

222nd Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

CONVENER:



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

R R Appa Rao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518

Email: slbc@unionbankofindia.bank

Website: slbcap.nic.in

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

Adoption of the minutes of 220th SLBC meeting of AP.

The 221st SLBC meeting is scheduled to be conducted simultaneously with 222nd Meeting.

Details of Sub Committee meetings held after 08.12.2022.

Agenda Items	Date of Meeting held
<ul style="list-style-type: none"> ▪ Priority Sector SHG Loans up to Rs 20 lakhs- Waiver of processing Charges, inspection charges/Adhoc service Charges ▪ AP state's Skill Hubs - Alignment of activities with RSETIs. ▪ KCC-Saturation Drive. ▪ Pedalandariki illu – Relaxations to Provide SHG loan of Rs 35000/ to the Housing Beneficiaries. ▪ Tenant Farmers Lending – Issues ▪ PMAY (U)- AP TIDCO- Housing Loans (YSR Jagananna Nagar) ▪ Jagananna Thodu- 6th Phase Targets 	19.01.2023
<ul style="list-style-type: none"> ▪ Priority Sector SHG Loans up to Rs 20 lakhs- Waiver of processing Charges, inspection charges/Adhoc service Charges. ▪ Expanding and Deepening of Digital Payments Ecosystem- Remaining 17 Districts. ▪ Cheyutha Livelihoods- Requesting all Banks to reduce Rate of Interest for Cheyutha Banks loans. ▪ GSWS Department- Jagananna Thodu- Not to insist UDYAM Registration, PAN Card and CIBIL. ▪ A Special 6 months Campaign in 3 Aspirational Districts. ▪ Handloom Industry- Implementation of Handloom Weavers MUDRA Scheme. 	01.03.2023

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 :

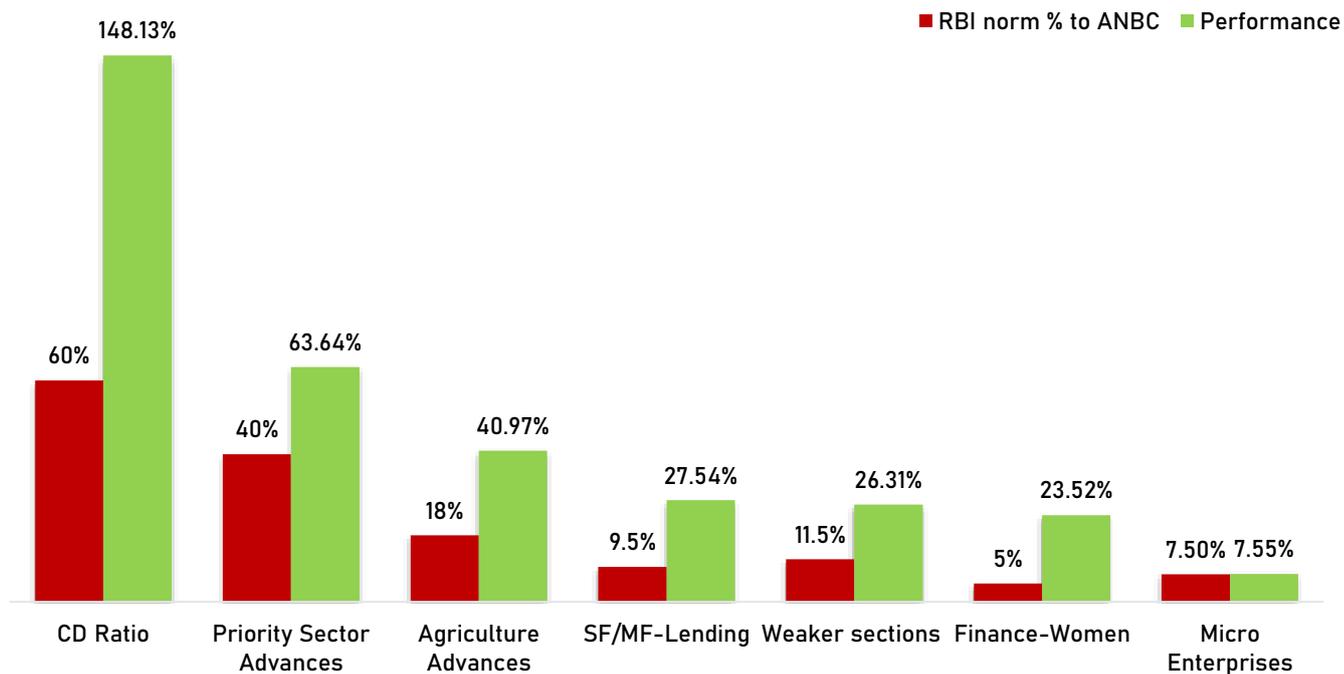
The details are furnished in 221 agenda.

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.12.2022
2.1 Banking at a Glance in Andhra Pradesh as on 31.12.2022

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2733	2247	2025	764	7769
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		443854	-	
Total Advances in the State		657497	-	
Credit Deposit Ratio		148.13%	60%	
Total Priority Sector Advances		370382	-	
% of Priority Sector Advances to ANBC		63.64%	40%	
Of Above				
Agricultural Advances		238408	-	
% of Agrl. Adv. to ANBC		40.97%	18%	
Of Above				
Small & Marginal Farmers		160274	-	
% Small & Marginal Farmers to ANBC		27.54%	9.5%	
Micro & Small Enterprises		70887	-	
(% to ANBC)		12.18%		
Out of which Micro Enterprises		43936		
(RBI norm – 7.5% of ANBC)		7.55%	7.50%	
Medium Enterprises		14035	-	
Total MSME		84922	-	
(% to ANBC)		14.59%	-	
Export Credit		115.69	-	
Education		4240	-	
Housing		31830	-	
Social Infrastructure		62.88	-	
Renewable Energy		16.04	-	
Others		10787	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		48489	-	
Advances to Weaker Sections		153113		
% Weaker Sections advances to ANBC		26.31%	11.5%	
Advances to Women		136858	-	
% of Women advances to ANBC		23.52%	5%	
Advances to SC/ST		30934	-	
Advances to Minorities		19686	-	

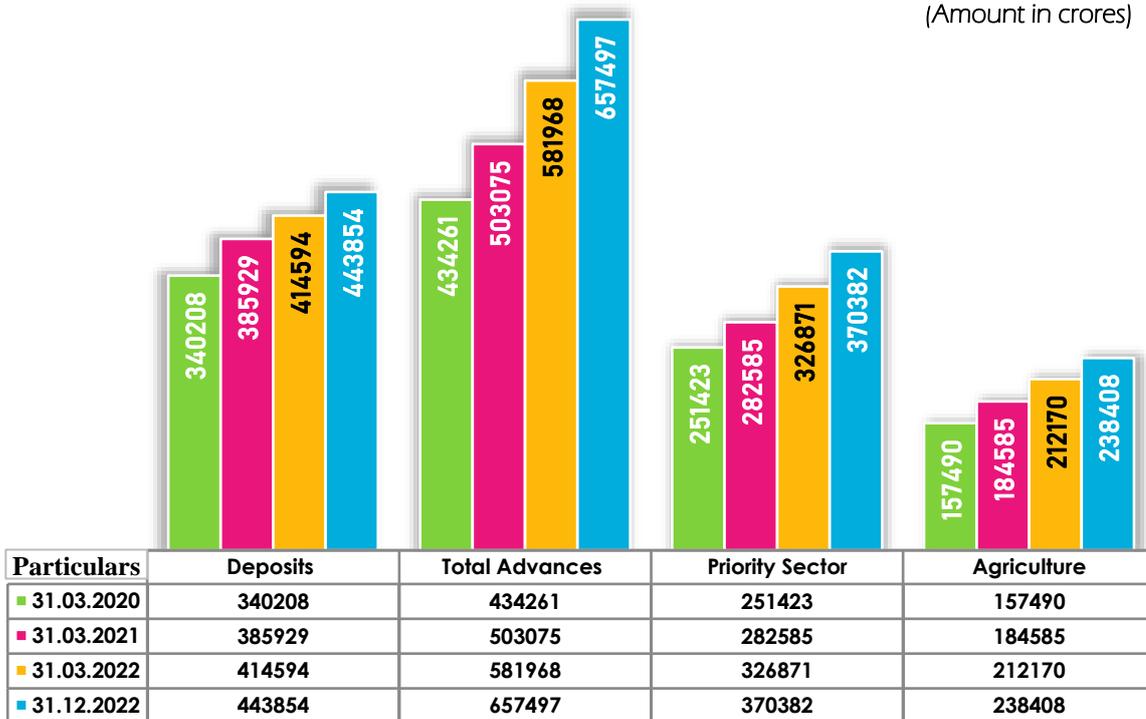
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators vs. Performance as on 31.12.2022



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 31.12.2021	As on 31.03.2022	As on 31.12.2022	%Increase over Dec,21	%Increase over Mar ,22
Deposits	3,40,208	3,85,929	3,98,021	4,14,594	4,43,854	11.52%	7.06%
Advances	4,34,261	5,03,075	5,58,017	5,81,968	6,57,497	17.83%	12.98%

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 31.12.2022
1	Total Number of Branches	7,379	7,509	7515	7617	7,769
	Incremental No of Branches	194	130	6	102	152
	% of increase	2.70%	1.76%	0.08%	1.36%	2.00%
2	Deposits	3,12,642	3,40,208	3,85,929	4,14,594	4,43,854
	Incremental Deposits	26,784	27,566	45,721	28,665	29,260
	% of increase	9.37%	8.83%	13.44%	7.43%	7.06%
3	Total Advances	3,97,350	4,34,261	5,03,075	5,81,968	6,57,497
	Incremental advances	65,329	36,911	68,814	78,893	75,529
	% of increase	19.68%	9.30%	15.85%	15.68%	12.98%
4	Priority Sector Advances	2,40,220	2,51,423	2,82,585	3,26,871	3,70,382
	Incremental Priority advances	37,283	11,203	31,162	44,286	43,511
	% of increase	18.37%	4.69%	12.39%	15.67%	13.31%
5	C.D. Ratio	127.09%	127.65%	130.35%	140.37%	148.13%
	C.D. Ratio as per RBI norm	60%				

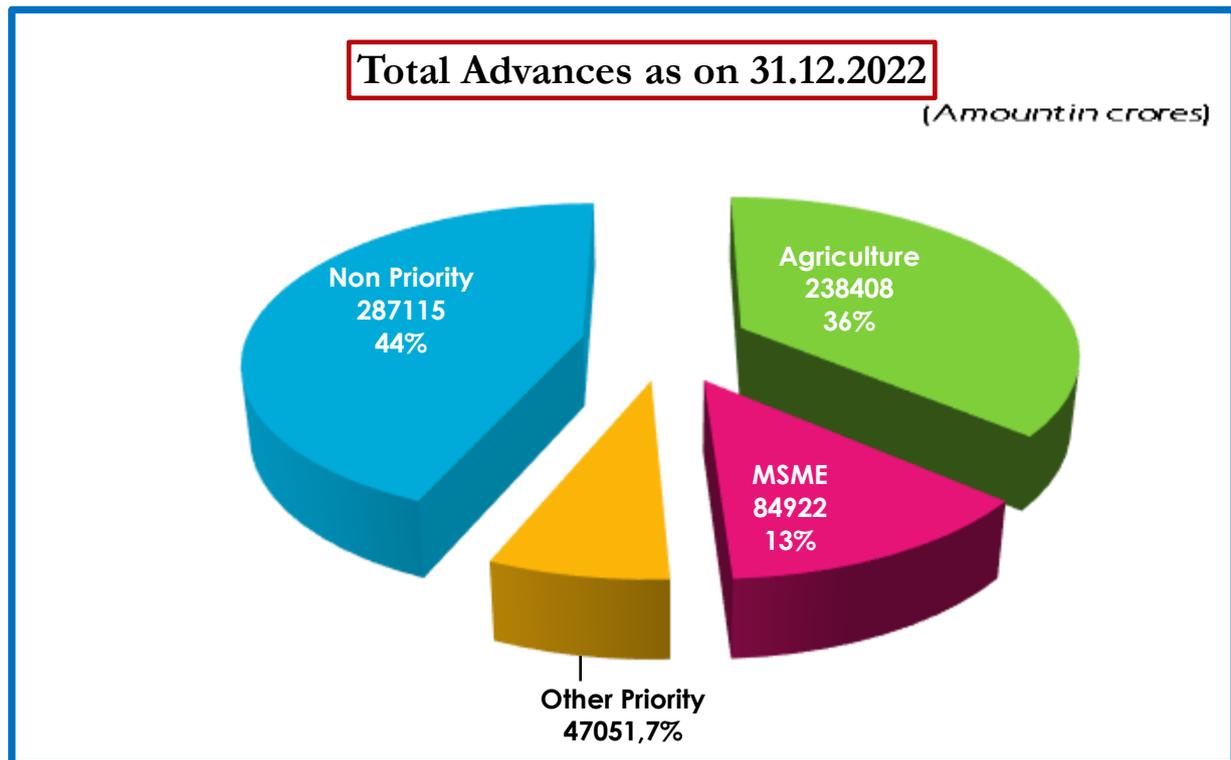
2.2.3 Statement of Priority Sector Advances (Outstanding):

(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 31.12.22
1	Short Term Production loans	98,078	1,04,940	1,22,196	1,22,369	1,47,830
2	ATL (Incl Infra & Ancillary)	51,186	52,550	62,388	89,801	90,578
3	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,12,170	2,38,408
	% of Agrl. Advances to ANBC	44.96%	39.63%	42.50%	42.17%	40.97%
4	Micro & Small Enterprises	51,398	52,122	53,428	63,481	70,887
	(% to ANBC)	15.48%	13.11%	12.30%	12.62%	12.18%
	Medium Enterprises classified as	6,627	5,951	8,556	12,219	14,035
	MSME Total	58,025	58,073	61,984	75,700	84,922
	(% to ANBC)	17.48%	14.66%	14.27%	15.05%	14.59%
5	Export Credit	543	692	460	171	116
6	Others' under Priority Sec Adv	32,388	35,167	35,557	38,830	46,936
	(% to ANBC)	9.75%	8.85%	8.18%	7.72%	8.07%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871	3,70,382
% of Priority Sector Adv to ANBC (RBI)		72.35%	63.27%	65.07%	64.97%	63.64%

2.2.4 Bank Branches:

Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.12.2021	As on 31.03.2022	As on 31.12.2022	Inc/Dec over Mar 2022	Inc/Dec over Dec 2021
Rural	2637	2642	2660	2673	2733	60	73
Semi Urban	2323	2306	2298	2325	2247	-78	-51
Urban	1857	1837	1875	1895	2025	130	150
Metro	692	730	718	724	764	40	46
Total	7509	7515	7551	7617	7769	152	218



2.3 District wise position of CD ratio as on 31.12.2022

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	115%
2	Anakapalli	151%
3	Ananthapuramu	149%
4	Annamayya	140%
5	Bapatla	179%
6	Chittoor	109%
7	Dr. B.R.Ambedkar Konaseema	171%
8	East Godavari	158%
9	Eluru	170%
10	Guntur	123%
11	Kakinada	132%

S.No.	Name of the District	CD Ratio
12	Krishna	182%
13	Kurnool	145%
14	Nandyal	175%
15	NTR	235%
16	Palnadu	186%
17	Parvathipuram Manyam	152%
18	Prakasam	190%
19	SPSR Nellore	159%
20	Sri Sathya Sai	150%
21	Srikakulam	133%
22	Tirupati	81%
23	Visakhapatnam	123%
24	Vizianagaram	140%
25	West Godavari	179%
26	Y.S.R	157%
Grand Total		148%

The CD Ratio in the State of Andhra Pradesh is 148% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 81% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY23) AS ON 31.12.2022

3.1 Achievement of Annual Credit Plan as on 31.12.2022 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 31.12.2022)	% of Achievement
A	Priority Sector	235680	234442	99.47%
B	Non-Priority Sector	83800	163903	195.59%
C	Total Credit Plan	319480	398345	124.69%

3.1.2 Priority Sector Advances

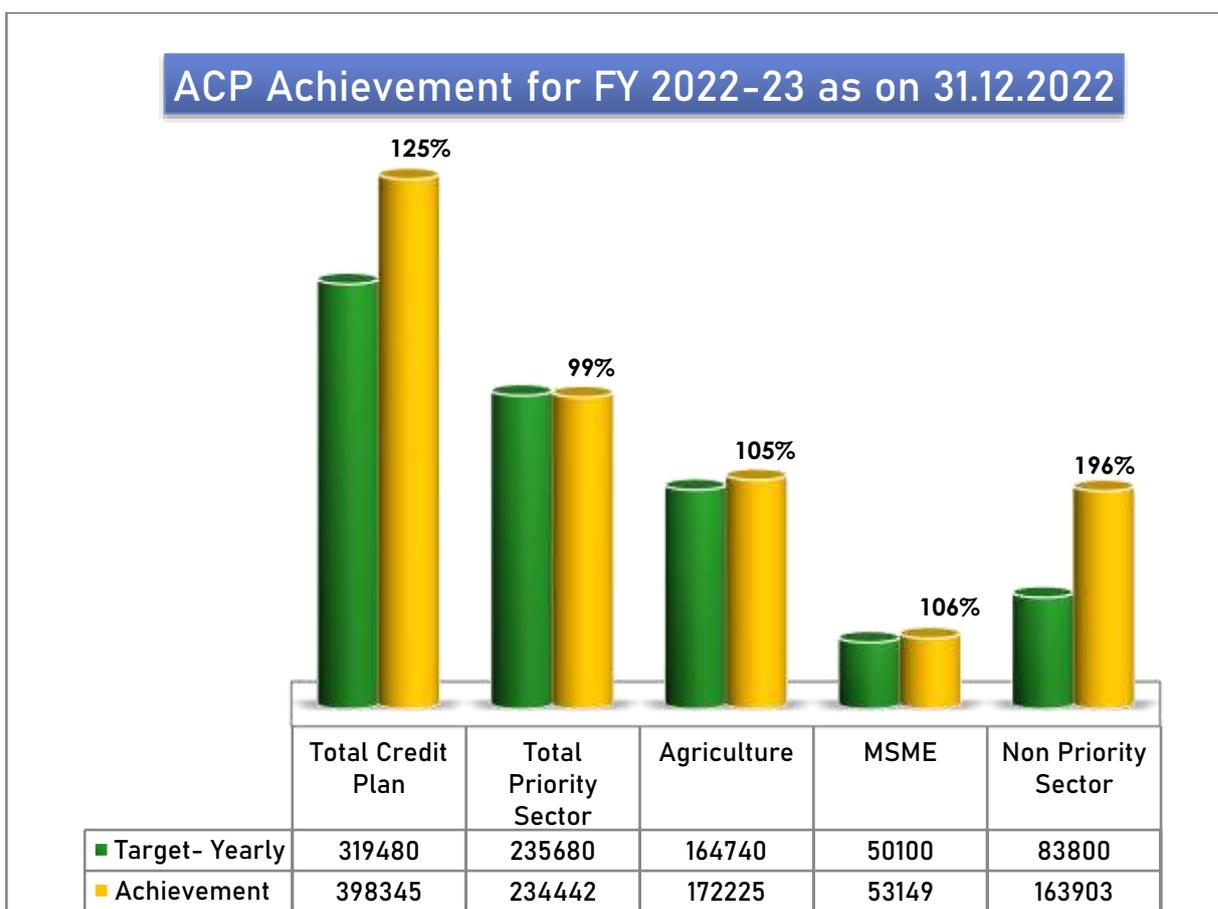
(Amt. in Crores)

S.No	A. Agriculture			
	Segment	Target 2022-23	Achievement (Disbursements during 01.04.22 to 31.12.2022)	% of Achievement
1	Short Term Crop Production Loans.			
	Kharif	71732	59793	83.36%
	Rabi	49848	32868	65.94%
	Total	121580	92661	76.21%
2	Agriculture Term Loans.			
	Kharif	20744	35309	170.21%
	Rabi	14416	32455	225.14%
	Total	35160	67764	192.73%
3	Total Farm Credit			
	Kharif	92477	95102	102.84%
	Rabi	64263	65323	101.65%
	Total	156740	160425	102.35%
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	4000	7844	196.11%
	Rabi	4000	3956	98.90%
	Total	8000	11800	147.51%
5	Total Agriculture			
	Kharif	96477	102946	106.71%
	Rabi	68263	69279	101.49%
	Total	164740	172225	104.54%
B. MSME				
1	Micro Enterprises	23300	26658	114.41%
2	Small Enterprises	18000	17052	94.73%
3	Medium Enterprises	8800	9439	107.26%
4	Total MSME	50100	53149	106.09%
C. Other Priority Sector Advances				
1	III. Export Credit.	1080	73	6.79%
2	IV. Others under Priority Sector			
	a. Education	1790	768	42.91%
	b. Housing	11100	3728	33.58%
	c. Others	6870	4498	65.48%

Note: Huge increase in ATL disbursement is due to Canara Bank (18,907 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 centers (with population of ten lakh and above) and up to 25 lakh in other centers for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other centers does not exceed 45 lakh and 30 lakh respectively.
 B) Loans up to 10 lakhs in metropolitan centers and up to 6 lakhs in other centers for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit.
 C) Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to 20 lakhs for individual borrowers, for purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers



Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	319480	398345	125%
Priority Sector	235680	234442	99%
Agriculture	164740	172225	105%
MSME	50100	53149	106%
Non-Priority Sector	83800	163903	196%

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)		(31.12.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	169200	159253 (94%)	187550	196982 (105%)	213560	231873 (109%)	235680	234442 (99%)
2	Non-Priority sector	60000	68629 (114%)	64050	90652 (142%)	69820	145563 (208%)	83800	163903 (196%)
3	Total Credit Plan	229200	227882 (99%)	251600	287634 (114%)	283380	377436 (133%)	319480	398345 (125%)

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)		(31.12.2022)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	84000	89273	94629	109210	110422	115459	121580	92661
2	Agrl. Term Loans incl. allied activities	31000	24724	34031	37669	38078	61494	43160	79564
3	Total Agriculture	115000	113997	128660	146879	148500	176954	164740	172225
4	MSME	36000	37872	39600	40312	44500	44815	50100	53149
5	Others under Priority Sector incl. export Credit	18200	7384	19291	9791	20560	10104	20840	9068
Total Priority Sector		169200	159253	187551	196982	213560	231873	235680	234442

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 31.12.2021	Disbursements from 01.04.2022 to 31.12.2022	% Increase
1	Priority sector	173767	234442	34.92%
2	Non-Priority sector	96298	163903	70.20%
3	Total Credit Plan	270065	398345	47.50%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2021 to 31.12.2021	Disbursements from 01.04.2022 to 31.12.2022	% Increase
1	Short term Crop Production Loans	95962	92661	-3.44%
2	Agr. Term Loans (incl. infra & anc)	34328	79564	131.78%
3	Total Agriculture	130290	172225	32.19%
4	MSME	37125	53149	43.16%
5	Other Priority Sector incl. Exp. Crdt.	6352	9068	42.76%
6	Total Priority Sector	173767	234442	34.92%

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 31.12.2022
1	Short Term Prodn loans	98,078	1,04,940	1,22,196	1,22,369	1,47,830
2	Total Agrl. Term Loans	41,956	45,630	57,121	72,894	75,666
Total Farm Credit		1,40,034	1,50,570	1,79,317	1,95,263	2,23,496
3	Agril Infra & Ancill	9,230	6,920	5,268	16,907	14912
4	Total Agrl. Advances	1,49,264	1,57,490	1,84,585	2,12,170	238408
5	% of Agrl. Advances to ANBC (RBI norm- 18%)	44.96%	39.63%	42.61%	42.17%	40.97%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 31.12.2022

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	2,000	2187.77	109.39
2	Dairy	6,000	7442.12	124.24
3	Poultry	1,000	672.38	67.24
4	Fisheries	2,000	2132.64	106.63

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 settled 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 carried out by NIC. The validated data is 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	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 APGIC, the State can also bid for PMFBY along with other empaneled insurance companies and tap into a considerable portion of business.

Introduction of Dr YSRFCI-PMFBY/RWBCIS:

Government of Andhra Pradesh has decided to Introduce Dr YSRFCI-PMFBY/RWBCIS in line with Govt of India Guidelines. 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.

Govt of AP has issued GO 64 dated 24.11.2022 about guidelines on implementation of scheme for Kharif2022 & Rabi 2022-23 seasons.

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 31.12.2022 is as follows :

(Amt. in Crores)

Target		Mode	December-22	
A/Cs	Amount		A/Cs	Amount
331771	4000	CCRC	80505	611.84
		JLGs & RMGs&Others	83306	514.42
		Total	163811	1126.26
% of Achievement-Amt			49.37%	28.15%

(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 31.12.2022.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
1,23,179	1,93,784	18,112	87,224

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

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

District-level KCC Camps

Ministry of Finance, Department of Financial Services, GoI 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 31.12.2022(From KCC Portal) of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
58033	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 51.38 lakhs loan accounts in the AP web-land portal as on 31.12.2022 and charges were approved for 48.59 lakhs loan accounts.
- ❖ Member Banks are requested to utilise the platform effectively to curb the menace of multiple bank finance on same piece of land and finance against the fake lands.

e- Karshak Portal:

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

- Provision of booking all crops i.e. Agriculture, Horticulture, Sericulture, Fodder crops and Social Forestry crops.
- Capturing the information of actual cultivators whether 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 31.12.2022

(Amt.in Crores)

Particulars	31.03.2020		31.03.2021		31.03.2022		31.12.2022	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1171145	28533	1500375	30765	1592097	38045	1561269	43936
Small Enterprises	148178	23589	105316	22663	147562	25435	80117	26951
Total MSE	1319323	52122	1605691	53428	1739659	63481	1641386	70887
% of Micro to MSE	88.77%	54.74%	93.44%	57.58%	91.52%	59.93%	95.12%	61.98%
Medium Enterprises	12586	5951	17467	8555	9809	12219	9460	14035
Total MSME	1331909	58073	1623158	61983	1749468	75700	1650846	84922

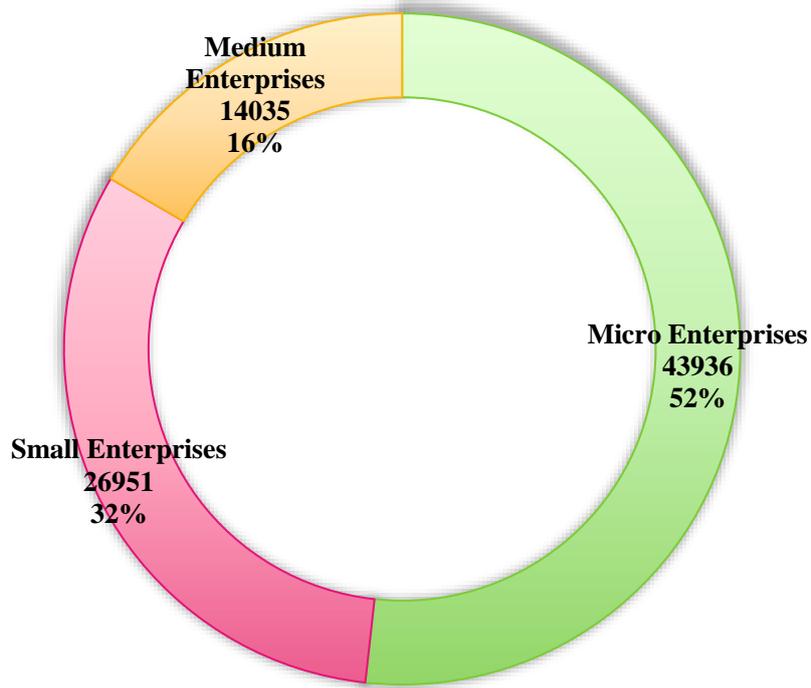
Note: Decline in Accounts of Small entrps has been reported due to IOB and SBI

5.2 Disbursements under ACP 2022-23 for MSME sector

(Amt. in Crores)

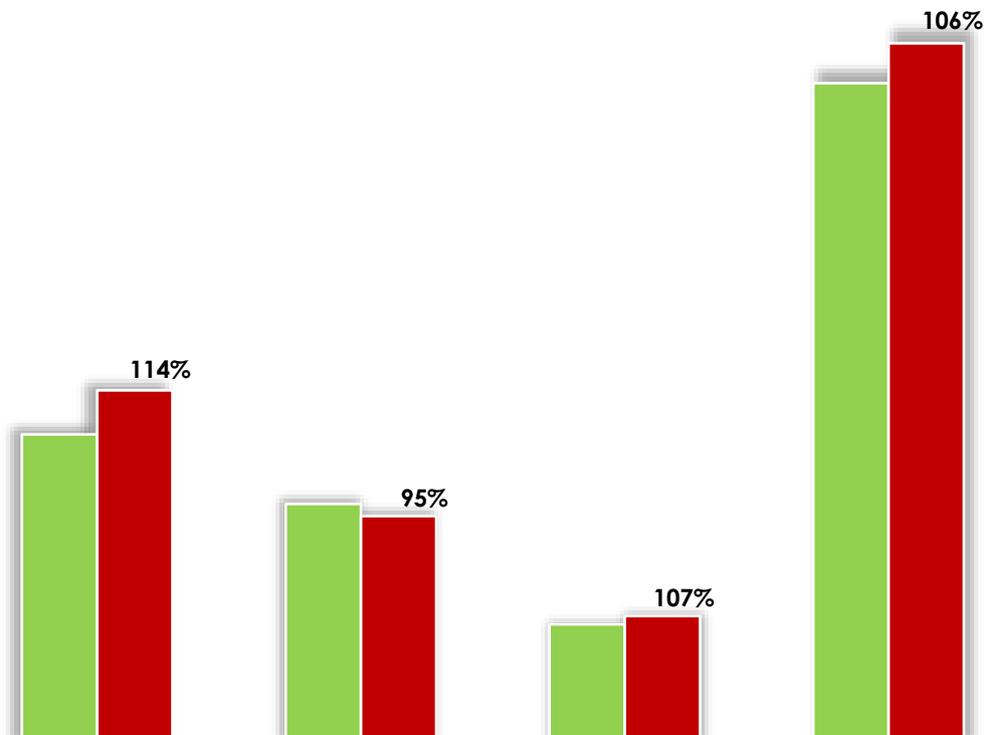
Sector	Target 2022-23	Achievement	% of Achievement
		(Disbursements during 01.04.2022 to 31.12.2022)	
Micro Enterprises	23300	26658	114.41
Small Enterprises	18000	17052	94.73
Medium Enterprises	8800	9439	107.26
Total MSME	50100	53149	106.09

MSME Outstanding position as on 31.12.2022



(Amount in crores)

MSME ACP Achievement as on 31.12.2022



(Amount in crores)

	Micro Enterprises	Small Enterprises	Medium Enterprises	Total MSME
As on 31.12.2022				
Target FY22-23	23300	18000	8800	50100
Achievement	26658	17052	9439	53149

5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Sep-22 %	Dec-22 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises(Dec 21 to Dec 22)	20%	18.81%	14.70%	19.27%
MSE as on Dec-21- Rs.59433 cr				
MSE as on Dec-22- Rs.70887 cr				
10 % annual growth in the number of micro enterprise accounts (Dec 21 to Dec 22)	10%	6.11%	3.72%	13.55%
No. of Micro Ent. as on Dec-21- 1374939				
No. of Micro Ent. as on Dec-22- 1561269				
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	71.20%	70.59%	73.92%
MSE as on Dec-21- Rs. 59433 cr				
Micro Ent. as on Dec-22- Rs.43936 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
Dec-22	190268	2439.72

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
Dec-22	3275	26.94

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

AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Housing Loans (Priority Sector)

Position of Housing Loans as on 31.12.2022

(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
Dec 2022	343846	31830	69536	3728

6.2 Education Loans (Priority Sector)

6.2.1 Position of Education Loans as on 31.12.2022:

(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
Dec 2022	97222	4240	34560	768

6.2.2 Education Loan to SCs/STs/OBCs for the year 2022-23 (as on 31.12.2022):

(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
Dec 2022	1025	60	266	10	5763	248

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 31.12.2022 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
Dec 2022	115.69	62.88	16.04

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	Dec 2022	153113	136858	19686	30934
Stipulation		11.5% of ANBC	5% on ANBC	--	---
% for Dec 2022		26.31%	23.52%	3.38%	5.32%
% 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 31.12.2022

(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%
Dec 2022	657497	19047	2.90%

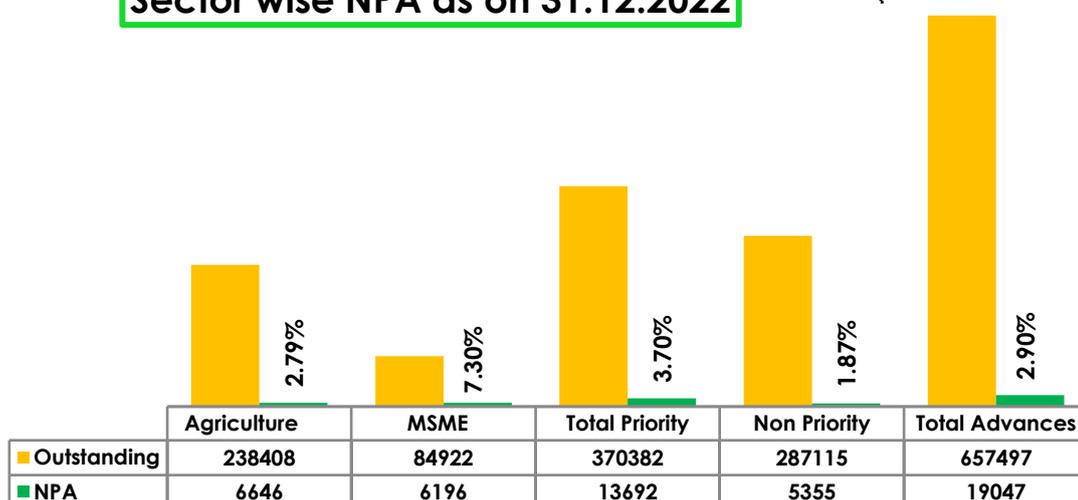
No	Sector	2019-20			2020-21		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	104940	3338	3.18%	122196	2780	2.27%
2	ATL	45630	1825	4.00%	57121	1802	3.16%
3	Agriculture	157490	5621	3.57%	184585	4906	2.66%
4	MSME Sector	58074	4363	7.51%	61984	4550	7.34%
5	Housing Loans	28502	481	1.69%	27546	458	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			Dec-22		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Pro Loans	122369	3509	2.87%	147830	3691	2.50%
2	ATL	72894	1827	2.51%	75666	1700	2.25%
3	Agriculture	212170	6458	3.04%	238408	6646	2.79%
4	MSME Sector	75700	6200	8.19%	84922	6196	7.30%
5	Housing Loans	30252	376	1.24%	31830	351	1.10%
6	Education Loans	3795	108	2.84%	4240	106	2.50%
7	Priority Sector Loans	326871	13291	4.07%	370382	13692	3.70%
8	Non-Priority sector	255096	5235	2.05%	287115	5355	1.87%
9	SHGs	40490	250	0.62%	48489	252	0.52%
10	Central Govt. Sponsored Schemes	25650	878	3.42%	26896	1269	4.71%
11	State Govt. Sponsored Schemes	20896	2166	10.36%	22350	2812	12.58%

Sector wise NPA as on 31.12.2022

(Amount in crores)



AGENDA 8 - LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

8.1 Government of India Schemes

8.1.1 Stand up India Scheme:

Performance under Stand Up India as on 31.12.2022									
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	1949	42.18%	4621	6045	120.36%	9242	7994	85.60%
Private Sector Banks	757	237	31.31%	757	715	94.45%	1514	952	62.88%
RRBs	766	142	18.54%	766	297	38.77%	1532	439	28.66%
Total (Dec 22)	6144	2328	37.89%	6144	7057	114.86%	12288	9385	76.38%
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 20.01.2023 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.22 to 20.01.23			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	8428	503.18	3150.11	3166.85	6820.14	80.92%
Private Sector Banks	1408	45.70	533.42	493.56	1072.68	76.18%
RRBs	1013	225.52	983.66	1624.20	2833.38	279.70%
Others	1151	282.18	1.43	0.00	283.61	24.64%
Total	12000	1056.58	4668.62	5284.67	11009.81	91.75%
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 20.01.2023			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	59.62%	73.24%	73.31%	71.18%
SC	7.1%	5.37%	5.37%	6.15%
ST	2.13%	1.89%	1.87%	1.94%
OBC	31.15%	19.5%	19.45%	20.73%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	51.28%	26.75%	26.96%	26.29%
New Entrepreneurs/ Accounts	43.28%	46.35%	46.26%	44.74%
Minority	6.05%	4.31%	4.31%	4.57%
PMJDY OD Account	0.74%	0.01%	0.002%	0.002%

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 December, 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	2628	2077.15	2571	2036.25	2942	2813.80

(Source: Handlooms & Textiles Department)

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

Granular details should be shared by department to all Banks.

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

Ministry of Housing and Urban Affairs, 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 31.01.2023 (online portal) (No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
2.72	2.60(95%)	0.12(4%)	2.33(85%)	0.27(10%)

(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%.

2nd Tranche Details :

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
1,06,120	59,636(91%)	5,455(8%)	40,057(61%)	19,579(30%)

3rd Tranche Details :

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
823	710(86%)	113(13%)	552(67%)	158(19%)

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 31.12.2022)

(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	253	1295.71	2024	14	24.58	14
2	KVIB	2168	6437.68	17344	494	1952.08	3952	23	30.32	23
3	DIC	2840	8398.70	22720	1073	4307.52	8584	38	51.29	38
Total		6774	20108.26	54192	1820	7555.33	14560	27	37.57	27

(Source: KVIC Vijayawada)

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

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

S No	Particulars	Earlier	Modified
1.	Maximum limit for Project cost for Manufacturing Sector	25 Lakhs	50 Lakhs
2.	Maximum limit for Project cost for Service sector	10 lakh	20 lakh
3.	Implementation area for KVIC & KVIB	Only Rural	Now Both Rural & Urban

S No	Particulars	Earlier	Modified
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.
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 31.12.2022

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	1600	16.00	5580	61.79	348	361
2	SEP (Groups)	100	5.00	103	9.22	103	184

(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 31.12.2022			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
4172	1094	509	2569

- Banks are requested to accord suitable action on pending applications

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

1. The condition of One District One Product (ODOP) for new enterprises has been removed in the modified scheme guidelines issued by MoFPI, GoI. Therefore, proposals for establishment of new enterprises of any product can be considered for loan sanction.
2. Educational qualification of 8th class pass has been removed from the eligibility criteria in the modified guidelines. Therefore, any individual above 18 years of age will be eligible under PMFME scheme.
3. Majority of enterprises/ individuals applying for PMFME loan are small time processors and non 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 31.12.2022 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No	Amount	No	Amount	No	Amount
907	1098	417	395	324	349	166	184	66	170

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 31.12.2022 is furnished.

(Amount in crores)

Eligible		Sanctioned		Disbursed		Opted out		% of sanctions	% of disburs	% opted out
No.	Amt	No.	Amt	No.	Amt	No.	Amt			
314005	9662	229901	8845	150485	8162	63241	566	92%	84%	6%

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

On 11.01.2023, Phase VI under Jagananna Thodu was launched and it is decided to achieve 3.95Lakh loans under Phase -VI duly considering the renewal of loans to the Beneficiaries who paid their loan amount to the banks. As the target was fixed for Jagananna Thodu Phase-V was 3.95Lakh loans, out of which achieved 2,99,624 and balance to be achieved 95,376. Hence total Target to be achieved under Jagananna Thodu Phase-VI is 4,90,376.

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

So far No of beneficiaries benefited under Jagananna Thodu in all phases.			
S No	Phase	No of Beneficiaries	Amount of Loan Disbursed in Rs.
1	Phase-I (25.11.2020)	535112	5,35,11,20,000
2	Phase-II (08.06.2021)	370517	3,70,51,70,000
3	Phase-III (20-10-2021)	0	0
4	Phase-IV (28.02.2022)	510462	5,10,46,20,000
5	Phase-V (03.08.2022)	595001	5,95,00,10,000
6	Phase-VI (11.01.2023) under progress	490376	4,90,37,60,000
Total		2501468	25,01,46,80,000

So far interest reimbursed:			
S No	Particulars	Amount in Rs	No of Beneficiaries
1	Reimbursed on 20.10.2021 (Phase-III)	16,35,59,517	4,50,309
2	Reimbursed on 28.02.2022 (Phase-IV)	16,15,53,745	7,06,599
3	Reimbursed on 03.08.2022 (Phase-V)	15,96,74,594	9,94,041
4	Reimbursed on 11.01.2023 (Phase-VI)	15,17,51,285	6,46,279
Total reimbursed		63,65,39,141	27,97,228

Source: VSWS Department

The following Modifications were effected in scheme implementation

1. Bank wise and Branch wise granular details of NPA/Overdue borrowers is shared with staff of GVWV & VSWS department mapped to the respective branch to pursue with the borrowers for recovery.
2. As per Meeting Held on 11.01.2023, a new target of 4.90 lakh beneficiaries was shared to LDM for further allocation to bank branch wise in their respective districts accordingly.
3. 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.
4. Banks shall promptly share the data of eligible accounts in prescribed format once in six months to the Government for Interest reimbursement.
5. Loan applications shall not be rejected on grounds of low CIBIL score, unless the applicant is reported as defaulter.
6. Special Chief Secretary -GVWV & 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 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 28.02.2023 is as under

(Amt. in crores)

Particulars	A/Cs	Amount
Target	119968	4107.00
Tripartite Agreement executed	98027	3332.90
Pending Due to court cases	1420	49.00
Cases where construction progress is below 25%	1187	41.00
Migration, CIBIL Issues, Age ,death & Non interested	9800	178.00
Net eligible cases	85620	3064.90
Of above Sanctions	68204(80%)	2383.18
Of above Disbursements	66049(97%)	1794.71

*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.

8.2.3 Expanding Branch Net work in the State :

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

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.

Alluri Sita Rama Raju District:-

LDM ASR informed that out of 109 allotted villages, many villages are with population less than 1000 and far away from the Mandal headquarters without road and network connectivity. One village i.e Yedugurallapalli is center point for major villages and hamlets. Union Bank of India came forward to open branch based on feasibility study.

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

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

Out of the above 6 Banks, 4 Banks i.e SBI, UBI, APGVB & DCCB have expressed willingness for opening bank branches at the following locations.

S No	Name of the Bank	Mandal	Selected Village
1	APGVB	Rajavommangi	Labbarthi or Rajavommangi
2	Bank of Baroda	Maredumilli	Maredumilli
3	State Bank of India	Yetapaka	Yetapaka
4	Union Bank of India	Koyyur	Koyyuru

Parvathipuram Manyam:-

- Parvathipuram Manyam:- In DCC meeting held on 14.02.2023 District Collector Parvathipuram Manyam has recommended for opening of bank branches at 6 locations based on the population of major panchayats and surrounding villages for establishment of new Bank branches. The recommendation are based on the study report submitted by LDM Parvathipuram Manyam with the support of DRDA and a suitable place for opening of bank branches to increase the banking network in following mandal.

S No	Name of the Bank	Mandal	Selected Village
1	State Bank Of India	Jiyammavalasa	Bommika
2	Bank of Baroda	Komarada	Gangareguvalasa
3	Union Bank Of India	Kurupam	Mondemkhallu
4	Bank of Baroda	Pachipenta	Mathumuru
5	Union Bank Of India	Pachipenta	P Konavalasa
6	State Bank Of India	Bhamini	Gurandi

As per representation from District Collector Parvathipuram Manyam, SLBC has taken up the matter with three banks for opening of new branches at these 6 locations at the earliest.

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

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

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

List of villages with population of more than 3000 not having a brick-and-mortar Bank Branch					
S No	District Name	Sub-District Name	Village Name	Population	Whether an IPPB Centre exists in the village (Yes / No)
1	Alluri Sita Ramaraju	Koyyuru	Adakula	3946	No
2	Alluri Sita Ramaraju	Gangavaram	Nellipudi	3636	No
3	Alluri Sita Ramaraju	VR Puram	Waddegudem	5058	No
4	Kakinada	Tuni	K.O. Mallavaram	4394	No
5	Kakinada	Tuni	Valluru	3488	No
6	Kakinada	Rowthulapudi	Latchireddipalem	3078	No
7	Kakinada	Rowthulapudi	Srungavaram	3774	No
8	Kakinada	Yeleswaram	Siripuram	3997	No
9	Kakinada	Jaggampeta	Mamidada	3105	No
10	Kakinada	Kirlampudi	Sungarayunipalem	3088	No

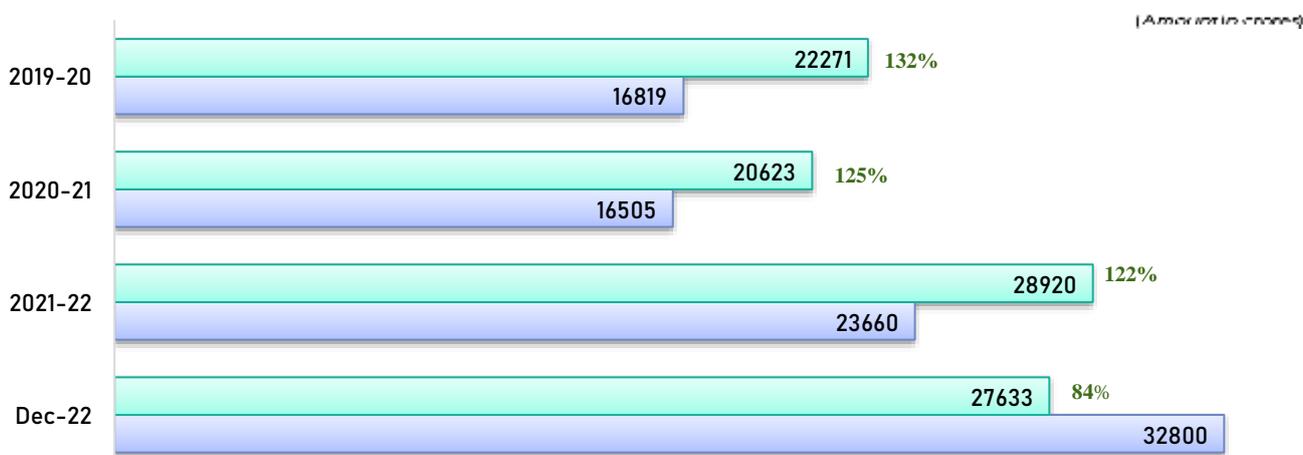
List of villages with population of more than 3000 not having a brick-and-mortar Bank Branch					
S No	District Name	Sub-District Name	Village Name	Population	Whether an IPPB Centre exists in the village (Yes / No)
11	Kakinada	Prathipadu	Peddipalem	4011	No
12	Kakinada	Peddapuram	J. Thimmapuram	3872	No
13	Kakinada	Gandepalle	Yellamilli	3311	No
14	Kakinada	Pithapuram	Veldurthi	3285	No
15	Kakinada	Thallarevu	Chollangi	3282	No
16	Kakinada	Thallarevu	G. Vemavaram	5069	No
17	Chittoor	Peddapanjani	Peddakapalli	3466	No
18	Palnadu	Piduguralla	Kamepalle	8049	No
19	Palnadu	Nuzendla	Putchanuthala	5971	No
20	Dr. BR Ambedkar	P.Gannavaram	Yenugupalle	3210	No
21	Eluru	Eluru	Tallamudi	7084	No

8.2.4 Progress under SHG-Bank linkage: as on 31.12.2022:

(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
Dec 2022	26000	435521	22038.05	6800	58388	5595	32800	493909	27633

SHG Bank Linkage Target vs Achievement - last 3 Years



	Dec-22	2021-22	2020-21	2019-20
Achievement	27633	28920	20623	22271
Target	32800	23660	16505	16819

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

9.1 Special 6 Months FI Campaign at Gram Panchayat (GP) Level (15.02.2023 to 15.08.2023)

Department of Financial Services (DFS), Ministry of Finance vide Ir no F.No.6/6/2023-(FI-Mission Office) informed that in a view to further deepen the Financial inclusion related intervention, DFS has decided to organize a special 6 months FI campaign at Gram Panchayat (GP) level on the theme – “Vittiya Samaveshan se Sashkitkaran”. 112 districts of the country have been selected to roll out the campaign from 15.02.2023 to 15.08.2023. Alluri Sitaramaraju, Parvathipuram Manuam and Y.S.R Kadapa districts has been selected in the state of Andhra Pradesh for the Campaign. 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 loans under MUDRA, Stand Up India, Svanidhi Scheme and KCC etc.
- Period of Campaign: starting from 15.02.2023 to 15.08.2023 campaign at Gram panchayat in the Aspirational district. Camps to be held on Saturdays as per pre-approved program during period of Campaign and further once in a month a camp to cover beneficiaries under Svanidhi scheme will be organized in the urban bodies in the district.
- The Banks should ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under the identified schemes. It should be ensured that all the applicatios sourced/leads genetated in the camos are entered into CBS suestem from processing. The branch organizing the campaign will ensure enrolment of all the beneficiaries attending the campaign under the respective schemes in the bank’s system not later than the next working day.
- Activities covered during campaign:
 1. Operative CASA accounts per Lakh Population
 2. PMJJBY enrolments per lakh Population
 3. PMSBY enrolments per lakh Population
 4. APY subscribers per lakh Population
 5. Villages not having banking touch point within 5 KM
 6. Financial and Digital literacy
 7. Loans under MUDRA, Stand Up India, Svanidhi Scheme, KCC etc.

The campaign was coordinated by LDMs of Aspirational Districts under the over all guidance of DC & DM who decided the exact schedule of the camps to be organized on Saturdays at the Gram Panchayat headquarter shall be decided by the District Level Consultative Committee(DLCC) headed by the District Collector and District Magistrate. The responsibility for organizing the camp for a particular Gram panchayat shall be given to the Bank (SCB/RRB/IPPB/Cooperative Bank) having a branch in the panchayat or its neighborhood by the DLCC through LDM. The local administration will have the requisite flexibility to invite cooperation of any agency they deem suitable to make the Saturation Campaigns successful. SLBC has monitored the progress of the campaign as reported by LDMs through periodical review meetings.

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 01.02.23)</th> <th>PMSBY Enrolments (Enrolled upto 01.02.23)</th> </tr> </thead> <tbody> <tr> <td>PMJDY</td> <td>595357</td> <td>1066894</td> </tr> <tr> <td>PMMY</td> <td>261763</td> <td>304793</td> </tr> </tbody> </table>	Scheme	PMJJBY Enrolments (Enrolled upto 01.02.23)	PMSBY Enrolments (Enrolled upto 01.02.23)	PMJDY	595357	1066894	PMMY	261763	304793
Scheme	PMJJBY Enrolments (Enrolled upto 01.02.23)	PMSBY Enrolments (Enrolled upto 01.02.23)								
PMJDY	595357	1066894								
PMMY	261763	304793								
Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020.	<p>The National BCs are selecting the BCs and ensuring their capacity building before appointment by mandating the BCs under certification Programme.</p> <p>Out of total BCs 9159 BCs undergone training on Capacity Building (IIBF Certification)</p>									
Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorized financial entities can leverage on the same for assessing credit proposals from all citizens.	Govt of India/ Regulatory Body to take up at Apex level									

Access to Livelihood and Skill Development:

Action Plan and Milestone	Present position/ Road Blocks
<p>All the relevant details pertaining to the ongoing skill development and livelihood Generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening.</p> <p>The details of the accountholders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood Programme may be shared to the concerned skill development centers/ livelihood mission and vice versa by March 2020.</p>	SLBC vide Lr no SLBC/210/73 advised all LDMs to collate the data of on-going skill development and livelihood activities being offered by various institutions/organizations/agencies within the district and circulate to all the Branch Managers to display in the branch premises.
Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission by March 2022.	SERP is providing hand holding support the all new SHGs.

Financial Literacy and Education:

Action Plan and Milestone	Progress/ Road Blocks
<p>Develop financial literacy modules through National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets etc.</p> <p>These modules should be with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, senior citizens etc.) by March 2021.</p>	NA.
<p>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).</p>	<p>In FLC Camps the products of Banks and Digital awareness etc., are being taken care.</p> <p>There are 28 FLCs (financial literacy centers) are in AP state and conducting FL camps.</p> <p>The Camps per month Target for each FLC is 2 camps on “Going Digital” and 5 camps for target specific group like Farmers, SMEs, SHGs etc.</p> <p>Up to 31.12.2022, Total 28 FLCs conducted 889 Special Camps and 1465 Target specific group Camps in the FY 2022-23.</p>
<p>Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024.</p>	<p>112 CFLs are operationalized in AP State, each serving 3 blocks</p> <p>LDMs are monitoring the activities. RBI has been reviewing the NGOs performance on regular intervals and issuing suitable instructions to improve their performance.</p>

Customer Protection and Grievance Redressal:

Action Plan and Milestone	Progress/ Road Blocks
<p>Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020.</p>	<p>Banks have appointed their internal Ombudsman in respective Banks for redressal of grievances.</p> <p>As per the policy all Banks have appointed internal Ombudsman for redressal of grievance.</p>
<p>Develop a robust customer grievance portal/ mobile app which acts as a common interface for lodging, tracking and redressal status of the grievances pertaining to financial sector collectively by all the stakeholders by March 2021.</p> <p>(Existing sachet)</p>	<p>Suitable action to be initiated at corporate office level of respective banks SLBC advised local controlling authorities of banks to take up the issue with their CO</p>

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 01.02.2023

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 01.02.2023	% of Coverage	Eligible A/C Holders	Enrolled up to 01.02.2023	% of Coverage
PMJDY	2170304	595357	27.43%	3107745	1066894	34.33%
PMMY	669643	261763	39.09%	808161	304793	37.71%

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
31.12.2022	92	13	87	404	596	1202	7341

* The branches & ATM & BC numbers have declined due to bifurcation of erstwhile Visakhapatnam dist.

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 31.12.2022:

As on date	Total BCs	Total SSA Locations	Total SSA Locations covered by BCs	Total SSA Locations covered by Br	Inactive / Attrition BCs
Dec-22	94097	112	82	30	836

(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 4) :

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

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

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

10.8 Availability of ATMs in the State of Andhra Pradesh

As on	No. of ATMs
31.03.2019	9600
31.03.2020	9876
31.03.2021	10330
31.03.2022	10187
30.06.2022	10095
30.09.2022	10091
31.12.2022	10553

(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 31.12.2022:

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	98,59,013	2,897	11,64,383	74,51,004	77,11,978
Private Sector Banks	4,15,015	121	68,866	3,76,414	3,30,178
RRBs & Others	42,49,778	1,811	18,82,959	27,76,663	24,06,818
Grand Total	1,45,23,806	4,829	31,16,208	1,06,04,081	1,04,48,974
% to Total Accounts	-	-	21.46%	73.01%	71.94%
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 10.02.2023

Type of Bank	As on 31.03.2022		As on 10.02.2023		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs including RRBs & coop	16830104	6984107	18118585	7914481	1288481	930374
Pvt Sector Banks	684061	148890	692565	150143	8504	1253
Total	17514165	7132997	18811150	8064624	1296985	931627

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

Sector	As on 31.03.2022			As on 31.12.2022		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	315980	338186	107.03%	352160	338045	95.99%
Private Sector Banks	60520	23908	39.50%	63060	11125	17.64%
Regional Rural Banks	89600	84244	94.02%	101600	95464	93.96%
Total	466100	446338	95.76%	516820	444634	86.03%

(Source: PFRDA New Delhi)

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

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

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 31.12.2022

Particulars	No of FLCs as on 31.03.22	No of FLCs as on 31.12.22
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 2022-23	Mar 22	Dec 22	Total 2022-23
No of FLCs	31	28	28
No of Special camps by FLCs	531	889	1830
No of Target Specific camps by FLCs	875	1465	2951
No of camps by Rural Branches against the target of 7914 camps	5075	2291	7041(89% -Ach)

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	December 2022
1	Number of Automated Teller Machines (ATMs) per 1,00,000 population	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	25.79	20.37	21.28
2	Number of accounts (include deposit and credit accounts) of scheduled commercial banks (per 1,00,000 population)	Goal 8 : Economic Growth	2,19,000	2,04,700	2,13,000
3	Number of banking outlets per 1,00,000 population;	Goal 8 : Economic Growth	113	138.80	146.69

S.No	Indicator	Indicator Category	Actual Target for Indicators 2022-23	Achievements	
		SDG		June 2022	December 2022
4	Number of Functioning Branches of Commercial Banks per 1,00,000 population	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	15.23	15.33	15.67
5	Outstanding Credit to Micro, Small and Medium Enterprises	Goal 8 : Economic Growth	80000	77832	84922
6	Percentage of households with a bank account under PMJDY against target	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	100	92.77	99.57
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1 : End Poverty	26.22	23.80	29.29
8	Percentage of women having an account at a formal financial institution - PMJDY	Goal 5 : Gender equality	60.00	59.08	31.66
9	Proportion of women account holders in PMJDY	Goal 8 : Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	59.2	59.03	54.94
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding	Goal 8 : Economic Growth	16	16.98	16.50

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 31st Dec 22 Government of Andhra Pradesh has not declared any natural calamities.

11.2.1 Efforts towards Skill Development

11.2.2 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.

11.2.3 Performance of RSETIs in the State

Performance of RSETIs in the State during 2022-23 up to 31.12.2022:

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
Dec 22	396	10562	316	8829	5464	2429

(Settlement includes candidates trained during previous quarter also)

11.3 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.

11.4 Position of MFI finance extended as on 31.12.2022

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	327.9
2	Cumulative Loans Disbursed so far	327.9
3	Total Loans outstanding	136.02
4	Total amount due for payment (Demand)	21.1
5	Total amount recovered	193.55
6	Total amount overdue	16.06
7	Out of (6) amount overdue [Standard]	0
8	Out of (6) amount overdue [NPA]	16.07
9	Non Fund exposure/Off Balance Sheet exposure O/s	327.9

11.5 Important Circulars issued by RBI during the Quarter - Update

Date	Reference	Title
January 23, 2023	RBI/2022-23/168/CO CEPD S1233/13-01-18/2022-23	Safe deposit Lockers /Safe custody articles facility provided by Banks
Nov 1, 2022	RBI/2022-23/135/Do R AUT REC .81/24.01.001/2022-23	Eligibility criteria for offering internet banking facility by RRBs.

11.6 DCC / DLRC MEETINGS

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

Details of DCC / DLRC meetings conducted in 26 districts during December 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	22.11.2022	22.11.2022	22.11.2022	22.11.2022
2	Chittoor	*	*	*	*
3	East Godavari	23.12.2022	23.12.2022	23.12.2022	23.12.2022
4	Guntur	20.12.2022	07.12.2022	27.12.2022	07.12.2022
5	YSR Kadapa	07.12.2022	07.12.2022	07.12.2022	07.12.2022
6	Krishna	31.12.2022	31.12.2022	31.12.2022	31.12.2022
7	Kurnool	13.12.2022	13.12.2022	13.12.2022	13.12.2022
8	SPSR Nellore	28.12.2022	28.12.2022	28.12.2022	28.12.2022
9	Prakasam	12.12.2022	12.12.2022	12.12.2022	12.12.2022
10	Vizianagaram	18.01.2023	18.01.2023	18.01.2023	18.01.2023
11	Visakhapatnam	23.12.2022	23.12.2022	23.12.2022	23.12.2022
12	West Godavari	30.12.2022	30.12.2022	30.12.2022	30.12.2022
13	Srikakulam	29.11.2022	29.11.2022	29.11.2022	29.11.2022
14	Bapatla	28.12.2022	28.12.2022	28.12.2022	28.12.2022
15	Dr BR Ambedkar	22.12.2022	22.12.2022	22.12.2022	22.12.2022
16	Palnadu	26.12.2022	26.12.2022	26.12.2022	26.12.2022
17	Anakapalli	23.12.2022	23.12.2022	23.12.2022	23.12.2022
18	Nandyal	23.12.2022	30.12.2022	23.12.2022	30.12.2022

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
19	NTR	20.12.2022	20.12.2022	20.12.2022	20.12.2022
20	Tirupati	14.12.2022	14.12.2022	14.12.2022	14.12.2022
21	Annamayya	14.12.2022	14.12.2022	14.12.2022	14.12.2022
22	Sri Satya Sai	29.11.2022	29.11.2022	29.11.2022	29.11.2022
23	Alluri Sita Ram Raju	05.12.2022	05.12.2022	05.12.2022	05.12.2022
24	Eluru	06.12.2022	06.12.2022	06.12.2022	06.12.2022
25	Kakinada	27.12.2022	27.12.2022	27.12.2022	27.12.2022
26	Parvatipuram Manyam	06.12.2022	06.12.2022	06.12.2022	06.12.2022

- Written letter to The Chief Secretary, Govt of AP- Regarding-Conducting of DCC and DLRC meetings for the quarter ended Sep, 2022- Non- Cooperation of District Collector, Chittoor.

11.7 Timely Submission of data to SLBC by Banks and LDMs

As all are aware that RBI Developed a Standardized System for data flow and its management by SLBC Convener Banks on SLBC websites to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks. As on date all Banks have on boarded on to the new portal. SLBC has extracted the data from standardized portal for review the progress of various parameters during SLBC meetings. However, there are certain gaps were identified in the extracted data and being intimated to respective Banks for suitable rectification in order to maintain the consistency of state level data. The district wise figures of some banks don't reflect accurate data due to mapping of branches to wrong districts. Hence banks are requested to ensure accurate mapping of their branches to the appropriate districts.

Hence, Controllers are requested to sensitize the staff responsible for submission & uploading of data, to verify the data with previous quarter figures to ensure consistency and if abnormality found, justification to be furnished. Furthermore, stipulated timelines to be followed in upload of data in the portal which enables us to conduct the meetings of SLBC as per the yearly calendar.

11.8 Success Story :

Smt. K Tejaswini hails from Gannavaram in Guntur District. She was seriously pursuing to generate income for her family, and joined union RSETI at Atkur . She completed her training on Women Tailors course. On completion of her course she established a tailoring shop by name "Teja Tailor" at Gannavaram. With her skill and commitment, the unit has been prosperous within short time. She is presently earning a monthly income of Rs.15,000. She and her family are thankful to the RSETI.

