

**Proceedings of 217<sup>th</sup> Meeting of  
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

**Date: 07.12.2021 - Time: 11.00 AM**

**Venue: CM Camp Office, Tadepalli**

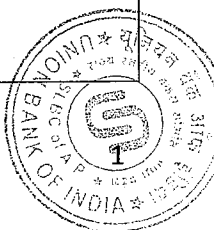
**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH  
CONVENER: UNION BANK OF INDIA**

यूनियन बैंक ऑफ इंडिया  **Union Bank**  
of India

भारत सरकार का उपकार A Government of India Undertaking



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**The 217<sup>th</sup> Meeting of SLBC of Andhra Pradesh was conducted on 07.12.2021 at AP CM Camp Office, Tadepalli at 11.00 AM.**

The meeting commenced with presentation of flower bouquet to Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister by Sri Rajkiran Rai G, President SLBC and MD & CEO, Union Bank of India.

**Sri V Brahmananda Reddy, Chief General Manager & Convener, SLBC** extended a warm welcome to the Hon'ble Chief Minister, Hon'ble Ministers, Chief Secretary, President SLBC & MD CEO Union Bank of India, Special Chief Secretaries, other dignitaries from Government of AP, RBI, NABARD and others who attended the 217<sup>th</sup> SLBC meeting through VC.

**Convener, SLBC** presented the agenda items to the house for discussion.

**Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister**, attended the meeting as Chief Guest. The excerpts of his address are as follows.

He stated that he was glad to be a part of the SLBC meeting which was being conducted physically post COVID pandemic. He expressed that it was at a crucial juncture that the meeting was being conducted right as the economy was at a revival phase which would boost the revival even further. He informed that Andhra Pradesh had registered a GDP growth of 13.7% in the first half year of the current fiscal, however, the apprehension about resurgence of COVID in the form of new variants was again rearing its head affecting the economic revival.

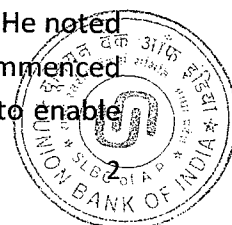
He appreciated the ACP performance in the first half year with banks having achieved Rs 171520 crores (61%) of the total ACP target of Rs 283380, and Rs 100990 crores (47%) of the total target of Rs 213560 of the priority sector.

However, he pointed out that the credit flow to priority sector had shrunk over the same period of the previous year which drew a closer concern.

Though the overall performance in ACP achievement of agriculture sector was Rs 70532 crores against the target of Rs 148500 (48%), the progress in agriculture term loans and ancillary activities needed to be picked up. He also exhorted the bankers to pay close attention to the lending to the sectors like farm mechanization, horticulture, dairy, fisheries. He advised bankers to identify the core problems and explore suitable remedial measures to improve the performance.

He requested banks to increase the lending to tenant farmers. He mentioned that Government has so far issued CCRC cards to all eligible farmers and the data was integrated with the e-cropping portal. He appealed to the banks to lend a generous helping hand to the tenant farmers in view of their fragile financial position.

He appreciated the efforts of the banks and department in aligning BC services with RBKs. He noted that a total of 9160 BCs are mapped with 10,778 RBKs and of them 6538 BCs have commenced their operations. He appealed to the bankers to cover the leftover 1618 locations so as to enable



functioning of BCs at RBKs in saturation mode. The SOP on BC operations at RBK locations is in place.

He also expressed satisfaction over the achievement of all statutory norms against ANBC in the State and was hopeful that micro enterprises sector will also meet the norm. He felt that there is a need to reduce the higher interest rates being charged on SHG lending and allow to SHGs to exhaust the corpus lying in their savings accounts.

He further highlighted that the government has distributed 30 lakh house plots (pattas) to the economically marginalized section of the population and also has started constructing houses for all these people. In our State, construction of 15.60 lakh houses is underway which is one of the biggest housing projects in the country. The large scale construction activities boost the economy. He requested banks to provide Rs 35000 as a loan to the beneficiaries to enable them to avail additional facilities. Moreover, the state government has decided to make the loans available at 3 % interest rate.

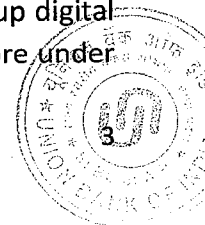
He also highlighted about the housing project being undertaken, namely, AP TIDCO (PMAY) YSR Jagananna Nagar which is a priority for the government. He advised banks to complete the sanctions as per the given targets and also instructed the concerned department of the State Govt to hold a meeting with the banks to sort out the issues in implementation.

He emphasized that MSME activity needs to be encouraged as the sector begets ample employment opportunities and contributes a significant amount to GDP. The government has initiated various measures to support MSME activities like release of long pending incentives and supporting the One Time Restructuring process which has led to the revival of the MSMEs in the State.

Around 9.05 lakh people engaged in small trading and other activities were supported under Jagananna Thodu scheme and the government is now going to launch phase 3 where it is aiming to provide financial assistance to 6.5 lakh beneficiaries and solicited bankers' support.

Government of Andhra Pradesh has been implementing Nadu Nedu scheme under which the whole education and health sector is being transformed. Steps are also afoot to construct 16 new teaching and medical colleges in the State to bolster the health sector with a financial outlay of Rs 12243 crores where NABARD has also agreed for providing financial support to the project. He appealed to the bankers to cooperate and support this noble undertaking.

He mentioned that during the South zonal council meeting held during November at Tirupati, the issue of increasing bank network in the rural areas was raised and requested the banks to expand the network of brick and mortar branches wherever possible. However, the possibility of setting up ATMs at Village Secretariats and RBKs may be explored in view of high footfalls at these locations. GoAP is connecting every nook and corner of the State with broadband facility under Bharat Net project where banks can overcome the connectivity issues. GoAP has also planned to set up digital libraries across the State at Village Secretariats. These will be constructed using optical fibre under the State's Bharat Net project.



He averred that YSR Cheyutha is a woman empowerment scheme helping the beneficiaries in a massive way where fixed financial assistance would be endowed to them for 4 consecutive years. Government is handholding the beneficiaries and entered MOUs with MNCs for establishing livelihood activities for which bank credit is essential and it needs to be stepped up. He also advised the banks to provide KCC facility for the Cheyutha beneficiaries to meet working capital needs.

**Sri B Rajendranath, Hon'ble Minister (Finance)** highlighted the following issues

- ✓ He appreciated the banking fraternity for rising up to the occasion and serving the people as warriors during this pandemic.
- ✓ He also appreciated the progress in credit plan achievement during the first half year.
- ✓ The overall growth under MSME is satisfactory. Micro enterprises segment needs close attention of the banks.
- ✓ Education and housing loan lending needs to be ramped up.
- ✓ Loan disbursements under PMMY scheme need to be improved.
- ✓ Government is investing heavily in development of human resources and health and education sectors where he requested banks' support.

**Sri K Kanna Babu, Hon'ble Minister (Agriculture)** highlighted the following issues

- ✓ He requested bankers to extend credit support for the natural farming activities where GoAP is planning to propagate the benefits of natural farming at RBK level.
- ✓ Government is encouraging food processing units in a big way where banks' support is crucial.
- ✓ He also requested banks to support organic FPOs.

**Sri Sameer Sharma, Chief Secretary, Govt. of AP** highlighted the following

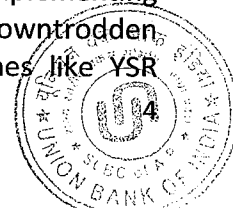
- ✓ GoAP has been implementing numerous welfare schemes in saturation mode which is path breaking. The VS&WS (Village secretariat & Ward secretariat) system is bringing revolutionary transformation in the society.
- ✓ He appealed to bankers for their support for the schemes and developmental projects to usher in economic prosperity of the State.

**Sri Rajkiran Rai G, President SLBC and MD & CEO, Union Bank of India**, extended a hearty and warm welcome to Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister, AP and highlighted the following.

He congratulated bankers for continuing the momentum in credit delivery to the people of the State especially while the Nation was resurging from the devastating second wave.

He noted that the performance of ACP is laudable where 61% of the ACP has been achieved in the half year, denoting the revival of economic activity.

Govt of AP, under the able leadership of our visionary Chief Minister, has been implementing various welfare and developmental schemes on saturation mode for uplifting the downtrodden people of the society, and also introduced certain flagship women centric schemes like YSR



Cheyutha, YSR Aasara for empowerment and development of micro entrepreneurship among women. He was enthralled to note that the systems and procedures in the State of Andhra Pradesh are followed to the letter and spirit which provides a comfortable ecosystem for the bankers to operate in the State.

YSR Jagananna Nagar and Jagananna Colonies are also among the most ambitious schemes which are intended to achieve the dream of housing for all. In this mammoth program the bankers' role is conspicuous and inevitable. This will add to banks' priority sector lending. He assured the house that SLBC would intervene to align the policies of different banks to accelerate progress in the scheme.

The concept of RBKs (Rythu Bharosa Kendra) is highly innovative, aimed at transforming the lives of the farmers. It is the first of its kind in the country and the vision of the RBK concept is strengthening of agriculture in the State where a myriad of services like supply of quality certified agri-inputs, crop procurement, capacity building and knowledge dissemination are the key pillars. He assured the government that the proposal of establishment of ATMs at selected Village Secretariats and RBKs is an initial step for aligning banking services with RBK platform.

He thanked the government for their idea of alignment of BC activities with RBKs which certainly helps in rapid penetration of banking services to the masses since various State govt. departments are working in tandem on RBK system.

The progress in tenant farmer finance has witnessed an uptick in the State. He urged all bankers to make further efforts to improve the performance and report correctly.

He disclosed that banking sector of Andhra Pradesh has surpassed all the regulatory norms in all sectors, except Micro enterprises and hoped this would be met by next quarter.

Opening of more branches in the State is the need of the hour in view of the demand and the potential for business. SLBC shall work for allocation of new branch locations at all potential centres. He also informed that ATM facilities shall be established at all viable RBK/Village secretariat locations.

He highlighted that AP government has been forthcoming in supporting banks in recovery and implementation of various developmental schemes by mapping the VSWS staff to all bank branches on a permanent basis.

**Smt K Nikhila, Regional Director, RBI** in her address informed the house that, RBI has set up 112 Centers for Financial Literacy (CFLs) across the state of AP to impart financial education with greater involvement of community. She explained the importance of role of various stakeholders in the project and requested state government officials present here to instruct their field level functionaries to cooperate and work with CFL staff to make this project a success.

With regard to RBI's initiative under "Expanding and Deepening of Digital Payment Ecosystem", as part of second phase of the project, SLBC AP, in consultation with the state government has identified Guntur and Srikakulam districts for making them 100% digitally enabled. She urged both SLBC AP and the state government to work together in completing this project at the earliest.



With regard to ACP achievement, while appreciating the bankers for achieving majority of the targets, she pointed out that the lending to Micro enterprises at 6% was lower than the norm of 7.5%. She advised all the banks to review their strategies and take appropriate steps to improve this position and ensure that all the targets/sub-targets are achieved.

She introduced the committee to Reserve Bank - Integrated Ombudsman Scheme, 2021 launched in virtual mode by Hon'ble Prime Minister Shri Narendra Modi on November 12, 2021. She explained that the scheme integrates the existing three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019. In addition to this, the Scheme also includes under its ambit, Non-Scheduled Primary Co-operative Banks with a deposit size of ₹50 crore and above.

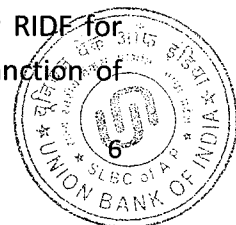
She pointed out that the COVID-19 pandemic has affected the economy as a whole and especially the handloom and the handicraft sector has faced the brunt of the pandemic. With the economy showing signs of recovery, she opined that this sector needs to be supported by the necessary institutional credit to cater to the increasing demand for handloom and handicraft products. She advise all the banks in the state of AP to give focused attention towards the credit needs of this sector and hand hold the beneficiaries to address any field level difficulties faced by them.

She reminded SLBC that DCC and DLRC meetings pertaining to June 2021 quarter are yet to be conducted in Krishna District and for September 2021 quarter they are yet to be conducted in 5 districts of Guntur, Krishna, Kadapa, Visakhapatnam and Vizianagaram. It was observed that at district level the delay in DCC meetings is due to late submission of data by member banks and unavailability of the Chairman i.e. the District Collector. She advise all the state heads present here to take note of this and issue instructions to their district level officers to ensure prompt submission of data i.e. within 15 days of the end of the quarter. She also urged the state government representatives present to impress upon the district collectors on the need for timely conduct of DCC meetings to facilitate effective coordination in implementing various developmental activities in the districts under the Lead Bank Scheme.

She appreciated the government's initiative of setting up of RBKs and hoped that the idea of integrating BC network with the RBKs would be beneficial for all the stakeholders involved.

**Shri S K Jannawar, Chief General Manger, NABARD, Andhra Pradesh Regional Office** congratulated SLBC and the Bankers for showing tremendous improvement in financing the farmers in rural areas during the COVID Pandemic. The achievement under ACP has been 61%, around 47.5% under Agriculture. He also appreciated the support extended by the Govt. Departments to Bankers in achieving their targets. He also appreciated the services rendered by the Govt. to the farmers through RBKs.

He briefly explained the support extended by NABARD to the Govt. of AP in achieving the goals in infrastructure development in the State. He informed the sanction of assistance under RIDE for modernization of Schools under Naadu – Nedu Scheme and receipt of proposals for sanction of



Medical infrastructure in the State. He pointed out the importance of food processing and value addition in agriculture and mentioned the receipt of DPRs from GoAP for assistance for setting up of Secondary Food Processing Units in every Parliamentary constituency in the State. Shri Jannawar mentioned about signing of MoU with GoAP for assistance under FIDF scheme of Govt. of India and expected that creation of Fisheries Infrastructure will benefit the fishery in the State tremendously. He requested again to expedite the submission of proposals.

Shri Jannawar Stressed upon the need for early grounding of proposals sanctioned for infrastructure development by the PACS under PACS and MSC scheme. He also explained the role of NABARD in creation of farm aggregation through formation and nurturing of FPOs. The concept of promotion of 10,000 under CBBO scheme and conducting State Level Consultative Committee meeting for smooth implementation of the Scheme was also brought to the notice of the participants. He also stressed the need for promotion of specific Organic Product FPOs.

Shri Jannawar mentioned the performance of GoAP in promotion of APY and getting Award of Excellency by GoAP. He requested the Bankers to extend all social security benefits under the scheme.

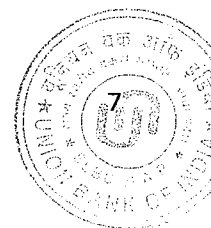
NABARD has advised Indian Bank, Bank of Baroda, Canara Bank, Karur Vysya Bank, Central Bank of India and State Bank of India to take immediate steps to repay the Interest Free Loan (IFL) to NABARD in respect of Poultry Venture Capital Fund. Concerned Banks are advised to take immediate action to refund the outstanding amount. As advised by NABARD, the concerned banks may forward the beneficiary-wise information pertaining to the under CSS - JNNSM – Solar Lighting, CSS MNRE Lighting Scheme – 2016 and Solar Pumps (old schemes from 2012-13 onwards) to NABARD in the prescribed format. In case of non-submission of data, subsidy may be recalled by Govt. of India. Further, SBI and UCO Bank (now BoI) have been advised to refund the subsidy in respect of ineligible projects under AMI Sub-Scheme of ISAM (including erstwhile GBY/AMIGS Schemes). Concerned banks may accordingly look into the proposed action points.

Shri Jannawar informed the availability of assistance for capacity building of rural youth for developing entrepreneurship skills. He requested the bankers to promote working capital loans to Fisheries and Dairy farmers through issue of Fisheries and AH KCCs. He also explained the concept of Integrated Farming Systems for better realization of prices by the farmers and requested the Bankers to finance integrated farming models in the State.

Shri Jannawar appreciated the initiatives of Agriculture Department, GoAP the concept of e-panta, registration of cultivating farmers which facilitates streamlining lapses in the process of crop loans.

**Dr (Smt) Poonam Malakondaiah, Special Chief Secretary (Agriculture & Cooperation)** thanked the bankers for notable performance under agriculture sector for the first half year of FY 2021-22.

The Special Chief Secretary highlighted that 10707 RBKs with manpower of 15000+ trained employees are serving the farmers at the village level itself. These are the platforms where quality certified inputs along with various associate services have been extended.



She expressed her gratitude for honoring the Honourable Chief Minister's call for integration of BC services with RBKs. She advised bankers to instruct their BCs to work as per the SOP formulated in this regard. She also requested bankers to map BCs for the 1613 vacant locations.

The access for the e-panta platform has been given to the bankers to view the details which will help them in extending quality credit for the actual cultivator.

She exhorted the bankers to improve the tenant farmer lending, highlighting the issuance of 4.91 lakh CCRC to farmers, which is not commensurate with the bank lending to the CCRC holders.

She appealed to the bankers to regularly update data in YSR SVPR portal as the government is releasing the eligible benefit amount promptly as per the pre-announced dates.

She requested bankers' attention in supporting the agriculture infrastructure and ancillary activities. She also requested to prioritize the YSR Cheyutha beneficiaries while sanctioning KCC loans.

**Sri Ajay Jain, Special Chief Secretary (VSWS), Govt of AP** highlighted the following

- Govt of Andhra Pradesh has issued 30 lakh house pattas to the beneficiaries across the State and is constructing 15.60 lakh houses on a large scale under first phase of Jagananna Colonies Scheme with a unit cost of Rs 1.80 lakh to be borne by the government. He requested the bankers to facilitate additional assistance to the beneficiaries through SHG lending to enable them to acquire additional facilities. Govt of AP would provide the interest subvention for the same.
- Government is also going to issue registered title deeds in favour of the beneficiaries which banks may accept for the creation of mortgage as per the guidelines.
- He thanked bankers for extending their unstinted support to Jagananna Thodu scheme and informed that government is going to launch phase 3 of the scheme where loans need to be sanctioned for the fully paid and newly identified applicants. He requested the bankers' support on similar lines to phase 1 and 2.
- He assured supporting the banks on the recovery front through the robust workforce of VS&WS system.

**Sri Karikal Valaven, Special Chief Secretary (Industries & Commerce), Govt of AP** highlighted the following.

- MSME is the second largest sector in AP providing employment opportunities where the government has been according utmost importance for its development.
- With an aim to support the MSME units during the COVID time, government has released all pending incentives which enabled the sector to sustain in the difficult phase.
- He requested the bankers to cover all eligible MSME units under OTR scheme where the GoAP is also rendering support under YSR Novadayam scheme.





- He urged bankers to improve the performance under PMEGP, Stand Up India and Mudra schemes.

**Smt Y Srilakshmi, Special Chief Secretary (MAUD), Govt of AP** highlighted the following.

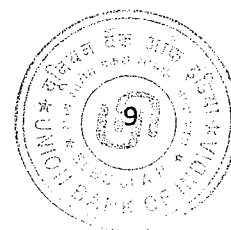
- YSR Jagananna Nagar is one of most ambitious projects of the State government where it has been already decided to construct 1.19 lakh houses under the category of 365 and 430 sqft with bank credit support.
- The target allocation is already completed, the lending process is underway and she requested bankers to expedite the sanction and grounding process.
- The participation of the private banks in lending process is not up to the expected level and requested their active participation.

**Sri S S Rawat, Principal Finance Secretary, Govt. of AP** highlighted the following.

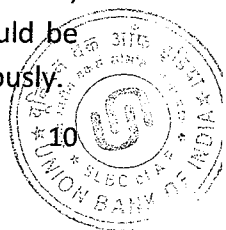
- He informed the house that the planning commission had praised the schemes and developmental activities in the State on their recent visit. He thanked the banks for supporting successful implementation of such schemes.
- He expressed satisfaction over overall ACP achievement, and priority sector lending in the first half year.
- The Honourable Chief Minister envisions a lion's share of bank credit going to the SC/ST community for their upliftment.
- He requested the bankers to expand the branch network especially in the aspirational districts where the bank branches are sparsely spread.
- Government has been infusing capital on a large scale into SHG groups through YSR Cheyutha and Aasara schemes etc. and efforts have been made to ensure utilization of these funds for asset creation and improving the livelihood of the beneficiaries. Bankers' support and participation is crucial to achieve this objective.
- Government of AP has been supporting the SHGs through SERP and MEPMA departments. The recovery rate in SHG lending is very good and appealed to the bankers to relook into the higher interest rate being charged by some banks in view of their loans being categorized under weaker section lending and also their fragile financial position.

**In addition to the above, the following deliberations took place on various agenda items.**

- SHG takeover issue – the issue was flagged by DGM Indian bank where he informed that in certain districts like Guntur, District cooperative bank has been forcefully taking over the good SHG accounts from other banks impacting their business. He requested the government to issue instructions to arrest the unhealthy takeover practice.
- Responding to the above, Hon'ble Chief Minister (HCM) informed that the higher rate of interest being charged by the banks and withholding of corpus fund may be the factor forcing the SHGs to move to other banks and requested the banks to relook at their rates of interest and accumulated corpus of SHGs.



- Responding to the HCM's suggestion, President SLBC and MD CEO, Union Bank of India informed that house that the same shall be discussed in a sub-committee meeting for a logical solution.
- HCM mentioned that during the South zonal council meeting held during November at Tirupati, the issue of increasing bank network in the rural areas was raised and requested the banks to expand the network of brick and mortar branches wherever possible. However, the possibility of setting up ATMs at Village Secretariats and RBKs may be explored in view of high footfalls at these locations. GoAP is connecting every nook and corner of the State with broadband facility under Bharat Net project by which banks can overcome the connectivity issues.
- Responding to the above, President SLBC and MD CEO, Union Bank of India, submitted that the opening of ATMs needs some logistic support and suggested setting up of ATMs in 10 RBKs and Village secretariats on a pilot basis where footfall is high.
- Special CS, Industries & Commerce, informed banks that as per the AP State Industrial Policy 2023 lands in APIIC projects will be allocated to the entrepreneurs on lease basis for 10 years after which option shall be given for buying out the land to successful units. He requested bankers to extend finance for the MSME units located in APIIC industrial parks against mortgage of lease hold rights without insisting on additional security.
- President SLBC and MD CEO, Union Bank of India, responded that the detailed analysis needs to be made for clarity on lease hold rights and suggested analyzing the security model of other states in such units.
- HCM advised the Secretary Industries and Commerce to submit the model policy followed by other states on allocation of plots in government industrial parks and the procedure on accepting those as security for bank finance so that banks can formulate their policies accordingly.
- Spl CS, MAUD submitted that the performance of SBI, Canara bank and few other banks under AP-TIDCO, YSR Jagananna Nagar housing scheme is not at the expected level.
- GM, SBI informed that bank is ready to complete the sanction process of 25000 target units by January 2022, however, branches are not in a position to receive the applications in full shape from the beneficiaries and also submitted that some of the applicants are not providing income proof.
- Responding to the above, HCM opined that the application submission position by the department vis-à-vis the target is very low and instructed MAUD department to submit applications along with all requisite KYC documents to the banks immediately. He also instructed the department to hold a meeting with poor performing banks, discuss about the issues slowing the sanction process and sort them out.
- Responding on submission of income proof HCM informed that the beneficiaries belong to low income and weaker section category, as such, they are not in a position to produce income proof. He requested banks to consider any income proof certified by the VSWS staff.
- President SLBC and MD CEO, Union Bank of India submitted to the house that AP-TIDCO, YSR Jagananna Nagar housing scheme is a part of PMAY of GoI, so these loans would be classified under priority sector and advised all bankers to extend credit support generously.



- CGM NABARD flagged that there are instances being reported by banks that properties which are mortgaged to the banks are being sold out and registered with SROs without any restrictions which is causing loss to the banks and difficulty in recovery of loans.
- Responding to the above, HCM instructed the concerned to examine the issue represented by the banks in this regard and take suitable steps for curbing the anomalous incidents to protect the interest of the banks.

**Convener, SLBC of AP** on behalf of all member banks assured the house that bankers in the state would continue their support and cooperation for effective implementation of all bankable state government schemes. He termed RBKs and e-panta process as a game changer in enhancing the quality of agriculture lending. He expressed confidence in achieving the ACP targets with the cooperation of the Banks and State Government for the rest of financial year. He also appealed to the RBI to facilitate the collateral free loan limit of Rs 20 lakh to the SHG groups of urban areas too as it is allowed to rural groups.

He also highlighted that banks have accorded 85% of ECLG sanctions for eligible units and underscored that our MD CEO is instrumental in formulating the ECLG concept as part of Aatmanirbhar package.

He further added that, it was observed the women empowerment schemes being implemented by the State Govt have garnered widespread acclaim from other states.

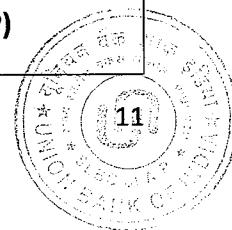
He informed that the Jagananna Nagar Housing scheme would enhance business potential for the banks and assured that the lending progress would be sped up.

He thanked the State government administration for their laudable support to banks, the kind of congenial atmosphere resulting in overall development of the State and remained hopeful for the same in the future as well.

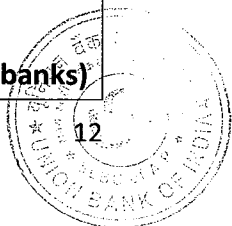
The meeting concluded with vote of thanks to the chair, other dignitaries and member banks by **Sri P V Prasad, Deputy General Manager, Indian Bank.**

#### Summary of Action Points emerged in the meeting

S.No.	Action Point
1	GoAP shall identify 10 RBKs and Village secretariat locations for opening of ATMs on pilot basis. (Action: Agriculture dept. & VSWS Dept GoAP)
2	Branch network to be expanded especially in the aspirational districts viz. Vishakhapatnam, Vizianagaram, Kadapa, where the bank branches are sparsely spread. (Action: LDMs & District administration of respective districts)
3	GoAP shall share the model policy followed by other states on allocation of plots in government industrial parks and the procedure on accepting those as security for bank finance so that banks can formulate their policies accordingly. (Action: Industries Dept, GoAP)



S.No.	Action Point
4	<p>All banks including private sector banks shall actively participate in implementation of AP TIDCO YSR Jagananna Nagar scheme. As per the PMAY scheme guidelines self-declaration can be considered as income proof, though, if necessary, banks can accept the income proof submitted by beneficiaries which is certified by VSWS staff.</p> <p style="text-align: right;"><b>(Action: All concerned banks)</b></p>
5	<p>A SLBC Sub-Committee to be conducted on following.</p> <ol style="list-style-type: none"> <li>1. SHG takeover, interest rates and withdrawal of corpus fund, waiver of documentation charges</li> <li>2. Action plan for the phase 3 of Jagananna Thodu scheme</li> </ol> <p style="text-align: right;"><b>(Action : SLBC )</b></p>
6	<p>Banks are also advised to instruct their BCs to offer their services at RBK locations as per the SOP formulated and banks operating in unmapped locations shall appoint BCs for RBKs in their location.</p> <p style="text-align: right;"><b>(Action: All Concerned Banks)</b></p>
7	<p>Controllers of member banks shall instruct their district coordinators to ensure prompt submission of data i.e. within 15 days of the end of the quarter.</p> <p>State government to impress upon the district collectors, to extend coordination with LDMs for timely conduct of DCC meetings to facilitate effective coordination in implementing various developmental activities in the districts under the Lead Bank Scheme.</p> <p style="text-align: right;"><b>(Action: All banks and GoAP)</b></p>
8	<p>Government to complete the mapping process of village and ward secretariat staff to the bank branches for the purpose of coordination in implementation and recovery of loans under Govt schemes.</p> <p style="text-align: right;"><b>(Action: Govt of AP, VSWS Dept)</b></p>
9	<p>Banks to pay special attention to improve the performance under finance to SC/ST category, MUDRA, Stand Up India, PMEGP and Handloom weaver loans.</p> <p style="text-align: right;"><b>(Action: All Banks)</b></p>
10	<p>Banks can extend finance to the tenant farmers against the details available in e-panta portal.</p> <p style="text-align: right;"><b>(Action: All Banks)</b></p>
11	<p>Banks shall extend finance to the SHG members by way of un-availed CC limits, enhancement and fresh CC loans for housing purpose under Navratnalu Pedalu andariki Illu scheme.</p> <p style="text-align: right;"><b>(Action: All Banks)</b></p>
12	<p>Banks shall prioritize sanctioning the KCC loans for YSR Cheyutha beneficiaries as per the guidelines.</p> <p style="text-align: right;"><b>(Action: All banks)</b></p>
13	<p>State government to instruct their field level functionaries to cooperate and work with CFL (Centre for Financial Literacy) staff to make CFL project a success. <b>(Action: PR&amp;RD Dept, GoAP)</b></p>
14	<p>State controllers of banks shall instruct their district coordinators of Guntur and Srikakulam to extend their fullest cooperation in achieving the 100% digitalization of the district and submission of relevant data to the LDMs regularly.</p> <p style="text-align: right;"><b>(Action: All banks)</b></p>



S.No.	Action Point
15	GoAP to examine the issue represented by the banks in selling and registration of mortgaged properties and take suitable steps for curbing the anomalous incidents to protect the interest of the banks.  (Action: Stamps & registration dept, GoAP)

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

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

**HON'BLE MINISTERS**

2	Buggana Rajendranath	Hon'ble Minister for Finance, Planning & Legislative Affairs	Govt of AP
3	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt of AP

**RESERVE BANK OF INDIA**

4	K Nikhila	Regional Director	Reserve Bank of India
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**NABARD**

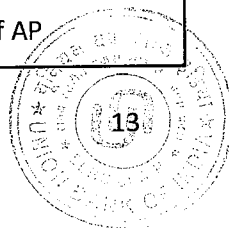
5	Sudhir Kumar Jannawar	Chief General Manager	NABARD, AP RO
6	B Ramesh Babu	Deputy General Manager	NABARD, AP RO

**SLBC of AP**

7	Rajkiran Rai G	MD & CEO ,President of SLBC AP	Union Bank of India
8	V Brahmananda Reddy	Chief General Manager &Convener of SLBC AP	Union Bank of India
9	E Raju Babu	Assistant General Manager, SLBC	Union Bank of India
10	P Koteswara Rao	Senior Manager	Union Bank of India
11	M Mahalakshmi	Assistant Manager	Union Bank of India

**OFFICIALS - Govt of AP**

12	Sameer Sharma, IAS	Chief Secretary	Govt of AP
13	Dr (Smt) Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt of AP



14	Y Srilakshmi, IAS	Spl Chief Secretary, MAUD	Govt of AP
15	Ajay Jain, IAS	Special Chief Secretary (Housing/Village Volunteer & Ward Volunter)	Govt of AP
16	R Karikal Valaven, IAS	Special Chief Secretary (Industries & Commerce)	Govt of AP
17	Shamsher Singh Rawat, IAS	Principal Finance Secretary to Govt (PFS)	Govt of AP
18	Praveen Prakash IAS	Principal Secretary Chief Minister	Govt of AP
19	Solomon Arokiaraj IAS	Secretary to Chief Minister	Govt of AP
20	K Dhananjaya Reddy IAS	Additional Secretary to Chief Minister	Govt of AP
21	R Mutyala Raju, IAS	Additional Secretary to Chief Minister	Govt of AP
22	Dr K VV Satyanarayana, IRAS	Finance Secretary	Govt of AP
23	T Vijay Kumar IAS (Retd.)	Executive Vice Chairman, AP RySS & Ex-Officio Spl. Chief Secretary,	Govt of AP
24	Ch Sridhar	MD, APTIDCO	Govt of AP
25	V Vijaya Jayalakshmi	MD, MEPMA	Govt of AP
26	M Kesava Kumar	DGM, SERP	Govt of AP

**EXECUTIVES FROM BANKS**

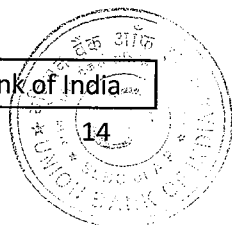
27	B Srinivas Rao	General Manager	Union Bank of India
28	Smt Vinita Bhattacharjee	General Manager	State Bank of India
29	Vege Ramesh	Deputy General Manager	Union Bank of India
30	A Venkata Ramaiah	Deputy General Manager	State Bank of India
31	P Venkateswara Prasad	Deputy General Manager	Indian Bank
32	B Venkatanarayana	Chief Regional Manager	Indian Overseas Bank
33	Muralidhar Behera	Deputy General Manager	Canara Bank
34	T Kameswara Rao	Chairman	CGGB
35	Dr R S Reddy	Managing Director	APCOB
36	Srinivas Tatikonda	Regional Head - AGM	ICICI

**Officials - Govt of India (Attended through VC from SLBC office)**

37	B Subba Rao	Assistant Director	Dept of Telecom
38	T J Umamaheswari	Dy. Director(H&T)	Handl & Textiles
39	Dr S Greep	State Director	KVIC
40	A G Rao	Asst. Director	KVIC

**OFFICIALS FROM BANKS (Attended through VC from SLBC office)**

41	K Srinivas Reddy	Deputy Zonal Head	Union Bank of India
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42	Amit Shrivastava	DGM & Zonal Manager	UCO Bank
43	P Raja	Assistant General Manager	Union Bank of India
44	P Suresh	Assistant General Manager	UCO Bank
45	A M V Ramachandran	DZM	Bank of Maharashtra
46	M Viswa Prasad	Chief Manager	Central Bank of India
47	T Gopinadh	Chief Manager	Bank of India
48	N Gayathri	Chief Manager	Punjab National Bank
49	B S R K PRASAD	Chief Manager	Punjab & Sind Bank
50	Ch Sree Ramu	General Manager	APGVB
51	J Somayaji Rama Krishna	Regional Manager	SGB
52	Venkat Rao K	Vice President	HDFC
53	Ch Sreenivasa Rao	Dy. Vice President	Axis Bank
54	Abijith K	Assistant General Manager	South Indian Bank
55	Raj Kumar	Chief Manager	TMB
56	K T Rama Rao	AVP	HDFC
57	P Krupaji	Senior Manager	Axis Bank
58	T Nagarjuna Sagar	Manager	Karur Vysya Bank
59	N Raveendra Kumar	Manager	Bank of Baroda
60	Y Tejasvi	Manager	Bank of Maharashtra

**OFFICERS FROM SLBC (Attended through VC from  
SLBC office)**

61	K Rajesh	Senior Manager	Union Bank of India
62	G S Sowmya	Assistant Manager	Union Bank of India
63	Mudith Himwan	Assistant Manager	Union Bank of India