

**రాష్ట్ర స్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్**  
**राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश**  
**STATE LEVEL BANKERS' COMMITTEE, ANDHRA PRADESH**



కన్వీనర్ : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, ఆంధ్రబ్యాంక్, (పట్టాభి బిల్డింగ్), 2వ అంతస్తు, ఆర్ ఆర్ అప్పారావు వీధి, విజయవాడ - 520 001  
సంయోజక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, ఆంధ్రా బ్యాంక్, (పట్టాభి బిల్డింగ్), 2 మంజిల్, ఆర్ ఆర్ అప్పారావు సబ్బక, విజయవాడ - 520 001  
Convenor : Union Bank of India, Andhra Bank, (Pattabhi Building), 2<sup>nd</sup> Floor, RR Apparao Street, Vijayawada-520 001

దూరభాష Phone: 0866-2562522, 2562518 ఫేక్స్ Fax: 0866-2562521 ఈ-మేల్ e-mail: [slbc@andhrabank.co.in](mailto:slbc@andhrabank.co.in)

Lr No.2716/30/196/125

Date: 13-08-2020

**The Controlling authorities of all Banks and Lead District Managers**

Dear Sir;

**Reg: Minutes of 211<sup>th</sup> State Level Bankers Committee Meeting held on 29-07-2020 at 11.00 am at CM's Office, Tadepalli**

We enclose herewith the minutes of 211<sup>th</sup> meeting of State Level Bankers Committee of Andhra Pradesh held on 29-07-2020 at 11.00 am at Hon'ble Chief Minister's Office – Tadepalli

We request the members to initiate necessary action on the action points emerged in the meeting

Yours faithfully,

(V Brahmananda Reddy)

Field General Manager & Convener of SLBC of Andhra Pradesh



Copy to:

- The Chief Secretary, GoAP, AP Secretariat, Velagapudi
- The Dept of Financial Services, MoF, Govt of India, Jeevan Deep Building, Sansad Marg, New Delhi
- The Regional Director, Reserve Bank of India, Saifabad, Hyderabad
- The Chief General Manager, FIDD, Reserve Bank of India, Central Office, Mumbai
- The General Manager, FIDD, Reserve Bank of India, Saifabad, Hyderabad
- The Chief General Manager, NABARD, RTC x roads, Musheerabad, Hyderabad
- Principal Finance Secretary, Govt of AP, AP Secretariat, Velagapudi
- The Special Chief Secretary, Finance Department, Govt of AP
- The Principal Secretary (Agriculture), Govt of AP, AP Secretariat, Govt of AP
- The Director of Industries, Govt of AP, Vijayawada
- The General Manager (RABD), Union Bank of India, Central Office, Hyderabad
- All Government departments of AP concerned
- All Lead District Managers of AP

Encl.: as above

**Proceedings of 211<sup>th</sup> Meeting of  
STATE LEVEL BANKERS' COMMITTEE OF  
ANDHRA PRADESH**

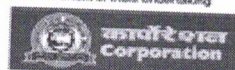
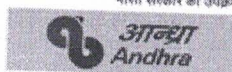
**Date: 29.07.2020 - Time: 11.00 AM**

**Venue: CM's Camp Office, Tadepalli**

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH  
CONVENER: UNION BANK OF INDIA (e-Andhra Bank)**

यूनियन बैंक ऑफ इंडिया  **Union Bank**  
of India

भारत सरकार का उपक्रम A Government of India Undertaking



**Zonal Office, Union Bank of India (e-Andhra Bank),  
Pattabhi Building, 2<sup>nd</sup> floor, RR Apparao Street, Vijayawada**

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**The 211<sup>th</sup> Meeting of SLBC of Andhra Pradesh was conducted on 29-07-2020 at CMO, Tadepalli at 11.00 A.M.**

**Sri V Brahmananda Reddy, Field General Manager & Convener, SLBC** extended warm welcome to Hon'ble Chief Minister, Hon'ble Deputy Chief Minister, Chief Secretary and other dignitaries from Government and banks to the 211<sup>th</sup> SLBC meeting.

**Sri Dinesh Kumar Garg, Executive Director, Union Bank of India** in his inaugural speech, extended his sincere thanks to Hon'ble Chief Minister for his proactive measures being implemented for upliftment of various sectors and also for sanctioning the long pending VLR amount. He also noted that the State Government made a path breaking decision by establishing 10641 Rythu Bharosa Kendras for providing quality inputs & for sharing of knowledge under one roof. He further noted the decision of state Government in considering the PMFBY & RWBCIS as state schemes to ensure 100% coverage of cultivators. He also thanked all stake holders for extending, seamless support to SLBC in its effective functioning for the last 36 years. He appreciated SLBC for successfully mapping 229 villages in GSS app as per the directions of DFS and establishing banking touch points in 473 villages as per RBI NSFI policy. He highlighted the following:

- ❖ He expressed happiness over the achievement of banks under Atma Nirbhar Bharat abhiyan package to MSME sector and observed that the performance is 92% under ECGLC. He noted that banking sector in AP state is the forerunner in implementation of various State and Central Government schemes.
- ❖ He requested member banks to extend financial assistance under PM-SWANIDHI scheme.
- ❖ He expressed happiness over the CD ratio of 127.65% as against the RBI norm of 60% and on achievement of various regulatory norms by the banking sector in AP.
- ❖ Informed that SLBC of AP has been playing a crucial role in amicable resolution of various issues by maintaining close liaison with the Government and Controllers of Banks and effectively monitoring the implementation of schemes at field level as per the guidelines.
- ❖ He said that COVID 19 crisis is leaving unprecedented footprints in reverse migration of nature and scale. Despite many adversities, in accordance with the call given by central & state governments, entire banking fraternity is delivering the goods and extending financial assistance to various sectors. He further assured all possible support to the Government by member banks

**Sri V Brahmananda Reddy**, Convener SLBC of AP presented the ACP for 2020-21 to the forum and requested Hon'ble Chief Minister to launch the same



The Annual Credit Plan for 2020-21 was launched by Hon'ble Chief Minister along with Deputy Chief Minister and Chief Secretary.

Sri V Brahmananda Reddy, Convener, SLBC of AP has highlighted Annual Action Plan to the forum and presented the agenda for 211<sup>th</sup> Meeting of SLBC of AP. The highlights of the Annual Action Plan are follows:

- ❖ The Total Credit Plan for the year is Rs.251600 Crores with an enhancement of 9.78% over previous year.
- ❖ The Total Agriculture Target increased from Rs.115000 Crores to Rs.128660 Crores with a growth rate of 11.88%.
- ❖ For MSME the target increased from Rs.36000 Crores to Rs.39600 Crores with growth rate of 10.00%
- ❖ Target for Loan to total priority sector increased from Rs.149414 Crores to Rs.159253 Crores with a growth rate of 6.58% and for non-priority Sector the amount is increased from Rs.60000 crores to Rs.64050 Crores with the growth rate of 6.75%
- ❖ Credit toward agriculture term loans /Investment credit is enhanced to Rs.26562 Crores
- ❖ The public sector Banks were allotted the major share of priority sector finance with 66.21% followed by Regional Rural Banks with 13.55% and the Private sector Banks with 11.95%.

Sri V Brahmananda Reddy, Convener, SLBC of AP has presented the performance highlights of 211<sup>th</sup> Meeting of SLBC of AP.

- ❖ Total achievement under Credit Plan for the FY 2019-20 was 99%.
- ❖ Performance under short term production loan for agriculture was 106% of the target.
- ❖ Achievement of target under loans to MSME was 105%
- ❖ Under Priority sector the overall achievement was 94% as against the target of Rs.169200 Crores.
- ❖ As per the advice of Govt., Banks updated and reduced the pending subsidy amount under the Government Sponsored Schemes from Rs. 905 Crores to Rs. 285 Crores.
- ❖ In response to Hon'ble Chief Minister's call to reduced interest burden on SHG women all major banks substantially reduced the applicable interest.

**Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of AP** attended the meeting as Chief Guest. In his opening remarks, he expressed satisfaction over ACP achievement. Further, he thanked RBI, NABARD, SLBC & all Banks in the state for the co-operation and support being extended in implementation of various State Govt. schemes. He said that Government proactively sanctioned





Rs.1113 crore towards Vaddi Leni Runalu as per bankers' request and advised banks to update the details of farmers saving accounts in the portal for passing the benefits to the farmers. Govt of AP is proposing to release the amount at regular intervals for the year 2019-20 onwards. He emphasized on the credibility and transparency of State Government in adhering to the timelines announced. He informed that during the month of August, under Woman empowerment scheme, an amount of Rs.4300 crore approximately will be spent by Government amongst 25 lac SC/ST & OBC women. In the month of Sept 2020, under YSR AASARA scheme, an amount of Rs.6700 crores amount would be released to 1.00 crore women. With this, Rs.11000 crs will be available with the women which will be channelized into the economy. He also informed that the Government is signing MoU with multinational companies like AMUL, P&G, Hindustan Unilever, ITC and other reputed companies for sustainable growth of women entrepreneurs. This will enhance the revenues and improve the livelihood of families of downtrodden. He urged bankers and Government departments to utilize the excess rainfall during the season for the benefit of agriculture sector. He also emphasized that the government is moving ahead with a special plan for food processing in warehouses, grading, sorting in every village and requested for adequate assistance for this from banks. He also stated that under COVID, state recorded highest testing / million and also segregating COVID positive cases separately.

**Sri Subrata Das, Regional Director, RBI** appreciated the efforts made by bankers for providing seamless banking services despite the prevailing pandemic and also thanked the State Government for their active support and cooperation in this regard. He further highlighted the following:

- ❖ Banks have performed well in the state in delivery of credit and their achievements under priority sector lending, especially agriculture and weaker sections were commendable. However, lending to tenant farmers, Housing and Education needed to be improved
- ❖ Banks need to take necessary steps for re-structuring of all eligible MSME accounts under the One-Time restructuring guidelines of the RBI and also expeditiously process all the pending applications received through the State Government portal under YSR Navodayam Scheme
- ❖ Adequate cash has been supplied to the currency chests / banks in the state of Andhra Pradesh for meeting the seasonal requirements
- ❖ YSR Kadapa District in AP is identified for making it 100% digitally enabled by October 2020. All banks are advised to make concerted efforts for improving digital coverage through all channels i.e., Debit cards/Rupay cards, Net banking, Mobile banking etc. State Government is requested to extend the support in achieving this objective
- ❖ ATMs are important and preferred banking channel for customers, especially in the prevailing pandemic situation. However, a recent review undertaken by RBI revealed that the average ATM uptime of many banks in the state was much below 90%, which is not acceptable. All





banks may review their ATM operations and strive to maintain average ATM uptime of at least 95%

- ❖ SLBC Convener has to expedite implementation of the Standardized system of dataflow for SLBC as per RBI guidelines. All banks are advised to take urgent steps for generation of data files in the format prescribed by RBI and uploading the same in SLBC portal
- ❖ Normally, the SLBC should release the Annual Credit Plan (ACP) by April 1<sup>st</sup> every year, so that banks get adequate time to plan for implementation of the ACP. This year the launch of ACP has got delayed owing to the COVID-19 pandemic
- ❖ There is an overall increase of 10% in the ACP this year with adequate allocation for Agriculture, MSME and other areas under priority sector

Concluding his remarks, the Regional Director appreciated the various initiatives of the State Government, especially the schemes aimed at empowerment of women. He assured the continued support and cooperation of RBI and the banks in the development of the state

**Sri Sudhir Kumar Jannawar, CGM, NABARD highlighted the following:**

- ❖ Appreciated the Bankers for achieving the targets under ACP 2019-20 and requested the Bankers to continue their efforts for achieving the ACP 2020-21 targets also.
- ❖ Expressed concerned over implementation of KCC under Animal Husbandry and Fisheries activities and noted that there is a decline in financing tenant farmers and JLG financing.
- ❖ He observed that the finance to weavers to be improved; he expressed hope that Bankers would come forward to finance all eligible weavers.
- ❖ Expressed concern over the present level of investment credit in the State. He advised bankers to achieve the targets set under investment credit, which will yield long term returns and leads to capital formation in agriculture.
- ❖ He also explained the scheme guidelines for Central Sector Scheme of financing facility under Agriculture Infrastructure Fund (AIF) involving Rs.1.00 lakh crore and availability of 3% interest subvention for setting up and modernization of key elements of value chain.
- ❖ Further, it was explained that for promotion of PACS as Multi Service Centres (MSCs), NABARD would extend refinance at 3% to State Cooperative Bank for on lending to PACS. There is scope for promotion of around 2000 PACS as MSCs in the State.
- ❖ NABARD has been providing grant assistance to Banks for financial inclusion programs in the State under Financial Inclusion Fund (FIF). Banks are requested to avail the facility and also submit the claims for reimbursement of expenditure incurred by them immediately.
- ❖ In case of doubling of farmers' income, efforts will be made to identify key areas in coordination with SLBC.

He observed that there is scope for Banks to finance under Capital Investment Subsidy Scheme on Agri Clinics and Agri Business Centres (ACBAC). A State Level Workshop on ACBAC



was also conducted by NABARD in July 2020 in Vijayawada for the benefit of the Bankers. He requested that at least one eligible candidate may be financed by each Bank to strengthen agriculture extension system in the State.

**Sri Shamsher Singh Rawat, Principal Finance Secretary** highlighted the following:

- ❖ Expressed his concern over the present state of economy on account of COVID as it affected all the sectors. During this difficult period, the role of SLBC and banks is very crucial.
- ❖ He thanked the banks for their overall achievement and requested them to reach out to the poor & disadvantageous people
- ❖ Banks are requested to process the claims of VLR of Rs.1113.66 crs at the earliest
- ❖ He observed that the credit towards production loans so far is Rs.18323 crs only as against the Annual Target of Rs.94624 crs, which works out to 19% upto the quarter ended June 2020. Overall achievement under agriculture is also at 16% only. Banks are requested to improve the lending.
- ❖ In respect of finance made to tenant farmers, the achievement is only at 27.42%. In this regard, in case there is any technical issue, the same be resolved by deliberating in a sub committee
- ❖ There should be regular review over tenant farmers finance and issuance of CCRC.
- ❖ With regard to SHG linkage, overall achievement so far towards Annual Target is Rs.2253 crs as against the Annual Target of Rs.15085 crs, which works out to 15% only.
- ❖ He thanked the banks for reducing the Rate of Interest on SHG linkage as per the call given by Hon'ble Chief Minister. He opined that there is scope for further reduction of Rate of Interest
- ❖ He requested bankers to allow SHG members to withdraw amount from their corpus fund
- ❖ He requested the RRBs for further reduction of rate of interest duly considering the bank's bottom line towards profit also
- ❖ State to take maximum advantage of Emergency Line of Credit and should be completed before 15.08.2020
- ❖ Banks to focus on SMA-2 and stressed units and help the units with subordinate debt for improving their Revenues.
- ❖ Under KCC, focus should be on fisheries and animal husbandry.
- ❖ Banks to cover all the beneficiaries under PM Swanidhi & Jagananna Thodu
- ❖ Banks to cover eligible borrowers under PMMY (Sishu, Kishore & Tarun)
- ❖ AP state stood in 6<sup>th</sup> position under Standup India scheme. Bankers are requested to increase lending to SC, ST & women.
- ❖ Banks are requested to return the unutilized subsidy of Rs.284 crs before 15.08.2020. Government is contemplating to collect penal charges in case of non-compliance by banks
- ❖ To increase the irrigation potential, government is setting up special purpose vehicles (SPV) for overall development of agriculture, availability of drinking water etc





**Dr Poonam Malakondaiah, Principal Secretary (Agriculture)** highlighted the following:

- ❖ 21000 technically qualified staff trained in fields like agriculture , animal husbandry, fisheries and horticulture have been deployed by Govt of AP as village volunteers to cater to the need of rural folk
- ❖ 10641 Rythu Bharosa Kendras (RBKs) were established, which are first of its kind imparting knowledge and extending support towards supply of certified quality inputs like fertilizers & pesticides and others.
- ❖ The Services of Banking Correspondent to be coordinated with RBKs while extending hassle free support to RBKs.
- ❖ RBKs will be linked to unique portal for providing marketing services
- ❖ The State of Andhra Pradesh is first to implement e-cropping by booking 44 lac acres reflecting the actual crop status along with farmers' picture, aadhaar number geo tagging
- ❖ State Government is providing manpower in the form of Village Assistants and funding through schemes; bankers are requested to utilize the services in lending and recovery of loans.
- ❖ Government is ready to reimburse VLR amount for Kharif 2020 by Rabi 2020. Similarly amount pertaining to Rabi 2020 will be reimbursed by Kharif 2021
- ❖ Loan charge portal to be utilized extensively.
- ❖ In every village, Government is planning to setup Cold storage, Rural Godowns & Primary Processing Centers for the benefit of agriculture marketing and for giving value addition to the produce.

**Smt Neelam Sahney Chief Secretary to Govt**

- ❖ Highlighted the Government's priority on improving health and education. Accordingly, Government had initiated several path breaking steps.
- ❖ It is proposed to develop MSME parks and banks are advised to link all the units in the proposed industrial parks with institutional finance.

**Mr Karikala Velavan – Special Chief Secretary – Industries Department:**

- ❖ While appreciating the performance of banks under Atma Nirbhar Bharat package, he requested banks to increase support under subordinate debt also.
- ❖ He expressed concern over the slow progress under YSR Navodayam and urged banks to minimize the pendency

**Mr Dharmana Krishna Das, Deputy Chief Minister highlighted the following:**

- ❖ Highlighted the priorities of Government in areas like Agriculture, Women, Health & Education and informed that government has introduced several welfare schemes.
- ❖ He sought bankers' cooperation in implementation of these schemes.





**The Field General Manager & Convener of SLBC** assured the house that bankers will rise to the occasion and achieve all the targets set by State & Central Governments and sought the cooperation of Govt. Departments in fulfilling the targets. The DGM, SLBC Convener Bank also assured that all efforts will be made for achieving the objective of making YSR Kadapa 100% digitally enabled as per RBI guidelines

The meeting ended with vote of thanks

### Summary of Action Points emerged in the meeting

S.No.	Action Point
1.	Banks to complete the task of updating the details of farmers in VLR portal enabling the Government for early release of funds to the credit of beneficiaries (Action: All banks)
2.	Banks to complete the sanctions for eligible accounts under Atma Nirbhar Bharat Abhiyan by 31.07.2020. Banks to submit progress report to SLBC on daily basis enabling them to forward updated information to the concerned (Action: All Banks)
3.	Banks to complete the sanctions (Restructuring) for all eligible accounts and to update the details in the YSR NAVODAYAM portal by 15.08.2020. Banks to revisit the rejections made for restructuring and to satisfy themselves for the reasons mentioned thereon (Action: All banks)
4.	Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2014-15, 2015-16, 2016-17, 2017-18 & 2018-19 is to be returned to Government by 15.08.2020 without any further extension. (Action: Banks concerned)
5.	Regional Rural Banks & private banks to examine the State Government's request on reduction of interest rates on SHG loans at the earliest. (Action : All Banks)
6.	Union Bank of India & Indian Bank to initiate immediate mapping of block codes in the CBS platform. Further, all banks to initiate suitable steps for digitalized data flow through CBS platform directly to SLBC portal as per the RBI instructions (Action: Union Bank of India, Indian Bank and all banks)
7.	Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to be actively involved in the initiatives for achieving 100% digitalization of the district. (Action: SLBC, LDM, State Government & all banks operating in YSR Kadapa)



8.	<p>A recent review undertaken by RBI revealed that the average ATM uptime of many banks in the state were much below 90%, which is not acceptable. All banks to review ATM operations and strive to maintain average ATM uptime above 95%</p> <p>(Action: All Banks)</p>
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## **LIST OF PARTICIPANTS**

### **CHIEF GUEST**

<b>S. N</b>	<b>Official Smt/Shri.</b>	<b>Designation</b>	<b>Organization/ Department</b>
1	Y S Jagan Mohan Reddy	Hon'ble Chief Minister of A.P	Govt. of A.P.

### **HON'BLE MINISTERS**

2	Dharmana Krishna Das	Hon'ble Deputy Chief Minister of AP	Govt. of A.P
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### **SPECIAL INVITEES**

3	Praveen Prakash	Principal Secretary to Hon'ble C M of A.P	Govt. of A.P
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### **SLBC OF A.P**

4	Raj Kriran Rai	MD& CEO of UBI & President of SLBC AP	Union Bank of India
5	V Brahmananda Reddy	Field General Manager & Convener, SLBC AP	Union Bank of India
6	K. Ajay Paul	Deputy General Manager, SLBC AP	Union Bank of India

### **RESERVE BANK OF INDIA**

7	Subrata Das	Regional Director (FIDD)	Reserve Bank of India
8	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
9	M Venkatesh.	Deputy General Manager	Reserve Bank of India

### **NABARD**

10	Sudheer Kumar Jannawar	Chief General Manager	NABARD, AP RO
11	B Ramesh Babu	Deputy General Manager	NABARD, AP RO

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

12	Neelam Sawhney, IAS	Chief Secretary	Govt. of A.P
13	Dr. (Smt.) Poonam Malakondaiah, IAS	Spl. CS, Agriculture/AH/DD and Fisheries	Govt. of A.P
14	R. Karikal Valaven, IAS	Spl. Chief Secretary - Industries	Govt. of A.P
15	Gopal Krishna Dwivedi, IAS	Principal Secretary, Panchayat Raj & Rural Develop.	Govt. of A.P
16	Shamsher Singh Rawat, IAS	Principal Finance Secretary to Govt.	Govt. of A.P
17	H. Arun Kumar, IAS	Special Commissioner Agriculture	Govt. of A.P
18	P Raja Babu, IAS	Chief Executive officer, SERP	Govt. of A.P



## PUBLIC SECTOR BANKS

PUBLIC SECTOR BANKS			
19	I Shabbir Hussain	General Manager	Canara Bank
20	Lal Singh	General Manager	
21	R V Ramana Rao	General Manager	
22	M V Swamy	General Manager	UBI
23	Y S Prasad	DGM	UBI
24	B Venkat Narayana	DGM	SBI
25	BSRK Prasad	CM	IOB
26	NVB Srinivas	CM	PSB
27	M Nageshvara Rao	CM	BoM
28	PV Prasad	DGM	PNB
29	N Rama Krishna	SM	IB
30	D Rama Prasad Rao	Dy Zonal Head	PNB
31	S Rajiya NS Begum	SM	BoI
			Uco Bank

## REGIONAL RURAL BANKS

REGIONAL RURAL BANKS			
32	B Suri Babu	Chairman	SGB
33	T Kameswara Rao	Chairman	CGGB
34	JVS Prasad	GM	APGB
35	J Ramakrishna	RM	SGB

**APCOB**

APCOB			
36	Dr. RS Reddy	MD	
37	Dr. G Vari Mohan	RCS	APCOB
			APCOB

### PRIVATE SECTOR BANKS

PRIVATE SECTOR BANKS			
38	S Srikanthan	AGM & RH	ICICI Bank
39	N Srinivasa Rao	Asst. VP	HDFC Bank
40	Ch Sreenivasa Rao	Deputy Vice President	Axis Bank
41	E Karim Lal	GM & RH	IDBI
42	M Sudheer Chowdari	SM-Agri	KVB
43	B Arun Raj	Asst. Manager	TMB

### OFFICERS FROM SLBC

OFFICERS FROM SLBC			
44	Nadeem Anwar Ansari	Manager	
45	Mudith Himwan	Asst Manager	Andhra Bank
46	G S Sowmya	Asst Manager	Andhra Bank
			Andhra Bank

