

***Proceedings of 200th Meeting of
STATE LEVEL BANKERS` COMMITTEE OF
ANDHRA PRADESH
(17th SLBC meeting of Reorganized Andhra
Pradesh State)***

Date: 22.09.2017 - Time: 10.30AM

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

**STATELEVEL BANKERS` COMMITTEE OF ANDHRA PRADESH
CONVENER  ANDHRA BANK**

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The 200th Meeting of SLBC of Andhra Pradesh was conducted on 22.09.2017 at A.P. Secretariat, Velagapudi at 10.30A.M.

Sri GSV Krishna Rao, Circle General Manager & Convener, SLBC has welcomed the participants to the 200th record 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 A K Rath, Executive Director, Andhra Bank informed that it has been a long journey of 33 years since Andhra Bank took over the convenership of SLBC of AP in 1984. Banking has undergone a sea change during these years and SLBC of AP has played a pivotal role in shaping and introduction of new schemes, amicable resolution of issues by maintaining close liaison with the Government and controllers of banks, effective monitoring of guidelines and implementation of schemes at field level all these years.

Sri A K Rath, Executive Director, Andhra Bank also stated that with the "good governance" implemented in the state by Hon'ble Chief Minister, state is progressing well in all areas and the growth rate of the state in many key parameters are better than other states in the country.

The best practice of the Hon'ble Chief Minister participating in the deliberations of all SLBC meetings and devoting his valuable time for resolution of issues, has been one of the unique features of SLBC of AP. His vision for overall development of the state sets the tone for the meetings and SLBC has been making every effort to ensure that his vision is achieved, by effectively monitoring the implementation of the schemes and promptly resolving the issues effecting their implementation.

Sri A K Rath, Executive Director, Andhra Bank thanked all stake holders for extending their unstinted support to SLBC in its effective functioning all these years and look forward to the same in the coming years and highlighted the following aspects.

- A target of 10% of the Short Term Production Credit has been fixed for financing to Tenant farmers during the current financial year and the progress in this regard has been good with a lending of Rs.1300.08 crores covering 1,80,386 tenant farmers as on 18.09.2017 with an achievement of 33.56%. He requested the controllers of all banks to suitably sensitize the field functionaries so that the set target is positively achieved.
- The achievement under Kharif lending is 78% so far and in lending to tenant farmers, the achievement is the best among all the states in the country and in some states the lending to tenant farmers is one/two hundred crores only in this year.
- As desired by the Hon'ble Chief Minister, to review the progress achieved in financing to agriculture, particularly to tenant farmers and implementation of various Govt. sponsored schemes, regular meetings are being conducted with major banks.



- The Government is also taking up the scheme of Housing for all under PMAY to provide affordable housing. He requested the controllers of banks to sensitize the field functionaries and ensure that the targets under PMAY are achieved as it is good business opportunity for all banks.
- All banks have to initiate appropriate steps to complete the authentication of Aadhaar in all operative accounts by December 31, 2017 as per the directives of the Department of Financial Services, MoF, GoI.
- The banks should also setup Aadhaar enrolment centres in 1 out of 10 branches inside bank premises as per the directives of UIDAI.
- Townhall meetings have to be organized in all districts with participation of local associations like chambers of commerce, CAs, RWAs and local bodies, local media to communicate the need to link Aadhaar. These congregations should be effectively used for linking Aadhaar, and helping customers to secure match in cases where bank identifies mismatch between bank & Aadhaar details.
- He requested the controllers to initiate adequate measures for opening of CBS enabled banking outlets at all unbanked rural centres with population of above 5000, latest by 31.12.2017 as per roadmap.
- The banks have always been proactive in taking up the welfare schemes for overall development of the state and he 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, LDMs, SLBC & GoAP)

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

- ✓ Government has taken up many initiatives to revive the agriculture sector and make agriculture as viable and profitable proposition.
- ✓ The agriculture sector is largely dependent on credit. Bankers should provide hand holding to all eligible farmers and shall help to double the farmers' income.
- ✓ Banks to provide timely credit for better utilization.
- ✓ Farmers will approach money lenders at higher rate of interest, if timely credit not extended by banks.
- ✓ Government aimed to reduce the cost of agriculture and increase the yield and income.
- ✓ Government is planning to reduce more pesticide & fertilizer utilization.
- ✓ More focus / thrust should be given to Horticulture, Livestock, Agriculture and Fisheries sectors.
- ✓ Government is planning to make Andhra Pradesh state as a Horticulture Hub
- ✓ Apart from regular loans to SHG members, Skill development training is to be imparted for taking up employment activities and income generation and wished to encourage women empowerment by helping them to become self-sustainable business women. Government



is planning to make 'Business Groups' of women for improving their income levels and would work for developing them as industrialists in future.

- ✓ A minimum growth of 20% in the MSME sector is necessary for development of the state.
- ✓ MSMEs and business models need to be strategized based on a thorough study and identification of the demand driven sectors.
- ✓ Needs coordination between Government and Banks for implementation of Government schemes.
- ✓ Government is under real time governance

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

3.0 Agriculture Debt Redemption:

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

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

Sri C. KutumbaRao, Vice Chairman, AP State Planning Board informed that majority of the grievances received pertain to non-adjustment of the redemption amounts to the farmers accounts and advised the banks to make a note of following.

- ✓ Credit the pending debt redemption amount to farmers' accounts immediately.
- ✓ Sensitize the branch staff to address the grievances of the farmers in a sympathetic way.
- ✓ To accord priority and submit the Utilization Certificate to Rythu Sadhikara Samstha, GoAP in respect of amounts released by GoAP under different phases under Debt Redemption Scheme of GoAP.

(Action: all Banks, LDMs & GoAP)

4.0 Sri GSV Krishna Rao, Circle General Manager & Convener, SLBC has taken up the agenda items for discussion.

5.0 The minutes of 199th SLBC meeting held on June 16, 2017 and other meetings conducted up to 24.08.2017 were approved by the house.

6.0 Action Taken Report of earlier SLBC Meetings:

6.1 Simplification of procedure of creation of Charge / Mortgage of land with no registration charges: Convener, SLBC requested Finance department for early resolution of the issue.

(Action: Finance (IF), GoAP)



6.2 Power Consumption by BCs - request for charging of domestic tariff: Convener, SLBC requested Finance department for early resolution of the issue.

(Action: Finance (IF), GoAP)

6.3 Vaddi Leni Runalu and Pavala Vaddi Scheme: Convener, SLBC requested the Agriculture department to reimburse the pending claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the year 2013-14 and subsequent years.

Sri C KutumbaRao, Vice Chairman, AP State Planning Board, GoAP informed that the submission of claims / confirmations on the issue is pending with banks.

(Action: Banks & Agril. Department)

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

(Action: Animal Husbandry Dept., GoAP)

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

(Action: Industries Dept., GoAP)

7.0 Information to be submitted quarterly by Banks and LDMs: Convener, SLBC requested All Banks and LDMs to submit the quarterly information to be submitted to SLBC well in time and adhere to the time schedule.

(Action: all Banks & LDMs)

8.0 Agriculture Sector:

8.1 Finance to Cultivators (Tenancy):

Sri Somireddy Chandra Mohan Reddy, Hon'ble Minister for Agriculture, GoAP expressed his concern and desired that Tenant Farmers shall be enabled to access credit from the public financial institutions and to claim benefits of input subsidy, crop Insurance, compensation for damage to crop and for matters incidental there to.

Special Chief Secretary, Agriculture (FAC), GoAP appreciated the banks for improvement in extending finance to tenant farmers compared to previous years and he informed that the following issues were observed at field level.

- ✓ Banks are not willing to extend finance with the reason that land owners have already availed loans from banks
- ✓ Some branches are insisting surety from land owners
- ✓ Some branches informed that they require permission from higher authorities
- ✓ Lack of sufficient staff at branches is the reason mentioned by branches
- ✓ Not received the guidelines and procedure for financing to new JLGs



- ✓ Recovery of loans is poor
- ✓ Both LEC & CoC are insisted from tenant farmers
- ✓ Insisting No due certificate from tenant farmers
- ✓ Decisions taken during SLBC meetings are not communicated to filed level by respective controlling authorities of Banks

He requested banks to give adequate thrust in financing to new farmers apart from regular renewal of crop loans and requested to review the finance made to new farmers at regular intervals and banks to emphasize the need to provide finance to tenant farmers.

Further, he requested the banks to share data on finance extended to farmers with the Government on real time basis for enabling the Government to take a view on extending benefits to cultivators and to evolve a plan of action.

Sri C KutumbaRao, Vice Chairman, AP State Planning Board, GoAP requested LDMs & banks to instruct branches not to insist both LEC/CoC while extending finance to tenant farmers.

Special Commissioner, Agriculture Department, GoAP observed that there is some imbalance in extending finance to owner farmers and tenant farmers.

Convener, SLBC requested the banks to;

- ❖ Instruct their branches to extend finance to cultivators (tenancy) on production of either LEC or CoC and shall not insist for submission of both documents while extending loans.
- ❖ Controllers are requested to instruct the branches to speedup lending to cultivators (tenancy) on priority.
- ❖ The disbursement target fixed for cultivators (tenancy) is a minimum of 10% out of total short term Agriculture credit and there is no upper cap for extending finance.

Further he requested the Government to;

- ❖ Provide additional columns in the Agriculture Portal against the details of LEC and CoC issued, to capture details of name of the Bank, Branch, amount of loan disbursed and date of sanction of loan. The details of loans sanctioned to Tenant Farmers may be updated in the portal by the departments concerned which will help the Bank Branches to extend finance to eligible tenant farmers.
- ❖ Share the template for sharing of data by banks and common template may be finalized by obtaining suggestions from banks.

Sri B Rajsekhar, Special Chief Secretary, Agriculture (FAC), GoAP has assured to share the format with banks for reporting data within a couple of days.

Sri A K Rath, Executive Director, Andhra Bank requested the controllers to ensure that the various guidelines issued by the Government and the decisions taken in the SLBC and Steering Committee meetings of SLBC are invariably communicated to all the branches for effective and successful implementation.



Sri K Suresh Kumar, CGM, NABARD observed that there is a considerable progress in extending finance to tenant farmers and requested DDMs, NABARD & LDMs to identify the branch level gap report and sensitize the branches accordingly. He informed that NABARD is planning to enter MoU with RRBs for promoting JLGs.

At this juncture Hon'ble Chief Minister of A.P intervened and advised that;

- ✓ All cultivators should get the credit from banks, so that farmers need not borrow at higher interest rates from private money lenders.
- ✓ Banks to play a proactive role in financing to tenant farmers.
- ✓ He opined that both owner cultivators and tenant farmers are to be financed and there is a need to evolve a scheme to extend finance to land owners as well as tenant farmers.

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

8.2 Interest Subvention Scheme for Short Term Crop Loans: Convener, SLBC informed that RBI vide circular dated 16.08.2017 communicated that Govt has approved the implementation of the Interest Subvention Scheme for the year 2017-18 for short term crop loans up to Rs.3.00 lakhs and controllers are requested to implement the scheme as per scheme guidelines.

(Action: all Banks)

8.3 Farmer Producer Organizations (FPOs): Convener, SLBC opined that there is a need to sensitize banks, including RRBs and Cooperative Banks, to finance FPOs for their short term and long term credit.

He requested NABARD to organize workshop for bankers at Mandal level in areas where FPOs are formed in considerable number to create awareness and to promote the scheme among all the stakeholders.

CGM, NABARD informed that eligible lending institutions may utilize the services of Small Farmers Agri Business Consortium (SFAC) for the purpose of extending collateral free loans.

(Action: all Banks & NABARD)

9.0 MSME Sector:

9.1 Stand Up India Scheme: Convener, SLBC requested the banks to sanction minimum one loan under the scheme before 30th September, 2017 by the branches located in urban and metro areas as advised by DFS, MoF.

Further he informed that SIDBI requested all banks in the state of Andhra Pradesh to;

- ✓ Refocus their strategy, plan its activities right from the beginning of the financial year itself and work out an appropriate strategy in order to achieve a healthy performance by the banks in Andhra Pradesh state under StandUp India.
- ✓ Branches to coordinate with StandUp Connect Centres (both offices of SIDBI and NABARD) on regular basis to resolve their issues and concerns.



- ✓ Advise FLCs & RSETIs (with time bound targets of training and handholding) under their umbrella/sponsorships to actively engage on the handholding side and ensure that requests are responded on time.

(Action: all Banks, FLCs & RSETIs)

9.2 Pradhan Mantri Mudra Yojana (PMMY):

Convener, SLBC requested the banks to;

- ✓ Distribute the targets under PMMY to their branches where the targets are not distributed so far for effective implementation of the scheme.
- ✓ Aware on MUDRA and Standup India and login to the portal (www.standupmitra.in for Standup India and www.udyamimitra.in for MSME and MUDRA) on regular basis to peruse and timely respond to the online applications lodged.

He advised LDMs to review the implementation of PMMY scheme as a regular agenda in DCC/DLRC/JMLBC meetings and also to ensure that MUDRA scheme is reviewed in the presence of peoples' representatives while conducting DLRC meetings.

(Action: all Banks & LDMs)

9.3 Commissioner of Industries, GoAP observed that the progress under PM Task Force recommendation is very poor and he requested the banks to initiate necessary steps to ensure improvement in credit flow to micro and small enterprises to achieve stipulated requirements of PM's Task Force recommendations.

He informed that the Department has proposed to organize dedicated 15 days camps in campaign mode for MSME development.

He informed the following major issues were observed at field level;

- ✓ Some of the branches do not adhere to the timelines for disposal of loan applications
- ✓ Some branches are not encouraging new entrepreneurs
- ✓ Many of the branches are not following the collateral norms

He requested the banks to share the district wise MSME data within timelines and he further requested the banks to share the list of stressed accounts for revival and rehabilitation of units.

Hon'ble Chief Minister of A.P Sought cooperation of bankers' in extending finance to MSME sector, a viable sector.

He advised the Industries Department to create a dedicated portal exclusively for MSME development.

(Action: all banks & Industries Department, GoAP)



9.4 MUDRA Promotion Campaign:

Sri A K Rath, Executive Director, Andhra Bank informed that Department of Financial Services, MoF, GoI directed to conduct of Mudra Promotion Campaigns at 50 locations during the period 27th September 2017 to 17th October 2017 throughout the country. In the State of Andhra Pradesh DFS advised to conduct the campaign on 3rd October 2017 at Vijayawada.

The campaign is aimed to create awareness on Mudra loans, Stand Up India loans, PMSBY, PMJJBY, APY, Aadhaar Seeding, Aadhaar Authentication, Mobile Seeding etc. Success stories of 20 beneficiaries under Mudra / Stand Up India shall be displayed by banks and the experiences of the beneficiaries shall be shared.

Dignitaries from the Central Government and State Government will attend the campaign. All the Banks, LIC, Insurance Companies, SIDBI, UIDAI, NPCI, NABARD along with State Government shall put up stalls in the campaign.

Secretary, Finance Department, GoAP informed that the Organizing Committee of the Mudra Promotion Campaigns will be comprised of the following functionaries:

Sl. No.	Functionaries of the Organising Committee
1	Chief Secretary of the State
2	Principal Secretary Finance of the State
3	State Mission Director, Financial Inclusion
4	District Magistrate
5	State Level Bankers' Committee Convener
6	Lead District Manager
7	SIDBI Coordination Officer

He informed that the meeting of the organizing committee will be convened shortly for making necessary arrangements.

He informed that Central Minister is likely to attend the campaign and requested the Hon'ble Chief Minister to spare some time for Mudra promotion campaign.

10.0 Pradhan Mantri Awas Yojana (PMAY): Affordable Housing in Partnership (AHP): forum has approved the additional credit plan target of 2016-17 for 10,000 Houses at Nandyal and 1,66,296 Houses of the 46 ULBs for the year 2017-18.

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

11.0 Education Loans: Convener, SLBC informed that Skill Loan Scheme aims at providing a loan facility to individuals who intended to take up skill development courses as per the Skilling loan eligibility criteria and requested the controllers of Banks to adopt the Skill Loan Scheme and provide institutional credit to individuals for taking skill development courses.

(Action: all Banks)



12.0 Government Sponsored Schemes:

The forum has approved the revised/additional targets under DAY-NULM, PMEGP, A.P. Toddy Tappers Cooperative Finance Corporation Limited & AP State Kapu Welfare & Development Corporation for Swayam Upadhi Scheme for implementation as suggested by respective departments.

Principal Secretary, Social Welfare Department informed that Social Welfare (SCP) Department, GoAP vide G.O.Ms.No.70 dated 09.08.2017 has communicated the orders on common action plan for implementation of Economic Assistance Schemes with bank finance by the Finance Corporations of the Social Welfare / Tribal Welfare / Backward Classes Welfare / Minorities Welfare Departments, wherein it was communicated that the meetings of the Screening-cum-Selection Committee held in the absence of the concerned Branch Managers and list of beneficiaries without the signature of the concerned Bank Branch Managers shall be held to be void.

The list of selected beneficiaries is uploaded in the OBMMS portal within (72) hours, (excluding the period covered by General Holidays), of the completion of the meeting of the Screening-cum-Selection Committee.

Further he observed that the performance under implementation of Government Sponsored Schemes is not up to the expected levels. He requested the banks to;

- ✓ Extend necessary finance to eligible sponsored beneficiaries.
- ✓ Ensure that grounding of units for the financial year 2016-17 shall be completed before 29.09.2017.
- ✓ Ensure that grounding of units pertains to financial year 2017-18 before 31st October, 2017.
- ✓ All Private Sector Banks are also to be involved in implementation of Government Sponsored Schemes and the performance of these banks is 'Nil' under the category.

Secretary, BC Welfare Department, GoAP observed that in some of the bank branches beneficiaries were issued loan sanction letters and loans are not grounded. Some of the bank branches are collecting huge amounts towards service charges though the loan amount is small. The Secretary further informed that Government vide G.O.Ms.No.18 dated 28.08.2017 issued the orders for restructuring of Financial Assistance Scheme from 2017-18 for 11 B.C. federations.

Secretary, BC Welfare Department, GoAP further requested all banks to complete groundings of units sanctioned during the programme year 2014-15, 2015-16 & 2016-17 immediately but not later than 29.09.2017.



Uploading of pending UCs for 2014-15, 2015-16 & 2016-17:

Principal Secretary, Social Welfare Department requested Banks to complete the uploading of U.Cs. pertaining to the previous financial years under Economic Support Schemes with Bank Linkage of all Welfare Finance Corporations. He advised banks to go for VPN (Virtual Private Network) where banks are facing difficulty in internet connection.

Sri A K Rath, Executive Director, Andhra Bank requested the banks to instruct the branches to submit Utilization certificates immediately to welfare departments and citing lack of connectivity should not be mentioned as reason for not uploading. Even the submission of UCs can be done by using 'whatsApp' also.

Principal Secretary, Minorities Welfare Department informed that on filed verification it was observed that there is lot of gap in grounding of units compared to sanctions. He advised the banks to send utilization certificates & photos through authorised mails/mobile numbers on temporary basis where branches are facing problems with internet connection.

Sri Somireddy Chandra Mohan Reddy, Hon'ble Minister for Agriculture, GoAP, Sri C KutumbaRao, Vice Chairman, AP State Planning Board, GoAP, Principal Secretary, Minorities Welfare Department, Secretary, BC Welfare Department, GoAP expressed their concern that some of the Branch Managers of various banks are insisting for deposit while releasing the loan.

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

Draft MOU for sharing of Information by banks with Social Welfare Department, GoAP:

Principal Secretary, Social Welfare Department requested banks to approve the draft MoU prepared by the Department for sharing of information by banks with Social Welfare Department, GoAP for tracking the recovery of loans sanctioned under Economic Support Schemes.

Convener, SLBC informed that the draft MOU was already shared with all the participating Banks to offer suggestions. He requested the banks to share their consent within 3-4 days for approval of the draft MoU.

Hon'ble Chief Minister suggested to discuss and resolve the issues in sub-committee meeting.

(Action: all Banks, Welfare Departments & LDMs)



13.0 Financial Inclusion:

13.1 Roadmap for unbanked villages having population more than 5000: Convener, SLBC requested controlling authorities of all banks to ensure that unbanked rural centres in villages with population above 5000 if any, are banked forthwith "by opening of CBS enabled banking outlet" before 31.12.2017 as per RBI directions.

(Action: all Banks)

13.2 Atal Pension Yojana: Convener, SLBC requested all banks to instruct their branches to achieve the targets allocated as per the category of branches, considering the huge pension coverage gap existing in the country.

(Action: all Banks)

13.3 Deployment of BCs: Convener, SLBC requested all Banks to;

- ✓ Deploy BCs in all inactive locations to cater the banking needs of public.
- ✓ Provide banking facilities to uncovered Gram Panchayats in the context of RBI's "Banking outlets" policy in Visakhapatnam District (one of the 35 worst affected LWE districts in the country).

(Action: all Banks)

13.4 Implementation of AePDS Project by Banks:

Sri A K Rath, Executive Director, Andhra Bank informed that UIDAI has implemented Registered Devices services to increase the security of Aadhaar Authentication and requested the Civil Supplies Department to take up the matter with Device Vendors and ensure to implement Registered Device Services as per UIDAI guidelines.

Commissioner, Civil Supplies Department informed that the due date for implementation of registered device services is extend upto November, 2017 and assured to complete the process before November, 2017.

(Action: Banks & GoAP)

13.5 Establishment of One Stop Shop (OSS): CEO, SERP, GoAP informed that the establishment of One Stop Shop (OSS) under Andhra Pradesh Rural Inclusive Growth Project (APRIGP) with support of World Bank was already discussed and resolved to provide BC service through identified locations falling under the Bank service areas of Andhra Bank-29, APGVB-45, SBI-08 and Union bank of India-18. He requested the banks to appoint Streenidhi as BC and implement the scheme successfully.

(Action: Implementing Banks)

14.0 Issues regarding SHG Bank Linkage:

Sri P Krishna Mohan, CEO, SERP, GoAP informed that the following issues were noticed at field level while extending SHG bank linkage by banks.



- ❖ Most of the banks are not allowing SHGs to withdraw savings from their Savings accounts, which are getting stuck in Bank without being utilized by the SHG members.
- ❖ Some banks are charging high rate of interest, a ceiling may be fixed on the rate of interest charged by different banks for the SHGs.
- ❖ Some banks are collecting different types of charges from SHGs which are on a very high side.
- ❖ Some banks are collecting Life/Medical insurance from SHG members at the time of loan sanction.

Hon'ble Chief Minister requested the banks not to impose unnecessary bank charges to SHG members and resolve the issues in sub-committee meeting.

Convener, SLBC requested the controllers to;

- ❖ Allow SHGs to withdraw savings amount from their savings accounts for utilizing the amount towards internal lending and income generating activities.
- ❖ Not cross sell the insurance / pension products forcibly to the SHG members.
- ❖ Follow RBI norms while collecting charges from SHGs.

15.0 Other Items:

15.1 Land Acquisition by State Government – Recovery of Loans and Advances:

Convener, SLBC informed that Andhra Pradesh Grameena Vikas Bank (APGVB) expressed that State Government has undertaken several irrigational projects entailing acquisition of lands under various projects. In certain instances entire villages are submerged requiring the habitants of said villages to migrate to other places.

The amounts released towards compensation are being credited to the accounts of beneficiaries maintained with other banks and not where they have availed loans. Recovery in such circumstances is posing threat to the financing banks. Government is hereby requested to take into consideration the concerns of lending banks while releasing compensation amounts.

(Action: GoAP)

15.2 Food Processing sector:

Andhra Pradesh Food Processing Society, of Industries Department communicated that the State Government is giving top priority for Food Processing sector and identified as a growth engine for development of the state and requested all banks;

- a) To issue suitable instructions to the branches to give priority in sanction of term loans to the Food Processing Projects.
- b) Include Food processing subject in the syllabus of the training centres of banks and in the orientation programs of field staff. A.P. Food Processing Society will be associating if required in the orientation programs.

(Action: all Banks)



16.0 Hon'ble Chief Minister advised the house to constitute a Coordination Committee by involving representatives of Government Departments & Banks for monthly review of various sectors and resolve the pending issues.

Members of the Coordination committee.

Sri C KutumbaRao, Vice Chairman, AP State Planning Board, GoAP	SLBC of Andhra Pradesh
Finance (IF) department	Andhra Bank
Agriculture department	State Bank of India
Industries department	Syndicate Bank
Social Welfare department	Indian Bank
	Canara Bank
	RRB

17.0 Record of appreciation :

General Manager, Catholic Syrian Bank Ltd. congratulated the SLBC of Andhra Pradesh for successfully convening 200 meetings of SLBC so far. He further said that Andhra Bank has been the Convener of SLBC of Andhra Pradesh since 1984 and has successfully resolved many issues in the forum by maintaining good coordination between Banks and Government departments.

The meeting concluded with vote of thanks by Sri S P Sharma, GM, Syndicate Bank to the Chair, other dignitaries and member banks.

Concluded.....



Summary of Action Points emerged in the meeting

S.No	Action Point
1.	Wednesday village visits by rural & semi urban branches to connect people to improve lending with special focus on term lending contribute to doubling of farmers income (Action: All Banks)
2.	Simplification of procedure of creation of Charge / Mortgage of land with no registration charges. (Action: Finance Department, GoAP)
3.	Power Consumption by BCs – request for charging of domestic tariff. (Action: Finance Department, GoAP)
4.	Extending relief measures to Emu farmers (Action: Department of Animal Husbandry, GoAP)
5.	Rationalization of Mortgage Registration Charges. (Action: Industries Department, GoAP)
6.	Submission of quarterly information to SLBC as per the time schedule (Action: all Banks & LDMs)
7.	Not to insist deposits while sanctioning of Government Sponsored Schemes as per the scheme guidelines. (Action: all Banks)
8.	Communication of Guidelines issued by Government & decisions taken at SLBC meetings to the branches. (Action: all Banks)



LIST OF PARTICIPANTS**CHIEF GUEST**

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

HON'BLE MINISTERS

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

SPECIAL INVITEES

3	C Kutumba Rao	Vice-Chairman, AP State Planning Board	Govt. of A.P
4	Ch. Ramanujaya	Chairman, AP State Kapu Welfare & Development Corporation Ltd.	Govt. of A.P

SLBC OF A.P

5	A K Rath	Executive Director	Andhra Bank
6	G S V Krishna Rao	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
7	S Jagannatha Swamy	Asst. General Manager, SLBC	Andhra Bank

RESERVE BANK OF INDIA

8	R Subramanian	Regional Director	Reserve Bank of India
9	S Subbaiah	General Manager	Reserve Bank of India

NABARD

10	K Suresh Kumar	Chief General Manager	NABARD, AP RO
11	A Chandrasekhar	General Manager	NABARD, AP RO
12	Vijay Turumella	D D M	NABARD

SIDBI

13	G Sampath Kumar	General Manager	SIDBI
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OFFICIALS - GOVT. OF A.P

14	B Rajsekhar, IAS	Special Chief Secretary, Agriculture (FAC)	Govt. of A.P
15	G Sai Prasad, IAS	Principal Secretary to Hon'ble Chief Minister	Govt. of A.P



16	R P Sisodia, IAS	Principal Secretary, Tribal Welfare	Govt. of A.P
17	Shamsher Singh Rawat, IAS	Principal Secretary, Social Welfare	Govt. of A.P
18	Praveen Kumar, IAS	Principal Secretary, Minorities Welfare	Govt. of A.P
19	M Ravi Chandra, IAS	Secretary, Finance Department	Govt. of A.P
20	Girija Shankar, IAS	Secretary to Hon'ble Chief Minister	Govt. of A.P
21	B Udayalakshmi, IAS	Secretary, B C Welfare	Govt. of A.P
22	M Hari Jawahar Lal, IAS	Special Commissioner, Agriculture	Govt. of A.P
23	K Harsha Vardhan, IAS	VC & MD, AP BC Corporation	Govt. of A.P
24	Siddharth Jain, IAS	Commissioner of Industries	Govt. of A.P
25	P Usha Kumari, IAS	MD, AP Minorities Finance Corporation	Govt. of A.P
26	M Jagannadham, IAS	Addl. Secretary, O/o CCLA	Govt. of A.P
27	Chiranjiv Choudhary, IFS	Commissioner & EO Secretary, Horticulture & Sericulture	Govt. of A.P
28	Dr. K V V Satyanarayana, IRAS	Special Secretary, Finance (B & IF)	Govt. Of A.P
29	P V Chalapathi Rao	Special Secretary, Planning Department	Govt. of A.P
30	Subba Rao Ghanta	Special Secretary, Skill Development Department	Govt. of A.P
31	Dr. P Krishna Mohan	CEO, SERP	Govt. of A.P.
32	Y S Prasad	CEO, AP Food Processing Society	Govt. of A.P
33	Dr. R Amarendra Kumar	M.D., AP State Kapu Welfare & Development Corporation Ltd.	Govt. of A.P.
34	Dr. G Soma Sekharam	Director, Animal Husbandry Department	Govt. of A.P
35	E Ravindrababu	MD, TRICOR	Govt. of A.P
36	Y Sailaja	Executive Director, Women & Child Welfare department	Govt. of A.P
37	K Rajendra	Executive Director, MSME	Govt. of A.P
38	Ram Babu Edera	MD, Streenidhi	Govt. of A.P
39	B Nagabhushanam	MD, AP Most Backward Classes Welfare & Development Corporation	Govt. of A.P
40	B Gopal	Director, Planning Department	Govt. of A.P
41	Tej Bharath Namburi	Project Director, CMRO, Revenue Department	Govt. of A.P
42	D Gopi R	ADF, Fisheries Department	Govt. of A.P
43	R Prabhakar Goud	General Manager, APSFC	Govt. of A.P

44	V Sridhar	Joint Director of Agriculture	Govt. of A.P
45	S V Giridhara Rao	Joint Director of Industries	Govt. of A.P
46	U Chiranjeevi	OSD, Finance Department	Govt. of A.P
47	V Srinivasa Murty	OSD to Hon'ble Minister for Agriculture	Govt. of A.P
48	P Krishna Rao	OSD, Ry. S.S.	Govt. of A.P
49	G Jyothi	Dy. Commissioner, Rural Development Department	Govt. of A.P
50	G Ravindra Babu	Dy. Director of Agriculture	Govt. of A.P
51	B Pullaiah	Asst. Secretary, Revenue (DM) Department	Govt. of A.P
52	B S Srinivasa Charyulu	Asst. Director of Agriculture	Govt. of A.P
53	M Subrahmanyeswara Rao	State Mission Coordinator, MEPMA	Govt. of A.P
54	V S Sarma	Integrator, AP Brahmin Welfare Corporation	Govt. of A.P
55	E Narendra Kumar	Development Expert, AP Food Processing Society	Govt. of A.P
56	V Jagadeeswara	AO, Agriculture Department	Govt. of A.P
57	S Vijay Kumar	PS, SERP	Govt. of A.P

OFFICIALS – GOVT. OF INDIA

58	G Raghavendra Rao	Dy. Director General, TERM Cell, DoT	Govt. of India
59	T Vara Prasad	Director, TERM Cell, DoT	Govt. of India
60	Shrikant L Masur	State Director, KVIC	Govt. of India
61	B Chandra Sekhar	State Director for RSETIs, MoRD, NACER	Govt. of India
62	P Sreeja	Regional Manager National Housing Bank	Govt. of India
63	G Giridhar	State Resource Person, UIDAI	Govt. of India
64	K Vijay Kumar	Asst. General Manager, HUDCO	Govt. of India
65	K V Sanjeeva Rao	Asst. Director / Nodal Officer, KVIC	Govt. of India

PUBLIC SECTOR BANKS

66	Symal Ghosh Ray	General Manager	Andhra Bank
67	M Satyanarayana Reddy	General Manager	Andhra Bank
68	Raghuram Shetty	General Manager	State Bank of India
69	S P Sharma	General Manager	Syndicate Bank
70	N Ram Babu	General Manager	Bank of Maharashtra
71	K Sivaiah	General Manager	Vijaya Bank
72	D Chandra Mohan Reddy	Dy. General Manager	Andhra Bank
73	B K Sarangi	Dy. General Manager	Allahabad Bank



74	M Seshagiri Rao	Dy. General Manager	Bank of Baroda
75	P Santhosh	Dy. General Manager	Canara Bank
76	Vinod Pophale	Dy. General Manager	Central Bank of India
77	Ashwin H Dalal	Dy. General Manager	Dena Bank
78	P Sundarayya	Dy. General Manager	Indian Bank
79	U Sadananda Murthy	Dy. General Manager	Indian Overseas Bank
80	Deep Chand	Dy. General Manager (Agri)	State Bank of India
81	Dr. K Ravindranath	Dy. General Manager	Union Bank of India
82	Joseph L Tobias	Dy. General Manager	United bank of India
83	M V Swamy	Asst. General Manager	Andhra Bank
84	K Chitti Babu	Asst. General Manager	State Bank of India
85	D V Srinivas	Asst. General Manager	Corporation Bank
86	N Chakradhar Kumar	Asst. General Manager	IDBI Bank
87	O P Ojha	Asst. General Manager	Oriental Bank of Commerce
88	N S N Murthy	Asst. General Manager	UCO Bank
89	D Lingaiah	Asst. General Manager	Punjab National Bank
90	Ch. Gopala Krishna	Area Manager	Bank of India
91	J V L Vara Prasad	Chief Manager	Indian Overseas Bank
92	B S R K Prasad	Senior Manager	Punjab & Sind Bank

REGIONAL RURAL BANKS

93	V Brahmananda Reddy	Chairman	CGGB, Guntur
94	B Suri Babu	Chairman	SGB, Chittoor
95	J V S Prasad	General Manager	APGB, Kadapa
96	P Suryanarayana	Regional Manager	APGVB, Visakhapatnam

APCOB

97	K Tulasi Prasad	Managing Director	APCOB
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PRIVATE SECTOR BANKS

98	C Doraswamy	General Manager	Catholic Syrian Bank Ltd.
99	Ch. Sreenivasa Rao	Dy. Vice President	AXIS Bank Ltd.
100	Y Venu	Regional Head	ICICI Bank Ltd.
101	P Suresh	Chief Manager	Coastal Local Area Bank
102	J Prabhakaran	Chief Manager	Tamilnad Mercantile Bank
103	K Nagendra Kumar	Senior Manager	IndusInd Bank Ltd.
104	Muthuraja E V	Manager	City Union Bank Ltd.
105	Vasudevan Potti V	Asst. Vice President	Federal Bank Ltd.
106	M Sudheer Chowdary	Manager	Karur Vysya Bank Ltd
107	Srinivas V	Branch Manager	RBL Bank Ltd.

LEAD DISTRICT MANAGERS

108	M Sudarshan Rao	L.D.M, Guntur	Andhra Bank
109	P Venkateswara Rao	L.D.M., Srikakulam	Andhra Bank



110	B V Subrahmanyam	L.D.M., East Godavari	Andhra Bank
111	Surya Rao P	L.D.M., West Godavari	Andhra Bank
112	R Rama Mohana Rao	L.D.M., Chittoor	Indian Bank
113	G Venkateswara Reddy	L.D.M., Krishna	Indian Bank
114	Tavva Guruvaiah	L.D.M., Vizianagaram	State Bank of India
115	D Sarath Babu	L.D.M., Visakhapatnam	State Bank of India
116	G L Suresh	L.D.M., Anantapur	Syndicate Bank
117	V Mohan	L.D.M., Kurnool	Syndicate Bank
118	Anjaneya Chari J.	L.D.M., Kadapa	Syndicate Bank
119	B Venkata Rao	L.D.M., Nellore	Syndicate Bank
120	T Venkateswara Rao	L.D.M., Prakasam	Syndicate Bank

INSURANCE COMPANIES

121	B V Suryanarayana	Chief Manager	AIC of India
122	P Siva Naga Prasad	S B M	LIC of India

OTHERS (Technology Support, GoAP)

123	Ravi Marri	Delivery Partner	TCS
124	V Raviteja	Business Analyst	TCS

OFFICERS FROM SLBC

125	Vunnam Rajesh	Senior Manager	Andhra Bank
126	T Paavani	Senior Manager	Andhra Bank
127	N Anil Babu	Manager	Andhra Bank
128	K Mohan Mani Krishna	Manager	Andhra Bank
129	Ashok B Adur	Asst. Manager	Andhra Bank
130	R Nageswara Rao	Asst. Manager	Andhra Bank

