

రాష్ట్ర స్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
STATE LEVEL BANKERS' COMMITTEE, ANDHRA PRADESH

కన్వీనర్ : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు వీధి, విజయవాడ - 520 001

సంయోజక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2 మంజిల, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు సడక్, విజయవాడ - 520 001
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Lr. No: SLBC/196/42

Date: 20.06.2022

All Members of State Level Bankers' Committee of Andhra Pradesh

Dear Sir,

Reg: Minutes of 219th State Level Bankers' Committee Meeting held on 09.06.2022 at CMO, Tadepalli.

We enclose herewith the minutes of 219th meeting of State Level Bankers' Committee of Andhra Pradesh held on 09.06.2022 at CMO, Tadepalli.

We request the members to initiate necessary action on the points emerged in the meeting.

Yours faithfully,


(E Raju Babu)



Assistant General Manager & Coordinator, SLBC of Andhra Pradesh

Cc: The Chief Secretary, GoAP, AP Secretariat, Building No.1, 1st Floor, Velagapudi.

Cc: The Additional Secretary, DFS, MoF, Gol, Jeevan Deep Building, New Delhi.

Cc: The Principal Finance Secretary, Govt. of A.P.

Cc: The Regional Director, Reserve Bank of India, Saifabad, Hyderabad.

Cc: The Chief General Manager, FIDD, Reserve Bank of India, Central Office, Mumbai.

Cc: The General Manager, FIDD, Reserve Bank of India, Saifabad, Hyderabad.

Cc: The Chief General Manager, NABARD, RTC X Roads, Hyderabad.

Cc: All Government Departments of AP concerned.

Cc: All Lead District Managers of A.P.

Encl: as above

Proceedings of 219th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

Date: 09.06.2022 - Time: 11.00 AM

Venue: CM Camp Office, Tadepalli

CONVENER: UNION BANK OF INDIA

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

भारत सरकार का उपक्रम A Government of India Undertaking



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the government has been transferring the various welfare scheme benefits through DBT directly into the beneficiary accounts in an extremely transparent manner without any corruption. Hence, he requested banks not to adjust the amount towards any other existing loans of the beneficiaries.

Further, he averred that construction sector will boost the growth of financial sector and therefore requested banks to focus on providing loans for construction of houses under AP-TIDCO YSR Jagananna Nagar scheme.

The government, with support of bank credit, has been providing interest free loans to small vendors and artisans engaged in traditional handicrafts. As such, 14.15 lakh beneficiaries have received the bank credit till date and the government is mulling to launch a special campaign in the month of July 2022 to cover all the eligible persons. He requested to continue the same kind of enthusiasm in this regard.

He further highlighted the concept of RBK and their role in the transformational changes in the farming sector. To bring more technological initiatives, the government is going to introduce drone technology through RBKs. This measure would also help to provide employment generation at village level.

He requested bankers' support for the ongoing large scale developmental activities of ports and other infrastructure development activities.

He also assured that the long pending RSETI dues to the sponsored banks will be settled and advised the sponsor banks to dovetail the RSETIs with their Skill Development Centers so that more number of unemployed youth can be benefited.

While concluding his address, he once again assured that the Govt of AP would continue its support for the bankers in the State and also informed that the govt is satisfied with the cooperation of the banks.

Sri K Govardhan Reddy, Hon'ble Minister (Agriculture) highlighted that Government of AP has been implementing many programs for the farming community like YSR Rythu Bharosa, YSR Sunna Vaddi Panta Runalu, free crop insurance, RBKs etc. The govt also launched 3000 custom hiring centres across the State involving 40% Govt subsidy to mitigate the labor shortage problems.

He also lauded the ACP achievement in agriculture for the FY 2021-22. The Govt is committed to support the food processing activity in the State, accordingly, plans are afoot to establish food processing units in all parliamentary constituencies for which he requested the bankers' support.

Govt is proposing to roll out a new policy integrating the PACS and RBK systems in order to bring more services including bank credit through a single source to the farmers.

He expressed concern over the performance under credit to tenant farmers and requested banks to analyze the bottlenecks to overcome them for a better performance.



credit decision and also over the performance under Jan Suraksha campaign announced by Government of India.

- Appreciated the best efforts of the banks in the State in achieving the objective of 100% digital district in YSR Kadapa, and requested similar zeal and enthusiasm from the bankers in making Guntur and Srikakulam districts as well, before June 30th 2022.
- Total Branch network of Andhra Pradesh stood at 7617 at the end of March 2022 wherein rural branches constitute 35.22%, semi-urban branches at 30.43%. He also highlighted that there are 10187 ATMs and 38295 BCs in the State.

Further highlighted the performance under Annual Credit Plan (FY 2021-22) :

- Total disbursements under Priority sector stood at Rs.2,31,873 cr and the achievement quantifies to 109% of annualized target of Rs.2,13,560 cr.
- Total disbursements under total agriculture sector stood at Rs.1,76,954 cr, quantifying to 119% of annual target of Rs.1,48,500 cr.
- Total disbursements under MSME sector stood at Rs.44,815 cr contributing 101% of annual target of Rs.44,500 cr.
- Total disbursements under non-priority Sector stood at Rs.2,31,873 cr contributing 208% of annual target of Rs.69,820 cr.

He also briefed the Annual Credit Plan 2022-23 Projections.

- SLBC has prepared ACP2022-23 duly keeping in view the potential assessed by NABARD through its state focus paper and ground level credit plan targets for Agriculture mandated by DFS.
- The preparation of Annual Credit Plan for the current fiscal was a new challenge so as to ensure subsuming potential resources available in view of revamped district structure in the State, SLBC has taken care the same.
- The total outlay of state credit plan for 2022-23 has been pegged at Rs 319480 Cr with major allocation to agriculture at Rs 1,64,740 Cr constituting 51.56 % of the total credit plan and total outlay for priority sector is Rs 2,35,680 Cr constituting 73.76 % of the ACP.
- He requested the Government for expeditious reimbursement of pending training expenditure claim of Rs 26 crore for the 16 RSETIs (Rural Self Employment Training Institutes) functioning in the State.

Smt K Nikhila, Regional Director, RBI in her address informed the house that, all rural branches and FLCs have to conduct financial literacy camps as per the given timelines and targets. Financial literacy is very important for success of financial inclusion and financial stability in the long run. She was glad to note that the number of camps conducted during the fiscal are relatively more than last year.

RBI has launched 112 CFLs (Centres for Financial Literacy) on 01.12.2021 and expressed gratitude to the State govt for their assistance for the project. She requested bankers and State govt help for continuous monitoring of the CFL activities which is paramount for project success.



- Banks may make use of NABARD's Concessional Special Refinance Products for financing priority sector activities in Watershed and Maathota Areas and also other products like WASH, Micro Food Processing etc. and increase Ground Level Credit.
- NABARD has already finalized, in consultation with banks and Stakeholder departments, the indicative unit cost for FY 2022-23 for various purposes under term credit to Agriculture and allied activities. The unit cost of 249 activities across 9 major sectors has been finalized including 11 new activities across 03 major sectors. The booklet on unit cost is being printed and disseminated. Banks may make use of this for stepping up their term lending.
- NABARD has also finalised unit costs for Kisan Drones. Banks may consider financing Kisan drones to individuals/ FPOs based on these indicative costs and improve access of drones to a large number of farmers. Further, NABARD will extend necessary capacity building/skill development support to unemployed Rural Youth to function as drone operators as per extant guidelines of NABARD.
- NABARD AP RO has already sanctioned a refinance assistance of ₹1661.16 crore under its PACS as MSC scheme for the establishment of multipurpose postharvest infrastructure facilities by PACS in convergence with the RBK Scheme of the State. The Government of Andhra Pradesh has concurred to extend the guarantee to APCOB for AIF loans availed from NABARD under the Special Refinance Scheme of NABARD in convergence with RBK. The guarantee is yet to be issued. The Government is requested to extend a guarantee against which NABARD can extend a loan to APCOB at a concessional rate for creating Agriculture Infrastructure at the PACS level.
- MSME is one of the important growth engines of the economy, Although MSME financing is good in the State, Banks may consider financing more and more MSMEs leveraging on NABARD'S concessional refinance product for Micro Food Processing.
- NABSANRAKSHAN, a Subsidiary of NABARD, has come out with a Credit Guarantee Scheme to cover Bankers' risk in FPO financing by setting up FPO Credit Guarantee Fund of ₹1000 crore. APCOB has registered with NABSANRAKSAN. Similarly, all Bankers are requested to register with Nabsanrakshan and step up FPO financing in the State.
- NABARD has commenced the consultative process of finalization of the potential linked credit plan for all the districts for FY 2023-24. The District Development Managers of NABARD would be liaising on the same with the Stakeholder banks, line departments and other entities for necessary data and other inputs for the finalization of the plan especially in light of the formation of 26 new districts in the State. Consequent to the reorganisation of the State and the formation of 26 new districts, RBI is requested to provide the Joint Mandal data.
- LTIF Scheme has been extended up to FY 2025-26, Government of Andhra Pradesh may expedite executing the supplementary MoA for availing assistance under LTIF for works under the Accelerated Irrigation benefit Programme (AIBP) and Command Area



General Manager, OIC, NABARD informed that the SLUCC has fixed the unit cost for the drone technology which paves the way for finance to this activity.

Special CS Agriculture requested the SLBC to conduct a sub-committee meeting to have an at length discussion on exploring the possibility to finance for drones.

Sri S S Rawat, Special Chief Secretary, Finance, Govt. of AP highlighted the following.

He expressed satisfaction on overall ACP achievement, and priority sector lending in the financial year. He stressed that this meeting is happening at an opportune moment just as the State is resurging from the COVID impact.

He also praised the visionary leadership of the Hon'ble CM due to which AP state emerged relatively unscathed from the pandemic.

He also highlighted the importance of lending to SC/ST and weaker sections and advised bankers to maximize the lending for these sections.

Sustainable Development Goals is a comprehensive roadmap for the progress to be made by the States by implementing the 2030 targets. As far as banking sector is concerned availability of ATMs and bank branches per lakh population is an indicator. As per the SDG target the ATM numbers to be increased to 42.65 per lakh population and functioning commercial banking outlets are to be increased to 31.26 per lakh population and requested banks to prepare implementable action plan for the same.

He solicited greater support from the banking sector in the State for housing, road, power, project finance, steel and cement industry.

He informed that as a part of power reforms and to increase the power saving measures and ensure provision of quality power, Govt has decided that farmer electricity connections are to be fixed with meters. The program has been started as a pilot in Srikakulam district where he requested bankers to open the accounts for the identified farmers and implement the scheme as per the laid down procedure.

Sri Karikal Valaven, Special Chief Secretary (Industries & Commerce), Govt of AP highlighted the ACP achievement under MSME sector for FY2021-22, but stressed the underperformance of parameter 1 & 2 of PM taskforce recommendations. He submitted that Government of AP, with an objective to provide incentives for entrepreneurs belonging to Scheduled Castes and Scheduled Tribes, in order to achieve inclusive growth through economic upliftment introduced the "YSR Jagananna Badugu Vikasam" special package and urged the bankers to align the package benefits with various credit linked Govt schemes. He also informed that there are 105 industrial clusters in the state, and are needed banker's credit support for sustainability and expansion. He requested the bankers to improve the performance under PMEGP, Stand Up India and Mudra schemes. He also advised the SLBC to convene Sub Committee meetings regularly to deliberate and resolve the various industrial activity issues related to Banks.



He requested the MEPMA and AP TIDCO to plan for mega loan camps in coordination of Banks to complete documentation formalities en- masse, which saves the time and bring notable progress in the loan sanctions.

Further, he requested the RBI to intervene in the matter and instruct private banks to involve, as the said scheme is one of the component of Govt of India's flagship PMAY scheme intended to provide affordable housing to the urban poor.

Regional Director, RBI assured to convene a meeting with the private banks to discuss about their impediments and to find possible way forward to include them in scheme implementation.

Chief General Manager & Convener, SLBC 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.

The meeting concluded with vote of thanks to the chair, other dignitaries and member banks by **Sri Ch Raja Sekhar, DGM, Bank of Baroda**.

Summary of Action Points emerged in the meeting

S.No	Agenda Item	Action Point	To be attended by
1	Modalities of SHG lending	Banks to take up the request of the Government with their competent authority to explore the possibility on following areas. <ul style="list-style-type: none"> Reduction of interest rate Waiver of processing documentation charges for SHG loans up to Rs. 20 lakh Decision to be communicated at the earliest	Banks
2		Banks shall strictly advise their branches not to withhold group corpus and allow withdrawal for internal lending purpose. Not to insist deposits from SHGs.	Banks
3		Banks shall strictly advise their branches not to resort withhold/ adjust amounts released by GoAP under "Navaratanalu" to the existing loans/other dues.	Banks
4	Banking Network and ATMs in relation to SDG	Banks to focus on increasing the branch and ATM network in the state to meet the set target under SDG. (Sustainable Developmental Goals)	Banks, District Administration LDMs
5	Reimbursement of pending RSETI dues	Long pending RSETI dues to the sponsored banks shall be settled by the government on priority basis and sponsor banks can explore the possibility to dovetail the RSETIs training camps with Skill Development Centers of Govt to benefit more number of unemployed youth.	Finance Dept, Govt of AP ; Skill Development, Govt of AP; Banks



SLBC of AP

7	Nidhu Saxena	Executive Director	UBI
8	V Brahmananda Reddy	Chief General Manager & Convener of SLBC AP	UBI
9	E Raju Babu	Assistant General Manager, SLBC	UBI

OFFICIALS - Govt of AP

10	Sameer Sharma, IAS	Chief Secretary	Govt of AP
11	Dr (Smt) Poonam Malakondaiah, IAS	Special Chief Secretary, (Agriculture)	Govt of AP
12	K S Jawahar Reddy	Special Chief Secretary to Chief Minister	Govt of AP
13	R Karikal Valaven, IAS	Special Chief Secretary (Indu & Comm)	Govt of AP
14	Shamsher Singh Rawat, IAS	Special Chief Secretary to Govt	Govt of AP
15	MM Nayak, IAS	Principal Secretary, Social welfare	Govt of AP
16	Gopal Krishna Dwivedi, IAS	Principal Secretary (PR&RD)	Govt of AP
17	Solomon Arokiaraj, IAS	Secretary to Chief Minister	Govt of AP
18	Dr K VV Satyanarayana, IRAS	Finance Secretary	Govt of AP
19	R Mutyala Raju, IAS	Additional Secretary to Chief Minister	Govt of AP
20	Ch Hari Kiran, IAS	Spl Commissioner of Agriculture	Govt of AP
21	Imtiaz Ahmed, IAS	CEO (SERP)	Govt of AP
22	Ch Sridhar, IAS	MD, APTIDCO	Govt of AP
23	S.Shan Mohan, IAS	Director/ VS/WS Dept	Govt of AP
24	V Vijaya Jayalakshmi	MD, MEPMA	Govt of AP

EXECUTIVES FROM BANKS

25	B Srinivas Rao	General Manager	UBI
26	V Premji	General Manager	State Bank of India
27	Smt K Kalyani	General Manager	Canara Bank
28	Vege Ramesh	Deputy General Manager	Union Bank of India
29	Ch Raja Sekhar	Deputy General Manager	Bank of Baroda
30	Krishna Murthy	Deputy General Manager	Punjab National Bank
31	Rakesh Kashyap	Chairman	APGB
32	T Kameswara Rao	Chairman	CGGB
33	Dr R S Reddy	Managing Director	APCOB
34	Neelakanta Gupta Kandula	Vice President	Axis Bank

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

35	B Subba Rao	Assistant Director	Dept of Telecom
36	K Kannababu	Joint Director	Handlooms & Textiles
37	Segu Sukumar	Assistant General Manager	SIDBI
38	G Raghu Ram	Asst. Director	MSME

