



***Proceedings of 203rd Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH***

Date: 13.07.2018 - Time: 10.00 AM

**Venue: Grievance Hall, Karakatta,
Guntur District**

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

**Circle Office, Andhra Bank Building, 2nd Floor, RR Apparao Street,
Vijayawada**

Phone: 0866 - 2562522, 2562518

Fax: 0866 - 2562521

Email: slbc@andhrabank.co.in



The 203rd Meeting of SLBC of Andhra Pradesh was conducted on 13.07.2018 at Grievance Hall, Karakatta, Guntur District at 10.00 A.M.

Sri KSD Siva Vara Prasad, Circle General Manager & Convenor, SLBC has welcomed the participants to the 203rd 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 & President, SLBC of AP congratulated the Hon'ble Chief Minister of Andhra Pradesh for making **Andhra Pradesh State as Number One in "Ease of doing Business"** and highlighted on the following aspects:

- ❖ Banking has undergone a sea change for the past few 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 Govt. and controllers of banks and effectively monitoring the guidelines and implementation of schemes at field level.
- ❖ Forum is really grateful to the Hon'ble Chief Minister for his continuous presence and participation in the deliberations of all SLBC meetings and for resolution of issues, devoting his valuable time. 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 affecting their implementation.
- ❖ He thanked all stake holders for extending their unstinted support to SLBC in its effective functioning and look forward to the same in the coming years.
- ❖ **NIRED Rajam, Srikakulam District** has received "**Best Performing RSETI**" Award for **2017-18** on the occasion of "Aajeevika Evam Kaushal Vikas Diwas & Mela" held at Ranchi, Jharkhand on 05.05.2018.
- ❖ Priority is given to financing tenant farmers and an amount of Rs.3145.14 crores has been financed to tenant farmers during the year 2017-18 as against the target of Rs.6311 Crores, which is the highest among all states and requested bankers to chalk out an action plan to achieve 100% target during the current financial year.
- ❖ There is 77% of achievement in implementation of various Govt. sponsored schemes for the year 2016-17 and 62% achievement for the year 2017-18 as on 09.07.2018. He requested banks to take proactive steps and issue suitable instructions to all their branches to implement the Government sponsored schemes in the right earnest.
- ❖ During the field visit to Paderu area, Visakhapatnam District on 01.06.2018 along with Sri R Subramanian, Regional Director, RBI & Convenor, SLBC, requested banks to increase the banking services in Tribal areas by deploying BCs and through other modes like Mobile Vans.

- ❖ As per the directions of RBI under Aligning Roadmap for unbanked villages having population of more than 5000, out of the 567 villages which are to be provided with CBS enabled banking outlets, 417 villages are covered. He requested the controllers to initiate adequate measures for opening of Banking Outlets immediately in the remaining 150 villages.
- ❖ As per instructions of Department of Financial Services, MoF, GoI, Extended Gram Swaraj Abhiyan (EGSA) is being organized in 1782 villages of three (3) Aspirational Districts of Andhra Pradesh (i.e. Visakhapatnam-618 villages, Vizianagaram-651 villages & YSR Kadapa-513 villages) from 1st June 2018 to 15th August 2018 on Financial Inclusion Schemes i.e. PMJDY, PMSBY & PMJJBY. He requested all EGSA implementing Banks to achieve 100% saturation of 3 FI schemes (under PMJDY by 25th July 2018 and under PMSBY& PMJJBY by 31st July 2018) in the identified villages
- ❖ Department of Financial Services, MoF, GoI has communicated list of 386 villages in the state which are uncovered or inadequately covered by Financial Infrastructure. As on date, 333 villages are covered out of above identified 386 villages. Banks are requested to cover the remaining 53 inadequately/ uncovered villages with Banking Outlets immediately.
- ❖ Department of Agriculture, GoI has introduced a new National Crop Insurance portal (www.pmfby.gov.in) for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and controllers are requested to initiate immediate measures for 100% registration of users in the portal for entry of farmers details from time to time.
- ❖ The outstanding under Priority Sector advances as at the end of the March 2018 is at Rs.2,02,937 crores constituting 74.23% of ANBC against the regulatory norm of 40%.
- ❖ Total agricultural advances outstanding as at end of March 2018 is to the tune of Rs.1,25,972 crores, constituting 46.08% of total credit against the regulatory norm of 18%.
- ❖ An amount of Rs.74,027 crores is outstanding under Small and Marginal Farmers sector as on 31.03. 2018 constituting 27.08% of the ANBC against the RBI norm of 8%.
- ❖ The outstanding under Micro Enterprises as at the end of March 2018 is to the tune of Rs.22,814 crores constituting 8.35% of ANBC against the RBI stipulation of 7.5 % and total outstanding under MSME is Rs. 47,258 crores constituting 17.29% of ANBC.

Further, **President, SLBC of AP** has expressed that the banks in the State have always been in the forefront in carrying forward the vision of the Government by effectively implementing the welfare measures and performance of the banks in the State has been good during this financial year.

He assured the Government of the total support and involvement of SLBC and all banks in achieving the double digit growth as envisaged by the Hon'ble Chief Minister.

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

2.0 Hon'ble Chief Minister of Andhra Pradesh released the State Credit Plan for the year 2018-19.

Convenor, SLBC of AP presented the highlights of ACP 2018-19.

- ❖ The total plan outlay at Rs.1,94,220 crores for 2018-19 is projected with an increase of around 16% over the target of the previous year. The plan outlay of priority sector is at Rs.1,44,220 crores with an increase of around 19% over the achievement of the previous year.
- ❖ The total outlay of Rs.1,01,564 crores earmarked for agriculture for the current year with projected outlay of Rs.75,000 crores towards short term production credit will adequately take care of the needs of the farming community. An amount of Rs.7,500 Crores is projected under Short Term Production Loans for extending finance to Tenant Farmers which is 10% of the total short term credit.
- ❖ The outlay of Rs.1,01,564 crores for agriculture is higher than the Ground level Credit target of Rs.65,666 crores, suggested for the state in the Union Budget 2018-19.
- ❖ An allocation of Rs.26,564 crores has been made under agricultural term loans including allied activities, Agriculture Infrastructure & Ancillary Activities constituting 26.15% of the total allocation under agricultural credit.
- ❖ To overcome the problem of shortage of agriculture labour, thrust is being laid on Farm mechanization with an outlay of Rs. 2,423 crores. The outlay for Minor/ Micro Irrigation is Rs. 1,276 crores. Plantation & Horticulture continues to be a focused area with a credit target of Rs. 1,303 crores.
- ❖ Under investment credit major thrust is given for Diary Development with an outlay of Rs.5,492 crores, Poultry with Rs.1,181 crores, Fisheries with Rs.1,829 crores and Sheep / Goat / Piggery with Rs.1,052 crores.
- ❖ To encourage the entrepreneurial talent in the state, an amount of Rs.28,261 crores has been allocated under the present plan to MSME sector with an increase of around 19% over the achievement of the previous year.
- ❖ An amount of Rs.8,500 crores has been earmarked for Housing Sector. The allocation for Educational loans is Rs. 2,155 crores.

Further, Convener, SLBC of AP has presented Bank-wise allocations of Credit Plan 2018-19.

- ❖ **Agriculture Advances:** Out of total Agricultural Advances target of Rs.1,01,564 crores, the share of Public Sector Banks is 61.89% with an amount of Rs.62,859 crores, the share of Private Sector Banks is 8.54% with an amount of Rs.8,677 crores, the share of Regional Rural Banks is 17.24% with an amount of Rs.17,506 crores, the share of Co-operative Banks is 12.33% with an outlay of Rs.12,522 crores.
- ❖ **Priority Sector Advances:** Out of Total Priority Sector Advances target of Rs.1,44,220 Crores, the share of Public Sector Banks is 65.53% with an amount of Rs.94,511 crores, the share of Private Sector Banks is 10.39% with an amount of Rs.14,981 crores, the share of Regional Rural Banks is 14.75% with an outlay of Rs.21,271 Crores, the share of Co-operative Banks & other Financial Institutions is 9.33% with an amount of Rs.13,457 crores.
- ❖ **Non-Priority Sector Advances:** Out of Total Non Priority Sector Advances target of Rs.50,000 crores, the share of Public Sector Banks is 78.67% with an amount of Rs.39,333 crores, Private Sector Bank's share of Rs.8,742 crores i.e. 17.48%, the share of Regional rural Banks is Rs.1,262 crores i.e. 2.52% , the share of Co-operative Banks & other Financial Institutions is Rs.663 crores i.e. 1.33%.

Convener, SLBC of AP informed that the allocations and the targets fixed in the State Credit Plan are indicative and the banks can exceed / lend beyond the allocated targets as per the need and viability of the schemes.

The forum accepted the Annual Credit Plan 2018-19 for implementation.

Hon'ble Chief Minister suggested to banks to execute an action plan for implementation and to ensure timely lending for better utilization of funds. Need for inclusive growth in credit in districts like Srikakulam, Vizianagaram etc., where share of credit is very low of overall credit assessed.

He expressed that though there was an increase in the farm credit, regional imbalances continue to remain. The bank finance should be balanced and help the Government in achieving inclusive growth.

He opined that there is a mismatch between the Government vision and the banking credit plan and there is a need to bridge this gap.

President, SLBC of AP informed that the CD ratio of Andhra Pradesh state is one of the highest in the country and it shows that the banks are extending more finance in the state. He further requested Banks & LDMS to work for inclusive growth.

As per the suggestion given by the Hon'ble Chief Minister, President, SLBC of AP has advised SLBC to collect the sub-sector wise data from banks and place the performance in agenda notes for effective review.

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

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

- ✓ State has registered a good growth rate even though the state is having lot of problems, difficulties and being a calamity prone State (for drought and cyclones).
- ✓ Andhra Pradesh State ranked First in Ease of doing Business and now the Government is planning to make Districts as first in ranking.
- ✓ Kia Motors in Ananthapuram District is the biggest investment in recent past.
- ✓ Government is implementing Bio Metrics for transparency and advised Banks to implement Bio metrics in banking sector also to prevent frauds.
- ✓ Extensive application of technology is another contributing factor for growth.
- ✓ RTG, IOT in agriculture including uberization are some of the initiatives taken by the state Government.
- ✓ Banks & Government Departments required to empower the poor people.
- ✓ Bank loans should be correlated with economic development.
- ✓ Banks should extend finance for various economic activities. Asset creation would lead to income generation as a result recovery will also be improved.
- ✓ Banks to provide timely and adequate credit for better utilization.
- ✓ The Government could stabilize the Agriculture sector, and is shifting priorities to suit the changing needs.
- ✓ Government has taken up many initiatives like Debt Redemption, providing Micro Nutrients at free of cost, providing all inputs in time etc., to revive the agriculture sector and make agriculture as viable and profitable proposition.
- ✓ Government is taking steps to curtail excess use of pesticide & fertilizer in crop cultivation.
- ✓ Banks must cooperate for the growth in Horticulture, Aquaculture, Livestock & Agriculture sectors.
- ✓ Banks to cooperate for Cold Chain development for the storage of agriculture produce.
- ✓ Bankers should come forward to help the beneficiaries under various sectors in a big way.
- ✓ Banks to extend necessary support to Service Sector, Tourism, Education & Health.
- ✓ Banks should come forward to develop all the regions.
- ✓ Building skill development.
- ✓ Technology should be used for better results.
- ✓ Banks to resolve crisis with proper planning.
- ✓ Result oriented review meetings will help in achieving the targeted goals.

(Action: all Banks & Govt. Departments)

4.0 Sri Sudhir Shyam, Director, DFS, MoF, GoI highlighted the following:

- ❖ Focus should be given to productive activities.
- ❖ Focus on credit diversification to get optimum growth.
- ❖ Set priorities for Inclusive growth.
- ❖ More focus should be given to develop backward areas.

(Action: all Banks & Govt. Departments)

5.0 Sri R Subramanian, Regional Director, RBI congratulated the Hon'ble Chief Minister for making Andhra Pradesh state as number one in Ease of doing Business and opined that it will improve the credit culture also. He highlighted the following;

- ❖ CD ratio in the state is one of the highest in the country and it shows that there is a lot of potential and opportunities for credit growth.
- ❖ Deposit growth in the state is commendable during the financial year 2017-18, even though the majority of the states are registered negative / low deposit growth due to some apprehensions.
- ❖ Good growth registered in deposits will also be helpful for extending credit.
- ❖ High CD ratio proves that the banks are willing to lend.
- ❖ Out of 567 identified unbanked villages having population more than 5000, Banks have covered 310 villages with BC points. He advised banks to cover villages with CBS enabled Banking Outlets instead of covering through BCs.
- ❖ Much is needed to improve access to banking services especially in villages falling in agency areas. Enabling BC services will offer limited services. There is a need to offer CBS enabled banking services.
- ❖ Banks to actively participate in the Extended Gram Swaraj Abhiyan and take it forward.

Hon'ble Chief Minister suggested RBI to prepare a bank wise monthly action plan for inclusive and prospective growth.

(Action: all Banks, LDMs & RBI)

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

- ✓ In the state of Andhra Pradesh banks have performed well in all sectors as per the stipulations laid down by the Reserve Bank of India except in lending to Minority communities.
- ✓ The initiatives in AP are unique and offer more potential for credit flow.
- ✓ Banks have achieved 100% target under Short term production credit, where under agriculture term loans achievement is only 85% and it needs to be improved.
- ✓ Farm Mechanization, Horticulture, Animal Husbandry and Fisheries are identified as the four growth engines for development but the credit flow for these sectors is not commensurate with the potential.

- ✓ To help the banks in facilitating credit, NABARD formulated Area Development Schemes (ADS) taking into consideration the area specific potential. Banks may consider adopting the ADS which are already circulated among bankers.
- ✓ NABARD, SERP and State Government Departments are promoting of FPOs to address issues concerning production, marketing and credit linkage.
- ✓ NABARD has launched a campaign to take the FPO momentum forward encompassing the following :
 - Capacity building of FPOs towards technical and market orientation
 - Market linkages through eNAM and other commodity exchanges
 - Convergence of department schemes especially for infrastructure development by FPOs towards storage and value addition.
- ✓ Government is requested to convert various Government Sponsored schemes through FPOs.

Sri C. KutumbaRao, Vice Chairman, AP State Planning Board informed that SERP has already communicated the draft guidelines for extending credit to Farmers Producer Groups.

Sri M Satyanarayana Reddy, General Manager, Andhra Bank opined that the functioning & guidelines of FPOs & FPGs are having some slight change.

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

7.0 Sri KVV Satyanarayana, Special Secretary (IF) appreciated the banks in extending finance to tenant farmers during 2017-18 and highlighted the following:

- ❖ Government has proposed to map all Government accounts with CFMS, for this banks concerned are requested to provide access to view the Government accounts for monitoring the transactions. Secretary, Finance (IF) will provide the list of Government accounts to Banks.
- ❖ Banks are requested to complete the process of grounding for pending units under Government Sponsored Schemes before 15th July, 2018. If, banks could not complete the grounding of pending units by the cutoff date, banks should remit back the subsidy to the Government with specific reasons.
- ❖ Banks are requested to expedite the process of sharing of data with Industries Department, GoAP, as decided in sub committee meeting.
- ❖ With regards to implementation of Repayment Tracker, Banks which have completed MoU process are requested to share the data to Welfare department regularly without fail. Banks which have not entered MoU are requested to ensure signing of MoU for sharing information with Social welfare Department, GoAP.
- ❖ Banks are requested to extend necessary support to Urban & Rural Housing.

(Action: all Banks)

8.0 Cash:

Sri C. KutumbaRao, Vice Chairman, AP State Planning Board informed that the Kharif season has commenced and farmers are undertaking farming activities. Farmers are facing problem in withdrawing money from banks particularly in rural areas.

Special Chief Secretary, Agriculture (FAC), GoAP expressed that it was informed by the FPOs that cash crunch is the biggest problem at field level.

Hon'ble Chief Minister requested RBI to make adequate currency available to meet cash requirement of Farmers, Pension payments & NREGA payments.

(Action: all Banks & RBI)

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

10.0 The minutes of **202nd SLBC meeting** held on **April 26, 2018** and other meetings conducted up to 28.06.2018 were approved by the house.

11.0 Agriculture:

CGM, NABARD informed that there is a lot of improvement in extending finance to tenant farmers but it is not up to the expected level and suggested the following for augmenting credit flow for tenant farmers:

- ✓ The validity of LEC/CoC cards may be enhanced to three years to ensure smooth flow of credit to the tenant farmers.
- ✓ SERP like institutional arrangement may be considered for hand holding and credit linkage of tenant farmers either individually or in group mode.
- ✓ A Guarantee fund may be created to build confidence in banks to encourage lending to tenant farmers.
- ✓ Efforts may be made to promote Farmer Producers Organisations (FPOs) of tenant farmers.

Sri B Rajsekhar, Special Chief Secretary, Agriculture (FAC), GoAP expressed his happiness towards finance extended to tenant farmers during 2017-18 as which is highest in the country and requested the forum to place on record the achievement.

He appreciated the banks in extending finance to the tune of Rs.3,145 crores to tenant farmers during 2017-18 and informed that Government is planning to achieve Rs.10,000 crores under lending to tenant farmers during current financial year. He highlighted the following.

- ❖ Government has proposed a Drought Mitigation project in Rayalaseema & Prakasam districts and planning to promote 100 FPOs with Small & Marginal Farmers. Banks are requested to encourage FPOs by providing credit.
- ❖ Linking FPOs with eNAM is a priority for State Government. AMCs shall provide necessary physical infrastructure to the FPOs.
- ❖ As per the provisions of the Andhra Pradesh Land Licensed Cultivators Act., the LEC can be issued only for one year by conducting Gram Sabhas and CoC also issued on the similar lines.
- ❖ Department proposes to empower Rythu Sadhikara Samstha (RySS) on the lines of SERP as an institutional mechanism for tenant farmers and for resolving various issues.

Further, **Special Chief Secretary, Agriculture (FAC), GoAP** requested the banks to share the data on finance extended to farmers for the purpose of various analysis and to assist banking in recoveries.

Vice Chairman, AP State Planning Board opined that there is a need to set up of a Credit Guarantee Fund for tenant farmers.

General Manager, Andhra Bank opined that tenant farmers financing will improve by creation of Credit Guarantee fund.

Hon'ble Chief Minister informed that;

- ❖ There is a positive sign from banks in extending finance to Tenant farmers and still there is positive response required from some banks.
- ❖ Adoption of sustainable interventions like Zero Budget Natural farming (ZBNF) had contributed to reduction in fertilization and pesticide consumption.
- ❖ Government is providing timely inputs to the farmers.
- ❖ There is a need to suggest measures / support services for FPOs more specifically on capacity building, convergence of department programmes, credit support and eNAM linkage.

Hon'ble Chief Minister suggested forum to constitute a Sub Committee with representatives from Finance Department, Planning Department, Agriculture Department, RBI, NABARD and SLBC. The committee shall deliberate / focus on the following:

- ✓ Work out modalities for setting up of a Credit Guarantee Fund for tenant farmers financing.
- ✓ Data sharing
- ✓ Work on the strategies for timely credit flow for identified sectors / growth engines for making agriculture viable and profitable.

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

12.0 Debt Redemption:

Sri C. KutumbaRao, Vice Chairman, AP State Planning Board requested banks to;

- ✓ Credit the pending debt redemption amount to farmers' accounts immediately.
- ✓ Sensitize the branch staff to address the grievances of the farmers more particularly in respect of JLG/RMG and share the information.
- ✓ 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.
- ✓ Banks should submit Escrow account statements since inception of the account to till date to mail id ryssdata@gmail.com

GM, SBI informed that they will resolve the issue of crediting pending debt redemption amount to farmers' accounts by July, 2018.

(Action: all Banks)

13.0 Horticulture, Sericulture, Fisheries & Animal Husbandry:

Sri Chiranjiv Choudhary, Commissioner & EO Secretary, Horticulture & Sericulture, GoAP informed as follows;

- ❖ Horticulture department is promoting post-harvest infrastructure with subsidy assistance and banks are requested to consider extending term credit.
- ❖ Rate of Interest for finance extended towards Protected Cultivation is at higher side and banks are requested to extend finance at lower interest.
- ❖ Uniform approach required for promoting FPOs and the Department is working with NABARD in this direction.
- ❖ Government is extending subsidy under Sericulture activity and banks are requested to extend credit linkage for automatic reeling units.

Sri R. Sankara Naik, Commissioner of Fisheries, GoAP informed that the performance under direct lending to fisheries sector by banks is good whereas the performance under Government Sponsored Schemes is poor. He requested Banks to extend necessary finance to fishermen under Government Sponsored schemes.

Further, **Commissioner of Fisheries, GoAP** requested NABARD to expedite the issue of guidelines for extending KCC to fisheries sector.

Dr. E. Ramesh Kumar, Joint Secretary (Fy), DADF, MoA&FW, GoI informed that the Department has communicated the draft guidelines to RBI & NABARD and awaiting for response from NABARD. In response **CGM, NABARD** informed that they will take up the issue with their Head Office.

Dr. G Soma Sekharam, Director, Animal Husbandry Department, GoAP informed that the Government is providing following two policies for encouraging Animal Husbandry sector.

- i. Fodder Security Policy.
- ii. Animal Induction policy under various weaker section programmes.

CGM, NABARD informed that in the state of Andhra Pradesh 5-6 major activities have lot of credit potential. He informed that NABARD in consultation with SLBC is planning to organize a State level Workshop involving banks and State Government officials to work out strategies for credit flow and convergence.

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

14.0 MSME:

Sri Siddharth Jain, Commissioner of Industries, GoAP highlighted the following;

- ❖ Andhra Pradesh ranked number one in Ease of doing Business.
- ❖ Credit facilitation to MSMEs is one of the criteria for International Business forum.
- ❖ Banks have achieved 95% target during 2017-18 under MSME.
- ❖ The MSME Credit gap is in Srikakulam, Vizianagaram, East Godavari, Nellore and Kurnool; the LDMs may focus on MSME credit in these districts.
- ❖ Department is identifying high focus Mandals as SME centres.
- ❖ Special DCC shall be conducted in all districts during August 2018 and November 2018 for MSME credit. The JMLBCs also may be conducted in focused Mandals to be furnished by the DIPIC/General Managers/Joint Directors of the respective DICs.
- ❖ Banks to initiate necessary steps to complete the process of MoU for data sharing with Industries department (to provide incentives to MSMEs) by August 2018.
- ❖ The PMEGP target for 2018-19 to be enhanced in line with the growth potential and requirement of employment.
- ❖ Working capital requirement of MSMEs to be met in time.
- ❖ Banks are requested to share the details of sectors having high default ratios and identified non viable units / activities at the time of appraisal with Industries department for advising the entrepreneurs to take up viable activities.
- ❖ The Start-ups and innovative projects may be given credit with special consideration.
- ❖ Focus is given to Export credit.
- ❖ Sub-committee meetings to discuss on MSME credit flow.

Convenor, SLBC informed that as per the decision taken during sub-committee meeting, SLBC has already advised Lead District Managers to conduct special DCCs on MSME in districts.

Hon'ble Chief Minister informed that;

- ✓ MSME Parks will come up in all 175 constituencies of the State and the construction of premises as per requirements is also contemplated and requested for providing timely credit for MSMEs.
- ✓ State is going for International Benchmarking in Ease of doing Business on par with top 5 countries in the world.

(Action: all Banks, LDMs & Industries Department)

15.0 Self Help Groups & Farmer Producer Groups (FPGs):

Dr. P Krishna Mohan, CEO, SERP, GoAP informed that;

- ❖ Credit disbursements & Recovery under SHG category is good.
- ❖ It has come to the notice that some branches are not allowing SHG members to withdraw their savings.
- ❖ Some branches are insisting deposits from the amount released by the Government under Pasupu Kumkuma.
- ❖ Government is providing insurance coverage to unorganized workers under Chandranna Bima Yojana and there is no need to cover the same persons under insurance schemes by banks.

General Manager, Andhra Bank informed that they have already given instructions to their branches not to insist deposits from SHGs.

President, SLBC informed that banks are covering eligible beneficiaries under PMJJBY & PMSBY schemes. As per the advise of state Government, SLBC will represent to DFS, MoF, GoI, the issue of coverage of beneficiaries under PMJJBY & PMSBY, who have already been covered under Chandranna Bima Yojana.

CGM, NABARD informed that NABARD has already addressed a letter to all banks with a request to advise branches not to impose any restrictions on withdrawal of savings of the SHG members to ensure smooth functioning of the groups.

Hon'ble Chief Minister suggested SERP to register all complaints and takeup in sub-committee meeting for resolution.

CEO, SERP, GoAP informed that SERP is implementing the World Bank funded project, Andhra Pradesh Rural Inclusive Growth Project (APRIGP), to promote livelihoods of farmers. SERP has mobilized farmers and formed Farmer Producer Groups (FPGs) and requested forum to approve the suggested guidelines pertaining to FPG Bank Linkage for implementation by all the banks in the state.

Forum has in principle accepted the suggested guidelines and any further clarifications shall be takenup in sub-committee meetings.

(Action: all Banks & SERP)

16.0 Deployment of Women SHG members as BCs:

CEO, SERP, GoAP requested banks to appoint SHG members as Business Correspondent.

Vice Chairman, AP State Planning Board informed that the Ministry of Rural Development suggested that Self Help Group members are more suitable as BC for financial inclusion activities and further MoRD will provide for Tablet / micro ATM.

President, SLBC informed that in some locations SHG members are already working as Business Correspondents. He requested banks to explore the possibility of deployment of women SHG members as BCs in uncovered, inactive BC locations and as replacement of non performing BCs.

(Action: all Banks)

17.0 Government Sponsored Schemes:

Sri Shamsheer Singh Rawat, Principal Secretary, Social Welfare, GoAP informed that;

- ❖ This is the third year after bringing all welfare programmes on to a common platform.
- ❖ OBMMS platform is available to all banks / branches in the State.
- ❖ In addition, Department has developed a Mobile App for usage by branches.
- ❖ All reports are made available to all banks / branches.
- ❖ Performance under Loan Disbursement is 77% for the year 2016-17 & 62% for the year 2017-18.
- ❖ Banks are yet to release the loan & subsidy amount for 37,929 pertains to the financial year 2016-17 and 90,113 units pertains to financial year 2017-18.
- ❖ Out of total units pending for disbursement, 84% from top 10 banks (SBI, Andhra Bank, DCCB, APGB, Syndicate Bank, Canara Bank, Indian Bank, UBI, SGB & APGVB).
- ❖ Banks are requested to release the loan amount for pending units immediately.
- ❖ Targets for the financial year 2018-19 were approved in the month of April, 2018 and he thanked SLBC on extending good support for approval of action plan at the beginning of financial year.
- ❖ For the financial year 2018-19 banks are requested to complete the grounding of units by 30th October, 2018 as per the following revised timelines.

Activity	Planned Date	Actual / Proposed Data
Selections	By 22 nd June 2018	By 22 nd July 2018
Bank Accounts Opening	By 15 th July 2018	By 7 th August 2018
Sanctions	By 31 st July 2018	14 th August 2018
Subsidy Releases Completed	By 14 th August 2018	
Grounding Commence	15.08.2018	
Grounding Complete	By 30 th September 2018	By 30 th October 2018



- ❖ **Repayment Tracker:** Andhra Pradesh is the first State to develop Repayment Tracker.
- ❖ Majority of the banks have not completed the MoU process and some banks who ever completed MoU process are yet to share the data to Department pertaining to beneficiaries who availed loans under welfare schemes.
- ❖ Some banks have shared data with welfare department and some gaps are observed in the data shared. He requested the banks to clean up the data and share correct data.
- ❖ **GiriNet and Giri Seva Kendra:** it is proposed to provide Giri Seva Kendra in Tribal areas at every Gram Panchayat for providing MeeSeva services.
- ❖ He requested banks to appoint Streenidhi as Corporate BC and deploy SHG members as BCs in these tribal locations. He sought necessary cooperation from RBI & SLBC, in this regard.

Sri Somireddy Chandra Mohan Reddy, Hon'ble Minister for Agriculture, GoAP expressed his concern that some of the Branch Managers of various banks are insisting for deposit while releasing the loan under different Government Sponsored schemes.

Vice Chairman, AP State Planning Board, GoAP informed that banks are demanding deposits while disbursing loans under various welfare schemes and beneficiaries are blaming Government for non disbursement of loans.

Hon'ble Chief Minister suggested Welfare department to register all complaints through RTG and place before sub-committee for resolution.

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

(Action: all Banks & Welfare Departments)

18.0 Financial Inclusion:

Convenor, SLBC requested banks to;

- ❖ Deploy the BCs in all 509 inactive locations to cater to the banking needs of public.
- ❖ Provide banking facilities in Visakhapatnam district (one of the 30 recategorised most affected LWE districts in the country) to cover unbanked Gram Panchayats in the context of RBI's "Banking outlets" policy.
- ❖ Provide banking outlets in 53 villages in the state of Andhra Pradesh which are uncovered or inadequately covered by financial infrastructure before 15.08.2018.
- ❖ Achieve targets set under Extended Gram Swaraj Abhiyan with in timelines.

(Action: all Banks)

19.0 Agri-Clinics & Agri-Business Centres (AC&ABC):

Dr. K. Sai Maheswari, Faculty (AC&ABC) informed that the National Institute of Agricultural Extension Management (MANAGE), an apex level autonomous organization under Ministry of Agriculture and Farmers Welfare, Government of India is organizing a Refresher Training Program for established Agripreneurs under Agri-Clinics & Agri-Business Centres Scheme (AC&ABC) across country .

Since the inception in the year 2002, under AC&ABC Scheme 59,190 candidates has been trained of which 25, 751 have been established the successful Agri-ventures through various Nodal Training Institutes (NTIs) across India on 32 different themes.

The main Objectives of the scheme are;

- To create gainful self-employment opportunities to unemployed Agricultural Graduates, Agricultural Diploma holders, Intermediate in Agriculture and Science Graduates with PG in Agri related subjects.
- To support Agriculture development; and to supplement the efforts of public extension

She requested banks to extend necessary support to agripreneurs under the scheme.

(Action: all Banks)

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks by V Brahmananda Reddy, Chairman, CGGB.

Concluded.....

Summary of Action Points emerged in the meeting

S.No	Action Point
1.	SLBC to collect the sub-sector wise data from banks and place the performance in agenda notes for effective review (Action: SLBC)
2.	Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets instead of covering through BCs. (Action: all Banks)
3.	Banks should submit Utilization Certificates & Escrow account statements since inception of the account to till date (related to Debt Redemption scheme) to mail id ryssdata@gmail.com (Action: all Banks)
4.	Special DCC shall be conducted in all districts during August 2018 and November 2018 for MSME credit (Action: all LDMs)
5.	MoU process for data sharing with Industries department for incentives to MSMEs may be concluded by all banks by August 2018 (Action: all Banks)
6.	Not to impose any restrictions on withdrawal of savings of SHG members (Action: all Banks)
7.	Banks to explore the possibility of deployment of women SHG members as BCs in uncovered, inactive BC locations and as replacement of non performing BCs. (Action: all Banks)
8.	Recovery Tracker - Sharing of data with Welfare Department (Action: all Banks)
9.	Not to insist on deposits & initiate an effective monitoring mechanism at the controlling office to ensure proper implementation of the welfare schemes (Action: all Banks)
10.	Constitution of Sub Committee with Finance Department, Planning Department, Agriculture Department, RBI, NABARD and SLBC (Action: SLBC & Finance (IF) Department)



LIST OF PARTICIPANTS

CHIEF GUEST

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

HON'BLE MINISTERS

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

MINISTRY of FINANCE, GOVT. OF INDIA

3	Sudhir Shyam	Director, Department of Financial Services	Govt. of India
4	Dr E Ramesh Kumar, IAS	Joint Secretary (Fy), DADF, MoA & FW	Govt. of India

SPECIAL INVITEES

5	C Kutumba Rao	Vice-Chairman, AP State Planning Board	Govt. of A.P
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SLBC OF A.P

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

RESERVE BANK OF INDIA

9	R Subramanian	Regional Director	Reserve Bank of India
10	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
11	M S Hari Shankar	Asst.General Manager	Reserve Bank of India

NABARD

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

SIDBI

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

16	B Rajasekhar, IAS	Special Chief Secretary, Agriculture(FAC)	Govt. of A.P
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17	Shamsher Singh Rawat, IAS	Principal Secretary, Social Welfare	Govt. of A.P
18	B Udaya Lakshmi, IAS	Principal Secretary, BC Welfare	Govt. of A.P
19	Girija Shankar, IAS	Secretary to Hon'ble Chief Minister	Govt. of A.P
20	K Sunitha, IAS	Secretary, Women, Child Welfare, Welfare of Disabled and Senior Citizens	Govt. of A.P
21	K Ramgopal, IAS	Secretary, Minority Welfare department	Govt. of A.P
22	K Sarada Devi, IAS	Secretary to CCLA	Govt. of A.P
23	A V Rajamouli, IAS	Addl. Secretary to Hon'ble Chief Minister	Govt. of A.P
24	D Muralidhar Reddy, IAS	Special Commissioner, Agriculture	Govt. of A.P
25	Siddharth Jain, IAS	Commissioner of Industries	Govt. of A.P
26	R S Naik, IAS	Commissioner of Fisheries	Govt. of A.P
27	S Ahmed Babu, IAS	CEO, RTG	Govt. of A.P.
28	Chiranjiv Choudhary, IFS	Commissioner & EO, Horticulture & Sericulture	Govt. of A.P
29	Dr S S Sreedhar, IFS	Special Secretary, PR&RD	Govt. Of A.P
30	Dr. K V V Satyanarayana, IRAS	Special Secretary, Finance (B & IF)	Govt. Of A.P
31	Dr. P Krishna Mohan	CEO, SERP	Govt. of A.P.
32	Chinna Thataiah	Mission Director, MEPMA	Govt. of A.P
33	E Ravindrababu	MD, TRICOR	Govt. of A.P
34	P Usha Kumari	MD, FAC, Minorities Finance Corporation	Govt. of A.P
35	N Yesuratnam	MD, Christian Finance Corporation	Govt. of A.P
36	A Krishna Mohan	MD, Nayee Brahmin Federation, BC Welfare	Govt. of A.P
37	Dr G Somasekharam	Director, Animal Husbandry Department	Govt. of A.P
38	P Saraiah	General Manager, AP SC Co-op Finance Corporation	Govt. of A.P
39	S V Giridhar Rao	Joint Director, Industries Department	Govt. of A.P
40	S Johar Basha	Joint Director, Handlooms & Textiles Department	Govt. of A.P
41	K Ramdas	Dy. Director, APDDCF	Govt. of A.P
42	R Himabindu	Dy. Director, Horticulture Department	Govt. of A.P
43	Dr A Sesha Chalapathi Rao	Dy Director, Animal Husbandry Department	Govt. of A.P
44	M Vekata Siddulu	Dy Director I/C, APDDCF	Govt. of A.P
45	P Hanumantha Rao	Dy Director, Horticulture	Govt. of A.P
46	M A Kumar Raja	Deputy Director, WDA&TG SC, A.P	Govt. of A.P

47	P L Prakash Kumar	Chief General Manager, APIIC	Govt. of A.P
48	Dr I Papa Rao	General Manager, APDDCF	Govt. of A.P
49	P V Ramesh	EO, S C Corporation	Govt. of A.P.
50	Dr Chakravarthy	A D(AIC)O/o D DIP, Animal Husbandry	Govt. of A.P
51	G Bala Subramanyam	Addl Commissioner, Rural Development	Govt. of A.P
52	G Jyothi	Dy Commissioner, Rural Development dept	Govt. of A.P
53	S V Ratnacharyulu	Asst Director, Horticulture	Govt. of A.P
54	K Jeevana Babu	Asst Director, WDA&TG SC, A.P	Govt. of A.P
55	S Rangaswamy	FA &CAO,(FAC),APKVIB	Govt. of A.P
56	K Sreelakshmi	Joint Registrar, Co-operation dept., Guntur	Govt. of A.P
57	M Satyavathi	Deputy Registrar, Co-operation dept., Guntur	Govt. of A.P
58	Ch Purusha Babu	Deputy Registrar, Co-operation dept.,	Govt. of A.P
59	A Surya Prakash	Project Officer, APMIP, Horticulture dept.,	Govt. of A.P
60	P Nagarjun	OSD, (Technical)Ry. S.S.	Govt. of A.P
61	P Krishna Rao	OSD, V C Planning, Ry. S.S.	Govt. of A.P
62	V S Murty	OSD to Min. Of Agriculture	Govt. of A.P
63	G Rambabu	PRO, I&PR	Govt. of A.P
64	M L Acaryulu	PRO,I&PR	Govt. of A.P
65	P Sreedhar	PRO,AP CMO	Govt. of A.P
66	Apoorva Singh	CM, Social Media, APCMO	Govt. of A.P
67	M Bala Bhaskar	Consultant (BPs & OSS), SERP	Govt. of A.P
68	M Kesava Kumar	DGM (OSS & BL), SERP	Govt. of A.P
69	M Subrahmanyeswara Rao	State Mission Coordinator, MEPMA	Govt. of A.P
70	KVSN Suresh	Asst Accounts Officer,APDDCF	Govt. of A.P
71	S J Ramachandra Rao	AM, DD	Govt. of A.P
72	T Hanish	PA to VC&MD ,APIIC	Govt. of A.P
73	S S Sidhu	Consultant, KPMG	Consultants
74	D V Srinivas	Project Leader, Tata Consultancy Services	Consultants
75	Shaik Mansoor Nawaz	Consultant, Tata Consultancy Services	Consultants
76	G B Manikanth	Consultant, Tata Consultancy	Consultants

OFFICIALS – GOVT. OF INDIA

77	B S A Murthy	Joint General Manager, HUDCO	Govt. of India
78	P V N Shiva Prasad	Dy, Director, State Officer, KVIC	Govt. of India
79	A Leela Vijaya Krishna	Dy Manager, National Housing Bank,Hyderabad RO	Govt. of India
80	R L N Murthy	Executive, (V.I.) KVIC	Govt. of India
81	Dr K Sai Maheswari	Faculty(AC&ABC),MANAGE	Govt. of India

PUBLIC SECTOR BANKS

82	M Satyanarayana Reddy	General Manager	Andhra Bank
83	Raghuram Shetty	General Manager	State Bank of India
84	S Vijaya Kumar	General Manager	Vijaya Bank
85	M Seshagiri Rao	General Manager	Bank of Baroda
86	M Gurumoorthy	Dy. General Manager	Andhra Bank
87	M Venkateswara Swamy	Dy. General Manager	Andhra Bank
88	R R Swamy	Dy. General Manager	State Bank of India
89	B Kumar	Dy. General Manager	Bank of India
90	G S Ravi Sudhakar	DY. General Manager	Canara Bank
91	B K Sarangi	Dy. General Manager	Allahabad Bank
92	B Nagarjuna	Dy. General Manager	Indian Bank
93	Dr. K Ravindranath	Dy. General Manager	Union Bank of India
94	Joseph L Tobias	Dy. General Manager	United Bank of India
95	S V M Krishna Rao	Dy. General Manager	Punjab & Sind Bank
96	P Srinivas	Dy. General Manager	Dena Bank
97	U Sadanand Murthy	Dy. General Manager	Indian Overseas Bank
98	Vinod Pophale	Dy. General Manager	Central Bank of India
99	N Venugopal	Asst. General Manager	Andhra Bank
100	D V Srinivas	Asst. General Manager	Corporation Bank
101	L Satyanarayana	Asst. General Manager	Bank of Maharashtra
102	S V S S Janakiram	Asst. General Manager	IDBI Bank
103	D Madhu Babu	Asst. General Manager	State Bank of India
104	K Chitti Babu	Asst. General Manager	State Bank of India
105	S Radha Krishnan	Asst. General Manager	UCO Bank
106	D Rama Prasada Rao	Area Manager	Bank of India
107	D V Ramana	Chief Manager	Punjab National Bank
108	Ritesh Kumar	Chief Manager	Vijaya Bank
109	B Rasheed	Chief Manager	Oriental Bank of Commerce

REGIONAL RURAL BANKS

110	V Brahmananda Reddy	Chairman	CGGB
111	B Suri Babu	Chairman	SGB
112	G Nagaraju	General Manager	APGVB
113	J V S Prasad	General Manager	APGB

APCOB

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

115	N S Rao	General Manager	Coastal Local Area Bank
116	M U Madhu	Regional Liability Manager	ICICI Bank Ltd.
117	N Kiran Kumar	Senior Manager	City Union Bank Ltd.
118	K Adi Swarup	Cluster Head	DCB Bank
119	K Karthik	Area Sales Manager	Indus Ind Bank Ltd.
120	K kalian Chakravarthy	Chief Manager	Lakshmi Vilas Bank Ltd.
121	B Kesava Babu	Chief Manager	Tamilnad Mercantile Bank

122	M Raghu Vinay	Chief Manager	Dhanalakshmi Bank
123	T Venkateswara Rao	State Head for Govt Business	AXIS Bank
124	K Kirananand	Senior Manager	AXIS Bank
125	P T S J Naresh	Manager	HDFC Bank
126	Naga Sudheer Raja K	Senior Branch Manager	Karnataka Bank Ltd.
127	P Rajesh Babu	Senior Manager	IDFC Bank
128	Vasudevan Potti V	Asst. Vice President	Federal Bank Ltd.
129	Deepu Nair	Asst. Vice President	YES Bank Ltd
130	M Sudheer Chowdary	Manager	Karur Vysya Bank Ltd
131	N S S V Nagendra Kumar	Manager	Kotak Mahindra Bank
132	Srinivas V	Branch Manager	RBL Bank Ltd.
133	S S Chakravarthy	Branch Manager	Catholic Syrian Bank
134	Uma Mahesh K	Asst Manager	IDBI Bank
135	G Kiran Kumar	Asst Manager	Dhanalakshmi Bank

LEAD DISTRICT MANAGERS

136	M Sudarshan Rao	L.D.M, Guntur	Andhra Bank
137	P Venkateswara Rao	L.D.M., Srikakulam	Andhra Bank
138	B V Subrahmanyam	L.D.M., East Godavari	Andhra Bank
139	Surya Rao P	L.D.M., West Godavari	Andhra Bank
140	R Ramamohana Rao	L.D.M., Krishna	Indian Bank
141	K Ganapathi	L.D.M., Chittoor	Indian Bank
142	Tavva Guruvaiah	L.D.M., Vizianagaram	State Bank of India
143	M C V Sessa Kumar	L.D.M., Visakhapatnam	State Bank of India
144	V Mohan Murali	L.D.M., Anantapur	Syndicate Bank
145	Anjaneya Chari J	L.D.M., Kadapa	Syndicate Bank
146	B Venkata Rao	L.D.M., Nellore	Syndicate Bank
147	T Venkateswara Rao	L.D.M., Prakasam	Syndicate Bank

INSURANCE COMPANIES

148	S V Subba Rao	Divisional Manager	The New India Assurance Co.Ltd.
149	Praveen Moparthy	A.O	National Insurance Co. Ltd.
150	Dinesh Rawat	Relationship Manager	SBI General Insurance
151	B Sankaranarayana	AIC, RO, Guntur	Agri Insurance company of India

OFFICERS FROM SLBC

152	Vunnam Rajesh	Senior Manager	Andhra Bank
153	T Paavani	Senior Manager	Andhra Bank
154	B Subrahmanyam	Manager	Andhra Bank
155	N Anil Babu	Manager	Andhra Bank
156	Nadeem Anwar Ansari	Manager	Andhra Bank
157	G Srinivasa Babu	Manager	Andhra Bank
158	R Srinu Naik	Asst. Manager	Andhra Bank