***Proceedings of 190th meeting of***

***STATE LEVEL BANKERS` COMMITTEE OF***

***ANDHRA PRADESH***

***(7th SLBC meeting of Reorganized Andhra Pradesh State)***

**Date: 29.06.2015 - Time: 04.30 PM**

**Venue: 7th floor, L Block, A.P. Secretariat, Hyderabad – 500 004**

**STATE LEVEL BANKERS` COMMITTEE OF Andhra Pradesh**

**CONVENOR ANDHRA BANK**

**Head Office: Andhra Bank, Dr.Pattabhi Bhavan, Saifabad, Hyderabad - 500 004**

**Phone: 040-23231392, 23252375, 23252387**

**Fax: 23234583 & 23232482**

**Email:** **slbc@andhrabank.co.in**

**The 190th Meeting of SLBC of Andhra Pradesh (7th SLBC meeting of reorganized A.P State) was conducted on 29.06.2015 at A.P Secretariat, Hyderabad at 04.30 P.M.**

Sri N Chandrababu Naidu, Hon’ble Chief Minister of AP, Sri Prattipati Pullarao, Hon’ble Minister of Agriculture & Animal Husbandry, GoAP, Sri I.Y.R. Krishna Rao, IAS, Chief Secretary, Govt of AP, Sri VLVSS Subba Rao, Economic Advisor to GoI, DFS,MOF, New Delhi, Sri R.N. Dash, Regional Director, Reserve Bank of India, Hyderabad, Sri G.J Raju, General Manager, Reserve Bank of India, Hyderabad, Sri Harish Java, Chief General Manager, NABARD, Hyderabad, Sri C Kutumba Rao, Vice Chairman, AP State Planning Board, GoAP, Sri S P Tucker, IAS, Special Chief Secretary, Planning Department and Rural Development, GoAP, Sri T Vijay Kumar, IAS, Special Chief Secretary, Agriculture & Co-operation Department, GoAP, Senior Officials from Government of Andhra Pradesh, Executives from Banks, Chairmen of RRBs, Lead District Managers have participated in the meeting. The detailed list of participants is given as annexure.

**Address by Sri S K Kalra, Managing Director & CEO (AC), Andhra Bank & President, SLBC of AP :** On behalf of SLBC of Andhra Pradesh, he extended a hearty and warm welcome to Shri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P, Council of Ministers, Chief Secretary, Sri VLVSS Subba Rao, DFS, Govt. of India, Sri R N Dash, Regional Director, RBI, Sri Harish Java, Chief General Manager, NABARD, Special Chief Secretaries, Principal Secretaries, Officials of State Administration, co-bankers, members and invitees to 190th Meeting of SLBC of Andhra Pradesh.

He informed that apart from the review of performance of the banks under ACP 2014-15 & other key banking parameters, the State credit Plan for the year 2015-16 will be launched.

He placed before the House, the performance of Andhra Pradesh State under various banking parameters as on 31st March, 2015.

**Branch Network:** There are a total of 6540 bank branches operating in the state as on 31.03.2015 with an addition of 560 branches during the year under review. More than 68% of the branches are situated in Rural and Semi-urban areas. There are no unbanked mandals in the state.

**Deposits and Advances & CD Ratio:** The total deposits outstanding as at the end of March, 2015 is Rs. 1,93,753 crores and the total advances outstanding is Rs. 2,15,797 crores with an increase of 17.25% and 7.25% respectively over the previous year with a CD Ratio of 111.38 % which continues to be one among the highest in the country.

**Priority Sector Advances:** The Priority Sector advances as at the end of March, 2015 stood at Rs.1,51,482 crores, constituting 75.29 % of ANBC as against the regulatory norm of 40%.

Total agricultural advances outstanding are at Rs.95,597 crores, constituting 47.51 % of total credit against regulatory norm of 18%. This amply demonstrates the commitment of the banks in the state in channelizing the credit to this important sector and with pro-farmer policies of the state government, he opined that there will further flow of credit to this sector and Andhra Pradesh state will lead other states in the sector.

Total credit outstanding under MSE sector is Rs.32, 276 crores, under Education Loans is Rs. 3,062 crores and Housing loans is Rs. 17,424 crores as on March 31, 2015,

**Performance under Annual Credit Plan 2014 -15 as on 31 March, 2015:**

**Credit Flow to Priority Sector:** As against the annual disbursement target of Rs.77, 894 crores for the year 2014-15 under Priority Sector, credit flow during the year is Rs.59,654 crores, with an achievement of 76.58% of the annual target.

Similarly, the credit flow to agriculture has been Rs. 39,938 Crores as against the target of Rs.56, 019 crores, with an achievement of 71.29%. The performance of the banks under agriculture sector during Rabi Season has been to the tune of Rs. 26,149 crores against the target of Rs. 23,110 crores with an achievement of 113.15%.

On the agrarian front, the banks did go through difficult times during the year 2014-15. He hoped that the situation will change during the current year and the bankers can look forward to revival of normal credit off-take in the sector with the onset of monsoon which has been good so far in the state.

He requested the Government to give due publicity in this regard and advise the farmers to get their loans renewed for continued agriculture operations and avail accrued benefits of prompt repayment. He also requested the Government to issue the guidelines / modalities for releasing the balance 80% of the redemption amount to the eligible beneficiaries.

The flow of credit towards term Loans under agricultural and allied activities has been to the tune of Rs.10,280 crores against the target of Rs. 14,041 crores with an achievement of 73.21%. However, he observed that the concentration is more on SHG lending as against capital formation in real terms, under Agril Term loans.

**MSE SECTOR:** The banks in the state have exceeded the target with regards to credit flow to this sector with an achievement of 130.27%. The disbursements have been to the tune of Rs.14,134 crores against the stipulated target of Rs. 10,850 crores. He informed that the road map for flow of institutional credit for Micro sector under MSME has been laid with the launch of MUDRA bank by the Hon’ble Prime Minister. It is now for the banks to realize the vision of ‘Make in India’ and encourage this sector in a big way by taking advantage of the pro- industry policies of the state government. Govt. of India has launched ‘Pradhan Mantri Mudra Yojana” and has advised banks to classify all loans provided to Non-farm sector upto Rs.10.00 lakhs to manufacturing, trading and services sector for income generation activities as MUDRA loans under PMMY w.e.f 8th April, 2015. The overdraft amount of (upto) Rs.5,000/- allowed in PMJDY accounts are also to be classified under this head. SLBC has requested the controllers in the state to furnish information on loans provided upto Rs.10 lakhs to these sectors during the last three years and the target proposed by the bank for the current financial year as advised by GoI. The banks are also requested to send the monthly progress in this regard to SLBC, MUDRA and Department of Financial Services, MoF, GoI.

He further informed that the coverage of MSME loans under CGTMSE still continues to be an area of concern as only 9,428 units have been covered during the year against the target of coverage of 12,000 units. He requested the controllers of the banks to initiate the required steps and suitably sensitize the field staff to provide collateral free loans to MSME sector.

**Other sectors under Priority:** The credit flow to this sector has been to the tune of Rs.5, 582 crores as against the target of 11,025 crores with an achievement of 50.63%. He observed that this sector is almost stagnant for the past two years. He requested the banks to examine and initiate necessary measures to improve the credit flow under Housing and Education.

**Social Welfare Schemes & Implementation of Government Sponsored Programmes:** He expressed that the pro-active role of Government Departments in allocating the targets, scheduling beneficiary selection campaigns and imparting training to the prospective entrepreneurs is much warranted in successful implementation of the Government sponsored schemes during current financial year as the performance during the previous year has not been at the expected levels owing to factors beyond the control of the bankers.

He requested the banks to step up efforts to achieve the desired results in respect of lending to PMEGP and minority communities with due coordination and cooperation from Government.

**Implementation of National Mission on Financial Inclusion:** The banks have successfully implemented the PMJDY and the state has been declared as saturated in terms of opening of at least one account per household under the scheme within the stipulated time line of 26.01.2015. Deployment of Bank Mithras with hand held devices and the connectivity issues, still plaguing the extension of banking services in nook and corner of the state, are to be addressed on priority.

He requested the banks to complete the task of providing banking services in the villages of population of below 2000 as per revised time lines of RBI and ensure that at least 5 percent of the unbanked villages identified in the state, are covered through brick and mortar branches by August 14, 2015. He also requested to ensure that the Bank Mithras are provided with necessary training on financial literacy and obtain the certification from IIBF so that they can effectively discharge the duties at expected levels.

The banks have been marching ahead with the initial launch of PMJDY during August, 2014 and now with the launch of PMJJBY, PMSBY and APY, are taking the mission ‘Jan Dhan sey Jan Suraksha thak’ forward by enrolling the eligible persons. The banks in the state have exceeded the set targets to be achieved by the day of launch i.e. 09.05.2015 under the schemes. A total of 50.78 lacs persons have been enrolled under the three schemes in the state so far. The task is not complete and now it should be the endeavour of all stake holders to ensure that all eligible persons are enrolled under these schemes by August 30, 2015 so that the benefits of insurance and pension reach every eligible citizen in the country and move towards making “secured India”. He wished to place on record the cooperation extended by the state Government in successful implementation of these schemes.

There are 47 Financial Literacy Centers functioning in the state as on 31.03.2015. Opening of FLC centres at Block levels has to be undertaken in the right earnest by all banks as per the allotment of blocks made to the banks in the 2nd meeting of State Level Implementation Committee of PMJDY held on 18.02.2015. Further all Rural Branches and FLCs should conduct Financial Literacy Camps duly using the standardized financial literacy material of RBI.

**Mounting overdues in Agriculture sector and SHGs:** The banks in the state have always in the forefront in coming to the succour of farming community and have always been exceeding the allocated targets in lending to agriculture and to SHGs. Mounting overdues in these sectors is a matter of concern to all the banks in the state.

There is a need for large scale involvement of departments concerned of the Government in explaining the benefits of timely renewal of loans with due publicity in a campaign mode.

He requested the Government to put in place an effective and undisputable recovery mechanism which can tackle the issue effectively, particularly in case of chronic and wilful defaulters.

The banks in the state have now been provided access to view and create charge on land in AP Webland Portal on real time basis which has been a long pending demand by the banks in the state. This will definitely pave the way for improving the quality of financing while avoiding multiple financing and weeding out the menace of financing on fake land records.

Allotment of land to RSETIs at Machilipatnam, Guntur, Tirupathi and Chittoor has been pending for a long time and he requested the Government to expedite the process to enable the banks to construct the buildings with the required infrastructure.

He assured the Government of the support and total involvement of SLBC and all banks in implementing the welfare measures of the Government and in achieving the double digit growth as envisaged by the Hon’ble Chief Minister.

**He then requested Hon’ble Chief Minister of Andhra Pradesh to release the State Credit Plan for the year 2015-16.**

After the launch of State Credit Plan 2015-16 by Sri Nara Chandra Babu Naidu, Hon’ble Chief Minister of A.P, Sri S K Kalra, Managing Director & CEO, Andhra Bank and President, SLBC of Andhra Pradesh presented the highlights of the state credit plan projections. He informed that the plan was meticulously prepared with a view to channelize the credit so as to fulfil the aspirations of the people and with an aim to achieve a sustainable growth over the previous years, with due priority to Agriculture, MSME, Housing, Education etc. The state Credit Plan has been prepared in tune with the State Focus paper released by NABARD.

He informed that the current plan outlay of Rs.1,25,748 crores is 47% higher than the previous year achievement of Rs. 85,345 crores and 37 % increase over the target of the previous year which was at Rs.91,459 crores.

The present plan has been made with an ambitious allocation under Priority Sector advances at Rs. 96,920 crores is with an increase of 63% of the achievement of the previous year which was at Rs. 59,654 crores and with an increase of 24% of the target of Rs. 77,894 crores of the previous year.

The projections under Priority Sector in the present plan are close to the projections of Potential Linked Plan (PLP) given by NABARD in the State Focus paper which is Rs. 98,679 crores, with some minor variations under the sub-sectors.

He opined that the total outlay of Rs.65,272 crores earmarked for agriculture for the current year with projected outlay towards short term production credit being Rs. 48,067 crores will adequately take care of the needs of the farming community of the state under short term production credit.

The outlay of Rs.65, 272 crores for agriculture is higher than the Ground level Credit target of Rs.53, 925 crores, suggested for the state in the Union Budget 2015-16 and is close to the projections given by NABARD in the State Focus paper at Rs. 69,549 crores.

An allocation of Rs.17,205 crores has been made under agricultural term loans including allied activities. This is in tune with the NABARD focus paper which has suggested banks to ensure that 25% of total ground level credit may be allocated to Agricultural Term Loans.

He requested the banks in the state to ensure that the credit under Agricultural Term Loans is channelized effectively for capital formation.

To overcome the problem of shortage of agriculture labour, thrust is being laid on Farm mechanization with an outlay of Rs. 2,789 crores. The outlay for Minor/ Micro Irrigation is Rs. 1,390 crores.

Plantation & horticulture continues to be a focused area with a credit target of Rs. 1,564 crores.

Under investment credit major thrust is given for Dairy Development with an outlay of Rs. 3,546 crores, Poultry Rs. 847 crores, Rs.1,244 crores under Fisheries and Rs. 326 crores for Sheep / Goat / Piggery. An amount of Rs. 892 crores has been allocated towards development of Storage Godowns and Market Yards and he opined that these targets would take care of the credit needs of the allied activities which is essential for overall development of rural sector.

SHGs which form an integral part of empowerment of Rural Women has been allocated an outlay of Rs. 15,880 crores under the plan with major thrust on Rural SHGs with an allotment of Rs.14,280 crores as suggested by GoAP.

To fulfil the vision of ‘Make in India’ and with the inclusion of Medium Enterprises, with some limitations, under priority Sector, an amount of Rs. 16,960 crores has been allocated under the present plan to MSME sector to nurture and encourage the entrepreneurial talent existing in the state.

An amount of Rs. 600 Crores has been earmarked for development of Agri Processing and Food Processing units under MSME to encourage the sector as suggested by the AP Food Processing Society. He requested the controllers to strive for improving ‘Entrepreneurial Sensitivity’ among the branch officials for giving intended thrust to the MSME sector, as advised by RBI.

An amount of 5,163 crores has been earmarked for Housing Sector and Rs. 2,027 crores for Education Loans.

He observed that 48.4 % of the targets under State credit plan have been projected from the four districts of East Godavari, West Godavari, Krishna and Guntur.

He expressed that the allocations and the targets projected in the State Credit Plan are indicative and the banks can exceed / lend beyond the allocated targets as per the need and viability of the schemes.

He requested the controllers of banks in the state to suitably sensitize the branches and the field staff and ensure that the targets projected in the state credit plan are invariably achieved for the overall development of the state.

He extended his sincere thanks to the Hon’ble Chief Minister for launching the State credit Plan 2015-16.

**Address by Sri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P:**

He observed that SLBC has prepared aggressive & Challenging Credit Plan to the tune of Rs.1,25,248 crores, out of which Rs.96,920 crores has been earmarked towards priority sector and Rs.28,828 crores under Non Priority respectively. Under the priority sector, Rs.65, 272 crores has been allocated towards agriculture, Rs.16, 960 crores towards MSME and Rs. 14,688 crores towards others.

He informed that during the previous financial year, performance in some of the sectors is not good due to various reasons. This is the first full financial year for newly formed Andhra Pradesh state. Since State bifurcation took place on June 2nd, 2014, only 10 months period was on hand during the last financial year for implementation. He opined that this is the full plan for 12 months this year.

**Farmers Debt Redemption scheme:** He informed that the Government has released the Debt Redemption amount in two phases. Due to technical problems, land records, multiple loan records etc. more time was taken to complete the task and finally it was implemented in two phases. Even now there are some complaints related to the scheme and Government is planning to resolve these complaints. As of now Government has spent Rs.7, 000 crores and remaining amount will be released in due course and also issue certificates. Renewal of crop loans is a win-win situation for Government, farmers and also to the banks. Farmers will be benefitted by way of interest subvention and overdues/NPAs will be reduced in banks.

**Aadhaar linking:** If all the bank accounts are linked to aadhar, it will be easy for the Govt. to link all Government transactions with Aadhaar enabled accounts.

**Primary sector:** This year Government is giving top priority to Primary Sector and requested the bankers to give timely credit to the farmers. Under Primary Sector, Government is focusing on Water management & water conservation, Soil mapping and Micro nutrients to enrich the soil. He informed that Govt is planning to recruit 4000-5000 people for extension work in primary sector. Hon’ble CM desired that Banks should work with closely Government Departments to achieve the expected double digit growth in Primary Sector in the state.

He stated that the contribution of Agriculture to GSDP is around Rs.50,000 crores, from Horticulture around Rs.42,000 crores & from Livestock around Rs.44,000 crores. This year Government is also focusing on Fisheries and aiming Rs.22,000 crores towards GSDP. These four sectors will create more employment & livelihood for the poor people. As on today around 62 lakh people are dependent on Livestock. He observed that food habits & lifestyle of the people are changing, resulting in changes in economic activity. Farmers will derive more income, if they takeup such economic activities.

He opined that credit must be need based. In case of occurrence of natural calamities, there is a need to prepare alternate credit plan with some flexibility.

Government is focusing to eradicate poverty & for inclusive growth to the members of DWCRA. Government has released an amount of Rs.3, 000 crores towards Capital Infusion to Self Help Group members in first phase. Corpus of the group will increase with present capital infusion and groups are eligible for finance up to Rs.1, 00,000 crores in the state provided banks can adopt lending in the ratio of 1:4 to 1:8. Government is having Skill Development Corporation & DWCRA organisation, for providing skill development for taking up economic activity by SHG members.

He requested the bankers to form a sub-committee, if necessary, to study how the technologies are useful for self employment generation to SHG members.

In the state of Andhra Pradesh, Government is disbursing the 42 lakh pensions by door delivery and requested the forum to integrate Government of India & GoAP schemes for overall empowerment of the poor people. Banks are requested to do the interoperability transactions by using Business Correspondents / Bank Mitra mechanism, where the poor people can do the transactions with any bank at any time.

He requested the banks not to insist for Adangal/1-B at the time of renewals since they are available in online through AP webland portal.

He suggested banks to work out strategies,

* to overcome the problems of natural calamities,
* to extend a helping hand to farmers & to overcome the debt crisis.
* to resolve the problems faced by MSME sector & to revive the sick units,
* to avoid Non Performing Assets and
* to utilise all the resources for overall development of the state & to achieve double digit growth.

**Value based production:** In the state of Andhra Pradesh, Banana is cutivated in 66,000 acres and contributes about Rs.4,000 to Rs.5,000 crores towards GSDP, where as Horticulture is cultivated in 16 lakhs hectares of land and contributes about Rs.40,000 to Rs.42,000 crores towards GSDP. Banks are requested to guide the farmers in getting high value & good income keeping the above facts in to consideration.

**Sri I Y R Krishna Rao,** **Chief secretary, GoAP** informed that the facility of online viewing of village level land records and facility of online charge creation is already made available to the banks.

**Sri Anil Chandra Punetha, IAS, Chief Commissioner of Land Administration** informed that as of now there are no complaints from bankers on creation of mortgage on land records. Bankers are requested to give instructions from their Head Offices to Branches working under their control to use the facility. So far, 59,000 records have been already created.

**Convener, SLBC** requested the Government to examine the possibility of integrating loan particulars with that of webland portal through CBS on real time basis.

**Sri C Kutumba Rao, Vice-Chairman, AP State Planning Board** informed that they have permitted to share the land particulars available with the NIC under debt redemption scheme to CCLA to facilitate the bankers for creating charge on lands easily.

**Sri I Y R Krishna Rao,** **Chief secretary, GoAP** advised the bankers to give instructions to their branches that, if any fake land records are taken into consideration for creation of mortgage without using loan charge creation module, the concerned will be held responsible.

In reply to the enquiry made by Hon’ble Chief Minister regarding balance outstandings available in PMJDY accounts, **Convener, SLBC** informed that an amount of Rs.525 crores has been mobilized by the bankers & 50% of the accounts opened are still with zero balances which is a matter of concern to the banks.

**Sri I Y R Krishna Rao,** **Chief secretary, GoAP** informed that a pilot project was launched in Krishna district routing the Government benefits like pensions through bank accounts. This is a win-win situation for both bankers as well as for the Government. He observed that part of their savings is available in bank account which is beneficial to the bankers. He requested all the bankers to extend cooperation for taking this initiative forward.

**LDM, Krishna** informed that NPCI has cleared for interoperability for 24 banks. Software for this interoperability is not provided at field level. He requested the banks to takeup with their controlling authorities for appointing required number of BCs to cover each Gram Panchayat with interoperable hand held devices. He informed that Andhra Bank has appointed 250 BCs as against their allotment of 104 Gram Panchayats. He assured that by the end of August month, 50% of the pensions will be disbursed by this model.

**Hon’ble Chief Minister** informed that Government is having e-pass for PDS, wherein people need not pay money in form of cash & pay through Rupay card, so that cashless transactions can be improved. He opined that with this around 29,000 fair price shops in the State will become mini banks / mini ATMs. Government is willing to implement cashless transactions everywhere in a phased manner. With this process, money will be with the banks, and transactions can happen online & on mobile.

**Special Invitee, Mr. Nageswar Rao** informed that many of the entrepreneurs are unable to avail the facility of subsidy under Minority schemes as it is linked to the bank loan. Some of the banks are not willing to sanction loans to Minority communities.

**Sri Satish Chandra, IAS, Principal Secretary to Hon’ble CM** informed that in case of Minorities/SC/ Other Government schemes, bankers are not showing keen interest towards sanctioning loans. Even if the loans are sanctioned, bankers are not willing to disburse the loan component and they are insisting for Fixed Deposit from the beneficiary. This is to be resolved for effective implementation of the poverty alleviation programmes.

**Hon’ble Chief Minister** advised the banks to provide capacity building, if necessary, to the entrepreneurs for prompt repayment of loans. Though the Government is spending huge money under SC/ST sub-plan & other programmes, the purpose will not be served unless banks extend loans without insisting on collateral/term deposits for small loans.

**GM, Indian Bank** informed that these types of issues will be taken up in DCC/JMLBC meetings at field level with branch managers, which will serve the purpose.

**Convener, SLBC** informed that in case of front end subsidy schemes, loan and subsidy component is disbursed together, where as in case of backend subsidy, entire unit cost will be released as loan and subsidy component has certain lock in period as per the scheme guidelines.

**Dr. P V Ramesh, IAS, Principal Finance Secretary** opined that if, DCC/JMLBC mechanism work well and review takes place vigorously through participation of all departments, number of issues can be sorted out and proper coordination can be achieved at the block level and at district level. SLBC is requested to activate this mechanism and monitor their functioning.

**Sri S P Tucker, IAS, Special Chief Secretary, Planning Department and Rural Development** informed that in the year 2005, RBI came out with a recommendation that each individual will have a bank account & access to bank credit up to Rs.25, 000/- for the economy to grow faster. In Andhra Pradesh around Rs.40, 000 to 50,000 crores worth gets added into the economy every year.

Under Primary sector if training & infrastructure is provided to very progressive farmers, their credit absorption will be improved along with additional employment. Today gross enrolment for higher education is 20% in the state and Government wants to take it for 40%, but higher education credit is Rs.2, 000 crores against the Rs.3, 000 crores of the last year, which is not matching and requires a re-look.

He stated that plan has projected Rs.5, 000 crores towards housing as against the demand of Rs.25, 000 crores in the state. He informed that both State & Centre are coming with a clear policy in respect of housing.

He observed that under Fisheries sector in the state, it was Rs.5, 000 crores economy about 12 years back, it took 8 years to become Rs.10,000 crores, 4 years to become Rs.20,000 crores, 2 years to become Rs.30,000 to 35,000 crores. The source of borrowings needs to be examined for this sector. A new supporting system has to be developed for improving the economy in each sector.

Government is planning for large scale custom hiring centres owned by professional farmers & young people and credit requirements will be around Rs.2, 000 crores. Similarly Rs.3, 000 crores will be invested in laying CC roads & drains, and hence lot of machinery is required by young professionals to purchase, for which credit is required.

**President, SLBC** informed that this credit plan is prepared in consultation with field level functionaries & NABARD to take care of the requirements at the ground level. When compared to last year achievement, this is a very ambitious plan which is an indicative one. Banks are at liberty to exceed the projections, if any viable projects require finance. During the last year banking sector had not grown much. In the state of Andhra Pradesh the recovery percentage under agriculture has improved and hence he was hopeful of achieving the targets under agriculture. Bankers are searching for good opportunities for lending as they have switched over from corporate finance to retail lending & MSME. He expressed that bankers are happy with the note that Housing is coming in a big way in the State. Extending finance to these important sectors should be the regular agenda at JMLBC/DCC level and summation will be reviewed at state level. Government officials should extend assistance to the field level functionaries in achieving the said goals.

**Hon’ble Chief Minister** informed that about Rs.2, 000 crores worth machinery excluding Tractors is required to saturate all villages through custom hiring centres. He informed that Government wants to complete this target within 1-2 years time. He informed that housing sector is a growth engine & an economic driver and requested the banks to extend finance to the demand driven loans.

**Convener, SLBC** informed that projections under the credit plan are indicative and bankers can lend subject to the availability of viable & bankable proposals.

**Hon’ble Chief Minister** informed that Government is proposing large scale implementation of Drip/Sprinkler irrigation in around 40-50% of the agricultural land in Andhra Pradesh on annuity basis and with this production cost will be reduced and production will be improved.

**Ms. V. Usha Rani, IAS, Commissioner of Horticulture** informed that good amount of allocation has been made in annual credit plan towards mechanization, micro irrigation and horticulture. NABARD has also indicated in their PLP projections about the feasibility of Cold Storages, Ripening Chambers, Pack House schemes etc. in Andhra Pradesh for large scale production. She requested SLBC to make this credit plan a reality and monitor the progress.

**Convener, SLBC** informed that SLBC will sensitize the bankers and review the progress at regular intervals.

**Hon’ble Chief Minister** advised to constitute following 6 sub-committees to monitor credit lending, viability studies, adoption of best practices & to find out reasons for non repayment of loans.

1. Agriculture
2. Horticulture
3. Livestock
4. Fishery
5. MSME
6. Affordable Housing

Government will provide helping hand in case of any problem or distress so that the sound economic banking principle is established.

**Dr. P V Ramesh, IAS, Principal Finance Secretary** informed that Government is in the process of rolling out ‘**e-nidhi’**, which is a comprehensive financial management system, a SAP based application. It is an integrated, end to end solution which covers from budgeting to expenditure, debt management and HRMS. This system will enable the Government to transact business in real time and to manage its resources including the revenue & expenditure, cash balances in real time, borrowings and investments. This will enable Government to transact with all the banks. This is a centralized system by which the cash balances are reconciled every day including both the revenue as well as expenditure. This will eliminate entire redundancy in the system.

**Sri T Vijay Kumar, IAS, Special Chief Secretary, Agriculture & Co-operation Department** requested the bankers to launch a campaign for renewal of all the crop loans. Government will advise the district collectors to help bankers in this regard.

**Hon’ble Chief Minister** informed that Government has released 20% last year and another 20% will be released this year and remaining in instalments under agricultural debt redemption scheme. He requested the banks to take up renewals in a campaign mode for which Government will extend the required support. He requested the bankers to convince the farmers to renew the loans and avail the benefits of interest subvention. This year Government is providing irrigation to additional 12 lakh acres of land. Ultimate aim of the Government is to make the state of Andhra Pradesh to become drought proof and Rayalaseema to become Horticulture hub.

**Dr. P V Ramesh, IAS, Principal Finance Secretary** informed that Government has taken biggest initiative of Women Empowerment and a separate organization called “Mahila Sadhikara Samstha” has been established. All DWCRA groups have been given capital investment of Rs.10, 000 per member, of which Rs.3, 000 per member has already been transferred to most of the groups.

**Sri Solomon Arokia Raj, IAS, CEO, SERP** informed that in urban areas disbursement of capital infusion amount has been completed and in rural areas Rs.1,300 crores has been disbursed in 9 districts so far.

**Hon’ble Chief Minister** instructed to disburse the capital infusion amount to remaining districts within 2 days where election code is not there.

**LDM, Anantapuram** requested the Government to extend the cut-off date for crop insurance scheme up to Aug 31, 2015 for Ground Nut crop under WBCIS as only 50% of renewals coold be takenup so far.

**Sri Anil Chandra Punetha, IAS, Chief Commissioner of Land Administration** informed that Government will take up the issue with insurance companies.

**Convener, SLBC** requested the Government to pass a message that farmers should renew the crop loans to be eligible for getting the remaining 80% debt redemption amount. Bankers are also facing problems in renewing the loans where the farmers were not covered under the debt redemption scheme.

**Sri C Kutumba Rao, Vice-Chairman, AP State Planning Board** requested the bankers to renew the loans wherever the documentation is clear. Integration of land records in webland portal has been completed. Now it is easier for bankers to verify the land records for renewal of crop loans. Government will also give adequate publicity for renewal of loans by the farmers. Bankers are also to give lot of publicity for renewal of loans because Government is going to issue certificates in the month of July, since resolving existing grievances are coming to an end. Farmer is going to get 10% interest on these certificates, where as the farmer will get finance at 4% interest, if the crop loan is renewed and paid promptly.

**Hon’ble Chief Minister** advised to form a coordination committee for publicity to the last mile & to resolve the problems faced by the banks and to educate the people in a big way.

**Sri T Vijay Kumar, IAS, Special Chief Secretary, Agriculture & Co-operation Department** informed that Government is working to strengthen the Rythu Mitra Groups in the state. He requested the Bankers to extend fresh loans apart from the renewals.

**Representative from SLBC** informed that where ever the discrepancies are observed in the web land portal regarding ownership, survey numbers & extent of land, Government is requested to instruct the MROs to rectify these mistakes on real time basis, which will speed up the process of renewals.

**Sri Anil Chandra Punetha, IAS, Chief Commissioner of Land Administration** informed that as per the instructions of Hon’ble Chief Minister, the rectification of land records has already begun. At present around 59 lakhs corrections have already been done and Government officials are on the job of purification. Government has started the site **Mee-Bhoomi** where the farmers can view the land details directly. In every video conference Joint collectors & RDOs are instructed to popularize the usage of Mee-Bhoomi website.

**Sri C Kutumba Rao, Vice-Chairman, AP State Planning Board** informed that bankers are not interested towards lending to LEC holders. Government is requested to implement the recommendations of the committee to create a Credit Guarantee Fund and to increase the validity period of the card to 3 years.

**Hon’ble Chief Minister** opined that if a fund is created to Rythu Mitra Groups in line with SHGs and a survey be conducted by the extension staff regarding land & cultivation details of the Rythu Mitra Group members to benefit of the bankers for extending credit easily.

**Convener, SLBC** informed that most of the tenant farmers are financed under RMG mode but they have not received debt redemption in most of the cases.

**Sri C Kutumba Rao, Vice-Chairman, AP State Planning Board** informed that land details of RMG / JLGs are mentioned as self declaration and hence these are not cleared. This issue will be resolved now.

**Address by Sri R.N. Dash, Regional Director, Reserve Bank of India**

He congratulated SLBC of Andhra Pradesh for launching Annual Credit Plan for the year 2015-16. Keeping the constraints in context, he also congratulated all the bankers for achieving the target to the extent of 93% in the Annual Credit Plan 2014-15. However, with regard to priority sector, the performance under lending to Agriculture has come down to 71.29% in the year 2014-15 from 105.86% in the year 2013-14 which was a matter of concern.

He hoped that the ACP 2015-16 had factored the new priority sector guidelines issued by RBI recently, as three more categories viz. Medium Enterprises, Social Infrastructure and Renewable Energy have been added to the existing categories.

He flagged some concerns from RBI’s perspective:

**Level of NPAs:** The NPA position of banks in Andhra Pradesh stood at 6% as on March 31, 2015 which needed collective focus. In Agriculture and MSE, NPA level was 6.25%, whereas in SHG, NPA was 5.78% (account wise 11.78% of SHG accounts were NPAs). Reducing the NPA levels should be a priority. It is also important that Government should help the banks in recovery process. This would enhance banker’s confidence which is necessary for implementation of various schemes. He also welcomed the suggestion of the Hon’ble Chief Minister regarding village level monitoring of loans.

**Lending to MSE sector:** Performance of banks in extending credit to Micro & Small Enterprises exceeded the target as achievement was 130% in 2014-15. He reiterated that the focus of the banks should be on extending ‘handholding’ to MSE units at incipient sickness stage and undertake viability studies of sick units to ensure that there is no delay in rehabilitation of potentially viable MSE units.

He requested the banks to encourage RSETI trainees by providing adequate credit linkage to them as they are mostly from below poverty line and the skill and the confidence they gain at RSETI could go waste in the absence of credit linkage.

**Financial Inclusion:** RBI issued circular on road map to cover all unbanked villages with less than 2000 population for providing banking services has advanced the timelines for completing the process from March 2016 to August 14, 2015. Under FIP, SLBC has allotted the villages to various banks of which 19 villages in Kurnool and West Godavari District were yet to be provided with banking services, all belonging to SBI. SLBC was requested to update on the matter.

He requested the Government of Andhra Pradesh to route all payments in respect of Govt. sponsored schemes through bank accounts.

**Financial Literacy:** As per RBI guidelines, the rural and semi urban branches of all banks need to conduct Financial Literacy Camps / programmes once a month particularly targeting the newly opened BSBD account holders. In order to keep the BSBD accounts including PMJDY accounts operative, it is imperative that people are financially literate and are aware of banking products and services. He informed that the role of banks in Andhra Pradesh was very crucial to educate the public in this regard.

Banks may also educate people with regard to recent insurance and pension schemes viz. Atal Pension Yojana, Pradhan Mantri Jeevan Jyothi Bima Yojana and Pradhan Mantri Suraksha Bima Yojana announced by Government of India.

**E-Receipts & E-Payments in respect of Govt. accounts**: The Regional Director indicated that the Reserve Bank was working in coordination with the Finance Department, Govt. of AP regarding facilitating e-receipts and e-payments at the earliest.

**Issues relating to conduct of DLRC meetings:** In many of the districts in the State, holding of DLRC meetings was not regular which needed stream lining. DCC meetings were also not held in time and postponed at the last moment. He requested the Government of Andhra Pradesh and also the SLBC to ensure that DCC & DLRC meetings were held as per the calendar of schedule. SLBC may also ensure that deliberations that take place at SLBC meetings percolate down to the district administration and are discussed in the ensuing DCC / DLRC meetings as a mandatory agenda item.

**Sri V L V S S Subba Rao, Economic Advisor, DFS, MoF, GoI** informed that in recent review taken up by the Finance Minister with CMDs of all the banks some priorities were spelt out. He expressed his happiness that the credit plan prepared by the SLBC is perfectly aligned with those priorities spelt out by the Finance Minister. With regards to MUDRA loans to small business & Micro enterprises, it was suggested in the meeting that MUDRA loans should be doubled in the coming year. Accordingly some targets have been assigned to various states. There is a message that on 7th July, 2015 there will be a loan camps under MUDRA in various venues in various parts of the country. This will be a special effort to disburse the loans under the umbrella of MUDRA. In the area of housing loans it was a felt that housing is a driver of growth. This year a 20% growth in Housing loans is expected especially under Priority Sector. 30% growth is proposed by the Finance Minister under Education loans. Banks have to find out innovative ways in which these educational loans have to be given. Select institutions where 100% placement is recorded and lend educational loans to such students. Government has launched successfully two Social Security Schemes under insurance sector and Andhra Pradesh has registered a very tremendous performance. Now concentrate on building a robust claim settlement mechanism. Claims have started pouring in under these two insurance schemes. He requested the banks to establish IT architecture between the banks & insurance companies for effective claim settlement process. He observed that a set of enabling steps have been taken in this meeting for achieving the targets projected in credit plan in each sector and he was confident that banks can achieve major take off in the current year.

**Sri Harish Java, CGM, NABARD** expressed his satisfaction and noted that all out efforts from all levels are being made to make Andhra Pradesh a Sunrise State. Detailed plans and documents like Rolling Plan – 2015-16 for achieving Double Digit Inclusive Growth, seven missions, five grids and five campaigns have been put together. The efforts are reflected in the achievement also.

During 2014-15, targets under Priority Sector and agriculture have been over achieved on one side and similarly deposit targets have also been over achieved on the other side by the banks.

For this year a detailed exercise has been done for planning. In the same fashion for next year also, NABARD will be require the basic data to identify the areas which need focus to enhance and sustain double digit growth. A mechanism to monitor the financing to key areas is also under preparation. But success of such a mechanism can be ensured when all the stakeholders i.e. Banks, Government Departments, RBI & NABARD come together to implement this system. Earlier monitoring systems were unable to give us the desired data / information.

There could be two reasons because of which earlier systems could not succeed. First, the branches which were providing the basic returns eg. in case of LBR system, were not having any use of these returns for themselves. Hence, there was no interest in submission of these returns. Second, these returns could not be generated directly through the existing computerised Core Banking Solution.

He requested to constitute a Committee and said let all concerned come together and firm up a mechanism through which the forum can get all the desired information to monitor the developments and plan for future.

**Enhancing Term Lending through Area Development Schemes (ADS):** When talk about agriculture financing, it is imperative to enhance the term lending for asset creation. But targets have not been met under agriculture term lending which leads to capital formation. Incidentally, this includes SHG loan and gold loans for agriculture purposes. Hence, it is essential that more credit goes for investment purposes for creation of asset.

In this direction, NABARD is emphasising to adopt Area Development Schemes which facilitate economic development by ensuring both forward and backward linkages. NABARD has already launched eight Area Development Schemes ranging from Dairy, Fisheries to cultivation of Roses. There is scope to promote units related to processing, cold storage and marketing in the State. If the needs of inter-related activities are addressed in a focussed manner, the overall results will be self-sustaining to achieve double digit growth.

**Producers' Organisations:** With the growing competition in domestic and international market and invent of technology, our farmers cannot compete unless and until they come together. Milk Producers' Societies are good example to emphasise this approach. NABARD is extending support to form such Producers' Organisations and Government of Andhra Pradesh has also plans to support such initiatives. He requested that all concerned should come forward and form Producers Organisations which will help in achieving the target for term lending.

**Fixation of Cropping Season:** In the course of Statutory Inspections conducted by NABARD on Cooperative Banks and RRBs, two divergent approaches were observed with regard to interpretation of the two crop seasons norm to determine the date on which a loan gets classified as NPA.

* District Central Cooperative Banks were fixing 31 March and 30 June as due dates for repayment of Kharif and Rabi loans, respectively, and were recognizing Kharif and Rabi in a year as each crop season. The two crop season criteria as stipulated in RBI circular dated 01.07.2004 was taken as one year and loans were classified as NPAs one year from the date of overdue.
* RRBs were fixing yearly due dates, and were recognizing one year as one crop season, and loans were classified as NPAs two years from the date of overdue. We understand that similar procedure is being followed in the commercial banks also.
* SLBC has to pass a suitable resolution for fixing cropping seasons to be uniformly reckoned by all the banks in the state of Andhra Pradesh.

**Emu Farming:** SLBC had referred two issues relating to Emu Farming to NABARD, Hyderabad. The issues related to conduct of a study to analyse the problems of Emu Farmers, adjustment of back end subsidy within the lock period, etc. These issues have been taken up by NABARD, HO with GoI and the response is awaited.

**Progress under JLGs:** A target of 38200 JLGs has been kept for the state i.e.15 JLGs per rural branch. There is no structured MIS at the district level to obtain the information on JLGs. The SLBC may, therefore, advise the banks to report the progress under JLGs in the following format to SLBC and NABARD.

1. Sr. No
2. Name of the Bank
3. JLGs formed and financed
4. Of which no. of JLGs received repeat finance during 2015-16
5. No. of JLGs formed and financed during 2015-16
6. Total JLGs

**SHG Bank Linkage Programme:** Keeping in view the priorities and potential available for financing SHG, a target of 2,50,000 under SHG credit linkage for 2015-16 has been fixed for Andhra Pradesh.

**Progress under ACABC;** The banks may share the reasons for the large pendency of proposals under the scheme to enable NABARD to offer suitable feedback to GOI.

**Financial Inclusion: Issue of RuPay KCC and Rupay Debit Cards:** NABARD had advised all the RRBs to switch over to the **EMV chip and pin based cards**. Accordingly, the support under FITF for RuPay Debit card for FI accounts and RuPay Kisan Cards is being revised by NABARD. All RRBs may submit claims for the cards issued / to be issued to the customers **(upto 31st August 2015).** All new cards to be issued from 01 September 2015 by the banks are required to be mandatory EMP Chip and PIN based cards only.

**Weavers Credit Card:** NABARD, vide letter No.NB.APRO.(HYD)/PCD/ 4831/PCD-48(A)/2012-12, dated 24.07.2012, had requested SLBC, Andhra Pradesh for sending Weavers Credit Card Statement on monthly basis in the prescribed proforma. SLBC may send such statement to us on a monthly basis to enable us to report the data to Government of India regularly.

**RRR Package for Handloom Sector:** With the release of pending amount under RRR Package for Handloom Sector on 26.05.2015, all banks are required to submit Utilisation Certificates to NABARD. Further, under RRR Package, following loan waiver, fresh financing is required to be done by banks. SLBC may direct all the banks to finance fresh loans and certificate to the effect may be submitted to NABARD.

Government of Andhra Pradesh has also requested for information on Individual Weavers in prescribed format. Banks may be requested to furnish the same to NABARD immediately.

**NWR Financing:** Government of India has been emphasising upon financing post-harvest loans to SF/MF against Negotiable Warehouse Receipt (NWR) to prevent distress sale of produce. Under financing to SF/MF @7.00% interest against NWR, banks are eligible for interest subvention @2.00% from Government of India. During last 3 / 4 years, a number of warehouses have come up in Andhra Pradesh. There is vast scope for financing post-harvest loans/produce marketing loans to farmers against NWRs. So, SLBC may fix targets to banks to ensure financing to farmers under this line of credit.

**Conduct of State Level Unit Cost Committee (SLUCC):** The meeting of SLUCC is proposed is being held in the first week of July 2015. The Banks as well as the Line Departments are requested to submit proposals, if any, for revision in unit cost of agricultural term credit activities.

**Sri D. Durga Prasad, Convener, SLBC has then taken up the agenda items for discussion:**

**Confirmation of the minutes of the earlier meetings:** The minutes of **189th SLBC meeting** held on **March 27, 2015** and other meetings conducted up to 08.06.2015 were circulated to the members of SLBC, LDMs and Government Departments concerned.

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

**Discussion on Agenda items:** Convener, SLBC of AP has taken up the agenda items for discussion and the following **action points emerged** for implementation by all the stake holders.

|  |
| --- |
| ***AGRICULTURE*** * GoAP may examine the recommendations of the committee constituted for revisiting

 the LEC scheme held on 12.08.2014* GoAP is requested to reimburse the pending claims of Vaddi Leni Runalu / Pavala Vaddi to banks
* All banks are requested to extend the credit to Joint Farming Groups of ‘Bhoomi Heen Kisan’.
* Publicity is to be given for repayment & renewal of Crop loans.
* Thrust is given to Allied activities and for Capital formation in real terms under Agricultural term loan category.
* Thrust should be given to crop loans under Short Term Agriculture credit rather than Gold loans
* GoAP is requested to create a machinery to help the banks in recovery of chronic dues under agriculture advances
* NABARD to take up the issue with GoI to adjust the back end subsidy to the credit of loan accounts without linking to lock in period in case of Emu farming as a special case.
* All banks are requested to implement the Crop Insurance scheme in strict compliance.
* All banks are requested to enter mandatorily all prospective loan details from 20th May 2015 onwards in the Loan Charge Creation Module. Controlling authorities of all banks are requested to issue suitable instructions to the branches under their control.

**(Action: All Banks, LDMs, NABARD, CCLA and Govt. of AP)*****MSME**** All banks are requested to increase the Credit flow to MSME sector
* All Banks are requested to sensitize their branch managers to extend collateral free loans and to cover under CGTMSE scheme.
* Banks to take sympathetic attitude and strive for rehabilitation, wherever the sickness is on account of reasons beyond the control of the entrepreneurs.
* All banks are advised to strive for improving ‘Entrepreneurial Sensitivity’ amongst the branch officials for giving intended thrust to the MSME sector.
* All banks are requested to report the monthly progress under Pradhan Mantri MUDRA Yojana (PMMY) to SLBC, MUDRA and DFS (CP/RRB Division) on a regular basis.
* Banks are requested to avail the facility of Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC)

**(Action: All Banks, LDMs and Industries Department)*****HOUSING LOANS**** All Banks are advised to submit the list to APSHCL/NHB of all such semi constructed projects with their location details (all approvals received/not received) together with remarks about non-completion/semi-completion etc. which may be considered viable by the banks for funding and completion of the project.
* Housing Department to re-allocate a few cases for demonstration purpose where the houses were sold/ let out to have a positive impact on recovery in respect of all Govt. Housing programs.
* Delay in reimbursement of eligible EMI for the promptly repaid cases, denying the benefits to beneficiaries is leading to active accounts becoming NPAs with banks.
* An exclusive meeting of banks, Government shall be arranged to discuss the problems in housing finance.

 **(Action: All Banks, LDMs and APSHCL/ NHB)*****EDUCATION LOANS**** Banks are requested to issue suitable instructions to their branches and ensure that applications are not rejected on flimsy grounds.
* Banks not to insist on collateral security up to a credit limit of Rs.4.00 lakhs as per the extant RBI guidelines.
* All banks to extend CSIS to all eligible students who have been sanctioned education loan after March 31, 2009.
* Banks were also advised to put in place an effective Grievance Redressal Mechanism
* All banks are advised to maintain proper registers / electronic records at the branches to report the date of receipt, sanction / rejection / disbursement with reasons thereof.

**(Action: All Banks & LDMs)*****SHGs**** The overdues are mounting up in this sector year by year. SERP & MEPMA are requested to extend support to the banks to reduce the OD/NPAs in this sector.
* Incentive scheme for Tracking and Revival of Dormant SHGs has been extended till

 March 31, 2016 by NABARD **(Action: SERP , MEPMA, all Banks and LDMs)*****GOVT. SPONSORED SCHEMES**** Scheduled Castes, Scheduled Tribes, Weaker Sections should be given priority under PMEGP
* Banks to liberally finance to Minorities and reach the target of 15% on Priority sector advances.
* Banks are advised to step up the lending under DRI as the performance is very low.
* Banks are advised to step up the lending to Weavers Credit Cards (Handloom Weavers)
* Banks are advised to achieve the targets under SC / ST action plan.
* Banks are advised to clear all the pending projects under ACABC scheme.
* LDMs are advised to allocate district wise targets under various Govt. programs approved by SLBC (both Central and State Govt) and monitor the progress at regular intervals during JMLBC/DCC/DLRC meetings.

 ***(Action: All banks, LDMs and GoAP)******NATIONAL MISSION ON FINANCIAL INCLUSION-Pradhan Mantri Jan Dhan Yojana (PMJDY)**** Deploy banking channels in all identified SSAs
* Banks are advised to open more branches in the rural areas
* Explore the possibility of opening of bank branches in 3 mandal head quarters where there are no bank branches, on priority.
* All the Banks & SLBC are being provided with Login IDs for ‘Online VIP reference Tracking Module’ to check and take appropriate action on VIP reference forwarded to them.
* All Banks to ensure that Micro ATMs are placed in all BC locations immediately to enable the DBT beneficiaries to draw the benefits.
* Explore the possibility of opening of branches at identified centres as requested by Tribal Welfare Department, GoAP.
* Opening of FLCs at block level by the banks.
* Relocate the branches closed/shifted due to security reasons in the past with specific Focus on Tribal areas.
* LDMs are advised to update the data on GIS module on monthly basis.
* GoAP to expedite allotment of site to RSETIs located at Guntur, Chittoor, Machilipatnam and Tirupathi and also reimbursement of training expenditure to all RSETIs as per the MoRD guidelines.
* BCs and CSPs shall be activated by utilizing their services leveraging ICT and to ensure minimum remuneration of Rs.5000/- is paid by banks duly entrusting the job of financial services to them.

 ***(Action: All Banks LDMs and GoAP)******LEAD BANK SCHEME**** All LDMs are advised to follow the structured agenda in DCC/DLRC/JMLBC meetings for effective review
* LDMs are advised to ensure that all banks adopt uniform guidelines stipulated by RBI for Government sponsored programmes.
* All banks are advised to percolate the decisions taken at SLBC level immediately to their branches to enable them to implement at field level.
* All controllers are requested to instruct their Branch Managers/District Coordinators to attend the JMLBC/DCC meetings without fail for fruitful deliberations and resolutions.
* Controlling authorities of Lead banks are requested to provide the necessary infrastructure at LDMs office for effective functioning.
* **Discuss the resolutions taken in SLBC / Steering committee meetings as a mandatory agenda item in DCC/DLRC meetings.**

 ***(Action: All LDMs & Banks )******OTHERS**** GoAP shall look into the setting up of second DRT in the state by which the huge pendency of cases can be much reduced and recovery process in high volume loans can hasten.
* Notified places for creation of equitable mortgage by branches where Brick & Mortar branch is available.
* Need for a CERSAI like system for Vehicle Loans - State Road Transport authority to put in place enabling legislation and software applications / network systems etc on the lines of CERSAI.
* State Government is requested to instruct the local police stations in the state to allow the banks to file the complaints.
* Constitution of committees as suggested by Hon’ble Chief Minister of Andhra Pradesh
* All banks are requested to reach the set targets under various sectors proposed in the state credit plan 2015-16.

 **(Action: SLBC & GoAP )** |

The meeting was concluded by the vote of thanks proposed by Sri V Brahmananda Reddy, Chairman, Chaitanya Godavari Grameena Bank.

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl.No.** | **Name of the official****Smt/Shri.** | **Designation** | **Organisation/****Department** |
| 1 | N Chandrababu Naidu | Hon'ble Chief Minister of Andhra Pradesh | Govt. of A.P. |

**Hon'ble MINISTERs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl.No.** | **Name of the official****Shri/Smt.** | **Designation** | **Organisation/****Department** |
| 2 | Prattipati Pulla Rao | Hon’ble Minister for Agriculture, Agri-Processing, Marketing & Warehousing, Animal Husbandry, Dairy Development & Fisheries  | Govt. of A.P. |

**Government of India**

|  |  |  |  |
| --- | --- | --- | --- |
| 3 | V L V S S Subba Rao | Economic Advisor, Department of Financial Services, Ministry of Finance | Govt. of India |

**SPECIAL INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 4 | C Kutumba Rao | Vice-Chairman, AP State Planning Board | Govt. of A.P |
| 5 | D Hanumantharaya | Director, National Commission for Scheduled Castes | Govt. of India |
| 6 | B Suresh Krishna | Dy. Director General, TERM Cell | Govt. of India |
| 7 | Lakshman Singh | Dy. Director, National Horticulture Board | Govt. of India |
| 8 | Nageswara Rao Chitirala | Member- AP State Level Committee on PM’s New 15 Point Programme for Welfare of Minorities | Govt. of A.P |

**CHIEF SECRETARY**

|  |  |  |  |
| --- | --- | --- | --- |
| 9 | I Y R Krishna Rao, IAS | Chief Secretary  | Govt. of A.P |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 10 | S K Kalra | Managing Director & CEO, Andhra Bank and President, SLBC of A.P | Andhra Bank |
| 11 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 12 | D Durga Prasad | General Manager & Convenor, SLBC of A.P | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 13 | R N Dash | Regional Director | Reserve Bank of India |
| 14 | G J Raju | General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 15 | Harish Java | Chief General Manager | NABARD |
| 16 | L Munda | General Manager | NABARD |
| 17 | Sunil Kumar | Dy. General Manager | NABARD |

**SIDBI**

|  |  |  |  |
| --- | --- | --- | --- |
| 18 |  G Sampath Kumar | General Manager | SIDBI |

**GOVERNMENT OFFICIALS**

|  |  |  |  |
| --- | --- | --- | --- |
| 19 | S P Tucker, IAS | Special Chief Secretary, Planning Department and Rural Development | Govt. of A.P. |
| 20 | T Vijay Kumar, IAS | Special Chief Secretary, Agriculture & Co-operation Department | Govt. of A.P. |
| 21 | Anil Chandra Punetha, IAS | Chief Commissioner of Land Administration | Govt. of A.P. |
| 22 | Dr. P V Ramesh, IAS | Principal Finance Secretary  | Govt. of A.P |
| 23 | Satish Chandra, IAS | Principal Secretary to Hon’ble CM | Govt. of A.P |
| 24 | Dr Manmohan Singh, IAS | Principal Secretary, Animal Husbandry Department | Govt. of A.P |
| 25 | K Madhusudana Rao, IAS (Retd.) | Commissioner of Agriculture (FAC) | Govt. of A.P |
| 26 | S Solomon Arokia Raj, IAS | CEO, SERP | Govt. of A.P. |
| 27 | Praveen Kumar, IAS | Secretary, BC Welfare Dept. | Govt. of A.P. |
| 28 | V Usha Rani, IAS | Commissioner of Horticulture | Govt. of A.P. |
| 29 | I Samuel Anand Kumar, IAS | Managing Director, AP SC Co-op Finance Corporation | Govt. of A.P |
| 30 | R Sankar Naik, IAS | Commissioner of Fisheries | Govt. of A.P |
| 31 | Dr. V B Ramana Murthy | VC & MD, APDDCF | Govt. of A.P |
| 32 | Dr. Kishore | Commissioner, Agriculture Marketing Department | Govt. of A.P |
| 33 | C S Reddy | CEO, APMAS | Govt. of A.P |
| 34 | Y S Prasad | CEO, AP Food Processing Society | Govt. of A.P |
| 35 | Subba Rao Ghanta | Secretary, Skill Development, Entrepreneurship & Innovation Department  | Govt. of A.P. |
| 36 | R K Choudhury | Director, KVIC | Govt. of India |
| 37 | Y Sreenivasa Rao | Asst. Director General, UIDAI | Govt. of India |
| 38 | A K Nazeer Saheb | Additional Director, Sericulture (FAC) | Govt. of A.P |
| 39 | CH. N Rao | Executive Director, HUDCO | Govt. of India |
| 40 | K Mallikarjuna | MD, BC Finance Corporation | Govt. of A.P |
| 41 | Dr. G Somasekharan | Addl. Director, Animal Husbandry | Govt. of A.P |
| 42 | L Ram Kumar | Chief General Manager, Housing | Govt. of A.P |
| 43 | K Rambabu | General Manager, APSFC | Govt. of A.P |
| 44 | D Vasu | General Manager, AP SC Co-op Finance Corporation | Govt. of A.P |
| 45 | A V V Prasad | Addl. RCS, O/o Commissioner & Registrar of Co-op Societies  | Govt. of A.P |
| 46 | B Adinarayana Rao | Dy. G M – AP ST Co-op Finance Corporation (TRICOR) | Govt. of A.P |
| 47 | K Srikanth Prabhakar | Joint Director, Handlooms & Textiles | Govt. of A.P |
| 48 | Y Satyanarayana | Joint Director, MEPMA | Govt. of A.P |
| 49 | A V Patel | Joint Director, O/o Director of Industries | Govt. of A.P |
| 50 | M Nageswara Rao | Deputy Director, Handlooms & Textiles Dept. | Govt. of A.P |
| 51 | Dr. M Ashok Kumar | Deputy Director, Horticulture | Govt. of A.P |
| 52 | P Gayatri | Scientist-E,National Informatics Centre | Govt. of India |
| 53 | T Rama Rao | Scientist-C, National Informatics Centre | Govt. of India |
| 54 | B S S Acharyulu | Asst. Director of Agriculture | Govt. of A.P |
| 55 | B Sreedhar | Asst. Director, MSME- DI | Govt. of India |
| 56 | P Sankara Rao | F.A & CAO (FAC), KVIB | Govt. of A.P |
| 57 | K P Saradhi | Executive Officer, AP SC Co-op Finance Corporation | Govt. of A.P |
| 58 | V Koti Reddy | Nodal Officer (PMEGP), KVIC | Govt. of India |
| 59 | P Krishna Rao | OSD, Finance (IF) Department | Govt. of A.P |
| 60 | B K Nagaraja Rao | OSD, Finance Dept. (PMJDY) | Govt. of A.P |
| 61 | P Nagarjun | OSD / Technical ConsultantDepartment of Agriculture | Govt. of A.P |
| 62 | A A L Padmavathi | OSD to Secretary, I&C Dept. | Govt. of A.P |
| 63 | P Subba Rao | Manager, Housing | Govt. of A.P |
| 64 | T S Chowdary | Manager, APSFC | Govt. of A.P |
| 65 | Kesava Kumar | Project Manager, SERP | Govt. of A.P |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 66 | M Rajeshwari Singh | Dy. General Manager | AIC of India |
| 67 | A K Routray | Regional Manager | LIC of India |
| 68 | U K Navani | Regional Manager | LIC of India |
| 69 | M Banra | Manager | AIC of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 70 | D Kallu Rao | General Manager | Canara Bank |
| 71 | K Eswar | General Manager | Central Bank of India |
| 72 | G Lakshmipathi Reddy | General Manager | Indian Bank |
| 73 | Ashwin Mehta | General Manager | State Bank of India |
| 74 | Premalata Khuntia | Dy. General Manager | Allahabad Bank |
| 75 | S K Agrawal | Dy. General Manager | Bank of India |
| 76 | S Siva Kumar | Dy. General Manager | Corporation Bank |
| 77 | Arvind Kambar | Zonal Manager | Dena Bank |
| 78 | Joginder Singh | Dy. General Manager | Oriental Bank of Commerce |
| 79 | T V Reddy | Dy. General Manager | State Bank of India |
| 80 | C Palaniappan | Zonal Manager | UCO Bank, Vijayawada |
| 81 | M Venkatesh | Dy. General Manager | Union Bank of India |
| 82 | K Satyanarayana Raju | Dy. General Manager | Vijaya Bank |
| 83 | K Ram Mohan Rao | Divisional Manager | Canara Bank |
| 84 | Y R Seshagiri Rao | Asst. General Manager | Andhra Bank |
| 85 | B Raja Gopal | Asst. General Manager | Bank of Baroda |
| 86 | G Surender Babu | Asst. General Manager | Indian Bank |
| 87 | P Krishna Mohan | Asst. General Manager | Indian Overseas Bank |
| 88 | J B Subrahmanyam | Asst. General Manager | State Bank of Hyderabad |
| 89 | D V Rao | Asst. General Manager | State Bank of Patiala |
| 90 | P Adinarayana Reddy | Asst. General Manager | Syndicate Bank |
| 91 | N S Rao | Asst. General Manager | United Bank of India |
| 92 | O Manogaran | Chief Manager | Central Bank of India |
| 93 | V L N S Murthy | Chief Manager | State Bank of Mysore |
| 94 | V Venkatadri | Chief Manager | State Bank of Mysore |
| 95 | A K Mudgil | Chief Manager | State Bank of Travancore |
| 96 | Pydi Raja | Senior Manager | Andhra Bank |
| 97 | S V R N Goutham Kumar | Manager | Andhra Bank |
| 98 | R Pramod Krishna | Manager  | Bharatiya Mahila Bank |
| 99 | W Sushila C | Manager | Punjab & Sind Bank |
| 100 | P V L Pulla Rao | Manager | State Bank of Bikaner & Jaipur |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 101 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 102 | V Narasi Reddy | Chairman | APGVB, Warangal |
| 103 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 104 | B Suri Babu | Chairman | SGB, Chittoor |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 105 | K Naga Malleswara Rao | Managing Director | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 106 | Sreedhar Dharmapuri | Dy. General Manager |  ICICI Bank |
| 107 | Ramakrishna Guda | Vice President & Regional Manager | Kotak Mahindra Bank |
| 108 | S P R Raju | Dy. Vice President | AXIS Bank |
| 109 | P Rajeev | Dy. Vice President | HDFC Bank |
| 110 | S Vasudevudu | Asst. General Manager | Federal Bank Ltd. |
| 111 | K Brahmaiah | Regional Head-ARB | (ING Vysya) Kotak Bank |
| 112 | A Viswanath | Regional Head | IndusInd Bank |
| 113 | N Sambasiva Rao | General Manager | Coastal Local Area Bank Ltd. |
| 114 | Mathew K.V | Chief Manager | ICICI Bank |
| 115 | Srikanth PCK | Senior Manager | HDFC Bank |
| 116 | Murali Krishna Chattu | PSM, GB | Kotak Mahindra Bank |
| 117 | G B Narasimhulu | Manager | Catholic Syrian bank Ltd. |
| 118 | A Suresh | Manager | City Union Bank Ltd. |
| 119 | Ajit Menon | Manager | Dhanalaxmi Bank Ltd. |
| 120 | Rajshekhar M G  | Manager | Karur Vysya bank |
| 121 | Rama Krishna M | Officer | Karnataka Bank Ltd. |
| 122 | Pasam Venkat Giridhar | Agriculture Officer | Tamilnad Mercantile Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 123 | S Jagannatha Swamy | L.D.M, East Godavari | Andhra Bank |
| 124 | M Subrahmanyeswara Rao | L.D.M, West Godavari | Andhra Bank |
| 125 | M sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 126 | K V Narasimha Rao | L.D.M, Krishna | Indian Bank |
| 127 | G Venkateswara Reddy | L.D.M, Chittoor | Indian Bank |
| 128 | Jayashankar | L.D.M, Ananthapuram | Syndicate Bank |
| 129 | P Narasimha Rao | L.D.M, Kurnool | Syndicate Bank |
| 130 | M Narasimha Rao | L.D.M, Prakasam | Syndicate Bank |
| 131 | A Srinivasa Rao | Officer, LDM Office, Vizianagaram | State Bank of India |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 132 | M Bala Bhaskar | Chief Manager | Andhra Bank |
| 133 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 134 | T Paavani | Senior Manager | Andhra Bank |
| 135 | M Yogini Devi | Manager | Andhra Bank |
| 136 | N Anil Babu | Manager | Andhra Bank |
| 137 | Ashok B Adur | Asst. Manager  | Andhra Bank |
| 138 | K Srinivasa Rao | Asst. Manager  | Andhra Bank |