



***Proceedings of 205th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH***

Date: 25.01.2019 - Time: 10.30AM

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

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

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The 205th Meeting of SLBC of Andhra Pradesh was conducted on 25.01.2019 at A.P. Secretariat, Velagapudi at 10.30 A.M.

Sri KSD Siva Vara Prasad, Circle General Manager & Convenor, SLBC has welcomed the participants to the 205th SLBC meeting.

Sri Anil Chandra Punetha, IAS, Chief Secretary, GoAP has attended the meeting. The detailed list of participants is enclosed.

1.0 Sri J Packirisamy, Managing Director & CEO, Andhra Bank & President, SLBC of AP informed that the forum continuously strives for amicable resolution of the issues with the ultimate aim of overall development of the state thus ensuring that the vision of the Hon'ble Chief Minister is achieved.

He congratulated Hon'ble Chief Minister for the visionary and creative leadership in making Andhra Pradesh as Sunrise state. Andhra Pradesh has become the coveted destiny for growing business opportunities and investments. Further, he congratulated Hon'ble Chief Minister for the following achievements under his leadership.

- ❖ Andhra Pradesh stood first in "Ease of Doing Business Index" - Attractiveness to investors, Business friendliness and Competitiveness policies (EDB Index ABC) rankings announced by Asia Competitiveness Institute (ACI) at Singapore.
- ❖ World Economic Forum which evaluates productivity and competitiveness of economic systems annually has recently released the Global Competitive Index 4.0 wherein the State of Andhra Pradesh ranked 49, well above East European Countries. World Economic Forum has taken into account 98 indicators like Institutions, Infrastructure, ICT, Labour market etc., as parameters. In aspects like skill development, new financial systems and new innovations, Andhra Pradesh has made substantial progress.

President, SLBC of AP highlighted the following;

- ✓ The 204th meeting of SLBC of AP was held on 24.10.2018 wherein the performance of banks under various key banking parameters for the quarter ended June 2018 was reviewed.
- ✓ As desired by the Hon'ble Chief Minister, Sub Committee meetings are conducted with major banks and NABARD to review the progress achieved in implementation of various Govt. sponsored schemes and PMAY-AHP.
- ✓ The progress in respect of financing Tenant farmers by the banks has been encouraging. Against the target of Rs.7500 crores, an amount of Rs.3461.62 crores has been financed to tenant farmers as on 31.12.2018 with 46.15% achievement. Banks are requested to achieve 100% target before 31.03.2019.

- ✓ With the active involvement of banks in the state, 100% of the target under short term credit has been achieved during Kharif 2018 with disbursements of Rs.46904 crores (102.52%) against the target of Rs.45750 crores. The overall achievement under agriculture has been to the tune of Rs. 58818 crores (61.06%) against the annual target of Rs.96323 crores as on 30.09.2018.
- ✓ A special focus is given to financing MSME sector and as such the achievement has been to the tune of Rs.20521 crores (72.61%) against the annual target of Rs.28261 crores for the half year ending September, 2018.
- ✓ RBI has issued certain guidelines on Restructuring of MSME loans. Banks are requested to put in place a Board approved policy on restructuring of MSME advances as per RBI instructions immediately.
- ✓ He congratulated Banks for their active involvement in 3 Mega Grounding Melas held so far for asset distribution under Government sponsored schemes and requested bankers to achieve 100% of the targets allotted before this Financial Year end.
- ✓ 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, 516 villages are covered. He requested the controllers to initiate necessary action for opening of CBS enabled Banking Outlets immediately in the remaining 51 villages.
- ✓ **Performance under various banking parameters & Performance under Annual Credit Plan 2018-19 as on September 30, 2018:**
 - ❖ The CD Ratio of 116.96 % is one among the highest in the country.
 - ❖ The Priority Sector advances are at Rs.217064 crores constituting 65.38% of total advances of 31st March 2018 against the regulatory norm of 40% of ANBC.
 - ❖ Total agricultural advances outstanding as at end of the quarter are to the tune of Rs.137502 crores, constituting 41.41% of total advances of 31st March 2018 against the regulatory norm of 18% of ANBC.
 - ❖ The outstanding under Small and Marginal Farmers sector is Rs. 80720 crores constituting 24.31% of total advances of 31st March 2018 against the RBI norm of 8% of ANBC.
 - ❖ The overall achievement of the Credit Plan target as at the end of September 2018 has been to the tune of 75.73 % with disbursements of Rs.147075 crores against the total target of Rs.194220 crores.

Further, **President, SLBC of AP** 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 assure 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 Sri Subrata Das, Regional Director, RBI congratulated the State Government registered 11.2% growth rate (as per CRISIL Report), which is at higher than the national level growth rate and the state is ranked 2nd in the country.

Regional Director, RBI highlighted the following aspects:

- ✓ The registered high growth rate in the state gives scope for creating more demand for credit.
- ✓ It is happy to note that the CD ratio of the state is much higher than that of prescribed limit.
- ✓ Banks have registered good growth rate in respect of lending to Priority Sector, Agriculture & Small & Marginal farmers category exceeding norms fixed by RBI.
- ✓ Banks in the state are in the forefront in implementation of various Financial Inclusion schemes.
- ✓ Banks & RBI are supporting different schemes formulated by the State Government.
- ✓ The currency position in the state is comfortable and RBI is maintaining sufficient cash balances with Currency Chests.
- ✓ The overdue position under short term production credit is 15% and the NPA levels under MSME category is at 6%. He requested the banks to focus on recoveries in these sectors.
- ✓ Government of Andhra Pradesh has declared 347 mandals as drought affected in the state. RBI has issued a Master Direction on Relief Measures by Banks in areas affected by Natural calamities and advised banks to follow the instructions contained in the circular. Banks to extend relief measures in calamity affected areas as per extant guidelines issued by RBI.
- ✓ RBI issued a circular on Restructuring of Advances under MSME sector and the restructuring of the borrower account is implemented on or before March 31, 2020. Banks desirous of adopting this scheme shall put in place a Board approved policy. Accounts eligible for restructuring to be taken up on priority.
- ✓ Reserve Bank of India set up an expert committee under former SEBI chairman U K Sinha to suggest long-term solutions for the economic and financial sustainability of the MSME sector.
- ✓ Advised banks not to insist deposits from the beneficiaries under Government Sponsored schemes.

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

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

- ✓ The Government is creating opportunities for further business to banking sector.
- ✓ SHG financing is one area where the business and profitability is increasing. The share of SHG finance is more than Short Term Production credit in some branches.
- ✓ Commercial Banks to utilize the NABARD Financial Inclusion fund scheme for VSATS.
- ✓ Mobile ATMs facility is available at RRBs & DCCBs.

- ✓ Tenant farmers financing is increasing, however renewals are not happening. Agriculture Department is requested to help the banks in recovery of loans.
- ✓ Banks are requested to support eligible entities under new Agricultural Marketing Infrastructure (AMI) scheme.
- ✓ NABARD has made all schemes online and banks are requested to submit the applications through online mode.
- ✓ Banks are requested to ensure timely submission of accurate data to SLBC.
- ✓ NABARD will extend necessary support to the banks and state Government in various developmental activities.

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

4.0 Sri Anil Chandra Punetha, Chief Secretary, GoAP highlighted the following;

- ❖ After bifurcation of state in 2014, State Government has started journey with lot of difficulties. Government of Andhra Pradesh is registering good growth at present.
- ❖ Andhra Pradesh Government is leading in implementation of IT applications and has given access to banks in Web Land Portal, Loan Charge Creation Module, OBMMS etc..
- ❖ Government of Andhra Pradesh is implementing welfare schemes exceedingly well.
- ❖ Several International Agencies have recognized the innovative measures taken by the Government of Andhra Pradesh in effective implementation of schemes.
- ❖ The vision of Hon'ble Chief Minister has made Andhra Pradesh a Sunrise state within four and half years period. He complimented the functionaries of all Government Departments and other stake holders, who contributed in such development.
- ❖ It is a unique feature that the Hon'ble Chief Minister of Andhra Pradesh is participating SLBC meetings.
- ❖ He appreciated the SLBC and Banks for their involvement in development of the state. Further, he congratulated the banks in extending full support in implementation of various Government schemes.
- ❖ He requested Government departments to take it in to consideration of problems faced by banks.
- ❖ As per the suggestion of Hon'ble Chief Minister he requested forum to formulate a sub-committee for resolution of various issues.
- ❖ He requested the banks to focus on achieving the targets in backward areas and Government will extend necessary cooperation.

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

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

- ❖ Banks are requested to reschedule the loans in drought affected areas and help the affected farmers.
- ❖ He expressed his happiness that lending towards agriculture, tenant farmers is good in Kharif season.

- ❖ Government has doubled the pension amounts and to effect these payments an amount of Rs.1632 crores of cash is required. He requested banks to make available cash at bank branches during 1st week of February, 2019.
- ❖ Government has launched Pasupu Kumkuma – 2 scheme. In the scheme Government is providing Rs.10,000/- to each SHG member in 3 phases through post dated cheques drawn in group name.
 - 01.02.2019 - Rs.2,500/-
 - 08.03.2019 - Rs.3,500/-
 - 05.04.2019 – Rs.4,000/-
- ❖ The amount being released by the Government to the Groups for economic empowerment shall treated as the capital grant from the government in the books of accounts of the SHGs. The capital grant will be utilised by the group for the economic empowerment of its members. Government issuing a separate G.O in this regard.

He requested banks to;

- ✓ Make available the cash at the time of payments.
 - ✓ Waive the handling charges.
 - ✓ Banks have to complete the printing of cheques by 28th January, 2019.
 - ✓ Under any circumstances, the Pasupu Kumkuma installment amount should not be adjusted to the loan accounts either manually or through system generated transactions and there shall not be any complaint from SHGs.
 - ✓ Bank branches shall invariably pay the amounts to SHGs as soon as the cheques are presented in the branches.
- ❖ He requested RBI to provide sufficient cash to effect payment of Pension & Pasupu Kumkuma-2 amounts.
 - ❖ Government will extend necessary cooperation to banks.
 - ❖ Banks are requested to speed up processing credit proposals received from various Government Departments.
 - ❖ Banks are requested to accord priority and submit the Escrow account statements to Rythu Sadhikara Samstha (ryssdata@gmail.com), GoAP in respect of amounts released by GoAP under different phases of Debt Redemption Scheme of GoAP.

President, SLBC requested Government to provide some service charges to banks for the services rendered in Pasupu Kumkuma-2 scheme. In response, **Chief Secretary, GoAP** suggested to discuss the same in a sub-committee meeting and resolve the issue.

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

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

7.0 The minutes of **204th SLBC meeting** held on **October 24, 2018** and other meetings conducted up to 13.11.2018 were approved by the house.

8.0 Action Taken Report of earlier SLBC Meetings:

Convenor, SLBC has presented the action taken report for the 204th Meeting of SLBC of Andhra Pradesh.

9.0 Agriculture:

Chief Secretary, GoAP informed that the State Government has developed Web Land Portal and as of now 95% land records were purified and at present any person can verify the land records in website.

Further, **Chief Secretary, GoAP** informed that Loan Charge Creation Project of Andhra Pradesh has been awarded Gold under Category -1 “Excellence in Government Process Re-engineering” for the National Awards on e-Governance 2016-17.

Chairman, CGGB informed that there are some instances at field level that some of the farmers are availing loans based on the electronic land records and after availing loans from banks the names of loanee farmers are changed in revenue records.

Chief Secretary, GoAP suggested banks to take such instances to the notice of District Collectors and resolve the problem at DCC level.

(Action: all Banks, LDMs & CCLA, GoAP)

9.1 Finance to Cultivators (Tenancy):

Vice Chairman, AP State Planning Board appreciated the banks in extending finance to tenant farmers and requested banks to achieve 100% target.

Convenor, SLBC informed that in some of the districts renewals are not happening due to non renewal of LEC & CoCs by the departments.

DGM, Indian Bank requested Government to upload the updated list of LEC & CoCs in the website relating to Department of Agriculture.

Chief Secretary, GoAP suggested the forum to discuss and resolve such specific issues at sub-committee level.

(Action: all Banks, LDMs, SLBC & Dept. of Agriculture, revenue Dept.)

9.2 Relief to EMU Farmers:

Convenor, SLBC informed that out of 327 accounts 250 accounts were settled under the scheme and requested Government to consider the request for extension of scheme implementation period up to 31.03.2019.

Vice Chairman, AP State Planning Board informed that the Government will take favourable decision in this regard.

(Action: Implementing Banks, & Dept. of Animal Husbandry)

9.3 Relief measures extended by Banks in calamity affected areas:

Vice Chairman, AP State Planning Board observed that the performance of banks in extending relief measures is very poor.

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

Vice Chairman, AP State Planning Board requested banks to inform the reasons for low progress.

Representatives from Banks & LDMs informed that farmers are not willing / coming forward for conversion of crop loans in to term loans.

Farmers are of the opinion that, once the crop loan is converted to term loan;

- ✓ They may lose the benefit of Vaddi Leni Runalu (VLR) and Pavala Vaddi.
- ✓ Converted term loan attracts higher rate of interest than crop loan.
- ✓ No fresh finance will be given by banks in areas where no second / alternate crop is cultivated.

Further, as per the feedback received, Farmers are anticipating debt waiver.

Sri D.Muralidhar Reddy, Spl. Commissioner Agriculture, GoAP informed that the above issues have not come to the notice of the department.

Convenor, SLBC requested controllers of all banks to sensitize the field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural Calamities in coordination with LDM / District Administration in the affected areas. He Requested Department of Agriculture to take proactive role in this regard.

(Action: all Banks & LDMs & Department of Agriculture)

9.4 Farmer Producer Organizations (FPOs):

CGM, NABARD informed that;

- ❖ In certain villages FPOs are facing constraints to do cash transactions, due to non availability of banking facilities. Thereby business turnover is not properly reflected and grading / operational efficiency of FPO is not improved.
- ❖ Banks are requested to encourage FPOs by extending necessary credit for taking up initial operations.
- ❖ In the light of credit guarantee cover available from Small Farmers Agribusiness Consortium (SFAC), banks may be advised to enter MoU with SFAC and extend finance to FPOs, especially for meeting their working capital requirements on priority basis.

(Action: all Banks)

9.5 Investment Credit:

CGM, NABARD highlighted the following

- ✓ Term lending is to be improved for capital formation. NABARD has been striving to improve capital formation in agriculture by increasing the share of investment credit through diversification of activities for bank credit.
- ✓ NABARD has formulated Area Development schemes for improving the term lending and enabling the economic development of the people at large.
- ✓ State Government has identified the Farm Mechanization, Horticulture, Animal Husbandry and Fisheries as four growth engines for development of state. However, the credit flow to these sectors is not commensurate with the potential.
- ✓ Banks are requested to extend necessary finance to Agriculture term Loans & Allied Activities.

Further, he opined that banks might have been financing to these activities, but the data is not properly reported.

(Action: all Banks)

10.0 Housing:

PMAY – Housing for All (Urban):

Approval of Additional Targets: **Convenor, SLBC** informed that A.P. Township & Infrastructure Development Corporation Limited vide Lr.No.24/Bankers Meet/APTIDCO/2018 dated. 18.12.2018 has requested SLBC to place their additional target for 48,033 EWS houses before the committee for approval. He requested forum to discuss on the additional targets.

The forum has approved the additional target for 48,033 EWS houses.

Convenor, SLBC informed that the Comprehensive Operational guidelines were discussed during the sub-committee meeting held on 13.11.2018 and communicated to all controllers of banks for implementation.

Sri D M Diwan Mydeen, MD, AP Township and Infrastructure Development Corporation Ltd., (APTIDCO) informed that Government is implementing PMAY - AHP – NTR Nagar. Certain banks are yet to obtain administrative clearance / permission from their Head Office. He requested these banks to confirm their participation in implementation of PMAY-AHP immediately.

Further, He requested the banks instruct the branches to sanction and to open loan accounts to the selected beneficiaries.

Chief Secretary, GoAP informed that during the recent Bankers' meeting with Hon'ble Chief Minister, banks have agreed to extend loans to 75,000 houses on priority. He requested banks to speed up the process of lending.



DGM, Indian Bank requested Government to share the Bank wise, Branch wise details of completed houses.

State Mission Coordinator, MEPMA informed that Department will share the branch wise details of completed houses to the banks.

(Action: all Banks, MEPMA & APTIDCO)

11.0 Government Sponsored Schemes:

Sri C. KutumbaRao, Vice Chairman, AP State Planning Board, Smt. B Udaya Lakshmi, Principal Secretary, BC Welfare, GoAP & Sri Vijay Kumar G.Srkr, VC & MD, AP SC Coop Finance Corporation, GoAP have informed that;

- Banks are insisting for placing of deposits while disbursing loans under various welfare schemes and beneficiaries are blaming Government for non disbursement of loans.
- Government is taking up welfare schemes in the state in a big way, whereas due to the reason of banks insisting for deposits from beneficiaries, Government is getting bad name.
- Most of the Units are not grounded even after release of subsidy amount to the bank branches.

Representatives from Banks & LDMs informed that;

- ❖ There is pendency in grounding of Milch Animal units.
- ❖ Branches are releasing 1st instalment amount to the beneficiaries and further amounts will be released as per progress in unit establishment.
- ❖ Government as well as Controllers of Banks are reviewing Branch Managers to ensure establishment of units by the beneficiaries.
- ❖ Targets allocated are very high for some branches.

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

Regional Director, RBI desired that the list of branches which were insisting on deposits while implementing Government Sponsored schemes may be forwarded to RBI and advised banks to ensure that such issues are looked into and resolved immediately.

Chief Secretary, GoAP advised Government departments concerned & Banks to review the progress of implementation of Government Sponsored schemes at frequent intervals and find out the issues and resolve immediately.

Sri Vijay Kumar G.Srkr, VC & MD, AP SC Coop Finance Corporation, GoAP requested banks to upload the grounding details along with photographs in OBMMS portal or App. This will ensure the asset grounding and asset creation.

❖ **GiriNet and GiriSeva Kendra:** Government has proposed to provide GiriSeva Kendra in Tribal areas at every Gram Panchayat for providing MeeSeva services. Banks are requested to appoint Streenidhi as Corporate BC and deploy SHG members as BCs in these tribal locations.

President, SLBC requested banks to examine appointing Streenidhi as Corporate BC and deploy SHG members as BCs in these tribal locations.

Repayment Tracker: VC & MD, AP SC Coop. Finance Corporation, GoAP informed the status of data sharing by Banks. He informed that State Bank of India has shared “test data” only and no further developments in sharing of data. He requested SBI to start sharing data immediately.

He has informed that some banks have yet to enter MOU with the Social Welfare Department and requested the banks to enter MoU immediately and start sharing the data for tracking of the loan repayments.

Representative from TCS informed that the repayment tracker is ready and login credentials were created to all branches. Department is ready to dump the data once major banks start sharing data regularly.

President, SLBC opined that the Repayment Tracker is also useful for banks for monitoring purpose and requested banks to complete the process at an early date.

Chief Secretary, GoAP suggested to resolve the issue at sub-committee level. He has advised that senior level participation from banks to be insisted in sub-committee meetings.

(Action: all Banks, LDMs & Welfare Departments)

12.0 Financial Inclusion:

Convenor, SLBC highlighted the following;

- ❖ Out of identified 567 unbanked villages with population more than 5000 under Roadmap, 516 villages were covered with CBS enabled Banking Outlet and requested banks to provide CBS enabled Banking Outlets in the remaining 51 villages.
- ❖ Banks have provided banking outlets in all 65 uncovered villages in the state of Andhra Pradesh which are uncovered or inadequately covered by financial infrastructure.

- ❖ DFS, MoF, GoI vide letter F.No.FR-9/39/2018-FI (C-300400873) dated 08.11.2018 informed that the department has been receiving various references regarding beneficiaries receiving Direct Benefit Transfer (DBT) under various government schemes are being penalized by banks for not maintaining minimum balance in their accounts. This is causing a huge inconvenience to the beneficiaries.
- ❖ Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to conduct the Financial Literacy camps and create awareness about various schemes, subsidies, facilities e.g. crop insurance etc.

(Action: all Banks)

13.0 MSME:

Sri S. Solomon Arokiaraj, Secretary, Industries Department, GoAP highlighted the following;

- ❖ Banks are requested to achieve the 100% target under MSME lending.
- ❖ Government has framed a policy to mitigate stress and to revive stressed MSMEs.
- ❖ Form the District level committees to revive stressed MSMEs.
- ❖ Department of industries is providing incentives to eligible enterprises set up in the state of Andhra Pradesh. Banks to initiate necessary steps to complete the process of MoU for data sharing with Industries Department to provide incentives to MSMEs.

Convenor, SLBC informed that Reserve Bank of India has issued a circular dated 01.01.2019 on Restructuring of Advances under MSME sector. Banks are requested to initiate necessary action as per RBI circular.

MSME Support and Outreach:

Convenor, SLBC informed that the Hon'ble Prime Minister launched a support and outreach programme for the Micro, Small and Medium Enterprises (MSME) sector on 2nd November, 2018. MSME Support & Outreach programme is aimed at synergizing the Government's efforts by bringing together various Central Ministries, State Governments, Lenders and Private Sector to provide implementable multi-dimensional solutions for MSMEs. MSME Support & Outreach portal intensively monitors the status of implementation of the programme across 100 districts. In the state of Andhra Pradesh, five districts namely Chittoor, East Godavari, Guntur, West Godavari (Narasapur) & Visakhapatnam are identified under MSME Support & Outreach.

Further, **Convenor, SLBC** requested banks to achieve the targets set by the DFS, MoF under MSME support & Outreach in these districts.

(Action: all Banks)

14.0 Policy Initiatives:**New Agricultural Marketing Infrastructure (AMI) Scheme:**

CGM, NABARD informed that NABARD is in the process of developing a software for submission of application details, processing and release of subsidy claims. The instructions for operating the software will be communicated in due course. In the interim, applications may be submitted in physical form to the Regional Offices of NABARD.

(Action: all Banks & NABARD)

15.0 NTR Rural Housing Programme:

GM, Finance, Andhra Pradesh State Housing Corporation Limited informed that the Government of Andhra Pradesh has sanctioned 4,00,000 houses to the houseless BPL families in rural areas of the State under the scheme “NTR Rural Housing” Programme. Government permitted APSHCL to mobilize Loan from financial institutions to the gap funding of project and agreed to provide Government Guarantee for the loan sanctioned amount.

APSHCL has submitted the applications along with DPR (Detailed project Report) for Rs.3600 crores to 9 banks with a request to sanction the loan partly or fully. Some banks have in principal agreed to sanction loan to APSHCL but requested to obtain the “External Rating” of the APSHCL for sanction of the loan amount.

He requested Banks & RBI to exempt APSHCL for obtaining “external rating” to process loan proposals accordingly.

Chief Secretary, GoAP advised APSHCL to pursue with Reserve Bank of India and find out procedures and discuss with individual banks.

President, SLBC suggested that the aspect may be taken up in sub-committee meeting with senior level officials for necessary resolution.

16.0 NPA Position under Rajiv Gruha Kalpa (RGK) and Valmiki Ambedkar Awas Yojana (VAMBAY) Schemes:

Convenor, SLBC informed that NPAs under RGK & VAMBAY scheme are to the tune of 92-96% and requested Government to extend necessary assistance in reduction of NPAs.

Vice Chairman, AP State Planning Board suggested SLBC to inform the applicable OTS amount to the loans extended under RGK & VAMBAY.

(Action: all Banks & SLBC)

17.0 Placement of Endowments Departments Funds in RRBs:

Representatives from RRBs informed that, recently instructions were given by Endowments Department to withdraw deposits from Grameena banks on maturity and to invest with Nationalized Banks only.



RRBs in the State are actively participating in all Government Sponsored Programmes and substantially contributing under Annual Credit Plan, SHG credit linkage etc. RRBs are lending extensively in the State and are playing a vital role in socio economic development of the State.

Institutional Deposits are important sources for RRBs, one of such major sources is deposits from Endowments department. Government is requested to revisit / reconsider the decision of the Department and give a fair chance to RRBs by allowing a level playing field in a transparent manner.

CGM, NABARD informed that the share of RRBs in ACP is high, whereas these RRBs are not getting Government Deposits. During 204th Meeting of SLBC of Andhra Pradesh, Hon'ble Chief Minister suggested to place the Government deposits based on performance of banks.

Vice Chairman, AP State Planning Board informed that State Government will look in to the issue.

Regional director, RBI informed that State Government is having share in RRBs and Government officials are also members in the RRBs Board. He requested Government to consider the request of RRBs.

Chief Secretary, GoAP advised Finance Department to study the issue.

(Action: Finance Department, GoAP)

18.0 Education Loans:

Vice Chairman, AP State Planning Board informed that there is a request from Students who have availed education loans from banks and are pursuing studies in abroad. Due to fall in value of Rupee against Foreign Currency, students are unable to meet the margin and are seeking for additional loan. He requested banks to extend top up loans to the students as a special case.

President, SLBC requested banks to consider the request of the students favorably in a sympathetic view.

(Action: all Banks)

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri B Nagarjuna, DGM, Indian Bank.

Summary of Action Points emerged in the meeting

S.No	Action Point
1.	Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines. (Action: Banks concerned)
2.	Banks should submit 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)
3.	Banks to achieve 100% of the target during 2018-19 in extending finance to cultivators (tenancy). (Action: all Banks)
4.	Government is requested to extend the scheme implementation period up to 31.03.2019 for implementation of relief scheme to Emu Farmers. (Action: Animal Husbandry Department, GoAP)
5.	Banks to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities. (Action: all Banks)
6.	Bank branches shall allow withdrawal of Pasupu Kumkuma – 2 amount to SHGs. (Action: all Banks)
7.	Banks to initiate necessary steps to complete the process of MoU for data sharing with Industries Department to provide incentives to MSMEs. (Action: all Banks)
8.	Banks to extend necessary finance to PMAY-AHP Beneficiaries. (Action: all Banks)
9.	Recovery Tracker – Banks to enter MoU with Welfare Department, GoAP and share data regularly for better recovery of the Government schemes. (Action: all Banks)
10.	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)
11.	Constitution of sub-committee for resolution of various issues in respect of payment of Services Charges to Banks by GoAP for implementation of Pasupu Kumkuma-2 scheme, Tenant Farmers Financing, Government Sponsored Schemes, PMAY & Finance to Government departments. (Action: SLBC & Govt. Departments concerned)

LIST OF PARTICIPANTS

CHIEF SECRETARY

Sl. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
1	Anil Chandra Punetha, IAS	Chief Secretary	Govt. of A.P.

SPECIAL INVITEES

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

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

RESERVE BANK OF INDIA

6	Subrata Das	Regional Director	Reserve Bank of India
7	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
8	M Usha	Dy. General Manager	Reserve Bank of India

NABARD

9	K Suresh Kumar	Chief General Manager	NABARD, AP RO
10	Vijay Turumella	Asst General Manager	NABARD, AP RO

SIDBI

11	V Kishore	Asst General Manager	SIDBI
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OFFICIALS - GOVT. OF A.P

12	B Udaya Lakshmi, IAS	Principal Secretary, BC Welfare Dept.	Govt. of A.P
13	K Damayanthi, IAS	Principal Secretary, AH, DD, Fisheries Dept.(FAC)	Govt. of A.P
14	S Solomon Arokiaraj, IAS	Secretary, Industries Dept.	Govt. of A.P
15	K Sarada Devi, IAS	Addl. Secretary to CCLA	Govt. of A.P
16	D Muralidhar Reddy, IAS	Special Commissioner , Agriculture	Govt. of A.P
17	Vijaya Kumar G.Srkr, IAS	VC& MD, SC Co-op Finance Corpn Ltd	Govt. of A.P
18	B Rama Rao, IAS	Director, BC Welfare and VC&MD AP BC CO-OP Finance Corpn.	Govt. of A.P
19	B M Diwan Mydeen, IFS	M D, AP TIDCO	Govt. of A.P
20	Y U Bhaskara Rao	GM, Finance, AP State housing Corpn.	Govt. of A.P
21	E Ravindrababu	Managing Director, TRICOR	Govt. of A.P



22	Dr G Somasekharam	Director, Animal Husbandry dept.	Govt. of A.P
23	K Neelakanta Reddy	Director, SERP	Govt. of A.P
24	K Siva Sankara Rao	MD,AP State Kapu Welfare Corpn Ltd	Govt. of AP
25	B Gopal	Director,(M&R)Planning dept.	Govt. of A.P.
26	V Ramanjaneyulu	D P R O,I & PR Dept.	Govt. of A.P.
27	V Sridhar	Joint Director, Agrl Dept.	Govt. of AP
28	S V Giridhara Rao	Joint Director, Commissioner of Industries	Govt. of AP
29	K Sita Rama Raju	Addl. Director, Fisheries Dept.	Govt. of AP
30	K. Srikanth Prabhakar	Additional Director, Handlooms & Textiles Dept.,	Govt. of AP
31	E Kalyani	Dy. Director, Finance Dept.	Govt. of AP
32	M Kalebu	Dy Director, MSME Dept. of Industries	Govt. of A.P
33	G Jyothi	Dy. Commissioner, RD dept.	Govt. of A.P
34	N Yesu Ratnam	Managing Director, Ap State Christian Finance Corpn. Minority Welfare Dept.,	Govt. of A.P
35	B Nagabhushanam	Managing Director, Ap WashFed, B C Welfare Dept.	Govt. of A.P
36	K Jeevan Babu	Asst Director, Dept. of Welfare of Differently abled & Senior Citizen	Govt. of A.P
37	B S Srinivasacharyulu	Asst Director, Agrl. Department	Govt. of A.P
38	Md. Liyakhat Ali	General Manager, AP Minorities Finance Corporation	Govt. of A.P
39	M Kesava Kumar	DGM,SERP	Govt. of A.P
40	S Rangaswamy	Financial Advisor & Chief Accounts Officer,KVIB	Govt. of A.P
41	B Ramanasri	Dt. Manager, AP Women's Cooperative Finance Corpn Ltd.,	Govt. of A.P
42	T R Jagadeesh	OSD, APTIDCO,MA&UD Dept.,	Govt. of A.P
43	P Nagarjun	OSD, (Technical)Ry. S.S.	Govt. of A.P
44	P Krishna Rao	OSD, V C Planning,Ry. S.S.	Govt. of A.P
45	M Subrahmanyeswara Rao	State Mission Coordinator, MEPMA	Govt. of A.P
46	CH Subbarayudu	IT Analyst	TCS for GoAP
47	Ravi Marri	Delivery Partner	TCS for GoAP

OFFICIALS – GOVT. OF INDIA

48	P V N Shiva Prasad	Dy, Director, State Officer, KVIC	Govt. of India
49	P Naga Murali Krishna	Asst. Director, Dept. of Telecommunications	Govt. of India
50	Ch. Bhagya Phanindra	Consultant,(AC &ABC),MANAGE	Govt. of India
51	Sonia Bhalla	Deputy Manager, National Housing Bank	Govt. of India

PUBLIC SECTOR BANKS

52	BVSKT Bhaskar	General Manager	State Bank of India
53	S Vijaya Kumar	General Manager	Syndicate Bank
54	M Seshagiri Rao	General Manager	Bank of Baroda
55	M Gurumoorthy	Dy. General Manager	Andhra Bank
56	M Venkateswara Swamy	Dy. General Manager	Andhra Bank
57	B Nagarjuna	Dy. General Manager	Indian Bank
58	GS Ravi Sudhakar	DY. General Manager	Canara Bank
59	S Meenakshi Sundaram	DY. General Manager	Corporation Bank
60	Vinod Pophale	Dy. General Manager	Central Bank of India
61	S V M Krishna Rao	Dy. General Manager	Punjab & Sind Bank
62	Joseph L Tobias	Dy. General Manager	United Bank of India
63	E Karimlal	Dy. General Manager	I D B I Bank
64	N Venkateswarlu	Asst. General Manager	State Bank of India
65	N Chokkalingam	Asst. General Manager	Indian Overseas Bank
66	G Jaya Jeevan	Asst. General Manager	Union Bank of India
67	Raj Kumar Malik	Asst. General Manager	Oriental Bank of Commerce
68	Ardhendu De	Asst. General Manager	Allahabad Bank
69	L Satyanarayana	Asst. General Manager	Bank of Maharashtra
70	G Venkateswara Reddy	Chief Manager	Indian Bank
71	D Rama Prasada Rao	Area Manager	Bank of India
72	D V Ramana	Chief Manager	Punjab National Bank
73	Ritesh Kumar	Senior Manager	Vijaya Bank
74	Y Suresh Singh	Senior Manager	Dena Bank

REGIONAL RURAL BANKS

75	V Brahmananda Reddy	Chairman	CGGB
76	JVS Prasad	General Manager	APGB
77	G Nagaraju	General Manager	APGVB
78	K Rama Krishna	Regional Manager	SGB

APCOB

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

80	V Ramachandra Reddy	Asst General Manager	Karur Vysya Bank
81	T Srinivas	Regional Head	ICICI Bank
82	Sudhir V	Regional Head	ICICI Bank
83	G CH Behera	Area Head	HDFC Bank
84	O R Govardhan	Senior Vice President	Yes Bank Ltd
85	Ch Sreenivasa Rao	Dy Vice President	Axis Bank



86	B Seshi Reddy	Asst Vice President	Lakshmi Vilas Bank
87	E Mallikharjuna Rao	Asst Vice President	Federal Bank
88	S Pratheep Kumar	Chief Manager	Tamilnadu Mercantile Bank
89	P Suresh	Chief Manager	Coastal Local Area Bank Ltd
90	P Ramesh	Chief Manager	Catholic Syrian Bank
91	J Rambabu	Senior Manager	IDFC Bank
92	A Sreenivasa Rao	Senior Manager	Kotak Mahindra Bank
93	Ashok Kotteti	Senior Manager	ICICI Bank
94	K Ayyappa Reddy	Senior Manager	City Union Bank
95	P Hari Pawan	Branch Manager	DCB Bank
96	Srinivas V	Branch Manager	RBL Bank Ltd.

LEAD DISTRICT MANAGERS

97	M Sudarshan Rao	L.D.M, Guntur	Andhra Bank
98	P Venkateswara Rao	L.D.M, Srikakulam	Andhra Bank
99	B V Subrahmanyam	L.D.M, East Godavari	Andhra Bank
100	Surya Rao P	L.D.M, West Godavari	Andhra Bank
101	R Ramamohana Rao	L.D.M, Krishna	Indian Bank
102	K Ganapathi	L.D.M, Chittoor	Indian Bank
103	Tavva Guruvaiah	L.D.M, Vizianagaram	State Bank of India
104	Y Srinath Prasad	L.D.M, Visakhapatnam	State Bank of India
105	V Mohan Murali	L.D.M, Anantapur	Syndicate Bank
106	Anjaneya Chari J	L.D.M, Kadapa	Syndicate Bank
107	B Venkata Rao	L.D.M, Nellore	Syndicate Bank
108	T Venkateswara Rao	L.D.M, Prakasam	Syndicate Bank
109	K L Srinagesh	L.D.M, Kurnool	Syndicate Bank

OFFICERS FROM SLBC

110	Vunnam Rajesh	Senior Manager	Andhra Bank
111	B Subrahmanyam	Manager	Andhra Bank
112	N Anil Babu	Manager	Andhra Bank
113	Nadeem Anwar Ansari	Manager	Andhra Bank
114	Mudith Himwan	PO	Andhra Bank