

225th 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 224th SLBC MEETING

Adoption of the minutes of 224th SLBC AP meeting held on 30.10.2023 at AP Secretariat, Velagapudi

The minutes of 224th SLBC meeting held on October 30th, 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 224th SLBC meeting and are pending for compliance:

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation																		
1	Term Loan finance to purchase of Milch animals and working capital loans to Cheyutha beneficiaries.	Banks are advised to extend finance to purchase of Milch animals and working capital loans to Cheyutha beneficiaries under Jagananna Pala Velluva (JPV) Scheme.	All Banks	Immediate effect	SLBC vide letter no.SLBC/196/268 dated 07.11.2023 has written letter to all Banks to extend finance for purchase of milch animals and working capital loans to Cheyutha beneficiaries in identified JPV villages.																		
2	Tenant Farmer lending	All the Banks are advised to improve tenant farmer lending and update the initiatives related to tenant farmers taken place at State level to their field functionaries.	SLBC and all Banks	Immediate effect	<p>SLBC vide Letter No. SLBC/210/254 dated 13.10.2023 has written letter to all Banks to improve their performance and informed the latest initiatives taken by State Government. The letter was forwarded again on 08/11/2023 to all Banks and impressed upon them to improve the performance in tenant farmer lending.</p> <p>Progress as on Sep 2023:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Mode</th> <th>A/Cs</th> <th>Amt (crs.)</th> </tr> </thead> <tbody> <tr> <td>CCRC</td> <td>30634</td> <td>384.01</td> </tr> <tr> <td>JLGs & RMGs</td> <td>3106</td> <td>95.10</td> </tr> <tr> <td>Others</td> <td>39410</td> <td>345.55</td> </tr> <tr> <td>Total</td> <td>73150</td> <td>824.66</td> </tr> <tr> <td>% Achv</td> <td>22%</td> <td>21%</td> </tr> </tbody> </table>	Mode	A/Cs	Amt (crs.)	CCRC	30634	384.01	JLGs & RMGs	3106	95.10	Others	39410	345.55	Total	73150	824.66	% Achv	22%	21%
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S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
3	MSME and PMEGP loan sanctions	All Banks have to extend Finance to MSME sector and PMEGP in tribal area districts viz.. Parvathipuram Manyam, Alluri Seetharama Raju and Nandyal.	SLBC and all Banks	Immediate effect	SLBC has convened Subcommittee meeting on 06/11/2023 and discussed in detail Bank wise sanctions and disbursement position. Smt. K. Sunitha, IAS, Prl. Secretary - Department of Handlooms & Textiles, Govt. of AP , participated in the meeting and requested the Bankers to improve the position in tribal areas.
4	Participation of Private Sector Banks in Govt. sponsored schemes	Private Sector Banks have to participate in State Govt. sponsored schemes and Central Govt. sponsored schemes and improve their performance. A special meeting with Private Sector Banks has to be conducted.	Private Sector Banks, SLBC and Finance dept. Govt. of AP	Immediate effect	SLBC vide letter no.SLBC/196/268 dated 07.11.2023 has written letter to all Private Sector Banks to participate in implementation of State Govt. sponsored schemes and Central Govt. sponsored schemes. SLBC further, informed that Senior level Management has to involve and sensitize their field functionaries to improve their performance.
5	RBI's "100 Days 100 Pays" campaign and Timely conduct of SLBC quarterly meetings.	1. RBI's campaign i.e. "100 Days 100 Pays" Banks to carry on with their effort to trace and settle the top 100 unclaimed deposits in every district of the State, even though the campaign period is over. 2. SLBC to conduct quarterly meetings within the stipulated time frame of RBI with the support of State Government.	All Banks, SLBC and Finance dept.	Immediate effect	SLBC vide letter no. SLBC/196/268 dated 07.11.2023 has written letter to all Banks to put their effort to trace the top 100 unclaimed deposits in every district of the state and settle the claims. SLBC vide Ir.no. SLBC/196/264 dated:30.10.2023 requested Finance department to extend cooperation in timely conduct of SLBC quarterly meetings.

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation												
6	Credit flow to Export, Education, Housing and infrastructure	All Banks to improve credit flow to Export, Education, Housing and infrastructure facilities. Banks have to verify the Export credit figures while reporting to SLBC	All Banks	Immediate effect	SLBC vide letter no. SLBC/196/268 dated 07.11.2023 has written letter to all Banks to improve their performance in credit sanctions to export, education, housing and infrastructure. Advised all the Banks to verify the export credit figures before reporting to SLBC.												
7	Ghar Ghar KCC Abhiyan and working capital loans to Dairy & Fishery farmers	All Banks have to participate in the 'Ghar Ghar KCC Abhiyan' campaign to cover all left-over PM Kisan Beneficiary farmers with Short Term Agriculture Loans through KCC.	All Banks	Immediate effect	<p>SLBC has conducted Subcommittee meeting on 19/10/2023 and 06/11/2023 and advised all the Banks to saturate eligible PM Kisan beneficiary farmers with KCC and also improve the performance in sanction of KCC working capital loans to Dairy and fishery farmers.</p> <p>Ghar Ghar KCC Abhiyan status in AP State as on 06.11.2023:</p> <table border="1"> <thead> <tr> <th>S. No</th> <th>Particulars</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>PMKISAN Beneficiaries to be saturated</td> <td>3,12,473</td> </tr> <tr> <td>2</td> <td>Saturated as on Date</td> <td>62,628</td> </tr> <tr> <td>3</td> <td>Pending for Saturation</td> <td>2,49,845</td> </tr> </tbody> </table>	S. No	Particulars	Details	1	PMKISAN Beneficiaries to be saturated	3,12,473	2	Saturated as on Date	62,628	3	Pending for Saturation	2,49,845
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2	Saturated as on Date	62,628															
3	Pending for Saturation	2,49,845															
8	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/196/268 dated 07.11.2023 written letter to all Banks to improve advances to SC/ST communities.												
9	Opening of New branches in DFS and State Government identified locations	Banks are advised to open the branches in DFS identified 5 locations and GoAP identified 17 locations in ASR and Parvathipuram Manyam districts for new branch openings.	Indian Bank, SBI, APGVB, BoB, UBI and LDMS of concerned district	Immediate effect	SLBC has conducted Sub-committee meeting on 27.07.2023 and advised the concerned Banks to initiate the steps for opening of branches immediately. SLBC vide letter no. SLBC/196/268 dated 07.11.2023 has written letter to concerned Banks and LDMS to update steps taken by Banks in opening of Branches to SLBC.												

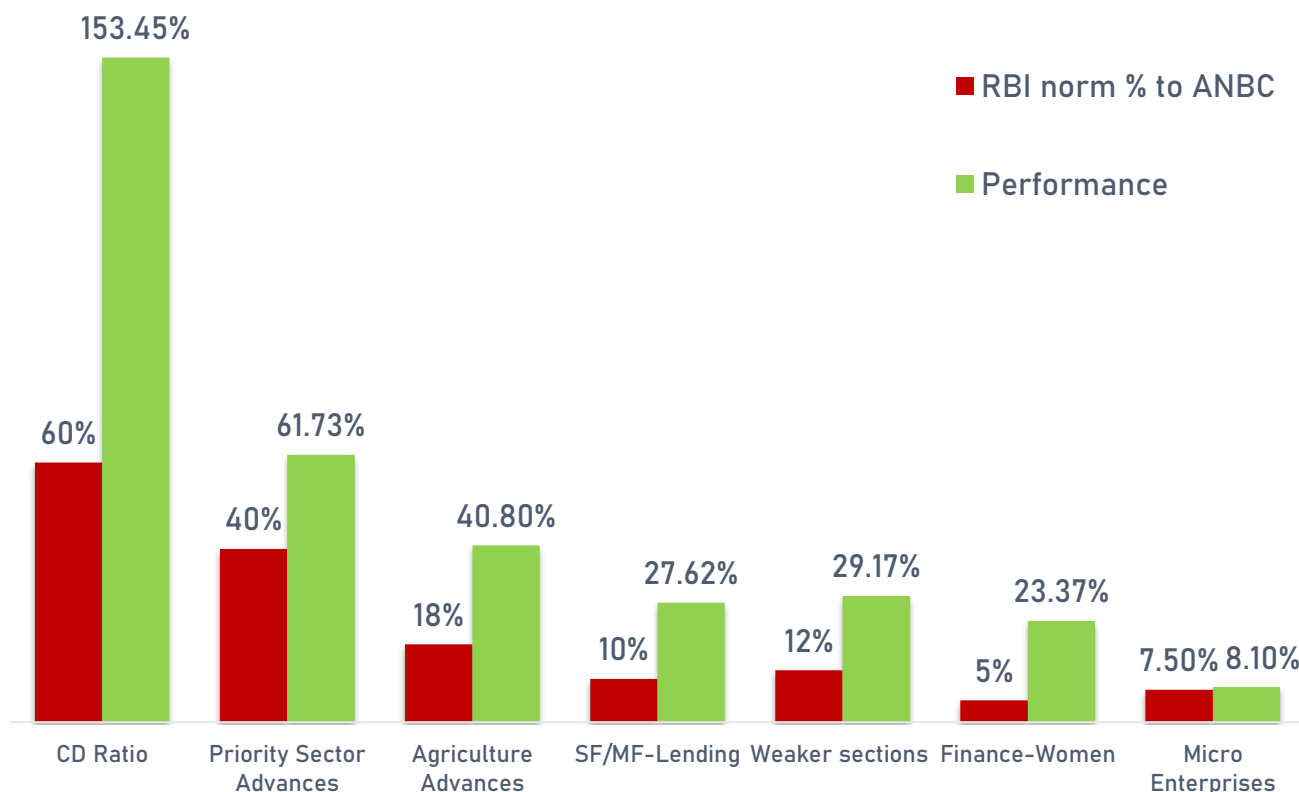
S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
					<p>Status of Branch openings:</p> <p><u>GoAP Identified Villages:</u> ASR District: Rampachodavaram, Labbarthi, Numarthi, Ananthagiri, Hukumpeta, Yetapaka, Gannela, Zaderu, Yedugurallapalle, Koyyuru & Maredumilli (Details under 8.3.1 in Agenda) P Manyam District: Bommika, Gurandi, Gangarevuvalasa, Mathumuru, Mondemkhallu, P Kondavalasa (Details under 8.3.1 in Agenda) <u>DFS Identified Villages:</u> Peddakappalle, Avulapalle, Kangundi, Gannepalle, Adakula (Details under 8.3.2 in Agenda)</p>
10	Financial Inclusion	Banks to conduct financial Literacy camps and create awareness among the people about the digital frauds	All Banks	Immediate effect	SLBC vide letter no. SLBC/196/268 dated 07.11.2023 has written letter to all Banks to conduct more number of Financial Literacy Camps and create awareness about the digital frauds.
11	Reduction of Rate of Interest for SHGs and improve the lending to SHGs.	Banks are advised to reduce the Rate of interest 4.0 to 4.5 % up to Rs.3.00 lakh loan amount. Banks are also advised to improve the performance in lending to SHGs	All Banks	Immediate effect	SLBC vide letter no. SLBC/196/268 dated 07.11.2023 has written letter to all Banks to take positive decision in reduction of ROI for SHGs loan amount up to Rs.3.00 Lakh. Further, advised to improve the performance in SHG lending.

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.09.2023**2.1 Banking at a Glance in Andhra Pradesh as on 30.09.2023**

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2699	2436	2056	752	7943
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		486053	-	
Total Advances in the State		745864	-	
Credit Deposit Ratio		153.45%	60%	
Total Priority Sector Advances		422489	-	
% of Priority Sector Advances to ANBC		61.73%	40%	
Of Above				
Agricultural Advances		279276	-	
% of Agrl. Adv. to ANBC		40.80%	18%	
Of Above				
Small & Marginal Farmers		189052	-	
% Small & Marginal Farmers to ANBC		27.62%	10%	
Micro & Small Enterprises		83130	-	
(% to ANBC)		12.15%		
Out of which Micro Enterprises		55475		
(RBI norm – 7.5% of ANBC)		8.10%	7.50%	
Medium Enterprises		14733	-	
Others under MSME		523		
Total MSME		98386	-	
(% to ANBC)		14.37%	-	
Export Credit		133.83	-	
Education		4922	-	
Housing		33141	-	
Social Infrastructure		49.84	-	
Renewable Energy		4.90	-	
Others		6575	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		78685	-	
Advances to Weaker Sections		199632		
% Weaker Sections advances to ANBC		29.17%	12%	
Advances to Women		159966	-	
% of Women advances to ANBC		23.37%	5%	
Advances to SC/ST		32694	-	
Advances to Minorities		29899	-	

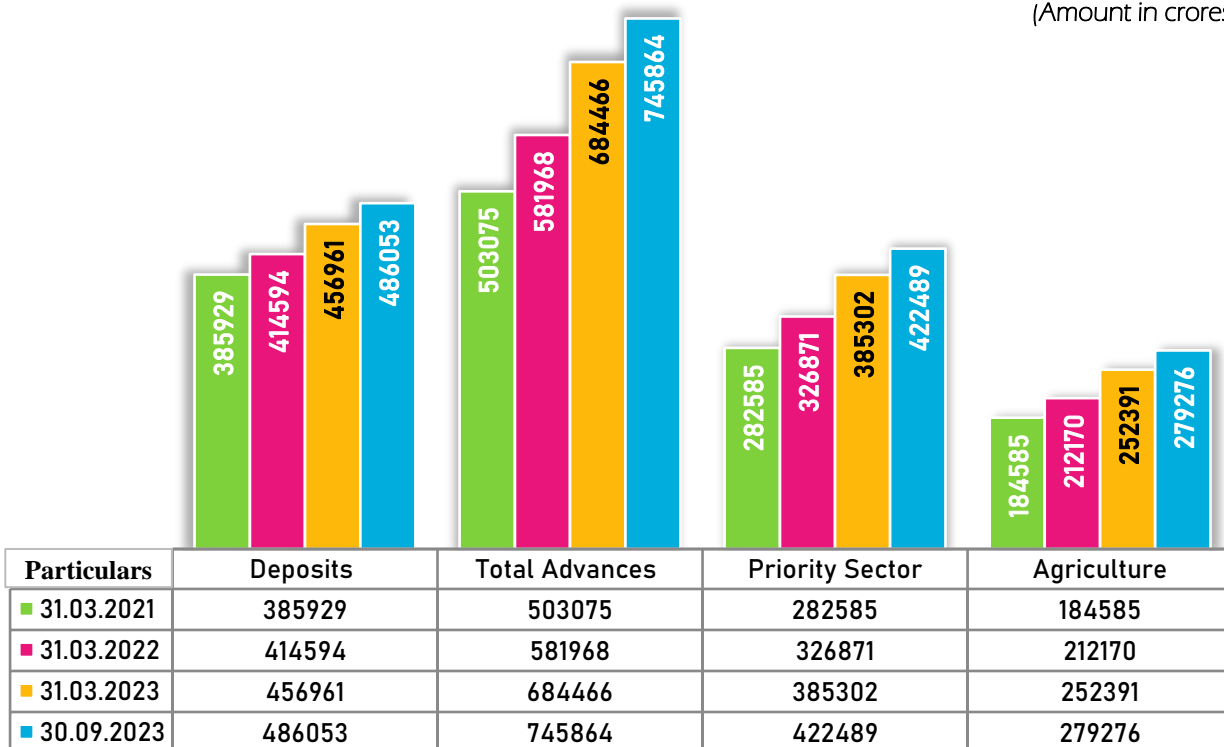
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators vs. Performance as on 30.09.2023



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 30.09.2023	%Inc over Mar ,23
Deposits	3,85,929	4,14,594	4,56,961	4,86,053	6.37%
Advances	5,03,075	5,81,968	6,84,466	7,45,864	8.97%

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 30.09.2023
1	Total No. of Branches	7,509	7,515	7,617	7,881	7,943
	Incremental No of Branch	130	6	102	264	62
	% of increase	1.76%	0.08%	1.36%	3.47%	0.79%
2	Deposits	3,40,208	3,85,929	4,14,594	4,56,961	4,86,053
	Incremental Deposits	27,566	45,721	28,665	42,367	29,092
	% of increase	8.83%	13.44%	7.43%	10.22%	6.37%
3	Total Advances	4,34,261	5,03,075	5,81,968	6,84,466	7,45,864
	Incremental advances	36,911	68,814	78,893	1,02,498	61,398
	% of increase	9.30%	15.85%	15.68%	17.61%	8.97%
4	Priority Sector Advances	2,51,423	2,82,585	3,26,871	3,85,302	4,22,489
	Incremental Priority advs.	11,203	31,162	44,286	58,431	37,187
	% of increase	4.69%	12.39%	15.67%	17.88%	9.65%
5	C.D. Ratio	127.65%	130.35%	140.37%	149.79%	153.45%
	C.D. Ratio as per RBI norm	60%				

2.2.3 Statement of Priority Sector Advances (Outstanding):

(Amt.in Crores)

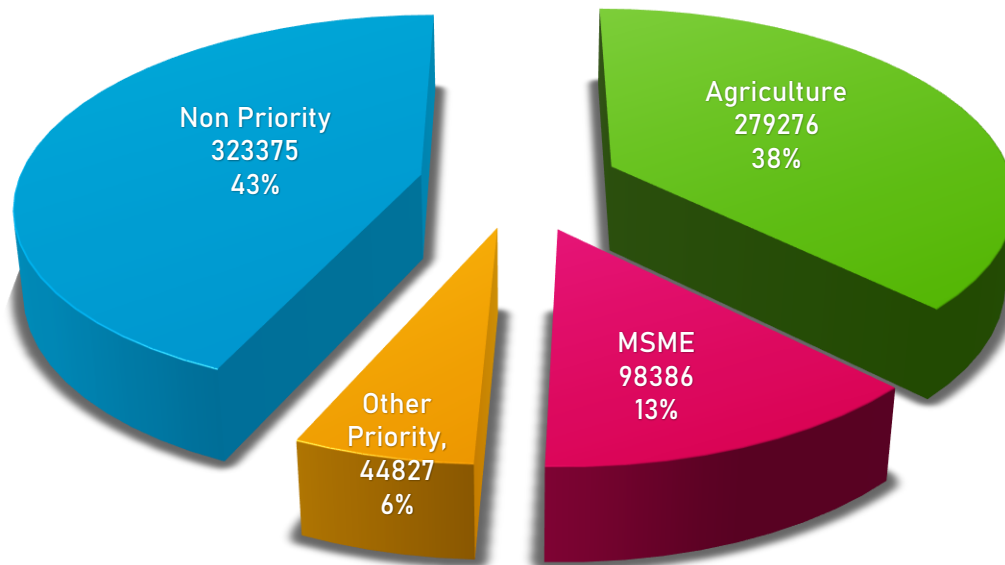
S.no	Particulars	As on 31.03.20	As on 31.03.21	As on 31.03.22	As on 31.03.23	As on 30.09.23
1	Short Term Production loans	1,04,940	1,22,196	1,22,369	1,55,979	1,63,614
2	ATL (Incl Infra & Ancillary)	52550	62,388	89,801	96,412	1,15,662
3	Total Agrl. Advances	1,57,490	1,84,585	2,12,170	2,52,391	2,79,276
	% of Agrl. Advances to ANBC (RBI norm- 18%)	39.63%	42.50%	42.17%	43.37%	40.80%
4	Micro & Small Enterprises	52,122	53,428	63,481	73,622	83,130
	(% to ANBC)	13.11%	12.30%	12.62%	12.65%	12.15%
	Medium Enterprises	5,951	8,556	12,219	14,160	14,733
	Others under MSME					523
	MSME Total	58,073	61,984	75,700	87,782	98,386
	(% to ANBC)	14.66%	14.27%	15.05%	15.08%	14.37%
5	Export Credit	692	460	171	166	134
6	Others' under Priority Sec	35,167	35,557	38,830	44,963	44,693
	(% to ANBC)	8.85%	8.18%	7.72%	7.73%	6.53%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871	4,22,489
% of Priority Sector Adv to ANBC (RBI norm-40%)		72.35%	63.27%	65.07%	64.97%	61.73%

2.2.4 Bank Branches:

Particulars	As on 31.03.2021	As on 31.03.2022	As on 30.09.2022	As on 31.03.2023	As on 30.09.2023	Inc/Dec over Mar 2023
Rural	2642	2673	2674	2695	2699	4
Semi Urban	2306	2325	2326	2412	2436	24
Urban	1837	1895	1982	2027	2056	29
Metro	730	724	699	747	752	5
Total	7515	7617	7681	7881	7943	62

Total Advances as on 30.09.2023

(Amount in crores)

**2.3 District wise position of CD ratio as on 30.09.2023**

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	118%
2	Anakapalli	170%
3	Ananthapuramu	156%
4	Annamayya	147%
5	Bapatla	188%
6	Chittoor	114%
7	Dr. B.R.Ambedkar Konaseema	190%
8	East Godavari	172%
9	Eluru	184%
10	Guntur	132%
11	Kakinada	143%
12	Krishna	193%
13	Kurnool	152%
14	Nandyal	183%
15	NTR	174%
16	Palnadu	242%
17	Parvathipuram Manyam	166%
18	Prakasam	192%
19	SPSR Nellore	172%
20	Sri Sathya Sai	163%
21	Srikakulam	146%
22	Tirupati	82%

S.No.	Name of the District	CD Ratio
23	Visakhapatnam	124%
24	Vizianagaram	157%
25	West Godavari	197%
26	Y.S.R	161%
AP State (All districts)		153%

The CD Ratio in the State of Andhra Pradesh is 153% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 82% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY24) AS ON 30.09.2023

3.1 Achievement of Annual Credit Plan as on 30.09.2023 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 30.09.2023)	% of Achievement
A	Priority Sector	323000	199266	61.69%
B	Non-Priority Sector	120000	129098	107.58%
C	Total Credit Plan	443000	328364	74.12%

3.1.2 Priority Sector Advances

(Amt. in Crores)

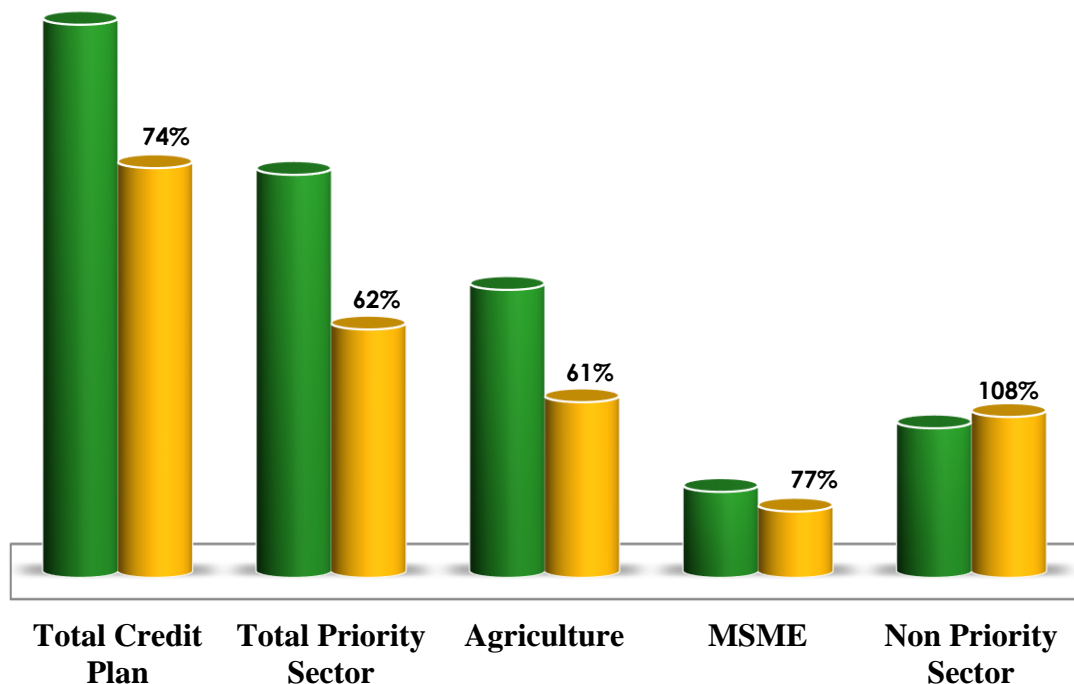
S.No	Segment	Target 2023-24	Achievement (Disbursements during 01.04.23 to 30.09.2023)	% of Achievement
A. Agriculture				
1	Short Term Crop Production Loans.			
	Kharif	87320	82329	94.28%
	Rabi	60680		
	Total	148000	82329	55.63%
2	Agriculture Term Loans.			
	Kharif	40120	43300	107.93%
	Rabi	27880		
	Total	68000	43300	63.68%
3	Total Farm Credit			
	Kharif	127440	125629	98.58%
	Rabi	88560		
	Total	216000	125629	58.16%

S.No	Segment	Target 2023-24	Achievement (Disbursements during 01.04.23 to 30.09.2023)	% of Achievement
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	7500	15303	204.04%
	Rabi	7500		
	Total	15000	15303	102.02%
5	Total Agriculture			
	Kharif	134940	140932	104.44%
	Rabi	96060		
	Total	231000	140932	61.01%
B. MSME				
1	Micro Enterprises	36000	26950	74.86%
2	Small Enterprises	22000	15916	72.34%
3	Medium Enterprises	10500	10252	97.64%
4	Others	500	90	17.98%
	Total MSME	69000	53208	77.11%
C. Other Priority Sector Advances				
1	III. Export Credit.	1100	128	11.63%
2	IV. Others under Priority Sect	21900	4998	22.82%
	a. Education	2000	853	42.66%
	b. Housing	11500	1463	12.73%
	c. Others	8400	2682	31.92%

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 30.09.2023



Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	443000	328364	74%
Priority Sector	323000	199266	62%
Agriculture	231000	140932	61%
MSME	69000	53208	77%
Non-Priority Sector	120000	129098	108%

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)		(30.09.2023)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	187550	196982 (105%)	213560	231873 (109%)	235680	305328 (130%)	323000	199266 (62%)
2	Non-Priority sector	64050	90652 (142%)	69820	145563 (208%)	83800	214992 (257%)	120000	129098 (108%)
3	Total Credit Plan	251600	287634 (114%)	283380	377436 (133%)	319480	520320 (163%)	443000	328364 (74%)

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)		(30.09.2023)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	94629	109210	110422	115459	121580	141032	148000	82329
2	Agri. Term Loans incl. allied activities	34031	37669	38078	61494	43160	83965	83000	58603
3	Total Agriculture	128660	146879	148500	176954	164740	224997	231000	140932
4	MSME	39600	40312	44500	44815	50100	67822	69000	53208
5	Others under Priority Sector incl. export Credit	19291	9791	20560	10104	20840	12509	23000	5126
Total Priority Sector		187551	196982	213560	231873	235680	305328	323000	199266

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 30.09.2022	Disbursements from 01.04.2023 to 30.09.2023	% Increase
1	Priority sector	138424	199266	43.95%
2	Non-Priority sector	104377	129098	23.68%
3	Total Credit Plan	242800	328364	35.24%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2022 to 30.09.2022	Disbursements from 01.04.2023 to 30.09.2023	% Increase
1	Short term Crop Production Loans	59793	82329	37.69%
2	Agri. Term Loans (incl. infra & anc)	43153	58603	35.80%
3	Total Agriculture	102946	140932	36.90%
4	MSME	29498	53208	80.37%
5	Other Priority Sector incl. Exp. Crdt.	5979	5126	-14.26%
6	Total Priority Sector	138424	199266	43.95%

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 30.09.2023
1	Short Term Prodn loans	1,04,940	1,22,196	1,22,369	1,55,979	1,63,614
2	Total Agri. Term Loans	45,630	57,121	72,894	78,145	95,039
	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	20623
4	Total Agri. Advances	1,57,490	1,84,585	2,12,170	252391	279276
5	% of Agri. Advances to ANBC (RBI norm- 18%)	39.63%	42.61%	42.17%	43.37%	40.80%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 30.09.2023

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	3,000	2955	98.49
2	Dairy	9,000	1633	18.14
3	Poultry	1,200	638	53.13
4	Fisheries	3,500	1518	43.38

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 within 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
- YRS-Sunna Vaddi Panta Runalu Scheme is being implemented from Kharif 2019 onwards.
- The GoAP has proposed to settle the SVPR claims pertaining to Rabi 2021-22 and Kharif 2022 during the year 2023-24 in the month of November 2023.
- Uploading of Rabi 2021-22 claims in SVPR portal was completed
- No of farmers: 4,81,752
- Interest Subsidy: Rs.100.5643 Cr
- The SVPR portal was enabled for uploading of the SVPR Kharif-22 claims to the Banks.
- Status of uploading of Kharif-2022-23 claims in SVPR Portal as on 9-10-2023:
- No of farmers: 8,60,878
- Interest Subsidy: Rs.197.397 Cr
- After completion of uploading of Kharif 2022-23 claims, validation will be done with e-crop data and scale of finance.
- 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, and to improve coverage, the State Government has announced “Dr YSR Free Crop insurance scheme” under Navaratnalu from Kharif 2019 onwards.

All the cultivators growing notified crops in the notified areas, captured through e-crop, and successful biometric authentication are considered eligible for coverage under this scheme. 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. State Govt shouldered entire claim responsibility and claim payment was 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.

Introduction of Dr YSRFCI-PMFBY/RWBCIS:

As requested by the GOI, Dr YSR Free Crop Insurance scheme is jointly implemented with the Pradhan Mantri Fasal Bima Yojana (PMFBY) Scheme from Kharif 2022 onwards. The Govt of AP has issued notification of crops and areas vide GO MS No 52 & 53 dated 27.09.2023 for implementation of scheme during 2023-24 (Kharif 2023 & Rabi 2023-24).

The State Govt will bear the Farmer’s share of premium on behalf of the farmers and claims will be settled by the Insurance companies selected through bidding.

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 30.09.2023 is as follows:

(Amt. in Crores)

Target		Mode	September -2023	
A/Cs	Amount		A/Cs	Amount
331770	4000	CCRC	30634	384.01
		JLGs & RMGs	3106	95.10
		Others	39410	345.55
		Total	73150	824.66
% of Achievement-Amt			22%	21%

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

Process of Lending to Tenant Farmers:

The Govt. of Andhra Pradesh has enacted “Andhra Pradesh Crop Cultivators Right Act 2019” to provide all the benefits to tenant farmers without effecting the rights of the owner of the land. It came into force from 17-08-2019.

To overcome the problems in loaning to individual tenant farmers through CCRCs instructions were issued to the districts to form the Joint Liability Groups (JLG) with land less tenant farmers to extend credit in group mode by following NABARD guidelines. For the FY 2023-24, the target is 8.81 Lakhs and the district wise targets were already communicated to all the districts in the State as on 09.11.2023, the total number of CCRCs issued in the State are 8.21Lakhs.

The State Government has taken full efforts for Credit disbursement to tenant farmers and top priority is being given to increase Credit disbursement to actual cultivators during 2023-24.

Steps taken at State level for improving tenant farmer lending:

- State level Select Bankers’ meeting was conducted by Chief Secretary.
- Loan charge creation of tenant farmers is enabled in loan charge module for Bankers.
- Provision of Loan account of tenant farmers is being linked with e-Crop portal.
- Procurement amount will be credited by procurement agencies to loan account of tenant farmers directly
- SLBC vide Letter No. SLBC/210/254 dated 13.10.2023 has written letter to all Banks to improve their performance and informed the latest initiatives taken by State Government. Again on 08/11/2023 forwarded the letter to all Banks and impressed upon them to improve the performance in tenant farmer lending.

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 30.09.2023.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
95445	107926	5112	28595

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

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

District-level KCC Camps

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

During the camps, on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries is being done. State Animal Husbandry Department/ State Fisheries Department are appointed as District Nodal Officers respectively for this campaign and both Nodal Officers are regularly coordinating with LDMs for the weekly camps in the district. The applications sourced by the Nodal officers from eligible farmers and Bank representatives would be verified as per check list and the credit decision would be communicated. The progress is being reviewed by DFS with top Management of banks frequently.

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

The progress as on 30.10.2023 (From KCC Portal) of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
82366	68948	12408	1010
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
36076	22856	13191	29

*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 30.09.2023 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 30.09.2023**

(Amt.in Crores)

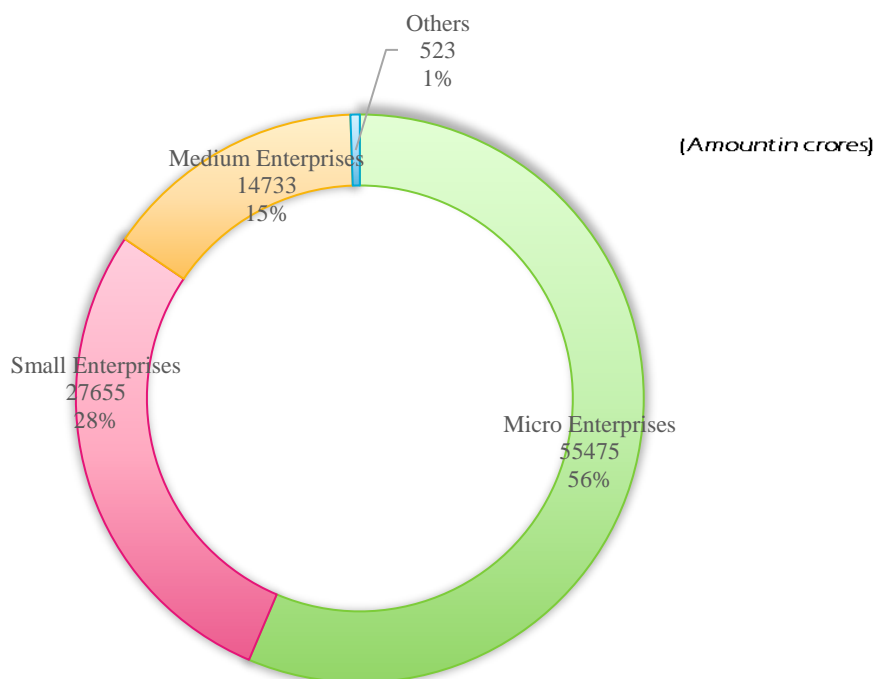
Particulars	31.03.2021		31.03.2022		31.03.2023		30.09.2023	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1500375	30765	1592097	38045	1544127	47619	1679697	55475
Small Enterprises	105316	22663	147562	25435	84721	26003	65450	27655
Total MSE	1605691	53428	1739659	63481	1628848	73622	1745147	83130
% of Micro to MSE	93.44%	57.58%	91.52%	59.93%	94.80%	64.68%	96.25%	66.73%
Medium Enterprises	17467	8555	9809	12219	9403	14160	9115	14733
Others							8874	523
Total MSME	1623158	61983	1749468	75700	1638251	87782	1763136	98386

5.2 Disbursements under ACP 2023-24 for MSME sector

(Amt. in Crores)

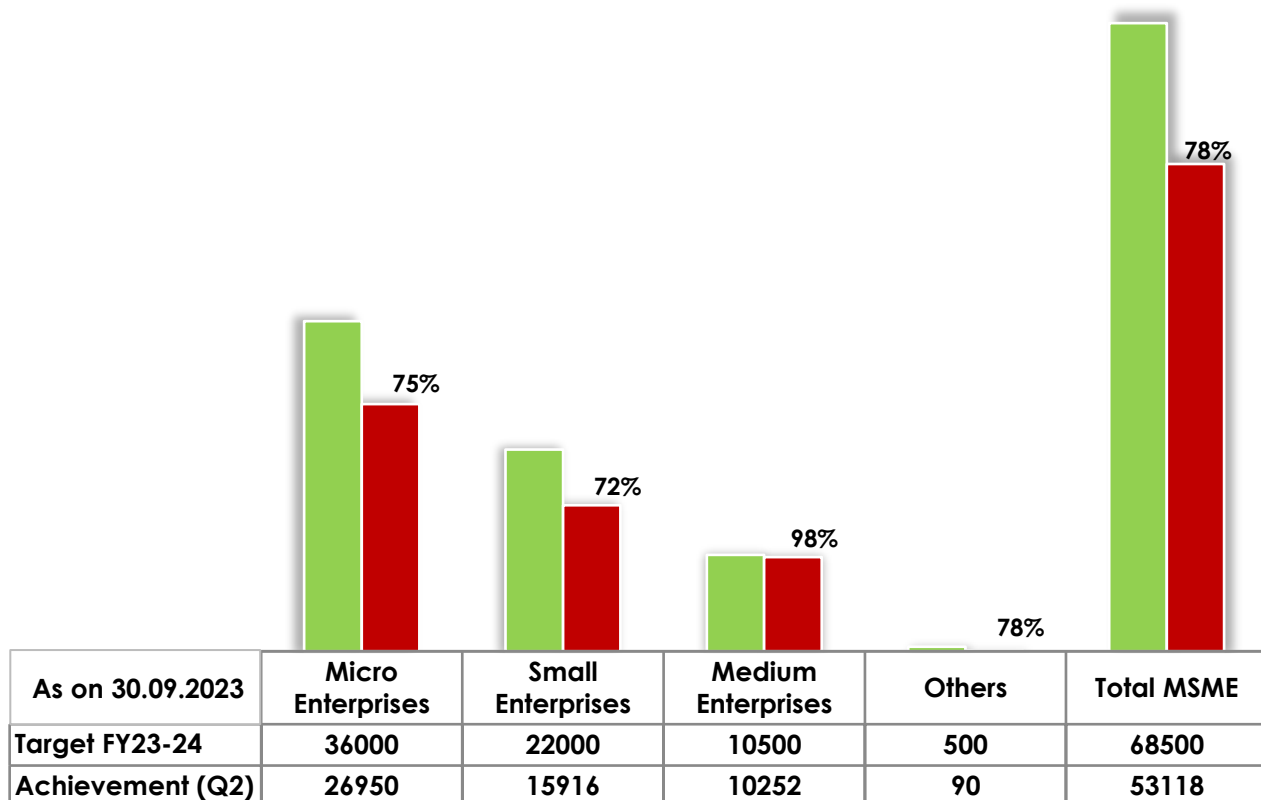
Sector	Target 2023-24	Achievement (Disbursements during 01.04.2023 to 30.09.2023)	% of Achievement
Micro Enterprises	36000	26950	74.86
Small Enterprises	22000	15916	72.34
Medium Enterprises	10500	10252	97.64
Others	500	90	17.98
Total MSME	69000	53208	77.11

MSME Outstanding position as on 30.09.2023



MSME ACP Achievement as on 30.09.2023

(Amount in crores)



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Mar-23 %	Sep-23 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises (Sep 22 to Sep 23)	20%	18.81%	15.98%	30.01%
MSE as on Sep 22 - Rs.63940 cr				
MSE as on Sep 23 - Rs.83130 cr				
10 % annual growth in the number of micro enterprise accounts (Sep 22 to Sep 23)	10%	6.11%	-3.01%	9.54%
No. of Micro Ent. as on Sep 22 - 1533451				
No. of Micro Ent. as on Sep 23 - 1679697				
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	71.20%	75.01%	86.76%
MSE as on Sep 22 - Rs. 63940 cr				
Micro Ent. as on Sep 23 - Rs.55474 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
Sep 2023	22440	1521.37

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
Sep 2023	2327	11.41

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

AGENDA 6 - FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Housing Loans (Priority Sector)

Position of Housing Loans as on 30.09.2023

(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
Sep 2023	374211	33141	35108	1463	11799	407

6.2 Education Loans (Priority Sector)

6.2.1 Position of Education Loans as on 30.09.2023:

(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
Sep 2023	147139	4922	60021	853	4461	98

6.2.2 Education Loan to SCs/STs/OBCs for the year 2023-24 (as on 30.09.2023):

(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
Sep 2023	3616	99	703	27	8838	268

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 30.09.2023 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
Sep 2023	133.83	49.84	4.90

State Government intervention to create avenues for Export Financing:

The infrastructure development plan of State Government viz. setting up of food processing parks, fishing harbors, SEZ, SPV, the establishment of green airports, horticulture hubs and integrated logistic parks need to be implemented in a time-bound manner.

- ❖ Public investments in mega food parks, last-mile connectivity and composite cold chain components may be supported through consortium funding.
- ❖ Avenues may be explored to incentivize investments in export-oriented infrastructure to attract private investments, encourage innovation and ensure best practices.
- ❖ Support investment in infrastructure under Sector-specific strategies of State Government giving a boost to fishery and horticulture exports.
- ❖ The convergence of support schemes under Agricultural and Processed Food Products Export Development Authority (APEDA) and Marine Products Exports Development Authority (MPEDA).
- ❖ Finance for Agricultural products with global value chains may be given priority.
- ❖ Sector-specific district-level strategies may be aligned to boost finance for fishery and horticulture exports with the participation of FPOs.
- ❖ Providing direct term loans to export-oriented food processing units in Designated Food Parks (DFPs).
- ❖ Banks to explore the possibility to open Forex branches in the district exclusively to cater services to exporters.
- ❖ The Banks should put in place a control and reporting mechanism for export credit.

Social Infrastructure: Social Infrastructure involving bank credit creation of social infrastructure was mainly in the domain of public investments. Growing population and the increasing demand for better educational infrastructure, health care and drinking water facilities led to private investments in these sectors, resulting in the establishment of a host of private educational institutions, hospitals, drinking water plants, etc. The available infrastructure in the State, especially private infrastructure, is heavily concentrated in few places and the facilities are still not accessible in remote areas.

- ❖ Bankers to focus for credit support to the social infrastructure activities to fill the potential gap

Renewable Energy:

- ❖ The role of new and renewable energy has assumed significance in recent times with the growing concern for the country's energy security. Andhra Pradesh has emerged as one of the leading states for renewable energy installations in recent years. As per AP Solar Power Policy 2018, AP promotes solar parks with an initial capacity of 4,000 MW. Besides, 34 locations in AP have been identified and notified by GoI for installing wind power projects. As per the assessment of MNRE, the estimated gross potential is 44,229 MW in the State.
- ❖ Banks can also focus on encouraging more use of solar pump-sets. Proactive financing of solar home lighting system, water heating system & solar pumping system. Extending support for solar street lighting and solar fencing through subsidy schemes.

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

(Amt in Crores)

S.No	Year ended	Weaker sections	Women	Minority	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	September 2023	199632	159966	29899	32694
Stipulation		12% of ANBC	5% on ANBC	--	---
% of Achievement for Sep 2023		29.17%	23.37%	4.37%	4.78%
% 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 30.09.2023

(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%
Sep 2023	745864	19122	2.56%

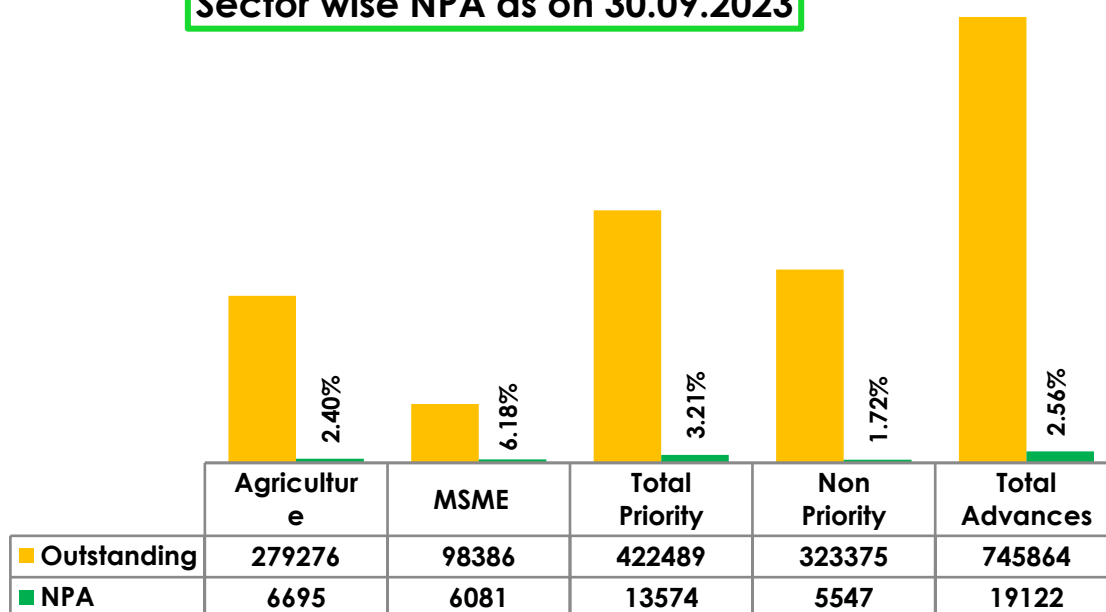
No	Sector	2020-21			2021-22		
		O/S	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	122196	2780	2.27%	122369	3509	2.87%
2	ATL	57121	1802	3.16%	72894	1827	2.51%
3	Agriculture	184585	4906	2.66%	212170	6458	3.04%
4	MSME Sector	61984	4550	7.34%	75700	6200	8.19%
5	Housing Loans	27546	458	1.66%	30252	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	Govt.Sponsored Schemes	42756	2448	5.73%	46546	3044	6.54%

(Amount in crores)

No	Sector	2022-23			September -23		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	155979	3638	2.33%	163614	3673	2.24%
2	ATL	78145	1726	2.21%	95039	1809	1.90%
3	Agriculture	252391	6552	2.60%	279276	6695	2.40%
4	MSME Sector	87782	5999	6.83%	98386	6081	6.18%
5	Housing Loans	31171	312	1.00%	33141	407	1.23%
6	Education Loans	4292	92	2.15%	4922	98	1.98%
7	Priority Sector Loans	384614	13499	3.51%	422489	13574	3.21%
8	Non-Priority sector	299164	5418	1.81%	323375	5547	1.72%
9	SHGs	58598	253	0.43%	78685	203	0.26%
10	Govt.Sponsored Schemes	53186	4000	7.52%	70939	1517	2.14%

Sector wise NPA as on 30.09.2023

(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 31.10.2023									
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	4589	2989	65%	4589	7367	161%	9178	10356	113%
Private Sector Banks	848	300	35%	848	768	91%	1696	1068	63%
RRBs	1056	210	20%	1056	425	40%	2112	635	30%
Total (Sep 2023)	6493	3499	54%	6493	8560	132%	12986	12059	93%
Mar 23	6144	2710	42%	6144	6144	100%	12288	8854	72%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress as on 03.11.2023 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.23 to 03.11.2023			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	8600	303.63	2793.02	2736.83	5833.49	68%
Private Sector Banks	1600	181.29	519.50	389.86	1090.65	68%
RRBs	2500	280.33	1241.34	1218.27	2739.44	110%
Others	300	334.27	6.08	6.51	346.84	116%
Total (Sep 2023)	13000	1099.52	4559.94	4351.47	10010.92	77%

(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 03.11.2023			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	56.16%	67.96%	68.02%	66.78%
SC	7.85%	6.61%	6.60%	7.25%
ST	1.59%	1.84%	1.84%	1.92%
OBC	34.38%	23.56%	23.51%	24.03%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	55.35%	35.17%	34.91%	32.10%
New Entrepreneurs/ Ac	43.47%	49.12%	48.88%	47.62%
Minority	6.50%	4.99%	4.97%	5.01%
PMJDY OD Account	0.32%	0.004%	0.001%	0.001%

8.1.4 Handloom Weavers – Mudra Scheme:

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh upto September, 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	4498	3818.80	1770	1578.25	1707	1546.75	2728	2240.55

(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, GoI 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 06.11.2023 (online portal) (No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
4.20	4.03(96%)	0.17(4%)	3.93(93%)	0.10(2%)

(Source : Udyamimitra Portal)

Ministry of Housing & Urban Affairs, GoI 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%.

1st Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
315560	306121(97%)	9439(3%)	299287(95%)	6834 (2%)

2nd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
92886	86389(93%)	6497(7%)	83443(90%)	2946(3%)

3rd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
12344	11081(90%)	1263(10%)	10575(86%)	506(4%)

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

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

The revised guidelines are effective from 27.07.2022

8.1.6 Prime Ministers Employment Generation Programme (PMEGP):

Target & Achievement under PMEGP for the last 3 years

(Amt in Lakhs)

S N o	Name of the Org.	Target			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of project	Margin Money	Emp.	No. of project	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 02.11.2023)

(Amt. in Lakhs)

S N o	Name of the Org.	Target 2023-24			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of project	Margin Money	Emp.	No. of projec	Margin Money	Emp.
1	KVIC	1818	6057	14544	313	1790.311	2504	17	28	17
2	KVIB	1818	6057	14544	746	2810.27	5968	41	46	41
3	DIC	2300	7664	18400	1379	6521.92	11032	60	85	60
4	Others	124	427	992	31	177.53	248	25	42	25
Total		6060	20205	48480	2469	11300.03	19752	41	56	41

(Source: KVIC Vijayawada)

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

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

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

S No	Particulars	Earlier	Modified
			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 2023-24 as on 07.11.2023

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	9000	90.00	6352	140.12	71	156
2	SEP (Groups)	100	5.00	120	10.11	120	202

(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 02.11.2023			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
9459	4148	867	4444

- 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 30.09.2023 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No	Amount	No	Amount	No	Amount
1415	1,754	748	991	579	612	240	307	89	105

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
8	Phase-VIII (Proposed to launch during January 2024, target 3.95 Lakh out of which 1.04 lakhs already disbursed)	1,04,011	104,01,10,000
Total		30,20,515	3059,80,30,000
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

- Amount of Loan Disbursed: Rs 3059.80 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 03.11.2023 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	77818(91%)	2704.50
Of above Disbursements	76249(98%)	2204.83

*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

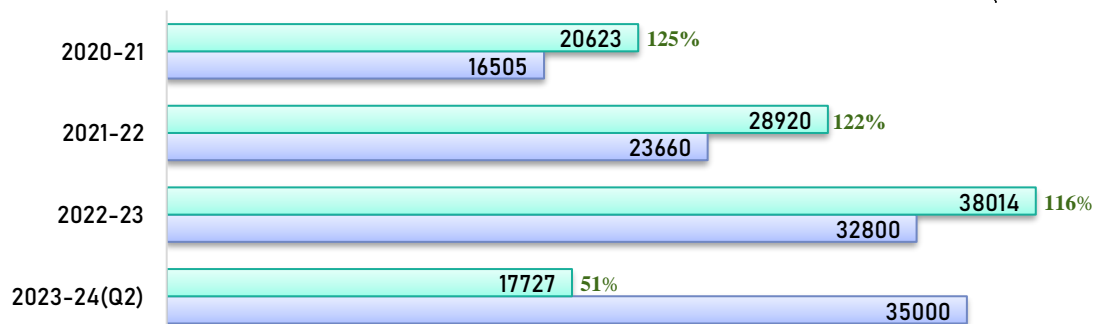
8.2.3 Progress under SHG-Bank linkage: as on 30.09.2023:

(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
Sep 2023	28000	201613	15018	7000	24433	2709	35000	226046	17727

SHG Bank Linkage Target vs Achievement - last 3 Years

(Amount in crores)



FY	Target	Achievement	% of Achv
2020-21	16505	20623	125%
2021-22	23660	28920	122%
2022-23	32800	38014	116%
2023-24(Q2)	35000	17727	51%

8.3 Expanding Branch Network in the State:

8.3.1 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.

- In November 2022, District Collector of Alluri Sita Rama Raju 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 follows.

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. Below are the details:

S No	Bank	Mandal	Selected Village	Present Status
1	APGVB	Rajavommangi	Labbarthi or Rajavommangi	As RBI is not permitting APGVB for opening of new branches, the locations are to be reallocated to other Banks in consultation with District Collector.
2	Bank of Baroda	Maredumilli	Maredumilli	Yet to receive confirmation from controlling office of BoB.
3	State Bank of India	Yetapaka	Yetapaka	SBI is not willing to open the branch
4	Union Bank of India	Koyyur	Koyyuru	Preparation of Survey report is under process

Parvathipuram Manyam: -

- Parvathipuram Manyam: - In the DCC meeting held on 14.02.2023, the District Collector of 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 about suitable places for opening of bank branches to increase the banking network in following Mandal. Below are the details:

S No	Bank	Mandal	Selected Village	Present Status
1	State Bank of India	Jiyyammavalasa	Bommika	Authorization letter received by bank from Corporate Centre on 03.08.2023 for opening of branch at Jiyyammavalasa. RBO Bobbili has given paper publication on 06.08.2023 for identification of premises. Branch will be ready for opening by 31.10.2023.
2	Bank of Baroda	Komarada	Gangareguvalasa	Field survey is completed and setting up recommendations for opening of branch to Head Office.
3	Union Bank of India	Kurupam	Mondemkhallu	Field survey is completed and setting up recommendations for opening of branch to Head Office.
4	Bank of Baroda	Pachipenta	Mathumuru	Field survey is completed and setting up recommendations for opening of branch to Head Office.
5	Union Bank of India	Pachipenta	P Konavalasa	Field survey is completed and setting up recommendations for opening of branch to Head Office.

S No	Bank	Mandal	Selected Village	Present Status
6	State Bank of India	Bhamini	Gurandi	Authorization letter is received from Corporate Centre on 03.08.2023 for opening of branch at Bathili. RBO Bobbili has given paper publication on 06.08.2023 for identification of premises. Branch will be ready for opening by 31.10.2023.

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.

SLBC has conducted Sub-committee meetings on 27.07.2023 and 19.10.2023 and advised the Banks to open the Branches as informed by District Collectors of ASR and Parvathipuram Manyam.

8.3.2 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.

As 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 Ramaraju	Koyyuru	Adakula	3946	No
2	Alluri Sita Ramaraju	Gangavaram	Nellipudi	3636	No
3	Alluri Sita Ramaraju	VR Puram	Waddegudem	5058	No
4	Kakinada	Tuni	K.O. Mallavaram	4394	No
5	Kakinada	Tuni	Valluru	3488	No
6	Kakinada	Rowthulapudi	Latchireddipalem	3078	No
7	Kakinada	Rowthulapudi	Srungavaram	3774	No
8	Kakinada	Yeleswaram	Siripuram	3997	No
9	Kakinada	Jaggampeta	Mamidada	3105	No
10	Kakinada	Kirlampudi	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

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)
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	Konaseema	P.Gannavaram	Yenugupalle	3210	No
21	Eluru	Eluru	Tallamudi	7084	No

The present status of DFS identified locations are as follows:

S. NO.	District	Village Name	Bank allotted	Status/Remarks	Issues faced by Banks
1	Chittoor	Peddakappalle	Indian Bank	Not yet opened	Unable to find any premises in the village and there is no suitable building and network connectivity. The village is situated at 9 kms from Indian bank royalpeta branch which is catering all banking services to Peddakappalle village and there are very less number of households.
2	Chittoor	Avulapalle	Indian Bank (RRB)	SGB Bank's branch namely Peddauppara palli branch is located within the radius of 5 kms.	SGB Bank updated the branch in in JDD APP.
3	Chittoor	Kangundi	Indian Bank (RRB)	Branch will be opened before 30-11-23	Conducted survey for Kangundi branch and identified one premises, but it is only 700 Sft. Around 1200 Sft is needed, hence bank has requested the proposed landlord to construct one or two rooms additionally to accommodate which is under discussions for rent finalization.
4	Prakasam	Gannepalle	State Bank of India	1)Kotak Bank has a branch in Rangapuram and the branch details are updated in JDD App	SBI has taken up the matter with BSNL for necessary connectivity. BSNL has given a quotation of 2.63crs. The matter was referred to District Collector of Prakasam District. As there is no updation,

S. NO.	District	Village Name	Bank allotted	Status/Remarks	Issues faced by Banks
				(Latitude: 15.263674; Longitude: 77.814477) 2)Rangapuram Branch is 2.5Km from Gannepalle Village	SBI has requested to exclude the village from the list.
5	Alluri Sitharama Raju	Adakula	State Bank of India(R RB)	RBI advised Andhra Pradesh Grameena Vikas Bank(APGVB) to avoid opening of new branches in ASR district	Identification of Branch Premises location is under process

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^{2%}

- 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.

9.4 PM Vishwakarma

It aims at improving the quality as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated into the domestic and global value chains. Pm Vishwakarma will be implemented as a Central Govt. Scheme, fully funded by the Government of India, with an initial outlay of Rs.13,000 crore. The Scheme will be conjointly implemented by the Ministry of Micro, Small and Medium Enterprises (MoMSME), the Ministry of Skill development and Entrepreneurship (MSDE) and the Department of Financial Services (DFS), Ministry of Finance (MoF), Government of India.

MoMSME will be the Nodal Ministry for the Scheme and Additional Secretary & Development Commissioner (MSME) in Ministry of MSME will be the focal point for all aspects of implementation and coordination. This Scheme will be initially implemented for five years up to 2027-28.

The Objectives of the Scheme are as follows:

- To enable the recognition of artisans and craftspeople as Vishwakarma, making them eligible to avail all the benefits under the Scheme.
- To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them.
- To provide support for better and modern tools to enhance their capability, productivity and quality of products and services.
- To provide the beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention.
- To provide incentives for digital transactions to encourage digital empowerment of Vishwakarmas.
- To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.

The Following traditional trades will be initially covered under PM Vishwakarma for providing benefits to the artisans and craftspeople engaged in these trades.

1. Carpenter (Suthar / Badhai)	10. Cobbler (Charmakar)/Shoemsmith/Footwear Artisan
2. Boat Maker	11. Sculptor (Moortikar, Stone Carver) Stone Breaker
3. Armourer	12. Basket / Mat / Broom Maker / coir weaver
4. Blacksmith (Lohar)	13. Doll & Toy Maker (Traditional)
5. Hammer and Tool Kit Maker	14. Barber (Naai)
6. Locksmith	15. Garland Maker (Malakaar)
7. Masons (Rajmistri)	16. Washerman (Dhobi)
8. Goldsmith (Sonar)	17. Tailor (Darzi)
9. Potter (Kumhaar)	18. Fishing Net Maker

Benefits under PM Vishwakarma :

1. Recognition: PM Vishwakarma Certificate and ID Card
2. Skill Upgradation
3. Toolkit Incentive: upto Rs. 15,000 will be provided to the beneficiary after Skill Assessment at the start of Basic Training.

4. Credit Support: credit support upto Rs.1 lakh (1st tranche) and Rs.2.00 lakh (2nd tranche) with concessional interest rate of 5%.
5. Incentive for Digital Transactions
6. Marketing Support.

In Andhra Pradesh State the Scheme is implemented in 3 districts.

1.Tirupathi 2. SPSR Nellore 3. West Godavari

9.5 Ghar Ghar KCC Abhiyan- KCC saturation Drive

The Department of Agriculture and Farmer Welfare (DA & FW), MoA & FW, GoI has launched 'Ghar Ghar KCC Abhiyan' on 19 September 2023 to cover all left-over PM Kisan beneficiary farmers (1.35 crore approximately) with Short Term Agriculture Loans through KCC. The drive involves participation from various stakeholders, including Government agencies, financial institutions like commercial banks, regional rural Banks, Co-operative banks and non-Governmental organisations working in Rural areas. These Stakeholders work together to mobilise the potential and eligible farmers through special drives under Block Level Bankers Committee to enroll maximum number of farmers / PM Kisan beneficiaries under all types of KCC schemes (for Crop cultivation, Animal Husbandry, Dairy and Fisheries etc.)

Period of the Drive: 1st October 2023 to 31st December 2023.

Primary Executing Organization: National Bank for Rural Development (NABARD)

Status of Ghar Ghar KCC Abhiyan in Andhra Pradesh State as on 06.11.2023:

Sr. No.	Particulars	Details
1	Total PMKISAN Beneficiaries to be saturated	3,12,473
2	Saturated as on Date	62,628
3	Pending for Saturation	2,49,845
4	Out of 2, saturated during the Campaign	6176

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 infrastructure to move towards less cash society by March 2022.	Under phase I YSR Kadapa district was identified and achieved the 100% digital penetration as per the parameters suggested by RBI. Under Phase II Guntur and Srikakulam districts were selected for the project & had achieved the set target. In Phase III, 6 districts were selected, and the final timeline is Dec-22. 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"> <thead> <tr> <th>Scheme</th> <th>PMJJBY Enrolments (Enrolled upto 25.10.2023)</th> <th>PMSBY Enrolments (Enrolled upto 25.10.2023)</th> </tr> </thead> <tbody> <tr> <td>PMJDY</td> <td>913625</td> <td>1482820</td> </tr> <tr> <td>PMMY</td> <td>271817</td> <td>318114</td> </tr> </tbody> </table>	Scheme	PMJJBY Enrolments (Enrolled upto 25.10.2023)	PMSBY Enrolments (Enrolled upto 25.10.2023)	PMJDY	913625	1482820	PMMY	271817	318114
Scheme	PMJJBY Enrolments (Enrolled upto 25.10.2023)	PMSBY Enrolments (Enrolled upto 25.10.2023)								
PMJDY	913625	1482820								
PMMY	271817	318114								
Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020.	<p>The National BCs are selecting the BCs and ensuring their capacity building before appointment by mandating the BCs under certification Programme.</p> <p>Out of total BCs 9159 BCs undergone training on Capacity Building (IIBF Certification)</p>									
Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorized financial entities can leverage on the same for assessing credit proposals from all citizens.	Govt of India/ Regulatory Body to take up at Apex level									

Access to Livelihood and Skill Development:

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

Financial Literacy and Education:

Action Plan and Milestone	Progress/ 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).	<p>FLC Camps the products of Banks and Digital awareness etc., are being taken care.</p> <p>There are 25 FLCs (financial literacy centers) are in AP state and conducting FL camps.</p> <p>The Camps per month Target for each FLC is 2 camps on "Going Digital" and 5 camps for target specific group like Farmers, SMEs, SHGs etc.</p> <p>Up to 30.09.2023, Total 25 FLCs conducted 1246 in the FY 2023-24.</p>
Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024.	<p>112 CFLs are operationalized in AP State, each serving 3 blocks</p> <p>LDMs are monitoring the activities. RBI has been reviewing the NGOs performance on regular intervals and issuing suitable instructions to improve their performance.</p>

Customer Protection and Grievance Redressal:

Action Plan and Milestone	Progress/ Roadblocks
Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020.	<p>Banks have appointed their internal Ombudsman in respective Banks for redressal of grievances.</p> <p>As per the policy all Banks have appointed internal Ombudsman for redressal of grievance.</p>
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 September 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 September 2023.	The issue to be attended at central office level of each bank, wherein Banks have advised accordingly.
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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 September 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 25.10.2023

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 25.10.2023	% of Coverage	Eligible A/C Holders	Enrolled up to 25.10.2023	% of Coverage
PMJDY	2170304	913625	42%	3107745	1482820	48%
PMMY	669643	271817	41%	808161	318114	39%

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 LWE districts in AP State (Of the 70 re-categorized most affected LWE (Left Wing Extremism) districts in the country)

As per the RBI Circular - RBI/2022-23/109 DOR.AUT.REC.62/22.01.001/2022-23 dtd 22.08.2022, the revised list of Left-Wing Extremism (LWE) affected districts in the country was issued. Among the list of 70 LWE districts identified in the country, Visakhapatnam, East Godavari, Srikakulam, Vizianagaram & West Godavari were identified as LWE affected districts in the state of AP

1. 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
30.09.2023	32	25	69	451	577	1115	8117

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

2. Position of Number of Bank Branches & ATMs in East Godavari District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	101	126	122	0	349	476	5214
30.09.2023	103	127	112	0	342	400	6572

3. Position of Number of Bank Branches & ATMs in Srikakulam District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	181	107	67	0	355	377	2237
30.09.2023	181	108	68	0	357	363	5394

4. Position of Number of Bank Branches & ATMs in Vizianagaram District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	123	82	88	0	293	323	4631
30.09.2023	123	83	88	0	294	324	4895

5. Position of Number of Bank Branches & ATMs in West Godavari District:

As on	Branches					ATMs	No of BCs.
	Rural	Semi Urban	Urban	Metropolitan	Total		
31.03.2023	107	161	97	0	365	417	3821
30.09.2023	102	158	99	0	363	421	4000

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 30.09.2023:

As on date	Total BCs	Total SSA Locations	Total SSA Locations covered by BCs	Total SSA Locations covered by Br	Inactive / Attrition BCs
September 2023	99089	112	82	30	24383

(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
30.09.2023	10338

(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 30.09.2023:**

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	1,01,39,724	3,201	13,36,179	74,39,000	77,80,383
Private Sector Banks	4,38,604	134	75,250	3,95,437	3,49,068
RRBs & Others	47,56,430	1,821	20,61,319	29,85,461	27,75,939
Grand Total Sep 23)	1,53,34,758	5,156	34,72,748	1,08,19,898	1,09,05,390
% to Total Accounts	-	-	22.65%	70.56%	71.12%
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 30.09.2023

Type of Bank	As on 31.03.2023		As on 25.10.2023		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs incl. RRBs & coop	18937270	8236096	23159822	10035278	4222552	1799182
Pvt Sector Banks	701636	154116	703407	154768	1771	652
Total	19638906	8390212	23863229	10190046	4224323	1799834

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

Sector	As on 31.03.2023			As on 31.10.2023		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	352160	411598	116.88%	438400	249499	19%
Private Sector Banks	63060	15187	24.08%	65260	5804	3%
Regional Rural Banks	101600	134271	132.16%	129340	98958	24%
Total	516820	561056	108.56%	633000	354261	56%

(Source: PFRDA New Delhi)

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

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

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 30.09.2023

Particulars	No of FLCs as on 31.03.2023	No of FLCs as on 30.09.2023
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	Sep 23
No of FLCs	28	25
No of Special camps by FLCs	834	335
No of Target Specific camps by FLCs	1147	911
No of camps by Rural Branches against the target of 7650 camps	3627	5993

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	Sep 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	20.85
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	2,15,986

S.No	Indicator	Indicator Category	Actual Target for Indicators 2023-24	Achievements	
		SDG		March 2023	Sep 2023
3	Number of banking outlets per 1,00,000 population;	Goal 8: Economic Growth	113	207.70	215.90
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	15.13
5	Outstanding Credit to Micro, Small and Medium Enterprises	Goal 8: Economic Growth	80000	87782	98386
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	99.73
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1: End Poverty	26.22	29.97	30.93
8	Percentage of women having an account at a formal financial institution - PMJDY	Goal 5: Gender equality	34.30	31.69	34.36
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	55.45
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (in Lakhs)	Goal 8: Economic Growth	16.00	16.38	17.63

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 Sep 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 30.09.2023:

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
Sep 23	424	11305	219	6079	3346	1515

(Settlement includes candidates trained during previous quarter also)

11.4 Market Intelligence issues

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

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

11.5 Position of MFI finance extended as on 30.09.2023

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	446.96
2	Cumulative Loans Disbursed so far	446.96
3	Total Loans outstanding	345.35
4	Total amount due for payment (Demand)	21.96
5	Total amount recovered	9.11
6	Total amount overdue	12.84
7	Out of (6) amount overdue [Standard]	0
8	Out of (6) amount overdue [NPA]	12.84
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
August 18, 2023	RBI/2023-24/53 DoR.MCS.REC.28/01.01.001/2023-24	Fair Lending Practice - Penal Charges in Loan Accounts
September 13, 2023	RBI/2023-24/61 FIDD.CO.MSME.BC.No.10/06.02.031/2023-24	PM Vishwakarma Scheme
September 30, 2023	RBI/2023-24/64 DCM(Plg) No. S-1288/10.27.00/2023-24	₹2000 Denomination Banknotes – Withdrawal from Circulation – Review

11.7 DCC / DLRC MEETINGS

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

Details of DCC / DLRC meetings conducted in 26 districts during September 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 SitharamaRaju	29.09.2023	29.09.2023	29.09.2023	29.09.2023
2	Anakapalli	05.09.2023	05.09.2023	05.09.2023	05.09.2023
3	Ananthapuramu	22.09.2023	22.09.2023	22.09.2023	22.09.2023
4	Annamayya	26.08.2023	26.08.2023	26.08.2023	26.08.2023
5	Bapatla	12.09.2023	12.09.2023	12.09.2023	12.09.2023
6	Chittoor	08.09.2023	08.09.2023	08.09.2023	08.09.2023
7	Konaseema	08.09.2023	08.09.2023	08.09.2023	08.09.2023
8	East Godavari	26.09.2023	26.09.2023	26.09.2023	26.09.2023

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
9	Eluru	12.09.2023	12.09.2023	12.09.2023	12.09.2023
10	Guntur	05.09.2023	05.09.2023	05.09.2023	05.09.2023
11	Kakinada	29.08.2023	29.08.2023	29.08.2023	29.08.2023
12	Krishna	08.09.2023	08.09.2023	08.09.2023	08.09.2023
13	Kurnool	29.08.2023	29.08.2023	29.08.2023	29.08.2023
14	Nandyal	16.08.2023	16.08.2023	16.08.2023	16.08.2023
15	NTR	25.09.2023	25.09.2023	25.09.2023	25.09.2023
16	Palnadu	20.09.2023	20.09.2023	20.09.2023	20.09.2023
17	Parvathipuram	16.08.2023	16.08.2023	16.08.2023	16.08.2023
18	Prakasam	29.09.2023	29.09.2023	29.09.2023	29.09.2023
19	SPSR Nellore	Not conducted	Not conducted	Not conducted	Not conducted
20	Sri Sathya Sai	27.09.2023	27.09.2023	27.09.2023	27.09.2023
21	Srikakulam	02.09.2023	02.09.2023	02.09.2023	02.09.2023
22	Tirupati	14.08.2023	14.08.2023	14.08.2023	14.08.2023
23	Visakhapatnam	23.08.2023	23.08.2023	23.08.2023	23.08.2023
24	Vizianagaram	15.09.2023	15.09.2023	15.09.2023	15.09.2023
25	West Godavari	26.09.2023	26.09.2023	26.09.2023	26.09.2023
26	Y.S.R	23.08.2023	23.08.2023	23.08.2023	23.08.2023

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:

Seesa Madhano is a resident of Hampodhar Village of Chintur Mandal, Alluri Seetarama Raju District. His father is an agriculture labour and their income was not enough to meet their family expenditure. Thereby he has joined in Photography & Videography course at UBRSETI, Rajamahendravaram. In the training duration of 30 days, he actively learned types takings, video mixing, passport photos, album making, EDP-inputs ie. Risk Taking & Goal setting, Competencies of entrepreneur, Decision Making, Quality management, Market management, Effective communication. He has improved his skills by learning competencies learnt through at the institute and completed the course successfully. He has started Photo studio unit at Hampodhar village with the finance of Union Bank, Chintur branch under the SHG loan. Now he is earning more than Rs.25,000/- per month and giving employment to one person.

