***Proceedings of 201st Meeting of***

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

***ANDHRA PRADESH***

***(18th SLBC Meeting of Reorganized Andhra Pradesh State)***

**Date: 26.12.2017 - Time: 02.00 PM**

**Venue: Conference Hall, Building No.1,**

**A.P. Secretariat, Velagapudi**

**STATELEVEL BANKERS` COMMITTEE OF Andhra Pradesh**

**http://credit/AB.JPGCONVENoR ANDHRA BANK**

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**The 201st Meeting of SLBC of Andhra Pradesh was conducted on 26.12.2017 at A.P. Secretariat, Velagapudi at 02.00 P.M.**

**Sri KSD Siva Vara Prasad, Circle General Manager & Convenor, SLBC** has welcomed the participants to the 201st SLBC meeting.

Sri N Chandrababu Naidu, Hon’ble Chief Minister of AP has attended the meeting as Chief Guest. The detailed list of participants is enclosed.

**1.0 Sri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P** highlighted on the following aspects:

* Banks should extend finance for economic activity
* Asset creation would lead to income generation as a result recovery will be improved.
* All the stake holders have to motivate the beneficiaries and coordination required between Government & Banks.
* Farmers will approach money lenders at higher rate of interest, if timely credit is not provided by banks.
* Government is monitoring ground water recharge, rainfall etc., on real time basis.
* Andhra Pradesh Government has succeeded in linking of rivers for the benefit of farming community.
* Banks are concentrating on lending under agriculture sector for short term purposes and not encouraging long term investments. More focus / thrust should be given to Horticulture, Livestock, Agriculture and Fisheries sectors.
* Andhra Pradesh is becoming Aquaculture hub.
* Focus should be given to improve organic cultivation.
* Convergence of schemes will give good results.
* He requested the banks to extend their support in;
* Developing the village as a unit with economic activity
* Inclusive growth
* Increase the income levels of poor people
* Government has created land hub and planning to go for Boodhaar.
* Result oriented review meetings will help in achieving the desired results.

**(Action: all Banks, SLBC, LDMs & Govt. Departments)**

**2.0 Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP** informed that the best practice of Hon’ble Chief Minister participating in the deliberations of all SLBC meetings has been the unique feature in the state of Andhra Pradesh and thanked Hon’ble Chief Minister for participating in every SLBC meeting.

**President, SLBC** highlighted on the following aspects:

* State has registered 41% increase in disbursement of total credit up to 30.09.2017 compared to corresponding period of last year.
* Andhra Pradesh is the only state which has created a structured mechanism for extending finance to Tenant Farmers.
* Focus should be given to improve Investment Credit & Allied activities.
* There is need to improve performance under Government Sponsored schemes. He requested the controllers to guide the branches suitably and implement the Government Sponsored schemes successfully.
* Branch Manager at branch level & Zonal / Regional Managers at Zonal / Regional level to take responsibility and review the progress.
* In Sub-committee meetings granular issues should be discussed.

**(Action: All Banks, LDMs &GoAP)**

**3.0 Sri KSD Siva Vara Prasad, Circle General Manager & Convenor, SLBC** has taken up the agenda items for discussion.

**4.0** The minutes of **200th SLBC meeting** held on **September 22, 2017** and other meetings conducted up to 09.11.2017 were approved by the house.

**5.0 Action Taken Report of earlier SLBC Meetings:**

**5.1 Power Consumption by BCs- request for charging of domestic tariff : Convenor, SLBC** requested Finance department for early resolution of, to review and restore the domestic tariff towards the power consumed at the Bank Mithra (BM) locations as the activity undertaken by them is not a commercial activity.

**(Action: Finance (IF), GoAP)**

**5.2 Extending relief measures to Emu farmers: Convenor, SLBC** requested Animal Husbandry department for early resolution of the issue.

**Sri C KutumbaRao, Vice Chairman, AP State Planning Board, GoAP** informed that the file is recommended to Animal Husbandry department as per the resolutions taken during the sub-committee meeting on Emu farming.

**Hon’ble Chief Minister of A.P** informed Special Chief Secretary, Finance (FAC) to advise Animal Husbandry Department to resolve the issue immediately.

**(Action: Animal Husbandry Dept., GoAP)**

**5.3 MSME – Rationalization of Mortgage Registration Charges: Convenor, SLBC** requested the Industries Department to consider rationalization of Mortgage registration charges in the State of Andhra Pradesh as requested by the Standing Advisory Committee of IBA.

**(Action: Industries Dept., GoAP)**

**6.0 Lead Bank Scheme:**

**6.1 Participation of Controlling Heads of the Banks in SLBC Meetings:**

**Vice Chairman, AP State Planning Board, GoAP** observed that the Controlling heads of some Banks are not participating in the meetings.

**Convenor, SLBC** requested Controlling heads of the Banks should invariably participate in SLBC & District level meetings to ensure an effective and desired outcome with meaningful discussion.

**(Action: all Banks)**

* 1. **Functioning of DCC/DLRC: Convenor, SLBC** advised Lead District Managers to scrupulously follow the guidelines of RBI as per Master Circular on Lead Bank Scheme. Further, the public representatives i.e. local MPs /MLAs / Zilla Parishad Chiefs etc. should invariably be invited and their presence should be ensured in DLRC meetings as far as possible.

**(Action: all LDMs)**

* 1. **Timely submission of data to SLBC by Banks and LDMs: Convenor, SLBC** requested Controlling authorities of all banks to sensitize the staff responsible for preparation and submission of data as per time lines to enable SLBC to submit the data to all concerned as per schedule and conduct the meetings of SLBC as per the yearly calendar.

**(Action: all Banks & LDMs)**

* 1. **Nodal Officer from State Government:**

**President, SLBC** requested State Government to designate an exclusive nodal officer for better coordination between SLBC and State Government departments.

**Hon’ble Chief Minister of A.P** suggested Finance Department, GoAP to designate the Special Secretary, Finance (IF) as Nodal Officer at State level and Joint Collector at District level for effective coordination between Government departments and SLBC, LDMs & Banks.

**(Action: Finance Department, GoAP)**

**7.0 Agriculture Sector:**

**7.1 Finance to Cultivators (Tenancy):**

**Sri C KutumbaRao, Vice Chairman, AP State Planning Board, GoAP** observed that the performance in extending finance to LEC holders is improved and performance in extending finance to CoC holders needs improvement.

**President, SLBC** observed that still some banks are not much involved in extending finance to tenant farmers.

**Sri Somireddy Chandra Mohan Reddy, Hon’ble Minister for Agriculture, GoAP** observed that there is a considerable progress in extending finance to tenant farmers and requested banks to improve lending to agriculture sector during Rabi season.

**Special Chief Secretary, Agriculture (FAC), GoAP** appreciated the banks for improvement in extending finance to tenant farmers compared to previous years and he informed that RBI & NABARD conducted workshops and lot of deliberations were taken during the meetings and he informed that the following issues were observed at field level.

* Branches are not verifying the declarations submitted by the farmers
* Branches are not verifying the due diligence
* Technically real cultivators are not getting finance

Further, he requested the banks to share data on finance extended to farmers with the Government on real time basis.

**President, SLBC** informed that in some of the cases owner farmers have already availed the loans from banks. In such cases banks are not in a position to extend finance to tenant farmers again to avoid double finance & passing on Government benefits on the same piece of land.

To address the issue he suggested to evolve a separate scheme to;

* Extend finance to owner farmer at higher rate of interest against his landed property
* Extend finance to cultivator under short term crop production loan.

**General Manager, RBI** highlighted the following;

* Andhra Pradesh is the number one state in terms of tenant farmer financing
* Standard Operating Procedure (SOP) prepared in the state is model for other states
* As per RBI guidelines crop loan should be given to cultivator
* A separate loan product for owner farmers at higher rate of interest may be evolved in sub-committee meeting

**Director, Tribal Welfare, GoAP** opined that interlinking of web land portal with banks soft ware may give the solution for knowing the cultivator details.

**CGM, NABARD** highlighted the following;

* Try to bring tenant farmers in to JLG/RMG mode
* Multipurpose Extension Officers (MPEOs) of State Government may play a key role in tenant farmers financing
* Separate institutional mechanism is to be created

**Hon’ble Chief Minister** advised forum to create a better system and come out with logical conclusion in extending finance to tenant farmers by sorting out the problems in sub-committee meeting.

**(Action: SLBC, NABARD, Agriculture Dept., Banks & LDMs)**

**7.2 e-Titledeed cum Pattadar Passbook:** **Convenor, SLBC** informed that there is a communication from CCLA that;

* New format of 'e-Titledeed cum Pattadar Passbook' is not being recognized by bankers in districts due to which public/farmers are demotivated.
* Controllers of all Banks to ensure that instructions are issued to all branches that the revised format of 'e-Titledeed cum Pattadar Passbook' is as genuine and authentic as the previous book of "e-Titledeed cum Pattadar Passbook'. And, the existence of the farmer in Webland in real time can be checked using "Bhu Shodhak" Android App (A QR Scanning & Real Time Data Validation Tool).
* Moreover, as per ROR Amendment Act 2016, all bankers have to issue loans/ crop loans etc. using Loan Charge Creation Module without insisting on the 'e- Titledeed cum Pattadar Passbook' irrespective of its type of format.

**(Action: all Banks)**

**7.3 Doubling Farmers Income by 2022:**

**Convenor, SLBC** reiterated the strategy communicated by Reserve Bank of India vide circular issued on Lead Bank Scheme to achieve this goal.

**Chief General Manager, NABARD** informed that branches have to extend finance to the activities which are having potential and shift their focus to investment credit for sustainable and economic growth. Small investment projects should be takenup at branch level by identifying the eligible beneficiaries by involving the state Government field functionaries.

Further he stated that in the context of improving Capital formation, Banks to take-up the Area Development Scheme (ADS) strategy on cluster basis as also sectoral Development Plans.

**GM, Andhra Bank** informed that Andhra Bank has introduced a new scheme ‘Kisan Kalpataru’ with a view to provide term loan for various farm activities undertaken by the farmer.

**Chairman, APGB** informed that they have introduced a scheme Self Help Entrepreneur (SHE).

**(Action: all Banks, LDMs, NABARD & Govt. Departments)**

**7.4** **Farmer Producer Organizations (FPOs):**

At the request of CGM, NABARD, Hon’ble Chief Minister has launched booklet prepared on “Farmers Producers Company” in Telugu by NABARD.

**CGM, NABARD** informed that NABARD is promoting FPOs and have been registered under Companies Act and under MACS Act. During current financial year NABARD planning to promote another 300 FPOs which are working with different commodities. He expressed that there is a need to strengthen FPOs at ground level.

**Commissioner & EO Secretary, Horticulture & Sericulture, GoAP** informed that Small farmers Agri-Business Consortium (SFAC) is a strategic partner in providing much needed financial strength to the FPOs through their innovative financial services and products. In the state of Andhra Pradesh Department is insisting professional agencies for promoting FPOs.

**Hon’ble Chief Minister** advised NABARD to promote 1000 FPOs during current financial year and make Andhra Pradesh as a model for others.

**(Action: all Banks, NABARD)**

**8.0 MSME Sector:**

**8.1 Stand Up India Scheme:**

**President, SLBC** informed that under StandUp India scheme each branch has to finance minimum 2 loans one is for SC/ST entrepreneur and another to women entrepreneur. He observed that the performance under the scheme is very poor and Ministry of Finance is reviewing the progress in every Video Conference meeting.

He requested the controllers to motivate their field functionaries’ at branches to achieve the target.

**(Action: all Banks)**

**8.2 Pradhan Mantri Mudra Yojana (PMMY):**

**Convenor, SLBC** requested the banks to speed up the lending and achieve the target under the scheme and advised LDMs to review the implementation of PMMY scheme as a regular agenda in DCC/DLRC/JMLBC meetings.

**(Action: all Banks & LDMs)**

**9.0 Housing for All (Urban) under Pradhan Mantri Awas Yojana (PMAY):**

**9.1 Credit Linked Subsidy Scheme: Convenor, SLBC** requested controlling authorities of all banks to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS.

**(Action: all Banks)**

**9.2 Pradhan Mantri Awas Yojana (PMAY): Affordable Housing in Partnership (AHP):** forum has approved theadditional credit plan target of 66,866 Houses of the 25 ULBs for the year 2017-18.

**(Action: all Banks, APTIDCO & MAUD, GoAP)**

**9.3 NTR Housing Programme:** forum has approved the following targets under NTR Housing Programme 2017-18 for construction of houses in following places.

|  |  |
| --- | --- |
| District | No. of Houses |
| West Godavari | 1258 of which 1008 Houses are sanctioned to Velpur Village of Tanuku Mandal |
| Chittoor | 2000 in Kuppam Village |

**President, SLBC** requested A.P. State Housing Corporation Limited to communicate the operational guidelines and action plan for assigning the targets to the branches.

**(Action: AP State Housing Corporation, GoAP, LDMs & Banks)**

**10.0 Education Loans:**

**10.1 Skill Loan Scheme: Convenor, SLBC** requested the controllers of Banks to adopt the Skill Loan Scheme and provide institutional credit to individuals for taking skill development courses.

**(Action: all Banks)**

**10.2 Education Loans to SC / ST Students: Convenor, SLBC** informed that IBA has advised all banks to sensitize all their branches & RRBs for prioritizing sanction of Education loans in a hassle free manner to SC/ST students. It has been further advised to increase the awareness about the availability of interest subsidy to economically weaker sections whose parental income is upto Rs.4.50 lakhs per year.

**President, SLBC** informed that it has come to the notice that some branches are not claiming the interest subsidy amount for eligible students. He requested the controllers to sensitize the branches and create awareness on claiming interest subsidy for Education Loan borrowers as per eligibility.

**Secretary, BC Welfare Department, GoAP** informed that State Government is providing Rs. 10.00 lakhs financial assistance to students under ‘Videshi Vidyadarana’ for pursuing higher studies in Foreign Universities. The scholarship shall be payable to the student in their listed bank account in two instalments.

* Instalment-I – An amount of Rs.5,00,000/- shall be payable to the students upon production of the landing permit / immigration card.
* Instalment-II – An amount of Rs.5,00,000/- shall be payable to the students upon production of the 1st Semester / Term results.

Further **Secretary, BC Welfare Department, GoAP** informed that the financial assistance provided by Government is not sufficient to meet the requirements of students and requested banks to extend necessary financial support to those students and Department will share the list of eligible students to the banks.

**President, SLBC** requested the Government to communicate the guidelines of the scheme and requested the banks to take this as a good business opportunity and extend necessary financial support to the eligible students.

**AGM, SBI** informed that SBI has entered a MoU with 5 corporations for extending finance to eligible students.

**(Action: all Banks & BC Welfare Department)**

**11.0 Credit Flow to Welfare Schemes: Convenor, SLBC** requested the banks to initiate suitable action to achieve the stipulated target under finance to Minority Communities.

**(Action: all Banks)**

**12.0 Government Sponsored Schemes:**

**12.1 Convergence of Self Employment Programme (SEP) component of DAY-NULM and Pradhan Mantri Mudra Yojana (PMMY): Convenor, SLBC** informed that based on instructions of Ministry of Housing & Urban Poverty Alleviation, GoI, Mission for Elimination of Poverty in Municipal Areas (MEPMA), GoAP advised SLBC to issue suitable instructions to Banks to consider applications under SEP component of DAY-NULM scheme as MUDRA loans and extend the facility of MUDRA Card to the beneficiaries of DAY-NULM.

Controlling authorities of all banks are requested to issue necessary instructions to their branches to consider applications under SEP component of DAY-NULM scheme as MUDRA loans and extend the facility of MUDRA Card to the beneficiaries of DAY-NULM.

**(Action: all Banks)**

**12.2 Repayment Tracker - MOU for sharing of Information by banks with Social Welfare Department, GoAP: Convenor, SLBC** informed that SLBC vide Lr.No.2716/30/256/395 dated 23.11.2017 has communicated draft MoU to controlling authorities of all Banks and requested to ensure execution of the MoU on behalf of the respective bank with GoAP.

**Principal Secretary, Social Welfare Department** informed that Andhra Bank & Canara Bank are ready with MoU and other banks to finalise MoU at an early date.

**(Action: all Banks)**

**12.3 Self Employment Schemes for Economically Backward Communities (EBCs):** The forum has approved the Annual Action Plan for Self Employment Schemes for Economically Backward Communities (EBCs) for the financial year 2017-18.

**(Action: all Banks & LDMs)**

**12.4 Implementation of State Government Sponsored Schemes:**

**Principal Secretary, Social Welfare Department** expressed his happiness that the state Government is awarded with CSI-Nihilent in eGovernance-2017 and thanked banks for extending necessary cooperation in implementation of OBMMS portal.

**Vice Chairman, AP State Planning Board, GoAP** informed that the Andhra Pradesh is the only state implementing welfare schemes in online mode by creating OBMMS portal

**Principal Secretary, Social Welfare Department** expressed his concern over poor performance of banks in implementation of Government Sponsored Schemes and observed that;

* Performance under 11 BC Federations, ST Corporation and AP State Christian Minorities Finance Corporation is not satisfactory.
* Performance in Vizianagaram, Chittoor, Visakhapatnam districts is not satisfactory.
* Performance of some Private Sector Banks is ‘Nil’ under the category.
* During 2017-18 financial year 2,03,569 units are pending for grounding.
* During 2016-17, out of 1,66,423 sanctions banks have completed grounding for only 33,533 units.

**Secretary, BC Welfare Department, GoAP** observed that in bank branches beneficiaries were issued loan sanctions and loans are not grounded and requested all banks to complete groundings of units sanctioned during the programme year 2014-15, 2015-16 & 2016-17 immediately.

**Vice Chairman, AP State Planning Board, GoAP** informed that the beneficiaries are blaming Government for not disbursing loans under various welfare schemes.

**Principal Secretary, Social Welfare Department** informed that on field verification it was observed that there is lot of gap in grounding of units compared to sanctions. He advised the banks to upload utilization certificates & photos immediately.

**LDM, East Godavari** informed that in most of the units are grounded under welfare schemes and UCs / photos are not uploaded by bank branches in OBMMS portal.

**President, SLBC** observed that branches might have grounded the schemes but UCs might not have been uploaded in OBMMS to reflect correct progress.

**Principal Secretary, Social Welfare Department** informed that Department has planned to develop mobile application through which branches can submit the utilization certificate.

**Sri Somireddy Chandra Mohan Reddy, Hon’ble Minister for Agriculture, GoAP,** expressed his concern that some of the Branch Managers are insisting for deposit while releasing the loans under Government Sponsored schemes.

**President, SLBC** requested the banks to issue necessary instructions to all branches and suitably sensitize the field functionaries not to insist on deposits & initiate necessary monitoring mechanism at the controlling office to ensure proper implementation of the welfare schemes at their branches.

**Secretary, Women, Child Welfare, Welfare of Disabled and Senior Citizens** requested all banks to sanction all pending schemes under Welfare of Differently Abled and Senior Citizens scheme.

**Hon’ble Chief Minister** expressed his concern that the things are not getting happened in action. Government may denotify for placing Government deposits with banks which are not participating in Government Sponsored schemes.

**Collector, East Godavari** through Video Conference informed that the Branch Managers are not responding to the instructions of LDMs & Controllers. He suggested to include the performance of Priority sector achievement under Performance & Appraisal report of employee.

**Collector, Ananthapuramu** through Video Conference informed that there is a need for establishing control room for monitoring progress in implementation of various Government Sponsored schemes by Joint Collector with banks at regular intervals.

**Hon’ble Chief Minister** advised the forum to;

* Complete the groundings in all welfare schemes by 11.01.2018.
* Instruct Branch Managers to participate in the meetings on inclusive growth on 9th & 10th January, 2018 during Janmabhumi programme.
* Finance Secretary in coordination with SLBC will review the progress at State level.
* Joint Collector in coordination with LDM will review the progress at District level.

**President, SLBC** appealed all banks to sanction all the pending schemes & ground the units in a Campaign mode by 11th January, 2018 and ensure that the Photos & Utilization certificates are uploaded in OBMMS portal. He advised Lead District Managers to monitor grounding of schemes on priority.

Further **President, SLBC** advised SLBC to send a communication to all controllers to issue necessary instructions to all the branches to complete grounding of all sanctions & uploading of UCs by 11.1.2018.

**(Action: all Banks, Welfare Departments, Joint Collectors, SLBC & LDMs)**

**13.0 Financial Inclusion:**

**13.1 Aligning Roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policy: Convenor, SLBC** requested banks to ensure that unbanked rural centres in villages with population above 5000 if any, are banked forthwith "by opening of CBS enabled banking outlet" before 31.12.2017 as per RBI directions.

**(Action: all Banks)**

**13.2 Atal Pension Yojana: Convenor, SLBC** informed that APY is a flagship GoI pension scheme, a concerted and collaborative action is required from all banks considering the huge pension coverage gap existing in the country.

**(Action: all Banks)**

**13.3 Deployment of Bank Mithras: Convenor, SLBC** requested Banks to deploy the BCs in all inactive locations to cater to the banking needs of public.

**Vice Chairman, AP State Planning Board, GoAP** requested the banks to deploy BCs and promote inclusive banking through BCs.

**(Action: all Banks)**

**13.4 Expansion of banking services in LWE districts: Convenor, SLBC** informed that Department of Financial Services, MoF furnished list of 10 villages located in Visakhapatnam & Vizianagaram Districts where there is no banking facility available within 5 Km vicinity. LDMs concerned have informed that State Bank of India, Union bank of India & APGVB are identified for providing banking facilities in the given locations.

He requested the respective Banks to provide banking facilities immediately.

**(Action: Banks)**

**13.5 Villages inadequately covered or uncovered by financial infrastructure: Convenor, SLBC** informed that DFS, MoF, GoI has communicated list of 386 villages in the state of Andhra Pradesh which are uncovered or inadequately by financial infrastructure. An uncovered / inadequately covered village is the village which is without financial infrastructure (Bank Branch, ATM and Banking Correspondent) within a radius of 5 kilometer.

On obtaining bank wise details of these villages from LDMs, SLBC has communicated the details to Controlling authorities of respective banks.

He requested the banks to furnish the following information to SLBC:

* Contact details of Bank Branch / ATM / Banking Correspondent functioning within a radius of 5 kilometer against the villages mentioned, if already covered by the bank.
* If banking facilities are not available within the radius of 5 kilometer, action plan along with proposed banking outlet & timelines to cover the Village by such financial infrastructure.

**(Action: Banks)**

**13.4 Implementation of AePDS Project by Banks: Convenor, SLBC** informed that SLBC vide letter dated.02.11.2017 communicated the views expressed by AePDS implementing Banks to Civil Supplies Department and requested the Department to redress the issues at appropriate forum for implementation of the scheme.

**President, SLBC** informed that UIDAI has implemented Registered Device services to increase the security and privacy in Aadhaar Authentication eco system and requested the Civil Supplies Department to take up the matter with Device Vendors and ensure to implement Registered Device Services as per UIDAI guidelines.

**GM, Andhra Bank** informed that UIDAI has already levied authentication transaction charges for PDS transactions and requested Government to pursue for exemption of charges for PDS transactions.

**Commissioner, Civil Supplies Department** informed that all device vendors have upgraded their devices.

**(Action: Banks & Civil Supplies Department, GoAP)**

**14.0 Financial Literacy: Conduct of Financial Literacy Camps: Convenor, SLBC** requested controlling authorities of all Banks to advise all Rural branches to invariably conduct the Financial Literacy camps every month, as per the directives of RBI and submit the quarterly report to SLBC.

**Vice Chairman, AP State Planning Board, GoAP** informed that SEBI is planning to organise camps and requested SLBC & Banks to utilize the opportunity. Further he suggested SLBC to collect information on digital transactions from NPCI & MEITY and place the same in SLBC meeting as one of the agenda item.

**CGM, NABARD** informed that a lot of awareness is required at ground level and NABARD is providing grant assistance under Financial Inclusion Fund (FIF).

**(Action: Banks)**

**15.0 Rural Self Employment Training Institutes: Convenor, SLBC** requested banks to sensitize RSETIs in the State on the need to organize demand driven training courses with high prospects of settlement through regular interaction with the industry/businesses.

**(Action: RSETIs & Sponsor Banks)**

**16.0 Agriculture Debt Redemption:**

**Sri Somireddy Chandra Mohan Reddy, Hon’ble Minister for Agriculture, GoAP** informed that the Government of Andhra Pradesh has implemented Agricultural Debt Redemption scheme systematically. Majority of the grievances are arising because of errors in uploading the information by Bank Branches and mistakes committed by few branches is causing concern and need to be rectified.

He requested the controllers of banks to instruct their branches to give top priority to this subject and implement the scheme smoothly and effectively.

**Vice Chairman, AP State Planning Board** informed that majority of the grievances are still pending even though taken up with controllers and he requested the banks to;

* Credit the pending debt redemption amount to farmers’ accounts immediately.
* Sensitize the branch staff to address the grievances of the farmers in a sympathetic way.

**(Action: all Banks, LDMs & GoAP)**

**17.0 Cash Position at Branches:**

**Vice Chairman, AP State Planning Board** informed that the cash position at some branches is very low and requested RBI to handle the cash position constantly.

**R Subramanian, Regional Director, RBI** opined that the problem might be due to printing of small denomination notes. He further informed that 80% of the Currency Chests are under the control of State Bank of India and it needs greater coordination among currency chests & banks for better cash management.

**Hon’ble Chief Minister** requested RBI to monitor all Currency Chests and regulate & manage the cash position in the state.

**(Action: all Banks & RBI)**

**18.0 Linking of Aadhaar to Student Bank Accounts:**

**Principal Secretary, Social Welfare Department** informed that as on date around 9 lakh student accounts were actively seeded with Aadhaar and around 6 lakh accounts are in inactive or yet to be seeded with Aadhaar.

Further he informed that Social Welfare Department will share the details of unseeded student accounts with banks and department will coordinate with colleges & students and requested banks to complete the seeding of Aadhaar with student bank accounts.

**(Action: all Banks & Social Welfare Department)**

**19.0 Hon’ble Chief Minister** advised to constitute following four sub-committees for review of various sectors and resolve the pending issues and suggest their recommendations. At district level Joint Collector shall review the sectors in coordination with LDM.

1. Agriculture, Horticulture, Livestock & Aquaculture development
2. MSME, Government Sponsored Schemes & SHGs
3. Service sector & Industries
4. Digital transactions (Aadhaar seeding, Rupay cards distribution etc.)

**President, SLBC** suggested to invite 2-3 Branch Managers of Rural & Semi Urban branches on rotation basis to sub-committee meetings to know the ground reality.

**(Action: all Banks, SLBC, LDMs, Govt. Departments & Joint Collectors)**

**20.0 Record of Appreciation to Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP:** Forum has proposed to place on record the commendable services rendered and the support extended by Sri Suresh N Patel on behalf of the State Level Bankers` Committee of Andhra Pradesh to the Bankers, Government, farming community and in handling the issues in many meetings including SLBC meetings, on the eve of demitting office on 31st December, 2017 on attaining superannuation.

The committee resolved to place on record the services rendered by Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP.

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks.

Concluded…….

**Summary of Action Points emerged in the meeting**

|  |  |
| --- | --- |
| **S.No** | **Action Point** |
|  | Power Consumption by BCs – request for charging of domestic tariff  (Action: Finance Department, GoAP) |
|  | Extending relief measures to Emu farmers  (Action: Department of Animal Husbandry, GoAP) |
|  | Rationalization of Mortgage Registration Charges.  (Action: Industries Department, GoAP) |
|  | Controlling heads of the Banks should invariably participate in SLBC meetings  (Action: all Banks) |
|  | Submission of quarterly information to SLBC as per the time schedule  (Action: all Banks & LDMs) |
|  | Designate an exclusive nodal officer for better coordination between SLBC and State Government departments  (Action: Finance Department, GoAP) |
|  | NTR Housing Programme – communication of Operational guidelines and action plan  (Action: A.P. State Housing Corporation Limited, GoAP) |
|  | Complete grounding of all sanctions & uploading of UCs under welfare schemes by 11.1.2018.  (Action: all Banks) |
|  | Not to insist on deposits & initiate a proper monitoring mechanism at the controlling office to ensure proper implementation of the welfare schemes  (Action: all Banks) |
|  | Constitution of four Sub-Committee on;   1. Agriculture, Horticulture, Livestock & Aquaculture development 2. MSME, Government Sponsored Schemes & SHGs 3. Service sector & Industries 4. Digital transactions (Aadhaar seeding, Rupay cards distribution ctc.)   (Action: Finance Department, Government Departments Concerned, SLBC ) |

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Name of the official**  **Smt/Shri.** | **Designation** | **Organization/**  **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** | **Organization/**  **Department** |
| 2 | S Chandra Mohan Reddy | Hon’ble Minister for Agriculture, Horticulture, Sericulture and Agri Processing | Govt. of A.P. |

**SPECIAL INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 3 | C Kutumba Rao | Vice-Chairman,  AP State Planning Board | Govt. of A.P |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 4 | Suresh N Patel | Managing Director & CEO, Andhra Bank &  President, SLBC of AP | Andhra Bank |
| 5 | A K Rath | Executive Director | Andhra Bank |
| 6 | K S D Siva Vara Prasad | Circle General Manager &  Convener, SLBC of A.P | Andhra Bank |
| 7 | S Jagannatha Swamy | Asst. General Manager, SLBC | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 8 | R Subramanian | Regional Director | Reserve Bank of India |
| 9 | S Subbaiah | General Manager | Reserve Bank of India |
| 10 | M S Hari Shankar | Asst. General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 11 | K Suresh Kumar | Chief General Manager | NABARD, AP RO |
| 12 | R Shankar Narayan | Dy. General Manager | NABARD, AP RO |

**SIDBI**

|  |  |  |  |
| --- | --- | --- | --- |
| 13 | Ravindran A L | Dy. General Manager | SIDBI |

**OFFICIALS - GOVT. OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 14 | Manmohan Singh, IAS | Special Chief Secretary, Revenue Department | Govt. of A.P |
| 15 | Muddada Ravichandra, IAS | Special Chief Secretary, Finance (FAC) | Govt. of A.P |
| 16 | B Rajsekhar, IAS | Special Chief Secretary, Agriculture (FAC) | Govt. of A.P |
| 17 | Shamsher Singh Rawat, IAS | Principal Secretary,  Social Welfare | Govt. of A.P |
| 18 | Praveen Kumar, IAS | Principal Secretary,  Minorities Welfare | Govt. of A.P |
| 19 | Girija Shankar, IAS | Secretary to Hon’ble Chief Minister | Govt. of A.P |
| 20 | B Udayalakshmi , IAS | Secretary, B C Welfare | Govt. of A.P |
| 21 | S Solomon Arokia Raj, IAS | Secretary,  Industries & Commerce | Govt. of A.P |
| 22 | K Sunitha, IAS | Secretary, Women, Child Welfare, Welfare of Disabled and Senior Citizens | Govt. of A.P |
| 23 | A V Rajamouli, IAS | Addl. Secretary to Hon’ble Chief Minister | Govt. of A.P |
| 24 | M Hari Jawahar Lal, IAS | Special Commissioner, Agriculture | Govt. of A.P |
| 25 | K Harsha Vardhan, IAS | VC & MD, AP BC Corporation | Govt. of A.P |
| 26 | Kantilal Dande, IAS | VC & MD, AP State Housing Corporation | Govt. of A.P |
| 27 | Gandham Chandrudu, IAS | Director of Tribal Welfare | Govt. of A.P |
| 28 | Chiranjiv Choudhary, IFS | Commissioner & EO Secretary, Horticulture & Sericulture | Govt. of A.P |
| 29 | Dr. K V V Satyanarayana, IRAS | Special Secretary, Finance  (B & IF) | Govt. Of A.P |
| 30 | Dr. P Krishna Mohan | CEO, SERP | Govt. of A.P. |
| 31 | E Ravindrababu | MD, TRICOR | Govt. of A.P |
| 32 | K Siva Sankara Rao | M.D., AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P. |
| 33 | B Nagabhushanam | MD, AP Most Backward Classes Welfare & Development Corporation | Govt. of A.P |
| 34 | Dr. G Soma Sekharam | Director,  Animal Husbandry Department | Govt. of A.P |
| 35 | K Rajendra | Executive Director, MSME | Govt. of A.P |
| 36 | Tej Bharath Namburi | Project Director, CMRO, Revenue Department | Govt. of A.P |
| 37 | R Prabhakar Goud | General Manager, APSFC | Govt. of A.P |
| 38 | Y U Bhaskara Rao | General Manager, AP State Housing Corporation | Govt. of A.P |
| 39 | P Saraiah | General Manager, AP SC Co-op Finance Corporation | Govt. of A.P |
| 40 | G Ram Babu | General Manager, AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P |
| 41 | G Bala Subramanyam | Addl. Commissioner, Rural Development | Govt. of A.P |
| 42 | K Sita Rama Raju | Addl. Director, Fisheries Department | Govt. of A.P |
| 43 | M Krishnaiah | Joint Director,  Planning Department | Govt. of A.P |
| 44 | N Balaji Rao | Dy. Director, Handlooms & Textiles | Govt. of A.P |
| 45 | U Chiranjeevi | OSD, Finance Department | Govt. of A.P |
| 46 | P Nagarjun | OSD, Ry. S.S. | Govt. of A.P |
| 47 | P Krishna Rao | OSD, Ry. S.S. | Govt. of A.P |
| 48 | B S Srinivasa Charyulu | Asst. Director of Agriculture | Govt. of A.P |
| 49 | K B Padma Sundar | Asst. Director, Differently Abled and SC Welfare | Govt. of A.P |
| 50 | P Sreedhar | PRO, AP CMO | Govt. of A.P |
| 51 | Sharat Bhamidi | PRO, AP CMO | Govt. of A.P |
| 52 | M Bala Bhaskar | Consultant (BPs & OSS), SERP | Govt. of A.P |
| 53 | M Kesava Kumar | DGM (OSS & BL), SERP | Govt. of A.P |
| 54 | M Subrahmanyeswara Rao | State Mission Coordinator, MEPMA | Govt. of A.P |
| 55 | Y R Sudhakar | Development Officer, AP BC Co-op Finance Corporation | Govt. of A.P |
| 56 | M Kranthi Simha | Liaison Officer, APMBCWD | Govt. of A.P |

**OFFICIALS – GOVT. OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 57 | Lakshman Singh | Dy. Director, National Horticulture Board | Govt. of India |
| 58 | Shrikant L Masur | State Director, KVIC | Govt. of India |
| 59 | B S A Murthy | Joint General Manager, HUDCO | Govt. of India |
| 60 | P Naga Murali Krishna | Asst. Director, TERM Cell, DoT | Govt. of India |
| 61 | R L N Murthy | Executive (V.I.), KVIC | Govt. of India |
| 62 | Samba Sai Kunal | Senior Manager, NPCI | Govt. of India |
| 63 | A L Vijay Krishna | Dy. Manager  National Housing Bank | Govt. of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 64 | Syamal Ghosh Ray | General Manager | Andhra Bank |
| 65 | M Satyanarayana Reddy | General Manager | Andhra Bank |
| 66 | Raghuram Shetty | General Manager | State Bank of India |
| 67 | S P Sharma | General Manager | Syndicate Bank |
| 68 | B K Sarangi | Dy. General Manager | Allahabad Bank |
| 69 | M Seshagiri Rao | Dy. General Manager | Bank of Baroda |
| 70 | Vinod Pophale | Dy. General Manager | Central Bank of India |
| 71 | Ashwin H Dalal | Dy. General Manager | Dena Bank |
| 72 | B Nagarjuna | Dy. General Manager | Indian Bank |
| 73 | U Sadananda Murthy | Dy. General Manager | Indian Overseas Bank |
| 74 | Sunil Sethi | Dy. General Manager | Punjab National Bank |
| 75 | K S Anbalagan | Dy. General Manager | State Bank of India |
| 76 | Dr. K Ravindranath | Dy. General Manager | Union Bank of India |
| 77 | D R Sharma | Dy. General Manager | UCO Bank |
| 78 | P Srinivasa Reddy | Dy. General Manager | Vijaya Bank |
| 79 | M V Swamy | Asst. General Manager | Andhra Bank |
| 80 | Girish Bhagurkar | Asst. General Manager | Bank of Maharashtra |
| 81 | N Chakradhar Kumar | Asst. General Manager | IDBI Bank |
| 82 | D Madhu Babu | Asst. General Manager (SLBC) | State Bank of India |
| 83 | K Chitti Babu | Asst. General Manager | State Bank of India |
| 84 | S Srinivasulu | Divisional Manager | Canara Bank |
| 85 | P V Choudary | Area Manager | Bank of India |
| 86 | V Balaji Rao | Chief Manager | Corporation Bank |
| 87 | M V Sekhar | Chief Manager | United Bank of India |
| 88 | B S R K Prasad | Senior Manager | Punjab & Sind Bank |
| 89 | J Naga Sai | Manager | Andhra Bank |
| 90 | Prakash Kotecha | Asst. Manager | Andhra Bank |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 91 | A Venkata Reddy | Chairman | APGB, Kadapa |
| 92 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 93 | B Suri Babu | Chairman | SGB, Chittoor |
| 94 | G Nagaraju | General Manager | APGVB, Visakhapatnam |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 95 | S Vijaya Bhaskara Reddy | General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 96 | C Doraswamy | General Manager | Catholic Syrian Bank Ltd. |
| 97 | Pavan Kumar Chillarige | Vice President | HDFC Bank Ltd. |
| 98 | Ch. Sreenivasa Rao | Dy. Vice President | AXIS Bank Ltd. |
| 99 | Y Venu | Regional Head | ICICI Bank Ltd. |
| 100 | A Lakshmi Narayana | Asst. General Manager | Taminad Mercantile Bank |
| 101 | Kumara Surya Prasada Rao | Sr. Branch Manager | DCB Bank Ltd. |
| 102 | K L Narasimha Rao | Asst. Vice President | Kotak Mahindra Bank |
| 103 | Vasudevan Potti V | Asst. Vice President | Federal Bank Ltd. |
| 104 | P Suresh | Credit Manager | Coastal Local Area Bank |
| 105 | Shaik Riyazuddin | Branch Manager | Dhanalaxmi Bank Ltd. |
| 106 | Radha Krishna T | Branch Manager | IDFC Bank |
| 107 | M Sudheer Chowdary | Manager | Karur Vysya Bank Ltd |
| 108 | Srinivas V | Branch Manager | RBL Bank Ltd. |
| 109 | K Sayajee | Dy. Manager | City Union Bank Ltd. |
| 110 | R N Lakshmipathi | Dy. Manager | IndusInd Bank Ltd. |
| 111 | G Gautam Chandra | Asst. Manager | South Indian Bank Ltd. |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 112 | M Sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 113 | P Venkateswara Rao | L.D.M., Srikakulam | Andhra Bank |
| 114 | B V Subrahmanyam | L.D.M., East Godavari | Andhra Bank |
| 115 | Surya Rao P | L.D.M., West Godavari | Andhra Bank |
| 116 | R Rama Mohana Rao | L.D.M., Chittoor | Indian Bank |
| 117 | G Venkateswara Reddy | L.D.M., Krishna | Indian Bank |
| 118 | Tavva Guruvaiah | L.D.M., Vizianagaram | State Bank of India |
| 119 | V Mohan | L.D.M., Kurnool | Syndicate Bank |
| 120 | B Venkata Rao | L.D.M., Nellore | Syndicate Bank |
| 121 | T Venkateswara Rao | L.D.M., Prakasam | Syndicate Bank |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 122 | J Siva Naga Prasad | Administrative Officer | National Insurance Co. Ltd. |
| 123 | S Rajasimha | Business Head | IFFCO-Tokio General Insurance Co. Ltd. |
| 124 | Krishna Mandava | Asst. Manager | AIC of India |

**OTHERS (Technology Support, GoAP)**

|  |  |  |  |
| --- | --- | --- | --- |
| 125 | Ravi Marri | Delivery Partner,  Social Welfare Dept. | TCS |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 126 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 127 | T Paavani | Senior Manager | Andhra Bank |
| 128 | N Anil Babu | Manager | Andhra Bank |
| 129 | Nadeem Anwar Ansari | Manager | Andhra Bank |
| 130 | Ashok B Adur | Asst. Manager | Andhra Bank |
| 131 | R Nageswara Rao | Asst. Manager | Andhra Bank |