

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



కార్యాలయం : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, ఆంధ్రాబ్యాంక్, (పట్టాభి బిల్డింగ్), 2వ అంతస్తు, ఆర్ ఆర్ అప్పారావు వీధి, విజయవాడ - 520 001  
సంయోజక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, ఆంధ్రా బ్యాంక్, (పట్టాభి బిల్డింగ్), 2 మంజిల, ఆర్ ఆర్ అప్పారావు సడక, విజయవాడ - 520 001  
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Lr. No: SLBC/ 196/296

Date: 22.12.2020

**All Members of State Level Bankers` Committee of Andhra Pradesh.**

Dear Sir,

**Reg: Minutes of 213<sup>th</sup> State Level Bankers` Committee Meeting held on 11.12.2020 at CMO, Tadepalli.**

We enclose herewith the minutes of 213<sup>th</sup> meeting of State Level Bankers` Committee of Andhra Pradesh held on 11.12.2020 CMO, Tadepalli.

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

Yours faithfully,

(V Brahmananda Reddy)

Field General Manager & Convenor, SLBC of Andhra Pradesh



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

Cc: The Department of Financial Services, MoF, Gol, Jeevan Deep Building, Sansad Marg, New Delhi.

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

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

Cc: All Government Departments of AP concerned.

Cc: All Lead District Managers of A.P.

Encl: as above

**Proceedings of 213<sup>th</sup> Meeting of  
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

**Date: 11.12.2020 - Time: 11.00 AM**

**Venue: CM's Camp Office, Tadepalli**

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

यूनियन बैंक ऑफ इंडिया Union Bank of India  
A Government of India Undertaking



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The 213<sup>th</sup> Meeting of SLBC of Andhra Pradesh was conducted on 11.12.2020 at CMO, Tadepalli at 11.00 A.M.

Sri V Brahmananda Reddy, Field General Manager & Convener, SLBC extended warm welcome to Hon'ble Chief Minister, Hon'ble Ministers of state, Chief Secretary and other dignitaries from Government of AP, RBI, NABARD and Banks to the 213<sup>th</sup> SLBC meeting.

Sri Raj Kiran Rai G. President SLBC of AP and MD & CEO, Union Bank of India in his inaugural speech, extended his sincere thanks to Hon'ble Chief Minister for his proactive measures being implemented for upliftment of various sectors, segments and sections of the state. Highlights of his address are here under.

- Offered salutations to fellow bankers for rising upto the expectations of regulators in extending financial assistance to various sectors, which has been a boon in staging impressive recovery of economy from the record decline registered so far.
- Expressed warm greetings to the Hon'ble Chief Minister for his visionary in implementation of welfare schemes for the weaker sections during this COVID pandemic crisis.
- Thanked all stake holders for the unstinted support being extended to SLBC in its effective functioning for the last 36 years. Requested for continuance of same in the coming years too.
- Andhra Pradesh state, though basically agrarian, the economy of the state is being influenced by multiple factors. Vision of Hon'ble Chief Minister in encouraging traditional and renowned activities through developing cluster approach will certainly add flavor to the economy in the days to come.
- Noted that Govt of AP has unleashed a new endeavor of tie up with reputed Amul company to bring paradigm shift in lives of dairy farmers in the state of AP.
- Government of AP is implementing various schemes of GOI in more practical, implementable and transparent way, which is laudable.



- Delighted to disclose that the banking sector of Andhra Pradesh had surpassed all the regulatory norms in all sectors except Micro enterprises, which will also be improved soon through YSR Cheyutha, Jagananna Thodu schemes etc.
- Under Financial Inclusion, as per the directions of DFS, SLBC of AP has successfully mapped 229 village details in GIS app.
- Similarly, RBI had launched a programme named “National Strategy on Financial Inclusion 2019-2024 – to provide universal access to banking”. Accordingly, SLBC with the cooperation of stake holders, could cover all 476 village touch points out of the 476 identified inadequately covered places/villages. Now, SLBC is in the process of implementation phase – 2 with the active support of stake holders.
- Total Branch network of Andhra Pradesh stood at 7549 as at the end of Sept 2020 wherein rural branches constitute 34.86%, semi-urban branches at 30.68%. Thus, total network in rural & semi urban areas occupy 65.54%.
- Total deposits outstanding at the end of September 2020 stood at Rs.3,72,407crores with an increase of Rs.48,042crs over September 2019 with an Y-o-Y growth of 14.81%.
- Total advances outstanding at the end of September 2020 stood at Rs.4,77,273crs with an increase of Rs.72,536crs over September 2019 with an Y-o-Y growth of 17.92%.
- Credit Deposit ratio stood at 128.16 as on 30.09.2020, one among the highest in the country.
- CD Ratio of the state was always above 100%, which indicates active participation of banking sector in implementation of various Government sponsored schemes.





- Total Priority sector advances stood at Rs.2,80,519 crores at the end of September 2020, constituting 64.60 % of total advances of Mar 2020 against regulatory norm of 40%.
- Total Agriculture advances stood at Rs.1,85,075 crores at the end of September 2020, occupying 42.61% of total advances of Mar 2020 against regulatory norm of 18%.
- Total disbursements under Priority sector stood at Rs.106352crs and the achievement quantifies to 56.70% of annualized target of Rs.187550 crs.
- Total disbursements under total agriculture sector stood at Rs.74155crs quantifying to 57.64% of annual target of Rs.128660 crs.
- Total disbursements under MSME sector stood at Rs.27576 crs contribute 69.64% of annual target of Rs.39600.00 crs.
- Total disbursements under non-priority Sector stood at Rs.53277crs contributing 83.18% of annul target of Rs.64051crs.
- It is noteworthy to mention here that despite adverse conditions such as prolonged lockdown, restriction of banking/business for limited hours, staff shortage on account of COVID etc., banking sector of AP could achieve 98.56% of target under khariff lending; 69.64% under MSME and 83.18 % under non priority sector against the targeted annual credit plan for 2020-21. This, clearly indicates the dedication & commitment of banking sector in extending speedy, timely financial assistance to the needy people
- Requested Government to extend cooperation for the Bankers in recovery front also, as there is notable overdue position in these sectors.
- Brought to the notice of the Government about some Instances of alienation of landed property by SRO despite having registration of charges in favor of financed bank. Requested government to direct registration department suitably for arresting such incidents,



**Convener, SLBC of AP**, presented agenda items to the house and initiated discussion on agenda items. HoDs of concerned Govt. departments have interacted and supplemented the discussion.

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

He expressed profound thanks to RBI, SLBC , NABARD & Bankers in the state for their commendable support and cooperation to the state Government. Bankers should play a proactive role extending support for welfare schemes being implemented by the state government to revive the economy and support the downtrodden section.

Government of Andhra Pradesh has been providing Rs 13,500 for each farmer family under Rythu Bharosa scheme to ease input cost burden. Pointed out that 70% of the farmers having less than 1 hectare land holdings whose 80% of the production cost will be taken care by the scheme . Asserted that bankers to take lead in extending relief to the farmers during the natural calamities, as it is not possible for them to come out from the debts if bankers are not sympathetic.

He expressed dissatisfaction over poor performance under tenant farmer finance, stressed that government has brought CCRC concept to enable the actual cultivator eligible for all the government benefits along with bank credit. Bankers need to develop an innovative model to enhance the credit support to tenant farmers . He urged the bankers to have a positive and benevolent view in this regard.

Stated that under YSR Cheyutha scheme, Government will be providing financial assistance of rupees 18,750 each for the next 4 years for women from SC,ST,BC & minority communities belonging to the age group of 45 to 60 years . First installment has been already credited to their bank accounts. Bankers can treat this amount as a guarantee of the government and should be liberal in extending credit support for these women for their self-reliance. The scheme is backed by strong tie up arrangement with reputed MNCs to ensure forward and backward linkages. Beneficiaries are given choice to choose the activity, relevant to their skill and interest where majority of them opted dairy activity followed by sheep and goat rearing and retail. The progress under the scheme is not at appreciable level which needed a close attention of the banks. He directed





government officials and the banks to work in cohesion to improve the performance.

Jagananna Thodu scheme is aimed at hand holding street vendors, Chiru Vyaparulu whose livelihood was badly affected by Covid-19 imposed crisis. The timely disbursement of loans is the need of the hour, hence requested bankers to observe week-long disbursement drive starting from 14th December, 2020 to 20th December, 2020.

While welcoming the ACP achievement in Agriculture and MSME sector emphasized that the ultimate goal of lending shall be such a way that last mile beneficiary should receive the adequate credit support. Then only the goal of doubling farmer's income can be achieved. The share of lending to SC, ST communities needs to be improved.

He exhorted bankers to reduce the interest rate on SHG loans as a gesture of benevolence. MSMEs are another important area which provide ample employment opportunities and boost the economy. Bankers to extend liberal finance to MSMEs. One Time Restructuring (OTR) provision given by RBI has to be stepped up and all eligible MSME accounts to be covered before extended time limit of 31<sup>st</sup> March 2021.

Government of Andhra Pradesh is determined to complete construction of 2.62 lakh houses under PMAY (U) AHP by the end of December 2022 which entails a loan component of Rs 4100 crores. Solicited bankers help and support to consummate the project.

**Smt Nikhila, Regional Director, RBI** highlighted the following.

Smt. K.Nikhila, Regional Director (RD), Reserve Bank of India highlighted certain important initiatives and issues that need more focus by stakeholders for achieving the desired objectives.

- On the financial inclusion front, RD highlighted that, besides the target for providing access to a formal financial service provider within a distance of 5 KM radius/hamlet of 500 households in hilly areas, the **National Strategy for Financial Inclusion (NSFI): 2019-2024** document sets out several other recommendations including making available a basic bouquet of financial services that include a Basic Savings Bank Deposit Account, credit, a micro-life and a non-life insurance product, a pension product and a suitable investment product, providing access to livelihood and skill development, imparting financial literacy etc. She added that, as indicated by her in the



previous SLBC meeting held on 23<sup>rd</sup> October, there is need for banks and other stakeholders to discuss these recommendations, evolve strategies and devise action plans delineating the specific measures to be taken within defined timelines by banks, state government, institutions involved in capacity building etc. Since this would require detailed discussion, she observed that the Sub-Committee of SLBC on financial Inclusion is best suited for taking up this matter and giving feedback to the SLBC. Considering the importance/significance of the NSFI, she advised the SLBC Convener to arrange to have detailed deliberation in the matter in the Sub-committee on financial Inclusion at the earliest.

- RD also drew attention to the other important document released by RBI in August 2020 viz. the **National Strategy for Financial Education (NSFE): 2020-2025**. She elaborated that to achieve the vision of creating a financially aware and empowered India, the document lays down certain strategic objectives like inculcating financial literacy concepts among various sections of the population, encourage savings behaviour, developing credit discipline, improving usage of digital financial services in a safe and secure manner and bringing awareness about rights, duties and avenues for grievance redressal. She added that to achieve these strategic objectives, the document recommends development of relevant content, including curriculum in schools, colleges and training establishments, developing capacity among financial intermediaries, leveraging on community led model for financial literacy through appropriate communication strategy and enhancing collaboration among various stakeholders. She requested all stakeholders to bestow their attention in providing necessary assistance and support in implementing the recommendations in a time bound manner.
- RD observed that less than four months of time remained for making YSR Kadapa district 100% digitally enabled. Noting that digital enablement at the individual level in terms of coverage of savings bank account holders, currently, was good at 71.45%. she expressed concern that the position respect of current account holders was low at 33.55% and needed significant improvement. She informed that she had recently held a detailed meeting with State Heads of banks and their controllers of Kadapa district and reviewed bank-wise progress, besides finalising Monitorable Action Plans for banks to ensure achieving the desired objective within the prescribed timeline of March 31, 2021. She advised all banks to take necessary action as per the Monitorable Action Plans. She also advised the SLBC Convener to arrange for conducting field level survey of merchants, traders, businesses, utility service providers to be digitally enabled and assign targets to banks for onboarding these entities. Impressing upon banks to ensure that issues in data compilation/quality are duly addressed/rectified, she advised the





Nodal/Lead bank (Canara Bank) and SLBC Convener to monitor the progress as per the bank-wise Monitorable Action Plans.

- She observed that NABARD in consultation with RBI, select SLBC Convener banks and other stakeholders had developed certain benchmarks/indicators for monitoring and reviewing the progress under the target for doubling of farmers income by 2022. These included parameters like number of agri-loan accounts as compared to number of farmers in the state, crop loans disbursed per hectare of net cultivable area, number of crop loan accounts covered under insurance schemes, growth in agriculture term loans, crop insurance claims, number of FPOs financed by banks etc. NABARD has issued these guidelines to SLBC Convener Banks and Lead Banks on December 31, 2019. She added that SLBC Convener Bank and Lead Banks are required to put in place necessary mechanism for periodically monitoring and reviewing the progress as per the prescribed benchmarks. Accordingly, she advised the SLBC Convener to compile the necessary district-wise and bank-wise data for the year ended March 31, 2020 to serve as a base; thereafter, such data may be compiled from the quarter ended December 31, 2020 and placed before the SLBC for review from the next quarterly meeting onwards. Similarly, the Lead Banks/Lead District Managers may review the progress in the quarterly DCC meetings.
- Speaking on the credit flow to priority sectors, the RD noted with satisfaction that CD ratio of the State was good at 128.16% and lending to priority sector at 56.71% was well above the norm of 40%. Likewise, the lending to Agriculture, Small & Marginal farmers and Weaker Sections at 42.61%, 25.72% and 20.55% was above the norm of 18%, 8% and 10% respectively.
- RD observed that the lending to Micro enterprises at 6.30% was lower than the norm of 7.5% and it had also declined marginally from the achievement of the previous quarter. She advised the banks to Banks have to make concerted efforts increase the lending to the Micro Enterprises, who have been most affected in the prevailing pandemic.
- RD further observed that while the overall achievement against the Annual Credit Plan (ACP) at 63.45% and the sub-targets in respect of priority sector (56.71%), agriculture (57.64%), Export Credit (63.69%) in the second quarter was satisfactory, there was scope for improvement in the achievement under Education and Housing at 22.04% and 15.98% respectively.
- Referring to the Reserve Bank's guidelines for implementation of standardized system for data flow and its management on SLBC portal, RD expressed

concern that only 10 banks have started uploading data in the new SLBC Portal. She advised the banks which are yet to comply with the RBI guidelines to take necessary action without further delay and advised SLBC Convener to monitor progress and follow-up with the banks concerned.

- RD expressed concern that DCC/DLRC meetings for the quarter ended June 30, 2020 in two districts have not been conducted so far. She added that the meetings for the quarter ended September 30, 2020 have been conducted only in a few districts so far. She advised the Lead District Managers concerned to take up the matter with the District Collectors and ensure that the meetings are convened at the earliest. She opined that in view of the pandemic, the meetings could be convened online/through VC.
- Noting that details of 13.72 lakh farmers in respect of kharif 2019-20 have been updated in the VLR portal, she advised banks concerned to expedite updating details of all the farmers in the portal to enable the State Government to release the VLR dues.

Concluding her address, RD informed the Committee about the revised guidelines on co-lending by banks and NBFCs to priority sector issued by RBI recently (on November 5, 2020). She explained that the revised scheme re-christened as "Co-lending model (CLM)", entails joint contribution of credit at the facility level by both the lenders as also sharing of risks and rewards. She added that the CLM provides greater operational flexibility to the lending institutions, while requiring them to conform to the regulatory guidelines on outsourcing, KYC, etc.

**Sri Sudhir Kumar Jannawar, CGM, NABARD highlighted the following.**

- Thanked all State Government Departments and the bankers in ensuring 63% ACP achievement by the second quarter itself.
- He thanked Govt of AP for releasing old dues in respect of Vaddi Leni Runalu and Pavala Vaddi.
- He informed that funds are available from NABARD under Financial Inclusion. He urged bankers to approach NABARD for proposals under financial inclusion and take up financial literacy camps. He further informed that NABARD has sanctioned projects to the tune of ₹1.48 crore to Kadapa District and will continue to extend full support to make it 100% digitally enabled.





- Tenant farmers financing is a big issue being faced by the State, with adequate finance not reaching them to the extent intended. He requested bankers to finance tenant farmers in individual mode to JLG groups. As against GoAP target of 60,000 JLGs, NABARD has sanctioned 3,500 JLGs on pilot basis. Based on their performance, NABARD will consider extending further support.
- Banks to address the issue of poor KCC issuance for fisheries sector.
- Agri Term Loan component under ACP needs to improve. Bankers are requested to take advantage under Agri Infrastructure Fund (AIF) announced by Gol.
- PACS as MSC/AIF: Around 20,000 DPRs have been received under PACS as MSC scheme of NABARD. NABARD is considering sanctioning around ₹500 crore to APStCB under PACS as MSC in Phase I.
- Bankers are urged to take advantage of banking plans under watershed and wadi areas prepared by NABARD and avail concessional refinance.

While discussing various funds available with NABARD, he mentioned the following.

- Agri-Market Infrastructure Fund (AMIF): Govt. of AP can take advantage by creating more infrastructure and existing rural markets and APMCs can be upgraded under AMIF, thereby boosting rural economy
- Food Processing Fund (FPF): Since Andhra Pradesh is rich in Horticulture, there is good scope for financing projects under FPF. For State Government, the rate of interest under FPF is 2.75% at present. GoAP is requested to consider developing a few food processing clusters by availing the fund.
- At present, no MIS has been developed for getting data for AIF(Agriculture Infrastructure fund). SLBC is requested to create a MIS under AIF for collection and updating data.
- Bankers are requested to extend finance under FPOs (Farmers Produce Organisations) in view of the greater importance and thrust given by Gol to FPOs with the launching of new central sector scheme for 10,000 FPOs.



Bankers may take advantage of existing FPOs and banks may finance the same. Banks may also develop a proper MIS for FPO financing also.

**Smt Nilam Sawhney, Chief Secretary to Govt** informed that, glad to note 18% credit growth even amidst covid-19 pandemic period. ACP achievement is satisfactory during the first half year. Development of infrastructure, ports and airports are one of the focused areas of the Government, for which banker's support is much needed to touch the endpoint of these developmental activities. Advises the bankers to extend support for successful implementation of Jagananna Thodu ,YSR Cheyutha and YSR Bima schemes.

**Smt (Dr) Poonam Malakondaiah, Special Chief Secretary (Agriculture & Cooperation)** stated that delighted to note a good ACP achievement under Agriculture sector for the first half year. It is encouraging to note that term loan lending has shown a commendable growth during current season. The tenant farmer lending is causing concern where the performance has to be stepped up. Once again appealed bankers to align the BC services with RBKs (Rythu Barosa Kendralu) so as to reduce the foot fall at branch level and render the basic banking needs at RBK level itself. Further requested to explore the possibility for linking crop loan sanction with details of e-panta portal. Highlighted that as per the decision of Hon'ble Chief Minister, crop insurance scheme is being implemented as state scheme without any financial burden to the farmers. As per the new scheme, claim proceeds would be paid in the subsequent season itself in case of crop loss.

Government of Andhra Pradesh has entered MOU with Amul Company for procurement of milk at village level which would fetch better deal for dairy farmers. Government is encouraging dairy farmers through YSR Cheyutha program for which bankers' cooperation is needed. Government is also contemplating to establish 25 to 26 food processing clusters in the state. This would add value addition to farm produce and also provide ample employment opportunities. Solicited Bankers cooperation and support for better implementation of this scheme.

**Sri Gopal Krishna Dwivedi, Principal Secretary, Govt. of AP (PR & RD)** highlighted that Government has planned to open 34,000 retail outlets under YSR Cheyutha scheme with support of bank credit. Only 10,000 beneficiaries got bank approval, hence requested the bankers to expedite approval of loans for rest of the beneficiaries. Clarified that under the scheme, no third party guarantee is required





and also beneficiary is at liberty to withdraw sanctioned limit on submission of request to bank.

He stressed that the interest rate on YSR Cheyutha loans charged by certain RRBs are at higher side. Request those banks to allow Cheyutha loans on par with SHG interest rates. Further appealed SGB and CGGB to review their SHG interest rate and consider applying uniform interest rates up to Rs 3 lacs loan portion irrespective of the sanctioned limit. He asserted that YSR bima scheme progress is at slow pace and requested bankers to complete the enrolment of all eligible cases with help of VS/WS staff who are already attached to bank branches.

**Sri R.Karikal Valaven, Special Chief Secretary, Govt. of AP** highlighted that the ACP achievement of MSME is encouraging. He averred that MSME sector is linchpin for GDP growth and creating employment opportunities. The ECLG (Emergency Credit Line Guarantee) and Sub-ordinate Debt Schemes are part of ANB (Atma Nirbhar Bharath) and draws bankers' attention in disbursement front. The progress of Stand Up India and PMMY and PMEGP needs further push. YSR Navodayam another area, drawing the attention of bankers.

**Sri J Syamala Rao, Secretary, Govt. of AP (MAUD)** highlighted that PMAY (U) AHP is one of the priority projects of the government. As government decided to distribute 300 square feet houses at nominal cost of Rs 1, the financial support of banks needed only for 365 & 430 square feet category houses. The original target has been downsized to 1.18 lacs units for which bankers credit support pegged at Rs 4100 crores. Also highlighted that government decided to bear 50% of margin money for these beneficiaries. Government is planning to complete these house construction in phased manner by the end of December 2022. Requested SLBC to arrange a Sub- committee meeting to discuss about the various issues associated in the finance extended by the banks.

**Smt K Sunitha, Finance Secretary (RM&IF), Govt of AP** informed that highest CD ratio of the state underscores lending potential available and credit absorption capacity of resources in the state. Please to note almost 100% ACP achievement for Kahrif 2020 in Agriculture sector. She stressed that the sanction share for SC and ST under Stand Up India and PMMY schemes need to be improved. Requested bankers cooperation and support in all bankable schemes introduced to help farmers, women and weaker sections of the society. Appealed controllers of the bank to percolate down the proceedings of the SLBC/Sub Committee meetings so as to understand the aspirations of Government and act upon on the same. She



requested government departments to share the issues with finance department, which need to be sorted out with banks through SLBC Sub-Committee meetings.

The Field General Manager & Convener of SLBC on behalf of all member banks assured the house that bankers in the state will support and extend their cooperation proactively for effective implementation of all bankable state government schemes and achieve the ACP targets with the cooperation of State government. He appealed the member banks to align the BC services with RBKs so as to reduce the footfall at branches and also providing hassle free banking services to farming community. He further stated that all efforts will be made for achieving the objective of making YSR Kadapa 100% digitally enabled as per RBI guidelines. He requested Govt. of AP to direct their strong workforce available at VS/WS to assist the bank branches for recovery of OD/NPA loans. He requested Government. to map the VS/WS staff for each bank branch on permanent basis so as to ensure improved coordinated efforts for successful implementation of various Govt. schemes.

The meeting was concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri E Raju Babu, SLBC Coordinator, Union Bank of India.

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

S.No.	Action Point
1.	Banks to update the data of eligible farmers in VLR portal regularly enabling the Government for early release of SUNNA VADDI PANTA RUNALU claim amount to the farmers. <b>(Action: All banks)</b>
2.	Banks to expedite the sanction and disbursement process of all eligible accounts under Jagananna Thodu and YSR Cheyutha scheme. Bankers to observe week-long disbursement special drive starting from 14th December to 20th December to ensure maximum disbursements under Jagananna Thodu scheme. <b>(Action: All Banks)</b>
3	All Controllers of banks to instruct their branches for completion of enrolments under YSR bima of all eligible beneficiaries without further delay. <b>(Action: All banks)</b>
4	Banks to encourage the tenant farmer finance either through JLG mode according to NABARD guidelines or individual mode. <b>(Action: All banks)</b>



S.No.	Action Point
5	Banks to issue instructions to their Bank Mitras to offer services at RBK locations at fixed times daily so as to ensure hassle free banking services to farmers visiting in large number. <b>(Action: All banks)</b>
6	CGGB, SGB banks to examine the State Government's request on application of uniform interest rates on SHGs for loan amount Rs 3.00 lakh irrespective of sanctioned limit. <b>(Action: Banks concerned )</b>
7	Banks to initiate suitable steps for digitalized data flow through CBS platform directly to SLBC portal as per the RBI instructions. <b>(Action: All Banks )</b>
8	Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to involve actively in the initiatives for achieving 100% digitalization of the district. <b>(Action: SLBC, LDM, State Government &amp; all banks operating in YSR Kadapa dt)</b>
9	With regard to 100% digital district project, SLBC Convener to arrange for conducting field level survey of merchants, traders, businesses, utility service providers to be digitally enabled and assign targets to banks for onboarding these entities. <b>(Action : SLBC )</b>
10	SLBC in coordination with LDMs to ensure that DCC/DLRC meetings are conducted as per schedule. <b>(Action: SLBC and LDMs)</b>
11	SLBC to conduct Sub- Committee meetings on issues, 1. To have detailed deliberation on National Strategy for Financial Inclusion NSFI-2019-2024 and NSFE 2020-25. 2. To sort-out the issues in PMAY (U) AHP housing Finance. <b>(Action : SLBC )</b>
12	Govt. of AP to attach two VS/WS staff to each bank branch on permanent basis to develop better coordination for implementation of various bankable Govt schemes and post sanction follow up purpose. The granular details of allotment to be shared with the banks through SLBC. <b>(Action : VS/WS Dept, GoAP)</b>

**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 of A.P	Govt. of A.P.

**HON'BLE MINISTERS**

1	Botcha Satyanarayana	Minister for Municipal Administration & Urban Development	Govt. of A.P.
2	Kurasala Kanna Babu	Hon'ble Minister for Agriculture & Cooperation.	Govt. of A.P.
3	M Goutham Reddy	Hon'ble Minister of Industries, Commerce	Govt of AP.

**RESERVE BANK OF INDIA**

1	K Nikhila	Regional Director	RBI
2	Sundaram Sankar	General Manager	RBI

**SLBC OF A.P**

1	Raj Kiran Rai G.	MD and CEO & President SLBC of AP	Union Bank of India ( Web Link )
2	V Brahmananda Reddy	Field General Manager & Convener, SLBC of AP	Union Bank of India
3	E Raju Babu	Asst. General Manager & Co ordinator, SLBC	Union Bank of India

**NABARD**

1	Sudhir Kumar Jannawar	Chief General Manager	NABARD, AP RO
2	B Ramesh Babu	Deputy General Manager	NABARD, AP RO

**OFFICIALS - GOVT. OF A.P**

1	Neelam Sawhney, IAS	Chief Secretary	Govt. of A.P
2	Dr. Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt. of A.P
3	R Karikal Valaven, IAS	Special Chief Secretary (Industries & Commerce)	Govt of AP
4	Gopal Krishna Dwivedi, IAS	Principal Secretary, Panchayat Raj & Rural develop.	Govt. of A.P
5	K Sunitha, IAS	Secretary, Finance Dept (RM & IF)	Govt of AP
6	J Syamala Rao, IAS	Secretary (MAUD)	Govt of AP
7	Y Madhusudan Reddy, IFS	Special Secretary to Govt. (Marketing & cooperation dept.)	Govt of AP
8	H. Arun Kumar, IAS	Commissioner Agriculture	Govt. of A.P
9	Naveen Kumar G S IAS	Commissioner/ Director (VS/WS dept )	Govt. of A.P
10	Rekha Rani .G IAS	Commissioner, Labour Dept	Govt. of A.P
11	Shri K V Nancharaiah	MD Streenidhi	Govt. of A.P
12	Shri U Chiranjeevi	OSD-IF, Finance Dept	Govt. of A.P
13	Kesav Kumar	DGM, SERP	Govt. of A.P







14	Ch Raja Pratap Kumar	Project Director, SERP	Govt. of A.P
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**PUBLIC SECTOR BANKS**

1	I ShabbirHussain	General Manager	Canara Bank
2	Bhuvanendra Takur	Deputy General Manager	SBI
3	CH Raja Sekhar	Deputy General Manager	BoB
4	M V subramanyeswara	Zonal Manager	Indian Bank

**REGIONAL RURAL BANKS**

1	Rakesh Kashyap	Chairman	APGB
2	P Venkateswara Rao	Chief Manager	SGB

**APCOB**

1	M Rajeswari	CGM	APCOB
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**OFFICERS FROM SLBC**

1	P KoteswaraRao	Senior Manager	Union Bank of India
2	Nadeem Anwar Ansari	Manager	Union Bank of India

**PARTICIPANTS THROUGH - WEB LINK**

SL	Name (Shri/Smt)	Designation	Department / Organization
1	K.Praveen Kumar, IAS	Special Chief Secretary (BC Welfare)	Govt of AP
2	Md.I. Rizwi, IFS	Principal Secretary (Minority Welfare)	Govt of AP
3	B Rajasekhar, IAS	Secretary to Govt. (SW)	Govt of AP
4	K KannaBabu, IAS	Commissioner of Fisheries	Govt of AP
5	Chiranjeevi Choudary, IFS	Commissioner of Horticulture	Govt of AP
6	Babu A, IAS	MD, Dairy Development	Govt of AP
7	JNV Subrahmanyam	Director, Industries	Govt of AP
8	V Vijayalakshmi,	MD MEPMA	Govt of AP
9	Lal Singh	General Manager	Union Bank of India
10	K VenkateswaraRao	DGM & Dy. ZH	Union Bank of India
11	T Kameswara Rao	Chairman	CGGB
12	Subba Rao B	Asst Director	Dept. of Telecom
13	M Sreenivasa Rao	Asst General Manager	Union Bank of India
14	Srikanthan S	Asst General Manager	ICICI
15	Premasaran Pathala	Asst General Manager	IDBI
16	K S Chandrasekhar	Chief Manager	SIDBI
17	SVB Shankar	Chief Manager	IOB
18	B S R K Prasad	Chief Manager	PSB
19	ANV Suresh	Chief Manager	IDFC
20	N Gayathri	Chief Manager	PNB
21	Shailesh Singh	Chief Manager	India Post Payments Bank
22	Ch Sreenivasa Rao	Dy. VP	Axis Bank

