

**Minutes of 180th Meeting of
STATE LEVEL BANKERS` COMMITTEE OF
ANDHRA PRADESH**

**Date: 02.02.2013 - Time: 11.30 AM
Venue: Jubilee Hall, Public Gardens, Hyderabad**

**STATE LEVEL BANKERS` COMMITTEE OF A.P
CONVENOR  ANDHRA BANK**

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

Phone: 040-23231392, 23252375, 23252387

Fax: 23234583 & 23232482

Email: slbc@andhrabank.co.in

The 180th Meeting of the SLBC of Andhra Pradesh was conducted on 02.02.2013 at Jubilee Hall, Public Gardens, Hyderabad at 11.30 A.M. Sri N. Kiran Kumar Reddy, Hon'ble Chief Minister of Andhra Pradesh participated in the meeting as Chief Guest.

Hon'ble Ministers Sri Anam Ramanarayana Reddy, Sri N. Raghuveera Reddy, Smt. Sunitha Lakshma Reddy, Sri Kasu Venkata Krishna Reddy, Sri G. Prasad Kumar, Sri A.S. Rao, Regional Director, Reserve Bank of India, Chief Secretary, Principal Secretaries, Secretaries, Commissioners, Directors, Heads of Departments of Govt. of AP, Sri R.N. Dash, General Manager, Reserve Bank of India, Sri K.R. Nair, CGM, NABARD, Dr.V. Suresh Babu, Chief General Manager, SBH, Sri A.N. Appaiah, GM, SBI, Sri S. Mallikarjun, General Manager, SIDBI officials from Government of India and Andhra Pradesh, executives from Banks, Chairmen- RRBs, Lead District Managers participated in the meeting. The detailed list of participants is given as annexure.

Keynote address-Sri B.A. Prabhakar, CMD, Andhra Bank and President, SLBC of AP:

The President, SLBC extended a warm and hearty welcome to the invitees of the 180th meeting of SLBC of Andhra Pradesh.

He placed before the house, the position of our State under various banking parameters as on 30th September, 2012 and 31st December, 2012. The figures for December are provisional.

Deposits and Advances

He informed that as at the end of September, 2012, the deposits and advances of Banks in the State stood at Rs.3,69,724 Cr and Rs.4,32,712 Cr with YoY growth of 19.94% and 24.07% respectively. As at the end of December, 2012 (provisional), the deposits and advances stood at Rs.3, 74,730 Cr and Rs.4,47,438 Cr with YoY growth of 17.58% and 21.24% respectively.

Credit Deposit Ratio

The CD Ratio of Banks in the State stood at 117.04% as on 30.09.2012 and at 119.40% as on 31.12.2012(provisional); which continues to be one of the highest in the country.

Performance under Annual Credit Plan 2012-13

Against the annual disbursement target of Rs. 82,167 Cr for the year 2012-13 under the Priority Sector, banks have disbursed Rs. 47,874Cr achieving 58.26% by 30.09.2012 and disbursed Rs.64,592 Cr achieving 78.61% by 31.12.2012 (provisional).

Under Agriculture Sector, against the Kharif target of Rs. 31,630 Cr, banks have disbursed Rs. 37,986 Cr surpassing the target by Rs.6, 356 Cr with an achievement of 120.09%.

Under Agricultural Production Credit and investment credit, the achievement is 116.75% and 130.30% respectively.

Priority Sector Advances

The Priority Sector advances as at the end of September, 2012 stood at Rs.1,94,887 Cr and Rs. 1,98,665 Cr at the end of December, 2012 (provisional). This constitutes 49.41% of total advances and 50.37% respectively as on 30.09.2012 as on 31.12.2012 (provisional) against the regulatory norm of 40%. YoY growth in Priority Sector advances was at Rs.31,972 Cr for September, 2012 and Rs.30,445 Cr for December, 2012(provisional). There is need for all Banks to increase their focus on Priority Sector lending.

Agriculture Advances

The Agriculture advances as at the end of September, 2012 were at Rs.1, 12,062 Cr and Rs. 1,16,927 Cr as at the end of December, 2012 (provisional). This forms 28.41% and 29.65% for 30.09.2012 and 31.12.2012 (provisional) respectively, against regulatory prescription of 18% of total advances of 31.03.2012.

He informed that the outstanding agricultural credit of the State continues to be one of the highest in the country.

Extending finance to Licensed Cultivators

He stated that with a positive outlook, SLBC has approved a target of Rs.2000 for extending finance to the licensed cultivators. As per the latest information available with SLBC, banks could lend Rs.270.76 Cr to LEC holders.

He observed that apart from several steering Committee meetings of SLBC, the issue was also deliberated in the recently held Conference of Joint Collectors and in the meeting it was decided by the Hon'ble Revenue Minister that in the coming season LECs will be issued well before the commencement of season by the end of April, 2013. This initiative of Government needs to be supported by Banks for sustaining Agriculture Sector. He requested for the support of Government for recovery of earlier dues and in educating the owner farmers. He felt that a special meeting of branch managers at mandal/district level along with Agriculture department officials at the beginning of the season may help in resolving the issues and go a long way.

Drought and Cyclone during the current year

Drought was declared by GoAP in 234 mandals, spread over nine Districts for the current year. He requested the Government to release the GO pertaining to Nilam Cyclone also to enable banks to take up relief measures.

Operationalizing 'Bhoomi' Project

He brought to the notice of house that NIC has developed prototype program for operationalizing 'Bhoomi' project which was presented in the recently held Steering Committee meeting. Certain suggestions were given by Banks and we are hopeful of test running the program before the end of this financial year.

MSE Sector advances

The outstanding under MSE Sector stood at Rs.39, 854.86 Cr as on 30.09.2012 and Rs. 40,527 Cr as on 31.12.2012 (provisional).

Under CGTMSE Scheme, banks could extend finance to 17,286 units amounting to Rs. 543.53 Cr during the current year up to 29.01.2013 and the efforts of banks need to be stepped up for more coverage under the scheme.

He opined that concerted efforts from District Industries Centers and Industries Associations are also required for improving performance under the scheme.

Housing Sector

The outstanding credit under Housing Sector was Rs.31,327 Cr as on 30.09.2012 and it was Rs.28,351 Cr as on 31.12.2012 (provisional).

In respect of weaker section housing programs, He requested the Housing Department to ensure that at least a few number of houses may be reallocated in respect of cases where there is misutilization and repayment is not forthcoming so as to create a demonstrative effect as per decision taken by Government. This will go a long way in improving recovery position of banks under weaker section housing programmes and will ultimately result in further flow of credit to this segment.

Education Loans

The outstanding credit under Educational Loans stood at Rs. 5,716 Cr as on 30.09.2012 and it was Rs. 5,171 Cr as on 31.12.2012 (provisional); as against the target of Rs.6,780 Cr given by Gol for the year. He felt that Banks need to step up the efforts for improving lending to the needy segments.

SHG-Bank Linkage Programme

He informed that banks have lent Rs.6,352 Cr to 2,50,982 SHGs under Rural SHG segment and Rs.1,447 Cr to 54,235 SHGs under Urban SHG segment. The outstanding credit to SHGs as on 30.09.2012 was at Rs. 16,684 Cr and Andhra Pradesh continues to lead the rest of the country.

The Scheme for financing Women SHGs with the support of Anchor NGO is being implemented in 16 LWE districts of the State. Against the target for formation of 14,490 SHGs, 4,447 SHGs were formed under the scheme and efforts are continuing.

Financial Inclusion

Gol has decided to introduce Direct Benefit Transfer into the bank accounts of the beneficiaries under various welfare schemes being implemented to start with, in five pilot districts of Andhra Pradesh and the program was formally launched in East Godavari district on January 6, 2013.

The President, SLBC requested Government departments concerned to ensure supply of list of beneficiaries along with Aadhar numbers to enable bank branches seeding of Aadhar numbers into bank accounts and open bank accounts wherever necessary. He requested UIDAI to facilitate enrollment for Aadhar numbers in respect of targeted beneficiaries. The publicity about permanent enrollment centers is also required to be taken up by UIDAI.

He informed that on behalf of all Banks, SLBC has taken up publicity drive during December, 2012 for opening of accounts and seeding of Aadhar numbers through advertisements in Press, Radio and Television. SLBC is planning to take up campaign once again. SLBC has also opened a 'Call Centre' at Head Office of Andhra Bank, which is functioning round the clock to facilitate queries of citizens in opening of accounts.

He stated that SLBC was informed by GOI that Planning Commission has advised to adopt camp based approach to collect the details from the beneficiaries by Government departments. In these camps Bank Officials and UIDAI representatives are to be present for simultaneously taking steps for opening of accounts to the beneficiaries who are not having bank accounts and enrollment for Aadhar wherever beneficiaries are not having Aadhar number. He requested the State Government to advise the District Collectors suitably in the matter.

He stated the need for all to complete the task of mapping of Sub-Service Areas as advised by GoI which is to be placed on the Website of SLBC and this exercise forms basis for setting up of CSCs by GoI, wherever required.

Financial Literacy Centers (FLCs) and Rural Self Employment Training Institutes (RSETIs)

As per the guidelines of RBI, apart from opening of FLCs in all Lead District Offices, financial literacy activities are to be taken up by all rural branches of banks. FLCs are yet to be opened in 11 LDM Offices and the concerned Lead Banks are requested to take immediate steps for opening. All rural branches need to be sensitized on taking up financial literacy activities and inform the same to their controlling offices periodically for submission of report to RBI.

Sensitization of bank branches is required in extending finance to RSETI trained candidates.

Government Sponsored Schemes and Lending to Minority Communities

He stressed the need for improved lending under Government sponsored schemes and to the Minority Communities and SCs/STs. He informed that the issue is being discussed in various meetings conducted by SLBC and Government. SLBC has discussed the issue in the conference of LDMs and it was advised to take appropriate steps through the fora of DCC and JMLBC. He requested all the concerned Government Departments to ensure participation of their officials in DCC and JMLBC meetings so that the field level issues will be resolved to a large extent. Unresolved issues, if any may be brought to the notice of SLBC for taking at higher level. Monitoring of these schemes should be at regular intervals at the ground level for effective implementation of the Schemes.

Recovery of Bank Loans

The President mentioned that it is needless to mention that unless recovery performance is good, it may not be possible for Banks to support the financial requirement. To sustain the lead position of the State achieved under Agriculture, SHG, etc. segments efforts are to be put in place for improving recovery performance. He requested the concerned Government departments to extend helping hand on recovery front which will go a long way in improved lending performance by Banks.

Collectively, Banks and Government machinery can better the performance and the fora like JMLBC and DCC created under Lead Bank Scheme can be utilized effectively for the purpose. He request for increased participation of field functionaries of the Govt. Departments in these fora for sorting out the issues if any.

The President, SLBC, once again on behalf of all banks assured the Hon'ble Chief Minister and his colleagues and all Senior Government Officials that banking system will support all the endeavors of Government for the cause of development of the State of Andhra Pradesh.

Hon'ble Chief Minister Sri N. Kiran Kumar Reddy garu

Hon'ble Chief Minister Sri N. Kiran Kumar Reddy garu in his address highlighted the following points:

Agriculture:

He informed that though Banks have surpassed the target set for the agriculture sector, there is a need to improve the lending to agriculture further.

He requested the Bankers to extend relief measures to the drought affected and Nilam cyclone farmer community.

Central Government is extending 7% subvention to the loans rescheduled up to 1 year and the same may be extended by banks to the farmer community instead of charging normal rate of interest.

All Banks are requested to collect only principal amount from the farmers up to one lakh and interest will be reimbursed by the GoAP to the banks under Vaddileni Runalu scheme.

While mentioning that Scale of finance was increased during last; he felt that due to increase in cost of inputs, there is a need for further increase in scale of finance during the coming year. He suggested for comparing scales of finance of neighboring states.

He suggested Agriculture Department to organize a meeting with bankers before Khariff to work out the strategy for achieving better performance during the next year.

He opined that problems if any can be resolved by discussion and requested all banks to extend finance to the poorest of the poor people under Priority sector.

He advised all Banks to improve the finance under o KCC scheme.

Hon'ble Chief Minister requested all Banks to extend finance to Allied Sectors like Poultry, Dairy, Horticulture, fisheries, etc. He informed that GoAP has removed the Nala charges and Diesel Charges for fisheries sector and he requested Banks to give thrust to the sector.

He felt that Food processing and Rural Godowns sector need to be encouraged in a big way as there is a need for more storage space in the state.

He suggested Banks that all farmers are to be opened with no-frill account to enable them to get Input subsidies and other benefits from the Government.

Aadhaar:

Hon`ble Chief Minister informed that in identified five pilot districts all eligible beneficiaries are to be opened with bank accounts with Aadhar number and the same is to be extended in other districts.

Tribal Areas:

Opening of branches or extension of more BC facilities in Tribal areas is to be explored by all banks and there is a need to extend banking services.

Self Help Groups:

Hon`ble Chief Minister informed that Banks are doing well with regard to financing of SHGs and requested Banks to extend finance in the same manner to disabled groups also under SHGs. He informed that Banks have extended only Rs. 54 crores as against the target of Rs.600 crores under this segment and there is a need to improve the finance to Physically Handicapped SHG groups.

He expressed concern over that Banks are keeping 10% of the SHG loans given as Term Deposits with them and he requested not to resort to such practices since they will lose the Zero interest benefit under Vaddi Leni Runalu scheme.

He informed that some Banks have extended finance to support Stree Nidhi Bank and requested other Banks also to give helping hand in this direction. He informed that GOI is planning to establish an apex Bank like NABARD for Extending finance to Women SHG.

Handlooms:

Hon`ble Chief Minister advised all banks to complete the claim submission under RRR scheme immediately and give finance under Weaver Credit Card scheme.

He stressed the need for nurturing the Handloom sector as it is given employment to many families and Government is providing Marketing Avenue.

SC/ST/Minorities and BCs:

Banks are requested to extend more finance to the weaker sections like SCs/STs/Minorities in view of the SC/ST sub plan has been enacted and due share of 16.20% to SCs and 6.60% to STs is to be given to those categories. Hon`ble Chief Minister advised the Government departments and Bankers to discuss and resolve issues if any. He informed that the Government has increased budget outlay for the development of BCs.

Hon`ble Chief Minister expressed Banks` performance is good and he requested Bankers to extend further support to all the needy sectors in the coming year 2013-14 also.

Hon`ble Minister for Finance Sri Anam Ramanarayana Reddy garu

Hon`ble Minister informed that with the active involvement of Bankers the Government is taking up the development and welfare programmes in the state of Andhra Pradesh.

Agriculture:

He informed that Banks have done exceedingly well in achieving the Agriculture target in the State in both Khariff and Rabi.

LEC holders:

He informed that Banks could not finance LEC holders to the expected level due to several reasons as envisaged in the recent Joint Collectors` meeting. He reiterated the need to extend the finance to the poorest of the poor category of the LEC holders who are really doing cultivation and there is every need to support the real cultivators.

He felt that SLBC should prepare an Integrated Action Plan and implement the same from June on words in the coming year.

Rural Godowns:

He informed that the Government is going to bring changes in the Procurement policy and there is a need to increase the storage space in the state in all areas at Mandal/Divisional/District level. He requested Banks to come forward and extend finance for construction of Rural Godowns in a big way.

Solar Energy Pump Sets:

For establishment of solar pump sets of 3HP/5HP, the Central Government will provide 30% subsidy and the State Government will provide 20% subsidy on the unit cost of Rs.5 lakhs and

he requested all Banks to extend 70%-80% of the remaining amount as Bank loan. He requested Banks to encourage Non-conventional energy sector which is helpful in view of the power crisis.

He informed that Special meeting will be conducted with Bankers as Hon`ble Chief Minister advised before commencement of next year plan.

Nilam Cyclone:

Hon`ble Minister informed that GoAP has declared 234 drought affected Mandals in the State and proposed to release Input subsidy to farmers and Banks are requested to open bank accounts to all farmers who are not having accounts to directly credit the Input subsidy into their accounts. He also informed that GO on affected mandals of Nilam Cyclone will be released in a day.

Collectors were given instructions to take up opening of no frill accounts to all farmers for crediting their input subsidy.

Agriculture, Revenue and Disaster Departments & LDMs to take initiative in this regard and discuss the same in DCC meetings for opening of accounts and crediting of Input subsidy without any hurdles.

Hon`ble Minister for Revenue, Relief, Rehabilitation Sri Raghu verra Reddy garu

Hon`ble Minister informed that during the current year we have fixed a target of Rs.2000 crores for extending finance to LEC holders but could not reach the target. The Bankers have given their genuine reasons for not achieving the target during the recent Joint collectors` meeting and we have taken into consideration of the aspects placed by Bankers.

He informed that during April GoAP will complete the process of issuing LEC cards in all 27000 villages as per eligibility and the list of Cards issued will be supplied to all Bank Branches during the first week of May, 2013.

The LEC holders deserve to get the bank finance as well as the input subsidies or any other government support. He requested the Agriculture Department, Revenue Department of GoAP and the Banks to sort out the real issues if any and try to extend more finance during the coming year 2013-14. He requested the Bankers to tell the owner farmers that since LEC holders are doing the cultivation, they are only eligible for bank finance.

Hon`ble Minister informed that Bankers will be given full support with regard to recovery of overdues and instructions were given to Joint collectors and Tahsildars in this regard.

He requested Banks to fix the district wise targets for LEC holders and implement the same in the year 2013-14.

He expressed that the decisions taken at SLBC are not being percolated to the branches by Banks. He requested Banks to percolate the decisions taken at the apex level to all Bank Branches at the field level for proper implementation.

Hon`ble Minister informed that GoAP is planning to place on record the best performing Branches and Banks at District Level and State Level and will be awarded. He requested the bankers to do well during the year 2013-14. He added that Government will support Banks in all aspects and requested banks to finance the farming community without hesitation.

Hon`ble Minister added that Hon`ble Chief Minister has given an opportunity to the LEC holders to become the members of the Cooperative societies and given voting rights to them. He also added that they have got opportunity to become Director of PACS and this initiative is historical and will go long way in addressing issues of licensed cultivators.

Hon`ble Minister for IKP, SHG and Women Development Smt.Sunitha Lakshma Reddy garu

Hon`ble Minister in her address informed that Banks have reached more than 80% of the target set for the year 2012-13 under Rural SHGs Bank linkage and she expressed that the target will be completed by the banks soon. She informed that they will extend their cooperation to the Banks for recovery of overdues in SHGs, if any.

Hon`ble Minister expressed that

Some Bank branches are not lending immediately after closing of the existing loans by the SHG members and taking long time for repeat finance. Some of the bank branches are not financing SHG groups since the family members of the group members have not repaid the crop loans and other loans. She requested Banks to instruct their branches in this regard not to stop financing SHGs with these reasons.

She informed the Banks that some bank branches are insisting of 10% of the SHG loan amount as term deposits which is causing concern to the members of SHG in availing Zero interest of GoAP. Some bank branches are not allowing the members to withdraw their thrift from their SB accounts and requested Banks to instruct their branches suitably.

She informed that Banks should collect only Principal from the groups from July 1st, 2012 and SLBC to send direction to all Banks in this regard. She informed that EMI should be fixed by Banks correctly since the interest will be paid by the GoAP.

She requested Banks not to insist the groups for taking up Insurance products. She also informed that Banks are not opening the accounts of Disabled persons and minors under SHG and requested for guiding the branches on these issues.

She requested Banks to extend finance to Paala Pragathi Kendrams in a big way to promote Milk production in the state.

Hon`ble Minister for Handlooms and Textiles, Sri G. Prasad Kumar garu

Hon`ble Minsiter informed that the MSME sector is facing problems like power shortage, etc., and resulting in not meeting the repayment commitment. He requested the regulatory authority to extend the NPA norm from 3 months to 6 months for MSME and requested all Banks to reschedule the loans wherever necessary. He also requested to see that the input subsidies are reached to the current beneficiaries by opening accounts to all the required.

Hon`ble Minister for Co-operation Sri Kasu Venkata Krishna Reddy garu

Hon`ble Minister requested all banks to come forward and extend finance as per vaidyanadhan committee recommendations. He informed that the loans financed under Educational loans are Rs.5, 716 crores as on 30.09.2012 and requested to extend more finance to Educational loans to BC/SC/ST students.

He emphasized the need to increase the finance to Housing loans especially to the weaker sections of the society.

He requested the Banks finance LEC holders in a big way and requested Bankers to stand first in the country in financing Agriculture, Educational loans and Housing loans.

Smt. Minnie Mathew, IAS, Chief Secretary, Government of Andhra Pradesh

Chief Secretary expressed that Banks should be ready with Aadhar enabled financial inclusion and seeding of Aadhar in the identified five pilot districts is very low. She informed that all districts must be ready by 31st March, 2013. She advised all Banks to instruct their branches to seed the Aadhar numbers into the accounts and to be discussed in the DCC meetings regularly.

She informed that Banks should cover each household with one bank account and all beneficiaries to be covered with bank accounts. She advised banks to open separate accounts for the head of the family and their children as some instances have come to their notice that some branches are not opening second account in the household.

Sri A.S. Rao, Regional Director, Reserve Bank of India

Regional Director, RBI while addressing the forum informed that during the intervening period the Governor, Reserve Bank of India announced the Third Quarter Review of Monetary Policy for the year 2012-13 on January 29, 2013. The important monetary measures announced in the policy on the basis of current assessment and in line with the policy stance included the following:

- a. The Cash Reserve Ratio (CRR) of scheduled banks reduced by 25 bps from 4.25% to 4.00% of their Net Demand and Time Liabilities injecting Rs.180 billion into the banking system.
- b. The repo rate under the Liquidity Adjustment Facility (LAF) reduced by 25 bps from 8.0% to 7.75%. Consequently, the Reverse Repo Rate under the LAF, and the Marginal Standing Facility (MSF) rate adjusted to 6.75% & 8.75% respectively.
- c. The Bank Rate adjusted to 8.75%.

Banking service is in the nature of public good and RBI is committed to ensure universal financial inclusion through coverage of all households in the country. To ensure availability of basic banking facilities, door step delivery of at least four minimum products linked to income streams of the borrower must be assured viz. a pure savings account, a savings cum over draft account, recurring or variable recurring deposit account and a remittance product to facilitate EBT /other remittance and entrepreneurial credit (KCC/GCC). Earlier, banks had prepared FIPs for the year 2010-2013, which were subsequently disaggregated to controlling office & branch levels. Performance of banks under these Plans is monitored by the Reserve Bank. Banks have recently been advised to prepare their Financial Inclusion Plans for the next three years, i.e, 2013-2016. It may be noted that SLBC has allocated villages to banks to enable provision of banking services in each village and in each municipal ward in urban areas. However, the SLBC allocations should not serve as a barrier for extension of services but should be based on bank's business projections and comparative advantage. I would request the banks to put in place systems to streamline operations, ensure handholding and effectively supervise the BC operations and hedge operational and other risks.

A review of performance of banks under FIP shows that banks have opened 17.70 mio Basic Savings Bank Deposit Accounts (both thru BC and branches). For the month of December 2012, banks have made 2 mio FI transactions amounting to Rs.510.80 mio through BC model. However, there is a need to open more accounts as well as encourage customers to increase the number of transactions in these accounts. After the disaggregation of FI Plan of the banks

for the period 2013-16 to the controlling offices and to the branches, the performance under the disaggregated FI Plan needs to be closely monitored by them.

Banks are financial intermediaries and channelize the public deposits for productive use. Prompt recovery of loans from borrowers, therefore, assumes paramount importance. It has been observed that the NPA position of the banks of late is showing an increasing trend. This trend is observed more in respect of agricultural, MSME loans and in some areas in SHG finance and loans under Government sponsored schemes. As per the SLBC agenda notes, the percentage of NPAs to the total loans outstanding under agriculture and SHG was 3.54% and 4.08% respectively. The overdues (actual overdue amount) as percentage of outstanding balances in respect of total agriculture loans and SHG loans were 12.25% and 5.68% respectively. The incremental growth in deposits in the State in the year 2012-13 had been marginal. With the CD ratio being very high at 117 in the State, the non recovery of overdues and rising NPAs creates problems for the efficient functioning of the credit cycle. I would request the banks and State Government to work together to ensure recovery of loans, so that the credit cycle in the State can be maintained.

While banks have generally been achieving the ACP targets set for agriculture finance, the exposure of banks in the State for Micro & Small Enterprises Sector has been rather low and is not in line with the potential this sector has for the economy. During the recently held meeting of the Empowered Committee-State Level Inter Institutional Committee on MSME (EC-SLIIC) meeting at Reserve Bank on January 8, 2013, various industry associations had deliberated among other issues, about the absence of regular power supply adversely affecting the performance of the micro and small enterprises in the State. MSME sector provides ample employment opportunities for both self-employment and wage employment. In view of the substantial financial exclusion reported in this sector, banks should play a greater role in bringing the excluded units to the fold of institutional financing. He requested banks should take up financial literacy initiatives in MSME Sector, especially by their specialized branches and ensure seamless flow of credit to the MSE sector. Coverage of all eligible loans under the CGTMSE scheme also needs to be ensured by banks.

He stated that in the earlier meetings of SLBC, he had indicated that SLBC needs to review the issue of opening/shifting of branches in tribal/hilly areas back to locations from where they were shifted due to security concerns. Periodic meetings have been held by us in this regard with banks and the SLBC; the latest being a meeting of Officers of major Banks, held on January 30, 2013 to review the progress of opening bank branches at mandal headquarters and to provide banking services at all other locations where the banks have shifted earlier due to security concerns. Banks have reported having covered many of the locations through the

Business Correspondent model. These banks have also drawn up action plans in this regard. During the meeting it was understood that some of the banks had requested the ITDA for providing premises particularly in ITDA area. He requested the State Government to look into the matter and arrange for provision of premises wherever required to enable banks to open/relocate the branches.

To provide financial literacy, all banks have been advised to set up Financial Literacy Centres (FLCs) in the Lead District Managers' (LDM) Offices and to consider setting up FLCs in other locations as well. In our State, 36 FLCs are in operation in 23 districts. Further, RBI has advised banks to undertake financial literacy activities at their rural branches. The FLCs and rural branches of the banks would also conduct outdoor financial literacy camps with focus on financially excluded people at least once a month. He requested the banks to operationalise the FLCs at the earliest and also to conduct outdoor camps to improve the demand side of financial inclusion.

As all are aware, [Reserve Bank of India](#) has been pioneering financial literacy initiatives in the country. Towards this end, and to afford further impetus to the on-going efforts, RBI has now prepared a comprehensive financial literacy [guide](#) which has been placed on its website. This guide contains operational guidelines which clearly spell out the manner in which financial literacy camps should be conducted so as to synchronise it with providing financial access and thus linking the financially excluded section with the banking system. To start with, the entire material has been prepared in Hindi and English. It will also be translated in other Indian languages in due course of time.

With the objective of including financial literacy subjects in school curriculum, a synergy has since been established between RBI and the State Council for Educational Research and Training (SCERT), Government of AP and efforts in this direction have just started yielding results with respect to the class VIII, Social Studies text book. He thanked the State Government for the same and look forward to their continued support and co-operation in including financial literacy subjects, in text books for class IX and X and beyond also.

A related development is that of late there has been substantial capital erosion in respect of some of the Urban Cooperative Banks (UCBs) in the State of Andhra Pradesh because of which operations of these banks have hampered. During the 50th TAFUB meeting held on February 1, 2013, some of the members requested the State Government to consider capital infusion in such UCBs. He requested the State Government to examine whether the same could be considered.

Sri K. R. Nair, Chief General Manager, NABARD

CGM, NABARD informed that in real terms, under the Annual Credit Plan, the credit flow to AP has improved from Rs. 43139 crore during the second quarter in 2011-12, to Rs. 47874 crore during the same period this year.

Agriculture financing has gone up from Rs. 32549 crore to Rs. 37986 crore. The share of APSCB in the credit flow is Rs.5042 crore, and that of the Regional Rural Banks is Rs.4953 crore. The crop loan issued through these two agencies have benefitted small and marginal farmers with a total 27.33 lakh ha of land.

The investments in capital formation in agriculture, however, as in the past, leave much to be Desired. It is showing negative growth from the level of Rs. 5,909 crore during the second quarter of 2011-12, to Rs. 5,010 during the same period this year. Necessity to increase capital Investments in agriculture and allied sectors can hardly be overemphasized.

Sri Nair has highlighted the following**Setting up of rural godowns, accreditation and registration with WDRA**

In order to discourage distress sale and to facilitate better price realization, farmers are being encouraged to store their produce in warehouses and subsequently avail loan against Negotiable Warehouse Receipts. The already available scheme of subvention from the GoI for crop loans has, therefore, been extended to cover post harvest period loans also, to small and marginal farmers having KCC at the same concessional rate of interest of 7% as applicable to crop loans.

A new line of refinance has been introduced by NABARD to Cooperative Banks and Regional Rural Banks for this purpose.

Setting up of rural godown by PACS is being supported by NABARD. Last quarter, 86 such godowns in different places with a total capacity of 30,000 MT have been sanctioned through APSCB to them. In addition, an initiative has been launched by NABARD to accredit these small rural godowns, to enable them to get registered with the WDRA. Andhra Pradesh is the first state in the country, where this has started, with the first set of such 21 warehouses (9,100 MT) constructed by 13 PACS were accredited for registration by the WDRA. NABARD has also sanctioned Rs. 8 crore to APSCB for release of concessional post harvest finance to farmers.

A major initiative has been taken by the Agricultural Marketing Department of GoAP, in collaboration with NABARD, to accredit their 371 godowns located at various market yards in the State, with a total of 3.24 lakh metric tons of storage space for farm produce.

Rural Infrastructure

The investments made by the State Government in rural infrastructure, with the support of RIDF have significantly increased. He was happy to note that the State Finance Dept. has already utilized the entire amount of Rs. 1,131 crore permitted by the Gol to be drawn for the year, by January itself, and requested Gol for additional permission to draw Rs. 290 crore during the year. The sanctions during the year from NABARD was also fully availed at Rs. 740 crore, with an additional sanction of around Rs. 360 crore expected to come in during this month.

Cumulatively, the State has made maximum investment Rs. 6,763 crore or 44% under Irrigation sector. The other sectors claiming substantial investments are Rural Connectivity (37.63%), Social Sector (16.85%), Rural Health, etc. The investments in irrigation have resulted in generating additional irrigation potential for 29.87 lakh ha of land. The RIDF has substantially supported rural connectivity in the State, by financing 56,436.79 mts of rural bridges and 31,949.94 kms of rural roads.

Capital Subsidy Scheme for Solar Lighting

This Scheme is under Jawarharlal Nehru National Solar Mission (JNNSM) of the Ministry of New and Renewable Energy, Gol. The total no. of units allocated for AP under the solar lighting systems in FY 2012-13 is 4,000 units. We have already released subsidy for more than 4,000 units and received an additional allocation of 6,000 units under the Scheme taking the total allocation to 10,000 units.

The loan sanctioned by banks to individuals for setting up of off-grid solar and other off grid renewable energy solutions for households has been classified under Priority Sector Lending as per the Reserve Bank of India circular dated 20 July 2012.

He requested the banks to increase their investments in agriculture and allied sectors, in areas where the Government has increased investments in irrigation, rural connectivity and storage facility for the farmers.

Sri Somesh Kumar, Commissioner, Tribal Welfare Department

He informed that there is a poor network of banking services in 150 centres where Tribal population is predominant. In 34 centres there are no bank branches and in 36 centres there are only 2 bank branches.

Chief Secretary advised banks to focus on 6 unbanked mandals and open bank branches in those mandals on priority.

She also requested that bank branches shifted/closed due to security reasons in the past may be shifted back to their original places.

Commissioner requested the Banks to open more number of bank branches in Tribal areas and extend banking services as they are facing problems and necessary financial support is not received by them.

Sri K. Madhusudana Rao, Commissioner, Agriculture

He informed that banks are not claiming the Pavalavaddi claims even though the Government is ready with the funds to reimburse the claims on hand due to reasons that there is no soft ware to calculate the amount. He requested the SLBC to once again give a direction to all Banks in this regard.

He informed that under Vaddi Leni Runalu scheme Government has allotted Rs. 375 crores Budget and instructions from Controlling authorities and coordinators is required to the branches to submit the claims.

He informed that applications of farmer groups are not being processed by the banks and requested all Banks to issue suitable instructions in this regard. He informed that any instructions should be translated into response.

President, SLBC requested all Banks to claim the interest under Pavala vaddi and under ZERO interest scheme immediately.

Sri B. Rajasekhar, CEO, SERP

He appreciated the Bankers for their good performance under SHG linkage. He requested Banks to extend Vaddi Leni Runalu for the poorest of the poor as cost of funds become Zero. He informed that for Stree Nidhi Bank Andhra Bank and SBH have financed 100 crores each and some other Banks have also extended finance and requested all other Banks to speed up the process and join the hands for the development of Stree Nidhi Bank.

He requested the banks to extend their finance to Disabled groups as extended to general SHG linkage and give necessary instructions to their branches in this regard.

Dr.P.K. Mohanty, Chief Commissioner of Land Administration

He informed that out of 4, 68,138 LECs issued, Banks could finance 1, 26,730 LEC holders to a tune of Rs.272.79 crores. In west Godavari district out of 1, 06,197 LEC holders 50,559 LEC holders were financed and in East Godavari District out of 77,890 LEC holders 27,224 LEC holders were financed and in other districts the performance is very low.

He requested SLBC to give District Wise targets and review the position.

Convenor, replied that SLBC has given district-wise target to LDMs and asked them to distribute among banks during the current year and the same practice will be continued.

Smt. Anitha Ramachandran, Mission Director, MEPMA

She congratulated all Banks for their good performance in financing Urban SHGs in a big way. She requested Bankers to extend finance in the similar manner to street vendor groups. She informed that Banks are not sanctioning the cash credit limits and requested SLBC to take up the issue and uniform guidelines on financing are issued to all Banks with regard to 1st linkage, 2nd linkage and subsequent linkages.

She opined that Banks are showing reluctance in financing USEP & UWSP loans and requested all banks to take up the issue with their branches.

Sri B. Venkatesham, MD, APSHFCL

He informed that the performance under ISHUP and Bridge loans is very low and requested all banks to extend finance to Housing sector. He also requested Banks to improve lending under Credit Guarantee Scheme of GoI and requested SLBC to circulate the circular of NHB to all Banks in this regard.

Convenor informed that the NHB circular has been circulated to all Banks and reiterated that SLBC will once again communicate the same to all Banks and LDMs.

Sri D. Hanumantharaya, Director, National Commission for Schedules Castes

He informed the Banks the need to improve the finance to SCs/STs as the population is around 24% of total population.

He requested SLBC to conduct an exclusive Steering Committee meeting to discuss the modalities for improving lending.

Sri Raymond Peter, Principal Secretary, Social Welfare Department

The Principal Secretary informed that some Bank branches have not received the guidelines on direct release of subsidy to loan accounts (subsidy administration) and requested SLBC to reiterate the guidelines to all banks once again. He requested all Banks to communicate the guidelines to all their branches.

He informed that scholarships are being kept pending without crediting to the accounts and Banks are not refunding the amount and are lying with the banks and requested for taking up the issues relating to bulk transfer of amounts.

Banks are requested to open accounts of the beneficiaries for all the schemes as per the lists supplied by the Departments with Aadhar number details and link the Aadhar numbers to the account. This should be done on priority basis in the five identified pilot districts.

Convenor responded that SLBC will reiterate the guidelines in this regard to all banks and LDMs.

Sri M.A. Vaheed, VC & MD, Minorities Department

Under Livelihood schemes out of 8510 units 7410 sanctioned and only 941 were grounded and requested Andhra Bank, State Bank of India and State Bank of Hyderabad to instruct their branches for grounding all the sanctioned units.

Under Christian Finance Corporation the performance was very poor and he requested SLBC to conduct a special Steering committee meeting for working out the strategy under Minorities schemes for the year 2013-14.

Convenor advised the corporation to increase the number of applications sponsored under the above schemes.

Sri Chakravarthy, Director of Youth Services and MD AP STEP

The representative informed that No frill accounts have not been opened by Banks at all and requested Banks to open the accounts to the beneficiaries.

Smt Pushpa Subrahmanyam, Principal Secretary (IF) Finance Department

She advised that SLBC to issue once again the guidelines with regard to subsidy administration to all banks and LDMs and all Banks are also requested to give suitable instructions to their branches immediately, as the systems is introduced first time in the state. She felt that lack of

awareness of guidelines at field level should not be the reason for slow groundings of units under Government sponsored schemes.

She informed that this subsidy administration will be applicable to all front ended government sponsored schemes and as per the system the subsidy will be directly released to the loan accounts of the beneficiaries.

Sri Rajat Kumar, Commissioner of Industries

The lending to SME sector is only 47.80% after completion of 3 quarters and requested Banks to increase the lending to this sector. Due to power problems the industry is facing lot of problems and there is need to extend support to the SME sector by Banks.

Banks are requested to improve the coverage of CGTMSE as the coverage is only Rs.543 crores which is not satisfactory.

He informed that under PMEGP programme identification is completed and Banks are requested to improve the groundings.

He requested the Regulator to enhance the period of 3 months to 6 months for SME sector to become NPA under prudential Norms. He expressed that Banks are not following the decisions taken at the SLIC subcommittee meeting and requested to follow the same.

Sri Ch. Prabhakar, Commissioner/Director, Welfare of Disabled

The representative requested the Banks to improve the finance to the Disabled persons. SLBC is requested to reiterate the guidelines in this regard to all Banks and LDMs.

Sri MVS Rami Reddy, Deputy Director General, UIDAI

Deputy Director General, UIDAI requested all Banks to update the seeded accounts with NCPI. He informed that Aadhar Card can be accepted as proof of address and also as proof of identity and no other document is required for opening of accounts.

Banks which are having Micro ATM devices should be Aadhaar compliant and the incentive announced by UIDAI is applicable only for such devices.

Sri P. Nagarjun, DGM, AIC

He informed that AIC has released an amount of claim of Rs.465 crores and they have been receiving some grievances with regard to non adjustment of the amount of Claim released by the AIC. He requested Banks to adjust the claim amount to the loan/SB accounts of the farmers immediately.

AIC has communicated the relaxation of cut off dates for various schemes to all Banks at the request of SLBC. He requested all banks to give a consolidated position of information of SCs/STs separately to AIC.

With regard to keeping of advance premium by Banks to avoid difficulties and late submission of declarations, AIC would like to have another subcommittee meeting to decide the modalities with the approval of their Head Office.

Sri Veerabhadra Rao, Regional Manager, LIC OF INDIA

Regional Manager, LIC informed that with regard to Insurance Initiatives, except in Chittoor and other one or two districts there is no communication of selection of NGO from any district and requested Banks to inform the particulars of NGO identified by the LDMs to go further in this regard.

Adoption of 179th SLBC Minutes

The Minutes of **179th SLBC Meeting** held on **October 19, 2012** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The Minutes of Sub-committee Meetings and Steering Committee Meetings held after **19.10.2012** and up to **17.01.2013** were circulated to the members of SLBC, LDMs and Government Departments concerned.

These Minutes are taken as approved by the House as no amendments/changes were received by SLBC of Andhra Pradesh.

Presentation by Sri B. Narendranatha Reddy, Convenor, SLBC of AP

The Convenor, SLBC of AP has presented the position of banking sector as on 30.09.2012 and 31.12.2012 (provisional figures).

Based on the above discussions and presentation, the following Action Points emerged in the meeting.

Action Points emerged in the meeting**Agriculture and Allied Sector**

- All banks are advised to improve the Agriculture Credit especially under Investment credit as there is a need to improve the capital formation under Agriculture.
- All banks are advised to take up relief measures in 234 drought affected mandals declared by the GoAP and proposed mandals affected under Nilam cyclone as per RBI guidelines.
- All Banks are advised to submit the claims under Pavala Vaddi and Vaddi Leni Runalu claim for the loans disbursed during Khariff 2011 and Rabi 2011-12 immediately.
- All Banks to extend finance to all eligible LEC holders and necessary instructions are to be issued by all Banks to their branches.
- GoAP may take steps for issuing LECs during the April, 2013 and send lists to concerned bank branches by the end of April, 2013.
- Awareness is to be build up among owner farmers by GoAP through mass media on LEC scheme.
- All banks to collect only Principal from the farmers and claim the interest from the GoAP on crop loans disbursed from Khariff 2012 on words on keeping advance payment by GoAP with Nodal branch.
- As advised by Hon`ble Revenue Minister, steps are to be taken for increased involvement of Revenue machinery and Agriculture Department in recovery of overdues. This need to be coordinated by LDMs in all JMLBC & DCC meetings.
- Scale of finance to be increased for the year 2013-14 to enable the farmers to meet the increased input costs for agriculture and the matter is to be taken up in SLTC meeting proposed on 13.02.2013.
- All Banks are advised to improve the credit under KCC and follow the revised KCC guidelines issued by RBI and issue smart/debit cards are to all the KCC holders. SLBC is advised to constitute an exclusive sub-committee meeting for working out the Strategies for improving the credit under KCC and for resolving issues.

- All banks are advised to follow the guidelines given and cover all eligible farmers under Crop Insurance Schemes (NAIS/MNBAIS/WBCIS).
- Banks are requested to extend more finance to Allied activities like. Poultry, Dairy, Fisheries, Horticulture, Paala Pragathi Kendrams, Solar Pump sets, Rural Godowns etc.,
- All banks are advised to open no frill accounts to all farmers to enable them to receive the Input subsidy to be released by the Government.
- All Banks are advised to adjust the Insurance claims released to the Banks to the loan/SB accounts of the farmers immediately without keeping pending as AIC is receiving grievances from the farmers with regard to non crediting of the amount of claims.
- All banks are requested to submit the declarations category wise i.e., SC/ST/Others in view of the implementation of sub-plan for SCs/STs by GoAP.

SHG – Bank Linkage Programme

- All Banks are advised to extend finance to disabled groups of SHGs as the finance extended to them is only Rs.54 crores as against the target set for Rs.600 crores.
- All Banks are advised to instruct their branches not to insist for deposits out of SHG loan amount disbursed and not to insist insurance policies to the members of SHGs while allowing loans.
- All Banks are advised to give repeat finance without much delay after closing the existing loans to SHG groups.
- Banks are advised to extend their helping hand to Stree Nidhi Bank constituted for the Development of Women.

(Action: All Banks, LDMs and Department of Agriculture, GoAP)

MSME Sector

- Banks need to take steps for improving the lending under SME sector.
- Banks are advised to submit the claims under RRR scheme to NABARD immediately and extend fresh finance to Handloom weavers.
- Reserve bank of India is requested to consider the NPA norms from 3 months to 6 months for MSME sector and the proposal may be taken up with Central Office.
- All Banks are requested to increase the lending under CGTMSE as the performance under the scheme is unsatisfactory.
- All Banks are advised to open dedicated Bank branches in the MSME clusters to cater the needs of MSME units.
- All Banks are advised to refer the proposals to SLBC with regard to pending projects to take up with GoAP.

(Action: All Banks and LDMs)

Housing loans

- Housing Department to ensure that at least a few numbers of cases may be reallocated in respect of cases where there is misutilization and repayment is not forth coming so as to create a demonstrative effect.
- Banks are requested to extend more finance to Housing sector and particularly to the weaker sections of the society under priority sector (Bridge Loan).
- Housing Department, GoAP is requested to clarify and advise A.P. State Housing Corporation to expedite settlement of claims submitted by Banks in respect of houses constructed by APHB.

(Action: All Banks, LDMs, Housing Department of GoAP, APSHCL and APHB)

Educational loans

- All Banks are requested to improve the lending to Educational Loans more particularly to SC/ST/Minorities and weaker sections.
- MoF has advised all banks to put in place a common Grievance Redressal Mechanism at the Branch, Zonal as well as at Head Office level where concerned persons may approach in respect of any grievance relating to Education Loan.
- All banks are advised to ensure that Vocational courses are being adequately popularized.
- Online tracking of applications to be adopted by all Banks for educational Loans.
- All Banks are advised to fulfill the target set by the Ministry of Finance of Rs.6780 crores for the year 2012-13 which has been communicated to all Banks.

(Action: All Banks)

Financial Inclusion

- All Banks are advised to improve the Transactions in the villages with population of 2000 and above.
- All banks to provide Banking services in all the villages of below 2000 population in the identified five pilot districts before 31st March, 2013.
- All Banks are advised to provide Banking services in the villages with population range of 1600-2000 in other districts before 31st March, 2013.
- Banks are also advised to provide banking services in the villages with population of below 2000 as per road map prepared and submitted to RBI.
- All Banks are advised to open accounts to all Beneficiaries of all Government schemes and seed the Aadhar numbers in to the account.
- All LDMs are advised to complete the exercise of mapping of gram panchayats into Sub service areas within service area of each bank branch for coverage through branch/BCA/CSC under Sub service area plan and the process has to be completed immediately by all LDMs, other than pilot districts.
- All Banks are advised to avail the services of Common Service Centers as BCAs for extending banking services under financial inclusion.

- GoI has advised all Banks to establish onsite ATMs in all branches including RRBs. Steps are to be initiated for the same. MoF has directed all Banks including RRBs to plan for ATMs for all their branches. The Process to be completed in the five pilot Districts before 31st January, 2013.
- All Banks are advised to explore the possibility of opening more branches in Tribal areas and provide banking services as requested by the Tribal welfare department.
- All Banks are also advised to open branches in unbanked and one banked mandals on priority basis.
- In all identified five pilot districts Banks are advised to open bank accounts and seed with Aadhar numbers to enable the GoI to implement Direct Benefit Transfer System.
- As per guidelines of Planning Commission that the beneficiary data has to be digitalized and prepared by the Government user Department for each scheme will have Bank name, account number and Aadhar number and handover the list to Bank Branches directly or through CPSMS.
- Camps need to be conducted at village level for the purpose. This is to happen in all districts including pilot districts. LDMs of Districts other than pilot districts have to immediately take steps for opening of accounts and seeding of Aadhar number.
- Scholarships amounts are pending with Banks without crediting to the accounts and this need to address immediately.
- UIDAI requested all Banks that all accounts seeded with Aadhar numbers should be uploaded with NCPI and ensure that all Micro ATMs should have Aadhar compliant.
- LDMs of eight identified districts are advised to contact the District Collectors for establishment of USBs under the guidelines for Integrated Action Plan for selected Tribal and Back ward districts under state component of Back ward Regional Grant Fund (BRGF).
- All Lead District Managers are advised to open FLCs in their Lead District Office immediately as per RBI guidelines and coordinate with other banks for opening FLCs at Revenue Divisional Head quarters.
- All Rural Branches are to be advised to conduct financial literacy Camps and submit the Reports to RBI and SLBC through their Controllers.
- All RSETIs are advised to conduct Special Programmes to cover Minority communities, SCs and STs.

- All Banks are advised to sensitize their Branch Managers to extend finance to all RSETI trained candidates. Each Bank branch may finance at least one loan during a month to the RSETI trained candidates.
- All LDMs are advised to identify the NGO/SHG Federation to act as Micro Insurance agent as directed by MOF for taking up Insurance initiatives and give particulars to LIC & GIC companies.
- Insurance companies are advised to make arrangements for appointing BCAs as specified persons and training of the BCAs for selling the Insurance Products.
- All LDMs are advised to upload the Modified Service Area Plan on their respective Districts` websites immediately.
- All LDMs are advised to update the GIS module on monthly basis regularly and confirm the same to SLBC since the GoI is proposed to place the GIS module on Public Domain once it is get verified.

(Action: All Banks, LDMs and NABARD)

Govt. Sponsored Schemes

- Banks are advised to improve their lending to SCs/STs/Minorities and an exclusive subcommittee committee meeting of SLBC may be conducted for working out the strategies for improving lending may be convened by SLBC.
- SLBC is requested to reiterate the guidelines with regard to subsidy administration for all Government sponsored schemes to all Banks immediately and banks need to sensitize their branches.
- Banks are requested to improve the lending to Disabled persons/groups.
- All Government Departments are requested to depute their representatives to all JMLBC/DCC meetings for effective review and monitoring the progress of all Government sponsored schemes and resolve the issues at the field level.

(Action: All Banks, LDMs and Government Departments and SLBC)

Overdues

- All Banks are advised to take the support of Agriculture Department, SERP, MEPMA and Housing Department for recovery of overdues in Agriculture sector, SHG Bank loans and weaker section Housing loans.
- Banks are also advised to take the help of Recovery Tahsildar for recovery of Banks dues in all Government sponsored schemes.
- Revenue Dept. and Agriculture Dept. of GoAP may increase their involvement in helping the Banks in recovery of overdues to enable banks to improve lending.

(Action : All Banks, LDMs, SERP, MEPMA, Revenue Dept., Agriculture Dept & Housing Dept)

General

- All Banks are advised to percolate the decisions taken at SLBC and apex level to their branches for effective implementation of the guidelines.
- All LDMs are advised to take immediate steps for preparation of Model Projects with the help of DIC/KVIC/KVIB in their respective districts and upload the same in the district websites.
- Lead Banks are requested to take necessary steps for strengthening the office of LDM to meet the field level requirements and for better performance of LDMs.
- All Banks are advised to improve the Export Credit and submit the category wise data to SLBC for review.
- GoAP is requested to consider the Banks request for usage of Electronic Weighing Machines with 10 mg variation instead of 1 mg variation as insisted by the Legal Metrology Department.
- All LDMs are advised to follow a structured agenda in the JMLBC/DCC/DLRC meetings and adhere to the time schedule given.

(Action: All Banks, LDMs, All Govt. Departments and GoAP)

Concluded