

రాష్ట్రస్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
STATE LEVEL BANKER'S COMMITTEE, ANDHRA PRADESH

यूनियन बैंक ऑफ इंडिया
Union Bank of India

సమితి : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ-520 001
संयोजक : यूनियन बैंक ऑफ इंडिया, 2 मंजिल, आन्ध्र बैंक बिल्डिंग, आर.आर.अप्पा राव सड़क, विजयवाड़ा - 520 001
Convenor : Union Bank of India, 2nd Floor, Andhra Bank Building, R.R.Appa Rao Street, Vijayawada - 520 001

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Date: 21.03.2023

Lr. No: SLBC /197/181

All Members of State Level Bankers' Committee of Andhra Pradesh

Dear Sir,

Reg: Minutes of 221st and 222nd State Level Bankers' Committee Meeting held on 10.03.2023 at CMO, Tadepalli.

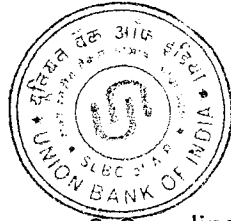
We enclose herewith the minutes of 221st and 222nd meeting of State Level Bankers' Committee of Andhra Pradesh held on 10.03.2023 at CMO, Tadepalli.

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



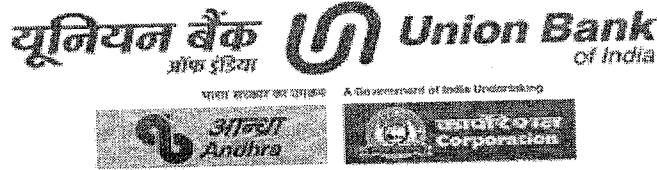
- Cc:- MD & CEO, Union Bank of India, Central Office, Mumbai
- Cc: The Chief Secretary, GoAP, AP Secretariat, Building No.1, 1st Floor, Velagapudi.
- Cc: The Additional Secretary, DFS, MoF, Gol, Jeevan Deep Building, New Delhi.
- Cc: The Principal Finance Secretary, Govt. of A.P.
- Cc: The Regional Director, 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.
- Cc:- All member Banks

**Proceedings of 221st & 222nd Meetings of
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

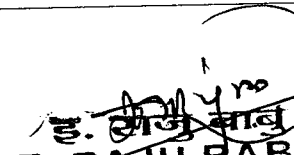
Date: 10.03.2023 - Time: 11.00 AM

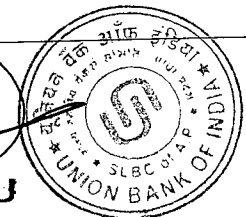
Venue: CM Camp Office, Tadepalli

Convener: Union Bank of India



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E. RAJU BABU
सहा महा प्रबंधक & को-ऑर्डिनेटर
A.G.M. & Co-Ordinator
एस एल बी सी ए पी
State Level Bankers Committee of AP



The 221st & 222nd Meetings of SLBC of Andhra Pradesh was conducted on 10.03.2023 at 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 **Ms. A. Manimekhalai**, MD & CEO, Union Bank of India.

Sri Navneet Kumar, General Manager & Convener, SLBC extended a warm welcome to the Hon'ble Chief Minister, Chief Secretary, Special Chief Secretaries, dignitaries from Government of AP, RBI, NABARD Bankers and others who attended the 221st & 222nd SLBC meeting.

General Manager & Convener, SLBC presented the agenda items to the house for discussion.

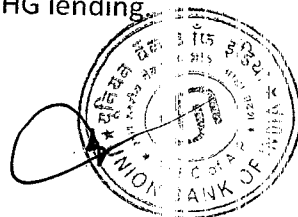
Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister, attended the meeting as Chief Guest. The excerpts of his address are as follows.

Appreciated the commendable performance of the Banks in Annual Credit Plan achievement in first nine months of present financial year. Called upon the Bankers to adopt positive approach towards housing and education sectors and move ahead with concrete action plan for improving lending share to these sectors. Expressed displeasure over the low performance under tenant farmers finance and advised the Bankers to stand by them and extend loans liberally. The Govt has so far distributed 30.75 lakh house sites free of cost to women and started construction of houses by supplying sand freely and cement and steel at subsidized rates. Reminded that, banks to provide a loan of Rs 35000 each for the non SHG women beneficiaries also to meet the cost gap.

Underscored that Government is trying to change the rural land scape through Rythu Barosa Kendras, English medium schools, Village clinics, where Bankers must take active role in building of these institutions. He further added that skill hubs are being established in all the Assembly Constituencies and skill development University for improving the skill of the youth to make them stand on their own. Banks to support these initiatives, which are changing the financial conditions of unemployed youth.

Mentioning about the success of the Global Investors Summit at Visakhapatnam that resulted in investment proposal worth Rs 13.50 Lak crores from 352 MOUs which are expected to generate employment to almost 6 lakh people, appealed the Bankers to come forward to extend credit support for the forthcoming entrepreneurs to achieve solid economic growth of the State.

Stressed that the State Government is committed to women empowerment and has been implementing various schemes for the upliftment of 1 crore women in the State. Government has been supporting the SHGs on all fronts as they have an excellent track record of repayment and once again requested the Bankers to lower the interest rates on SHG lending.



Exhorted the bankers to improve the performance in Stand Up India and PMFME schemes and continue to support Jagananna Thodu Scheme. Also underlined that, AP state has stood as role model in convincing the farmers and implementing power sector reforms on suggestions of Central Government, where interest of all stake holders is being protected. The revolutionary model resulted in overcoming the farmers' long-standing problems of low voltage, pump set damages, irregular power supply etc. Urged the banker's co-operation and support for implementation of the project throughout the state as 35% savings on power expenditure has already been witnessed in the pilot project in the district of Srikakulam.

Once again assured that the Govt of AP will continue its support for the Bankers in the State and informed that the Govt is satisfied with the cooperation of the Banks.

MD & CEO, Union Bank of India, in opening remarks has highlighted the following.

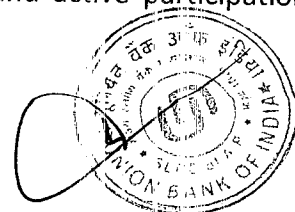
- It's a privilege and delight to be a part of august gathering.
- Following the COVID 19 destruction, the Indian economy has been resilient, and is trading on a rising trajectory, and Bankers' in the state have also accelerated the momentum for further scaling up of economic growth. The State of Andhra Pradesh is growing steadily on all fronts be it social, economic or developmental activities under the able leadership of visionary Chief Minister.
- The Districts reorganization decision of the dynamic CM is certainly a laudable step, towards further decentralization of the administration thereby boosting development in the State on all fronts. The recently concluded Global Investors Summit of AP has begot 13 lakh crores investment proposals in the state giving impetus to industrial development resulting vast employment opportunities to people of the state.
- Very glad to note that, the AP state has been maintaining the top position for 3 years continuously, in **Ease of Doing Business**, which has made the state create most congenial environment for industrial destination ushering in the new business avenues for the Banks. It is marvelous to know that AP state has recorded 11.43% GDP growth, highest in the country during FY 2021-22 despite COVID blues.
- The 970km costal line of the state, second largest in the country is beacon of rich source of marine products and seaport activities, thus providing ample scope for export credit for the Banks.
- Glad to know that Govt of AP has launched numerous welfare and developmental schemes like YSR Cheyutha, Jagananna Thodu, AP TIDCO Housing (PMAY) etc reaching down to the last mile in an extremely transparent, seamless and efficient manner, which are contributing in increase of family income levels thereby generating transformative changes in the lifestyles of the weaker section people.



- Also informed that the advent of systems like Village Secretariat and Rythu Bharosa Kendras at gross root level have been bringing paradigm shift in the rural economic landscape in the state, these exemplary initiatives received laurels even from international institutions. Noted that unprecedented infrastructure development activities particularly in Medical and Education sectors are going on a massive scale under schemes like Nadu- Nedu and Arogyasree.
- The umpteen farmers'-oriented schemes viz. Dr YSR Free crop insurance, free power subsidy, YSR Rythu Brosa, Sunna Vaddi Panta Runalu branding the AP as a model State in the country as far as farmers welfare is concerned.
- Allied activities in agriculture sector being a significant source of income for the farmers apart from crop production, therefore urged attention of all bankers present to accord sanction of all pending KCC- Animal Husbandry and Fishery applications mobilized during the special KCC district level campaign.
- Congratulated all Co-bankers in the state for their active participation in RBI's Intensive Awareness Campaign, Financial Literacy Week, DFS-FI Pilot project, Rojgar Mela, Jansuraksha saturation drive etc., which have drawn accolades from the regulators.
- The recommendations of RBI under National Strategy for Financial Inclusion (NSFI) 2019-24 for strengthening of ecosystem for digital financial services, access to livelihood and other skill development programmes etc. also needs to be implemented as per fixed timelines.
- While appreciating the best efforts of the banks in the State in achieving the objective of 100% digital districts in 9 districts so far, has requested similar zeal and enthusiasm from the bankers in making rest of 17 districts as well in the state.
- Andhra Pradesh is having banking out lets of 1,12,419 (Bank Branches-7769, ATM 10553 & BCs 94097) covering wide network of 64% bank branches in rural and semi urban areas. In the business front, Banking sector in the state of Andhra Pradesh has surpassed regulatory norms in all sectors. Banks have achieved CD ratio of 148%, an achievement of 99% under priority sector, 105% under Agriculture sector and 106% under MSME sector as on December 2022 against **Annual Credit Plan** target for current financial year 2022-23.

Solicited all member banks to bestow serious attention to the action points of the meeting for implementation in letter and spirit to reach the expectations of the Government. Thanked all stake holders for the unstinted support extended to SLBC in its effective functioning for the last 38 years. She urged all the member Banks to continue the same in the coming years too.

On behalf of the banking fraternity, SLBC of AP has assured Hon'ble Chief Minister that, Banks would extend full support and cooperation to the State Government and active participation in State Development would be their utmost priority.



The house has witnessed following discussions on the key agenda items:

A. Flow of credit to Agricultural Sector:

Hon'ble Chief Minister has informed that Government is adopting e-crop registration, capturing and validating the farmers crop details digitally to identify original cultivators there by eliminating ghost farmers. This is a unique system in the country, being implemented through RBK staff.

MD & CEO, Union Bank of India has submitted that farmer focused, first in industry, end to end digitalization of credit card product, enabling digitalized KCC lending has been launched by Union Bank of India in two states viz, Madhya Pradesh and Karnataka. It is fintech initiative of the bank in collaboration with Reserve Bank Innovation Hub which helps to overcome the challenges faced by farmers like in person visit to branch, submission of physical documents, high turnaround time etc. She expressed willingness to expand the digital initiative in AP state too, to start with in one identified district on a pilot basis, where State Government was requested to collaborate.

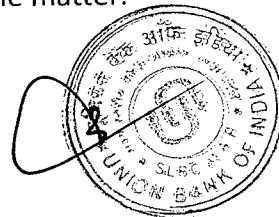
Special Commissioner, Agriculture, Govt of AP, Submitted following issues.

- The tenant farmers lending is far behind to the set target where only 1.70 lakh CCRC card holders have received Bank finance during the year against total of 5.50 lakh CCRC card holders.
- There are 1500 + RBKs still to be mapped with BC services in the state.
- Expressed concern over short fall in Short Term Loan lending against the set target.
- Explained about the free crop insurance scheme being implemented in the state highlighting that other states are also emulating the scheme.

MD & CEO, Union Bank of India, advised the SLBC to work closely on mapping of BCs to leftover RBK centers, duly coordinating with Department and allot those centers to respective Bank branches fixing timelines for appointment of BCs.

General Manager & Convener, SLBC, responded that, series of meetings were held with all stake holders to derive strategies on improving the tenant farmers lending, array of findings has been submitted to Government to initiate necessary action. He also advised the member Bankers to accord utmost priority for tenant farmers lending through individual mode or JLG mode as per the approved guidelines. A separate code or flag is to be assigned to the tenant farmer loans and correct data to be reported to SLBC. He also exuded the confidence that the set target of Short-Term Loan lending would be reached as the RABI disbursements are happening at high note in certain district of the state.

Further presented that the pending VLR/PV (Vaddileni Runalu and Pavalavaddi) claims of UBI, BOB, IOB, Canara Bank, APGB, CGGB to the tune of Rs 42.92 Crores submitted to the state govt. for the reimbursement and requested the Government to examine the proposal to release. Special Commissioner of Agriculture has been advised to act upon the matter.



B. Digital Libraries:

Hon'ble Chief Minister explained about the digital libraries proposed to be established in the state. The initiative will be implemented with collaboration of Bharath Broadband Network Limited (BBNL) under which the uninterrupted bandwidth internet facility will be provided to every village, useful to work from home conditions like "Point of Digital Presence" and also for the youth who are preparing for competitive exams. Also enlightened that Government planning to develop a revenue generation model by sharing the bandwidth to all the offices & households, where Banks and NABARD can explore the possibility to be part in the endeavor.

Finance Secretary, Govt of AP, further added that Government will approach bankers with explicit DPR to discuss about way forward.

General Manager & Convener, SLBC, welcomed the initiative and assured that Banks will always be proactive to support these kinds of technological initiatives.

C. Credit Flow to MSME Sector:

Hon'ble Chief Minister: While reviewing the lending progress under MSME, urged to explore the possibility of interest subvention for MSME lending which will bolster their prosperity.

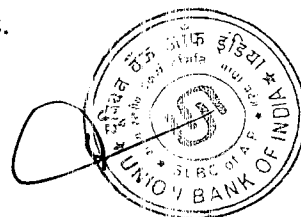
MD & CEO, Union Bank of India: Replied that Govt of India, has already been supporting the sector by providing Credit guarantee scheme Viz, CGTMSE, CGFMU, CGSUI etc, more so, credit to Micro Enterprises extended with minimal rate of interest.

Commissioner of Industries, Govt of AP: Requested the forum, to consider increasing the MSME targets commensurate with potential and earlier performance and has also advised to extend credit support at least 1 lakh new units. She also pointed out that the MSME applications are subjected to high rate of rejection citing low CIBIL rating and non-availability of collateral security.

MD & CEO, Union Bank of India, in response said that Bankers are always pro-active in encouraging MSME lending, except for those reported as defaulters. Further added that Union Bank of India had introduced digital lending process for MUDRA -SHISHU units through STP process. Advised the Government to share the list of startups, new entrepreneurs to the Banks, so that banks can extend necessary credit support to them. Also requested the Government to support those entrepreneurs providing forward /backward linkages, adequate marketing avenues, scaling up the skills, and promoting technological integration.

D. Government Schemes:

Special Chief Secretary, VS/WS and Housing Dept, Govt of AP, lauded the best support extended for Jagananna Thodu scheme by the Bankers and solicited same kind of patronage in the days to come. He also highlighted that Government has already mapped 2 VS/WS staff to each Bank branch and advised the bankers to utilize their services in recovery of loans.



Hon'ble Chief Minister highlighted that as many as 26 lakh loans financed under Jagananna Thodu scheme, of which 16 lakhs are unique beneficiaries. AP is only the state in the country conceived and implemented the scheme on a massive scale, shouldering the total interest burden of these loans.

General Manager, SBI, reciprocated that Banks have been receiving good support from the departments like SERP & MEPMA, in implementation of scheme on a success note and extended gratitude for the same.

Hon'ble Chief Minister, highlighted that YSR Jagananna Nagar is a mammoth house construction scheme being implemented in the state, underscoring that AP state has been accorded highest number of unit sanctions by the Govt of India under PMAY scheme. Further added that the scheme subsume subsidy of both State and Central Govt, along with beneficiary margin, where the final value of the completed dwelling unit would be 2-3 times to their construction cost. Requested the Bankers to keep continuing their support and cooperation.

Special Chief Secretary, MAUD, Govt of AP, thanked all the Bankers for their support for APTIDCO-PMAY (U) –YSR Jagananna Nagar scheme, where Rs 1800 Cr worth loans were disbursed so far. She also emphasized that almost 90% of construction in 1 lakh dwelling units is completed, which are set to be handed over to the beneficiaries. She submitted following issues to the house as far as concerned to the above said scheme.

- Relaxation in SOP to allow 4th installment in cases where work completion is above 90%
- Strictly adhere to the SLBC guidance in terms of borrower age and CIBIL score.

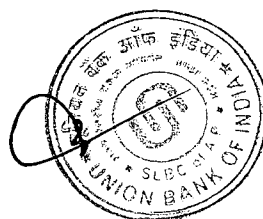
General Manager & Convener, SLBC, responded that, guidelines can be modified for release of 100% loan (4th Instalment) in cases where basic infrastructure facilities like water, drainage, electricity are completed along with the completion of sale deed registration and Mortgage formalities. He also assured that, SLBC shall once again circulate the instructions to the banks to adhere for liberalized guidelines issued on lines of CIBIL score and applicant age.

E. SHG Bank credit Linkage:

Hon'ble Chief Minister: While reviewing SHG credit linkage, expressed concern over vertical growth of portfolio rather than horizontal, jeopardizing additional interest burden on group members. Sought close attention of bankers on lowering the interest rates and encouraging the members to utilize the funds for income generating activities. Advocated the banks to develop compassionate approach towards the group members. State Government is extending helping hand to them by providing interest subvention, mitigation of debt burden through YSR ASARA scheme and helping the Bankers in recovery front.

CEO, SERP, Govt of AP, further submitted following areas of concern in SHG lending.

- Banks to allow full utilization of SHG savings as the first priority, then only sanction bank loans as per the livelihood requirement.



- Banks must insist on enterprise/livelihood activities for extending loans over and above Rs.5 lakhs through MCP.
- CCL amount should not be enhanced and transferred to the savings account of members without the SHG group consent.
- Banks not to charge or not to levy the Processing, Documentation, Inspection and other service charges in priority sector loans to SHGs for Loans up to Rs. 20 lakhs, especially RRBs.

General Manager & Convener, SLBC while answering, appealed Bankers to understand the concerns of the Government and advised them to adhere NRLM guidelines as far as the purpose of loan and savings withdrawal is concerned. He assured that, SLBC would convene a separate meeting to sensitize them on the flagged issues.

Hon'ble Chief Minister informed that Skill hubs are being established in all assembly constituencies with an objective to provide skill training to the unemployed and regular students enabling them to get better employment opportunities. A Skill University will also be established centrally for all 175 skill hubs to monitor and coordinate the activities successfully. Requested the Banks to support the Skill hubs.

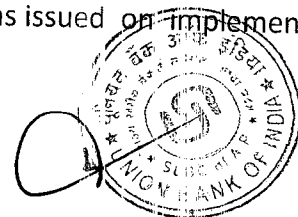
General Manager & Convener, SLBC, submitted that there are 16 RSETIs sponsored by Banks, functioning in our state. These Institutions are actively involved in conducting training programmes towards sustainable micro enterprises for the rural youth. He advised the Government to formulate a model to integrate these institutions with proposed skill Hubs, there by seeking Ministry of Rural Development, Govt of India's approval for the said model. Further, he requested the Government to expedite the process in releasing of pending expenditure claims of RSETIs.

CEO, SERP, Govt of AP, replied that, already Rs 3.91 Cr were released, and the balance amount will be cleared at the earliest.

Hon'ble Chief Minister advised the Chief secretary to convene smaller meetings to discuss on the deliberations of the forum to find logical solution for the issues.

Finance Secretary, Govt of AP in his remarks said that delighted to note overwhelming progress in ACP disbursements during last three quarters. He stressed that the sectors like education and housing needs special push, where bankers need to pay special attention to improve the performance. He also added that the lending to SC and ST communities need to be ramped up. He was also dismayed over negligible credit support to export credit. He advocated that notable export related activities are happening in the state where bank to utilize the opportunities.

He also highlighted that the overall NPA position of the advances has also improved over the March 22, reflecting prolific recycling of funds. He has urged the Bankers to dilate the support for flagship programs of YSR Jagananna Nagar and Jagananna colonies. He requested Reserve Bank of India to pursue with private sector banks to comply the SLBC directions issued on implementation of Government sponsored schemes and priority sector programmes.



Deputy General Manager, RBI in his address informed the house that RBI has observed Financial Literacy week from February 13-17, 2023 with the theme “Good Financial Behavior, Your savior”, emphasizing on savings, planning, budgeting and prudent use of digital products. He thanked all the Banks for their active participation in the said campaign, also specially thanked all the District Collectors for launching the posters on the occasion.

RBI has launched Financial Literacy project and opened 112 CFLs. He expressed gratitude to the State govt for their assistance. He requested bankers and State Govt to help for continuous monitoring of the CFL activities which are crucial for success of the project.

With a view to bring about a paradigm shift to a cashless economy and deepening of the digital ecosystem, RBI has brought the **Digital District** concept in which every operative account holder will be given at least one digital product. Accordingly, 9 Districts in the state were declared 100% digitally enabled. In the next phase remaining 17 districts have been taken up under this project and sought the support from the all stake holders to accomplish the task and also to emulate Kerala state which is the only the state where all districts were declared as 100% digital hitherto.

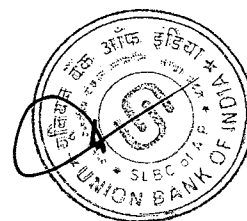
He also enlightened the house about the recent modifications in KCC interest subvention scheme and modifications in the target for lending to the non corporate farmers for FY 2022-23. He also appreciated the bankers in the state for their commendable performance during last 9 months under ACP 23.

Hon’ble Chief Minister informed that Government will consider including Financial Education In school curriculum to sensitize the students on Financial inclusion activities.

Shri M.R. Gopal, CGM, NABARD Andhra Pradesh Regional Office congratulated the banks for achieving the 100% of their targets under Priority Sector Lending for period ending December 2022 of FY 2022-23 under Agriculture, MSME sectors which is commendable. However, he urged the banks to make efforts to enhance credit flows in Export, Education and Housing sectors. With regards to CD ratio, CGM urged banks to put efforts to increase deposits in proportion to the advances to improve liquidity and financial health of the institutions.

CGM also requested banks to ensure 100% KCC-Aadhaar linkage and clearing the pending applications under the KCC Saturation and Animal Husbandry & Fisheries saturation Campaign.

CGM informed that NABARD has conducted the State Credit Seminar for 2023-24 on 09.03.2023 in which State Focus Paper (SFP) of Andhra Pradesh for FY 2023-24 has been released at the hands of Shri Kakani Govardhan Reddy, Hon’ble Minister for Agriculture & Cooperation, Marketing and Food Processing. Further he added that the SFP 23 24 has been prepared adapting a consultative approach and assessed a credit potential Rs 2.86 Lakh crore for FY 23 24. He called upon Banks to utilize this document while preparing their credit plans.



On promotion of FPOs in the State, CGM informed that NABARD has promoted 426 FPOs in the State and requested the bankers to extend credit to these FPOs to meet their requirements of investments in activities like grading, primary processing and other value addition activities, etc. He called upon the Bankers to think of an innovative product which suits the financing of all the stakeholders in the value chain viz., farmers, aggregators, dealers, processors, transport and marketing.

Regarding the role of LDMs as convener of D-MC meeting under the CSS for promotion of 10,000 FPOs, he requested the SLBC to issue instructions to LDMs of the districts where NABARD DDMs are not located, to convene the D-MC meeting in their respective districts.

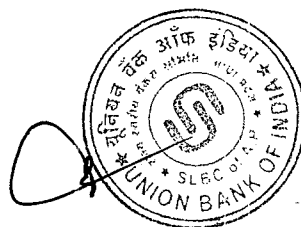
CGM also spoke on Agri-Drones support to farmers by GoAP through RBKs and cooperatives. CGM informed that a strategy to associate good FPOs for the common benefit of the farmer members may be worked out and banks may finance the activity. He further added that necessary training or hand-holding support for the FPOs can be supported by NABARD.

During his address, CGM also briefed about PACS Computerization and said the same has already started in the State and with the help of GoAP and APCOB, we will be able to register good progress, in the days to come. Further he added that the health of the cooperatives is improving in the State and these institutions should be more vigilant and tune to the supervisory/regulatory concerns.

Responding to the query raised by the officials of Finance Department, GoAP, CGM informed the House regarding the support to GoAP under RIDF, he informed that NABARD has extended financial assistance of ₹ 1,739 crore during the current year for creating social infrastructure viz., building of Hospitals, Medical Colleges, and Improving Infrastructure facilities in Govt schools and the proposal for Drinking water supply scheme is under process.

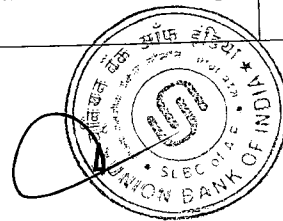
Under Financial Inclusion Fund, CGM informed that NABARD has sanctioned 52 and 65 Financial Literacy Camps to SBI and Union Bank of India, respectively for Kakinada district under the "Special Drive for Financial Inclusion". Further, Bankers were requested to share the advance schedule of conducting Financial Literacy Camps sanctioned by the NABARD with concerned DDMs, to enable NABARD to participate in the camps on a selective basis. Further, banks in the Aspirational districts, viz. Kadapa, Visakhapatnam and Vizianagaram were requested to submit the proposals for awareness camps and enrolments under Special Scheme for the Saturation of eligible PMJDY A/c holders with PMSBY and PMJJBY.

The meeting concluded with vote of thanks to the chair, other dignitaries and member banks by Sri **K Gundu Rao, General Manager, SBI**

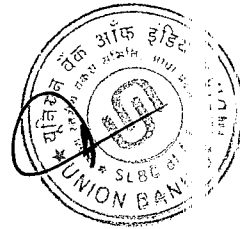


Summary of action points evolved in the meeting:

S.No	Agenda Item	Action Point	To be attended by	Time Line
1	SHG-Bank Linkage	Banks to allow for Full utilization of SHG savings as first priority, bank loans to be sanctioned later as per the livelihood requirement.	Banks	NA
		Karnataka Bank and Regional Rural Banks not to charge or not to levy the Processing, Documentation, Inspection, services etc., charges on priority sector loans to SHGs for Loans up to Rs. 20 lakhs.	RRBs by K' Bank	30.04.2023
		CCL loan amount should not be automatically Sanctioned, enhanced and transferred to the savings accounts without the consent of SHG group.	All Banks	NA
2	Reimbursement of pending RSETI dues	Long pending RSETI dues to the sponsored banks shall be settled by the Government on priority	Finance Dept, Govt of AP and SERP	31.03.2023
3	Digital Library Project	Government to come up with DPR on Digital Library Project.	Finance Department	30.04.2023
4	Skill Hubs & RSETI Synchronization	To dovetail the RSETI activities with State Government sponsored Skill hubs. Detailed SOP from SKILL Development Corporation to be submitted	SKILL Development Corporation	30.04.2023
5	YSR Jagananna Colonies Cost Gap Finance.	As per the SLBC directions, banks have extended Rs 35,000/ to the beneficiaries of the existing SHG women by enhancing their CC limits to meet cost gap for their dwelling unit. Government has requested similar support for Non SHG/New SHG members by relaxing norms i.e., age of group and quantum of the loan.	Housing Department, SEPR & SLBC	30.06.2023
6	AP-TIDCO(PMAY)-Housing loans	SLBC to reiterate the relaxed guidelines to the participating Banks in respect of CIBIL score and applicant age, with an advise for strictly compliance.	Banks Concerned	31.03.2023
		State Govt to expeditiously complete the infrastructure works like water, electricity and drainage and execute sale deed registration process in all locations where more than 90% work is completed.	AP TIDCO	30.06.2023
7	MSME - Target	SLBC to fix the target for MSME activity duly aligning the potential and previous performance of Banks. May also fix target to finance 1 lakh new units during FY 2023-24 in consultation with the Commissioner of Industry Department.	SLBC & Industry Department	10.04.2023
8	BC Mapping with RBKs (Rythu Barosa Kendras)	SLBC to work closely on mapping of BCs in leftover RBK centers in Co-ordination with Department and allot those centers to respective Bank branches fixing timelines for appointment of BCs.	SLBC and Agricultural Dept, Govt of AP	30.04.2023



S.No	Agenda Item	Action Point	To be attended by	Time Line
9	Tenant Farmer Lending	Government should initiate suitable steps on implementation of various recommendations suggested by SLBC Sub Committee to improve the lending.	Agricultural Dept, Govt of AP	30.04.2023
10	YSR-Uchita Vyavasaya Vidyuth	The participating Banks shall open escrow accounts of energy department to pass on the DBT credits.	Banks Concerned	30.04.2023
11	Inclusion of Financial Education School Curriculum	Government shall consider to include Financial Education in school curriculum in the state.	Dept of School Education, Govt of AP	30.04.2023
12	Performance of Private Sector Banks	Poor Performance of Private Banks in implementation of Government sponsored schemes and priority sector programmes.	RBI & Private Banks	31.03.2023
13	Credit to SC/ST	Lending to SC and ST communities need to be ramped up.	All Banks	31.03.2023



LIST OF PARTICIPANTS**CHIEF GUEST**

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

RESERVE BANK OF INDIA

2	Shri Vikas Jaiswal	Deputy General Manager	RBI
3	Shri Sarath Chand	Deputy General Manager	RBI

NABARD

4	Shri M R Gopal	Chief General Manager	NABARD, AP RO
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SLBC of AP

5	Ms. A. Manimakalai	MD & CEO	UBI
6	Shri Navneet Kumar	Chief General Manager & Convener of SLBC AP	UBI
7	Shri E Raju Babu	Assistant General Manager, SLBC	UBI

OFFICIALS - Govt of AP

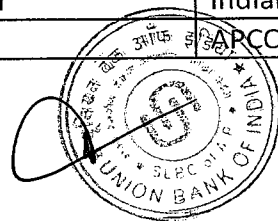
8	Sri KS Jawahar Reddy IAS	Chief Secretary	Govt of AP
9	Dr (Smt) PoonamMalakondaiah IAS	Special Chief Secretary to CM	Govt of AP
10	Sri Y Srilakshmi IAS	Spl Chief Secretary, MAUD	Govt of AP
11	Sri R Karikal Valaven IAS	Special Chief Secretary (Industries & Commerce)	Govt of AP
12	Sri Ajay Jain IAS	Special Chief Secretary (Housing/Village Volunteer & Ward Volunter)	Govt of AP
13	Sri Dr K.V.V Satyanarayana IRAS	Finance Secretary, GoAP	Govt of AP
14	Sri K Dhananjaya Reddy IAS	Secretary to Chief Minister	Govt of AP
15	Sri Imtiaz Ahmed IAS	CEO (SERP)	Govt of AP
16	Sri Ch Hari Kiran IAS	Spl Commissioner of Agriculture,	Govt of AP
17	Sri R Mutyala Raju IAS	Additional Secretary to Chief Minister	Govt of AP
18	Sri Ch Sreedhar IAS	MD, APTIDCO	Govt of AP
19	S China Ramudu, IAS	VC&MD, APSCSCSLTD	Govt of AP
20	Smt K Vijaya Lakshmi	MEPMA	Govt of AP
21	Sri M Kesava Kumar	Deputy General Manager-SERP	Govt of AP

Officials - Govt of India

22	Sri G Suneel Kumar Babu	Director	National SC Commission
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Officials from Banks

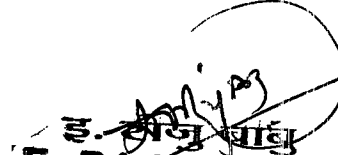
23	Shri Khadri Gundu Rao	General Manager	State Bank of India
24	Smt K Kalyani	General Manager	Canara Bank
25	Shri Guna Nand Gami	Dy General Manager RABD	Union Bank Of India
26	Shri Suboth Kumar	Deputy General Manager	IOB
27	Shri Dasarath Rama Rao	Deputy General Manager	Indian Bank
28	Dr R Shreenath Reddy	Managing Director	PARCOB



29	Shri Kameshwara Rao	Chairman	CGGB
30	Shri Venkat Rao K	Vice President	HDFC
31	Shri A Ramaiah	Dy General Manager	SBI
32	Shri P Koteswara Rao	LDM	Union Bank of India

Officials from Banks and Government Department (Attended through VC from SLBC office)

33	Shri K Kannababu	Joint Director	Handlooms & Textiles
34	Shri Rakesh Kashyap	APGB	Chairman
35	Shri S S Murthy	Central Bank Of India	Dy General Manager
36	Mrs. R Anitha	Union Bank Of India	AGM
37	Shri Rajeev Ranjan	Union Bank Of India	AGM
38	Shri Gurdeep	Punjab And Sind Bank	AGM
39	Shri SH Sree Rama Somayaji	APGVB	General Manager
40	Shri J Rama Kishna	SGB	Regional Manager
41	Shri N Venkateswara Rao	Bank of India	Chief Manager
42	Shri V Medhani	UCO Bank	Chief Manager
43	Shri V Surendra Babu	Bank Of Maharastra	Chief Manager
44	Shri P Krupaji	Axis Bank	Sr Manager
45	Shri N Ravi Kumar	APKVIB	FA & CEO
46	Ms. Y Tejasri	Bank of Maharastra	Manager
47	Ms. Swathi Priya	Federal Bank	Deputy Vice President
48	Shri P Sridhar	Bandhan Bank	Asst Vice President
49	Shri G Rajesh	Karur Vysa Bank	Agri Manager
50	Shri Y V P Chandra Sekhar	ICICI Bank	Regional Head
51	Shri V Koti Reddy	KVIC	Asst Director
52	Shri ANV Vijay Kumar	Indus Ind Bank	Branch Manager
53	Shri Gopinath T	Bank of India	SLBC Coordinator
54	Shri Prakash Swamy	TMB	Chief Manager
55	Shri B Mohan Rao	PNB	Sr Manager
56	Shri K Rajesh	Sr Manager	Union Bank of India
57	Ms. G S Sowmya	Assistant Manager	Union Bank of India
58	Shri K Ramana Naik	Assistant Manager	Union Bank of India


E. RAJU BABU
 सहा प्रबंधक & को-ऑर्डिनेटर
 A.G.M. & Co-Ordinator
 एस एल बी सी ए पी
 State Level Bankers Committee of AP

