

***Proceedings of 204th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH***

Date: 24.10.2018 - Time: 11.00AM

**Venue: Conference Hall, Building No.1,
A.P. Secretariat, Velagapudi**

**STATELEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR  ANDHRA BANK**

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The 204th Meeting of SLBC of Andhra Pradesh was conducted on 24.10.2018 at A.P. Secretariat, Velagapudi at 11.00 A.M.

Sri KSD Siva Vara Prasad, Circle General Manager & Convenor, SLBC has welcomed the participants to the 204th 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 J Packirisamy, Managing Director & CEO, Andhra Bank & President, SLBC of AP congratulated the Hon'ble Chief Minister for the honour of receiving invitation from United Nations Organization (UNO) to deliver a key note address on 'Financing Sustainable Agriculture - Global Challenges and Opportunities' on September 25th wherein perhaps he might be the first Chief Minister who has spoken the introductory words in Telugu and continued in English to explain the steps being taken by the government for making Andhra Pradesh numero uno with regard to natural farming.

Further, he congratulated the Hon'ble Chief Minister for the Policy Leader ship Award conferred by Indian Council of Food and Agriculture (ICFA) at New Delhi for his vision and development work of Andhra Pradesh and highlighted on the following aspects:

- ❖ The 203rd meeting of SLBC of AP was held on 13.07.2018 wherein the State Credit Plan for 2018-19 was launched by the Hon'ble Chief Minister and the performance of banks under various key banking parameters for the financial year 2017-18 was reviewed.
- ❖ Major issues for discussion during the last meeting was to increase the lending to Tenant farmers and achievement of targets under Govt. sponsored schemes. As desired by the Hon'ble Chief Minister, Sub Committee meetings were conducted with major banks, RBI, NABARD to review the progress achieved in financing to agriculture, particularly to tenant farmers and implementation of various Government Sponsored Schemes.
- ❖ During the current financial year for financing to Tenant farmers a target of 10% of the Short Term Production Credit (Rs. 7500 Cr) has been fixed and we are happy to inform the house that the progress in this regard has been good with a lending of Rs.2530.24 crores covering 252756 tenant farmers as on 30.09.2018 with an achievement of 33.74 %. He requested the controllers of all banks to sensitize the field functionaries to achieve the set target.
- ❖ Banks have performed exceedingly well in achieving targets allocated to the state of Andhra Pradesh under Extended Gram Swaraj Abhiyan (EGSA) under PMJDY, PMSBY and PMJJBY. The percentage of achievement under EGSA under PMJDY is 105.87%, PMSBY is 102.52% and PMJJBY is 102.06%

- ❖ As per the directions of RBI under Aligning Roadmap for unbanked villages having population of more than 5000, out of the 567 villages which are to be provided with CBS enabled banking outlets, 469 villages are covered. He requested the controllers to initiate adequate measures for opening of CBS enabled Banking Outlets immediately in the remaining 98 villages.
- ❖ In the state of Andhra Pradesh there are 65 uncovered villages which are without Financial Infrastructure (Bank Branch, ATM and Banking Correspondent) within a radius of 5 kilometers. Out of 65 uncovered villages, Banks have provided Banking Correspondents in 55 villages. Banks are requested to provide Banking Outlets in the remaining 10 villages immediately.
- ❖ Performance under various Banking parameters as on June 30, 2018:
 - ✓ The CD Ratio of 115.72 % in the State is one among the highest in the country.
 - ✓ The Priority Sector advances are at Rs.216513 crores as at the end of June, 2018 constituting 65.21 % of ANBC against the regulatory norm of 40%.
 - ✓ Total agricultural advances outstanding as at end of the quarter are to the tune of Rs.130437 crores, constituting 39.29% of ANBC against the regulatory norm of 18%.
 - ✓ The outstanding under Small and Marginal Farmers sector as on 30.06.2018 is Rs.73507 crores constituting 22.14 % of the ANBC against the RBI norm of 8%.
- ❖ Performance under Annual Credit Plan 2018-19 as on June 30, 2018:
 - ✓ The total disbursements under Priority Sector as at the end of June 2018 have been to the tune of Rs.42757 crores (29.65%) against the annual disbursement target of Rs. 144220 crores for the year 2018-19.
 - ✓ The overall achievement of the Credit Plan target as at the end of June 2018 has been to the tune of 46.33 % with disbursements of Rs.89991crores against the total target of Rs. 194220 crores.
 - ✓ The disbursements under MUDRA scheme during the year have been to the tune of Rs.3316.53 crores as on 28.09.2018.

Further, **President, SLBC** expressed that the banks have always been proactive in taking up the welfare schemes for overall development of the state and assured the Government of the support and total involvement of SLBC and all banks in achieving the vision and the double digit growth as envisaged by the Hon'ble Chief Minister.

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

2.0 Sri N. Chandrababu Naidu, Hon'ble Chief Minister of A.P highlighted on the following aspects:

- ✓ The State Government developed and improved the system of disbursing the compensation within 10 days of the Titli cyclone hitting the coast. The banks should match the pace.
- ✓ Banks are requested to get prepared to pay cash to Titli cyclone victims in time and there should not be any cash shortage.
- ✓ RBI and Banks are requested to keep sufficient cash to ensure that the compensation reaches the victims promptly.
- ✓ Extend cooperation to those who are donating to Chief Minister's Relief Fund towards Titli cyclone victims.
- ✓ Banks are requested to extend relief measures in Titli cyclone affected areas.
- ✓ Government has released final installment of Capital Infusion amount to SHGs. Banks are requested to allow withdrawal of the money released by the Government under Pasupu Kumkuma scheme.
- ✓ He expressed that if the banks fail to remit the amount to beneficiaries, the SHG groups may stage dharna at banks.
- ✓ Government has taken up many initiatives to revive the agriculture sector and make agriculture as a viable and profitable proposition.
- ✓ More focus / thrust should be given to Horticulture, Livestock, Agriculture and Fisheries sectors.
- ✓ Banks are requested to extend loans to Horticulture sector.
- ✓ Banks are requested to come forward to extend cooperation as the State Government has taken up Housing for poor in a big way.
- ✓ The Government is creating infrastructural facilities at all housing complexes for the poor and would ensure that the houses remain as their assets.
- ✓ Apart from regular loans to SHG members, Skill development training is to be imparted for taking up employment oriented and income generating activities.
- ✓ Needs coordination between Government and Banks for implementation of Government schemes.
- ✓ Extensive application of technology is another contributing factor for growth.
- ✓ Mechanization with uberization is one of the initiatives taken by the state Government.

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

3.0 Sri Yanamala Ramakrishnudu, Hon'ble Minister for Finance & Planning, Commercial Taxes, Legislative Affairs, GoAP highlighted the following.

- ❖ Banking sector operations are inevitable for the development of the Country as well as Andhra Pradesh State especially for,
 - ✓ Economic Development
 - ✓ Poverty alleviation
 - ✓ Meeting the priorities of the Society

- ❖ Expressed concern that some of the Branch Managers are not disbursing loans even though Government has already released subsidy portion to the banks. Some of the branches are insisting for deposit while releasing the loan under different Government Sponsored schemes.
- ❖ Government is arranging subsidy amount to the beneficiaries' accounts by putting lot of efforts and facing difficulties.
- ❖ He requested banks to extend cooperation in implementation of Central & State Sponsored schemes.
- ❖ He opined that the achievement under annual credit plan under some sectors is not up to the mark. Banks are requested to address this issue in a positive way.
- ❖ Banks have to extend necessary financial support to MSME sector, as the same is contributing a lot to the economy of the state.
- ❖ Banks have to co-operate with the Government towards poverty alleviation and in reducing the economic inequality.

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

4.0 Sri KVV Satyanarayana, Special Secretary (IF) welcomed the new MD & CEO, Andhra Bank & President, SLBC and Regional Director, RBI and highlighted the following:

- ❖ Performance under Implementation of Government Sponsored Schemes as % of Disbursement against Subsidy released for the F.Y 2016-17 is 81.76% and for the F.Y 2017-18 % is 65.35%.
- ✓ He observed that around Rs.3,661 crores of subsidy amount is still lying with banks for disbursement of loans pertaining to the financial years 2016-17, 2017-18 & 2018-19.
- ✓ Major share of pendency is with State Bank of India, Andhra Bank, Syndicate Bank, APGB & APCOB.
- ✓ Government has released subsidy amount to the banks with a lot of difficulty.
- ✓ As informed during sub-committee meeting, if banks could not complete the grounding of pending units by the cutoff date, they should remit back the subsidy to the Government with specific reasons.
- ❖ Government has developed "Repayment Tracker" which will support the banks for monitoring recovery in Government Sponsored schemes and requested banks to complete the process of sharing required data at an early date.
- ❖ There is considerable progress in extending finance to tenant farmers during the financial year 2017-18 when compared to previous years. He requested banks to achieve 100% of the target during 2018-19 in extending finance to cultivators (tenancy).
- ❖ Banks are requested to expedite the process of implementation of relief scheme to Emu Farmers, since Government has already released its share of relief amount.
- ❖ Banks are requested to speed up the process of lending under Mudra & Stand Up India schemes and achieve the stipulated targets.

- ❖ Government requires the details of Government accounts opened at different bank branches from Gram Panchayat level to apex level. For this banks are requested to share the details of all types of Government accounts (SB/CA/TD) along with IFSC Code & Balances outstanding. Banks concerned are requested to provide access to view the Government accounts for monitoring the transactions.

(Action: all Banks)

5.0 Sri C. KutumbaRao, Vice Chairman, AP State Planning Board informed that;

- ❖ SHGs are small inclusive growth units.
- ✓ Some of the bank branches are not allowing SHGs to withdraw their savings from their SB accounts.
- ✓ Some of the bank branches are insisting SHG members to take insurance policies forcibly.
- ✓ Some banks are collecting penal charges from SHGs.
- ❖ For making pension payments and to disburse SHG Capital Infusion amount, Banks are requested to maintain adequate cash at the branches.
- ✓ LDMs are requested to interact with Banks and resolve the issues.
- ❖ Banks are requested to credit the pending debt redemption amount to farmers' accounts within 15 days period or return the amount to Government.
- ❖ To accord priority and submit the Utilization Certificate to Rythu Sadhikara Samstha, GoAP in respect of amounts released by GoAP under different phases of Debt Redemption Scheme of GoAP.

Forum agreed to submit Utilization Certificates before 31st October, 2018.

(Action: all Banks & LDMs)

6.0 Sri Subrata Das, Regional Director, RBI thanked Hon'ble Chief Minister for participating in SLBC meeting and giving necessary suggestions/guidance.

Regional Director, RBI highlighted the following aspects:

- ✓ CD ratio of 115% is among the highest in the country. Bankers deserve appreciation.
- ✓ All complaints / issues are to be resolved at bank / sub-committee level.
- ✓ Government is requested to share the unresolved issues with RBI & SLBC for resolution.
- ✓ As per Lead Bank Scheme of RBI, the ecosystem of BLBCs at Block level, DCCs at District level, SLBCs at State level have been put in place for coordinating the activities of banks and other developmental agencies to achieve the objective of enhancing the flow of bank finance to the priority and other sectors, and to promote banks' role in the overall development of the State.
- ✓ Banks are requested to extend relief measures in calamity affected areas as per extant guidelines issued by RBI.

- ✓ In the cyclone affected areas, the banks should also extend the facility of exchange of soiled/ mutilated/defective notes as per the extant RBI guidelines.
- ✓ The State Government should issue necessary notification regarding Titli cyclone to enable the SLBC/DCC to initiate action plan for implementing relief measures.

(Action: all Banks, LDMs and Govt. Departments)

7.0 Sri K Suresh Kumar, CGM, NABARD highlighted the following;

- ✓ On perusal of Annual Credit Plan achievement it is observed that most of the credit is going to Non-Priority Sector, which is one area of concern.
- ✓ Farm Mechanization, Horticulture, Animal Husbandry and Fisheries are identified as the four growth engines for development of state. However, the credit flow to these sectors is not commensurating with the potential.
- ✓ NABARD has been striving to improve capital formation in agriculture by increasing the share of investment credit through diversification of activities for bank credit.
- ✓ NABARD in association with SLBC has been conducting various consultation meets with Banks and Government Departments in the State. Various avenues available to the banks for dispensing investment credit dovetailing with the State Government subsidy schemes are being discussed in these meetings.
- ✓ NABARD has compiled salient features of various subsidy schemes (pertaining to Horticulture, Dairy, Fisheries, Farm Mechanization etc.) of the State Government in a “booklet form” for dissemination among bankers and other stakeholders, to enable them to tap the potential available in convergence with the subsidy schemes and enhance their investment credit portfolio.

Hon’ble Chief Minister of Andhra Pradesh released the Booklet prepared by the NABARD on “Capital Formation in Agriculture – Credit opportunities in Growth Sectors”.

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

8.0 Providing Relief measures to Titli Cyclone affected People:

Sri S Ahmed Babu, CEO, RTG, GoAP informed that Government is in the process of providing compensation to the Titli cyclone affected people.

Government wishes to credit the compensation amount to the beneficiaries’ accounts through Aadhaar Map & in RTG transfer mode. Further, he informed that some of the accounts were mapped with NPCI mapper and some are not mapped. He requested the banks to verify the details of accounts shared in Government link & submit the correct details of accounts through the process mentioned hereunder.

Go to <http://www.rtgs.ap.gov.in/bi/titly.html>

Click Enumeration Dashboard

Click Reports

Click Non-NPCI Linked Accounts

Select Bank
Submit
Export to Excel

After exporting to Excel, Bankers are requested to verify the Name of the account, Account Number and IFSC Code and then share the response file with following columns and to the emails mentioned hereunder.

S.No.	Name of the Account	Account No.	IFSC Code	Contact No.

ceo.rtgs@ap.gov.in & rk.ananthakrishnan@gov.in

It is informed that for any clarifications banks may contact Sri RK Anantha Krishnan, Director (Events & Incident Monitoring), Real Time Governance Society, Block-1, Floor-1, Ap Secretariat, Velagapudi, PH:8500158413 / 7702221597.

CEO, RTG, GoAP informed about the website on Chief Minister's Relief Fund, Govt. of Andhra Pradesh apcmrf.ap.gov.in. He requested banks to facilitate opening of bank account towards Chief Minister's Relief Fund and the account must have facilities for online transactions including;

- Internet Banking
- Credit/Debit Cards – Domestic and International
- Mobile Banking
- Wallets if available
- UPI – ID / VPA
- QR Code
- A prominent label or card or webpage within internet banking site mentioning CMRF of GoAP if possible.

Further, he requested banks to link an International Gateway for the convenience of Non-Resident Indians.

Convenor, SLBC informed that FCRA account is to be opened for this purpose and it requires permission from Ministry of Finance for opening of account. He requested Government to issue separate instructions in this regard.

CEO, RTG, GoAP requested banks to contact Sri Rama Subbaiah, Asst. Secretary, CMRF, Ground Floor, Block-1, AP Secretariat, Velagapudi, Ph: 9553175047 for further clarifications.

Vice Chairman, AP State Planning Board informed that;

- ❖ All the Titli cyclone affected people shall be given cheques (dummy) quantifying the amount of loss as assessed by the Government. This amount shall be credited directly to the SB accounts of respective beneficiaries maintained with bank branches.

- ❖ Banks shall make necessary arrangements to maintain sufficient cash to meet the above requirement. Banks cooperation is requested for release of compensation to the Titli cyclone affected people
- ❖ Banks should not adjust this relief amount towards any of the other dues with the banks under any circumstances.
- ❖ Disaster is so big that all have to act generously and extend necessary support.

President, SLBC requested Government to ensure that problems are not encountered while printing and issuing dummy cheques.

Regional Director, RBI assured that arrangements are in place for meeting cash requirements in the cyclone affected areas.

CEO, AP Food Processing Society informed that Cashew Industry is badly affected in Titli cyclone and requested cooperation from Banks & Insurance companies in extending necessary support.

Hon'ble Chief Minister informed that Government machinery responded immediately and delivered good services in affected areas. He requested all stake holders to take suitable action and help the people affected in Titli Cyclone.

Regional Director, RBI observed that in cyclone affected areas houses have been affected and currency notes might have also been damaged. He reiterated that banks should follow RBI instructions for extending the facility for exchange of notes and requested cooperation of banks in this regard.

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

9.0 Release of Instalment under Capital Infusion (Pasupu Kumkuma) to SHGs Savings Bank Accounts:

CEO, SERP informed that Government of Andhra Pradesh has already released @ Rs.8000/- per SHG member under Capital Infusion. Now, the Government of Andhra Pradesh has released an amount of Rs.1814.82 crores @Rs.2000/- per member under Capital Infusion towards final installment.

He requested Controllers of the Banks to initiate the following steps for smooth flow of capital infusion funds to all the eligible SHGs.

- ✓ Ensure sufficient cash with the branches for making payments to the SHGs.
- ✓ Branches should allow the withdrawal of amounts pertaining to Capital Infusion including final installment amount, now released.
- ✓ Under any circumstances, the Capital Infusion installment/s should not be adjusted to the loan accounts either manually or system generated process.

- ✓ Further, banks should not place this amount as fixed or demand deposit in the name of SHGs.
- ✓ Controlling authorities of Banks are requested to issue suitable directions to the branches accordingly.

CGM, NABARD requested Controllers of the Banks to sensitize the Branch Managers / field staff to allow SHG members to withdraw their savings amount from their accounts and improve internal lending activities. He requested Controllers to organise training programmes to Branch Managers and ensure that such instances do not happen. NABARD will also organise workshops to sensitize the field functionaries in this regard.

General Manager, Andhra Bank informed that they have already issued instructions to the branches to ensure Capital Infusion amounts are allowed to be withdrawn by SHGs at branches.

Hon'ble Chief Minister informed that Government has created a robust organisation for SHGs and taken so many initiatives for upliftment of poor people, whereas due to the non cooperation of Banks, SHG members are feeling unhappy towards adjustment of Capital Infusion amount to loans and for not allowing withdrawals.

Sri Chinna Thataiah, Mission Director, MEPMA, GoAP informed that in Urban areas also branches are not allowing SHG members to withdraw their savings amount. MEPMA is organising Financial Literacy campaigns to create awareness for SHG members.

CEO, SERP informed that SERP is receiving complaints that banks are not extending finance to the SHG members who are above the age of 60 years.

CGM, NABARD informed that denying loans to the SHG members who are above 60 years age group is not correct and banks are requested to ensure that credit flow to the SHG sector goes in a smooth way.

Hon'ble Chief Minister suggested SERP to register Bank wise complaints and place before controllers' and sub-committee for resolution. Bank branches shall allow withdrawal of Capital Infusion amount well before 15.11.2018 and there shall not be any complaint from SHGs in this regard.

(Action: all Banks & SERP)

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

11.0 The minutes of **203rd SLBC meeting** held on **July 13, 2018** and other meetings conducted up to 09.10.2018 were approved by the house.

12.0 Action Taken Report of earlier SLBC Meetings:

Convenor, SLBC has presented the action taken report for the 203rd Meeting of SLBC of Andhra Pradesh.

13.0 Financial Inclusion:

Convenor, SLBC requested banks that;

- ❖ Out of identified 567 unbanked villages with population more than 5000 under Roadmap, 469 villages were covered with CBS enabled Banking Outlet and requested banks to provide CBS enabled Banking Outlets in the remaining 98 villages. **Regional Director, RBI** advised banks to complete the process immediately and share the reasons for not opening of Banking Outlets.
- ❖ As per the resolutions made during the Meeting of Financial Inclusion organized by DFS, MoF on 04.08.2018, in the state of Andhra Pradesh 6 branches i.e. 3 Branches by Axis Bank and 3 Branches by Indian Bank were opened in Visakhapatnam District (one of the 30 recategorised most affected LWE districts in the country).
- ❖ As per the directions of DFS, MoF, GoI APGVB is requested to complete the process of opening of branches in Vizianagaram District (Aspirational District) by 31.10.2018.
- ❖ Provide banking outlets in 10 villages in the state of Andhra Pradesh which are uncovered or inadequately covered by financial infrastructure before 31.10.2018.
- ❖ Banks are requested to consider deployment of the SHG members as Business Correspondents in these villages.
- ❖ DFS, MoF, GoI informed that the Government has decided to continue the National Mission of Financial Inclusion namely Pradhan Mantri Jan DhanYojana (PMJDY) beyond 28.08.2018, with the change in focus of opening of accounts from 'every household' to 'every adult'.
- ❖ Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to invariably conduct the Financial Literacy camps for creating financial awareness to school children. **Regional Director, RBI** informed that following the initiative taken by RBI, the Central Board of Secondary Education had developed financial education material which has been suitably incorporated in the school curriculum in various States.
- ❖ Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to conduct the Financial Literacy camps and create awareness about various schemes, subsidies, facilities e.g. crop insurance etc.
- ❖ Since 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.
- ❖ LDMs & Banks (Banking outlets) are requested to extend necessary support in opening of Jan Dhan accounts of unbanked beneficiaries under Nikshay Poshana Yojana and reactivation of dormant bank account under intimation to the beneficiaries.

❖ DFS, MoF informed that a campaign would be undertaken in Smart cities to promote digital payments during the period from 01.07.2018 to 31.10.2018. In this regard, DFS advised LDMs of respective Smart Cities (Amaravathi, Kakinada, Visakhapatnam & Titupathi in the State of Andhra Pradesh) to collect, compile and post the following details at dashboard portal i.e. <http://digipay.gov.in/dashboard/> on weekly basis.

- ✓ The total number of branches of all public/private/cooperative banks in smart city/pan-city area
- ✓ Number of merchants on board on the digital payment platform during the campaign period.

The LDMs of Districts concerned are requested upload the above information on weekly basis in the above portal and confirm to SLBC.

(Action: all Banks & LDMs)

14.0 Agriculture:

Sri D.Muralidhar Reddy, Spl. Commissioner Agriculture, GoAP informed that there is considerable progress in extending finance to tenant farmers during the financial year 2018-19 when compared to previous years. However, it is observed that the performance is not up to the expected level by some banks.

Further, He informed that Department has shared the Bank wise, Branch wise issues collected by the Department officials to Banks, whereas results are not happening at field level. He requested the banks to instruct their field functionaries to sort-out the reasons and extend necessary finance to tenant farmers.

Regional Director, RBI opined that Nil performance and single digit performance by banks is not acceptable.

General Manager, Andhra Bank opined that the Public Sector Banks are implementing majority of the welfare schemes of the Government, whereas Government is placing Deposits in Private Sector Banks.

General Manager, Syndicate Bank opined that the Government may place Deposits in banks based on performance on prorata basis.

CGM, NABARD informed that the share of RRBs in ACP is around 24%, whereas these RRBs are not getting Government Deposits.

General Manger, State Bank of India informed that their 1st quarter credit growth in Agriculture sector in the State is highest in the country.

Special Commissioner Agriculture, GoAP requested banks to upload insured farmers' details in National Crop Insurance Portal to initiate necessary action by the Insurance Companies.

General Manager, Andhra Bank informed that they have integrated their CBS system with National Crop Insurance Portal for uploading of Insured Farmers details. He further informed that names of some villages are missing in Crop Insurance Portal, as such data pertaining to some insured farmers could not be uploaded.

Hon'ble Chief Minister informed that;

- ❖ There is a positive sign from banks in extending finance to Tenant farmers. However, some banks need to improve performance further.
- ❖ It is observed that some banks are not participating in Government schemes. Government may denotify such banks while considering placing of Government deposits.
- ❖ Performance will be given encouragement.
- ❖ Finance Department is advised to review the performance and initiate necessary action.
- ❖ All banks to take-up the lending to tenant farmers in the right perspective and ensure that the target is achieved.
- ❖ Recovery culture to be improved. Farmers to be sensitized to repay and take loans

(Action: all Banks & Govt. Departments)

Review of Relief measures by Banks in Areas Affected by Natural Calamities: Convenor, SLBC informed that Revenue (DM.II) Department, GoAP vide G.O.MS.No.6 dated 08.08.2018 has declared 275 Mandals, vide G.O.Ms.No.8 & 9, dated 31.08.2018 declared 21 Additional Mandals and G.O.Ms.No.12 dated 10.10.2018 declared 19 Additional Mandals in the State as drought affected during South West Monsoon 2018.

S.No	Name of the District	No. of Drought affected Mandals		Additional Mandals	
		Severe	Moderate	Severe	Moderate
1	YSR Kadapa	50	1	-	-
2	Ananthapuram	44	-	17	2
3	Chittoor	58	-	5	-
4	Kurnool	37	-	-	-
5	Prakasam	40	-	14	2
6	Nellore	45	-	-	-
Total		274	1	36	4

Convenor, SLBC requested Controllers of all Banks to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities with coordination of LDM / District Administration in the affected areas.

Regional Director, RBI informed that RBI has issued a Master Direction on Relief Measures by Banks in areas affected by Natural calamities and advised banks to follow the instructions

contained in the circular. He once again requested Government to issue necessary notification on areas affected by Titli Cyclone for taking up relief measures by Banks.

Dr. Manmohan Singh, Special Chief Secretary, Revenue (Land, Endowments & Disaster Management), GoAP informed that Department will issue G.O on Titli cyclone affected areas at an early date.

(Action: all Banks, LDMs & Revenue Dept., GoAP)

15.0 Fisheries & Animal Husbandry:

Sri G K Dwivedi, Principal Secretary, Animal Husbandry, Dairy Devp. & Fisheries, GoAP informed that most of the Animal Husbandry schemes under various welfare department schemes are pending for sanction and grounding. Department has issued G.O. on Animal Induction Policy under various weaker section programmes. He requested Banks to speed up the process and complete the process of grounding of units pertains to Animal Husbandry schemes by December 31, 2018.

President, SLBC informed that Banks have faced some difficulties in the loans extended to the fisheries sector and requested Government to resolve the issues.

CGM, NABARD informed that NABARD has proposed to organise Regional level meetings to facilitate credit flow to Fisheries sector.

Hon'ble Chief Minister informed that it is better to go for viable activities in a cost effective manner like Mechanisation through Uberisation.

(Action: all Banks, NABARD & Govt. Department)

16.0 MSME:

Convenor, SLBC requested Controllers of all banks to initiate necessary steps to ensure improvement in credit flow to micro and small enterprises to achieve stipulated requirement of PM's Task Force recommendations.

(Action: all Banks)

17.0 Housing:

PMAY – Housing for All (Urban):

Sri Karikal Valaven, Principal Secretary, Municipal Administration & Urban Development, GoAP informed that Housing for All (Urban) is a flagship programme of Government of India as well as Government of Andhra Pradesh. Andhra Pradesh stood first in implementation of PMAY-NTR Nagar. Government is providing quality housing with good infrastructure.

He informed that the tripartite agreement and sale deed were approved and circulated to all bankers. Government has issued G.O. regarding land alienation process in the favour of

Municipalities. The alienation process is started and Legal opinion is also released in some Municipalities. The construction work is in completion stage in most of the ULBs.

Further, he expressed that at field level some banks particularly Private Sector Banks are insisting for a minimum balance of Rs.5000/- for opening of savings accounts. He requested banks to open Zero balance accounts as the beneficiaries are BPL families.

He requested SLBC to re-allot the units if any bank is not willing to finance and communicate the revised targets to all the Banks. Incidentally, the concerned controllers of the banks are requested to ensure that these targets are communicated to all the branches.

DGM, Canara Bank informed that they are ready to accept additional target under PMAY.

Convenor, SLBC informed that Andhra Bank is ready to take the targets allocated to Dena Bank.

Mission Director, MEPMA, GoAP informed that District Coordinators (Housing) have organised site visits to Branch Managers and they have expressed immense satisfaction. It is noticed that some of the Bank Managers have not received instructions from their controllers to take up the finance. He requested Controllers of the banks to issue necessary instructions to their branches to take up PMAY (U) housing programme immediately.

Chief General Manager, State Bank of India requested Government to provide Standard Operating Procedure (SoP) for extending finance under PMAY NTR Nagar.

Hon'ble Chief Minister informed that the Government was creating infrastructural facilities at all housing complexes for the poor and would ensure that the houses remain as their assets. Banks are requested to come forward to extend cooperation as the State Government has taken up Housing for poor in a big way.

He requested the banks to give necessary instructions to the branches to address the issues if any, faced at field level and sanction loans under PMAY Scheme.

Chief General Manager, State Bank of India informed that the State of Andhra Pradesh stands Second in Home loan growth, after Maharashtra. State Bank of India has registered good growth in Kurnool, Ananthapuram, Visakhapatnam, Guntur & Tirupathi Districts. Further, he requested Government to sensitize / motivate the Builders to register under RERA.

Principal Secretary, Municipal Administration & Urban Development, GoAP informed that it is mandatory for the builders to register under RERA.

(Action: all Banks, SLBC, LDMs, MEPMA & MAUD)

18.0 Policy Initiatives:**18.1 Revamp of Lead Bank Scheme:**

Convenor, SLBC informed that SLBC, AP web site is providing on line data entry portal where Bankers are required to upload the data flow. However, most of the Banks are submitting data in Excel format and the data is being entered by SLBC Manually for consolidation. Though some banks could upload the data, it is with some errors. Hence, SLBC is preparing the data manually. Banks are requested to strictly adhere to upload in the web portal of SLBC with data accuracy.

(Action: all Banks)

18.2 Contactless MSME lending platform (psbloanin59minutes.com):

Executive Director, Andhra Bank informed that this Platform is a universal portal, capable of handling all types of MSME loans, where borrower has to put his request for loan.

President, SLBC informed that the credit engine of the portal checks the product criteria and processes it through a risk score model. In principle sanction is generated in minutes and shall be followed by visits / physical due-diligence.

(Action: all Banks)

19.0 Efforts towards Skill Development:**19.1 Skill India Mission:**

Convenor, SLBC informed that the Department of Financial Services, Ministry of Finance, Gol informed that in the review meeting of the Skill India Mission held on 06.08.2018, it has been decided that Lead District Manager (LDM) in each district should visit the Prime Minister Kaushal Kendra (PMKK) in the district once a month to impart financial training and provide guidance to the candidates on how to apply for a loan.

(Action: LDMs)

19.2 Rural Self Employment Training Institutes in Andhra Pradesh:

Convenor, SLBC informed that good numbers of candidates are being trained every year under EDP / Skill development / Skill upgradation programmes conducted by RSETIs. The no. of candidates who got the credit assistance from banks is very low. Hence, all controlling authorities of banks are requested to give instructions to their branches to accord preference to such trained candidates in extending necessary credit support as per bank norms.

(Action: all Banks)

20.0 Government Sponsored Schemes:

Prime Minister Employment Generation Programme: Forum has approved the targets of SC & ST for the year 2018-19.

(Rs. in Lakhs)

Category	No. of Projects	Margin Money	Bank Credit	Employment
Targets under S.C.	420	1050.44	3484.56	3361
Targets under S.T.	63	156.61	502.80	501

Smt. B UdayaLakshmi, Principal Secretary, BC Welfare, GoAP & Sri Vijay Kumar G.Srkr, VC & MD, AP SC Coop Finance Corporation, GoAP have reviewed the performance of Banks in implementation of Government Sponsored schemes. Government has proposed Mega Grounding Melas in the month of October, November, December, 2018 and January, 2019 in a big way. The Hon'ble Chief Minister will attend the Mega Grounding Mela at Vijayawada.

Mega Grounding Mela (MGM) Schedule:

Schedule	Assets to be Grounded (Bank linked units and Aadharana units)
October, 2018	Pending units of 2016-17 & 2017-18 and fresh cases of 2018-19 + Aadharana Units
November, 2018	50% of 2018-19 units + Aadharana Units
December, 2018	Pending Animal Husbandry Units + Aadharana Units
January, 2019	Balance 50% Units of 2018-19 + Aadharana Units

Sri Vijay Kumar G.Srkr, VC & MD, AP SC Coop Finance Corporation, GoAP informed that Government has developed an App for uploading of details by banks and banks are requested to upload the details 15 days before MGM. Government has issued comprehensive guidelines for Animal Induction programme.

Further, **Smt. B UdayaLakshmi, Principal Secretary, BC Welfare, GoAP** requested banks to impress upon the field functionaries to plan it in such a way to make the programme a grand success.

Convenor, SLBC requested controllers to issue suitable instructions to all the branches to initiate necessary steps in this regard on priority and advised Lead District Managers to monitor grounding of schemes accordingly.

Hon'ble Minister for Finance & Planning, Commercial Taxes, Legislative Affairs, GoAP, Sri Yanamala Ramakrishnudu and Sri Jupudi Prabhakar, Chairman, AP SC Co-operative Finance Corporation Ltd, GoAP have informed that banks are insisting for deposits while disbursing loans under various welfare schemes.

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



VC & MD, AP SC Coop. Finance Corporation, GoAP informed that some additional targets are received from Minorities, BC Corporation for approval.

Hon'ble Chief Minister suggested Welfare Department & SLBC to work out on additional targets proposed.

Repayment Tracker: VC & MD, AP SC Coop. Finance Corporation, GoAP informed the status of data sharing by Banks. He has informed that some banks have yet to enter MOU with the Social Welfare Department and requested the banks to enter MoU immediately and start sharing the data for tracking of the loan repayments.

(Action: all Banks, LDMs & Welfare Departments)

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri Subrata Das, Regional Director, RBI.

Summary of Action Points emerged in the meeting

S.No	Action Point
1.	Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets instead of covering through BCs. (Action: all Banks)
2.	Provide banking outlets in 10 villages in the state of Andhra Pradesh which are uncovered or inadequately covered by financial infrastructure before 31.10.2018. (Action: all Banks)
3.	Banks should submit Utilization Certificates (related to Debt Redemption scheme) to Rythu Sadhikara Samstha by 31.10.2018. (Action: all Banks)
4.	Banks to achieve 100% of the target during 2018-19 in extending finance to cultivators (tenancy). (Action: all Banks)
5.	Banks are requested to expedite the process of implementation of relief scheme to Emu Farmers. (Action: all Banks)
6.	Banks to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities. (Action: all Banks)
7.	Bank branches shall allow withdrawal of Capital Infusion amount well before 15.11.2018 (Action: all Banks)
8.	Government is requested to provide Standard Operating Procedure (SoP) for extending finance under PMAY NTR Nagar (Action: MEPMA & MAUD, GoAP)
9.	Banks are requested to complete the process of grounding of; Pending units of 2016-17 & 2017-18 and fresh cases of 2018-19 by October, 2018 50% of 2018-19 units by November, 2018 Animal Husbandry Units December, 2018 Balance 50% Units of 2018-19 by January, 2019 (Action: all Banks)
10.	Recovery Tracker – Banks to enter MoU with Welfare Department, GoAP for Sharing of data for better recovery of the Government schemes (Action: all Banks)
11.	Not to insist on deposits & initiate an effective monitoring mechanism at the controlling office to ensure proper implementation of the welfare schemes (Action: all Banks)

LIST OF PARTICIPANTS**CHIEF GUEST**

Sl. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
1	Nara 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	Yanamala Ramakrishnudu	Hon'ble Minister for Finance & Planning , Commercial Taxes and Legislative Affairs	Govt. of A.P.

SPECIAL INVITEES

3	C Kutumba Rao	Vice-Chairman, AP State Planning Board	Govt. of A.P
4	Jupudi Prabhakar	Chairman, A.P S C Co-operative Finance Corporation Ltd	Govt. of A.P

SLBC OF A.P

5	J Packirisamy	Managing Director & CEO Andhra Bank & President, SLBC of AP	Andhra Bank
6	A K Rath	Executive Director	Andhra Bank
7	K S D Siva Vara Prasad	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
8	S Jagannatha Swamy	Asst. General Manager, SLBC	Andhra Bank

RESERVE BANK OF INDIA

9	Subrata Das	Regional Director	Reserve Bank of India
10	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
11	M Usha	Asst.General Manager	Reserve Bank of India

NABARD

12	K Suresh Kumar	Chief General Manager	NABARD, AP RO
13	B Suri Babu	Dy. General Manager	NABARD, AP RO
14	Vijay Turumella	Asst General Manager	NABARD,AP RO

SIDBI

15	Sanjay Jain	General Manager	SIDBI
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OFFICIALS - GOVT. OF A.P

16	Dr Manmohan Singh, IAS	Special Chief Secretary & CCLA(FAC)	Govt. of A.P
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17	Karikal Valaven, IAS	Principal Secretary, Municipal Administration & Urban Development	Govt. of A.P
18	Gopala Krishna Dwivedi, IAS	Principal Secretary, Animal Husbandry, Dairy Devp. and Fisheries	Govt. of A.P
19	B Udaya Lakshmi, IAS	Principal Secretary, BC Welfare Dept.	Govt. of A.P
20	K Ramgopal, IAS	Secretary, Minority Welfare department	Govt. of A.P
21	K Sarada Devi, IAS	Addl. Secretary to CCLA	Govt. of A.P
22	D Muralidhar Reddy, IAS	Special Commissioner , Agriculture	Govt. of A.P
23	P Usha Kumari, IAS	VC & M D(FAC), A P State Minorities finance Corp.	Govt. of A.P
24	A Babu, IAS	CEO, RTG & VC & MD, APIIC	Govt. of A.P
25	Vijaya Kumar G. Srkr, IAS	VC & MD, SC Co-op Finance Corp Ltd	Govt. of A.P
26	B Rama Rao, IAS	Director, BC Welfare and VC & MD AP BC CO-OP Finance Corp.	Govt. of A.P
27	Peeyush Kumar, IAS	Finance Secretary	Govt. of A.P
28	Ram Sankara Naik, IAS	EO & Commissioner , Fisheries department	Govt. of A.P
29	Dr. K V V Satyanarayana, IAS	Special Secretary, Finance (B & IF)	Govt. Of A.P
30	B M Diwan Mydeen, IFS	M D, AP TIDCO	Govt. of A.P
31	Dr. P Krishna Mohan	CEO, SERP	Govt. of A.P
32	P Chinna Thataiah	Managing Director, MEPMA	Govt. of A.P
33	Y S Prasad	CEO, AP Food Processing Society	Govt. of A.P
34	Y U Bhaskara Rao	GM, Finance, AP State housing Corp.	Govt. of A.P
35	E Ravindrababu	Managing Director, TRICOR	Govt. of A.P
36	A Krishna Mohan	MD, AP Nayee Federation	Govt. of A.P
37	Dr G Somasekharam	Director, Animal Husbandry dept.	Govt. of A.P
38	K Siva Sankara Rao	MD, AP State Kapu Welfare Dept. Corp Ltd	Govt. of AP
39	B Gopal	Director, (M&R) Planning dept. AP Secretariat	Govt. of A.P.
40	Sridhar	Joint Director, Agrl Dept.	Govt. of AP
41	S V Giridhara Rao	Joint Director, Commissioner of Industries	Govt. of AP
42	S Johar Basha	Joint Director, Handlooms & Textiles dept.	Govt. of AP
43	I Swaroop	Joint Director, CMO	Govt. of A.P
44	M Kalebu	Dy Director, MSME Dept. Of Industries	Govt. of A.P
45	G Jyothi	Dy. Commissioner, RD dept.	Govt. of A.P
46	B S Srinivasacharyulu	Asst Director, Agrl. Department	Govt. of A.P
47	P V Ramesh	EO, S C Corporation	Govt. of A.P

48	M Kesava Kumar	DGM,SERP	Govt. of A.P
49	B Udaya Bhaskar	SP, EOW,CID	Govt. of A.P
50	Sarat	Special Officer, CMO	Govt. of A.P
51	P Nagarjun	OSD, (Technical)Ry. S.S.	Govt. of A.P
52	P Krishna Rao	OSD, V C Planning,Ry. S.S.	Govt. of A.P
53	M Subrahmanyeswara Rao	State Mission Coordinator, MEPMA	Govt. of A.P
54	P Padmaja	Content writer, Social Media	Govt. of A.P

OFFICIALS – GOVT. OF INDIA

55	Lakshman Singh	Dy Director, National Horticulture Board,	Govt. of India
56	P V N Shiva Prasad	Dy, Director, State Officer, KVIC	Govt. of India
57	P Naga Murali Krishna	Asst. Director, Dept. of Telecommunications	Govt. of India
58	Col. M Eleesha	Post Master General, Dept. of Posts	Govt. of India
59	B S A Murthy	Joint General Manager,HUDCO	Govt. of India
60	Ch. Bhagya Phanindra	Consultant (AC &ABC),MANAGE	Govt. of India
61	Sonia Bhalla	Deputy Manager, National Housing Bank	Govt. of India
62	Vijaya Kumar Prasad	RPFC-I,ZO,E P F O	Govt. of India

PUBLIC SECTOR BANKS

63	Mani Palvesan	Chief General Manager	State Bank of India
64	M Satyanarayana Reddy	General Manager	Andhra Bank
65	S Vijaya Kumar	General Manager	Syndicate Bank
66	M Seshagiri Rao	General Manager	Bank of Baroda
67	M Venkateswara Swamy	Dy. General Manager	Andhra Bank
68	A K Sahu	Dy. General Manager	State Bank of India
69	B Nagarjuna	Dy. General Manager	Indian Bank
70	D Surendran	DY. General Manager	Canara Bank
71	Vinod Pophale	Dy. General Manager	Central Bank of India
72	B K Sarangi	Dy. General Manager	Allahabad Bank
73	U Sadananda Murthy	Dy. General Manager	Indian Overseas Bank
74	S V M Krishna Rao	Dy. General Manager	Punjab & Sind Bank
75	E Karimlal	Dy. General Manager	I D B I Bank
76	R S Bansal	Zonal Manager	Bank of Maharashtra
77	N Venkateswarlu	Asst. General Manager	State Bank of India
78	T Ramesh Babu	Asst. General Manager	Andhra Bank
79	G Jaya Jeevan	Asst. General Manager	Union Bank of India
80	C S Janani	Asst. General Manager	Corporation Bank
81	S Radha Krishnan	Asst. General Manager	UCO Bank
82	D Rama Prasada Rao	Area Manager	Bank of India
83	J Shanth Kumar	Chief Manager	United Bank of India
84	D V Ramana	Chief Manager	Punjab National Bank

85	Ritesh Kumar	Chief Manager	Vijaya Bank
86	B Rasheed	Chief Manager	Oriental Bank of Commerce

REGIONAL RURAL BANKS

87	V Brahmananda Reddy	Chairman	CGGB
88	B Suri Babu	Chairman	SGB
89	A Venkata Reddy	Chairman	APGB
90	G Nagaraju	General Manager	APGVB

APCOB

91	Dr A V Bhavani Shankar	Managing Director	APCOB
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PRIVATE SECTOR BANKS

92	N S Rao	General Manager	Coastal Local Area Bank
93	N SreeHari	Chief Manager	Lakshmi Vilas Bank
94	B Kesava Babu	Chief Manager	Tamilnadu Mercantile Bank Ltd
95	P T S J Naresh	Dy Vice President	HDFC Bank
96	Vasudevan Potti V	AVP & Branch Head	Federal Bank
97	Deepu Nair	Asst Vice President	Yes Bank Ltd
98	J Rambabu	Senior Manager	IDFC Bank
99	A Sreenivasa Rao	Senior Manager	Kotak Mahindra Bank
100	M Sudheer Chowdary	Manager-Agri	Karur Vysya Bank
101	Kiran Anand	Nodal Officer	Axis Bank
102	R Francis Prabhu	Branch Manager	City Union Bank
103	P Hari Pawan	Branch Manager	DCB Bank
104	Srinivas V	Branch Manager	RBL Bank Ltd.
105	M Sudheer	Asst. Branch Manager	Karnataka Bank
106	Thota Nagarjuna	Asst. Manager	Catholic Syrian Bank

LEAD DISTRICT MANAGERS

107	M Sudarshan Rao	L.D.M, Guntur	Andhra Bank
108	P Venkateswara Rao	L.D.M, Srikakulam	Andhra Bank
109	B V Subrahmanyam	L.D.M, East Godavari	Andhra Bank
110	Surya Rao P	L.D.M, West Godavari	Andhra Bank
111	R Ramamohana Rao	L.D.M, Krishna	Indian Bank
112	K Ganapathi	L.D.M, Chittoor	Indian Bank
113	Tavva Guruvaiah	L.D.M, Vizianagaram	State Bank of India
114	Y Srinath Prasad	L.D.M, Visakhapatnam	State Bank of India
115	V Mohan Murali	L.D.M, Anantapur	Syndicate Bank
116	Anjaneya Chari J	L.D.M, Kadapa	Syndicate Bank
117	B Venkata Rao	L.D.M, Nellore	Syndicate Bank
118	T Venkateswara Rao	L.D.M, Prakasam	Syndicate Bank
119	K L Srinagesh	L.D.M, Kurnool	Syndicate Bank

INSURANCE COMPANIES

120	G G Raju	AIC,RO,Guntur	Agri. Insurance company of India
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OFFICERS FROM SLBC

121	Vunnam Rajesh	Senior Manager	Andhra Bank
122	B Subrahmanyam	Manager	Andhra Bank
123	N Anil Babu	Manager	Andhra Bank
124	Nadeem Anwar Ansari	Manager	Andhra Bank
125	Mudith Himwan	PO	Andhra Bank