite Agreement executed	90304	3088.00
Pending Due to court cases	1420	49.00
Cases where construction progress is below 25% migration, CIBIL Issues, Age & Non interested	1187	41.00
	5200	178.00
Net eligible cases	82497	2837.00
Of above Sanctions	61630 (74%)	2108.00
Of above Disbursements	56507 (92%)	1495.00

*Disbursements made based on work progress

In order to obviate certain practical issues, SLBC has resolved following relaxations.

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 EMIs.

8.2.4 Power Sector Reforms in the State of AP.

GOI as part of power sector reforms informed that all the farmers electricity connections to be fixed with meters and bill will be generated every month.

The Government of AP is extending free electricity to farmers under YSR Electricity Subsidy scheme.

As per Gol, directions, Govt of AP decided to extend power subsidy to farmers through DBT mode and as per following mechanism.

- The Subsidy as per the bill generated will be credited to farmers existing bank accounts, and after crediting the same will have to be debited by bank for onward payment to Electricity companies in T+1 day.
- Farmers as part of the enrolment to YSR electricity Subsidy have given a mandate to debit their accounts as part of the subsidized amount payment to electricity companies.

The above project has been successfully implemented in Srikakulam district on pilot basis, now the government decided to implement the same in all district of the state.

All members are requested to extend cooperation for opening of accounts to identified farmers and remittance of subsidy through DBT as per prescribed protocol.

8.2.5 Brick and Mortar branches in 186 unbanked Villages

Finance Department, Government of Andhra Pradesh, submitted a list of 186 villages identified as unbanked villages falling beyond 5 KM radius. Further SLBC was advised to chalk out plan of action to open Brick and Mortar Bank Branches in these locations. Accordingly SLBC has advised the respective LDMs to conduct viability survey for opening of Brick and Mortar branches in the said Villages.

As such location wise viability survey was conducted and the report was submitted to Government by respective LDMs for further action.

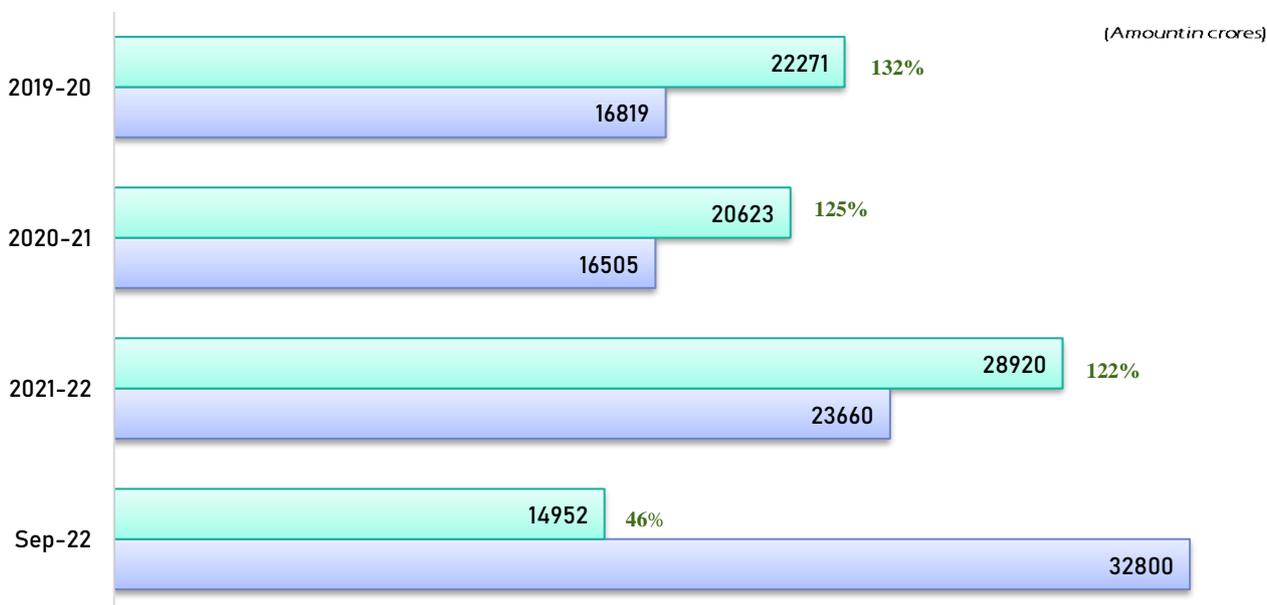
8.2.6 Progress under SHG-Bank linkage: as on 30.09.2022:

(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
Sep 2022	26000	290584	11777	6800	37137	3175	32800	327721	14952

SHG Bank Linkage Target vs Achievement - last 3 Years

(Amount in crores)



	Sep-22	2021-22	2020-21	2019-20
■ Achievement	14952	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 all other Banks have on boarded on to the new portal. SLBC has extracted the data from standardized portal for the quarter Sep 2022 to review the progress of various parameters in 221 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

9.3 Nation-wide Intensive Awareness Programme 2022: Collaboration with Regulated Entities.

Reserve Bank of India (RBI) vide Lr no CO.CEPD.OBD.No.S1234/50-01-001/2022-2023 September 25, 2022, informed that in addition to the on-going RBI initiatives to enhance the level of financial education and awareness amongst the customers, in order to enhance the awareness level, launched a pan India Intensive Awareness Campaign from 1st Nov to 30th November 2022. The objective behind the said campaign is to enhance public awareness on financial customer rights, Internal Grievance Redress (IGR) as well as the Alternate Grievance Redress (AGR) mechanism of RBI, particularly targeting the hitherto, unreached and isolated segments of population and regions, including the farthest and remotest locations of the country.

Considering that Regulated Entities (Banks) are the first touchpoint for their customers, also included in the campaign to reach and infrastructure, for ensuring percolation of the awareness initiative to the very last mile, especially the Tier-III to VI cities, rural areas and the remotest locations in the country.

The following activities are being conducted under the campaign.

- Outreach programmes, Townhall meetings, workshops, social media interviews / Q & A sessions, customer melas, street plays, any other

- Advertisements, Walk the talk, Websites, apps, multimedia – TV, radio, social media handles, Youtube, Instagram etc
- Awareness Programmes planned at Village Level (Gram Sabha, posters/ screens at Villages, meeting with Senior citizens / differently abled at branches), Block Level (Help of block level administrative set up, Agri markets), District Level (District Administration, Educational institutions, Cinema halls) and in Cities (Townhall meetings, Programs in Educational institutions., Cinema halls)

9.4 Pilot FI Campaign at Gram Panchayat (GP) Level (15.10.2022 to 26.11.2022)

Department of Financial Services (DFS), Ministry of Finance vide Ir no F.No.6/62/2022-(FI-Mission Office) informed that in a view to further deepen the Financial inclusion related intervention, DFS has decided to organize a pilot campaign at Gram Panchayat (GP) level on the theme – “Vittiya Samaveshan se sashkitkaran”. 7 districts of the country have been selected to roll out the pilot from 15.10.2022 to 26.11.2022. Kakinada district has been selected in the state of Andhra Pradesh for the project. Below are the details of the campaign-

- Objective: To provide bank accounts for every adult and insurance/pension schemes for every eligible individual. Expanding the coverage of MUDRA & KCC with focus on farmers engaged in AH, Dairy and Fishery. To bring SHG members within the ambit of FI ecosystem of the country
- Period of Campaign: One camp to be held at each Gram panchayat in the district. Camps to be held on Saturdays as per pre-approved program
- Activities covered during campaign : 1. Opening of bank accounts for unbanked adults under PMJDY
2. Mobile/Adhaar seeding of existing accounts. 3. Enrollments under PMJJBY, PMSBY & APY
4. Collection of KCC application & loan applications

The campaign was coordinated by LDM of Kakinada under the guidance of DC & DM who decided the exact schedule of the camps to be organized. The responsibility for organizing and creating awareness of the camp was given to the branch manager having a branch in the panchayat. The progress of the camp was reported by the branch manager to LDM for onward reporting to DFS through the portal. SLBC has monitored the progress of the campaign as reported by LDMs through periodical review meetings.

9.5 Villages having population of more than 3000 and not having brick-and-mortar branch of a bank or India Post Payments Bank Centre

During the inter-State Zonal Council Meeting held in Tirupati, the Hon'ble Home Minister, Govt of India has advised that, banking facility to be provided in villages having population of more than 3000 and lacking banking facility within 5 Kms radius, either with a brick-and- mortar banking outlet i.e. a Brank Branch or India Post Payments Bank (IPPB) Centre.

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	1. DFS has identified 243 villages without banking outlets within 5 kms and 334 hamlets in Hilly terrains identified by LDMS. All the identified villages have been covered with Banking infrastructure by appointing BCs through the Banks serving in those villages.
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.	Under phase I YSR Kadapa district was identified and achieved the 100% digital penetration as per the parameters suggested by RBI. Under Phase II Guntur and Srikakulam districts were selected for the project & had achieved the set target. In Phase III, 6 districts were selected and the final timeline is Dec-22.
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 .	The developing mobile apps will be develop by the Corporate Centre of the respective Banks and needs Corporate decision. RBI being monitoring authority should take up at apex level. Almost all banks developed their own mobile apps and are educating their customers for usage
Move towards an increasingly digital and consent-based architecture for customer onboarding by March 2024 .	1. Being network service providers, there were instances of account creation without the consent. 2. Cost involved in creation of apps with necessary security and digital onboarding. 3. Tradition customer base are averse towards mobile banking. 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.

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, Banks are actively enrolling the eligible members under respective schemes.</p> <table border="1"> <thead> <tr> <th>Scheme</th> <th>PMJJBY Enrolments (Enrolled upto 19.11.22)</th> <th>PMSBY Enrolments (Enrolled upto 19.11.22)</th> </tr> </thead> <tbody> <tr> <td>PMJDY</td> <td>814879</td> <td>1975362</td> </tr> <tr> <td>PMMY</td> <td>236410</td> <td>286788</td> </tr> </tbody> </table>	Scheme	PMJJBY Enrolments (Enrolled upto 19.11.22)	PMSBY Enrolments (Enrolled upto 19.11.22)	PMJDY	814879	1975362	PMMY	236410	286788
Scheme	PMJJBY Enrolments (Enrolled upto 19.11.22)	PMSBY Enrolments (Enrolled upto 19.11.22)								
PMJDY	814879	1975362								
PMMY	236410	286788								
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 account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood Programme may be shared to the concerned skill development centers/ livelihood mission and vice versa by March 2020.</p>	<p>SLBC vide Lr no SLBC/210/73 advised all LDMS to collate the data of on-going skill development and livelihood activities being offered by various institutions/organizations/agencies within the district and circulate to all the Branch Managers to display in the branch premises.</p>
<p>Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission by March 2022.</p>	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 28 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 30.09.2022, Total 28 FLCs conducted 451 Special Camps and 851 Target specific 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)	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.	Many banks have Toll free helpline numbers to clarify customers doubts and educate on various products.
Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer Grievance by March 2022.	The issue to be attended at central office level of each bank, wherein Banks have advised accordingly.

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

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

The progress of the campaign as on 19.11.2022

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 19.11.2022	% of Coverage	Eligible A/C Holders	Enrolled up to 19.11.2022	% of Coverage
PMJDY	2170304	814879	37.54%	3107745	1975362	63.56%
PMMY	669643	236410	35.30%	808161	286788	35.48%

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
30.09.2022	33	14	84	427	558	1125	1424

* The branches & ATM & BC numbers have declined due to bifurcation of erst while Visakhapatnam dst.

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 30.09.2022:

As on date	Total BCs	Total SSA Locations	Total SSA Locations covered by BCs	Total SSA Locations covered by	Inactive / Attrition BCs
Sep-22	55025	112	82	30	763

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

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

10.7 'Expanding and Deepening of Digital Payments Ecosystem'(Digital Districts Phase 3) :

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

So far Covered Districts (Phase 1 &II): YSR, Guntur & Srikakulam

Districts for Phase III : Eluru, Kurnool, SPS Nellore, Bapatla, Palanadu and East Godavari

Time line : End of December 2022

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
30.09.2022	10091

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

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 24.11.2022:

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	99,00,242	2,766	11,40,756	74,29,552	80,96,559
RRBs & Others	3,78,040	104	1,20,538	3,11,216	3,35,635
Private Sector Banks	24,86,449	897	1,03,221	11,43,068	23,93,693
Grand Total	1,27,64,731	3,767	13,64,515	88,83,836	1,08,25,887
% to Total Accounts	-	-	10.69%	69.60%	84.81%
As on 31.03.2022	1,22,46,259	3,433	7,82,312	85,67,227	97,49,218

10.10 Progress report - Number of Enrolments under Social Security Schemes as on 30.09.2022

Type of Bank	As on 31.03.2022		As on 30.09.2022		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs including RRBs & coop	16830104	6984107	17601837	7665547	771733	681440
Pvt Sector Banks	684061	148890	691181	149769	7120	879
Total	17514165	7132997	18293016	7815316	778851	682319

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

Sector	As on 31.03.2022			As on 30.09.2022		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	315980	338186	107.03%	352160	202425	57.48%
Private Sector Banks	60520	23908	39.50%	63060	7368	11.68%
Regional Rural Banks	89600	84244	94.02%	101600	69683	68.59%
Total	466100	446338	95.76%	516820	279476	54.08%

(Source: PFRDA New Delhi)

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

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

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 30.09.2022

Particulars	No of FLCs as on 31.03.22	No of FLCs as on 30.09.22
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	Sep 22
No of FLCs	31	28
No of Special camps by FLCs	531	451
No of Target Specific camps by FLCs	875	851
No of camps by Rural Branches against the target of 7914 camps	5075	2634

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 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		June 2022	September 2022
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	20.21
2	Number of accounts (include deposit and credit accounts) of scheduled commercial banks (per 1,00,000 population) %	Goal 8 : Economic Growth		2,04,700	2,13,000

S.No	Indicator	Indicator Category	Actual Target for Indicators 2022-23	Achievements	
		SDG		June 2022	September 2022
3	Number of banking outlets per 1,00,000 population	Goal 8 : Economic Growth	113	138.80	146.69
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	15.46
5	Outstanding Credit to Micro, Small and Medium Enterprises (in Crs.)	Goal 8 : Economic Growth	80000	77832	78910
6	Percentage of households with a bank account under PMJDY against target (%) (No of PMJDY Ac- 127 lacs) (HH : 127.54 lacs)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	100	92.77	99.57
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1 : End Poverty	26.22	23.80	25.38
8	Percentage of women having an account at a formal financial institution - PMJDY (Total Female population 247.47 lakh to Female PMJDY account 74.97 Lakh)	Goal 5 : Gender equality	60.00	59.08	30.29
9	Proportion of women account holders in PMJDY (%) (No of PMJDY Ac- 127.64 lacs) (Female 74.97 lacs)	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	59.2	59.03	58.73
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (No. in Lakhs)	Goal 8 : Economic Growth	16	16.98	16.38

11.2 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 Sep 22 Government of Andhra Pradesh has not declared any natural calamities.

11.3 Efforts towards Skill Development

11.3.1 Rural Self Employment Training Institutes in AP State:

There are 16 Rural Self Employment Training Institutes (RSETIs) sponsored by UBI(9), SBI(2), Canara Bank(4) and Indian Bank(1) functioning in our state. Institutions are actively involved in conducting training programmes towards sustainable micro enterprises for the rural youth. RSETIs also, designed specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill upgradation of the rural youth in the district.

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

11.3.2 Performance of RSETIs in the State

Performance of RSETIs in the State during 2022-23 up to 30.09.2022:

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
Sep 22	353	9480	222	5923	3548	1573

(Settlement includes candidates trained during previous quarter also)

11.4 Market Intelligence issues

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

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

11.5 Position of MFI finance extended as on 30.09.2022

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	342.90
2	Cumulative Loans Disbursed so far	342.90
3	Total Loans outstanding	150.71
4	Total amount due for payment (Demand)	35.79
5	Total amount recovered	199.15
6	Total amount overdue	25.15
7	Out of (6) amount overdue [Standard]	0
8	Out of (6) amount overdue [NPA]	25.14
9	Non Fund exposure/Off Balance Sheet exposure O/s	342.90

11.6 Important Circulars issued by RBI during the Quarter - Update

Date	Reference	Title
July 20, 2022	FIDD.GSSD.CO.BC.No.09/09.01 .003/2022-23	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY- NRLM)
August 1, 2022	FIDD.CO.GSSD.BC.No.10/09.09 .001/2022-23	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)

11.7 DCC / DLRC Meetings

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

Details of DCC / DLRC meetings conducted in 26 districts during Sep 2022 quarter are furnished hereunder.

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
1	Anantapur	09.09.2022	09.09.2022	09.09.2022	09.09.2022
2	Chittoor	27.09.2022	27.09.2022	27.09.2022	27.09.2022
3	East Godavari	18.08.2022	26.08.2022	18.08.2022	26.08.2022
4	Guntur	09.09.2022	09.09.2022	09.09.2022	09.09.2022
5	YSR Kadapa	26.08.2022	26.08.2022	26.08.2022	26.08.2022
6	Krishna	28.09.2022	28.09.2022	28.09.2022	28.09.2022
7	Kurnool	27.09.2022	27.09.2022	27.09.2022	27.09.2022
8	SPSR Nellore	28.09.2022	28.09.2022	28.09.2022	28.09.2022
9	Prakasam	18.08.2022	26.08.2022	18.08.2022	26.08.2022
10	Vizianagaram	19.09.2022	19.09.2022	19.09.2022	19.09.2022
11	Visakhapatnam	30.09.2022	30.09.2022	30.09.2022	30.09.2022

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
12	West Godavari	20.09.2022	20.09.2022	20.09.2022	20.09.2022
13	Srikakulam	12.09.2022	12.09.2022	12.09.2022	12.09.2022
14	Bapatla	20.09.2022	20.09.2022	20.09.2022	20.09.2022
15	Dr BR Ambedkar Konaseema	28.09.2022	28.09.2022	28.09.2022	28.09.2022
16	Palnadu	26.09.2022	26.09.2022	26.09.2022	26.09.2022
17	Anakapalli	16.09.2022	16.09.2022	16.09.2022	16.09.2022
18	Nandyal	09.09.2022	22.09.2022	09.09.2022	22.09.2022
19	NTR	30.07.2022	20.09.2022	30.07.2022	20.09.2022
20	Tirupati	16.09.2022	16.09.2022	16.09.2022	16.09.2022
21	Annamayya	21.09.2022	21.09.2022	21.09.2022	21.09.2022
22	Sri Satya Sai	17.09.2022	17.09.2022	17.09.2022	17.09.2022
23	Alluri Sita Ram Raju	-	-	-	-
24	Eluru	30.07.2022	06.09.2022	30.07.2022	06.09.2022
25	Kakinada	13.09.2022	13.09.2022	13.09.2022	13.09.2022
26	Parvatipuram Manyam	06.09.2022	06.09.2022	06.09.2022	06.09.2022

11.8 Timely Submission of data to SLBC by Banks and LDMs

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

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

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

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

