

226th Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

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AGENDA 1 – ADOPTION OF THE MINUTES OF 225th SLBC MEETING

Adoption of the minutes of 225th SLBC AP meeting held on 11.01.2024 at AP Secretariat, Velagapudi

The minutes of 225th SLBC meeting held on January 11th, 2024 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 225th SLBC meeting and are pending for compliance:

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
1	Opening of New branches in State Government and DFS identified locations.	Banks are advised to speed up the process of opening the branches in Govt. of AP identified 17 locations in ASR, Parvathipuram Manyam districts and DFS identified 5 locations.	SBI, UBI, BOB and Indian Bank, LDMs of ASR P Manyam, Prakasam and Chittoor districts.	Immediate effect	SLBC has conducted Sub-committee meeting on 27.07.2023 and 07.11.2023 advised the concerned Banks to initiate the steps for opening of branches immediately. SLBC vide letter no. SLBC/196/268 and SLBC/196/295 dated 07.11.2023 and 25.01.2024 respectively has written letter to concerned Banks and LDMs to update SLBC on the steps taken by Banks in opening of Branches. (Details under 8.3.1 & 8.3.2 in Agenda) SLBC has further advised the Banks to expand more number of branches and ATMs in the State to improve our State average rank in the country in average number of Bank branches and ATMs per 1,00,000 popul. Banking outlets position is placed under 2.24 & 10.8 in the agenda
2	Reduction of Rate of Interest for Self Help Groups up to Rs.3.00Lakhs.	Banks are advised to take positive decision and reduce ROI for SHG loans up to Rs.3.00Lakhs.	All Banks	Immediate effect	SLBC vide letter no. SLBC/196/268 dated 07.11.2023 has written letter to all Banks to take a decision on reduction of ROI for SHG loan amount up to Rs.3.00 Lakh. Further, SLBC has written letter to all Banks vide Ir.no. SLBC/196/295 dated: 25.01.2024 and advised to take a decision within 4 weeks' time. SLBC is awaiting for reply from Banks.

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
3	Participation of Private Sector Banks in Central and State Government sponsored schemes	Private Sector Banks are advised to improve their performance in Central & State Govt. Schemes.	Private Sector Banks	Immediate effect	SLBC has written letter to Private Sector Banks vide Ir.no. SLBC/196/295 dated: 25.01.2024 and advised them to improve the performance in Central and State Government schemes. Requested RBI to initiate action on nonperforming Private Sector Banks vide Lr. no.SLBC/196/295 dated: 25.01.2024.
4	Lending to Pasu Kisan Credit Cards	Banks are advised to improve the performance in KCC working capital loans to dairy farmers.	All Banks	Immediate effect	SLBC vide Lr.no.SLBC/196/295 dated:25.01.2024 has written letter to all Banks to improve the performance in sanctions and disbursements. PKCC status as on 31.12.2023 is placed under 4.7 in the Agenda
5	Reduction of rate of interest for Jagananna Thodu loans	Banks are advised to reduce the ROI and recheck while submitting the interest reimbursement claim to the department.	Bank of India and Indian Bank	Immediate effect	SLBC vide Lr. no. SLBC/196/295 dated:25.01.2024 has written letter to the concerned Banks to reduce the ROI. Indian Bank Informed that, ROI for Jagananna Thodu loans rectified and charging now @10.80%. BOI charging ROI on par with PMSVANidhi loans and Bank informed that they have taken up with their Central Office to reduce the ROI for Jagananna Thodu loans.
6	Allow SHG groups to withdraw their saving amount and encourage the SHG groups to withdraw available balance in cash credit limit sanctioned to them.	Banks are advised to allow the SHG groups to withdraw their SB amount and also advised to encourage withdrawal of available balance in CC accounts.	All Banks	Immediate effect	SLBC has written letter to all Banks vide Lr. no. SLBC/196/295 dated:25.01.2024 to allow the Self Help Groups to withdraw the Saving Balance amount and also encourage the groups in utilisation of available balance in CC accounts. All Banks have informed that the directions are given to their branches for immediate implementation.

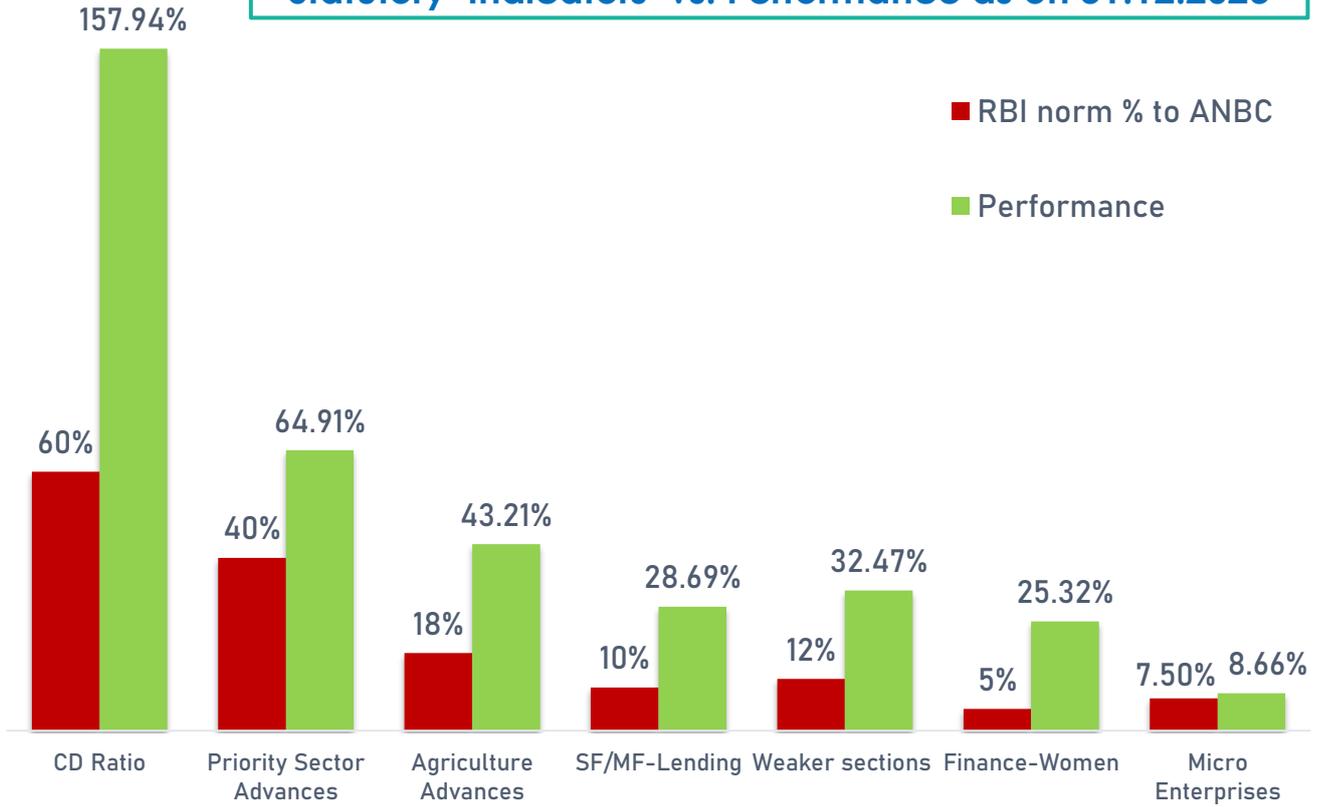
S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
7	PMEGP loans to SC/ ST category	Banks are advised to reach the target of PMEGP loans to SC/ST category.	All Banks	Immediate effect	SLBC vide Lr.no. SLBC/196/295 dated:25.01.2024 has written letter to the Banks to clear all pending applications and reach the PMEGP target of SC/ ST category. The Status of PMEGP loans as on 31.12.2023 is placed under 8.1.6 in the Agenda.
8	AP TIDCO loans-Renewal of Product code and final disbursement of loan amount in case of completed houses.	Banks are advised to disburse the loan amount wherever the construction of houses is completed under AP TIDCO and also requested to renew the product code	All Banks and Product code renewal-UBI	Immediate effect	SLBC vide Lr.no. SLBC/196/295 dated:25.01.2024 has written letter to the Banks to disburse the loan amount in construction completed cases and also advised UBI to renew the product code of AP TIDCO housing loans. Progress of AP TIDCO is placed under 8.2.2 in the Agenda
9	Settlement of unclaimed deposits pertains to State Government departments.	Banks are advised to settle the unclaimed deposits pertains to State Government departments and also requested Finance department to cooperate with Banks in this regard.	SLBC, all Banks and State Government	Immediate effect	SLBC has written letter to all Banks vide Lr.no.SLBC/196/295 dated :25.01.2024 to settle the unclaimed deposits pertains to State Govt. departments & also requested Finance dept. to cooperate with Banks for early settlement. Banks have informed that, claim settlement process is under progress.
10	Mapping of Particularly Vulnerable Tribal Group (PVTGs) Villages with Bank branches	LDMs and Banks are advised to map the PVTG villages with Bank Branches and saturate with PMJDY accounts and sanction KCCs to all the eligible farmers.	LDMs and Banks	Immediate effect	Mapping of PVTG villages with Bank branches is completed in the identified 8 districts of 3525 villages in the State and saturation of opening PMJDY accounts and KCC loans to all eligible farmers is under progress.

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 31.12.2023**2.1 Banking at a Glance in Andhra Pradesh as on 31.12.2023**

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2714	2443	2042	765	7964
(Amt. in crores)				
Parameter		Outstanding	RBI Norm % to ANBC	
Total Deposits in the State		494690	-	
Total Advances in the State		781313	-	
Credit Deposit Ratio		157.94%	60%	
Total Priority Sector Advances		444277	-	
% of Priority Sector Advances to ANBC		64.91%	40%	
Of Above				
Agricultural Advances		295725	-	
% of Agrl. Adv. to ANBC		43.21%	18%	
Of Above				
Small & Marginal Farmers		196388	-	
% Small & Marginal Farmers to ANBC		28.69%	10%	
Micro & Small Enterprises		87847	-	
(% to ANBC)		12.83%		
Out of which Micro Enterprises		59279		
(RBI norm – 7.5% of ANBC)		8.66%	7.50%	
Medium Enterprises		15302	-	
Others under MSME		523		
Total MSME		103672	-	
(% to ANBC)		15.15%	-	
Export Credit		132.32	-	
Education		5121	-	
Housing		32485	-	
Social Infrastructure		47.45	-	
Renewable Energy		5.72	-	
Others		7089	-	
Out of Total Priority Sector Advances, finance to.				
SHGs		90441	-	
Advances to Weaker Sections		222233		
% Weaker Sections advances to ANBC		32.47%	12%	
Advances to Women		173289	-	
% of Women advances to ANBC		25.32%	5%	
Advances to SC/ST		34183	-	
Advances to Minorities		31125	-	

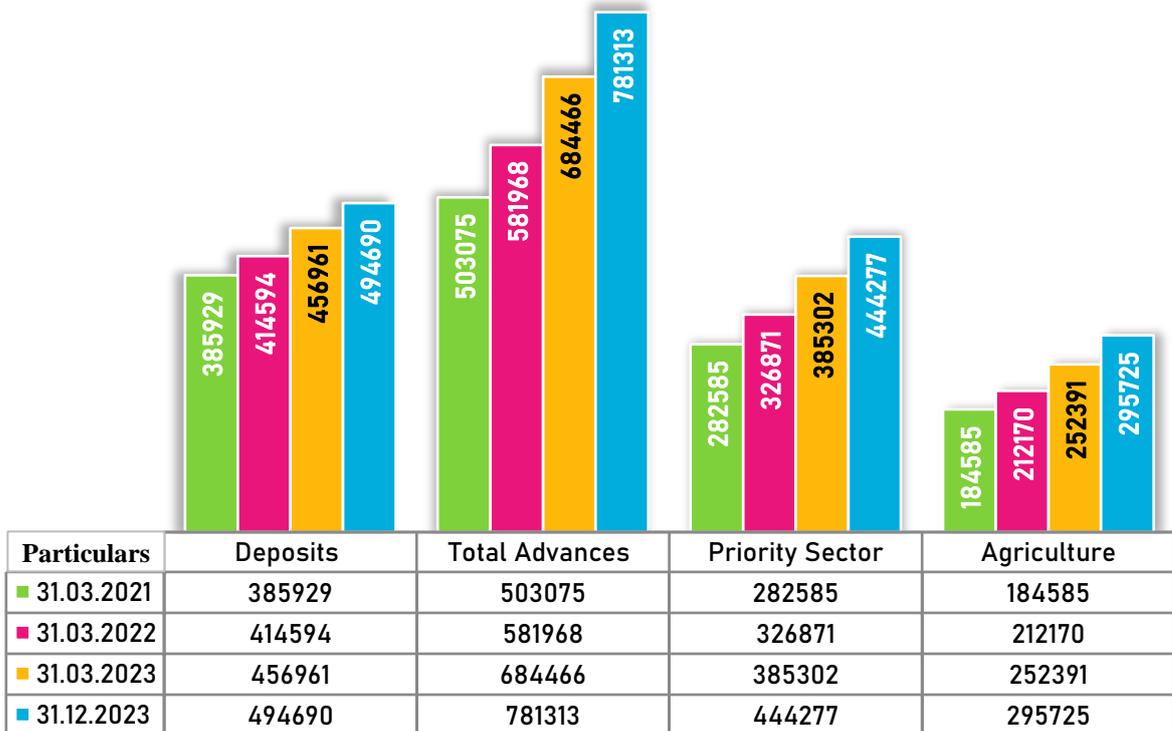
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators vs. Performance as on 31.12.2023



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 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.12.2023	%Inc over Mar ,23
Deposits	3,40,208	3,85,929	4,14,594	4,56,961	4,94,690	8.26%
Advances	4,34,260	5,03,075	5,81,968	6,84,466	7,81,313	14.15%

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 31.12.2023
1	Total No. of Branches	7,509	7,515	7,617	7,881	7,964
	Incremental No of Branch	130	6	102	264	83
	% of increase	1.76%	0.08%	1.36%	3.47%	1.05%
2	Deposits	3,40,208	3,85,929	4,14,594	4,56,961	4,94,690
	Incremental Deposits	27,566	45,721	28,665	42,367	37,728
	% of increase	8.83%	13.44%	7.43%	10.22%	8.26%
3	Total Advances	4,34,260	5,03,075	5,81,968	6,84,466	7,81,313
	Incremental advances	36,911	68,814	78,893	1,02,498	96,847
	% of increase	9.30%	15.85%	15.68%	17.61%	14.15%
4	Priority Sector Advances	2,51,423	2,82,585	3,26,871	3,85,302	4,44,277
	Incremental Priority advs.	11,203	31,162	44,286	58,431	58,974
	% of increase	4.69%	12.39%	15.67%	17.88%	15.31%
5	C.D. Ratio	127.65%	130.35%	140.37%	149.79%	157.94%
	C.D. Ratio as per RBI norm	60%				

2.2.3 Statement of Priority Sector Advances (Outstanding):

(Amt.in Crores)

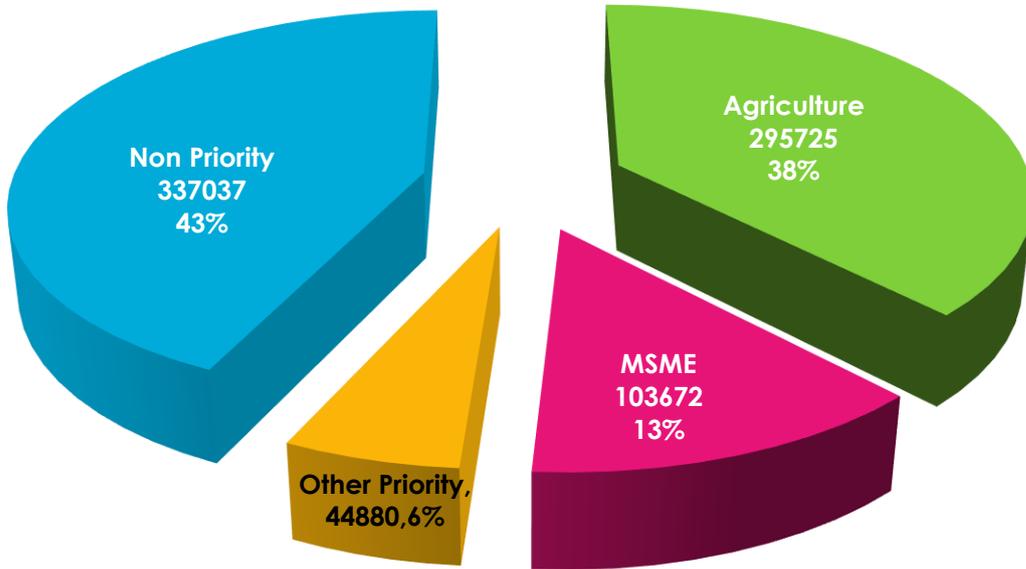
S.no	Particulars	As on 31.03.20	As on 31.03.21	As on 31.03.22	As on 31.03.23	As on 31.12.23
1	Short Term Production loans	1,04,940	1,22,196	1,22,369	1,55,979	1,71,680
2	ATL (Incl Infra & Ancillary)	52550	62,388	89,801	96,412	1,24,044
3	Total Agrl. Advances	1,57,490	1,84,585	2,12,170	2,52,391	2,95,725
	% of Agrl. Advances to ANBC (RBI norm- 18%)	39.63%	42.50%	42.17%	43.37%	43.21%
4	Micro & Small Enterprises	52,122	53,428	63,481	73,622	87,847
	(% to ANBC)	13.11%	12.30%	12.62%	12.65%	12.83%
	Medium Enterprises	5,951	8,556	12,219	14,160	15,302
	Others under MSME					523
	MSME Total	58,073	61,984	75,700	87,782	1,03,672
	(% to ANBC)	14.66%	14.27%	15.05%	15.08%	15.15%
5	Export Credit	692	460	171	166	132
6	Others' under Priority Sec	35,167	35,557	38,830	44,963	44,748
	(% to ANBC)	8.85%	8.18%	7.72%	7.73%	6.54%
Total Priority Sector Advances		2,40,220	2,51,423	2,82,585	3,26,871	4,44,277
% of Priority Sector Adv to ANBC (RBI norm-40%)		72.35%	63.27%	65.07%	64.97%	64.91%

2.2.4 Bank Branches:

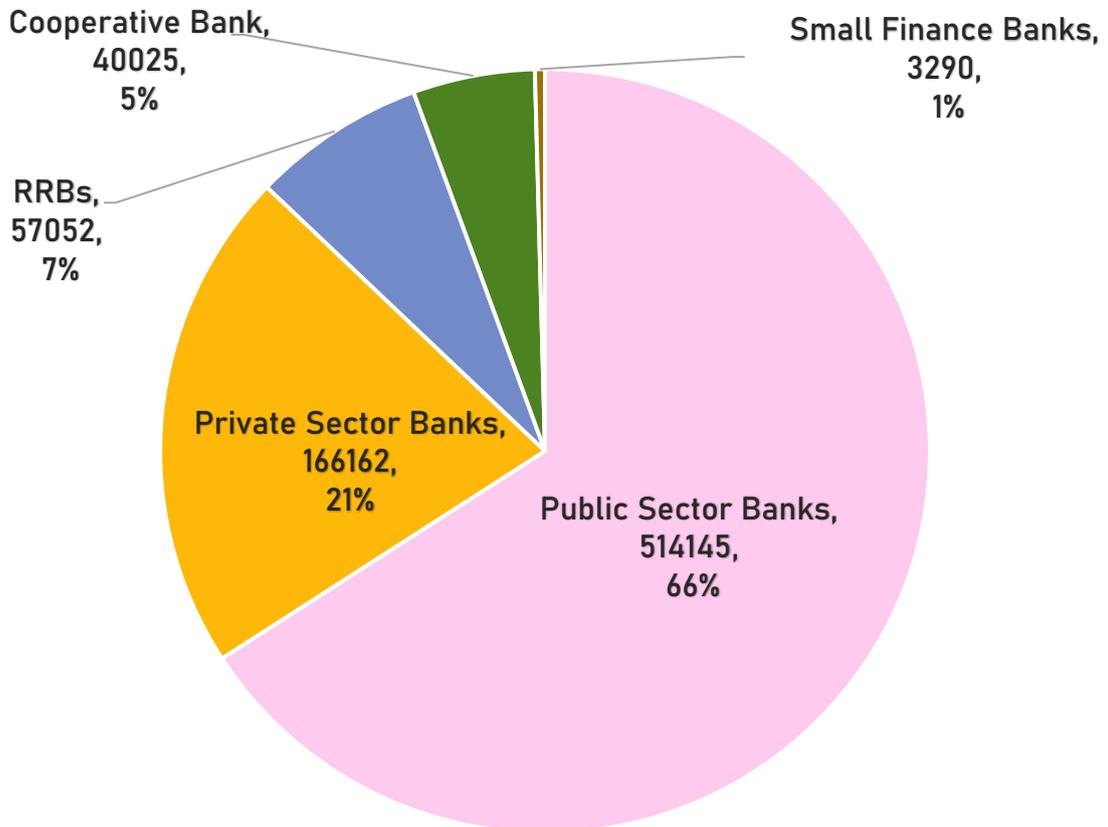
Particulars	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.12.2023	Inc/Dec over Mar 2023
Rural	2637	2642	2673	2695	2714	19
Semi Urban	2323	2306	2325	2412	2443	31
Urban	1857	1837	1895	2027	2042	15
Metro	692	730	724	747	765	18
Total	7509	7515	7617	7881	7964	83

Total Advances as on 31.12.2023

(Amount in crores)



Banks' Sector wise Advances as on 31.12.2023



2.3 District wise position of CD ratio as on 31.12.2023

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	129%
2	Anakapalli	176%
3	Ananthapuramu	162%
4	Annamayya	153%
5	Bapatla	198%
6	Chittoor	135%
7	Dr. B.R.Ambedkar Konaseema	199%
8	East Godavari	180%
9	Eluru	194%
10	Guntur	135%
11	Kakinada	150%
12	Krishna	194%
13	Kurnool	158%
14	Nandyal	191%
15	NTR	177%
16	Palnadu	253%
17	Parvathipuram Manyam	171%
18	Prakasam	207%
19	SPSR Nellore	181%
20	Sri Sathya Sai	173%
21	Srikakulam	153%
22	Tirupati	81%
23	Visakhapatnam	121%
24	Vizianagaram	162%
25	West Godavari	209%
26	Y.S.R	164%
AP State (All districts)		158%

The CD Ratio in the State of Andhra Pradesh is 158% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 81% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY24) AS ON 31.12.2023**3.1 Achievement of Annual Credit Plan as on 31.12.2023 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 31.12.2023)	% of Achievement
A	Priority Sector	323000	288677	89.37%
B	Non-Priority Sector	120000	188557	157.13%
C	Total Credit Plan	443000	477234	107.73%

3.1.2 Priority Sector Advances

(Amt. in Crores)

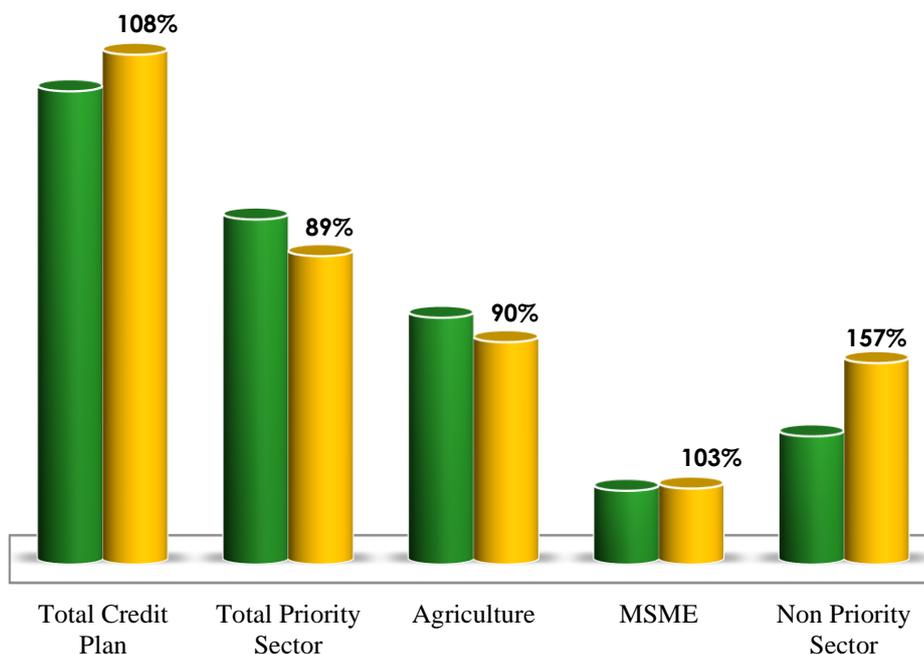
S.No	Segment	Target 2023-24	Achievement (Disbursements during 01.04.23 to 31.12.2023)	% of Achievement
A. Agriculture				
1	Short Term Crop Production Loans.			
	Kharif	87320	82329	94.28%
	Rabi	60680	39496	65.09%
	Total	148000	121825	82.31%
2	Agriculture Term Loans.			
	Kharif	40120	43300	107.93%
	Rabi	27880	22722	81.50%
	Total	68000	66022	97.09%
3	Total Farm Credit			
	Kharif	127440	125629	98.58%
	Rabi	88560	62218	70.26%
	Total	216000	187847	86.97%
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	7500	15303	204.04%
	Rabi	7500	4986	66.48%
	Total	15000	20289	135.26%
5	Total Agriculture			
	Kharif	134940	140932	104.44%
	Rabi	96060	67204	69.96%
	Total	231000	208136	90.10%

S.No	Segment	Target 2023-24	Achievement (Disbursements during 01.04.23 to 31.12.2023)	% of Achievement
B. MSME				
1	Micro Enterprises	36000	38376	106.60%
2	Small Enterprises	22000	20065	91.20%
3	Medium Enterprises	10500	12502	119.07%
4	Others	500	171	34.12%
	Total MSME	69000	71113	103.06%
C. Other Priority Sector Advances				
1	III. Export Credit.	1100	137	12.45%
2	IV. Others under Priority Sect	21900	9291	42.43%
	a. Education	2000	1353	67.63%
	b. Housing	11500	2438	21.20%
	c. Others	8400	5501	65.49%

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 31.12.2023



Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	443000	477234	108%
Priority Sector	323000	288677	89%
Agriculture	231000	208136	90%
MSME	69000	71113	103%
Non-Priority Sector	120000	188557	157%

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)		(31.12.2023)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	187550	196982 (105%)	213560	231873 (109%)	235680	305328 (130%)	323000	288677 (89%)
2	Non-Priority sector	64050	90652 (142%)	69820	145563 (208%)	83800	214992 (257%)	120000	188557 (157%)
3	Total Credit Plan	251600	287634 (114%)	283380	377436 (133%)	319480	520320 (163%)	443000	477234 (108%)

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)		(31.12.2023)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Short Term Production Loans	94629	109210	110422	115459	121580	141032	148000	121825
2	Agri. Term Loans incl. allied activities	34031	37669	38078	61494	43160	83965	83000	86311
3	Total Agriculture	128660	146879	148500	176954	164740	224997	231000	208136
4	MSME	39600	40312	44500	44815	50100	67822	69000	71113
5	Others under Priority Sector incl. export Credit	19291	9791	20560	10104	20840	12509	23000	9428
Total Priority Sector		187551	196982	213560	231873	235680	305328	323000	288677

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 31.12.2022	Disbursements from 01.04.2023 to 31.12.2023	% Increase
1	Priority sector	234442	288677	23.13%
2	Non-Priority sector	163903	188557	15.04%
3	Total Credit Plan	398345	477234	19.80%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2022 to 31.12.2022	Disbursements from 01.04.2023 to 31.12.2023	% Increase
1	Short term Crop Production Loans	92661	121825	31.47%
2	Agri. Term Loans (incl. infra & anc)	79564	86311	8.48%
3	Total Agriculture	172225	208136	20.85%
4	MSME	53149	71113	33.80%
5	Other Priority Sector incl. Exp. Crdt.	9068	9428	3.98%
6	Total Priority Sector	234442	288677	23.13%

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 31.12.2023
1	Short Term Prodn loans	1,04,940	1,22,196	1,22,369	1,55,979	1,71,680
2	Total Agri. Term Loans	45,630	57,121	72,894	78,145	1,02,302
	Total Farm Credit	1,50,570	1,79,317	1,95,263	2,34,124	2,73,983
3	Agri. Infra & Ancillary	6,920	5,268	16,907	18268	21742
4	Total Agri. Advances	1,57,490	1,84,585	2,12,170	252391	295725
5	% of Agri. Advances to ANBC (RBI norm- 18%)	39.63%	42.61%	42.17%	43.37%	43.21%

(Above Figures are related to Agriculture under Priority sector)

4.2 Lending to Agriculture Term Loans as on 31.12.2023

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	3,000	523	17.43
2	Dairy	9,000	2713	30.14
3	Poultry	1,200	836	69.66
4	Fisheries	3,500	2430	62.42

* Disbursement under Farm Mechanization has reduced in Dec 2023 due to data rectification by Bank of India & SBI has reported Zero figures.

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

- As per the resolution in earlier SLBC meetings, banks agreed to integrate their BC services at RBK locations.
- A detailed SOP/Job card on BC operations has been formulated and BCs are advised to follow the SOP.
- Banks are requested to monitor and issue suitable instructions to those BCs who are not complying with the SOP
- SLBC subcommittee meeting conducted on 21.06.2023 and the forum resolved that the Pending list should be shared by DAO to LDMs at District level and LDM has to map the BCs to RBKs as per the network of banks and their service area. As the information shared by LDMs, the mapping of BCs with RBKs is completed in all districts.

4.4 YSR Sunna Vaddi Panta Runalu:

YSR Sunna Vaddi Panta Runalu Scheme is introduced to reduce the debt burden of the small and marginal farmers. The benefit of the scheme is interest free (Vaddi Leni Runalu) crop loans up to Rs. 1.00 lakh, subject to repayment of these loans within the due date and maximum of 1 year from the date of disbursement. Banks have to upload the data of the eligible farmers of SVPR claims for the

crop loans who have utilized the said loans for the intended purpose and repaid up to Rs.1.00 lakh with in the stipulated time in the MIS format available in the SVPR portal, duly following protocol

- The active SB account numbers with correct Aadhaar number of the eligible farmers are only to be uploaded in the SVPR portal to avoid eliminations due to wrong account number during processing claims.
- Ensure entry of actual beneficiary name in the portal with correct Aadhaar details.
- Upload the interest subsidy details in the portal by calculating interest eligible only as per the scale of finance on crop loans.
- Ensure valid data entry with relation to loaning and repayment timelines
- 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 31.12.2023 is as follows:

(Amt. in Crores)

Target		Mode	December -2023	
A/Cs	Amount		A/Cs	Amount
331770	4000	CCRC	78558	699.53
		JLGs & RMGs	6860	191.15
		Others	99387	781.52
		Total	184805	1672.20
% of Achievement-Amt			55.70%	41.81%

(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 31.12.2023.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
90489	114191	7189	54943

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

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

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

The progress as on 05.01.2024 (From KCC Portal) of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
91427	75625	12307	3495
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
38597	24806	13726	65

*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 39.90 lakhs loan accounts in the AP web-land portal as on 31.12.2023 and charges were approved for 38.25 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 31.12.2023**

(Amt.in Crores)

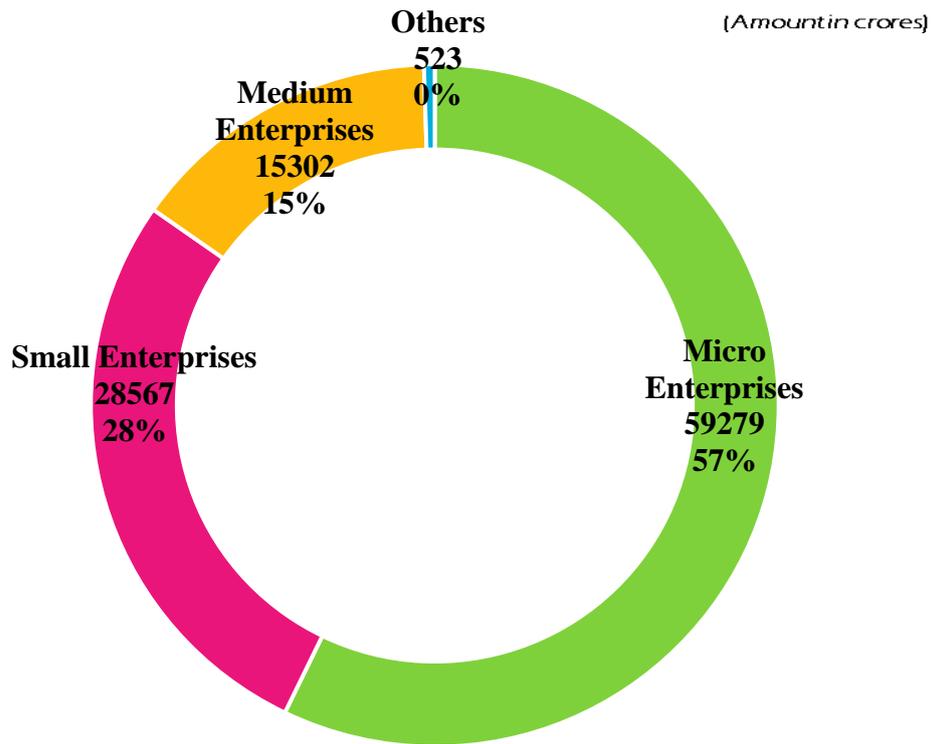
Particulars	31.03.2021		31.03.2022		31.03.2023		31.12.2023	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1500375	30765	1592097	38045	1544127	47619	1631617	59279
Small Enterprises	105316	22663	147562	25435	84721	26003	55038	28567
Total MSE	1605691	53428	1739659	63481	1628848	73622	1686655	87847
% of Micro to MSE	93.44%	57.58%	91.52%	59.93%	94.80%	64.68%	96.74%	67.48%
Medium Enterprises	17467	8555	9809	12219	9403	14160	9257	15302
Others							10258	523
Total MSME	1623158	61983	1749468	75700	1638251	87782	1706170	103672

5.2 Disbursements under ACP 2023-24 for MSME sector

(Amt. in Crores)

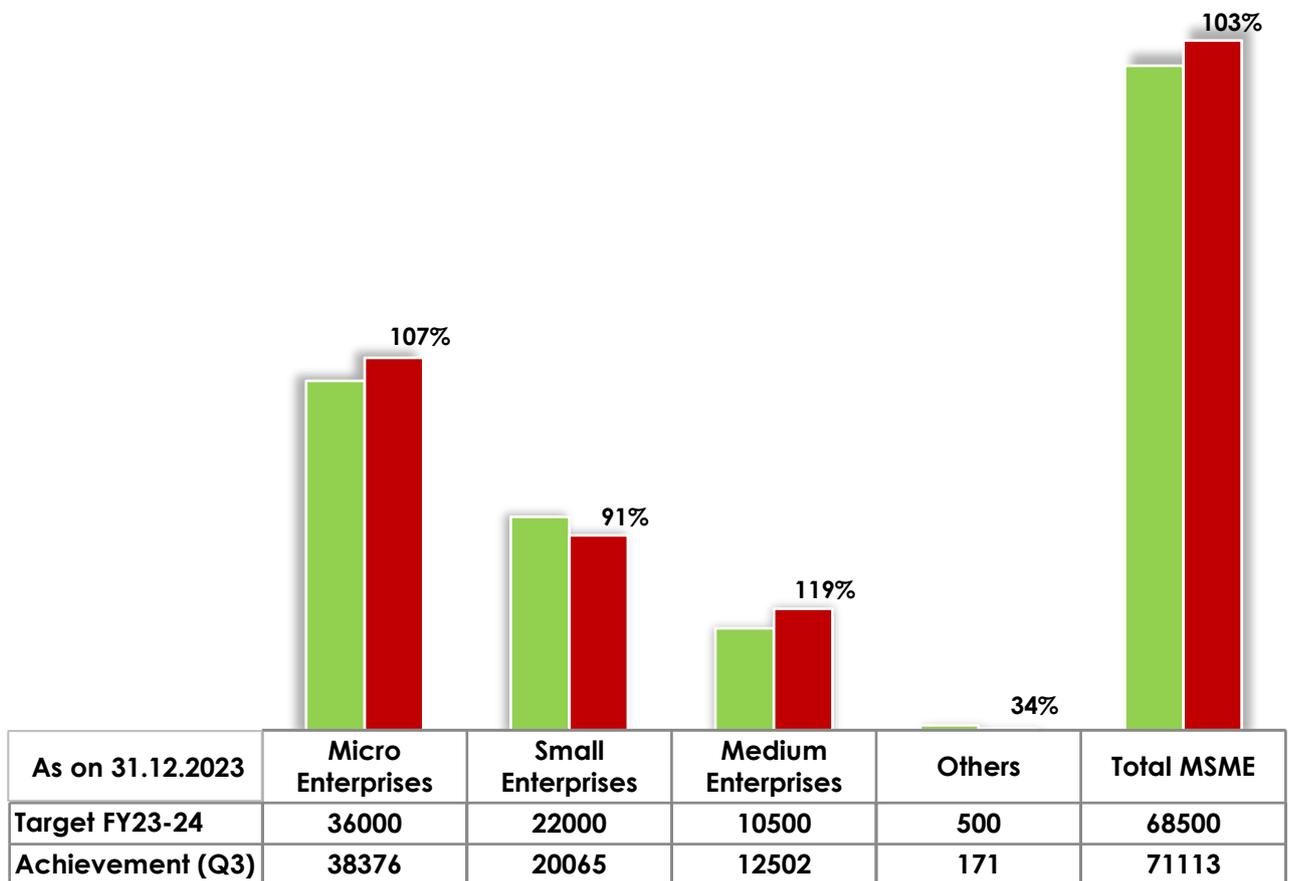
Sector	Target 2023-24	Achievement (Disbursements during 01.04.2023 to 31.12.2023)	% of Achievement
Micro Enterprises	36000	38376	106.60
Small Enterprises	22000	20065	91.20
Medium Enterprises	10500	12502	119.07
Others	500	171	34.12
Total MSME	69000	71113	103.06

MSME Outstanding position as on 31.12.2023



MSME ACP Achievement as on 31.12.2023

(Amount in crores)



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Mar-23 %	Dec-23 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises (Dec 22 to Dec 23)	20%	18.81%	15.98%	24.88%
MSE as on Dec 22 - Rs.70343 cr				
MSE as on Dec 23- Rs.87846 cr				
10 % annual growth in the number of micro enterprise accounts (Dec 22 to Dec 23)	10%	6.11%	-3.01%	5.10%
No. of Micro Ent. as on Dec 22 - 1552511				
No. of Micro Ent. as on Dec 23- 1631617				
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	71.20%	75.01%	84.27%
MSE as on Dec 22 - Rs. 70343 cr				
Micro Ent. as on Dec 23- Rs.59279 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
Dec 2023	56667	3745.56

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
Dec 2023	4669	29.70

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

AGENDA 6 - FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Housing Loans (Priority Sector)

Position of Housing Loans as on 31.12.2023

(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
Dec 2023	363692	32485	53625	2438	10358	405

6.2 Education Loans (Priority Sector)

6.2.1 Position of Education Loans as on 31.12.2023:

(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
Dec 2023	162376	5121	95173	1353	4415	102

6.2.2 Education Loan to SCs/STs/OBCs for the year 2023-24 (as on 31.12.2023):

(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
Dec 2023	4203	112	807	30	14356	341

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 31.12.2023 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
Dec 2023	132.32	47.45	5.72

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	December 2023	222233	173289	31125	34183
Stipulation		12% of ANBC	5% on ANBC	--	---
% of Achievement for Dec 2023		32.47%	25.32%	4.55%	4.99%
% 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 31.12.2023

(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%
Dec 2023	781313	20491	2.62%

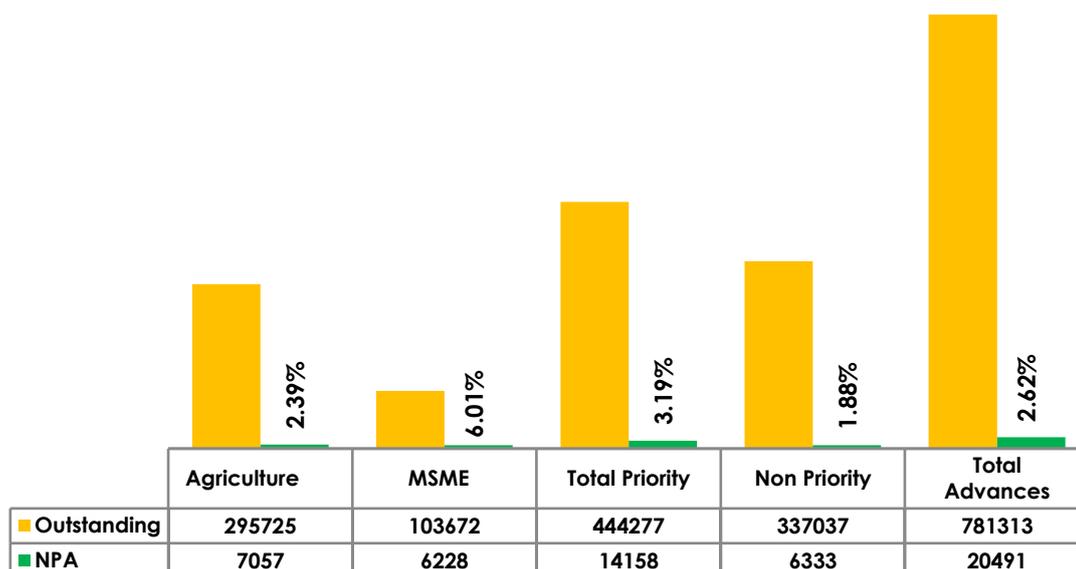
No	Sector	2020-21			2021-22		
		O/S	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	122196	2780	2.27%	122369	3509	2.87%
2	ATL	57121	1802	3.16%	72894	1827	2.51%
3	Agriculture	184585	4906	2.66%	212170	6458	3.04%
4	MSME Sector	61984	4550	7.34%	75700	6200	8.19%
5	Housing Loans	27546	458	1.66%	30252	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			December -23		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	155979	3638	2.33%	171680	3896	2.27%
2	ATL	78145	1726	2.21%	102302	2015	1.97%
3	Agriculture	252391	6552	2.60%	295725	7057	2.39%
4	MSME Sector	87782	5999	6.83%	103672	6228	6.01%
5	Housing Loans	31171	312	1.00%	32485	405	1.25%
6	Education Loans	4292	92	2.15%	5121	102	1.98%
7	Priority Sector Loans	384614	13499	3.51%	444277	14158	3.19%
8	Non-Priority sector	299164	5418	1.81%	337037	6333	1.88%
9	SHGs	58598	253	0.43%	90441	196	0.22%
10	Govt.Sponsored Schemes	53186	4000	7.52%	79812	1524	1.91%

Sector wise NPA as on 31.12.2023

(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 31.12.2023									
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	4571	3224	71%	4571	7699	168%	9142	10923	119%
Private Sector Banks	896	294	33%	896	774	86%	1792	1068	60%
RRBs	1072	245	23%	1072	512	48%	2144	757	35%
Total (Dec 2023)	6539	3763	58%	6539	8985	137%	13078	12748	97%
Mar 23	6144	2710	42%	6144	6144	100%	12288	8854	72%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Progress as on 29.01.2024 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.23 to 29.01.2024			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	8600	388.71	3811.76	3818.77	8019.27	93%
Private Sector Banks	1600	815.73	1168.33	539.68	2523.73	153%
RRBs	2500	384.65	1673.26	1779.56	3837.47	153%
Others	300	446.83	18.95	13.59	479.37	192%
Total (Dec 2023)	13000	2035.92	6672.30	6151.60	14859.84	114%

(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 29.01.2024			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	64.53%	70.419%	70.556%	69.628%
SC	6.949%	6.187%	6.167%	6.655%
ST	1.334%	1.702%	1.695%	1.746%
OBC	27.178%	21.692%	21.582%	21.971%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	49.308%	33.325%	33.088%	30.189%
New Entrepreneurs/ Ac	36.101%	45.062%	44.791%	45.437%
Minority	5.396%	4.688%	4.666%	4.665%
PMJDY OD Account	0.243%	0.003%	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 December, 2023 is as under:

(Amt. in Lakhs)

Target Allocated		Total No. of applications forwarded to 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	6602	5821.25	2692	2413.35	2601	2367.85	3910	3407.90

(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 29.01.2024 (online portal) (No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
4.42	4.29(97%)	0.13(3%)	4.22(96%)	0.06(1%)

(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
330145	321877(97%)	8268(3%)	318056(96%)	3821 (1%)

2nd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
97307	93355(96%)	3952(4%)	91339(94%)	2016(2%)

3rd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
14451	13446(93%)	1005(7%)	13054(90%)	392(3%)

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 31.12.2023)

(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	470	2028.59	3760	26	33	26
2	KVIB	1818	6057	14544	1187	3485.86	9496	65	58	65
3	DIC	2300	7664	18400	2033	8062.41	16264	88	105	88
4	Others	124	427	992	32	181.03	256	26	42	26
Total		6060	20205	48480	3722	13757.89	29776	61	68	61

(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

S No	Particulars	Earlier	Modified
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 Industries Dept for each District to monitor the PMEGP in every quarter.

S No	Particulars	Earlier	Modified
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 FY 2023-24 as on 31.12.2023

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	9000	90.00	8564	96.96	95%	108%
2	SEP (Groups)	100	5.00	122	10.22	122%	204%

(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 04.01.2024			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
9588	4495	956	4137

- 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 31.12.2023 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No	Amount	No	Amount	No	Amount
1,599	1,855	799	1,033	654	661	301	343	133	108

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 11.01.2024, Phase VIII under Jagananna Thodu was launched and the target was achieved under Phase VIII.

For Phase IX, The District wise and Bank wise targets are allotted by the GoAP. Banks are advised to sanction and disburse the loans at the earliest.

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

No. of beneficiaries benefited under Jagananna Thodu in all phases			
Sl 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)	5,10,412	549,70,00,000
8	Phase-VIII(11.01.2024)	3,95,000	417,94,29,000
Total		33,11,503	3373,73,49,000
Interest reimbursed			
S.N	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	Reimbursed on 18.07.2023 (Phase-VII)	5,03,729	11,03,32,202
6	Reimbursed on 11.01.2024 (Phase-VIII)	5,80,968	13,64,15,771
Total Reimbursed		38,81,925	88,32,87,114

Source: VSWS Department

- Amount of Loan Disbursed: Rs 3373.73 Crs
- Interest amount reimbursed: Rs 88.32 Crs to 15.87 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 03.02.2024 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	78582(92%)	2730.88
Of above Disbursements	77077(98%)	2228.29

*Disbursements made based on work progress

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

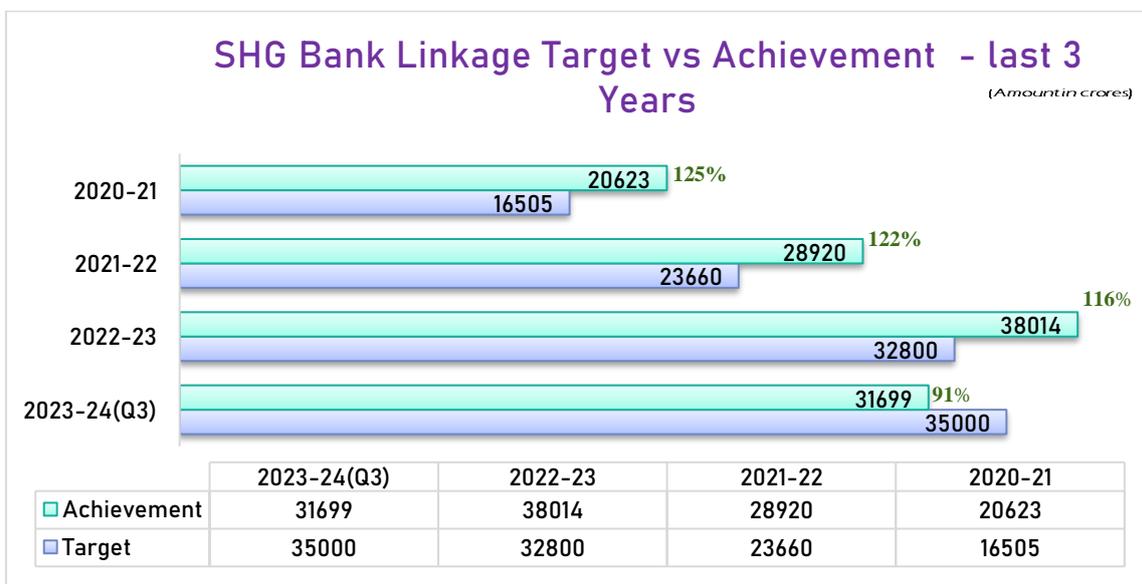
Issue	Clarification
Collection of interest during the moratorium period	As per the SLBC approved SOP Interest accrued during the Moratorium period shall be capitalized and EMI would be fixed accordingly. Repayment of EMI will start after moratorium period.
Applicant Age	As per the SLBC approved SOP it 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 31.12.2023:

(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
Dec 2023	28000	382333	27662	7000	36870	4037	35000	419203	31699



FY	Target	Achievement	% of Achv
2020-21	16505	20623	125%
2021-22	23660	28920	122%
2022-23	32800	38014	116%
2023-24(Q3)	35000	31699	91%

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	Bank of Baroda	1
2	Canara Bank	1
3	DCCB	1
4	State Bank of India	5
5	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	Name of The Bank	Mandal	Selected Village	Present Status
1	APGVB	Rampachodavaram	Rampachodavaram	As per Head Office advice, the new branch proposals are still in progress, due to Bank's bifurcation process.
		Hukumpeta	Hukumpeta	As per Head Office advice, the new branch proposals are still in progress, due to Bank's bifurcation process.
		Rajavommangi	Labbarthi or Rajavommangi	As per Head Office advice, the new branch proposals are still in progress, due to Bank's bifurcation process.
2	DCCB	Hukumpeta	Hukumpeta	Pending with RBI for branch license.
3	State Bank of India	Hukumpeta	Hukumpeta	L1 bidder is finalised and civil works are under progress. Branch will be ready for opening by 31.01.2024.
		G.Madugula	Nurmarthi	Survey conducted by RBO Visakhapatnam Sub Urban. As per the survey reports, opening of branch at the identified centre is not feasible.
		Ananthagiri	Ananthagiri	Survey conducted by RBO Visakhapatnam Sub Urban. As per the survey reports, opening of branch at the identified centre is not feasible.
		Yetapaka	Yetapaka	Survey conducted by RBO Tuni. As per the survey report, Opening of Branch at the identified centre is not feasible.
4	Union Bank of India	Arakuvalley	Gannela	Survey report submitted to Controlling office, waiting for approval.
		Gangavaram	Zaderu	Survey has been conducted by Regional office Kakinada. As per the Survey Report, Opening of Branch at the suggested location is not technically

				feasible & economically viable due to following reasons. 1. Low business potential 2. Low Population 3. Moreover our Addateegala branch is located at approx 8 kms from Zaderu.
		Chibnturu	Yedugurallapalli	The population of this village is 790 only. The village is located between Bhadrachalam and Chintur. In Bhadrachalam town almost all PSUs and other NBFCs are functioning. In view of low population and upon market enquiry, we opine that it is not feasible/viable to open a branch in this village.
		Koyyuru	Koyyuru	Survey report submitted to Controlling office, waiting for approval
5	BOB	Maredumilli	Maredumilli	Survey conducted by RO. As per the survey report, Opening of Branch at the identified centre is not feasible due to low Business level

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	Branch counters / furniture works in finishing stages and likely to be operational at Jiyyammavalasa before 28.02.2024.
2	Bank of Baroda	Komarada	Gangareguvalasa	The Bank has surveyed the area and have observed that 2 commercial Banks (SBI & Union Bank of India) already exist in the Mandal and all the villages in the Mandal were covered either directly by the branches or through

S No	Bank	Mandal	Selected Village	Present Status
				Business Correspondents. Hence, there is no scope for opening of New Bank Branch in this Mandal.
3	Union Bank of India	Kurupam	Mondemkhallu	Proposal submitted to Head Office for necessary approvals for opening of branch at Kurupam and it was not approved.
4	Bank of Baroda	Pachipenta	Mathumuru	The Bank has identified the location at Pachipenta and received approval for opening of branch from their Head Office. Tenders called for premises and it is in finalization stage.
5	Union Bank of India	Pachipenta	P Konavalasa	Proposal submitted to Head Office for necessary approvals for opening of branch at Pachipenta and it was not approved.
6	State Bank of India	Bhamini	Gurandi	Branch counters / furniture works in finishing stages and likely to be operational at Bathili before 31.03.2024.

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

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)
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
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	Building construction and strong room work has been completed. Now Electrical and furnishing work is in progress.
2	Chittoor	Avulapalle	Indian Bank (RRB)	SGB Bank's branch namely Peddauppara palli branch is located within the radius of 5 kms.	Branch updated in the JDD APP.
3	Chittoor	Kangundi	Indian Bank (RRB)	Branch opened on 07.12.2023.	Branch updated in the JDD APP.

S. NO.	District	Village Name	Bank allotted	Status/Remarks	Issues faced by Banks
4	Prakasam	Gannepalle	State Bank of India	1)Kotak Bank has a branch in Rangapuram and the branch details are updated in JDD App (Latitude: 15.263674; Longitude: 77.814477) 2)Rangapuram Branch is 2.5Km from Gannepalle Village	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, SBI has requested to exclude the village from the list.
5	Alluri Sitharama Raju	Adakula	State Bank of India	Branch opened on 29.01.2024 and branch code is 64529	NA

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, Jagannanna 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 31.12.2023:

Sr. No.	Particulars	Details
1	Total PMKISAN Beneficiaries to be saturated	4,45,695
2	Saturated as on Date	3,32,181
3	Pending for Saturation	1,13,514

9.6 Pradhan Mantri Janjati Adivasi Nayaya Maha Abhiyan (PM-JANMAN)- PVTGs

Hon'ble PM has launched the PM-JANMAN on Janjatiya Gaurav Divas on 15th November 2023. The Scheme is aimed at targeted development of Particularly Vulnerable Tribal Groups (PVTGs), who were unreached by the schemes of Ministries / Department and therefore require multi-sectoral handholding through this Mission.

The Scheme is being implemented by the Ministry of Tribal Affairs (MoTA). It is been informed by MoTA that PVTGs residing in the select 100 Districts spread across 16 States. Andhra Pradesh is one State among the 16 States. In AP, 8 districts are identified under PM-JANMAN viz.. ASR, P.Manyam, Eluru, Nandyal, Palnadu, Prakasam, Srikakulam and Vizianagaram and these districts are to be saturated on a mission mode with the identified welfare schemes. Pradhan Mantri Jan Dhan Yojana (PMJDY) and KCC have been identified as some of the schemes for saturation in these PVTGs.

LDMs of those districts mapped PVTGs villages with Bank branches in 8 districts.

Bank wise and districts wise details of the mapping are given below:

S.No	Bank	ASR	Eluru	Nandyal	Manyam	Palnadu	Prakasam	Srikakulam	Vizia nagaram	Total
1	APCOB		6		11			9		26
2	APGB			1			20		4	25
3	APGVB	465	5		435			232	14	1151
4	BOB	87	14	1	1					103
5	BOI	33	3	3					1	40
6	Canara Bank	22	3	8	82	1	11	30		157
7	CBI			2	3			5		10
8	CGGB					28				28
9	Indian Bank	29			66			1		96
10	IOB	16							3	19
11	SIB							6		6
12	SBI	451	27	20	106	11	33	167	20	835
13	UCO Bank	107								107
14	UBI	603	32	13	152	11	24	85	2	922
Grand Total		1813	90	48	856	51	88	535	44	3525

Banks are advised to saturate the PMJDY account openings and sanction KCC loans to all eligible farmers.

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 03.01.2024)</th> <th>PMSBY Enrolments (Enrolled upto 03.01.2024)</th> </tr> </thead> <tbody> <tr> <td>PMJDY</td> <td>919231</td> <td>1488592</td> </tr> <tr> <td>PMMY</td> <td>272972</td> <td>319445</td> </tr> </tbody> </table>	Scheme	PMJJBY Enrolments (Enrolled upto 03.01.2024)	PMSBY Enrolments (Enrolled upto 03.01.2024)	PMJDY	919231	1488592	PMMY	272972	319445
Scheme	PMJJBY Enrolments (Enrolled upto 03.01.2024)	PMSBY Enrolments (Enrolled upto 03.01.2024)								
PMJDY	919231	1488592								
PMMY	272972	319445								
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 to 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 26 FLCs (financial literacy centers) are in AP state and conducting FL camps.</p> <p>The Camps per month Target for each FLC is 2 camps on "Going Digital" and 5 camps for target specific group like Farmers, SMEs, SHGs etc.</p> <p>Up to 31.12.2023, Total 26 FLCs conducted 1381 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>120 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.

Janasuraksha 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 03.01.2024

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 03.01.2024	% of Coverage	Eligible A/C Holders	Enrolled up to 03.01.2024	% of Coverage
PMJDY	2170304	919231	42.40%	3107745	1488592	48.00%
PMMY	669643	272972	41.00%	808161	319445	39.50%

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
31.12.2023	31	25	64	463	583	1115	6731

* 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
31.12.2023	107	127	111	-	345	399	5578

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
31.12.2023	185	112	68	0	365	362	5439

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
31.12.2023	126	80	88	0	294	326	4544

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
31.12.2023	102	159	96	0	357	419	4227

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 31.12.2023:

As on date	Total BCs	Total SSA Locations	Total SSA Locations covered by BCs	Total SSA Locations covered by Br	Inactive / Attrition BCs
December 2023	101326	112	82	30	25462

(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
31.12.2023	10263

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

10.9 Status of Rollout of Direct Benefit Transfer in the State of AP**10.9.1 Progress on Accounts opened under PMJDY as on 31.12.2023:**

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	1,03,20,029	3,142	15,91,260	75,77,295	72,92,147
Private Sector Banks	4,46,398	139	77,917	4,01,316	3,54,758
RRBs & Others	49,57,957	1,909	21,41,290	30,72,432	29,16,331
Grand Total Dec 23)	1,57,24,384	5,190	38,10,467	1,10,51,043	1,05,63,236
% to Total Accounts	-	-	24.23%	70.28%	67.18%
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 31.12.2023

Type of Bank	As on 31.03.2023		As on 29.01.2024		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs incl. RRBs & coop	18937270	8236096	23902333	10458111	4965063	2222015
Pvt Sector Banks	701636	154116	714424	156741	12788	2625
Total	19638906	8390212	24616757	10614852	4977851	2224640

Atal Pension Yojana: Performance of Banks in the State during financial year 2023-24 upto 20.01.24

Sector	As on 31.03.2023			As on 20.01.2024		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	352160	411598	116.88%	438400	354606	81%
Private Sector Banks	63060	15187	24.08%	65260	9712	15%
Regional Rural Banks	101600	134271	132.16%	129340	138988	108%
Total	516820	561056	108.56%	633000	503314	80%

(Source: PFRDA New Delhi)

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

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

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 31.12.2023

Particulars	No of FLCs as on 31.03.2023	No of FLCs as on 31.12.2023
Number of FLCCs operating in the District Head Quarters	7	14
Number of FLCCs operating in Lead District Offices	5	2
Number of FLCCs operating in other Places	16	10
Total	28	26

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	Dec 23
No of FLCs	28	26
No of Special camps by FLCs	834	387
No of Target Specific camps by FLCs	1147	994
No of camps by Rural Branches against the target of 7650 camps	3627	7741

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. State Government in coordination with National Centre for Financial education (NCFE) developing modules on Financial literacy for adults and School children.

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	Dec 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	20.70
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	2,16,322

S.No	Indicator	Indicator Category	Actual Target for Indicators 2023-24	Achievements	
		SDG		March 2023	Dec 2023
3	Number of banking outlets per 1,00,000 population;	Goal 8: Economic Growth	113	207.70	220.40
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	15.16
5	Outstanding Credit to Micro, Small and Medium Enterprises	Goal 8: Economic Growth	80000	87782	103672
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	99.74
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1: End Poverty	26.22	29.97	31.72
8	Percentage of women having an account at a formal financial institution - PMJDY	Goal 5: Gender equality	34.30	31.69	35.02
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	55.09
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (in Lakhs)	Goal 8: Economic Growth	16.00	16.38	17.06

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 Government has issued G.O.Ms. No.4 dated 31.10.2023 and declare that, Drought exists during the South – West Monsoon- 2023 in 103 mandals covering 7 districts. As per RBI Master Direction FIDD.CO.FSD.BC.No.10/05.10.001/2018-19 dated 17/10/2028 on Relief Measures by Banks in areas affected by Natural calamities in para 3.3.1 mentioned that “ In the event of occurrence of a natural calamity which covers a larger part of a state, the State Level Bankers Committee convener bank shall convene a special SLBC meeting immediately. The committee, in collaboration with the State Government authorities shall evolve a coordinated action plan for implementing the relief programme. If the calamity has affected only a small part of the state/few districts, the convener of the District Consultative Committee of the affected district(S) shall convene a meeting immediately. In the special SLBC/DCC meeting, the position of the affected areas may be assessed to ensure speedy formulation and implementation of suitable relief measures”.

As the Drought was observed in few Mandals of the State, SLBC advised concerned LDMs to refer the RBI Master directions in areas affected by Natural calamities and convene a meeting with all the stakeholders concerned at district level to evolve action plan for implementation of relief programmes..

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 31.12.2023:

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
Dec 23	424	11305	481	9298	5606	2976

(Settlement includes candidates trained during previous quarter also)

11.3.3 Opening of New RSETIs in Uncovered Districts in the State of Andhra Pradesh

SLBC informed that, National Centre for Excellence of RSETIs (NACER) has written letter to SLBC vide letter No. 1795/NACER/2023-24/F-476 dated 27/12/2023 regarding opening of new RSETIs in the uncovered districts of the state. MoRD has directed that to begin with, new RSETIs are to be opened in 113 uncovered districts across the country and 11 districts from the State of Andhra Pradesh, a list of uncovered districts in the State are mentioned below. As per MoRD/NACER, Opening of New RSETIs in the State of Andhra Pradesh has assigned to the respective Lead Banks by SLBC.

S. No.	RSETI uncovered district	Responsibility assigned to Lead Bank
1	Sri Satya Sai	Canara Bank
2	Parvathipuram Manyam	SBI
3	Annamayya	SBI
4	Alluri Sitharamaraju	Union Bank of India
5	Anakapalli	Union Bank of India
6	Kakinada	Union Bank of India
7	Konaseema	Union Bank of India
8	Bapatla	Union Bank of India
9	Palnadu	Union Bank of India
10	Nandyal	Union bank of India
11	West Godavari	Union bank of India

NACER informed that, in order to augment the process of opening of new RSETIs, MoRD has simplified the procedure so that, the Lead Banks can proceed with opening of new RSETIs immediately after SLBC assigns the responsibility, in any of the rent free building of the State Government, Bank building if additional space is available in any of their offices in the identified districts or in a rented building as the case may be. MoRD, GOI has clarified that once the SLBC assign the responsibility of opening of the new RSETIs to the respective Lead banks, the Lead Banks will submit proposal to the NIRDPR for administrative clearance from the angle of earmarking building grant only. Then they shall proceed with opening the RSETI in a suitable Bank building or any Government building or in a rented building. After construction of the own building, these RSETIs shall shift to new buildings.

MoRD has considerably enhanced the training target of 4.30 lakh unemployed youth to be trained during FY 2023-24 to a minimum of 6.0 lakh in the next FY 2024-25. Hence, MoRD has directed to open a maximum number of RSETIs in the uncovered districts by 31.03.2024.

In this regard SLBC conducted subcommittee meeting on 04/01/2024 and advised the Banks to open the New RSETIs in uncovered districts of Andhra Pradesh. The minutes of the meeting already shared to concerned Banks viz. SBI, UBI and Canara Bank.

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 31.12.2023

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	484.19
2	Cumulative Loans Disbursed so far	484.19
3	Total Loans outstanding	372.26
4	Total amount due for payment (Demand)	29.04
5	Total amount recovered	10.36
6	Total amount overdue	18.68
7	Out of (6) amount overdue [Standard]	0.91
8	Out of (6) amount overdue [NPA]	17.77
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
November 7, 2023	RBI/2023-24/107 DoS.CO.CSITEG /SEC.7/31.01.015/2023-24	Master Direction on Information Technology Governance, Risk, Controls & Assurance Practice
December 28, 2023	RBI/2023-24/100 FIDD.MSME & NFS.BC.No.13/06.02.31/2023-24	Classification of MSMEs

11.7 DCC / DLRC MEETINGS

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

Details of DCC / DLRC meetings conducted in 26 districts during December 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	27-12-2023	27-12-2023	27-12-2023	27-12-2023
2	Anakapalli	27-12-2023	27-12-2023	27-12-2023	27-12-2023
3	Ananthapuramu	05-12-2023	05-12-2023	05-12-2023	05-12-2023
4	Annamayya	15-11-2023	15-11-2023	15-11-2023	15-11-2023
5	Bapatla	26-12-2023	26-12-2023	26-12-2023	26-12-2023

S.No	Name of the District	DCC		DLRC	
		Meeting scheduled date	Meeting conducted date	Meeting scheduled date	Meeting conducted date
6	Chittoor	27-12-2023	27-12-2023	27-12-2023	27-12-2023
7	Konaseema	27-12-2023	27-12-2023	27-12-2023	27-12-2023
8	East Godavari	22-12-2023	22-12-2023	22-12-2023	22-12-2023
9	Eluru	13-12-2023	13-12-2023	13-12-2023	13-12-2023
10	Guntur	28-12-2023	28-12-2023	28-12-2023	28-12-2023
11	Kakinada	26-12-2023	26-12-2023	26-12-2023	26-12-2023
12	Krishna	27-12-2023	27-12-2023	27-12-2023	27-12-2023
13	Kurnool	09-11-2023	09-11-2023	09-11-2023	09-11-2023
14	Nandyal	15-11-2023	15-11-2023	15-11-2023	15-11-2023
15	NTR	22-11-2023	22-11-2023	22-11-2023	22-11-2023
16	Palnadu	15-12-2023	15-12-2023	15-12-2023	15-12-2023
17	Parvathipuram	21-11-2023	21-11-2023	21-11-2023	21-11-2023
18	Prakasam	22-11-2023	22-11-2023	22-11-2023	22-11-2023
19	SPSR Nellore	Not conducted	Not conducted	Not conducted	Not conducted
20	Sri Sathya Sai	29-12-2023	29-12-2023	29-12-2023	29-12-2023
21	Srikakulam	19-12-2023	19-12-2023	19-12-2023	19-12-2023
22	Tirupati	01-12-2023	01-12-2023	01-12-2023	01-12-2023
23	Visakhapatnam	27-12-2023	27-12-2023	27-12-2023	27-12-2023
24	Vizianagaram	18-11-2023	18-11-2023	18-11-2023	18-11-2023
25	West Godavari	13-11-2023	13-11-2023	13-11-2023	13-11-2023
26	Y.S.R	22-11-2023	22-11-2023	22-11-2023	22-11-2023

11.7.1 Reducing the frequency of DLRC meetings In terms of Senior Management Committee (SMC) meeting of RBI discussions, RBI advised SLBC to place an agenda for discussion of the forum on “reducing the frequency of DLRC meetings”. Now, SLBC forum may discuss and take a call on the agenda.

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:

Shri. B. Suresh hails from Attaluru village of Guntur district. He has studied ITI. He is married and as his earnings are not enough to meet his family expenditure, in view of the poor economic conditions he has proposed to establish a self-employment venture. Through the newspaper ad he understood that, UBRSETI is going to commence training on A C & Refrigeration servicing and applied for the programme. During the programme he learned the techniques of servicing refrigerators and ACs thoroughly and his self-confidence has improved through the personality development sessions. He worked as a wage employee in AC repairing centers for one year and established his own "AC & Refrigeration' servicing unit by investing his own funds of Rs.1,00,000/-. With his good customer service and marketing techniques he improved his business and presently he is earning Rs.30,000/- per month. He expresses his gratitude to UNION RSETI-GUNTUR.

