

228th Meeting of State Level Bankers' Committee

ANDHRA PRADESH



Agenda & Background Notes

CONVENER:  यूनियन बैंक ऑफ इंडिया Union Bank of India

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AGENDA 1 – ADOPTION OF THE MINUTES OF 227th SLBC MEETING

Adoption of the minutes of 227th SLBC AP meeting held on 09.07.2024 at AP Secretariat, Velagapudi

The minutes of 227th SLBC meeting held on July 9th, 2024 were circulated to the members of SLBC, LDMS and Government Departments concerned. The minutes are placed as annexure in agenda of 228th SLBC meeting. 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:

1.1 Action points evolved in 227th SLBC meeting and action taken report:

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
1	Category wise details of MUDRA, PMEGP, PMAY, Stand Up India, MSME loans and Education loans data to be presented.	Banks are advised to submit the details of the number of applications received/sanctioned/rejected and reasons for rejections which should be incorporated in Mudra, Stand Up India and Education loans. Banks are also advised to present the details of number of beneficiaries from SC category in PMAY, MUDRA, Stand-Up-India and MSME loans.	All Banks	Immediate effect	SLBC vide Ir.no. SLBC/196/348 dated: 22/07/2024 has written letter to Banks to submit the data as per the requirement for presentation in ensuing SLBC meetings.
2	Digital on board of all Grampanchayats, local bodies/Municipalities and Revenue offices.	State Government departments to digitally onboard all Gram Panchayats, local bodies/Municipalities, revenue offices and all departments and they should have either QR code or PoS machines or both of them to accept payment through digital mode from consumers.	PR RD and MAUD department, Govt. of AP	Immediate effect	SLBC vide Ir.no. SLBC/196/348 dated: 22/07/2024 has written letter to the departments for digital onboarding. Reply from the departments is yet to be received.

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation																		
3	Conduct of sub-committee on cyber frauds.	SLBC to constitute a sub-committee to discuss about the cyber frauds and discuss on how to prevent these frauds by enhancing the firewalls. Banks are advised to explore the possibility of preventing repeated calls to customers.	SLBC & All Banks	Immediate effect	SLBC had conducted a sub-committee meeting on 14-08-2024 with all stake holders and the deliberations & decisions made in the meeting are communicated through minutes to all the concerned.																		
4	Tenant farmer lending and Webland portal issues	Hon'ble Agriculture Minister, during the 227 th SLBC Meeting has requested bankers' cooperation in Tenant farmer lending and raised the issues of web land portal, where all farmers land details are not covered fully in the State.	All Banks, CCLA and Agriculture department	Immediate effect	<p>Tenant farmer lending status: Progress as on June 2024:</p> <table border="1"> <thead> <tr> <th>Mode</th> <th>A/cs</th> <th>Amt (crs.)</th> </tr> </thead> <tbody> <tr> <td>CCRC</td> <td>13,875</td> <td>309.34</td> </tr> <tr> <td>JLGs & RMGs</td> <td>919</td> <td>25.80</td> </tr> <tr> <td>Others</td> <td>41,616</td> <td>664.27</td> </tr> <tr> <td>Total</td> <td>56,410</td> <td>999.41</td> </tr> <tr> <td>% Ach.</td> <td>19%</td> <td>25%</td> </tr> </tbody> </table> <p>SLBC vide Ir.no. SLBC/196/348 dated: 22/07/2024 has written letter to the department to resolve issues related to webland portal.</p>	Mode	A/cs	Amt (crs.)	CCRC	13,875	309.34	JLGs & RMGs	919	25.80	Others	41,616	664.27	Total	56,410	999.41	% Ach.	19%	25%
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% Ach.	19%	25%																					
5	Performance of Private Sector Banks and RRBs in Mudra and Stand Up India schemes.	Hon'ble Chief Minister of AP, during the 227 th SLBC meeting advised Private Sector Banks and Regional Rural Banks to improve their performance in Mudra and Stand Up India loans	Private Sector Banks & RRBs	Immediate effect	<p>SLBC has written letter to Private Sector Banks & RRBs vide Ir.no. SLBC /196/348 dated:22/07/2024 and advised them to improve the performance in MUDRA and Stand Up India scheme.</p> <p>Progress of Pvt. Sector Banks and RRBs is placed in the Annexures 26 & 27</p>																		

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation				
6	Cash less transaction in Panchayats and aligning Financial Literacy Programs by adopting P4 concept.	Align financial literacy programs by adopting P4 concept in the villages and panchayats which are embracing cashless transactions.	PR RD, BANKS and NABARD	Immediate effect	<p>SLBC, vide Ir.no. SLBC /196/348 dtd:22/07/2024 has requested PR RD, GoAP, Banks and NABARD to align financial literacy programmes by adopting P4 concept. Accordingly, Banks, in coordination with NABARD are organizing Financial Literacy camps in Panchayats. NABARD informed that, in the FY 2023-24, with their support, more than 11000 Financial and Digital Literacy Camps were conducted by various banking institutions in AP which increased the coverage of social security schemes in rural areas.</p> <p>The Status of FL camps conducted as on 30th June 2024:</p> <table border="1"> <thead> <tr> <th>No. of Panchayats covered</th> <th>No. of FL camps conducted</th> </tr> </thead> <tbody> <tr> <td>13326</td> <td>7396</td> </tr> </tbody> </table>	No. of Panchayats covered	No. of FL camps conducted	13326	7396
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7	NABARD refinance to Cooperatives	Conduct regular audit of NABARD's refinance to cooperatives and ensure it is effectively utilised and reaching the eligible needy beneficiaries.	NABARD	Immediate effect	<p><u>NABARD Reply:</u> NABARD supports RCBs through refinance. The refinance is provided to RCBs on the basis of policy guidelines in vogue. The Primary Agricultural Cooperative Credit Societies are being audited by Cooperation Department, GoAP. Audit of the RCBs is conducted</p>				

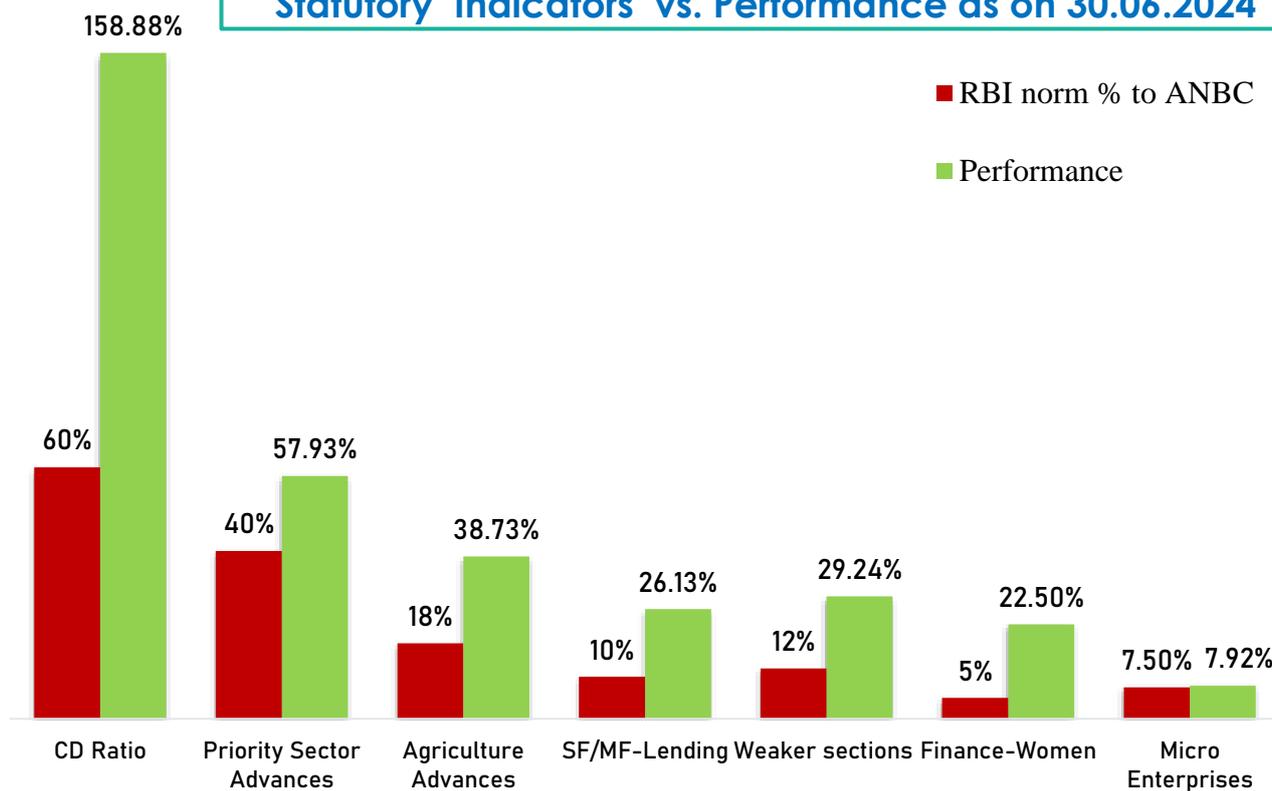
S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
					by Auditors who are approved by RBI. NABARD will be undertaking statutory inspection of these RCBs at annual/biennial frequency and recommendations and findings are shared with the Banks/ RCS and RBI for necessary action.
8	AP TIDCO - completion of construction of Houses.	Hon'ble Chief Minister addressed AP TIDCO issue during 227 th SLBC Meeting and assured the payment of overdues to Banks and ensure that construction is completed in time bound manner.	Housing, AP-TIDCO and Finance Dept. Govt. of AP	Immediate effect	SLBC has written letter to the departments vide Ir.no. SLBC /196/348 dated:22/07/2024 and requested them to take immediated steps for payment of overdues in AP TIDCO houses. Reply from the departments is yet to be received.

AGENDA 2 - BANKING KEY INDICATORS OF ANDHRA PRADESH AS ON 30.06.2024
2.1 Banking at a Glance in Andhra Pradesh as on 30.06.2024

Total No. of Bank Branches				
Rural	Semi Urban	Urban	Metro	Total
2774	2530	2101	800	8205
(Amt. in crores)				
Parameter			Outstanding	RBI Norm % to
Total Deposits in the State			516956	-
Total Advances in the State			821345	-
Credit Deposit Ratio			158.88%	60%
Total Priority Sector Advances			469810	-
% of Priority Sector Advances to ANBC			57.93%	40%
Of Above				
Agricultural Advances			314142	-
% of Agrl. Adv. to ANBC			38.73%	18%
Of Above				
Small & Marginal Farmers			211941	-
% Small & Marginal Farmers to ANBC			26.13%	10%
Micro & Small Enterprises			94458	-
(% to ANBC)			11.65%	
Out of which Micro Enterprises			64231	
(RBI norm – 7.5% of ANBC)			7.92%	7.50%
Medium Enterprises			15933	-
Others under MSME			554	
Total MSME			110946	-
(% to ANBC)			13.68%	-
Export Credit			174.58	-
Education			5005	-
Housing			32207	-
Social Infrastructure			45	-
Renewable Energy			26	-
Others			7265	-
Out of Total Priority Sector Advances, finance to.				
SHGs			98677	-
Advances to Weaker Sections			237113	
% Weaker Sections advances to ANBC			29.24%	12%
Advances to Women			190697	-
% of Women advances to ANBC			23.51%	5%
Advances to SC/ST			35837	-
Advances to Minorities			26698	-

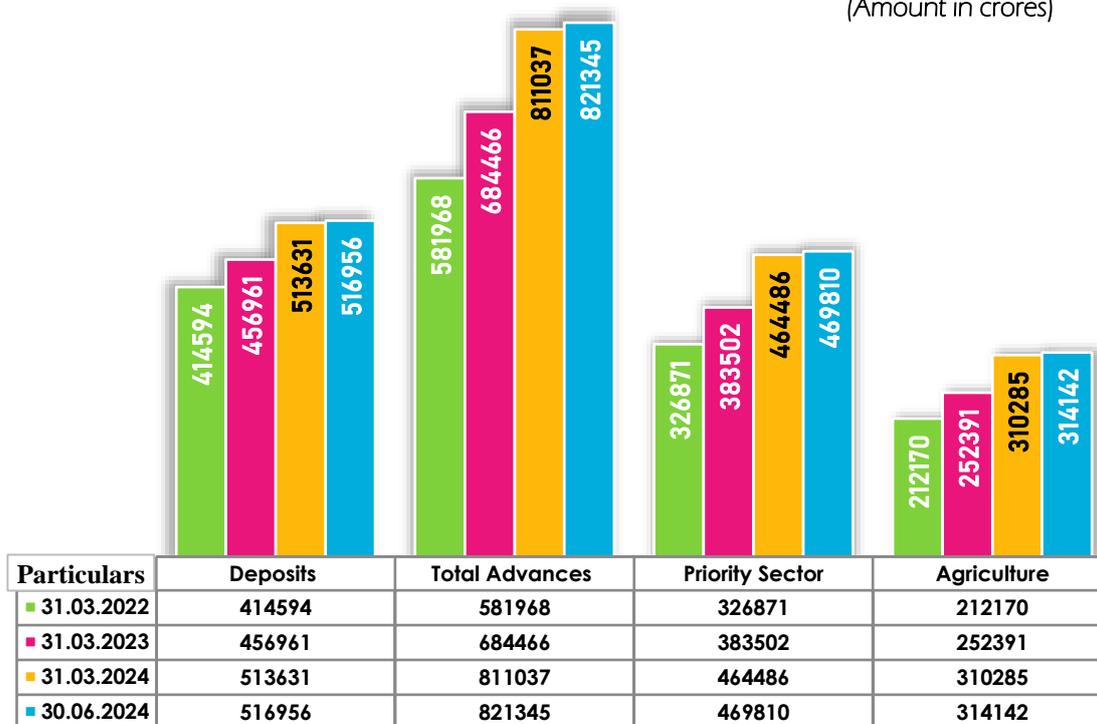
Note: % is calculated on total advances of 31st March of previous year instead of ANBC which is not available for the State.

Statutory Indicators vs. Performance as on 30.06.2024



Banking Key Indicators

(Amount in crores)



2.2 Comparative Statement of Banking Key Indicators

2.2.1 Deposits & Advances:

(Amt. in crores)

Particulars	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	As on 30.06.2024	%Inc over Mar 2024
Deposits	3,85,929	4,14,594	4,56,961	5,13,631	5,16,956	0.65%
Advances	5,03,075	5,81,968	6,84,466	8,11,037	8,21,345	1.27%

2.2.2 Basic Parameters:

(Amt.in Crores)

S. No	Particulars	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	As on 30.06.2024
1	Total No. of Branches	7,515	7,617	7,881	8,060	8,205
	Incremental No of Branch	6	102	264	179	145
	% of increase	0.08%	1.36%	3.47%	2.27%	1.80%
2	Deposits	3,85,929	4,14,594	4,56,961	5,13,631	5,16,956
	Incremental Deposits	45,721	28,665	42,367	56,669	3,325
	% of increase	13.44%	7.43%	10.22%	12.40%	0.65%
3	Total Advances	5,03,075	5,81,968	6,84,466	8,11,037	8,21,345
	Incremental advances	68,814	78,893	1,02,498	1,26,571	10,309
	% of increase	15.85%	15.68%	17.61%	18.49%	1.27%
4	Priority Sector Advances	2,82,585	3,26,871	3,85,302	4,64,486	4,69,810
	Incremental Priority advs.	31,162	44,286	58,431	79,184	5,324
	% of increase	12.39%	15.67%	17.88%	20.55%	1.15%
5	C.D. Ratio	130.35%	140.37%	149.79%	157.90%	158.88%
	C.D. Ratio as per RBI norm	60%				

2.2.3 Statement of Priority Sector Advances (Outstanding):

(Amt.in Crores)

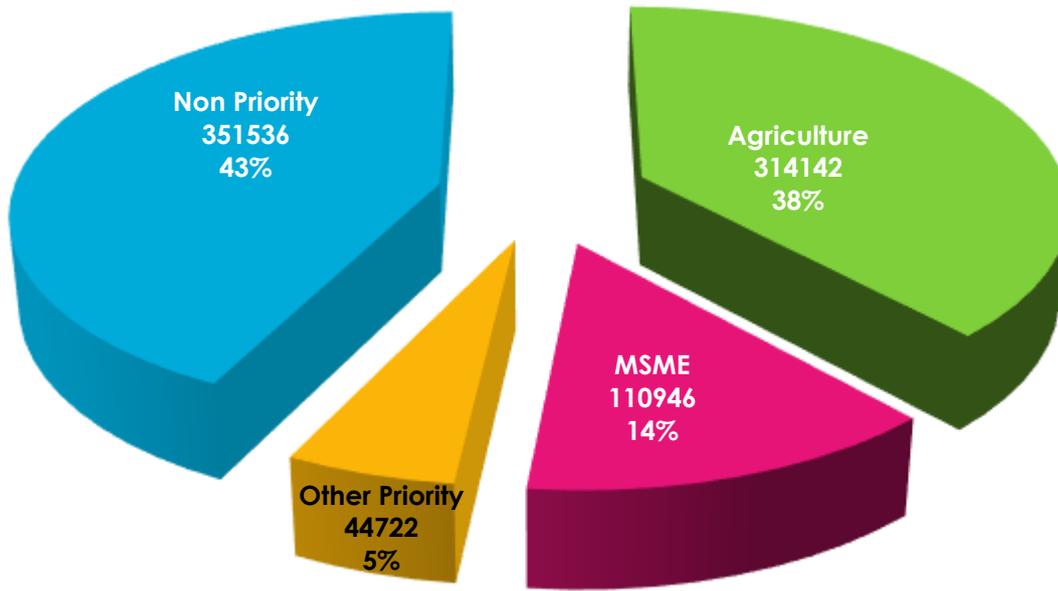
S.no	Particulars	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	As on 30.06.2024
1	Crop loans	1,22,196	1,22,369	1,55,979	1,82,185	1,86,134
2	ATL (Incl Infra & Ancillary)	62,388	89,801	96,412	1,28,100	1,28,008
	Total Agrl. Advances	1,84,585	2,12,170	2,52,391	3,10,285	3,14,142
3	% of Agrl. Advances to ANBC (RBI norm- 18%)	42.50%	42.17%	43.37%	45.33%	38.73%
4	Micro & Small Enterprises	53,428	63,481	73,622	92,645	94,458
	(% to ANBC)	12.30%	12.62%	12.65%	13.54%	11.65%
	Medium Enterprises	8,556	12,219	14,160	15,876	15,933
	Others under MSME				534	554
	MSME Total	61,984	75,700	87,782	1,09,054	1,10,946
	(% to ANBC)	14.27%	15.05%	15.08%	15.93%	13.68%
5	Export Credit	460	171	166	157	175
6	Others' under Priority Sec	35,557	38,830	44,963	44,990	44,548
	(% to ANBC)	8.18%	7.72%	7.73%	6.57%	5.49%
	Total Priority Sector Advances	2,51,423	2,82,585	3,26,871	4,64,486	4,69,810
	% of Priority Sector Adv to ANBC (RBI norm-40%)	63.27%	65.07%	64.97%	67.86%	57.93%

2.2.4 Bank Branches:

Particulars	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	As on 30.06.2024	Inc/Dec over Mar 2024
Rural	2642	2673	2695	2734	2774	40
Semi Urban	2306	2325	2412	2492	2530	38
Urban	1837	1895	2027	2051	2101	50
Metro	730	724	747	783	800	17
Total	7515	7617	7881	8060	8205	145

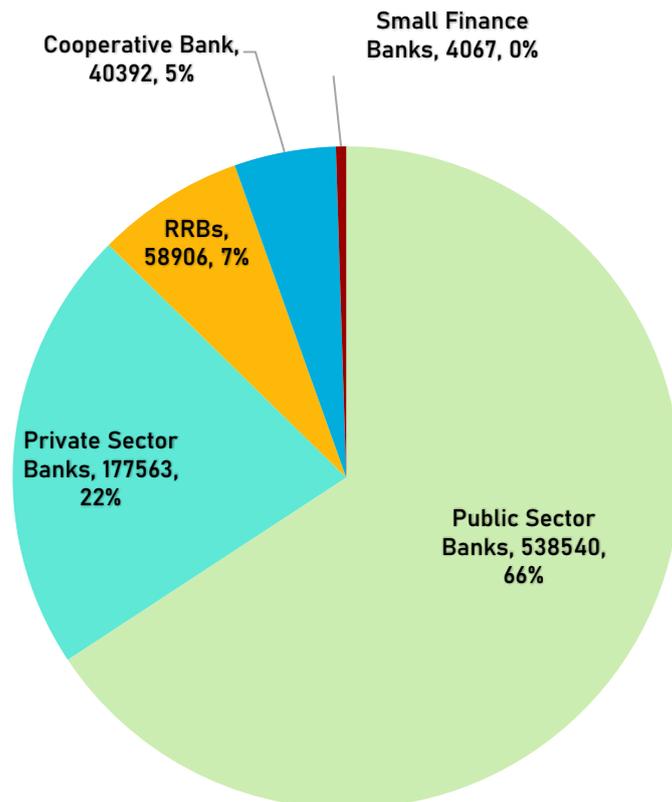
Total Advances as on 30.06.2024

(Amount in crores)



Banks' Sector wise Advances as on 30.06.2024

(Amount in crores)



2.3 District wise position of CD ratio as on 30.06.2024

S.No.	Name of the District	CD Ratio
1	Alluri Sitharama Raju	129%
2	Anakapalli	180%
3	Ananthapuramu	166%
4	Annamayya	163%
5	Bapatla	198%
6	Chittoor	139%
7	Dr. B.R.Ambedkar Konaseema	213%
8	East Godavari	184%
9	Eluru	195%
10	Guntur	140%
11	Kakinada	158%
12	Krishna	183%
13	Kurnool	157%
14	Nandyal	192%
15	NTR	171%
16	Palnadu	250%
17	Parvathipuram Manyam	171%
18	Prakasam	202%
19	SPSR Nellore	180%
20	Sri Sathya Sai	169%
21	Srikakulam	158%
22	Tirupati	82%
23	Visakhapatnam	121%
24	Vizianagaram	166%
25	West Godavari	217%
26	Y.S.R	169%
AP State (All districts)		159%

The CD Ratio in the State of Andhra Pradesh is 159% and no District in the State has CD ratio below statutory benchmark of 60%. Tirupati District reported 82% CD ratio, the low CD ratio being attributed to bulk deposits of TTD.

AGENDA 3-ACHIEVEMENT OF ANNUAL CREDIT PLAN (FY25) AS ON 30.06.2024
3.1 Achievement of Annual Credit Plan as on 30.06.2024 for FY 2024-25
3.1.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Target 2024-25	Achievement (Disbursements during 01.04.2024 to 30.06.2024)	% of Achievement
A	Priority Sector	375000	136657	36.44%
B	Non-Priority Sector	165000	87731	53.17%
C	Total Credit Plan	540000	224388	41.55%

3.1.2 Priority Sector Advances

(Amt. in Crores)

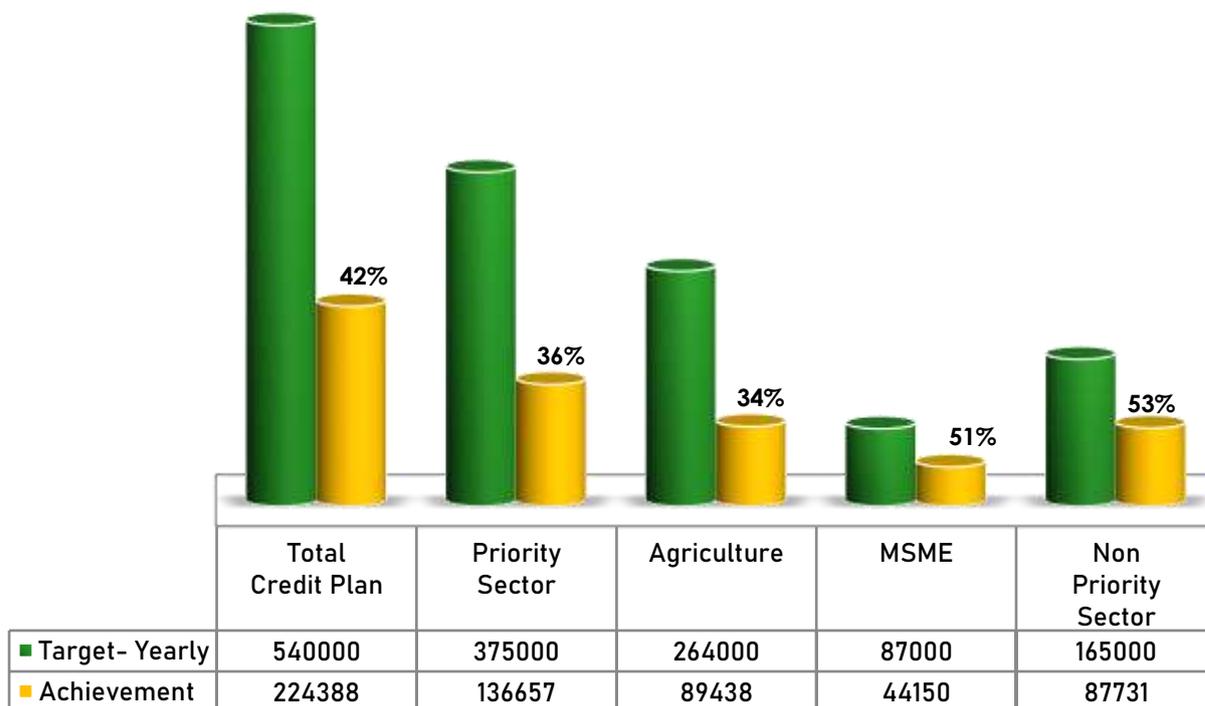
S.No	Segment	Target 2024-25	Achievement (Disbursements during 01.04.2024 to 30.06.2024)	% of Achievement
A. Agriculture				
1	Crop Loans			
	Kharif	97940	52679	53.79%
	Rabi	68060		
	Total	166000	52679	31.73%
2	Agriculture Term Loans.			
	Kharif	46610	24316	52.17%
	Rabi	32390		
	Total	79000	24316	30.78%
3	Total Farm Credit			
	Kharif	144550	76996	53.27%
	Rabi	100450		
	Total	245000	76996	31.43%
4	Agri Infrastructure & Ancillary Activities.			
	Kharif	9500	12442	130.97%
	Rabi	9500		
	Total	19000	12442	65.49%
5	Total Agriculture			
	Kharif	154050	89438	58.06%
	Rabi	109950		
	Total	264000	89438	33.88%

S.No	Segment	Target 2024-25	Achievement (Disbursements during 01.04.2024 to 30.06.2024)	% of Achievement
B. MSME				
1	Micro Enterprises	46000	19706	42.84%
2	Small Enterprises	27000	14889	55.14%
3	Medium Enterprises	13500	9487	70.27%
4	Others	500	69	13.76%
	Total MSME	87000	44150	50.75%
C. Other Priority Sector Advances				
1	III. Export Credit.	1100	40	3.61%
2	IV. Others under Priority Sect	22900	3029	13.23%
	a. Education	2500	496	19.85%
	b. Housing	11500	881	7.66%
	c. Others	8900	1652	18.56%

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 2024-25 as on 30.06.2024



Particulars	Target- Yearly	Achievement	% Achv
Total Credit Plan	540000	224388	42%
Priority Sector	375000	136657	36%
Agriculture	264000	89438	34%
MSME	87000	44150	51%
Non-Priority Sector	165000	87731	53%

3.2 Annual Credit Plan Achievement: Last Three years

3.2.1 Total Credit Plan:

(Amt. in Crores)

S N	Segment	2021-22		2022-23		2023-24		2024-25	
		(31.03.2022)		(31.03.2023)		(31.03.2024)		(30.06.2024)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Priority sector	213560	231873 (109%)	235680	305328 (130%)	323000	368760 (114%)	375000	136657 (36%)
2	Non-Priority sector	69820	145563 (208%)	83800	214992 (257%)	120000	241576 (201%)	165000	87731 (53%)
3	Total Credit Plan	283380	377436 (133%)	319480	520320 (163%)	443000	610336 (138%)	540000	224388 (42%)

3.2.2 Priority sector Advances:

(Amt. in Crores)

S N	Segment	2021-22		2022-23		2023-24		2024-25	
		(31.03.2022)		(31.03.2023)		(31.03.2024)		(30.06.2024)	
		Target	Achvmt	Target	Achvmt	Target	Achvmt	Target	Achvmt
1	Crop Loans	110422	115459	121580	141032	148000	160748	166000	52679
2	Agrl. Term Loans incl.allied activity	38078	61494	43160	83965	83000	107506	98000	36758
3	Total Agriculture	148500	176954	164740	224997	231000	268254	264000	89438
4	MSME	44500	44815	50100	67822	69000	87428	87000	44150
5	Others under Priority Sector incl. export Crdt.	20560	10104	20840	12509	23000	13078	24000	3069
Total Priority Sector		213560	231873	235680	305328	323000	368760	375000	136657

3.3 Comparative statement of Credit Disbursements (Y-o-Y)

3.3.1 Total Credit Plan:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2023 to 30.06.2023	Disbursements from 01.04.2024 to 30.06.2024	% Increase
1	Priority sector	105599	136657	29.41%
2	Non-Priority sector	62340	87731	40.73%
3	Total Credit Plan	167939	224388	33.61%

3.3.2 Priority Sector Advances:

(Amt. in Crores)

SN	Segment	Disbursements from 01.04.2023 to 30.06.2023	Disbursements from 01.04.2024 to 30.06.2024	% Increase
1	Crop Loans	42769	52679	23.17%
2	Agr. Term Loans (incl. infra & anc)	29021	36758	26.66%
3	Total Agriculture	71790	89438	24.58%
4	MSME	30975	44150	42.54%
5	Other Priority Sector incl. Exp. Crdt.	2834	3069	8.27%
6	Total Priority Sector	105599	136657	29.41%

AGENDA 4-FLOW OF CREDIT TO AGRICULTURE SECTOR

4.1 Statement of Agriculture Advances (Outstanding)

(Amt.in Crores)

S N	Particulars	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024	As on 30.06.2024
1	Crop loans	1,22,196	1,22,369	1,55,979	1,82,185	1,86,134
2	Total Agri. Term Loans	57,121	72,894	78,145	1,05,566	1,04,119
Total Farm Credit		1,79,317	1,95,263	2,34,124	2,87,75	2,90,253
3	Agri. Infra & Ancillary	5,268	16,907	18,268	22,534	23889
4	Total Agri. Advances	1,84,585	2,12,170	2,52,391	3,10,285	3,14,142
5	% of Agri. Advances to ANBC (RBI norm- 18%)	42.61%	42.17%	43.37%	45.33%	38.73%

(Above Figures are related to Agriculture are under Priority sector)

4.2 Lending to Agriculture Term Loans as on 30.06.2024

(Amt.in Crores)

S.No	Sector	Target	Achievement	% Achv
1	Farm Mechanization	3,000	645.36	22%
2	Dairy	9,000	1401.83	16%
3	Poultry	1,400	95.62	7%
4	Fisheries	3,200	1337.79	42%

4.3 Introduction of Crop Insurance

Shri B. Rajsekhar IAS, Special Chief Secretary, Govt. of AP informed that, during the current Kharif Season -2024, Government of Andhra Pradesh is implementing the existing system of crop insurance. If any changes in the crop insurance coverage, department will inform the changes accordingly to all the stakeholders in the State.

4.4 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- 22		Mar- 23		Mar- 24	
	A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
CCRC	1,45,911	1,402.3	69,832	905.81	37,243	323.70
JLGs & RMGs	5,901	152.36	31,964	283.32	6,850	212.71
Others	28,750	189.36	46,372	376.83	1,09,227	1139.96
Total	1,80,562	1,744.02	1,48,168	1565.95	1,53,320	1676.36
% of Achievement Amt-	42.53%		39.15%		41.91%	

Finance extended to tenant farmers through various modes during 2024-25 as on 30.06.2024 is as follows:

(Amt. in Crores)

Target		Mode	June 2024	
A/Cs	Amount		A/Cs	Amount
331770	4000	CCRC	13,875	309.34
		JLGs & RMGs	919	25.80
		Others	46,616	664.27
		Total	61,410	999.41
% of Achievement-Amt			19%	25%

(CCRC –Crop Cultivator Right Cards, JLG-Joint Liability Group, RMG-hu 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 2024-25, 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 2024-25.

Steps taken at State level for improving tenant farmer lending:

State level, SLBC conducted sub-committee meeting on 01.08.2024 in the meeting Special Chief Secretary (Agriculture & Co-operation) informed that, the Govt. of Andhra Pradesh enacted APCCR act 2019 with an aim to provide various benefits to the actual cultivators while safeguarding the land rights of the owner farmers. The act enables the tenant farmers to Crop Cultivators Rights Card (CCRC) and granting them the rights on the crop for a period of 11 months as well as the eligibility to avail benefits under different Government schemes.

He advised the Banks to fulfil the intent of the act and honour all the eligible CCRC's and finance those card holders at the earliest.

He also informed that Department has plan to conduct social audit and arrive at the survey numbers and extent which are under tenancy for the year before commencement of crop season. The list will be shared to Banks for extending finance every year. Banks are advised to discourage crop loans to non-cultivators and sanction only to genuine cultivators (Tenant farmers).

SLBC vide Letter No. SLBC/210/356 dated 03.08.2024 has written letter to all Banks to improve their performance and informed the latest initiatives taken by State Government.

4.5 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 2024-25.

(Amt. in lakhs)

KCC Sanctions to Animal husbandry and Fishery activities from 01.04.2024 to 30.06.2024.			
Animal Husbandry		Fisheries	
A/c	Amt	A/c	Amt
28,812	30,966	5,492	97,349

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, diary and fisheries activities, are yet to be provided with the facility of KCC. These farmers are the most unserved segment of the society, in terms of institutional credit for their working capital requirement. Hence a campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fishery activities was launched from Nov 08, 2021, where camps are being conducted on every Friday of the week.

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

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

Department of Financial Services, Ministry of Finance vide their letter F No 3/52/2022 AC dated 10.09.2024 has informed that the campaign was resumed from 15.09.2024 to 31.03.2025.

The progress as on 05.07.2024 (From KCC Portal) of the campaign:

Animal Husbandry activity			
Appl Received	Sanctioned	Rejected	Pending
178971	141121	32255	5595
Fisheries activity			
Appl Received	Sanctioned	Rejected	Pending
47027	33203	13807	17

*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

4.6 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 41.31 lakhs loan accounts in the AP web-land portal as on 30.06.2024 and charges were approved for 39.70 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

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

4.7 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.
- ❖ SLBC conducted Agriculture subcommittee meeting on 01.08.2024 in the meeting, Shri Sai Pradeep, Asst. Director, WDRA informed that, Government of India has recently launched an online platform, e Kisan Upaj Nidhi integrated with Jan Samarth Portal to facilitate the farmers to avail Negotiable Warehouse Receipt loans for those who have stored their produce in WDRA registered warehouses. This integration will provide farmers liquidity and help in preventing distress sale. eKUN will reduce the turnaround time for pledge loans through seamless transfer of data. He informed that these loans are also eligible for interest subvention. He requested concerned departments and Banks to widely disseminate the benefits of eKUN at the ground level, so that the farmers in the State can avail the benefit.

AGENDA 5 – FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSME Sector)
5.1 Outstanding Position of lending under MSME sector as on 30.06.2024

(Amt.in Crores)

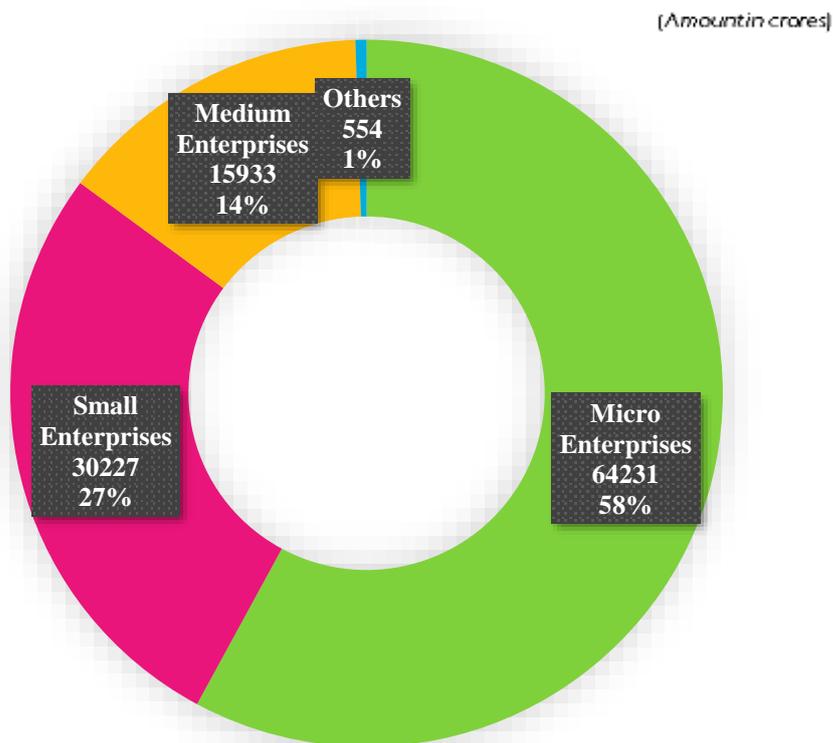
Particulars	31.03.2022		31.03.2023		31.03.2024		30.06.2024	
	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.	A/cs.	Amt.
Micro Enterprises	1592097	38045	1544127	47619	1636828	63365	1553733	64231
Small Enterprises	147562	25435	84721	26003	59717	29280	54578	30227
Total MSE	1739659	63481	1628848	73622	1696545	92645	1608311	94458
% of Micro to MSE	91.52%	59.93%	94.80%	64.68%	96.48%	68.40%	97%	68%
Medium Enterprises	9809	12219	9403	14160	9505	15876	9055	15933
Others					10309	534	9398	554
Total MSME	1749468	75700	1638251	87782	1716359	109054	1626764	110946

5.2 Disbursements under ACP 2024-25 for MSME sector

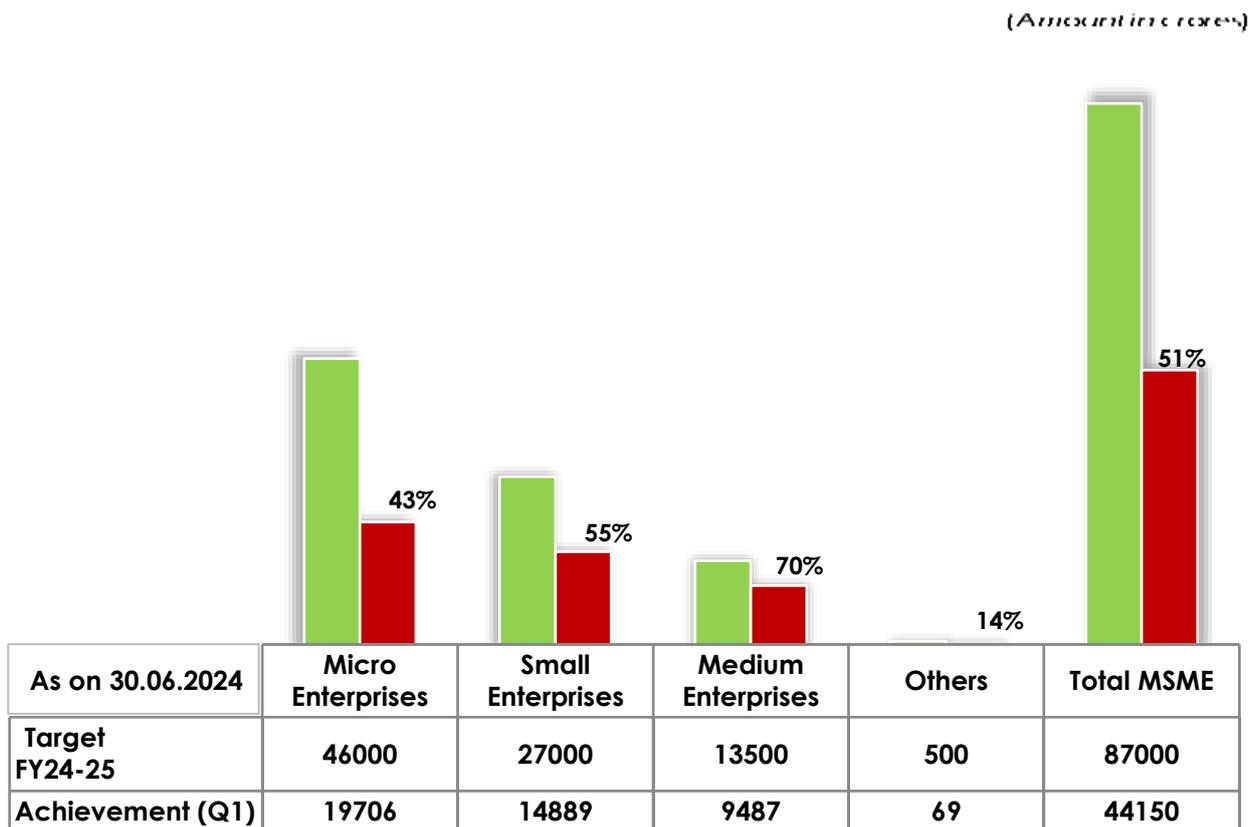
(Amt. in Crores)

Sector	Target 2024-25	Achievement (Disbursements during 01.04.2024 to 30.06.2024)	% of Achievement
Micro Enterprises	46000	19706	42.84
Small Enterprises	27000	14889	55.14
Medium Enterprises	13500	9487	70.27
Others	500	69	13.76
Total MSME	87000	44150	50.75

MSME Outstanding position as on 30.06.2024



MSME ACP Achievement as on 30.06.2024



5.3 PM's Task Force –Recommendations

Recommendations	Norm %	Mar-22 %	Mar-23 %	Mar-24 %	Jun-24 %
To achieve a 20 % year-on-year growth in credit to micro and small enterprises (Jun 23 to Jun 24)	20%	18.81%	15.98%	25.84%	23.98%
MSE as on Jun-23- Rs.76187 cr					
MSE as on Jun-24- Rs.94458 cr					
10 % annual growth in the number of micro enterprise accounts (Jun 23 to Jun 24)	10%	6.11%	-3.01%	6.00%	1.95%
No. of Micro Ent. as on Jun-23- 1523995					
No. of Micro Ent. as on Jun-24- 1553733					
60 % of total lending to MSE sector as on corresponding quarter of the previous year to Micro enterprises.	60%	71.20%	75.01%	86.06%	84.31%
MSE as on Jun-23- Rs. 76187 cr					
Micro Ent. as on Jun-24- Rs.64231 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
2023-24	79765	5388.19
June 2024	14271	1270.58

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
2023-24	7292	53.12
June 2024	2518	18.31

Banks are requested to cover all eligible loans under CGTMSE

AGENDA 6 – FLOW OF CREDIT TO OTHER PRIORITY SECTOR

6.1 Housing Loans (Priority Sector)

Position of Housing Loans as on 30.06.2024

(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
2023-24	389114	32402	77454	3522	14759	561
June 2024	400768	32207	66254	881	24901	914

6.2 Education Loans (Priority Sector)

6.2.1 Position of Education Loans as on 30.06.2024:

(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
2023-24	167909	5118	110911	1629	4307	105
June 2024	151618	5005	38502	496	4270	109

6.2.2 Education Loan to SCs/STs/OBCs for the year 2024-25 (as on 30.06.2024):

(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
2023-24	4586	127	894	32	17438	460
June 2024	1045	17	249	5	5010	103

6.3 Export Credit, Social Infrastructure, renewable energy & Others

Outstanding position of finance under Export Credit, Social Infrastructure, renewable energy & Others as on 30.06.2024 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
2023-24	156.90	54.88	17.14
June 2024	174.58	45.17	25.59

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 with Air Cargo service, 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.
- ❖ Converge 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	March 2024	236630	182965	25876	35293
6	June 2024	237113	190697	26698	35837
Stipulation		12% of ANBC	5% on ANBC	--	---
% of Achievement for Mar 2024		34.57%	26.73%	3.78%	5.16%
% of Achievement for Jun 2024		29.24%	23.51%	3.29%	4.42%

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

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

AGENDA 7 – NPAs

Position of NPAs under various sectors as on 30.06.2024

(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%
2023-24	811037	20263	2.50%
June 2024	821345	22448	2.73%

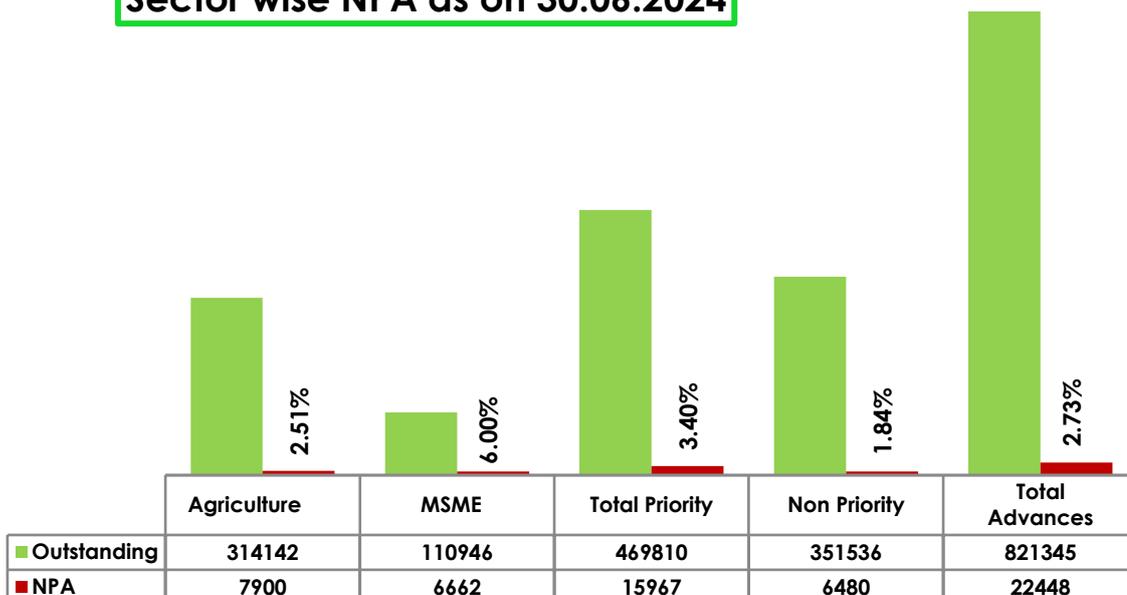
No	Sector	2021-22			2022-23		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	ST crop Production Loans	122369	3509	2.87%	155979	3638	2.33%
2	ATL	72894	1827	2.51%	78145	1726	2.21%
3	Agriculture	212170	6458	3.04%	252391	6552	2.60%
4	MSME Sector	75700	6200	8.19%	87782	5999	6.83%
5	Housing Loans	30252	376	1.24%	31171	312	1.00%
6	Education Loans	3795	108	2.84%	4292	92	2.15%
7	Priority Sector Loans	326871	13291	4.07%	384614	13499	3.51%
8	Non-Priority sector	255096	5235	2.05%	299164	5418	1.81%
9	SHGs	40490	250	0.62%	58598	253	0.43%
10	Govt. Sponsored Schemes	46546	3044	6.54%	53186	4000	7.52%

(Amount in crores)

No	Sector	2023-24			June 2024		
		O/S Amt	NPA	% NPA	O/S Amt	NPA	% NPA
1	Crop Loans	182185	4056	2.23%	186134	4923	2.65%
2	ATL	105566	1485	1.41%	104119	1609	1.55%
3	Agriculture	310285	6746	2.17%	314142	7900	2.51%
4	MSME Sector	109054	6171	5.66%	110946	6662	6.00%
5	Housing Loans	32402	561	1.73%	32207	914	2.84%
6	Education Loans	5118	105	2.05%	5005	109	2.18%
7	Priority Sector Loans	464486	13904	2.99%	469810	15967	3.40%
8	Non-Priority sector	346551	6359	1.83%	351536	6480	1.84%
9	SHGs	90771	197	0.22%	98676	211	0.21%
10	Govt. Sponsored Schemes	83428	1469	1.76%	83843	1575	1.88%

Sector wise NPA as on 30.06.2024

[Amount in crores]



AGENDA 8 - LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

8.1 Government of India Schemes

8.1.1 Stand up India Scheme:

The Stand-Up India scheme's objective is to help Scheduled Caste (SC), Scheduled Tribe (ST), and women entrepreneurs start new businesses by providing bank loans.

The Scheme aims to facilitate bank loans between 10 lakh and 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services, agri-allied activities or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

Performance under Stand Up India as on 30.06.2024									
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	4747	3714	78%	4747	8123	171%	9494	11837	125%
Private Sector Banks	947	302	32%	947	827	87%	1894	1129	60%
RRBs	1336	329	25%	1336	604	45%	2672	933	35%
Total (Jun 2024)	7030	4345	62%	7030	9554	136%	14060	13899	99%
March 24	6928	4120	59%	6928	9222	133%	13856	13342	96%

(Source: SIDBI)

8.1.2 Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri Mudra Yojana (PMMY) is a scheme set up by the Government of India (GoI) through MUDRA (**Micro Units Development and Refinance Agency** - a subsidiary of SIDBI) that helps in facilitating micro credit upto Rs. 10 lakh to small business owners.

The Pradhan Mantri Mudra Yojana (PMMY) has three products as per the funding requirements of the Beneficiary or the Entrepreneur. The interventions have been named 'SHISHU', 'KISHOR' and 'TARUN' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur.

Name of the Type of Loan	Coverage of the Loan
Shishu	< ₹50,000
Kishor	Above ₹50,000 up to ₹5,00,000
Tarun	Above ₹5,00,000 up to ₹10,00,000

Progress as on 05.07.2024 in the state of Andhra Pradesh.

(Amt. in Crores)

Type of Bank	Target	Disbursement from 01.04.24 to 05.07.2024			Total	% of Achvmt
		Shishu	Kishore	Tarun		
Public Sector Banks	9500	53	887	859	1799	19%
Private Sector Banks	1802	42	243	164	449	25%
RRBs	4650	42	320	252	614	13%
Others	548	92	0.05	0.00	93	17%
Total(June 2024)	16500	230	1450	1274	2955	18%
Mar 2024	13000	2037.44	7753.23	7536.41	17327.04	133%

(Source: www.mudra.org.in)

8.1.3 Category-wise percentage Performance under PMMY in the State of Andhra Pradesh during FY 2024-25:

Category	As on 05.07.2024			
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Outstanding Amt
General	58%	69%	69%	65%
SC	9%	6%	6%	8%
ST	1%	2%	2%	2%
OBC	32%	22%	23%	26%
Total	100%	100%	100%	100%
Out of Above				
Women Entrepreneurs	48%	31%	31%	32%
New Entrepreneurs/ Ac	32%	46%	46%	40%
Minority	6%	5%	5%	5%
PMJDY OD Account	0.04%	0.001%	0%	0%

8.1.4 Handloom Weavers – Mudra Scheme:

Progress on implementation of Micro Units Development and Refinance Agency (MUDRA) scheme to the Handloom Weaver & Weaver Entrepreneurs in the state of Andhra Pradesh upto June, 2024 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
9739	4689.50	265	244.45	152	154.86	152	154.86	113	89.59

(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 23.07.2024 (online portal)

(No. in lakhs)

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
4.77	4.60(96.50%)	0.17(4%)	4.55(95.40%)	0.05(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
343978	338080(98%)	5898(2%)	335366(97%)	2714(1%)

2nd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
111027	104006(94%)	7021(6%)	102403(92%)	1603(1%)

3rd Tranche Details:

Total Applications received	Total Sanctions	Pending for sanctions	Total Disbursement	Pending for Disbursement
21911	17964(82%)	3947 (18%)	17427(80%)	537(2%)

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 were effective from 27.07.2022

8.1.6 Prime Ministers Employment Generation Programme (PMEGP):

PMEGP is a credit linked Scheme of Govt. of India by merging erstwhile REGP and PMRY scheme. The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts.

Objective of the Scheme is to generate continuous and sustainable employment opportunities in Rural and Urban areas of the country, to provide continuous and sustainable employment to a large segment of traditional and prospective artisans, rural and urban unemployed youth in the country through setting up of micro enterprises, and to facilitate participation of financial institutions for higher credit flow to micro sector.

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	2021-22	2943	8839	23544	2435	9799	19480	83	110	82
2	2022-23	6774	20108	54192	3073	12930	24584	45	64	45
3	2023-24	6060	20205	48480	4015	14504	32120	66	72	66

Target & Achievement under PMEGP for the year 2024-25 (as on 30.06.2024)

(Amt. in Lakhs)

S N o	Name of the Org.	Target 2024-25			Achievement			% Achievement		
		No. of projects	Margin Money	Emp.	No. of project	Margin Money	Emp.	No. of projec	Margin Money	Emp.
1	KVIC	1226	3475	13486	111	513	1221	9%	15%	9%
2	KVIB	1226	3475	13486	251	1174	2761	20%	34%	20%
3	DIC	1553	4400	17083	476	2198	5236	31%	50%	31%
4	Others	82	230	902	6	42	66	7%	18%	7%
Total		4087	11582	44957	844	3927	9284	21%	34%	21%

(Source: KVIC Vijayawada)

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

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

S No	Particulars	Earlier	Modified
1.	Maximum limit for Project cost for Manufacturing Sector	25 Lakhs	50 Lakhs
2.	Maximum limit for Project cost for Service sector	10 lakhs	20 lakhs
3.	Implementation area for KVIC & KVIB	Only Rural	Now Both Rural & Urban
4.	Area of Population	Population of village does not exceed more than 20,000	- No limit of population, which are classified as Panchayati Raj institution. - Area fall under Municipality is treated as Urban
5.	Sign board of the PMEGP unit	Earlier not specified/insisted	Now, it is mandatory for bank to upload signboard for claim Margin Money
6.	EDP	Mandatory for all category of project	Upto 2 lakhs project EDP is optional
7.	Employment generation	Per capital employment generation 1 lakh = 1 Employment	Per capita employment generation 3 lakh = 1 Employment
8.	Serving Dhaba Hotel	Serving of Nonveg food not permitted	Now serving Non-Veg food is permitted
9.	Poultry	Not Permitted	Poultry-kept for eggs including chicken, duck, etc. permitted.
10.	Animal Husbandry	Not Permitted	Dairy products making is allowed including milk collection of sheeps, cow, buffalo, horse and donkey, excluding purchase of animals
11.	Sericulture, Horticulture, Floriculture, Aquaculture	Not Permitted	Value addition & linked products are allowed excluding cultivation of crops
12.	Plastic items	Below 25 microns are not permitted	Below 75 microns are not allowed however consideration of plastic based products are permitted.

S No	Particulars	Earlier	Modified
13.	Registration	-	All PMEGP units should be encouraged to register with UDYAM portal & MSME data book.
14.	Selection of Beneficiaries	By DLTFC headed by District Collector	Implementing agency will directly Validate and forward to Banks.
15.	Monitoring	-	DLMC has been constituted as District Collector as Chairman & Convener is Industries Dept for each District to monitor the PMEGP in every quarter.
16.	Margin Money Subsidy	Uploading TDR/SRF is optional to upload in the portal	Mandatory to upload TDR/SRF in the portal immediately.
17.	Transportation	Purchase of Transport vehicle is allowed subject to fulfilling of employment	Transport activities with the fulfillment of employment criteria is allowed. However, should not exceed 10% over and above the target, agency/Bankers should ensure the fulfillment of per capita investment for consider such projects.

8.1.7 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM) Scheme:

DAY NULM is abbreviated as Deen Dayal Antyodaya Yojana - National Urban Livelihood Mission. The Ministry of Housing and Urban Affairs launched it on 23rd September 2013. Its purpose is to provide self-employment and skilled-wage employment opportunities to empower the poor. The mission aims to improve their livelihoods by offering the necessary resources and guidance. Rather than relying on minimum daily wages, the mission aims to help them earn a regular and stable income. The program's primary target is the urban poor, including the urban homeless. NULM's Self Employment Program (SEP) includes- SEP-I (Loans to individuals) ; SEP-G (Loans to Group Enterprises) and SEP- SHG (Loans to Self help groups)

Progress on SEP (Individual) and SEP (Groups) for the FY 2024-25 as on 30.06.2024

(Amt.in Crores)

S. No	Programme	Target		Achievement		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	SEP (Individual)	3000	30.00	1201	15.28	40%	51%
2	SEP (Groups)	50	1.50	13	0.98	26%	65%

(Source: MEPMA)

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

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

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

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

The lending position of the scheme is furnished here under.

PMFME Data as on 30.06.2024			
Applications Submitted in Portal	Loan Sanctioned	Pending with Lending Bank	Rejected
10172	5181	582	4409

- 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 28)

8.1.9 Financing facility under 'Agriculture Infrastructure Fund:

The Hon'ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crores will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points. The scheme will facilitate setting up and modernization of key elements of the value chain including Post Harvest Management Projects. The Scheme is operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crores in the first year and Rs. 30,000 crore each in next three financial years. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crores. This subvention will be available for a maximum period of 7 years. Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crores. The fee for this coverage will be paid by the Government.

The lending position of the scheme as on 30.06.2024 is furnished here under:

(Amt. in Crores)

Received		Sanctioned		Disbursed		Rejected		Pending at LI	
No.	Amount	No.	Amount	No	Amount	No	Amount	No	Amount
1,937	2,255	989	1,209	820	817	454	481	52	47

Source: Consultant AIF-PMU

8.2 State Government Schemes

8.2.1 PMAY (U)- AP TIDCO- Housing Loans:

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).

- 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	Beneficiary 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 24.09.2024 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	78808(92%)	2738.71
Of above Disbursements	77325(98%)	2243.90

*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.

AP-TIDCO – PMAY (AHP)–Loans Overdue and NPA Status as on 30.09.2024

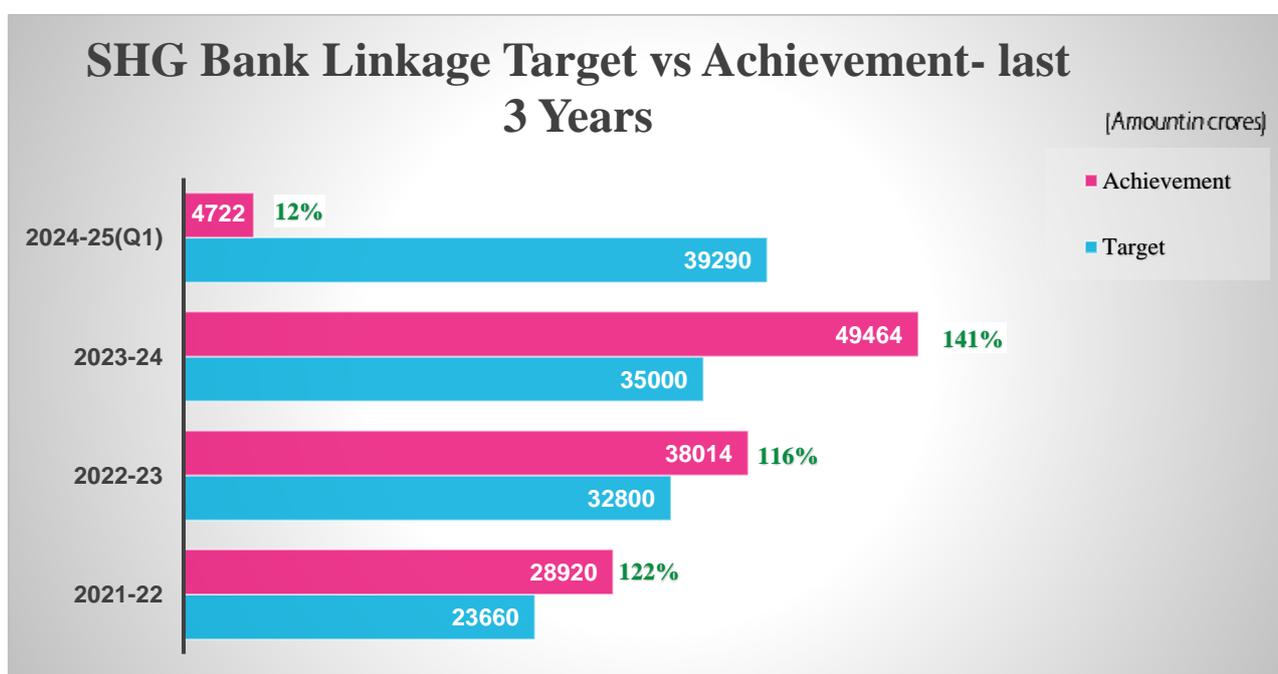
(Amt in Lakhs)

S.no	Bank Name	Total Loans outstanding		NPAs where Department has not handed over the houses		
		Accounts	Amount	Accounts (i)	Amount (ii)	Out of (ii), Overdue Amt
1	Union Bank of India	11,420	39,426	8,952	30,737	2,570
2	State Bank of India	16,585	55,414	1,911	5,947	446
3	Bank of Baroda	6,188	20,696	2,704	8,945	1,458
4	Canara Bank	9,083	26,887	3,556	10,512	947
5	Indian Bank	3,966	13,742	1,839	6,672	999
6	Bank of India	3,901	13,000	1,033	3,900	190
7	Indian Overseas Bank	2,276	8,067	805	2,496	456
8	Bank of Maharashtra	762	2,594	142	417	8
9	Punjab National Bank	1,848	5,620	704	2,213	921
10	Central Bank of India	1,489	5,116	495	1,711	98
11	UCO Bank	247	764	28	56	15
12	APCOB	1,696	6,201	715	2,558	1,010
13	APGB	2,413	5,283	1,426	2,462	572
14	APGVB	39	118	4	15	1
15	SGB	850	2,362	446	1,303	215
16	CGGB	1,331	4,595	308	1,005	144
Total		64,094	2,09,886	25,068	80,949	10,049

8.2.3 Progress under SHG-Bank linkage: as on 30.06.2024:

(Amt. in Crores)

Year	Rural SHG			Urban SHG			Total		
	Target Annual (Amt.)	Disb		Target Annual (Amt.)	Disb		Target Annual (Amt.)	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
2023-24	28000	497147	42534	7000	60702	6930	35000	557849	49464
Jun 2024	32190	57244	4222	7100	4289	500	39290	61533	4722



FY	Target	Achievement	% of Achv
2021-22	23660	28920	122%
2022-23	32800	38014	116%
2023-24	35000	49464	141%
2024-25(Q1)	39290	4722	12%

8.3 Expanding Branch Network in the State:

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

A. Alluri Sita Rama Raju District: -

- 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 N	Bank Alloted	Location Name	No of Locations
1	APGVB (SBI)	Labbarthi, Rampachodavaram	2
2	SBI	Yetapaka, Hukumpeta, Nurmarthi, Ananthagiri	4
3	Bank of Baroda	Maredumilli	1
4	Union Bank of India	Koyyuru, Gannela, Zaderu, Yedugurallapalli	4
Total			11

Below are the details:

S	Bank	Mandal	Selected Village	Present Status
1	APGVB (SBI)	Rajavommangi	Labbarthi or Rajavommangi	As RBI is not permitting APGVB for opening of new branches, the locations are to be reallocated to other Banks in consultation with District Collector. In Sept-23 DCC meeting, these locations are allocated to APGVB sponsor Bank- SBI
		Hukumpeta	Hukumpeta	SBI opened branch in Hukumpeta on 18th March 2024. sol id 64561
		Rampachodavaram	Rampachodavaram	The new branch proposals are still under process, due to Bank's bifurcation.
2	Bank of Baroda	Maredumilli	Maredumilli	SBI got approval for opening of branch at Maredumilli. Identification of premises is under process.
3	State Bank of India	Yetapaka	Yetapaka	Survey conducted by RBO. Opening of Branch at the identified centre is not viable.
		Hukumpeta	Hukumpeta	SBI opened branch in Hukumpeta on 18th March 2024. sol id 64561
		G. Madugula	Nurmarthi	Survey conducted by RBO. As per the survey report, Opening of Branch at the identified centre is not feasible due to low Business level and lack of basic amenities in the locality.
		Ananthagiri	Ananthagiri	Survey conducted by RBO. As per the survey report, Opening of Branch at the identified centre is not feasible due to low Business level and lack of basic amenities in the locality.

S	Bank	Mandal	Selected Village	Present Status
4	UBI	Koyyur	Koyyuru	SBI has opened a branch at Adakula village of Koyyuru mandal.
		Arakuvalley	Gannela	Survey report submitted to Head office for Opening of branch at Kantabamsaguda instead of Gannela and 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.
		Chinturu	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, it is opined that it is not feasible/viable to open a branch in this village.

B. 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.

S N	Bank Alloted	Location Name	No of Locations
1	SBI	Bommika, Gurandi	2
2	Bank of Baroda	Gangareguvalasa, Mathumuru	2
3	Union Bank of India	Mondemkhallu, P Konavalasa	2
Total			6

Below are the details:

S No	Bank	Mandal	Selected Village	Present Status
1	State Bank of India	Jiyyammavalasa	Bommika	New branch opened at Jiyyammavalasa on 20.03.2024
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 Business Correspondents. Hence, there is no scope for opening of New Bank Branch in this Mandal.
3	Union Bank of India	Kurupam	Mondemkhallu	Proposal not approved by their Head office.
4	Bank of Baroda	Pachipenta	Mathumuru	Branch opened on 30.08.2024 at Pachipenta
5	Union Bank of India	Pachipenta	P Konavalasa	Proposal not approved by their Head office.
6	State Bank of India	Bhamini	Gurandi	New branch opened at Bathili on 19.04.2024

SLBC had conducted Sub-committee meetings on 27.07.2023, 19.10.2023 and 22.03.2024 advised the Banks to open the Branches as informed by District Collectors of ASR and Parvathipuram Manyam.

SLBC advises the concerned Banks to expedite the process and establish the branches in State Government identified locations at the earliest.

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

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

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

List of villages with population of more than 3000 not having a brick-and-mortar Bank Branch					
S N	District Name	Sub-District Name	Village Name	Population	Whether an IPPB Centre exists in village (Yes / No)
1	Alluri Sita Ramaraju	Koyyuru	Adakula	3946	No
2	Alluri Sita Ramaraju	Gangavaram	Nellipudi	3636	No
3	Alluri Sita Ramaraju	VR Puram	Waddegudem	5058	No
4	Kakinada	Tuni	K.O. Mallavaram	4394	No
5	Kakinada	Tuni	Valluru	3488	No
6	Kakinada	Rowthulapudi	Latchireddipalem	3078	No
7	Kakinada	Rowthulapudi	Srungavaram	3774	No
8	Kakinada	Yeleswaram	Siripuram	3997	No
9	Kakinada	Jaggampeta	Mamidada	3105	No
10	Kakinada	Kirlampudi	Sungarayunipale	3088	No
11	Kakinada	Prathipadu	Peddipalem	4011	No
12	Kakinada	Peddapuram	J. Thimmapuram	3872	No
13	Kakinada	Gandepalle	Yellamilli	3311	No
14	Kakinada	Pithapuram	Veldurthi	3285	No
15	Kakinada	Thallarevu	Chollangi	3282	No
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

5 locations were identified and allotted to Banks for opening of branches by DFS

The present status of DFS identified locations are as follows:

S. NO.	District	Village Name	Bank allotted	Status/Remarks
1	Chittoor	Peddakappalle	Indian Bank	Branch Opened on 22/03/2024
2	Chittoor	Avulapalle	Indian Bank (RRB)	SGB Bank's branch namely Peddauppara palli branch is located within radius of 5 kms.
3	Chittoor	Kangundi	Indian Bank (RRB)	Branch opened on 07/12/2023.
4	Prakasam	Gannepalle	State Bank of India	1) Kotak Bank has a branch in Rangapuram and the branch details are updated in JDD App 2) Rangapuram Branch is 2.5Km from Gannepalle Village. 3) SBI opened a Customer Service Point at Gannepalle village to facilitate banking services at Gannepalle and nearby villages on 06.09.2024.

S. NO.	District	Village Name	Bank allotted	Status/Remarks
5	Alluri Sitharama Raju	Adakula	State Bank of India (RRB)	Branch Opened on 29/1/2024.

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

9.1 NABARD- ACABC & AMI Scheme

1. Unit Costs for Investment Credit Activities in Agriculture and Allied sectors for FY2024-25

The State Level Unit Cost Committee (SLUCC) Meeting was conducted on 25th June 2024 at Vijayawada for fixation of Unit Costs for Investment Credit Activities in Agriculture and Allied sectors for FY 2024-25.

2. Agri-Clinics and Agri-Business Centre (ACABC)

As per NABARD Circular No: 73 / DoR-19 /2024 dated 19 April 2024, the scheme was extended till 31.03.2025. Progress for the scheme is poor in the state of AP despite conduct of district/ state level awareness workshops by NABARD. Banks are requested to sanction loans to trained candidates under the scheme and forward the subsidy claims to NABARD AP RO, Hyderabad in the prescribed format.

3. Dairy and Poultry Venture Capital Fund: Interest Free Loan (IFL) - Refund

Banks were advised on 05.02.2020 to take immediate steps to repay the Interest Free Loan (IFL) to NABARD. Further, on 21.12.2021, these banks were advised to furnish a certificate expressing their inability to refund the IFL availed under DPVCF/ PVCF. The last reminder was sent on 24.03.2024.

S.No	Name of the Bank	No. of Accounts	Amount (Rs. lakh)
1	State Bank of India	7	86.57
2	Syndicate Bank (CNB)	1	15.00
3	Allahabad Bank (INB)	1	14.85
4	Dena Bank (BoB)	1	8.25
5	Indian Bank	1	12.00
Total		11	136.67

GoI has sent repeated reminders to NABARD in the matter. Therefore, Banks are once again requested to repay the IFL to NABARD or furnish the certificate expressing their inability to refund the IFL availed under DPVCF/ PVCF, immediately.

4. Subsidy Schemes:

New Agri-Marketing Infrastructure (AMI) scheme

Standard Operating Procedures (SOP) for FIs/ ROs

Advance Subsidy Claim:

1. Controlling Offices (*) of the bank branches are required to submit the claim in the existing portal after the release of 1st installment of the bank loan and receipt of all necessary documents from the promoter/ borrower. The application must be submitted to NABARD RO in ENSURE portal within 90 days from the disbursement of first instalment of the loan, and in case of pushback from NABARD after the issue of the addendum, within 30 days.
2. The Controlling Offices of FIs should fill all the necessary information in the fields in advance subsidy application claims in ENSURE portal from bank maker level.
3. (i) 'Declaration Form' (Annexure-XX) duly filled, checked and signed / sealed by officer (not below the rank of AGM), alongwith the (ii) Loan sanction letter and the (iii) Notarized affidavit from promoter, scanned as a single document will be uploaded by the bank in ENSURE portal.
4. The bank checker level will check all the necessary fields, approve the same and submit it to NABARD RO.
5. The application will be routed to NABARD RO level for further processing.

Inspection by Manager of FIs

- ✓ After completion of the project, the promoter will inform the FI of the same and also submit all the required documents mentioned at Annexure-XI to the FI (including completion certificate signed by approved by engineer/registered architect and item-wise actual expenditure by the chartered accountant signed by the promoter and countersigned by the Branch Manager of FI) within the prescribed time limit.
- ✓ FIs shall check all the documents submitted by the promoter. If the same is in compliance with the guidelines, the Branch Manager will visit the project for inspection within 30 days of receipt of documents from the promoter. Inspection will be conducted on the lines of JMI earlier being undertaken.
- ✓ FIs will have to satisfy that the project/ unit is completed and built as per the guidelines of AMI sub scheme of ISAM and shall be structurally sound on account of engineering considerations and functionally suitable to store agriculture produce.

(*) Controlling offices, not having log-in credentials of ENSURE may obtain the same from ENSURE team through NABARD RO/HO (dor.gss@nabard.org).

Revised Operational Guidelines of AMI Sub -scheme of ISAM

Sl.	Existing provision	Revision
1	Linkage to marketing reforms applicable only for other than storage infrastructure own funded State agency projects.	Linkage to marketing reforms applicable both for storage as well as for other than storage own funded State agency projects (applicable w.e.f 01.04.2023)
2	New provision	Farmer centric secondary & tertiary marketing infrastructure projects like Vegetable drying units, Cashew roasting units, Jaggery making units at farm level, Honey processing units, Jute processing units, Essential oil extraction from Spices units, Pulverising units for Cereals & Millets, Desiccated Coconut manufacturing units, Virgin Coconut oil extraction units, Value addition to tender Coconut units, Coir pith compression units, Fish cleaning, cutting, freezing & packing units & Procurement centres of Forest produce, etc. are eligible for subsidy under the Scheme.
3	New provision	<p>The following Farmer centric Primary processing units are eligible for subsidy under the scheme:</p> <p><u>Fruits & vegetables:</u></p> <p>Freezing (IQF & Blast), Blanching for primary processing, Cooling, Conditioning, Ripening chambers, Packaging, Waxing, drying</p> <p><u>Grains, Seeds, Cereals & Millets:</u></p> <p>Drying, Sieving, Irradiation, Packaging, Cleaning, De-stoning, Sorting, Grading, Winnowing</p> <p><u>Oilseeds:</u></p> <p>Decortication, Winnowing</p> <p><u>Beverages/ Tea, Coffee:</u></p> <p>Cleaning & Washing, Withering, Drying</p> <p><u>Cotton:</u></p> <p>Cleaning, Drying, Ginning, Pressing & Bailing if only with Ginning</p>
4	Part revision:Subsidy for Mini Oil expellers for extraction of edible vegetable oil is restricted to the construction of sheds and oil expellers operated up to the power of 7.5 Horse Power (HP)	Restriction of oil expellers operated up to the power of 7.5 Horse Power (HP) is removed
5	New provision	Farmer Producer Organisations (FPOs) in North Eastern States are eligible for subsidy for transport vehicles such as trucks, van, etc. up to 5 MT capacity

Sl.	Existing provision	Revision
6	New provision	Assistance for renovation will be allowed and restricted to Storage infrastructure projects of cooperatives routed through NCDC only for project cost as appraised by Bank / NCDC or actual cost or Rs.750/- per MT of storage capacity, whichever is lower (applicable w.e.f 01.04.2023)
7	New provision	Storage Infrastructure projects (Godowns) above 1000 MT shall be registered with Warehouse Development Regulatory Authority (WDRA) (applicable w.e.f 01.04.2023)
8	Part revision Minimum promoter's contribution should be 20% of the project cost & minimum term loan (including subsidy) should be 50%.	Minimum promoter's contribution for Cooperatives, FPOs & Panchayats may be 10% of the TFO, without altering the minimum term loan (including subsidy) of 50% of the TFO. This effectively means that the promoter's contribution may vary from 10 – 50% of TFO and the term loan (including subsidy) may vary from 50 – 90% of the TFO
9	Part revision For the projects of pulse splitting and oil crushing, the maximum subsidy for 25% category is Rs.12.50 lakh and 33.33% category is Rs.16.66 lakh only	The restriction is removed and maximum subsidy for 25% category is Rs.25.0 lakh and 33.33% category is Rs.30.0 lakh
10	Part revision The total subsidy which can be availed of by a promoter for all his/her projects in a District since inception of the scheme (erstwhile GBY) up to the end of 2019-20 will be restricted to a maximum capacity ceiling of 10,000 MT. if a promoter intends to have more than one project of different type including storage project in the same District he/ she will be eligible for a maximum subsidy up to Rs.75 lakh or Rs. 133.20 lakh as the case may be maximum capacity ceiling of 10,000 MT. if a promoter intends to have more than one project of different type including	In other than North Eastern States: If a promoter has availed subsidy for 10,000 MT capacity storage infrastructure projects since last 10 years in the same District, he/she will not be eligible for any more subsidy If a promoter has not availed subsidy for 10,000 MT capacity storage infrastructure projects since last 10 years in the same District, he/ she may avail subsidy for the balance capacity of storage infrastructure projects up to 2025-26 with a maximum subsidy ceiling of Rs. 75.00 lakhs (for promoters eligible for 25% subsidy) or Rs. 100.00 lakhs (for promoters eligible for 33.33% subsidy), including the subsidy already availed since last 10 years The promoter shall submit an undertaking to this effect that he/ she has not availed subsidy for 10,000 MT capacity storage infrastructure projects since last 10 years in the same District If a promoter has not availed subsidy for any storage as well as other than storage infrastructure projects since last 10 years, and intends to avail subsidy both for storage (upto 5,000 MT) as well as other than storage infrastructure projects as separate projects in the same District, he/ she will be eligible for a maximum subsidy up to Rs. 62.50 lakh (for promoters eligible for 25% subsidy) or Rs. 80 lakh (for promoters eligible for 33.33% subsidy), as

Sl.	Existing provision	Revision
	<p>storage project in the same District he/ she will be eligible for a maximum subsidy up to Rs.75 lakh or Rs. 133.20 lakh as the case may be.</p>	<p>the case may be The promoter shall submit an undertaking to this effect that he/ she has not availed subsidy for any storage as well as other than storage infrastructure projects since last 10 years If a promoter has availed subsidy for 10,000 MT capacity storage infrastructure projects since last 10 years in the same District, he/she will not be eligible for any more subsidy. If a promoter has not availed subsidy for 10,000 MT capacity storage infrastructure projects since last 10 years in the same District, he/ she may avail subsidy for the balance capacity of storage infrastructure projects up to 2025-26 with a maximum subsidy ceiling of Rs. 133.32 lakhs, including the subsidy already availed since last 10 years The promoter shall submit an undertaking to this effect that he/ she has not availed subsidy for 10,000 MT capacity storage infrastructure projects since last 10 years in the same District If a promoter has not availed subsidy for any storage as well as other than storage infrastructure projects since last 10 years, and intends to avail subsidy both for storage (upto 5,000 MT) as well as other than storage infrastructure projects as separate projects in the same District, he/ she will be eligible for a maximum subsidy up to Rs. 96.66 lakh (@ 33.33% subsidy)</p>
11	New Provision	<p>Integrated marketing infrastructure projects comprising of both storage as well as other than storage infrastructure projects as a single project will as eligible under AMI subject to overall subsidy ceiling at revised para 9.3.1. Cost norms of other than storage infrastructure components as mentioned in the Detailed Project Report (DPR) of the project may be considered which will be cross checked with the Bills & Item-wise actual expenditure certificate and will be restricted to the lower of the two. However, for such Integrated marketing infrastructure projects comprising of both storage as well as other than storage infrastructure projects the maximum subsidy ceilings shall be restricted to Rs. 37.50 lakh (for promoters eligible for 25% subsidy) or Rs. 50.00 lakh (for promoters eligible for 33.33% subsidy) as the case may be, in other than North Eastern States & maximum subsidy ceilings shall be restricted to Rs. 66.66 lakh in North Eastern States.</p>
12	<p><u>Part Revision:</u> Time limit for submission of documents after completion of project for final subsidy: 18 Months from the date of disbursement of the first</p>	<p>18 Months from the date of disbursement of the first instalment of term loan for projects of TFO upto 2.00 Cr. 24 Months from the date of disbursement of the first instalment of term loan for projects of TFO above 2.00 Cr. Extension of time limit by 9 months will be allowed subject to penalty Rate of subsidy will be reduced by 0.5 % for delay of each</p>

Sl.	Existing provision	Revision
	<p>instalment of loan Extension of time limit by 6 months will be allowed subject to penalty Rate of subsidy will be reduced by 0.5 % for delay of each month or part thereof The project will not be eligible for subsidy if documents are not submitted after completion within prescribed time period (including extended period of 6 months) to FI/ DMI as the case may be Advance subsidy released will have to be refunded forthwith</p>	<p>month or part thereof for the first 06 months and thereafter by 1.0% for the next 03 months. If documents are not submitted after completion within prescribed time period including extended period of 9 months, the project will not be eligible for final subsidy but will be eligible for advance subsidy only. However, the project will be inspected by the Manager of FI soon after 9 months of extended period to ascertain the status of completion to be eligible for advance subsidy. If the project is not found completed within prescribed time period including extended period of 9 months, the project will not be eligible for advance subsidy and advance subsidy released will have to be refunded forthwith by the FI.</p>
13	New Provision	<p>Multistoried godowns up to 500 MT for storing other than food grains are permitted and shall be restricted to only 01 floor above ground floor, excluding the area of lifts, ramps to upper floor, etc., inside the godown and such godowns shall comply with the overall guidelines of AMI scheme The capacity of ground floor of such multi storied godowns will be calculated @ 1.8 MT per square meter of floor area for projects having average height of 4.5 meter and above. For storage infrastructure having average height less than 4.5 meters, the capacity will be calculated @ 0.4 MT per cubic meter of storage volume. The capacity of the first floor will be calculated @ 1 MT per Square meter of floor area for projects having average height of 4.5 meters and above. For godowns having average height less than 4.5 meters, the capacity will be calculated @ 0.22 MT per cubic meter of storage volume (applicable w.e.f 08.11.2023)</p>
14	New Provision	<p>Triangle & Trapezium shaped godowns are permitted (applicable w.e.f 08.11.2023)</p>
15	<p>No subsidy / grant shall be availed of for the project proposal submitted under sub scheme of AMI from any other Central Government scheme including Rashtriya Krishi VikasYojana (RKVY) / MGNREGA. An Affidavit to the effect that subsidy has not been availed of and will not</p>	<p>However, the promoters can avail interest subvention under AIF scheme and capital subsidy under AMI scheme (applicable w.e.f 29.09.2022).</p> <p>Further, State Governments may extend top-up subsidy to the projects which have availed subsidy under AMI scheme</p>

Sl.	Existing provision	Revision
	be availed of from any other Scheme of the Central Government will be submitted along with the application	
16	A Regional Coordination Committee (RCC) exists, comprising DMI, NABARD / NCDC and leading bankers in each state including SLBC convener to review the progress under the scheme, under the Chairmanship of CGM, NABARD. RCC may meet as per need /once in six months.	A Regional Coordination Committee (RCC) exists, comprising DMI, NABARD / NCDC and leading bankers in each state including SLBC convener to review the progress under the scheme, under the Chairmanship of CGM, NABARD. RCC may meet as per need /once in three months.
17	New provision	In case of own funded State agency APMC projects, Loading & unloading area in front of shop cum godowns shall be considered under Common (Core) marketing infrastructure. The width of the Loading & unloading area will be same as that of the width of shop cum godown and the length shall be 15 feet or actual whichever is lower
18	<u>Part revision</u> The Project Sanctioning Committee (PSC) will comprise of a representative of concerned State agency, a representative from the Marketing Division of DA&FW and from IFD DA&FW, an expert from FCI/CWC/WDRA/MoFPI/NHM appraisal agency. The Member Secretary of Project Sanctioning Committee (PSC) of Own funded State agency projects is representative of Regional/ Sub-office of DMI.	The Project Sanctioning Committee (PSC) will comprise of a representative of concerned State agency, a representative from the Marketing Division of DA&FW and from IFD DA&FW, an expert from FCI/ CWC/WDRA/MoFPI/ NHM etc., a representative of appraisal agency & Joint AMA. The Member Secretary of Project Sanctioning Committee (PSC) of Own funded State agency projects will be In-charge of AMI Division, DMI, Head Office, Faridabad charge of AMI Division, DMI, Head Office, Faridabad.
19	New Provision	AMI portal shall be developed for Own funded State agency projects & projects of Cooperatives channelized through NCDC. Ensure portal of NABARD will be integrated with AMI Portal through API

9.2 Resuming of the nationwide AHDF KCC Campaign from 15.09.2024 to 31.03.2025

Department of Financial Services (DFS), Ministry of Finance vide Ir no F.No.3/52/2022-AC date: 10.09.2024 has informed that department of Animal Husbandry & Dairying and Department of Fisheries vide its circular dated 02.09.2024 have informed that Nationwide AHDF KCC campaign will resume from 15.09.2024 till 31.03.2025. The guidelines mentioned in circular dated 10.11.2021 should be strictly followed during the campaign. Banks are requested to issue suitable instructions to all Bank branches for their proactive participation in the camp to ensure processing and sanctioning of KCC to all eligible Animal Husbandry & Fisheries farmers in a timely manner.

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 its displeasure over the improper allotment of Districts to Private Sector banks vide Lr. no. SLBC/210/228 dated:04.08.2023.

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

9.4 PM Vishwakarma

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

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

The Objectives of the Scheme are as follows:

- To enable the recognition of artisans and craftspeople as Vishwakarma, making them eligible to avail all the benefits under the Scheme.

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

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

1. Carpenter (Suthar / Badhai)	10. Cobbler (Charmakar)/Shoemith/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.

9.5 PM Surya Ghar Muft Bijli Yojana

It is Government of India scheme that aims to provide free electricity to households in India. The scheme was launched by Prime Minister Narendra Modi on February 15, 2024. Under the scheme, households will be provided with a subsidy to install solar panels on their roofs. The subsidy will cover up to 40% of the cost of the solar panels. The scheme is expected to benefit 1 crore households across India. It is estimated that the scheme will save the government Rs. 75,000 crore per year in electricity costs.

Suitable Rooftop Solar Plant Capacity for households :

Average Monthly Electricity Consumption (units)	Suitable Rooftop Solar Plant Capacity	Subsidy Support
0-150	1-2 kW	₹ 30,000/- to ₹ 60,000/-
150-300	2-3 kW	₹ 60,000/- to ₹ 78,000/-
> 300	Above 3 kW	₹ 78,000/-

The benefits of the scheme include:

- Free electricity for households
- Reduced electricity costs for the Government
- Increased use of renewable energy
- Reduced carbon emissions

Eligibility:

- 1 The household must be an Indian citizen.
- 2 The household must own a house with a roof that is suitable for installing solar panels.
- 3 The household must have a valid electricity connection.
- 4 The household must not have availed any other subsidy for solar panels.

Application process :

Step-1 : Visit the official website.

Step-2 : Provide the following details for registration.

- Select your State
- Select your Electricity Distribution Company
- Enter your Electricity Consumer Number
- Enter Mobile Number
- Enter Email
- Please follow as per the direction from the portal.

Step-3 : Login with Consumer Number & Mobile Number.

Step-4 : Apply for the Rooftop Solar as per the form.

Step-5 : Fill out the online application form.

Step-6 : Wait for the feasibility approval from DISCOM. Once you get the feasibility approval install the plant by any of the registered vendors in your DISCOM.

Step-7 : Once installation is over, submit the plant details and apply for net meter.

Step-8 : After installation of net meter and inspection by DISCOM, they will generate commissioning certificate from portal.

Step-9 : Once you get the commissioning report. Submit the bank account details and a cancelled cheque through the portal. You will receive your subsidy in your bank account within 30 days.

Documents Required :

- Proof of identity.
- Proof of address.
- Electricity bill.
- Roof ownership certificate.

9.6 Drones role in Agriculture:

Drones have become increasingly valuable in agriculture, offering innovative solutions for crop monitoring, precision agriculture, and more.

1.Kisan Drones and Bank Finance:

- The Reserve Bank of India (RBI) has encouraged banks to finance the purchase of Kisan Drones. These drones are specifically designed for agricultural purposes.
- The Union Budget 2022-23 emphasized promoting the use of Kisan Drones for crop assessment, digitization of land records, and insecticide/nutrient spraying.
- National Bank for Agriculture and Rural Development (NABARD) has finalized unit costs for Kisan Drones, which can reach up to ₹10 lakh depending on the type of drone.
- NABARD also supports skill development for unemployed rural youth to function as drone operators.

2.Benefits of Drones in Agriculture:

- Cost Reduction: Drones help reduce costs by collecting data on crop health and growth patterns. This data allows farmers to optimize fertilizer and pesticide usage, saving money.
- Labour Efficiency: Drones automate tasks like crop monitoring and mapping, reducing the need for manual labour.
- Precision Agriculture: Drones provide precise information about soil health, irrigation needs, and pest infestations, enabling targeted interventions.
- Crop Assessment: Drones can quickly assess crop health, identify stressed areas, and detect diseases.
- Mapping and Surveying: Drones create accurate field maps, aiding in land management and planning.

3.Scope for Bank Finance:

- Banks can play a crucial role in financing drone adoption by farmers and FPOs.
- Loans can cover the cost of purchasing drones, training, and operational expenses.
- Interest rates and repayment terms vary by bank and scheme.
- Public sector banks like Union Bank of India have already sanctioned loans for agricultural drones.

4.Challenges and Opportunities:

- Awareness and technical expertise about drone usage need to be enhanced.
- Affordable financing tools are essential to make drone adoption widespread.
- Companies like Marut Drones are already managing spraying activities using drones in Andhra Pradesh and Telangana.
- Drones can cover large areas efficiently, benefiting both farmers and service providers. Kisan Drones offer immense potential for transforming agriculture, and banks are actively supporting their adoption. As technology advances and awareness grows, drones will continue to revolutionize farming practices in India.

9.7 NPS Vatsalya Scheme:

The NPS Vatsalya Scheme was introduced by Union Finance Minister Nirmala Sitharaman in July 2024 as part of the National Pension System (NPS). The scheme aims to help parents and guardians make long-term financial plans for their children, even while they are still minors.

The NPS Vatsalya Scheme is regulated and administered by the Pension Fund Regulatory and Development Authority (PFRDA). This authority oversees the implementation and management of the scheme to ensure it aligns with the objectives of the National Pension System (NPS).

1. Eligibility Age: Any minor below 18 years.

Documents Required: PAN card and Aadhaar card of the minor.

2. Account Opening

Who Can Open: Parents or legal guardians can open the account on behalf of the minor.

Account Management: The account is managed by the parent or guardian until the minor turns 18.

3. Contributions:

Minimum Contribution: ₹1,000 per year.

Maximum Contribution: No upper limit on contributions.

Frequency: Contributions can be made monthly, quarterly, or annually.

4. Investment Options:

Auto Choice: Investments are automatically allocated based on the age of the minor.

Active Choice: Parents/guardians can choose the allocation of funds across different asset classes (Equity, Corporate Bonds, Government Bonds).

5. Withdrawals:

Partial Withdrawals: Allowed for specific purposes such as education, marriage, or medical treatment. Up to 25% of the contributions can be withdrawn after the account has been active for at least 3 years.

Full Withdrawal: Allowed when the minor turns 18 and the account transitions to a regular NPS account.

6. Tax Benefits:

Under Section 80C: Contributions up to ₹1.5 lakh are eligible for tax deduction.

Under Section 80CCD(1B): An additional deduction of ₹50,000 is available for contributions to the NPS

7. Account Transition: At Age 18: The account transitions to a regular NPS account, and the young adult can manage it independently.

8. Benefits:

Long-Term Savings: The scheme leverages the power of compounding to grow savings over time.

Financial Security: Helps in securing the financial future of the child.

Flexibility: Offers flexible investment options and withdrawal rules.

AGENDA 10 - FINANCIAL INCLUSION

10.1 National Strategy for Financial Inclusion – NSFI – 2019-24

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	Building Blocks	Present position/ Road blocks
Banking outlet within 5 Km radius of every village and hamlet of 500 households in case of hilly terrain by March 2020	<ol style="list-style-type: none"> 1. Identification of such villages where banking outlet is not within 5 Km radius. 2. Identification of Hilly terrains with hamlets with 500 households without a banking outlet. 3. Allocation/Setting up of banking outlets in such identified villages/hamlets. 	<ol style="list-style-type: none"> 1. DFS has identified 243 villages without banking outlets within 5 kms and 334 hamlets in Hilly terrains identified by LDMs. <p>All the identified villages have been covered with Banking infrastructure by appointing BCs through the Banks serving in those villages.</p>
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.	<ol style="list-style-type: none"> 1. Providing of Debit cards/mobile banking/ internet banking to all the account holders. 2. Providing PoS/QR to all the current account holders. 3. Identification of all the merchants/shopkeepers without bank accounts and providing them with bank accounts along with PoS and QR. 	<p>Under phase I YSR Kadapa district was identified and achieved the 100% digital penetration as per the parameters suggested by RBI.</p> <p>Under Phase II Guntur and Srikakulam districts were selected for the project & had achieved the set target.</p> <p>In Phase III, 6 districts were selected for the project and had achieved the set target.</p> <p>In Phase IV, 17 districts were selected for the project and had achieved the set target.</p>

Action Plan and Milestone	Building Blocks	Present position/ Road blocks
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.	<ol style="list-style-type: none"> 1. Identification of fin-techs and ensuring their availability in all parts of the country. 2. Providing all the adults with mobile banking applications. 3. Co-ordinate with network service providers for 100% tele density. 	<p>The developing mobile apps will be develop by the Corporate Centre of the respective Banks and needs Corporate decision.</p> <p>RBI being monitoring authority should take up at apex level.</p> <p>Almost all banks developed their own mobile apps and are educating their customers for usage</p>
Move towards an increasingly digital and consent-based architecture for customer onboarding by March 2024.	<ol style="list-style-type: none"> 1. Payment Banks include network service providers. 2. Linking of all the accounts with mobile numbers. 3. All the financial service providers should develop mobile apps with all the banking facilities. 4. Conducting digital literacy campaigns to spread awareness about the products. 	<ol style="list-style-type: none"> 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	Building Blocks	Present position/ Road Blocks
Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY,	<ol style="list-style-type: none"> 1. Identification of account holders who are not covered under these schemes. 2. Consent based onboarding of consumers in case of insurance schemes. 3. Financial awareness camps with emphasis on pension products. 	<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>

Action Plan and Milestone	Building Blocks	Present position/ Road Blocks											
etc.) by March 2020.		<table border="1"> <thead> <tr> <th rowspan="2">Scheme</th> <th>PMJJBY Enrolments</th> <th>PMSBY Enrolments</th> </tr> <tr> <th>Enrolled upto 03.07.2024</th> <th>Enrolled upto 03.07.2024</th> </tr> </thead> <tbody> <tr> <td>PMJDY</td> <td>925948</td> <td>1495825</td> </tr> <tr> <td>PMMY</td> <td>274441</td> <td>322173</td> </tr> </tbody> </table>	Scheme	PMJJBY Enrolments	PMSBY Enrolments	Enrolled upto 03.07.2024	Enrolled upto 03.07.2024	PMJDY	925948	1495825	PMMY	274441	322173
Scheme	PMJJBY Enrolments	PMSBY Enrolments											
	Enrolled upto 03.07.2024	Enrolled upto 03.07.2024											
PMJDY	925948	1495825											
PMMY	274441	322173											
Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020.	<ol style="list-style-type: none"> 1. Identification of accredited institutions – IIBF certification is made mandatory. 2. Identification of trainers and train them via Train the Trainer programs. 3. Identification of all the untrained BCs and giving necessary training. 4. On being trained, all the products permitted should be made available through BCs. 	<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 authorised financial entities can leverage on the same for assessing credit proposals from all citizens.	<ol style="list-style-type: none"> 1. Onboarding of all the financial institutions on to the repository. 2. Submission of data in the necessary format by all the stakeholders. 3. Framework for retrieving the data by the stakeholders. 	Govt of India/ Regulatory Body to take up at Apex level											

Access to Livelihood and Skill Development:

Action Plan and Milestone	Building Blocks	Present position/ Road Blocks
All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall	<ol style="list-style-type: none"> 1. Identification of all the schemes and preparation of necessary material. 2. Identification of profile of individuals while opening 	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

Action Plan and Milestone	Building Blocks	Present position/ Road Blocks
<p>be made available to the new entrants at the time of account opening.</p> <p>The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa by March 2020.</p>	<p>accounts and providing the necessary information.</p> <p>3. On obtaining the willingness, forward such applicants to all the stakeholders for necessary training.</p> <p>4. Include these products as a part of agenda in the monthly customer meetings along with FL camps.</p>	<p>institutions/organizations/agencies within the district and circulate to all the Branch Managers to display in the branch premises.</p>
<p>Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission by March 2022.</p>	N.A.	SERP is providing hand holding support to all new SHGs.

Financial Literacy and Education:

Action Plan and Milestone	Building Blocks	Progress/ Road Blocks
<p>Develop financial literacy modules through National Centre for Financial Education (NCFE) that cover financial services in the form of Audio-Video content/ booklets etc. These modules should be with specific target audience orientation (e.g. children, young adults, women, new workers/ entrepreneurs, senior citizens etc.) by March 2021.</p>	<p>1. Identification and classification of the whole population into target groups.</p> <p>2. preparation of material for the target groups</p> <p>3. Dissemination of material to all the target groups via financial literacy camps with the help of audio-video content.</p>	NA.
<p>Focus on process literacy along with concept literacy</p>	<p>1. Identification of all the products.</p>	<p>In FLC Camps the products of Banks and Digital awareness etc., are being taken care.</p>

Action Plan and Milestone	Building Blocks	Progress/ Road Blocks
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) .	<ol style="list-style-type: none"> 2. Providing the details of each product. 3. Setting up of digital kiosks and mobile apps and dissemination of the above information to all the account holders. 	<p>There are 25 FLCs (financial literacy centres) are in AP state and conducting FL camps.</p> <p>The Camps per month Target for each FLC is 2 camps on "Going Digital" and 5 camps for target specific group like Farmers, SMEs, SHGs etc.</p> <p>Up to 30.06.2024, Total 25 FLCs Camps conducted 1181 in the FY 2024-25.</p>
Expand the reach of Centers for Financial Literacy (CFL) at every block in the country by March 2024 .	<ol style="list-style-type: none"> 1. Identification of Blocks in the country and assigned the same to the lead banks. 2. Setting up of CFLs in each block. 3. Engaging local talent and encouraging them to set up CFLs. 	<p>213 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	Building Blocks	Progress/ Road Blocks
Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020 .	<ol style="list-style-type: none"> 1. Putting a charter in place with details enumerating the time frame for each complaint. 2. Fixing the responsibility on each stake holder and ensuring adherence to the time lines. 	<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 sacht)	<ol style="list-style-type: none"> 1. Preparation of a common charter by all the stakeholders. 2. Setting up of portal or mobile app. 3. Allocation of the grievance to the respective stakeholder. 4. Resolution on the grievance within the time frame. 	<p>Suitable action to be initiated at corporate office level of respective banks</p> <p>SLBC advised local controlling authorities of banks to take up the issue with their CO</p>
Operationalize a Common Toll-Free Helpline which offers response to the queries pertaining to customer	Setting up a toll-free number with necessary infrastructure.	Many banks have Toll free helpline numbers to clarify customers doubts and

Action Plan and Milestone	Building Blocks	Progress/ Road Blocks
grievances across banking, securities, insurance, and pension Sectors by March 2024.	2. Dissemination of the number to all the citizens via media and FL camps.	educate on various products.
Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer Grievance by March 2024.	Platform on the lines of existing sachet.	The issue to be attended at central office level of each bank, wherein Banks have advised accordingly.

Effective Co-ordination:

Action Plan and Milestone	Building Blocks	Road blocks
Clearly articulate the responsibilities/ expectations of each of the stakeholders at the grass-root level to ensure convergence of action between the Government/ Regulators/financial service providers/ Civil Society etc. With the Lead Bank Scheme completing 50 years in 2019, SLBCs may review and implement the vision, action plans and the milestones to be achieved during the NSFI period (2019-24).	<ol style="list-style-type: none"> 1. Creation of road-map by all the stakeholders. 2. Convergence of all the road-maps and creation of a master road map by SLBC. 3. Assigning responsibilities and targets to all the stakeholders. 4. Periodic monitoring of achievements by SLBC and making necessary changes in the roadmap based on the feedback. 	<p>SLBC is an advisory bank mean for co-ordination.</p> <p>Disincentive/lack of penalty in case of non-achievement of the targets.</p> <p>SLBC is reviewing the NSFI progress in SLBC /other Sub Committee meetings.</p>
With advancements in Geo-Spatial Information Technology, a robust monitoring framework leveraging on the said technology can be developed for monitoring progress under financial inclusion with special emphasis given to Aspirational Districts, North-eastern Region and Left -Wing Extremist affected Districts. A monitoring framework and a GIS dashboard to be developed by March 2024.		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.

Jansuraksha 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 03.07.2024

Intended Scheme	For PMJJBY Enrolments			For PMSBY Enrolments		
	Eligible A/C Holders	Enrolled up to 03.07.2024	% of Coverage	Eligible A/C Holders	Enrolled up to 03.07.2024	% of Coverage
PMJDY	2170304	925948	42.66%	3107745	1495825	48.13%
PMMY	669643	274441	40.98%	808161	322173	39.86%

DFS has launched 3 Months Saturation campaign for Jansuraksha Schemes(PMJBY & PMSBY) from 15.10.2024 to 15.01.2025. All the Banks are advised to allocate targets to each branch in the state and ensure that every eligible citizen gets the benefit of these schemes. LDMs are advised to organise a 3 months intensive campaign in all districts of the state at the gram panchayat level for saturation of beneficiaries under the two schemes(PMJBY & PMSBY)

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
31.03.2024	29	22	68	473	592	1088	5456
30.06.2024	29	22	63	489	603	1107	5095

*BCs decreased in Jun 24 over Mar 24 due to BOB, IDFC, KOTAK, RBL, YES

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
31.03.2024	96	127	125	0	348	445	5224
30.06.2024	96	126	133	0	355	442	5033

*BCs decreased in Jun 24 over Mar 24 due to IDFC, KOTAK, RBL, YES

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
31.03.2024	145	97	60	1	303	373	4833
30.06.2024	145	100	62	1	308	363	4797

*BCs decreased in Jun 24 over Mar 24 due to BOB, IDFC, KOTAK, RBL, YES

*ATMs decreased in Jun 24 over Mar 24 due to IOB, ICICI, HDFC

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
31.03.2024	120	84	89	0	293	319	4074
30.06.2024	122	88	88	0	298	316	4231

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
31.03.2024	103	167	96	0	366	405	4073
30.06.2024	107	169	97	0	373	403	4019

*BCs decreased in Jun 24 over Mar 24 due to BOB, IDFC, KOTAK, RBL, YES

10.6 Review of Operations of Business Correspondents

Deployment of Bank Mithras: Status as on 30.06.2024:

As on date	Total BCs	Total SSA	Total SSA Locations	Total SSA Locations covered by	Inactive / Attrition BCs
June 2024	94194	112	82	30	19286

(Bank wise Active and inactive BC position is placed as Annexure: 19)

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
31.03.2021	10330
31.03.2022	10187
31.03.2023	10248
31.03.2024	10211
30.06.2024	10241

(Bank wise ATM locations can be viewed in www.slbcap.nic.in & also placed in Annexure 20)

10.9 Status of Rollout of Direct Benefit Transfer in the State of AP

10.9.1 Progress on Accounts opened under PMJDY as on 30.06.2024:

Bank Type	Total no of Accounts	Total Deposits (Crores)	Zero Balance Accounts	Rupay Card Issued	Aadhar Seeded
Public Sector Banks	1,05,01,102	3,389	16,32,378	72,72,651	73,12,673
Private Sector Banks	4,59,610	163	87,622	3,97,190	3,26,683
RRBs & Others	53,92,580	1,899	24,57,652	36,65,726	28,57,075
Total June 24	1,63,53,292	5,450	41,77,652	1,13,35,567	1,04,96,431
% to Total Accounts	-	-	25.55%	69.32%	64.19%
As on 31.03.2024	1,62,94,451	5,524	41,52,700	1,11,68,125	1,13,15,774

10.10 Progress report - Number of Enrolments under Social Security Schemes as on 30.06.24

Type of Bank	As on 17.04.2024		As on 30.06.2024		Variance	
	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY
PSBs incl. RRBs & coop	24373174	10741681	24676721	10918497	303547	176816
Pvt Sector Banks	741866	157262	764346	160501	22480	3239
Total	25115040	10898943	25441067	11078998	326027	180055

Atal Pension Yojana: Performance of Banks in the State during financial year 2024-25 upto 30.06.24

Sector	As on 31.03.2024			As on 30.06.2024		
	Target	Achv	% Achv	Target	Achv	% Achv
Public Sector Banks	438400	415297	95%	396000	68722	17%
Private Sector Banks	65260	14414	22%	69580	4693	7%
RRBs & Co-op Banks	129340	168012	130%	131040	48709	37%
Total	633000	597723	94%	596620	122124	20%

(Source: PFRDA New Delhi)

(Bank wise position of PMSBY, PMJJBY & APY enrolments is placed in annexure 25 & 31)

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

10.11 Financial Literacy Centers (FLCs) - Position in A.P as on 30.06.2024

Particulars	No of FLCs as on 31.03.2024	No of FLCs as on 30.06.2024
Number of FLCCs operating in the District Head Quarters	15	15
Number of FLCCs operating in Lead District Offices	1	1
Number of FLCCs operating in other Places	10	9
Total	26	25

Conduct of Financial Literacy Camps: All FLCs have been directed by RBI to conduct Financial Literacy camps as under:

- Two camps per month on 'Going Digital' through UPI and *99# (USSD)
- Five Target Specific Camps per month covering the target Groups of Farmers, SMEs, SHGs, School Children and Senior Citizens

All Rural Branches of banks are required to conduct one Financial Literacy Camp per month (on the third Friday of each month after branch hours)

No of camps conducted by FLCs & Rural Branches	Mar 24	Jun 24
No of FLCs	26	25
No of Special camps by FLCs	543	384
No of Target Specific camps by FLCs	1060	964
No of camps by Rural Branches against the target of 8322 camps	7365	7396

*Rural branch camps conducted by APCOB, APGB & CGGB were less, hence the target for the state was not met

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 2024-25	Achievements	
		SDG		March 2024	June 2024
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	29.05	20.70	20.66
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	2,22,427	2,65,524
3	Number of banking outlets per 1,00,000 population;	Goal 8: Economic Growth	113	206.0	206.50
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	20.04	15.97	16.26
5	Outstanding Credit to Micro, Small and Medium Enterprises	Goal 8: Economic Growth	80000	109054	110946
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	99.75	99.77
7	Percentage of population having bank accounts - PMJDY Accounts	Goal 1: End Poverty	26.22	32.87	32.99
8	Percentage of women having an account at a formal financial institution - PMJDY	Goal 5: Gender equality	39.30	36.55	36.65

S.No	Indicator	Indicator Category	Actual Target for Indicators 2024-25	Achievements	
		SDG		March 2024	June 2024
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	55.52	55.46
10	Total Number of Micro, Small and Medium Enterprises having Loans outstanding (in Lakhs)	Goal 8: Economic Growth	16.00	17.16	16.26

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

In the state of Andhra Pradesh, the unprecedented historic rain fall on 30th & 31st August 2024 due to depression in Bay of Bengal, has far exceeded the season's normal rain fall in NTR district and it has exceeded even annual rainfall for the season in a single day. Many stations in NTR district recorded over 30 cm of rain fall in less than 48 hours. Due to heavy to very heavy rains and consequent flooding of Krishna river, Munneru and Budameru channels, many parts of the NTR District have been devastated and inundated throwing the normal life out of gear. The extreme heavy rains / flooding caused loss of human lives, cattle, damages to huts/ houses, agricultural/ horticultural crops, public/ private infrastructure and industrial units, etc., and worstly affected the lively hood of many people in NTR district. In these circumstances, Government of Andhra Pradesh notified the **NTR District** as 'Flood affected District' under calamity vide G.O.Ms. No.11 dated 13.09.2024. Again, Government of Andhra Pradesh vide G.O. Ms. No. 12 dated:18.09.2024 notified the following Districts as ' Heavy rains / Flood affected Districts' under calamity. **1. Vizianagaram 2. ASR, 3. Kakinada, 4. Eluru, 5. West Godavari, 6. Krishna, 7.Guntur, 8. Bapatla, 9. Palnadu.**

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 Calamity was observed in few Districts 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 2024-25 up to 30.06.2024:

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
2023-24	418	11305	412	11431	8398	4577
June 2024	552	14348	149	4258	1657	573

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/2024-25/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 10 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	Kakinada	Union Bank of India
6	Konaseema	Union Bank of India
7	Bapatla	Union Bank of India
8	Palnadu	Union Bank of India
9	Nandyal	Union bank of India
10	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 2024-25 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 30.06.2024.

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.

State Director for RSETIs, AP State, informed vide email dated: 22/09/2024 that, regards to opening of new RSETI in Anakapalli district, at present, the RSETI of undivided Visakhapatnam district is functioning from Anakapalli town in a rented building. The RSETI-Visakhapatnam is presently catering to the training needs of both Anakapalli and Visakhapatnam districts. It is informed that in the reorganized Visakhapatnam district, all the mandals except Anandapuram, Padmanabham and parts of Pendurthi are classified as Urban or Semi-urban areas. As per the directions of MoRD, RSETIs have to impart trainings mostly to Rural unemployed youth and the training target for the FY 2024-25 is 1000, which is likely to be increased in the coming years. In such a scenario of urban population in Visakhapatnam district, getting 1000+ rural candidates every year from Visakhapatnam district alone may not be possible considering the past experience of trainees intake. It is not viable to have exclusive RSETI for 2-3 rural Mandals and infrastructure like building, staff will be underutilized.

In view of the above, it is suggested that the existing SBI RSETI: Visakhapatnam functioning from Anakapalli may be retained as SBI RSETI for Anakapalli district with instructions to cater to the training needs of the rural mandals/ villages of Visakhapatnam district also. With such an arrangement, the RSETI will become viable with full utilization of infrastructure and training needs of both Anakapalli and Visakhapatnam districts can be taken care of without any operational issues. He requested SLBC to consider the same and place in SLBC meeting for considering the same. The respective lead Banks in those districts are advised to note the same.

After considering the same, new RSETIs are to be opened in 10 uncovered districts in the State of Andhra Pradesh.

11.4 Market Intelligence issues

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

- Promise of returns on investments that are much higher than those offered by banks.
- Schemes offering rewards for enrolling friends, family, and / or appointing distributors.
- Offer for free services from unknown entities and websites.

- Attractive marketing material with complex and new investment options, with the salesperson following up daily and offering incentives for early registration or saying that the scheme is available for only a limited period.
- Entity or the Salesperson is not authorized by RBI, IRDAI, SEBI, NHB
- Telephone calls which either offer rewards or threaten prosecution, penalty, etc.
- Emails / SMS from unknown individuals or regulators or government organizations asking for your bank account details.

11.5 Position of MFI finance extended as on 30.06.2024

S.No	Particulars	Amt. in Crores
1	Cumulative Amount of Loans sanctioned so far	396.26
2	Cumulative Loans Disbursed so far	396.24
3	Total Loans outstanding	258.08
4	Total amount due for payment (Demand)	6.42
5	Total amount recovered	0.14
6	Total amount overdue	6.27
7	Out of (6) amount overdue [Standard]	0.39
8	Out of (6) amount overdue [NPA]	5.88
9	Non-Fund exposure/Off Balance Sheet exposure O/s	0

11.6 Important Circulars issued by RBI during the Quarter

Date	Reference	Title
01.04.2024	RBI/2024-2025/02 FIDD.CO.LBS.BC.No.01/02.01.001/2024-25	Master Circular – Lead Bank Scheme
01.04.2024	RBI/2024-2025/05 FIDD.CO.FID.BC.No.1/12.01.033/2024-25	Master Circular on SHG-Bank Linkage Programme
01.04.2024	RBI/2024-2025/06 DGBA.GBD.No.S1/31.02.007/2024-25	Master Circular - Disbursement of Government Pension by Agency Banks
02.04.2024	RBI/2024-2025/11 DOR.CRE.REC.No.07/08.12.001/2024-25	Master Circular – Housing Finance
02.04.2024	RBI/2024-2025/12 DOR.STR.REC.8/21.04.048/2024-25	Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
16.04.2024	RBI/2024-2025/19 FIDD.CO.GSSD.BC.No.04/09.09.001/2024-25	Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)
16.04.2024	RBI/2024-2025/20 FIDD.GSSD.CO.BC.No.03/09.01.003/2024-25	Master Circular – Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

11.7 DCC / DLRC MEETINGS

Conduct of meetings during June 2024 Quarter under Lead Bank Scheme to review the key banking parameters in the districts for March 2024:

Details of DCC / DLRC meetings conducted in 26 districts during March 2024 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	12-07-2024	12-07-2024	12-07-2024	12-07-2024
2	Anakapalli	19-08-2024	19-08-2024	19-08-2024	19-08-2024
3	Ananthapuramu	07-06-2024	07-06-2024	07-06-2024	07-06-2024
4	Annamayya	12-07-2024	12-07-2024	12-07-2024	12-07-2024
5	Bapatla	16-07-2024	16-07-2024	16-07-2024	16-07-2024
6	Chittoor	16-07-2024	16-07-2024	16-07-2024	16-07-2024
7	Konaseema	24-09-2024	24-09-2024	24-09-2024	24-09-2024
8	East Godavari	23-07-2024	23-07-2024	23-07-2024	23-07-2024
9	Eluru	10-07-2024	10-07-2024	10-07-2024	10-07-2024
10	Guntur	23-07-2024	23-07-2024	23-07-2024	23-07-2024
11	Kakinada	23-08-2024	23-08-2024	23-08-2024	23-08-2024
12	Krishna	12-07-2024	12-07-2024	12-07-2024	12-07-2024
13	Kurnool	27-06-2024	27-06-2024	27-06-2024	27-06-2024
14	Nandyal	04-07-2024	04-07-2024	04-07-2024	04-07-2024
15	NTR	12-07-2024	12-07-2024	12-07-2024	12-07-2024
16	Palnadu	25-06-2024	25-06-2024	25-06-2024	25-06-2024
17	Parvathipuram M	05-09-2024	05-09-2024	05-09-2024	05-09-2024
18	Prakasam	10-07-2024	10-07-2024	10-07-2024	10-07-2024
19	SPSR Nellore	10-09-2024	10-09-2024	10-09-2024	10-09-2024
20	Sri Sathya Sai	05-07-2024	05-07-2024	05-07-2024	05-07-2024
21	Srikakulam	29-08-2024	29-08-2024	29-08-2024	29-08-2024
22	Tirupati	24-07-2024	24-07-2024	24-07-2024	24-07-2024
23	Visakhapatnam	30-07-2024	30-07-2024	30-07-2024	30-07-2024
24	Vizianagaram	06-07-2024	06-07-2024	06-07-2024	06-07-2024
25	West Godavari	09-07-2024	09-07-2024	09-07-2024	09-07-2024
26	Y.S.R	24-07-2024	24-07-2024	24-07-2024	24-07-2024

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. S. Ajad , a resident of Kotha Sujana Kota Village, Anakapalli Dst. came to know about Institute's training programme through pamphlets circulated by the SBIRSETI. Immediately he approached the institute SBIRSETI-Visakhapatnam(Anakapalli) and joined as a trainee in Photography & Videography training Programme and completed the course. During the course he learnt all required skills like Entrepreneurial Competencies, Time Management Skills, Effective problem-solving Methods, Marketing Management Skills, preparing project report, shop accounts etc.,

After completion of training he Started 'Akshita Videos and photos" at Munchagiputtu with his own investment of 2.3 Lakhs. Now he is earning Rs. 20,000/- per month and expressed thanks to SBIRSETI- Visakhapatnam(Anakapalli) on his settlement.

