



***Proceedings of 208<sup>th</sup> Meeting of  
STATE LEVEL BANKERS' COMMITTEE OF  
ANDHRA PRADESH***

**Date: 25.09.2019 - Time: 11.00 AM**

**Venue: A.P. Secretariat, Velagapudi**

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

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**The 208<sup>th</sup> Meeting of SLBC of Andhra Pradesh was conducted on 25.09.2019 at A.P Secretariat at 11.00 A.M.**

**Sri K.V. Nancharaiya, Circle General Manager & Convenor, SLBC** has welcomed the participants to the 208<sup>th</sup> SLBC meeting.

**Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of AP** has attended the meeting as Chief Guest. The detailed list of participants is enclosed.

**Sri J Packirisamy, Managing Director & CEO, Andhra Bank & President, SLBC of AP** informed that SLBC of AP has been playing a pivotal role in amicable resolution of issues by maintaining close liaison with the Government and controllers of banks and effectively monitoring the implementation of schemes at field level as per the guidelines. He thanked all stake holders for extending their seamless support to SLBC in its effective functioning and look forward to the same in the coming years.

**President, SLBC of AP** highlighted the following:

- ❖ Subsequent to the previous SLBC meeting 6 Sub Committee meetings were conducted on various issues. Controllers of all Banks are requested to initiate necessary action according to the action points emerged in the meetings.
- ❖ Banks have opened CBS enables Banking Outlets in 526 villages out of 567 villages of above 5000 population identified to open Banking Outlets and Controllers of all Banks to initiate adequate measures for opening of CBS enabled Banking Outlets immediately in the remaining unbanked villages.
- ❖ DFS informed that as per the inputs provided by banks there are 96 villages in AP State, reported as inadequately covered or uncovered by financial infrastructure within 5 km radius ,on Jan Dhan Darshak GIS App. SLBC of AP has mapped 93 villages details in GIS app accordingly.
- ❖ A Special SLBC Meeting “on campaign for generation of ideas and inter Bank consultation State Level Bankers (PSBs) meet “ was conducted on 22<sup>nd</sup> and 23<sup>rd</sup> August 2019 at Vijayawada , with an objective of alignment of Banking with national priorities and to prepare road map for \$5trillion economy by FY2025.
- ❖ KCC Saturation Campaign is another farmer oriented programme launched by Govt of India ,where banks needs to function more vigorously to ensure all eligible cultivators are brought under the umbrella of institutional finance.
- ❖ A special focus needs to be given for financing under MSME .
- ❖ One-Time Restructuring is to be permitted for all eligible MSME loans and the process to be completed by March 31<sup>st</sup> 2020 & Process to be stepped up still 0.88 laks eligible accounts are pending as on 30.06.2019.
- ❖ As a first step for supporting and nurturing the growth of MSMEs, the Government of Andhra Pradesh has decided to support and monitor the implementation of ‘One Time Restructuring (OTR) of MSME loans’ scheme under an umbrella program “**Dr. Y.S.R Navodayam**” which creates a new ecosystem for MSMEs ensuring that all the eligible MSME units are covered for one time Restructuring of accounts upto 31-03-2020.
- ❖ GoAP is going to unveil series of welfare schemes to support most disadvantageous sections of the state and financial Support will be routed through **UN ENCUMBERED** bank accounts of beneficiary in DBT mode, where the bankers role at the field level is very crucial to ensure that the DBT amount was reached to actual beneficiary without any interruption.
- ❖ There are a total of 7,425 bank branches in the state at the end of June 2019 with around 66% of the branches being located in Rural and Semi-urban areas.

- ❖ The total deposits outstanding as at the end of June 2019 are Rs.3,07,173 crores with an increase of Rs.14600 crores over June 2018 with an Y-o-Y growth of 5.0%.
- ❖ The total advances outstanding as at the end of June 2019 are Rs.395617 crores with an increase of Rs.57059 crores over June 2018 with an Y-o-Y growth of 16.85%.
- ❖ The CD Ratio of 128.79 % is one among the highest in the country.
- ❖ The Priority Sector advances are at Rs.2,36,695 crores as at the end of June 2019 constituting 59.63% of total advances of 31<sup>st</sup> March 2019 against the regulatory norm of 40% of ANBC.
- ❖ Total Agricultural advances outstanding at end of the quarter are to the tune of Rs.1,46,170 crores, constituting 36.78% of total advances of 31<sup>st</sup> March 2019 against the regulatory norm of 18% of ANBC.
- ❖ The outstanding under Small and Marginal Farmers sector as on 30.06.2019 is Rs. 88472 crores constituting 22.36% of total advances of 31<sup>st</sup> March 2019 against the RBI norm of 8% of ANBC.
- ❖ The outstanding under Micro Enterprises is to the tune of Rs.26,980 crores constituting 6.78 % of total advances of 31<sup>st</sup> March 2019 against the RBI stipulation of 7.5 % of ANBC and total MSME outstanding are to the tune of Rs.59,586 crores as at the end of June 2019.
- ❖ The outstanding under Education Loans is Rs.3857 crores as on June 30 2019 and outstanding under Housing loans is Rs.24,629 crores as on June 30 2019.
- ❖ AP state has good potential for education loans , bankers to avail the potential to the maximum extent.

#### **Performance under Annual Credit Plan 2019-20 as on June 30 2019 (disbursements) Credit Flow to Priority Sector:**

- ❖ The total disbursements under Priority Sector at the end of June 2019 have been to the tune of Rs. 54,833 crores (32.41%) against the annual disbursement target of Rs.1,69,200 crores.
- ❖ The disbursements under Agriculture sector have been Rs.38,771 crores (33.71%) against the annual target of Rs.1,15,000 crores.
- ❖ The overall achievement of the Credit Plan target as at the end of June 2019 has been to the tune of 32.81 % with disbursements of Rs.75,197 crores against the total target of Rs.2,29,200 crores.
- ❖ The disbursements under MSME have been to the tune of Rs.14,867 crores against the target of Rs.36,000crores with an achievement of 40.70%.
- ❖ Under Standup India, 4658 beneficiaries (40%) under category of SC/ST and Women have been financed as on 31.08.2019 against the physical target of 11784. We request all Banks to improve the performance under this category.

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

#### **2.0 Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of A.P highlighted on the following aspects:**

- ❖ Expressed happiness over the ACP achievement in first quarter and advised bankers to gear up for the demand for KCC lending, generate on account of bountiful rain fall witnessed by the state.
- ❖ Agriculture allied activities are to be received more attention.
- ❖ Banks can utilize the services of village volunteers and dedicated staff to be deployed in village secretariat for the purpose of KCC saturation.
- ❖ Advised banks to extend full cooperation to the beneficiaries of various welfare schemes, aimed at uplift of various sections of the society.
- ❖ The amount under the welfare schemes will directly be credited to unencumbered accounts, to enable the beneficiaries to get incentives without any deductions.
- ❖ Banks to play an imperative role in transmitting the DBT amount to beneficiaries, there should not be

any incidence of DBT amount adjustment to other dues .

- ❖ The credibility increases only when Government and Bankers work together .
- ❖ The Government under process to implement **YSR Zero percent interest scheme** , where Interest amount payable to farmers and women groups will be paid on real time basis and sought banks cooperation for effective implementation of the scheme.
- ❖ Advised to improve lending under PMMY scheme. Govt will give identity cards to Push Cart vendors and other petty traders to link them to formal financial system where Govt contemplating to provide Zero percent interest scheme for small Mudra Loans borrowers from next year onwards.
- ❖ To evolve alternatives for Groundnut crop in Rayalaseema Districts, Government is encouraging Millets and Pulse crop cultivation.
- ❖ To promote cultivation in large scale, higher scale of finance to Millets mainly for Jowar, Bajra, Ragi and Korra was fixed. Therefore, Bankers to step up the finance to millets as per the new scale of finance.

**(Action: all Banks & Govt. Departments)**

**3.0 Sri Subrata Das, Regional Director, RBI** expressed his satisfaction in attending 208<sup>th</sup> SLBC meeting .He urged bankers to focus on growth of Priority Sector lending.

The Regional Director observed that Reserve Bank of India has provided the SLBC platform for Government, Banks and other developmental agencies to share their views, priorities and chalk out the course of action to for achieving the objective of enhancing the flow of bank finance to priority sector and other sectors and to promote banks' role in the overall development of the rural sector.

**Regional Director, RBI** further highlighted the following;

- ❖ ACP achievement during FY 2019-20, under Priority sector lending is noteworthy , progress in Micro Credit needs to improve.
- ❖ AP State has registered a remarkable 128.79 % CD ratio , which is among the highest in the country and underlines the credit absorption capacity of the state.
- ❖ Good rain fall seen during the season is expected to boost the disbursement under priority sector and overall credit plan
- ❖ Farmers need to be educated on the benefits available on prompt renewal of KCC loans.
- ❖ Relief measures to be implemented as per RBI prescribed time norms under circumstances of notification from Government on occurrence of natural calamities.
- ❖ Banks concerned that have not yet opened Banking Outlets in the remaining 41 unbanked villages, having population of more than 5000, should open the same within 15 days and report compliance to RBI, with copy to SLBC Convener.
- ❖ Lending to registered NBFCs (other than MFIs) for on-lending will be eligible for classification as priority sector under respective categories subject to certain conditions
- ❖ The Working Group constituted by the RBI to review Agriculture credit, including credit reach, cost effectiveness and credit discipline aspects, has recently submitted its Report to the RBI and appropriate measures for further improving the position of agriculture credit will be announced in due course.
- ❖ Since bankers right of set off is applicable under normal circumstances, banks to be mindful while putting through DBT transactions in CBS environment.

**(Action: All Banks, SLBC & Govt. Departments)**

**4.0 Sri K.S. Raghupati , CGM, NABARD** highlighted the following;

- ❖ AP state is front runner in Micro Finance and SERP, Department of Rural Development, GoAP is taking care the back end support.
- ❖ Not to charge high Interest rates on SHG finance and Banks to follow the guidelines issued by RBI in respect of NRLM& SRLM schemes.
- ❖ SHG group savings are intended for internal lending and Banks should not impound the Group savings.
- ❖ NABARD is promoting FPOs in large scale, where small and marginal farmers will be benefited by reduction in input cost, cost of production and increased market access .
- ❖ Working Capital finance to FPOs is the need of the hour.
- ❖ Finance to tenant farmer should happen in bigger way and bottlenecks in the process to be redressed. NABARD is conducting promotional programmes on JLG finance with an objective to improve the income levels of tenant farmers through institutional finance.
- ❖ State has registered good achievement in various parameters under Financial Inclusion. Requested banks to utilize the Financial Inclusion Fund created in NABARD by GoI, where commercial banks are also eligible to utilize funds for activities such as financial literacy, banking technology adoption, mobile ATMs, connectivity etc.
- ❖ NABARD has allocated Rs 16.08 cr subsidy under DEDS scheme for AP State and requested banks to accelerate the finance under DEDS scheme, claim the subsidy in online mode through ENSURE portal.

**(Action: All Banks & Govt Department)**

**5.0 Sri L V Subrahmanyam, Chief Secretary, GoAP out lined** the following.

- ❖ Appreciated the progress in ACP achievement witnessed in the first quarter.
- ❖ Advocated to focus on tenant farmer finance as this is one of the focal point of Govt.
- ❖ Govt of AP has brought new act **“Andhra Pradesh Crop Cultivators right 2019 act”**, in Aug 2019 to provide all amenities including banking, insurance and other Govt benefits to tenant farmers without effecting rights of the owner of the land.
- ❖ Propagate about the act and draw new strategies duly taking up joint exercise by Banks and Agriculture department to enhance the tenant farmer finance.
- ❖ Govt of AP aspires to promote FPOs extensively. This requires participation of all stake holders.
- ❖ Advised NABARD conduct work shop on FPOs to bring awareness among stake holders connected to the scheme.

**(Action: All Banks, NABARD & Govt. Departments)**

**6.0 Sri Shamsheer Singh Rawat, Principal Finance Secretary, GoAP** highlighted the following;

- ❖ Bankers extending laudable support to Government in implementation of various schemes and solicited same kind of co operation in days to come.
- ❖ Applauded the ACP achievement of first quarter , opined that Agriculture infra and allied activities needs special focus.
- ❖ Prevailing Favorable monsoon conditions would trigger accelerated Agriculture disbursements in RABI 19.

- ❖ GoAP is introducing Village Volunteer , Ward Volunteer and Village Secretariat system , which brings phenomenal changes in architecture of Governance at gross root level, paves the way in reaching Government benefits to last mile.
- ❖ Requested bankers to have proactive approach and constructive attitude about Economic Support Schemes as there are dedicated work force at ground level, whose services can be extracted for smooth implementation of schemes.
- ❖ " NAVARATNALU " a flagship programme of GoAP, under which various welfare schemes will be rolled out from Oct 2019 on wards and requested bankers support to achieve objectives of the schemes.
- ❖ Advised to return unutilized subsidy portion of FY 2016-17 & 2017-18 by 30.09.2019 through sanitized accounts in electronic mode.

**(Action: All Banks, SLBC & Govt. Departments)**

**7.0 Dr Rajat Bhargava, Principal Secretary, Industries, Infrastructure & Investment Dept., GoAP** highlighted the following:

- ❖ Banks and Industries Department at District level to work in tandem to complete OTR process as per stipulated time lines.
- ❖ Requested to explore the possibilities to implement OTR for spinning units with limits of above Rs 25.00cr, which are ineligible under existing OTR scheme..
- ❖ Handloom sector needs special attention to rejuvenate the activity where bankers support is essential.
- ❖ Availability of skilled labor is limited, advocated to impart skill development training to unemployed people on various activities having industrial demand though RSETIS , further advised to extend credit support to people trained at various RSETIS .
- ❖ Government under consideration to establish skill development centers in 25 parliamentary constituencies in AP state.
- ❖ Lending under Agriculture infrastructure is very low where banks to concentrate more.
- ❖ Govt of AP will accord top priority to food processing activity and effort are on to identify assembly constituency wise potential areas to promote on large scale.
- ❖ Advocated to focus on Rural Infra Projects and meet RBI mandatory norms in this sector. GoAP will extend required support in preparation of DPR etc.

**(Action: All Banks, SLBC & Industries Department)**

**8.0 Dr (Smt) Poonam Malakondaiah, Principal Secretary to GoAP, Agriculture & co operation (FAC)** highlighted the following :

- ❖ Advised to improve performance under allied sector in Agriculture.
- ❖ Advised to focus on Sheep & Goat rearing finance as these are most widely reared live stock in many parts of the AP state.
- ❖ Advised to focus on fish pond finance more particularly fish pond infrastructure .
- ❖ Banks may utilize the services of qualified staff to be deployed in Village secretariat to create awareness/ financial literacy to farmers about the various bankable schemes.

**(Action: all Banks, SLBC & Agriculture Department).**

**9.0 Dr. Mohd.Ilyas Rizvi, Principal Secretary to GoAP, Minorities Welfare Department,** highlighted the following :

- ❖ Requested to release the loan component and subsidy component to beneficiaries as per guidelines.



- ❖ Requested to adhere to the guidelines in respect of security & margin money while sanction of loans.
- ❖ Applications should be disposed according to the fixed time norms, without abnormal delay.

**(Action: All Banks).**

**10.0 Dr. G Sunil Kumar Babu, Director, National Commission for scheduled caste** highlighted the following:

- ❖ Advised to sanction loans under Stand Up India scheme as per target i.e 2 per branch.
- ❖ Scheduled caste beneficiaries to receive special attention in PMMY, Education, Stand Up India loan sanctions.
- ❖ Advised to present the category wise information in respect of Education Loans, MUDRA loans.

**(Action: All Banks & SLBC).**

**11.0 Sri Buggana Rajendranath, Hon'ble Minister for Finance & Planning, GoAP** highlighted the following:

- ❖ MSME sector one of the crucial sector providing employment opportunities to large section of the society, where bankers support is much solicited.
- ❖ "YSR Navodayam"- new scheme launched by Govt to support and monitor the implementation of 'One Time Restructuring (OTR) of MSME loans' scheme
- ❖ Co ordinate and collaborate efforts by Industries Department and Banking community would yield desired results.
- ❖ The progress under PMMY scheme needs to improve, where small vendors will get maximum benefit under the scheme.

**(Action: All Banks, SLBC & Industries Department)**

Convenor SLBC informed that, DFS directed all Public Sector Banks to organize Customer Out reach Camps with a special focus of credit expansion in 400 districts across country, scheduled to commence from 3<sup>rd</sup> October 2019. Requested all bankers to pay enough attention on PMMY and Stand Up India loan sanctions during the camps.

**12.0 Sri Kurasala Kannababu, Hon'ble Minister for Agriculture & cooperation, GoAP** highlighted the following:

- ❖ Tobacco Crop Loan borrowers in Prakasam and Nellore districts effected due to drought conditions during Rabi 18, resulting in poor farm returns and these growers are not in a position to repay the crop loans.
- ❖ Requested bankers to reschedule the crop loans allowed during Rabi 18 to bail out the tobacco growers from financial troubles.
- ❖ Requested to extend finance to millets as per new scale of finance and plans are afoot to promote millet processing units in large scale.

**(Action: All Banks, SLBC, Tobacco Board & Agriculture Department)**

Convenor SLBC replied that, SLBC of AP in receipt of request from Executive Director, Tobacco Board for reschedulement of Crop Loans Extended to Tobacco growers in Prakasam & SPSR Nellore districts during Rabi 2018-19 wherein SLBC vide Letter No 2716/30/45/198-A date 16.09.2019 requested RBI to accord special dispensation in this regard, as the RBI stipulated time norms in implementation of relief measures are exhausted.



**President, SLBC of AP** assured to Hon'ble Chief Minister that;

- ✓ Banks will extend necessary support to real cultivator.
- ✓ Banks will ensure that money proposed to be transferred under welfare schemes actually reaches the intended beneficiary and no deductions or adjustments will be made there from any outstanding loans or any other dues.
- ✓ Banks would avail the advantage announced under "YSR Navodayam" Scheme and complete OTR process according to the time lines fixed.

**13.0 Sri K.V. Nancharaiah, Circle General Manager & Convenor, SLBC** has taken up the agenda items for discussion.

The minutes of 207<sup>th</sup> SLBC meeting held on June 18, 2019 and other meetings conducted up to 24.09.2019 were approved by the house.

**14.0 GoAP for Reimbursement of VLR/Pavala Vaddi pending claims to banks:**

**Regional Director, RBI informed to the Government that** , banks are yet to receive about Rs.650 crore of reimbursement pertaining to pending claims under Vaddi Leni Runalu / PavalaVaddi from Government. He requested the Govt to look into the matter and settle the pending claims at earliest.

Responding to the above, Hon'ble Chief Minister, informed that the present Government under process to implement **YSR Zero percent interest scheme** and Interest amount payable to farmers and women groups under the scheme, will be paid on priority basis .

All Bankers requested the Government, to settle the reimbursement pertaining to pending claims of VLR/ Pavalavaddi at the earliest.

**15.0 Credit Facilities to Tobacco Cultivators- NO DUE Certificate from financing Banks:**

Convenor, SLBC informed that , due to non obtaining of NOC from financed banks by Tobacco Board while issuing barn licence against leased lands/barns triggering default in Tobacco tie up loans.

Further informed that Tobacco Board transferring sale proceeds electronically to borrowers saving banks accounts instead of crop loan accounts, leading to withdrawal of sale proceeds by borrowers without adjustment to loan accounts.

Dr Rajat Bhargava, Principal Secretary, Industries, Infrastructure & Investment Dept. advised that, the matter may be taken up separately in Sub committee meeting.

**(Action: SLBC& Tobacco Board )**

**16.0 ABRSETI-Guntur- Allotment of land.**

Convenor, SLBC of AP, informed that in accordance with the Ministry of Rural Development Govt of India , GoAP vide GO NO 402 date 26.07.2018 has allotted Ac 0.50 land at Adivithakellapadu Village in Guntur District for construction of own building for the institute



However there is delay in physical hand over of the site to ABRSETI authorities. Requested GoAP to initiate necessary action.

Chief Secretary, GoAP assured that suitable instruction would be passed to Authorities concerned in this matter.

#### **17.0 EASE Approval of Uniform banking hours in all Public Sector Banks.**

Convenor SLBC, informed that, IBA directed all PSBs to implement uniform banking hours through out the state Accordingly following time sets approved in DCC meetings at District level were recommended by Lead District Managers .

S.No.	Name of the District	Time Set
1	Anantapur	10.00 AM - 4.00 PM
2	Chittoor	10.00 AM - 4.00 PM
3	Kadapa	10.00 AM - 4.00 PM
4	Kurnool	10.00 AM - 4.00 PM
5	Nellore	10.00 AM - 4.00 PM
6	Prakasam	10.00 AM - 4.00 PM
7	Guntur	10.00 AM - 4.00 PM
8	Krishna	10.00 AM - 4.00 PM
9	East Godavari	10.00 AM - 4.00 PM
10	West Godavari	10.00 AM - 4.00 PM
11	Visakhapatnam	10.00 AM - 4.00 PM
12	Vizianagaram	10.00 AM - 4.00 PM
13	Srikakulam	10.00 AM - 4.00 PM

Following Bank Branches sought exception to above.

Nine Branches of SBI i.e, Besent Road, Mogalraj Piram, Civil Court Vijayawad, RGV IIIT, Nujiweedu, Machilipatnam, Bazar Branch, Gudiwada bazaar Branch, ADB Kaikaluru, Baskarapuram Machilipatnam, opted for set III timings i.e 11.00 am to 5.00 pm.

One Allahabad Branch i.e Patamata Branch opted for set I timing i.e 9.00 am to 3.00 pm in Krishna District.

Forum approved above time norms to be followed by all Public Sector Banks in AP state w.e.f 01.10.2019.

**(Action : All Public Sector Banks)**

#### **18.0 NABARD- Bank linkage of SHGs and JLGs in Andhra Pradesh –Approval of targets for FY2019-20.**

The forum, approved the NABARD proposed targets of 600000 SHG & 40000 JLG credit linkage .SLBC convenor, requested all LMDs to distribute the targets accordingly to all banks in respective District with an advise to focus on JLG & SHG finance and achieve the above said targets.

**(Action : LDMs& All Banks)**

#### **19.0 Approval of revised financial outlays for FY 2019-20 of Various Welfare Corporations, GoAP:**

Forum approved following revised financial outlays for FY 2019-20 of Corporations mentioned hereunder.

(Amt in Laks)

Name of the Corporation	No of Beneficiaries	Total Out lay	Corp Sub	Bank Loan	Ben Share
1. SC	45531	77562	40784	36626	151.20
2. ST	18700	35012	16021	18991	
3. KAPU	66900	93660	46830	46830	
4. BC	26731	53462	26731	26731	
5. MINORITIES	7900	19800	8400	9420	1980
6. CHRISTIAN MINORITY	1520	6200	2000	3580	620
7. MBC	2000	4000	2000	2000	
8. WASHERMAN	0	0	0	0	
9. NAYEE BRAHMIN	0	0	0	0	
10. VADDERA	1770	3540	1770	1770	
11. SAGARA(U PPARA)	1790	3580	1790	1790	
12. KRISHNA BALIJA	1410	2820	1410	1410	
13. VALMIKI/BOYA	1790	3580	1790	1790	
14. BHATTRAJA	1038	2076	1038	1038	
15. KUMMARI	2163	4326	2163	2163	
16. VISWABRAHMINS	2185	4370	2185	2185	
17. MEDARA	1440	2880	1440	1440	
18. TODDY TAPPERS	2466	4932	2466	2466	
19. DIFFERENTLY ABLED	982	1964	982	982	
20. EBC	6525	13050	6525	6525	
21. VYSYA	200	400	200	200	
22. Noorbasa/dudekula	1050	3325	1325	2000	
<b>Total</b>	<b>194091</b>	<b>340539</b>	<b>167850</b>	<b>169937</b>	<b>2751.20</b>

SLBC , Convenor advised all Bankers are advised to implement the Various Corporation schemes according to the fixed targets. Further he advised bankers to complete the MoU with Welfare Department, GoAP for repayment tracker .

**(Action : All Banks, LDMs & Welfare Departments)**

#### **20.0 Inclusion of Andhra Bank SBT GMRVF RIL, Atkur under RSETI scheme of MoRD, Govt. of India:**

**SLBC , Convenor informed that,** Andhra Bank vide letter dated 07.06.2019 informed that they have established a Rural Self Employment Training Institute (RSETI) with joint sponsor of Swarna Bharat Trust and GMR Varalakshmi Foundation on 10.01.2016 at Atkur village, Unguturu Mandal, Krishna District . In order to strengthen the Institute further, It is proposed to bring the Institute under the purview of MoRD, Gol.



Forum approved Andhra Bank SBT GMRVF RIL, Atkur request to approach NACER / MoRD for inclusion of the institute under RSETI scheme of MoRD, Gol.

### **21.0 Revamp of Lead Bank Scheme - Developing a Standardized System for data flow and its management by SLBC Convenor Banks on SLBC websites**

SLBC, Convenor, informed that, RBI vide Circular no FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme – advised SLBC to develop a standardized system on the websites maintained to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the members banks.

Further with a view to ensure timely implementation of the captioned instruction, RBI advised to constitute “Implementation Committee” for devising and executing transition plan for migration to the new data system. Accordingly during steering committee meeting held on 20.09.2019 recommended “Implementation Committee” with following members .

1.RBI 2.NABARD 3.SLBC 4.SBI 5.ANDHRA BANK 6.SYNDICATE BANK 7.INDIAN BANK 8.CANARA BANK 9.UNION BANK OF INIDA 10. HDFC BANK 11. AXIS BABK 12. ICICI BANK 13. CGGB 14. APGB 15. APGVB 16.SGB.

Forum approved formation of above “Implementation Committee”

### **22. Identifying Digital Districts.**

SLBC , Convenor informed that, The Governor, Reserve Bank of India during meeting with the CEOs of the Public Sector Banks and the Chief Executive of Indian Banks Association (IBA) on 19th July 2019 underlined the importance of expanding and deepening digital payments ecosystem in line with the recommendations of the Committee on Deepening of Digital Payments (Chairman: Shri Nandan Nilekani) and Reserve Bank’s Payment System Vision Document 2021. In this context, based on RBI Governor suggestions , it was agreed that banks will identify one district in each state to make it 100% digitally enabled within a time frame of one year in close co- ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional offices of RBI, etc. To the extent feasible, such districts may be converged with the 'Transformation of Aspirational Districts' programme of the Government of India. In our state 3 Districts namely, Visakhapatnam, Vizianagaram, YSR Kadapa were identified under 'Transformation of Aspirational Districts' programme of the Government of India.

During Sub Committee meeting held on 04.09.2019, The forum recommended to select YSR Kadapa District one of the 'Transformation of Aspirational Districts' to make it 100% digitally enabled within a time frame of one year in close co- ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional offices of RBI.

The forum approved the sub committee recommendations to select **YSR Kadapa District** one of the 'Transformation of Aspirational Districts' to make it 100% digitally enabled within a time frame of one year

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri Mani Palvesan, Chief General Manager, State Bank of India.

**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. Compliance to be reported within 15 days.  <p align="right"><b>(Action: Banks concerned)</b></p>
2.	Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2016-17 & 2017-18 are to be returned to Government by 30.09.2019.  <p align="right"><b>(Action: Banks concerned )</b></p>
3.	Approval of financial outlays (revised) for FY 2019-20 under various welfare corporations, GoAP. LDMs to seek approval of revised targets in DCC and to circulate amongst the member banks for implementation . <b>(Action: LDMs, Banks Concerned &amp; welfare Departments.)</b>
4.	Controlling Authorities of all Banks has to sensitize their field functionaries , that DBT amount under various welfare schemes credited into unencumbered accounts of beneficiaries , should not be adjusted to other liabilities of the beneficiary.  <p align="right"><b>(Action : Banks Concerned)</b></p>
5.	NABARD to conduct Training Programme to Bankers and other stake holders on FPOs.  <p align="right"><b>(Action : NABARD)</b></p>
6.	Repayment Tracker – Banks to enter MoU with Welfare Department, GoAP and share data regularly for better recovery of the Government schemes.  <p align="right"><b>(Action: Banks Concerned)</b></p>
7.	Constitution of sub-committee for resolution of various issues in respect of Relief assistance to SHGs, No Objection Certificate of from Tobacco Board, hand holding to handloom sector.  <p align="right"><b>(Action: SLBC, Banks &amp; Govt. Departments concerned)</b></p>
8.	Re schedulement of Tobacco tie up loans allowed during Rabi 18. SLBC to pursue with RBI for special dispensation.  <p align="right"><b>( Action : SLBC of AP)</b></p>
9.	Appropriate steps to be initiated to make <b>YSR Kadapa</b> District one of the 'Transformation of Aspirational Districts' to make it 100% digitally enabled within a time frame of one year in close co- ordination and collaboration with all stakeholders. <p align="right"><b>(Action: SLBC, LDM, State Government, Regional office of RBI)</b></p>

**LIST OF PARTICIPANTS****CHIEF GUEST**

Sl. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
1	Y S Jagan Mohan Reddy	Hon'ble Chief Minister of A.P	Govt. of A.P.

**HON'BLE MINISTERS**

Sl. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
2	Buggana Rajendranath Reddy	Hon'ble Minister for Finance	Govt. of A.P.
3	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt. of A.P.

**CHIEF SECRETARY**

4	L V Subrahmanyam, IAS	Chief Secretary	Govt. of A.P.
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**SPECIAL INVITEES**

Sl. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
5	Ajeya Kallam, IAS(Rtd)	Principal Advisor to Hon'ble Chief Minister of A.P	Govt. of A.P.
6	Samuel M , IAS(Rtd)	Advisor to Hon'ble Chief Minister of A.P (NAVARATNALU)	Govt of A P

**SLBC OF A.P**

7	J Packirisamy	MD & CEO Andhra Bank & President, SLBC of AP	Andhra Bank
8	K V Nancharaiah	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
9	Ajay Paul	Asst. General Manager, SLBC	Andhra Bank

**RESERVE BANK OF INDIA**

10	Subrata Das	Regional Director	Reserve Bank of India
11	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India

**NABARD**

12	K S Raghupati	Chief General Manager	NABARD, AP RO
13	B Ramesh Babu	Deputy General Manager	NABARD,AP RO

**SIDBI**

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

15	Dr Manmohan Singh,IAS	Special Chief Secretary, Revenue Department (Land, Endowments & Disaster Management & CCLA(FAC)	Govt. of A.P
16	Dr.(smt)Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt. of A.P



17	Praveen Prakash, IAS	Principal Secretary, CMO's Office	Govt of AP
18	Karikal Valaven, IAS	Special Chief Secretary, B C Welfare Dept.	Govt. of A.P
19	Shamsher Singh Rawat, IAS	Principal Finance Secretary	Govt. of A.P
20	Dr Rajat Bhargava, IAS	Principal Secretary, Industries, Infrastructure & Investment Dept.	Govt. of A.P
21	R P Sisodia, IAS	Principal Secretary, Tribal Welfare	Govt. of A.P
22	G K Dwivedi, IAS	Principal Secretary, Panchayat Raj & RD	Govt. of A.P
23	Chiranjiv Choudhary, IFS	Commissioner & EO Secretary, Horticulture & Sericulture Dept.	Govt. of A.P
24	Dr Mohd Ilyas Rizvi, IFS	Principal Secretary, Minority Welfare Dept	Govt. of A.P
25	Dr KVV Satyanarayana, IRAS	Special Secretary, Finance(B&IF) Dept.	Govt. of A.P
26	H Arun Kumar, IAS	Spl Commissioner, Agriculture & Co operation	Govt. of A.P
27	Mudda Ravichandra, IAS	Secretary, Social Welfare Department	Govt of AP
28	Soloman Arokiaraj, IAS	Secretary to CM	Govt of AP
29	J Murali, IAS	Special Secretary to CM	Govt of AP
30	D Krishna	Special Secretary to CM	Govt of AP
31	M Rama Rao, IAS	Director, BC Welfare and VC&MD AP BC CO-OP Finance Corpn.	Govt. of A.P
32	Gandham Chandrudu, IAS	Managing Director, SC Corporation	Govt of AP
33	Raja Babu, IAS	CEO SERP	Govt. of A.P
34	Himanshu Shukla, IAS	Director, Handlooms & Textiles Dept.	Govt. of A.P
35	S V Giridhara Rao	Joint Director, Department of Industries & Commerce Dept.,	Govt. of A.P
36	E Kalyani	Dy. Director, Finance Dept.	Govt. of A.P
37	E Ravindra Babu	MD, TRICOR	Govt. of A.P
38	N Yesuratnam	M D A P State Minorities Fin Corp	Govt of AP
39	T Mohan Rao	General Manager, AP State Kapu Corpn.	Govt. of A.P
40	Md Liyakhat Ali	General Manager, A P State Minorities Fin Corp	Govt. of A.P
41	Dr G C Kishore Kumar	Director, Dept. of Welfare of Differently abled & Senior Citizen	Govt. of A.P
42	B S Srinivasacharyulu	Asst Director, Agrl. Department	Govt. of A.P
43	M Kesava Kumar	DGM, SERP	Govt. of A.P
44	PV Ramesh	EO, Planning, S C Corporation	Govt. of A.P



45	A V Rama Prasad	OSD, Revenue, AP Secretariat	Govt. of A.P
46	Dr Sreedhar	Joint Secretary, CCLA	Govt. of A.P
47	B Sateesh Chandra	Programme Manager (DBT) Rural Dev	Govt of AP
48	M Subrahmanyeswara Rao	State Mission Coordinator, MEPMA	Govt. of A.P
49	B Gopal	Director, Planning Department	Govt of AP
50	Ankit Talwar	Consultant, Planning Department	Govt of AP

**OFFICIALS – GOVT. OF INDIA**

51	A G Rao	Asst. Director, State Officer, KVIC	Govt. Of India
52	P Naga Murali Krishna	Asst Director, Dept. Of Telecom	Govt. Of India
53	Dr G Sunil Kumar Babu	Director, National Commission for SC	Govt of India
54	S K Singh	Dy Director, National Horticulture Board	Govt of India

**INSURANCE COMPANIES**

55	G G Raju	Dy Manager, AIC of India	Govt. Of India
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**PUBLIC SECTOR BANKS**

56	Mani Palvesan	Chief General Manager	State Bank of India
57	R V Ramana Rao	General Manager	Andhra Bank
58	Shabbir Hussain	General Manager	Canara Bank
59	M Venkateswara Swamy	Dy. General Manager	Andhra Bank
60	K V N Murthy	DY. General Manager	Syndicate Bank
61	Dr K Ravindranath	DY. General Manager	Union Bank of India
62	B Srinivasa Setty	DY. General Manager	Corporation Bank
63	D Surendran	DY. General Manager	Canara Bank
64	A Udaya Bhaskara Reddy	DY. General Manager	Punjab National Bank
65	Divesh Dinkar	DY. General Manager	Bank of Maharashtra
66	S Raja Guru	Dy. General Manager	United Bank of India
67	P V Prasad	Zonal Manager	Indian Bank
68	Vinod Pophale	Senior Regional Manager	Indian Overseas Bank
69	N Devi Singh	Chief Regional Manager	Indian Overseas Bank
70	B S Mallikarjunudu	Asst. General Manager	State Bank of India
71	P Amarnatha Reddy	Asst. General Manager	Bank of Baroda
72	N V S Prasad Reddy	Asst. General Manager	Oriental Bank of Commerce
73	K V Rajasekhar Rao	Asst. General Manager	Allahabad Bank
74	D Rama Prasada Rao	Area Manager	Bank of India
75	B S R K Prasad	Chief Manager	Punjab & Sind Bank
76	Radha Rani	Senior Manager	Andhra Bank

**REGIONAL RURAL BANKS**

77	A Venkata Reddy	Chairman	APGB
78	S Laxman	AGM Credit	APGVB
79	T Kameswara Rao	Chairman	CGGB
80	B Suri Babu	Chairman	SGB

**APCOB & MEPDA**

82	K Tulasi Prasad	CEO& MD (FAC)	APCOB
82	T Srinivasa Rao	CMD	MEPDA

**PRIVATE SECTOR BANKS**

83	Veerraj Vinnakota	Vice President	HDFC Bank Ltd
84	M Jagapathi Priyank	Regional Manager	Indus Ind Bank
85	Tatikonda Srinivas	Regional Manager	ICICI Bank
86	J Rajasekharan	Asst General Manager	City Union Bank
87	K Vijay Kishore	Asst General Manager	IDBI Bank
88	Ch Sreenivasa Rao	Dy. Vice President	Axis Bank
89	B Seshi Reddy	Asst Vice President	Lakshmi Vilas Bank
90	E Mallikharjuna Rao	Asst Vice President	Federal Bank
91	Naga Sudheer Raja K	Chief Manager	Karnataka Bank
92	P Ramesh	Chief Manager	Catholic Syrian Bank
93	P Suresh	Chief Manager	Coastal Local Area Bank Ltd
94	Deepu Nair	Branch Head	Yes Bank Ltd
95	J Rambabu	Senior Manager	IDFC Bank
96	Srinivas V	Senior Manager	RBL Bank Ltd.
97	Hari Pawan	Senior Manager	DCB Bank Ltd
98	E Arun Raj	Manager	Tamilnad Mercantile Bank
99	M Sudheer Chowdary	Manager	Karur Vysya Bank

**SMALL FINANCE/PAYMENT BANKS**

100	Sangam Babu	Senior Manager	ESAF Small Finance Finance Bank
101	Mohan Rao M	Asst Vice President	Airtel Payment Bank
102	Prasanti Govada	Senior Manager	India Post Payments Bank

**LEAD DISTRICT MANAGERS**

103	G V B D Hari Prasad	L.D.M, Srikakulam	Andhra Bank
104	J Shanmukha Rao	L.D.M, East Godavari	Andhra Bank
105	A Ramachandra Rao	L.D.M, West Godavari	Andhra Bank
106	P Venkateswara Rao	L.D.M,Guntur	Andhra Bank
107	K Ganapathi	L.D.M, Chittoor	Indian Bank
108	K Srinivasa Rao	L.D.M, Vizianagaram	State Bank of India
109	Y Srinath Prasad	L.D.M, Visakhapatnam	State Bank of India
110	V Mohan Murali	L.D.M, Anantapur	Syndicate Bank
111	Anjaneya Chari J	L.D.M, Kadapa	Syndicate Bank
112	Y V Ramprasad Reddy	L.D.M, Nellore	Syndicate Bank
113	M V Sudhakar	L.D.M, Prakasam	Syndicate Bank
114	K L Srinagesh	L.D.M, Kurnool	Syndicate Bank
115	P Ram Mohana Rao	L D M Krishna	Indian Bank

**OFFICERS FROM SLBC**

116	K Srinivasulu	Senior Manager	Andhra Bank
117	P Koteswara Rao	Senior Manager	Andhra Bank
118	Nadeem Anwar Ansari	Manager	Andhra Bank
119	Mudith Himwan	Asst Manager	Andhra Bank
120	R Srinu Naik	Asst Manager	Andhra Bank



