

224th Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

CONVENER:  यूनियन बैंक ऑफ इंडिया Union Bank of India

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AGENDA 1 – ADOPTION OF THE MINUTES OF 223rd SLBC MEETING

Adoption of the minutes of 223rd SLBC meeting of AP held on 16.05.2023 at Visakhapatnam

The minutes of 223rd SLBC meeting held on May 16th, 2023 were circulated to the members of SLBC, LDMS and Government Departments concerned. The minutes are placed as annex. Minutes of SLBC & Sub Committee meetings are also available in SLBC portal (www.slbcap.nic.in)

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

Summary of action points evolved in the meeting:

Action points evolved in 222nd SLBC meeting and are pending for compliance:

S. N o	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
1	Skill Hubs & RSETI Synchronization	To dovetail the RSETI activities with State Government sponsored Skill hubs. Detailed SOP from SKILL Development Corporation to be submitted	SKILL Development Corporation	30.04.2023	Skill development corporation, A.P has to come up with detailed SOP on Integration of RSETI services with Skill hubs. SLBC vide Letter No. SLBC/196/182 dated 30.03.2023 and SLBC/196/204 dated 02.06.2023 has written letter to department in this regard to come up as early as possible.
2	BC Mapping with RBKs (Rythu Barosa Kendras)	SLBC to work closely on mapping of BCs for leftover RBK centers in Co-ordination with Agri Department and allot those centers to respective Bank branches fixing timelines for appointment of BCs.	SLBC and Agricultural dept., Govt. of AP	30.04.2023	SLBC vide Letter No. SLBC /196/204 dated 02.06.2023 has written letter to LDMS and it is in the progress.
3	Inclusion of Financial Education School Curriculum	Government shall consider including financial education in school curriculum in the state.	Dept of School Education, Govt of AP	30.04.2023	SLBC vide Letter Nos. SLBC/196/182 dated 30.03.2023 and SLBC/196/204 dated 02.06.2023 has written letter to the Principal Secretary department of school education.

Actions points evolved in 223rd SLBC meeting for Compliance:

S. No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation									
1	Performance of Private Sector Banks	Poor Performance of Private Banks in sanctioning of MUDRA and PMFME loan	Private Sector Banks	Immediate effect	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 has written letter to all private sector Banks to improve their performance. Against PMMY target of Rs.1600 Crs, Private Sector Banks have disbursed an amount of Rs.349.13 Crs. in June 23 Qtr and achieved 22% of their annual target. Whereas in June-22 Qtr. their performance was 20.36% only.									
2	Opening of New branches in Aspirational districts and Tribal areas	All LDMS should conduct survey in their respective districts for opening of branches or appointing fixed point BC and submit the report to SLBC	LDMS	30.06.2023	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 has written letter to LDMS to complete the survey for opening of new branches in Aspirational districts.									
3	Connectivity and Infrastructure facilities for new branch openings	Connectivity and availability of Infrastructure facilities for opening of new branches in Aspirational districts, Naxalite effected areas of AOB and Tribal areas	Finance dept., Govt. of AP to take up with District admin. & department of BSNL		SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 has written letter to Finance Dept. for arranging network connectivity & infrastructure									
4	Coverage of accounts under PMSBY and PMJJBY	Private Sector banks performance in coverage of PMSBY and PMJJBY is poor, and they have to improve.	Private Sector Banks	Immediate effect	SLBC conducted sub-committee meeting on 01.06.2023 and advised them to improve the performance. Private Banks enrollments: <table border="1"> <thead> <tr> <th>FY</th> <th>PMSBY</th> <th>PMJJBY</th> </tr> </thead> <tbody> <tr> <td>June 22</td> <td>684687</td> <td>149222</td> </tr> <tr> <td>June 23</td> <td>702637</td> <td>154359</td> </tr> </tbody> </table>	FY	PMSBY	PMJJBY	June 22	684687	149222	June 23	702637	154359
FY	PMSBY	PMJJBY												
June 22	684687	149222												
June 23	702637	154359												
5	Establishment of RSETIs	RSETIs should be established in newly formed districts.	Finance Dept, Govt of AP, SERP and All Banks	Arrive action plan for setup of RSETIs by 30.06.2023	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 has written letter to Finance dept and SERP. As directed by the state Govt. the survey part has been entrusted to LDMS.									
6	FPO financing	All banks to extend credit facilities to FPOs for meeting their working capital and investment credit requirements	All Banks	Immediate effect	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 written letter to all Banks to improve the FPO finance. All banks put together financed an amount of Rs.50.63 Crs to 196 FPOs									

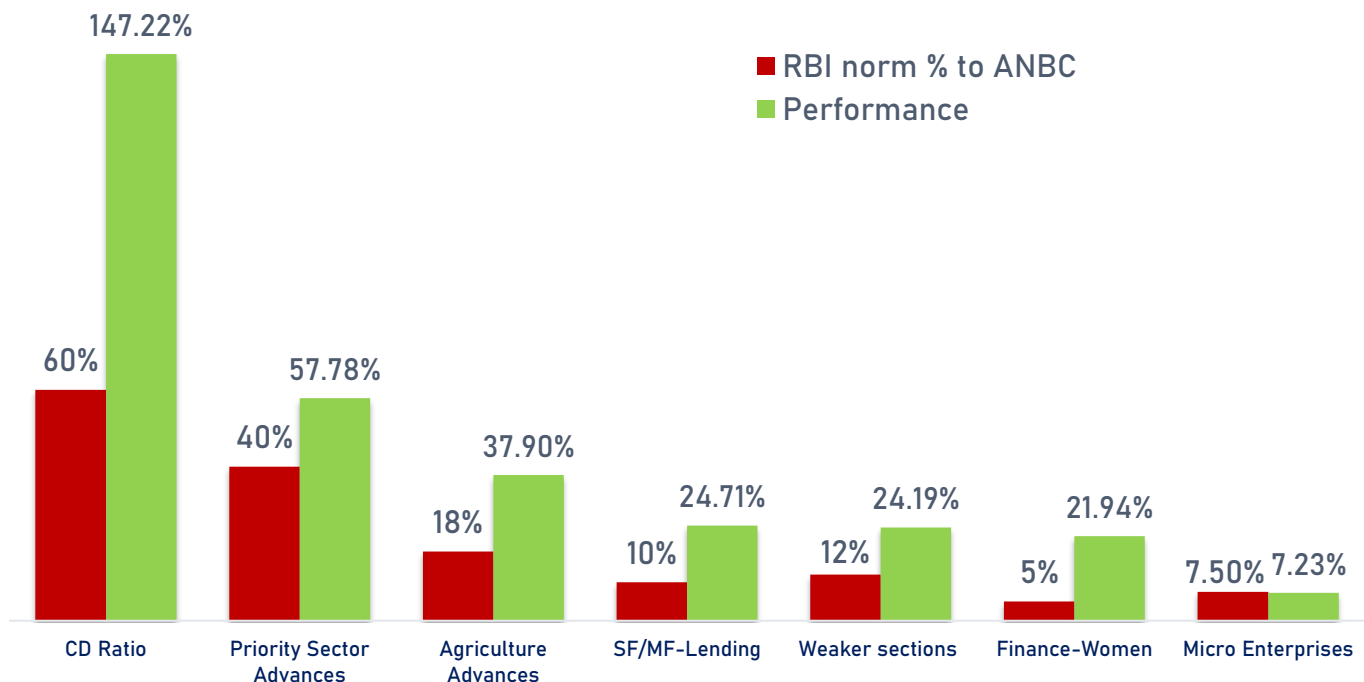
S. No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation																		
7	Financial Inclusion	Banks to take advantage of the financial support provided by NABARD in conducting more number of financial inclusion camps	NABARD and all Banks	Immediate effect	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 has written letter to all Banks to conduct more number of FI camps and avail NABARD financial support.																		
8	EDDPE (Expansion and Deepening of Digital Payment Ecosystem)	Account holders of all banks in 17 districts must have one or the other digital payment mode with them.	All Banks	30.06.2023	All Banks in 17 districts have achieved their target in EDDPE. All the districts in the state reached 100% digital enabling of their CD & SB Operative accounts. The data has been submitted to RBI.																		
9	Credit flow to Export, Education, Housing and infrastructure	All Banks to improve credit flow to Export, Education, Housing and infrastructure facilities.	All Banks	Immediate effect	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 has written letter to all Banks and also conducted subcommittee meetings on 21.06.2023 and 11.07.2023 to improve the credit to export, education, housing and infrastructure.																		
10	Credit flow to SC/ST	Banks to improve credit to SC/ST beneficiaries in all schemes	All Banks	Immediate effect	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 written letter to all banks to improve advances to SC/ST communities.																		
11	Tenant Farmer Lending	Banks to improve the credit flow to Tenant farmers especially in coastal districts of the state.	All Banks	Immediate effect	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 has written letter to all banks and also conducted sub-committee meeting on 21.06.2023 to improve tenant farmer lending in the state. Progress as on 30.06.2023: <table border="1" data-bbox="1093 1534 1492 1825"> <thead> <tr> <th>Mode</th> <th>A/Cs</th> <th>Amt (crs.)</th> </tr> </thead> <tbody> <tr> <td>CCRC</td> <td>15701</td> <td>200</td> </tr> <tr> <td>JLGs & RMGs</td> <td>25796</td> <td>141</td> </tr> <tr> <td>Others</td> <td>25925</td> <td>175</td> </tr> <tr> <td>Total</td> <td>67422</td> <td>517</td> </tr> <tr> <td>% Achv</td> <td>20%</td> <td>13%</td> </tr> </tbody> </table>	Mode	A/Cs	Amt (crs.)	CCRC	15701	200	JLGs & RMGs	25796	141	Others	25925	175	Total	67422	517	% Achv	20%	13%
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CCRC	15701	200																					
JLGs & RMGs	25796	141																					
Others	25925	175																					
Total	67422	517																					
% Achv	20%	13%																					
12	Finance to TIDCO beneficiaries	All Banks to increase finance support to TIDCO beneficiaries	All Banks	Immediate effect	SLBC vide Letter No. SLBC/196/204 dated 02.06.2023 written letter to all banks and also conducted sub-committee meeting on 11.07.2023 to increase the financial support for TIDCO beneficiaries.																		

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.06.2023**2.1 Banking at a Glance in Andhra Pradesh as on 30.06.2023**

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2696	2429	2023	756	7904
(Amt. in crores)				
Parameter			Outstanding	RBI Norm % to ANBC
Total Deposits in the State			473806	-
Total Advances in the State			697549	-
Credit Deposit Ratio			147.22%	60%
Total Priority Sector Advances			395513	-
% of Priority Sector Advances to ANBC			57.78%	40%
Of Above				
Agricultural Advances			259381	-
% of Agrl. Adv. to ANBC			37.90%	18%
Of Above				
Small & Marginal Farmers			169143	-
% Small & Marginal Farmers to ANBC			24.71%	10%
Micro & Small Enterprises			76187	-
(% to ANBC)			11.13%	
Out of which Micro Enterprises			49489	
(RBI norm – 7.5% of ANBC)			7.23%	7.50%
Medium Enterprises			14140	-
Others under MSME			527	
Total MSME			90855	-
(% to ANBC)			13.27%	-
Export Credit			166.78	-
Education			4579	-
Housing			31383	-
Social Infrastructure			50.53	-
Renewable Energy			9.86	-
Others			9089	-
Out of Total Priority Sector Advances, finance to.				
SHGs			53561	-
Advances to Weaker Sections			165550	
% Weaker Sections advances to ANBC			24.19%	12%
Advances to Women			150173	-
% of Women advances to ANBC			21.94%	5%
Advances to SC/ST			32457	-
Advances to Minorities			21802	-

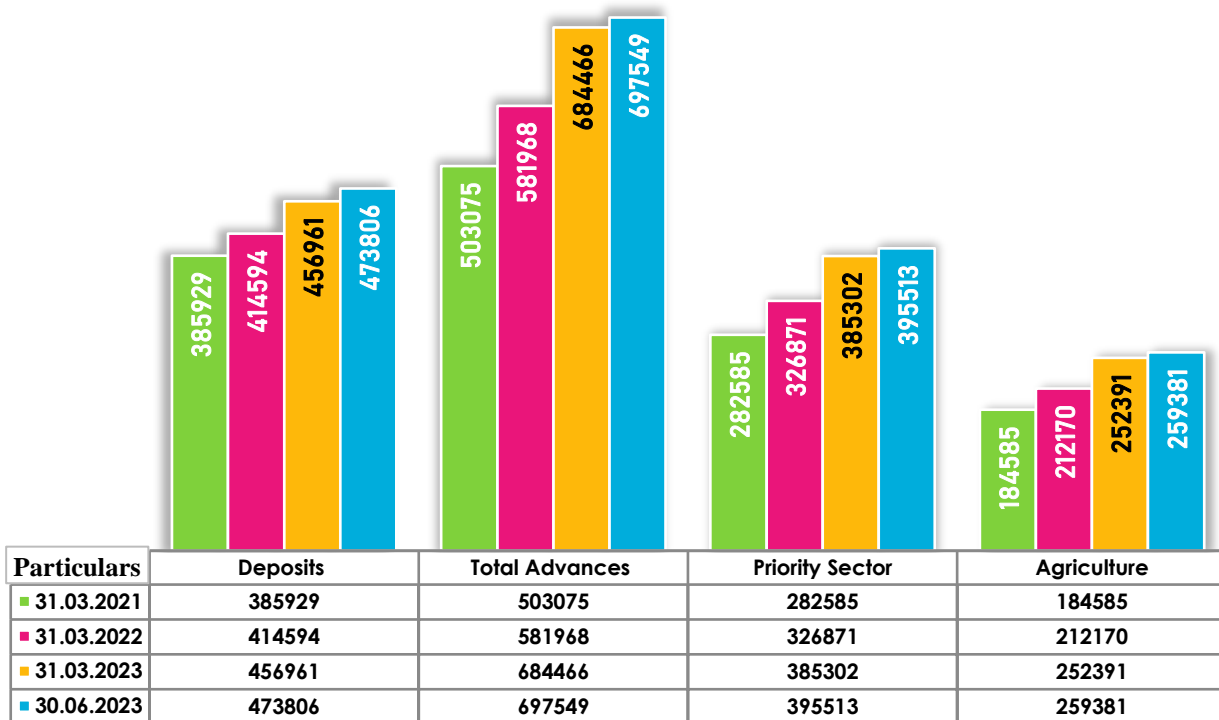
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators vs. Performance as on 30.06.2023



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 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 30.06.2023	%Inc over Mar ,23
Deposits	3,85,929	4,14,594	4,56,961	4,73,806	3.69%
Advances	5,03,075	5,81,968	6,84,466	6,97,549	1.91%

2.2.2 Basic Parameters:

(Amt.in Crores)

S. No	Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 30.06.2023
1	Total Number of Branches	7,509	7515	7617	7881	7904
	Incremental No of Branches	130	6	102	264	23
	% of increase	1.76%	0.08%	1.36%	3.47%	0.29%
2	Deposits	3,40,208	3,85,929	4,14,594	4,56,961	4,73,806
	Incremental Deposits	27,566	45,721	28,665	42,367	16,845
	% of increase	8.83%	13.44%	7.43%	10.22%	3.69%
3	Total Advances	4,34,261	5,03,075	5,81,968	6,84,466	6,97,549
	Incremental advances	36,911	68,814	78,893	1,02,498	13,083
	% of increase	9.30%	15.85%	15.68%	17.61%	1.91%
4	Priority Sector Advances	2,51,423	2,82,585	3,26,871	3,85,302	3,95,513
	Incremental Priority advances	11,203	31,162	44,286	58,431	10,211
	% of increase	4.69%	12.39%	15.67%	17.88%	2.65%
5	C.D. Ratio	127.65%	130.35%	140.37%	149.79%	147.22%
	C.D. Ratio as per RBI norm	60%				

2.2.3 Statement of Priority Sector Advances (Outstanding):

(Amt.in Crores)

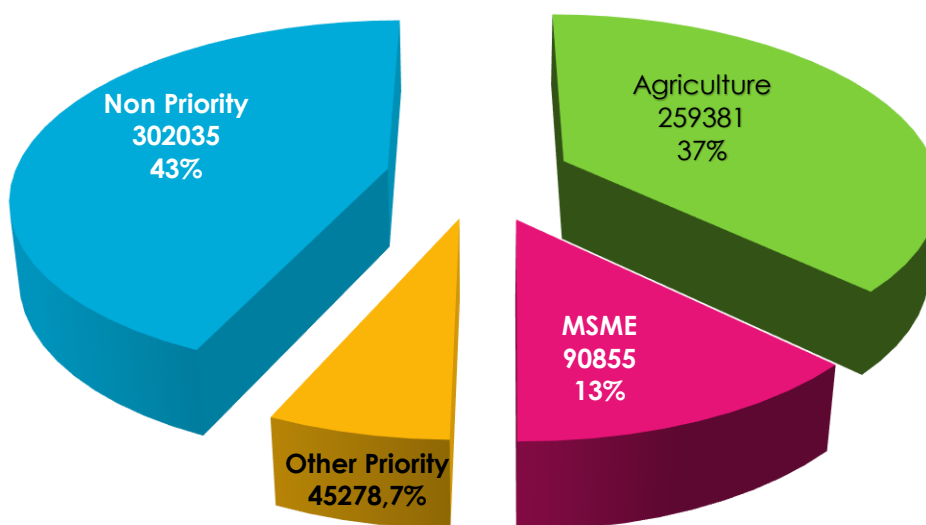
S.no	Particulars	As on 31.03.20	As on 31.03.21	As on 31.03.22	As on 31.03.23	As on 30.06.23
1	Short Term Production loans	1,04,940	1,22,196	1,22,369	1,55,979	1,56,530
2	ATL (Incl Infra & Ancillary)	52550	62,388	89,801	96,412	1,02,851
3	Total Agrl. Advances	1,57,490	1,84,585	2,12,170	2,52,391	2,59,381
	%of Agrl. Advances to ANBC	39.63%	42.50%	42.17%	43.37%	37.90%
4	Micro & Small Enterprises	52,122	53,428	63,481	73,622	76,187
	(% to ANBC)	13.11%	12.30%	12.62%	12.65%	11.13%
	Medium Enterprises	5,951	8,556	12,219	14,160	14,140
	Others under MSME					527
	MSME Total	58,073	61,984	75,700	87,782	90,855
	(% to ANBC)	14.66%	14.27%	15.05%	15.08%	13.27%
5	Export Credit	692	460	171	166	167
6	Others' under Priority Sec Adv	35,167	35,557	38,830	44,963	45,111
	(% to ANBC)	8.85%	8.18%	7.72%	7.73%	6.59%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871	3,95,513
% of Priority Sector Adv to ANBC (RBI		72.35%	63.27%	65.07%	64.97%	57.78%

2.2.4 Bank Branches:

Particulars	As on 31.03.2021	As on 31.12.2021	As on 31.03.2022	As on 31.03.2023	As on 30.06.2023	Inc/Dec over Mar 2023
Rural	2642	2660	2673	2695	2696	1
Semi Urban	2306	2298	2325	2412	2429	17
Urban	1837	1875	1895	2027	2023	-4
Metro	730	718	724	747	756	9
Total	7515	7551	7617	7881	7904	23

Total Advances as on 30.06.2023

(Amount in crores)

**2.3 District wise position of CD ratio as on 30.06.2023**

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	117%
2	Anakapalli	156%
3	Ananthapuramu	149%
4	Annamayya	139%
5	Bapatla	181%
6	Chittoor	112%
7	Dr. B.R.Ambedkar Konaseema	181%
8	East Godavari	164%
9	Eluru	175%
10	Guntur	125%
11	Kakinada	140%
12	Krishna	179%
13	Kurnool	145%

S.No.	Name of the District	CD Ratio
14	Nandyal	172%
15	NTR	170%
16	Palnadu	218%
17	Parvathipuram Manyam	154%
18	Prakasam	184%
19	SPSR Nellore	163%
20	Sri Sathya Sai	159%
21	Srikakulam	136%
22	Tirupati	80%
23	Visakhapatnam	122%
24	Vizianagaram	144%
25	West Godavari	191%
26	Y.S.R	148%
AP State (All districts)		147%

The CD Ratio in the State of Andhra Pradesh is 147% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 80% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY24) AS ON 30.06.2023

3.1 Achievement of Annual Credit Plan as on 30.06.2023 for FY 2023-24

3.1.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Target 2023-24	Achievement (Disbursements during 01.04.2023 to 30.06.2023)	% of Achievement
A	Priority Sector	323000	105599	32.69%
B	Non-Priority Sector	120000	62340	51.95%
C	Total Credit Plan	443000	167939	37.91%

3.1.2 Priority Sector Advances

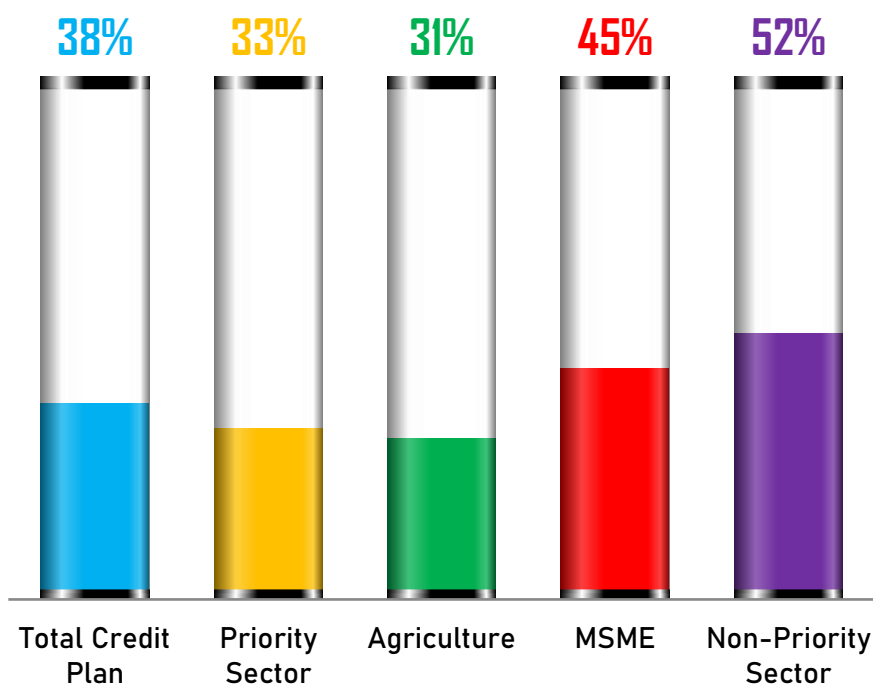
(Amt. in Crores)

S.No	A. Agriculture			
	Segment	Target 2023-24	Achievement (Disbursements during 01.04.23 to 30.06.2023)	% of Achievement
1	Short Term Crop Production Loans.			
	Kharif	87320	42769	48.98%
	Rabi	60680		
	Total	148000	42769	28.90%
2	Agriculture Term Loans.			
	Kharif	40120	19808	49.37%
	Rabi	27880		
	Total	68000	19808	29.13%
3	Total Farm Credit			
	Kharif	127440	62577	49.10%
	Rabi	88560		
	Total	216000	62577	28.97%
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	7500	9213	122.84%
	Rabi	7500		
	Total	15000	9213	61.42%
5	Total Agriculture			
	Kharif	134940	71790	53.20%
	Rabi	96060		
	Total	231000	71790	31.08%
B. MSME				
1	Micro Enterprises	36000	13953	38.76%
2	Small Enterprises	22000	10079	45.81%
3	Medium Enterprises	10500	6889	65.61%
4	Others	500	54	10.72%
	Total MSME	69000	30975	44.89%
C. Other Priority Sector Advances				
1	III. Export Credit.	1100	91	8.28%
2	IV. Others under Priority Sector	21900	2743	12.53%
	a. Education	2000	372	18.60%
	b. Housing	11500	649	5.64%
	c. Others	8400	1722	20.50%

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

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

ACP Achievement for FY 2023-24 as on 30.06.2023



Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	443000	167939	38%
Priority Sector	323000	105599	33%
Agriculture	231000	71790	31%
MSME	69000	30975	45%
Non-Priority Sector	120000	62340	52%

3.2 Annual Credit Plan Achievement: Last Three years**3.2.1 Total Credit Plan:**

(Amt. in Crores)

S N	Segment	2020-21		2021-22		2022-23		2023-24	
		(31.03.2021)		(31.03.2022)		(31.03.2023)		(30.06.2023)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	187550	196982 (105%)	213560	231873 (109%)	235680	305328 (130%)	323000	105599 (33%)
2	Non-Priority sector	64050	90652 (142%)	69820	145563 (208%)	83800	214992 (257%)	120000	62340 (52%)
3	Total Credit Plan	251600	287634 (114%)	283380	377436 (133%)	319480	520320 (163%)	443000	167939 (38%)

3.2.2 Priority sector Advances:

(Amt. in Crores)

S N	Segment	2020-21		2021-22		2022-23		2023-24	
		(31.03.2021)		(31.03.2022)		(31.03.2023)		(30.06.2023)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	94629	109210	110422	115459	121580	141032	148000	42769
2	Agrl. Term Loans incl. allied activities	34031	37669	38078	61494	43160	83965	83000	29021
3	Total Agriculture	128660	146879	148500	176954	164740	224997	231000	71790
4	MSME	39600	40312	44500	44815	50100	67822	69000	30975
5	Others under Priority Sector incl. export Credit	19291	9791	20560	10104	20840	12509	23000	2834
Total Priority Sector		187551	196982	213560	231873	235680	305328	323000	105599

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

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2022 to 30.06.2022	Disbursements from 01.04.2023 to 30.06.2023	% Increase
1	Priority sector	74177	105599	42.36%
2	Non-Priority sector	65622	62340	-5.00%
3	Total Credit Plan	139798	167939	20.13%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2022 to 30.06.2022	Disbursements from 01.04.2023 to 30.06.2023	% Increase
1	Short term Crop Production Loans	32228	42769	32.71%
2	Agr. Term Loans (incl. infra & anc)	21504	29021	34.95%
3	Total Agriculture	53732	71790	33.61%
4	MSME	17847	30975	73.56%
5	Other Priority Sector incl. Exp. Crdt.	2598	2834	9.09%
6	Total Priority Sector	74177	105599	42.36%

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

(Amt.in Crores)

S N	Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 30.06.2023
1	Short Term Prodn loans	1,04,940	1,22,196	1,22,369	1,55,979	1,56,530
2	Total Agri. Term Loans	45,630	57,121	72,894	78,145	83,662
	Total Farm Credit	1,50,570	1,79,317	1,95,263	2,34,124	2,40,192
3	Agri. Infra & Ancillary	6,920	5,268	16,907	18268	19189
4	Total Agri. Advances	1,57,490	1,84,585	2,12,170	252391	259381
5	% of Agri. Advances to ANBC (RBI norm- 18%)	39.63%	42.61%	42.17%	43.37%	37.90%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 30.06.2023

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	3,000	1838	61.25
2	Dairy	7,000	1013	15.46
3	Poultry	1,200	412	34.30
4	Fisheries	3,500	879	25.12

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

- SLBC subcommittee meeting conducted on 21.06.2023 and the forum resolved that the Pending list should be shared by DAO to LDMs at District level and LDM has to map the BCs to RBKs as per the network of banks and their service area. As the information shared by LDMs, the mapping of BCs with RBKs is completed in all districts.

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 in crores)
1	2019-20	Vaddi leni Runalu (VLR)2017-18 claims	64431	96.43
2	2020-21	Vaddi leni Runalu (VLR) pending claims from 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 APGICL, the State can also bid for PMFBY along with other empaneled insurance companies and tap into a considerable portion of business.

Introduction of Dr YSRFCI-PMFBY/RWBCIS:

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

Finance extended to tenant farmers through various modes during 2023-24 as on 30.06.2023 is as follows:

(Amt. in Crores)

Target		Mode	June -2023	
A/Cs	Amount		A/Cs	Amount
331770	4000	CCRC	15701	200.91
		JLGs & RMGs	25796	141.19
		Others	25925	175.77
		Total	67422	517.86
% of Achievement-Amt			20.32%	12.95%

(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 2023-24.

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2023 to 30.06.2023.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
17718	17847	3149	28333

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

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

District-level KCC Camps

Ministry of Finance, Department of Financial Services, Gol vide Ir. dated November 05, 2021 informed that while reviewing the progress of KCC saturation drive, it has been observed that although, KCC saturation drive has resulted in very good coverage of farmers engaged in crop cultivation, a significant chunk of the farmers engaged in animal husbandry, dairy and fisheries activities, are yet to be provided with the facility of KCC. These farmers are the most unserved segment of the society, in terms of institutional credit for their working capital requirement. Hence a campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fishery activities was launched from Nov 08, 2021, where camps are being conducted on every Friday of the week.

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

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

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

The progress as on 10.07.2023 (From KCC Portal) of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
56205	49912	6182	111
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
24834	14852	9935	47

*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 38.52 lakhs loan accounts in the AP web-land portal as on 30.06.2023 and charges were approved for 36.76 lakhs loan accounts.
- ❖ Member Banks are requested to utilise the platform effectively to curb the menace of multiple bank finance on same piece of land and finance against the fake lands.

e- Karshak Portal:

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

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

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

Login Credentials are as below:-

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

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

- ❖ There is a big gap between the available storage space (both dry and cold storage) and actual requirement.
- ❖ Creating proper storage infrastructure to reduce the demand-supply gap.
- ❖ Creating drying platforms for drying paddy grain to facilitate the preparation of the field for the next crop.
- ❖ Rejuvenation of existing minor irrigation structures.
- ❖ Provision of drum seeders, mechanized multi cultivator to increase the production of various crops
- ❖ Improving the post-harvest infrastructure for maize. Promotion of mini millet processing units in tribal and other regions.
- ❖ Special thrust on horticulture mechanisation.

- ❖ To encourage the establishment of custom hiring centres for SF/MF and to manage the distribution of farm machinery under cooperative mode.
- ❖ Financing term loan requirements of farmer groups viz. FPO, JLG, RMG, etc. for promoting investment in agriculture.
- ❖ Encouraging progressive agripreneurs to set up Agri-Clinics and Agri Business Centres in rural areas for providing extension services and technology transfer to farmers.
- ❖ Establishment of seed processing units, organic fertiliser units, soil testing laboratory etc
- ❖ Setting up model polyhouses, hi-tech nurseries and tissue culture labs in KVKs to educate the visiting farmers.
- ❖ Post-harvest management viz., cleaning, grading, pack houses, etc.
- ❖ Increasing number of Mobile Veterinary Clinics.
- ❖ Encouraging Broiler Farming under contract farming with hatcheries & marketing of broiler meat.
- ❖ Infusion of the latest technology for promotion of by-products or value addition.

AGENDA 5 – FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSME Sector)

5.1 Outstanding Position of lending under MSME sector as on 30.06.2023

(Amt.in Crores)

Particulars	31.03.2021		31.03.2022		31.03.2023		30.06.2023	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1500375	30765	1592097	38045	1544127	47619	1523995	49489
Small Enterprises	105316	22663	147562	25435	84721	26003	69431	26698
Total MSE	1605691	53428	1739659	63481	1628848	73622	1593426	76187
% of Micro to MSE	93.44%	57.58%	91.52%	59.93%	94.80%	64.68%	95.64%	64.96%
Medium Enterprises	17467	8555	9809	12219	9403	14160	8775	14140
Others							7791	527
Total MSME	1623158	61983	1749468	75700	1638251	87782	1609992	90855

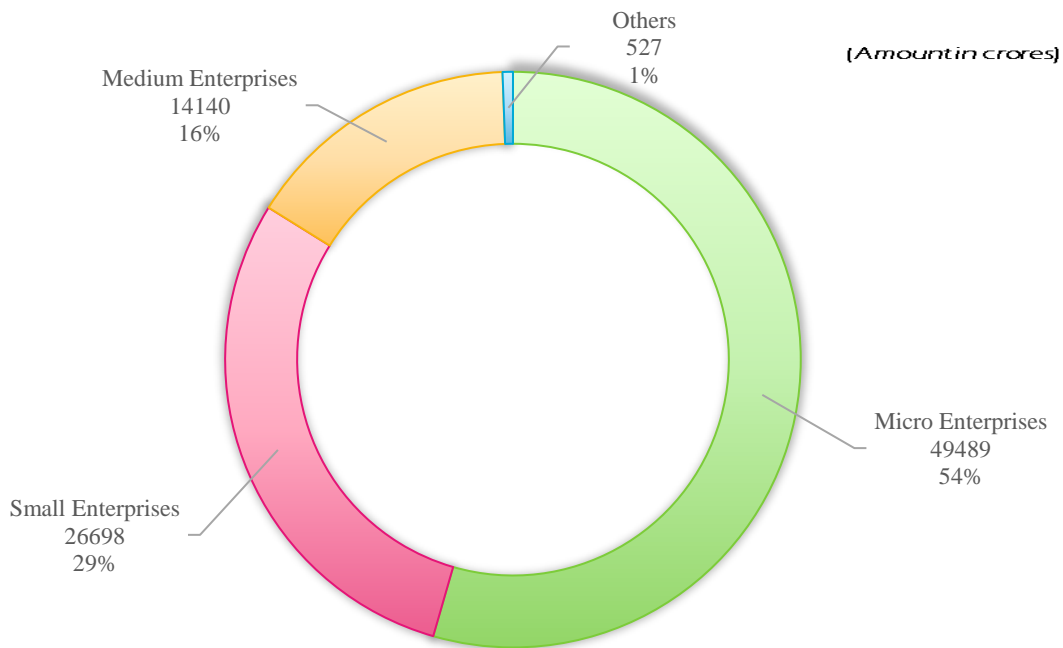
Note: Decline in Accounts of Small entprs has been reported due to BOB, BOI, BOM & Indian Bank

5.2 Disbursements under ACP 2023-24 for MSME sector

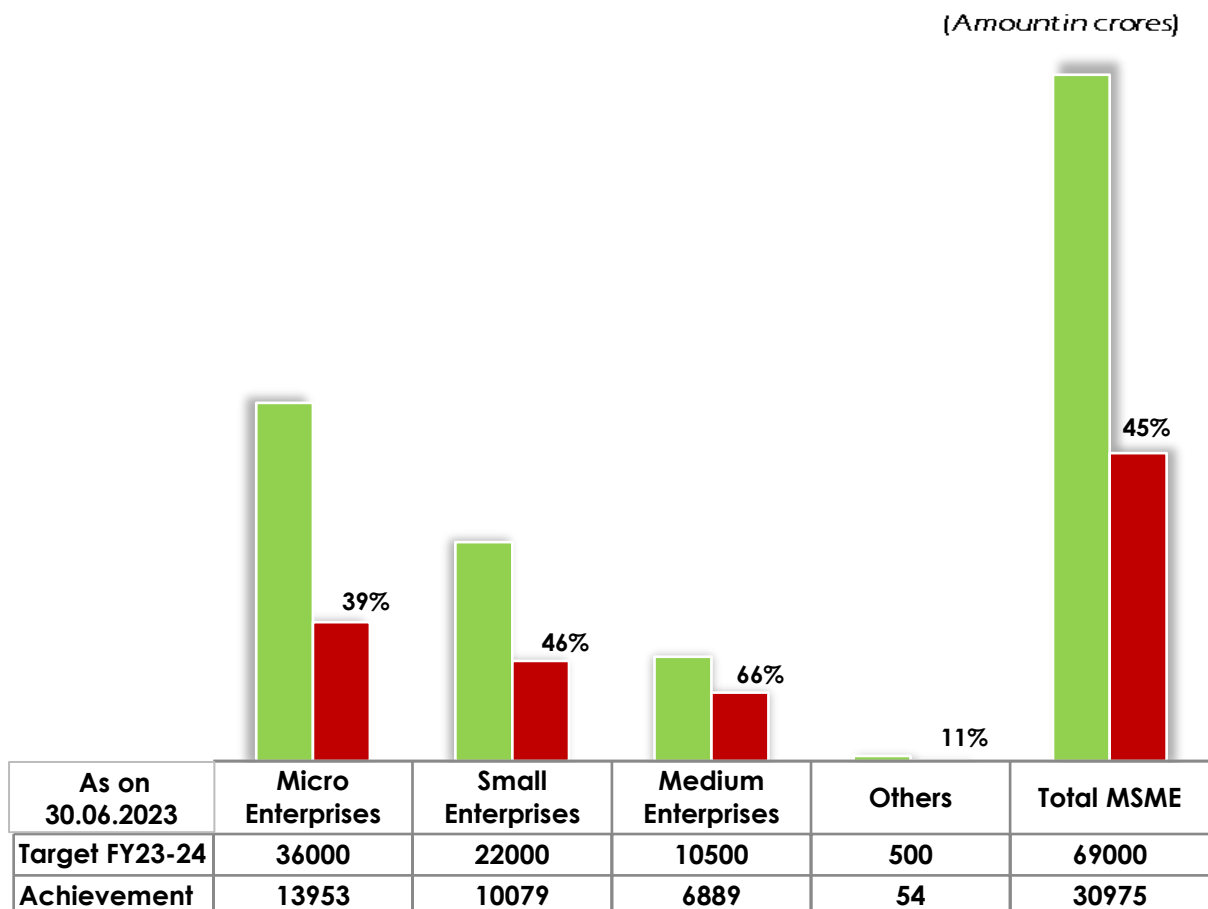
(Amt. in Crores)

Sector	Target 2023-24	Achievement (Disbursements during 01.04.2023 to 30.06.2023)	% of Achievement
Micro Enterprises	36000	13953	38.76
Small Enterprises	22000	10079	45.81
Medium Enterprises	10500	6889	65.61
Others	500	54	10.72
Total MSME	69000	30975	44.81

MSME Outstanding position as on 30.06.2023



MSME ACP Achievement as on 30.06.2023



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Mar-23 %	Jun-23 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises (Jun 22 to Jun 23)				
MSE as on Jun-22 - Rs.63489 cr	20%	18.81%	15.98%	20.00%
MSE as on Jun-23 - Rs.76187 cr				
10 % annual growth in the number of micro enterprise accounts (Jun 22 to Jun 23)				
No. of Micro Ent. as on Jun-22 - 1533844	10%	6.11%	-3.01%	-0.64%
No. of Micro Ent. as on Jun-23 - 1523995				
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.				
MSE as on Jun-22 - Rs. 63489 cr	60%	71.20%	75.01%	77.95%
Micro Ent. as on Jun-23 - Rs.49489 cr				

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

Year	Proposals covered during the year	
	No. of A/cs.	Amount (in Crs.)
2020-21	148452	1134.01
2021-22	49848	1455.81
2022-23	237279	3541.00
Jun 2023	10896	668.00

Status of Claims settled:

(Amt. in crores)

FY	Number	Settled Amount
2020-21	288	6.80
2021-22	1961	28.30
2022-23	5591	45.43
Jun 2023	907	6.28

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

AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR**6.1 Housing Loans (Priority Sector)**

Position of Housing Loans as on 30.06.2023

(Amt.in Crores)

Year	Total Outstanding		Disbursements		NPA	
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
2019-20	335840	28385	39758	3542	10956	481
2020-21	289914	27546	80967	4372	8230	458
2021-22	334654	30252	84421	3992	13291	376
2022-23	335300	31171	84862	4462	9093	312
June 2023	359846	31383	16943	649	11698	445

6.2 Education Loans (Priority Sector)**6.2.1 Position of Education Loans as on 30.06.2023:**

(Amt.in Crores)

Year	Total Outstanding		Disbursements		NPA	
	No. of a/c s	Amount	No. of a/cs	Amount	No. of A/cs	Amount
2019-20	77983	3963	15611	478	7124	132
2020-21	92827	4055	35198	901	3308	100
2021-22	92679	3795	28113	893	5098	108
2022-23	106978	4292	51093	1081	4192	92
June 2023	127374	4579	26683	372	4631	97

6.2.2 Education Loan to SCs/STs/OBCs for the year 2023-24 (as on 30.06.2023):

(Amt. in Crores)

Financial Year	SCs		STs		OBCs	
	Loan Disbursed		Loan Disbursed		Loan Disbursed	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
2020-21	1200	31	349	11	8114	203
2021-22	1718	54	651	37	5914	278
2022-23	3776	121	616	27	8426	375
June 2023	3079	81	517	18	5237	154

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 30.06.2023 are placed under.

(Amt in Crores)

FY	Export Credit	Social Infrastructure	Renewable Energy
2020-21	459.78	52.90	32.90
2021-22	170.77	59.31	22.93
2022-23	166.11	47.43	11.44
June 2023	166.78	50.53	9.86

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 2020	90624	49848	15477	15791
2	March 2021	95526	51127	21469	18689
3	March 2022	126528	105399	17706	28577
4	March 2023	162487	144792	21403	31723
5	June 2023	165550	150173	21802	32457
Stipulation		11.5% of ANBC	5% on ANBC	--	---
% of Achievement for Jun 2023		24.19%	21.94%	3.19%	4.74%
% of Achievement for Mar 2023		27.92%	24.88%	3.68%	5.45%

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

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

AGENDA 7 – NPAs

Position of NPAs under various sectors as on 30.06.2023

(Amount in crores)

Year	Advances O/S	NPA	% NPA
2019-20	434261	14409	3.32%
2020-21	503075	14425	2.87%
2021-22	581968	18526	3.18%
2022-23	684466	18917	2.76%
June 2023	697549	19694	2.82%

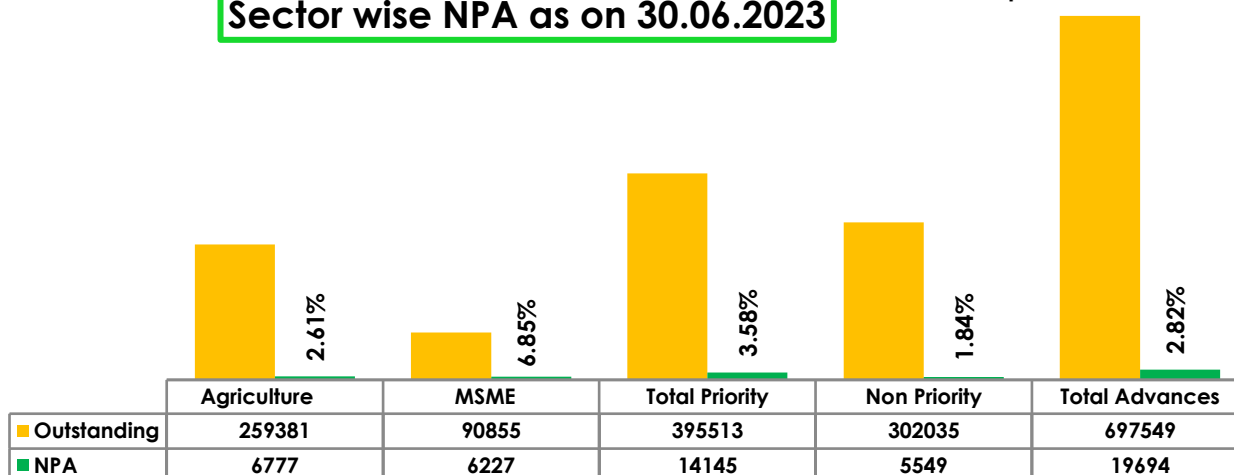
No	Sector	2020-21			2021-22		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	122196	2780	2.27%	122369	3509	2.87%
2	ATL	57121	1802	3.16%	72894	1827	2.51%
3	Agriculture	184585	4906	2.66%	212170	6458	3.04%
4	MSME Sector	61984	4550	7.34%	75700	6200	8.19%
5	Housing Loans	27546	458	1.66%	30252	376	1.24%
6	Education Loans	4055	100	2.46%	3795	108	2.84%
7	Priority Sector Loans	282585	10160	3.60%	326871	13291	4.07%
8	Non-Priority sector	220490	4265	1.93%	255096	5235	2.05%
9	SHGs	30644	271	0.88%	40490	250	0.62%
10	Central Govt. Sponsored Schemes	24102	794	3.29%	25650	878	3.42%
11	State Govt. Sponsored Schemes	18654	1654	8.87%	20896	2166	10.36%

(Amount in crores)

S No	Sector	2022-23			June-23		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	155979	3638	2.33%	156530	3673	2.35%
2	ATL	78145	1726	2.21%	83662	1966	2.35%
3	Agriculture	252391	6552	2.60%	259381	6777	2.61%
4	MSME Sector	87782	5999	6.83%	90855	6227	6.85%
5	Housing Loans	31171	312	1.00%	31383	445	1.42%
6	Education Loans	4292	92	2.15%	4579	97	2.12%
7	Priority Sector Loans	384614	13499	3.51%	395513	14145	3.58%
8	Non-Priority sector	299164	5418	1.81%	302035	5549	1.84%
9	SHGs	58598	253	0.43%	53561	210	0.39%
10	Central Govt. Sponsored Schemes	29048	1244	4.28%	30678	1362	4.44%
11	State Govt. Sponsored Schemes	24138	2756	11.42%	25087	2883	11.49%

Sector wise NPA as on 30.06.2023

(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 30.06.2023									
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	838	300	36%	838	742	89%	1676	1042	62%
Private Sector Banks	4565	2526	55%	4565	6968	153%	9130	9494	104%
RRBs	1055	174	16%	1055	356	34%	2110	530	25%
Total (June 2023)	6458	3000	46%	6458	8066	125%	12916	11066	86%
Mar 23	6144	2710	42%	6144	6144	121%	12288	8854	72%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress as on 30.06.2023 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.23 to 30.06.2023			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	8600	87.47	873.76	882.15	1843.38	21%
Private Sector Banks	1600	36.32	171.5	141.32	349.13	22%
RRBs	2500	89.96	450.23	295.81	836.01	33%
Others	300	117.79	1.09	1.08	119.95	40%
Total (June 2023)	13000	331.54	1496.58	1320.36	3148.47	24%

(Source: www.mudra.org.in)

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

Category	As on 30.06.2023			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	44.89%	62.59%	62.11%	61.25%
SC	18.91%	10.89%	11.27%	10.63%
ST	5.74%	3.69%	3.78%	3.90%
OBC	30.46%	22.83%	22.84%	24.22%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	70.40%	42.73%	43.56%	46.90%
New Entrepreneurs/ Accounts	21.14%	30.21%	29.18%	24.09%
Minority	11.80%	8.78%	8.76%	8.89%
PMJDY OD Account	0.12%	0.01%	0.01%	0.004%

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 June, 2023 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
9705	4852.50	1482	1104.50	615	388.95	403	282.95	867	715.55

(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 24.08.2023 (online portal)

(No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
3.75	3.43(92%)	0.31(8%)	3.16(92%)	0.27(8%)

(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
78,646	73,023(93%)	5,623(7%)	66,124(91%)	6,899(9%)

3rd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
8,609	7,531(87%)	1,078(13%)	6,540(87%)	991(13%)

DFS vide letter F. No16/1/2021-MO-DFS Gol 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	2020-21	2266	6799	18128	1629	6642	13032	72	98	72
2	2021-22	2943	8839	23544	2435	9799	19480	83	110	82
3	2022-23	6774	20108	54192	3073	12930	24584	45	64	45

Target & Achievement under PMEGP for the year 2023-24 (as on 30.06.2023)

(Amt. in Lakhs)

S No	Name of the Org.	Target 2023-24			Achievement			% Achievement		
		No. of project	Margin Money	Emp.	No. of projects	Margin Money	Emp.	No. of project	Margin Money	Emp.
1	KVIC	1818	6057	14544	145	921.65	1160	8	15	8
2	KVIB	1818	6057	14544	379	1523.29	3032	21	25	21
3	DIC	2300	7664	18400	679	3390.29	5432	30	44	30
4	Others	124	427	992	13	66.41	104	10	16	10
Total		6060	20205	48480	1216	5901.64	9728	20	29	20

(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/Gen/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 lakhs	20 lakhs
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 exceed more than 20,000	- No limit of population, which are classified as Panchayati Raj institution. - Area fall under Municipality is treated as Urban
5.	Sign board of the PMEGP unit	Earlier not specified/insisted	Now, it is mandatory for bank to upload signboard for claim Margin Money
6.	EDP	Mandatory for all category of project	Upto 2 lakhs project EDP is optional
7.	Employment generation	Per capital employment generation 1 lakh = 1 Employment	Per capita employment generation 3 lakh = 1 Employment
8.	Serving Dhaba Hotel	Serving of Nonveg food not permitted	Now serving Non-Veg food is permitted
9.	Poultry	Not Permitted	Poultry-kept for eggs including chicken, duck, etc. permitted.
10.	Animal Husbandry	Not Permitted	Dairy products making is allowed including milk collection of sheeps, cow, buffalo, horse and donkey, excluding purchase of animals
11.	Sericulture, Horticulture, Floriculture, Aquaculture	Not Permitted	Value addition & linked products are allowed excluding cultivation of crops
12.	Plastic items	Below 25 microns are not permitted	Below 75 microns are not allowed however consideration of plastic based products are permitted.
13.	Registration	-	All PMEGP units should be encouraged to register with UDYAM portal & MSME data book.
14.	Selection of Beneficiaries	By DLTFC headed by District Collector	Implementing agency will directly Validate and forward to Banks.
15.	Monitoring	-	DLMC has been constituted as District Collector as Chairman & Convener is Industries Dept for each District to monitor the PMEGP in every quarter.
16.	Margin Money Subsidy	Uploading TDR/SRF is optional to upload in the portal	Mandatory to upload TDR/SRF in the portal immediately.
17.	Transportation	Purchase of Transport vehicle is allowed subject to fulfilling of employment	Transport activities with the fulfillment of employment criteria is allowed. However, should not exceed 10% over and above the target, agency/Bankers should ensure the fulfillment of per capita investment for consider such projects.

8.1.7 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM) Scheme:**Progress on SEP (Individual) and SEP (Groups) for the financial year 2022-23 as on 30.06.2023**

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	4000	40.00	2422	28.98	60	72
2	SEP (Groups)	50	2.5	290	4.52	580	180

(Source: MEPMA)

8.1.8 PMFME (PM Formalization of Micro Food Processing Enterprises Scheme):

This scheme is a centrally sponsored scheme. This is designed to address the following challenges faced by micro enterprises

- a) Lack of innovation skills b) Lack of access to modern technology c) Lack of food safety control systems d) Lack of branding & marketing.

It is planned to extend assistance for 2,00,000 micro food processing units directly through Credit linked capital subsidy. The scheme envisages an outlay of Rs. 10,000 crores over a period of five years from 2020 -21 to 2024-25. The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. The eligible members under this scheme are Individual micro food processing, SHGs/FPOs. Units would be provided credit-linked capital subsidy @35% of the eligible project with beneficiary contribution of 10% of the project cost.

The lending position of the scheme is furnished here under.

PMFME Data as on 30.06.2023			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
7864	3437	597	3830

- Banks are requested to accord suitable action on pending applications

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

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

(Bank wise Position placed as Annexure 27)

8.1.9 Financing facility under 'Agriculture Infrastructure Fund:

The Hon'ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crores will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points. The scheme will facilitate setting up and modernization of key elements of the value chain including Post Harvest Management Projects. The Scheme is operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crores in the first year and Rs. 30,000 crore each in next three financial years. Moratorium for repayment under this financing facility may

vary subject to minimum of 6 months and maximum of 2 years. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crores. This subvention will be available for a maximum period of 7 years.

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

The lending position of the scheme as on 30.06.2023 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No	Amount	No	Amount	No	Amount
1197	1476	625	860	505	572	214	256	103	152

Source: Consultant AIF-PMU

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.

On 18.07.2023, Phase VII under Jagananna Thodu was launched and it is decided to achieve 5,10,412 loans under Phase VII. The District wise and Bank wise targets are given.

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

No. of beneficiaries benefited under Jagananna Thodu in all phases			
S No	Phase	No of Beneficiaries	Loan Amount in Rs.
1	Phase-I (25.11.2020)	5,35,112	535,11,20,000
2	Phase-II (08.06.2021)	3,70,517	370,51,70,000
3	Phase-III (20-10-2021)	Interest reimbursed	
4	Phase-IV (28.02.2022)	5,10,462	510,46,20,000
5	Phase-V (03.08.2022)	5,95,001	595,00,10,000
6	Phase-VI (11.01.2023)	3,95,000	395,00,00,000
7	Phase-VII (18.07.2023) including to be reimbursed	5,10,412	549,70,00,000
Total		29,16,504	2955,79,20,000
Interest reimbursed			
S No	Particulars	No of Beneficiaries	Amount in Rs.
1	Reimbursed on 20.10.2021 (Phase-III)	4,50,309	16,35,59,517
2	Reimbursed on 28.02.2022 (Phase-IV)	7,06,599	16,15,53,745
3	Reimbursed on 03.08.2022 (Phase-V)	9,94,041	15,96,74,594
4	Reimbursed on 11.01.2023 (Phase-VI)	6,46,279	15,17,51,285
5	Proposed to be Reimburse on 18.07.2023 (Phase-VII)	5,03,729	11,03,32,202
Total Reimbursed		33,00,957	74,68,71,343

Source: VSWS Department

- No. of unique beneficiaries who availed Jagananna Thodu loans: 15,87,492
- Amount of Loan Disbursed: Rs 2955.79 Crs
- Interest amount reimbursed: Rs 74.69 Crs to 15.31 lakh unique beneficiaries

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. In SLBC subcommittee meeting conducted on 27.07.2023 it was approved a target of 5.10 lakh beneficiaries in phase VII Jagananna Thodu. SLBC shared the district wise targets to LDMs for further allocation to bank branches in their respective districts.
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 25.08.2023 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	73678(86%)	2522.30
Of above Disbursements	71996(97%)	2464.72

*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.

APTIDCO requested SLBC to extend the holiday period for commencement of monthly instalments and rescheduling of instalments for the loans released in 2018,2019 and 2020. On the request of Department, SLBC conducted sub-committee meeting on 11.07.2023 on this issue and the SLBC forum resolved that extension of 12 months repayment period is not possible as it is against RBI IRAC norms and unless RBI gives relaxations for this scheme banks cannot proceed further. AP TIDCO has to write a letter to RBI to get relaxations specific to this scheme

8.2.3 Expanding Branch Network 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	APGVB	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 is 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 N	District Name	Sub-District Name	Village Name	Population	Whether an IPPB Centre exists in village (Yes / No)
1	Alluri Sita	Koyyuru	Adakula	3946	No
2	Alluri Sita	Gangavaram	Nellipudi	3636	No
3	Alluri Sita	VR Puram	Waddegudem	5058	No
4	Kakinada	Tuni	K.O. Mallavaram	4394	No
5	Kakinada	Tuni	Valluru	3488	No

List of villages with population of more than 3000 not having a brick-and-mortar Bank Branch					
S N	District Name	Sub-District Name	Village Name	Population	Whether an IPPB Centre exists in village (Yes / No)
6	Kakinada	Rowthulapudi	Latchireddipalem	3078	No
7	Kakinada	Rowthulapudi	Srungavaram	3774	No
8	Kakinada	Yeleswaram	Siripuram	3997	No
9	Kakinada	Jaggampeta	Mamidada	3105	No
10	Kakinada	Kirlampudi	Sungarayunipale	3088	No
11	Kakinada	Prathipadu	Peddipalem	4011	No
12	Kakinada	Peddapuram	J. Thimmapuram	3872	No
13	Kakinada	Gandepalle	Yellamilli	3311	No
14	Kakinada	Pithapuram	Veldurthi	3285	No
15	Kakinada	Thallarevu	Chollangi	3282	No
16	Kakinada	Thallarevu	G. Vemavaram	5069	No
17	Chittoor	Peddapanjani	Peddakapalli	3466	No
18	Palnadu	Piduguralla	Kamepalle	8049	No
19	Palnadu	Nuzendla	Putchanuthala	5971	No
20	Dr. BR Ambedkar	P.Gannavaram	Yenugupalle	3210	No
21	Eluru	Eluru	Tallamudi	7084	No

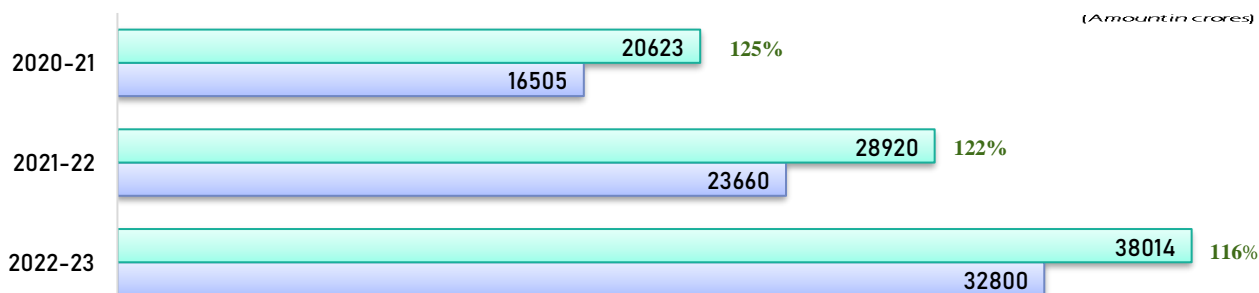
8.2.4 Progress under SHG-Bank linkage: as on 30.06.2023:

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total		
	Target (Amt.)	Disb		Target	Disb		Target	Disb	
		No.	Amt.		No.	Amt.		No.	Amt.
2020-21	15084	653275	16101	1421	102723	4522	16505	755998	20623
2021-22	18460	462103	23172	5200	82988	5748	23660	545091	28920
2022-23	26000	526095	30369	6800	78013	7645	32800	604108	38014
June 2023	28000	81105	3657	7000	52910	629	35000	134015	4286

SHG Bank Linkage Target vs Achievement - last 3 Years

(Amount in crores)



	2022-23	2021-22	2020-21
Achievement	38014	28920	20623
Target	32800	23660	16505

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 Sitarama Raju, Parvathipuram Manyam 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 applications sourced/leads generated in the camps are entered into CBS system 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

The campaign was coordinated by LDMs of Aspirational Districts under the overall 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.

9.2 AHDF KCC Campaign (01.05.2023 to 31.03.2024)

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

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

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

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

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

AGENDA 10 - FINANCIAL INCLUSION

10.1 National Strategy for Financial Inclusion – NSFI - 2019-2024

RBI advised all Banks to proactively take action for implementation of the various recommendations under National Strategy for Financial Inclusion (NSFI) 2019-24 as part of strengthening ecosystem for digital financial services, capacity building of BCs, access to livelihood and skill development programs to new entrants into banking system, strengthening internal grievances mechanism etc. RBI observed that, some of action plans and milestones articulated in the NSFI document while for implementation may have to be initiated at the Head Office/ Corporate office level, state heads of banks may critically review the recommendations and forward item-wise status note to SLBC Convener Bank on the action taken/proposed to be taken by them on the various action points and milestones. SLBC Convener Bank was advised to consolidate the feedback from all banks, discuss the position in the sub-committee meetings and evolve appropriate strategy for implementation in line with the milestones outlined in the NSFI document.

National Strategy for Financial Inclusion 2019-24: Major Milestones and timelines

Universal Access to Financial Services:

Action Plan and Milestone	Present position/ Roadblocks
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	Under phase I YSR Kadapa district was identified and achieved the 100% digital penetration as per the parameters suggested by RBI.

infrastructure to move towards less cash society by March 2022.	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. In Phase IV, 17 districts were selected, and the final timeline is Jun-23
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 developed 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/ Roadblocks									
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" data-bbox="692 1480 1490 1742"> <thead> <tr> <th data-bbox="692 1480 831 1641">Scheme</th> <th data-bbox="831 1480 1171 1641">PMJJBY Enrolments (Enrolled upto 05.07.2023)</th> <th data-bbox="1171 1480 1490 1641">PMSBY Enrolments (Enrolled upto 05.07.2023)</th> </tr> </thead> <tbody> <tr> <td data-bbox="692 1641 831 1697">PMJDY</td> <td data-bbox="831 1641 1171 1697">1027843</td> <td data-bbox="1171 1641 1490 1697">1651435</td> </tr> <tr> <td data-bbox="692 1697 831 1742">PMMY</td> <td data-bbox="831 1697 1171 1742">276712</td> <td data-bbox="1171 1697 1490 1742">313496</td> </tr> </tbody> </table>	Scheme	PMJJBY Enrolments (Enrolled upto 05.07.2023)	PMSBY Enrolments (Enrolled upto 05.07.2023)	PMJDY	1027843	1651435	PMMY	276712	313496
Scheme	PMJJBY Enrolments (Enrolled upto 05.07.2023)	PMSBY Enrolments (Enrolled upto 05.07.2023)								
PMJDY	1027843	1651435								
PMMY	276712	313496								
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
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Access to Livelihood and Skill Development:

Action Plan and Milestone	Present position/ Roadblocks
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. 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 .	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/ Roadblocks
Develop financial literacy modules through National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets etc. These modules should be with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, senior citizens etc.) by March 2021 .	NA.
Focus on process literacy along with concept literacy which empowers the customers to understand not only what the product is about, but also helps them how to use the product by using technology led Digital Kiosks, Mobile apps etc. through the strategy period (2019-2024) .	In FLC Camps the products of Banks and Digital awareness etc., are being taken care. There are 25 FLCs (financial literacy centers) are in AP state and conducting FL camps. The Camps per month Target for each FLC is 2 camps on "Going Digital" and 5 camps for target specific group like Farmers, SMEs, SHGs etc. Up to 30.06.2023, Total 25 FLCs conducted 302 Special Camps and 780 Target specific group Camps in the FY 2023-24.

Action Plan and Milestone	Progress/ Roadblocks
Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024 .	112 CFLs are operationalized in AP State, each serving 3 blocks LDMs are monitoring the activities. RBI has been reviewing the NGOs performance on regular intervals and issuing suitable instructions to improve their performance.

Customer Protection and Grievance Redressal:

Action Plan and Milestone	Progress/ Roadblocks
Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020 .	Banks have appointed their internal Ombudsman in respective Banks for redressal of grievances. As per the policy all Banks have appointed internal Ombudsman for redressal of grievance.
Develop a robust customer grievance portal/ mobile app which acts as a common interface for lodging, tracking and redressal status of the grievances pertaining to financial sector collectively by all the stakeholders by March 2021 . (Existing sachet)	Suitable action to be initiated at corporate office level of respective banks SLBC advised local controlling authorities of banks to take up the issue with their CO
Operationalize a Common Toll-Free Helpline which offers response to the queries pertaining to customer grievances across banking, securities, insurance, and pension Sectors by March 2023 .	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 2023 .	The issue to be attended at central office level of each bank, wherein Banks have advised accordingly.

Effective Co-ordination:

Action Plan and Milestone	Roadblocks
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 2023 .	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 05.07.2023

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 05.07.2023	% of Coverage	Eligible A/C Holders	Enrolled up to 05.07.2023	% of Coverage
PMJDY	2170304	1027843	47.36%	3107745	1651435	53.14%
PMMY	669643	276712	41.32%	808161	313496	38.79%

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		
31.03.2020	174	116	44	450	784	1225	690
31.03.2021	178	120	32	468	798	1383	798
31.03.2022	176	114	38	458	786	1378	4241
31.03.2023	33	22	66	455	575	1111	7122
30.06.2023	30	23	63	462	578	1117	7120

* The Branches & ATM numbers have declined in FY23 due to bifurcation of erstwhile Visakhapatnam dist.

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 30.06.2023:

As on date	Total BCs	Total SSA Locations	Total SSA Locations covered by BCs	Total SSA Locations covered by Br	Inactive / Attrition BCs
June 2023	96034	112	82	30	25348

(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
31.03.2020	9876
31.03.2021	10330
31.03.2022	10187
31.03.2023	10248
30.06.2023	10301

(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 30.06.2023:**

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	1,00,23,954	3,279	12,54,419	74,21,958	77,30,496
Private Sector Banks	4,31,655	141	71,119	3,91,966	3,42,972
RRBs & Others	46,38,662	1,966	20,21,572	29,57,325	26,18,508
Grand Total(Jun 23)	1,50,94,271	5,386	33,47,110	1,07,71,249	1,06,91,976
% to Total Accounts	-	-	22.17%	71.36%	70.83%
As on 31.03.2023	1,48,58,523	4,913	32,23,144	1,05,54,729	1,06,79,693

10.10 Progress report - Number of Enrolments under Social Security Schemes as on 30.06.2023

Type of Bank	As on 31.03.2023		As on 30.06.2023		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs including RRBs & coop	18937270	8236096	21214537	9039856	2277267	803760
Pvt Sector Banks	701636	154116	702637	154359	1001	243
Total	19638906	8390212	21917174	9194215	2278268	804003

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

Sector	As on 31.03.2023			As on 30.06.2023		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	352160	411598	116.88%	438400	84421	19%
Private Sector Banks	63060	15187	24.08%	65260	2038	3%
Regional Rural Banks	101600	134271	132.16%	129340	30924	24%
Total	516820	561056	108.56%	633000	117383	19%

(Source: PFRDA New Delhi)

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

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

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 30.06.2023

Particulars	No of FLCs as on 31.03.2023	No of FLCs as on 30.06.2023
Number of FLCCs operating in the District Head Quarters	7	9
Number of FLCCs operating in Lead District Offices	5	3
Number of FLCCs operating in other Places	16	13
Total	28	25

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 2023-24	Mar 23	June23
No of FLCs	28	25
No of Special camps by FLCs	834	302
No of Target Specific camps by FLCs	1147	780
No of camps by Rural Branches against the target of 7650 camps	3627	5864

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 2023-24	Achievements	
		SDG		March 2023	June 2023
1	Number of Automated Teller Machines (ATMs) per 1,00,000 population	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	24.38	20.67	20.77
2	Number of accounts (include deposit and credit accounts) of scheduled commercial banks (per 1,00,000 population)	Goal 8: Economic Growth	2,19,000	2,14,088	2,15,088
3	Number of banking outlets per 1,00,000 population;	Goal 8: Economic Growth	113	207.70	209.30
4	Number of Functioning Branches of Commercial Banks per 1,00,000 population	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	16.91	14.52	14.76
5	Outstanding Credit to Micro, Small and Medium Enterprises	Goal 8: Economic Growth	80000	87782	90855
6	Percentage of households with a bank account under PMJDY against target	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	100	99.66	99.68

S.No	Indicator	Indicator Category	Actual Target for Indicators 2023-24	Achievements	
		SDG		March 2023	June 2023
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1: End Poverty	26.22	29.97	30.25
8	Percentage of women having an account at a formal financial institution - PMJDY	Goal 5: Gender equality	34.30	31.69	33.18
9	Proportion of women account holders in PMJDY	Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	59.20	53.84	54.10
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (in Lakhs)	Goal 8: Economic Growth	16.00	16.38	17.02

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

In the state of Andhra Pradesh, during financial year 2023-24 upto 30th Jun 2023 Government of Andhra Pradesh has not declared any natural calamities.

11.3 Efforts towards Skill Development

11.3.1 Rural Self Employment Training Institutes in AP State:

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

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

11.3.2 Performance of RSETIs in the State

Performance of RSETIs in the State during 2023-24 up to 30.06.2023:

FY	Target		Achievement		No of Candidates settled	No of Candidates covered under Bank finance
	No. of Training Programmes to be Conducted	No. of Candidates to be Trained	No. of Training Programmes Conducted	No. of Candidates Trained		
2020-21	406	10810	208	5002	3083	1437
2021-22	328	8555	290	7817	6048	2973
2022-23	396	10562	393	10790	7929	4247
June 23	381	10282	125	3389	1859	860

(Settlement includes candidates trained during previous quarter also)

11.4 Market Intelligence issues

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

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

11.5 Position of MFI finance extended as on 30.06.2023

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	433.20
2	Cumulative Loans Disbursed so far	433.20
3	Total Loans outstanding	345.21
4	Total amount due for payment (Demand)	29.51
5	Total amount recovered	13.89
6	Total amount overdue	17
7	Out of (6) amount overdue [Standard]	0.11
8	Out of (6) amount overdue [NPA]	17
9	Non Fund exposure/Off Balance Sheet exposure O/s	0

11.6 Important Circulars issued by RBI during the Quarter - Update

Date	Reference	Title
April 1, 2023	RBI/2023-24/03 FIDD.CO.FID.BC. No.1/12.01.033/2023-24	Master Circular on SHG-Bank Linkage Programme
April 26, 2023	RBI/2023-24/20 FIDD.GSSD.CO.BC. No.07/09.01.003/2023-24	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

11.7 DCC / DLRC MEETINGS

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

Details of DCC / DLRC meetings conducted in 26 districts during June 2023 quarter are furnished hereunder.

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
1	Alluri Sitharama Raju	27.06.2023	27.06.2023	27.06.2023	27.06.2023
2	Anakapalli	23.06.2023	23.06.2023	23.06.2023	23.06.2023
3	Ananthapuramu	06.06.2023	06.06.2023	06.06.2023	06.06.2023
4	Annamayya	23.06.2023	23.06.2023	23.06.2023	23.06.2023
5	Bapatla	27.06.2023	27.06.2023	27.06.2023	27.06.2023
6	Chittoor	03.05.2023	03.05.2023	03.05.2023	03.05.2023
7	Dr. B.R.Ambedkar	27.06.2023	27.06.2023	27.06.2023	27.06.2023
8	East Godavari	09.06.2023	09.06.2023	09.06.2023	09.06.2023
9	Eluru	16.06.2023	16.06.2023	16.06.2023	16.06.2023
10	Guntur	23.06.2023	23.06.2023	23.06.2023	23.06.2023
11	Kakinada	30.05.2023	30.05.2023	30.05.2023	30.05.2023
12	Krishna	12.07.2023	12.07.2023	12.07.2023	12.07.2023
13	Kurnool	26.05.2023	26.05.2023	26.05.2023	26.05.2023
14	Nandyal	10.06.2023	10.06.2023	10.06.2023	10.06.2023
15	NTR	16.06.2023	16.06.2023	16.06.2023	16.06.2023
16	Palnadu	27.06.2023	27.06.2023	27.06.2023	27.06.2023
17	Parvathipuram	17.06.2023	17.06.2023	17.06.2023	17.06.2023
18	Prakasam	12.07.2023	12.07.2023	12.07.2023	12.07.2023
19	SPSR Nellore	24.06.2023	24.06.2023	24.06.2023	24.06.2023
20	Sri Sathya Sai	07.06.2023	07.06.2023	07.06.2023	07.06.2023
21	Srikakulam	27.06.2023	27.06.2023	27.06.2023	27.06.2023
22	Tirupati	26.06.2023	26.06.2023	26.06.2023	26.06.2023
23	Visakhapatnam	11.07.2023	11.07.2023	11.07.2023	11.07.2023
24	Vizianagaram	26.06.2023	26.06.2023	26.06.2023	26.06.2023
25	West Godavari	16.06.2023	16.06.2023	16.06.2023	16.06.2023
26	Y.S.R	10.05.2023	10.05.2023	10.05.2023	10.05.2023

11.8 Timely Submission of data to SLBC by Banks and LDMs

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

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

11.9 Success Story :

Smt Kamepalli Vijaya Lakshmi is a resident of Sangamjagarlamudi Village from Tenali Mandal of Guntur District. She studied upto Inter. Her husband is having a small private job. In view of her poor economic position, she decided to improve her family income by taking up economic activity like Beauty Parlour Management. Through the Newspaper ad she understood that, UNION RSETI. Guntur is offering training at free of cost in Beauty Parlour Management. She joined the programme and successfully completed the same with passion and vigor. After completion of the course, she has established her own unit at Guntur by availing loan of Rs.3.00lakhs from Bank. With her dedicated and committed service she could gain good name in a short period. She is earning around Rs.25,000/- per month. She is also providing employment to others during festive and marriage seasons.

