

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

సంఘాంక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2 మంజిల, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు వీధి, విజయవాడ - 520 001  
Convenor : Union Bank of India, 2<sup>nd</sup> Floor, Andhra Bank Building , R.R. Appa Rao Street, Vijayawada - 520 001

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Lr. No: SLBC/196/204

Date: 02.06.2023

**All Members of State Level Bankers' Committee of Andhra Pradesh**

Dear Sir,

**Reg: Minutes of 223<sup>rd</sup> State Level Bankers' Committee Meeting held on 16.05.2023 at Hotel Daspalla, Visakhapatnam.**

We enclose herewith the minutes of 223<sup>rd</sup> meeting of State Level Bankers' Committee of Andhra Pradesh held on 16.05.2023 at **Hotel Daspalla, Visakhapatnam.**

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

E. RAJU BABU

सहा महा प्रबंधक & को-ऑर्डिनेटर

A.G.M. & Co-Ordinator

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

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

State Level Bankers' Committee  
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 223<sup>rd</sup> Meeting of  
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

**Date: 16.05.2023 - Time: 11.30 AM  
Venue: Hotel Daspalla, Visakhapatnam**

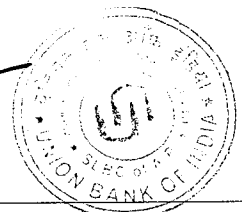
**Convener:**

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

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**ई. राजु बाबु**  
**E. RAJU BABU**

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



**The 223<sup>rd</sup> Meeting of SLBC of Andhra Pradesh was conducted on 16.05.2023 at Hotel Daspalla, Visakhapatnam at 11.30AM.**

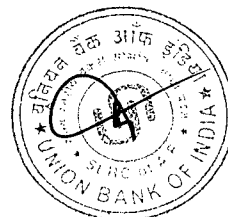
The meeting commenced with presentation of flower bouquets to **Shri Bhagwat Kishanrao Karad**, Hon'ble Minister of State for Finance, GOI, **Shri Budi Mutyala Naidu**, Hon'ble Dy. Chief Minister of Govt. of AP, **Shri Kakani Govardhan Reddy**, Hon'ble Minister for Agriculture, Govt. of AP, **Shri S.S. Rawat**, Special Chief Secretary, Finance, **Shri A.O. Basheer**, Regional Director, RBI and **Shri M.R Gopal**, Chief General Manager, NABARD by **Shri S.K.Mahapatra**, CGM, Union Bank of India and **Shri.Navneet Kumar**, FGM & Convener of SLBC AP.

**Shri Navneet Kumar, Field General Manager & Convener, SLBC** extended a warm welcome to the Hon'ble Minister of State for Finance, GOI, Dy. Chief Minister of Govt. of AP, Hon'ble Minister for Agriculture, Govt. of AP, Special Chief Secretary, Finance, and dignitaries from Government of AP, RBI, NABARD, Bankers and others who attended the 223<sup>rd</sup> SLBC meeting.

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

**S.K.Mahapatra, Chief General Manager, Union Bank of India**, while welcoming the forum he has highlighted the following:

- The State of Andhra Pradesh is growing steadily on all fronts be it social, economic or developmental activities under the able leadership of our visionary Chief Minister.
- The Districts reorganization decision of Hon'ble CM is certainly a laudable step, helping further decentralization of the administration thereby boosting development in the State on all fronts. The 970km costal line of the state, second largest in the country is beacon of rich source for seaport activities, thus ample scope for export credit 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.
- Appreciated numerous welfare and developmental schemes like YSR Cheyutha, Jagananna Thodu, AP TIDCO Housing (PMAY) etc launched by Govt of AP, reaching down to the last mile in an extremely transparent, seamless and efficient manner, which is contributing in increase of family income levels thereby generating transformative changes in the lifestyles of the weaker section people.
- Informed that the advent of systems like Village Secretariat and Rythu Bharosa Kendras at grassroot level have been bringing paradigm change in the rural economic landscape in the state, these exemplary initiatives received laurels even from international institutions.
- Noted that, the unprecedented infrastructure development activities particularly in Medical and Education sectors are going on a massive scale under schemes like Nadu- Nedu.
- The umpteen farmers'-oriented schemes Viz. Dr YSR Free crop insurance, free power subsidy, YSR Rythu Bharosa, Sunna Vaddi Panta Runalu are branding the AP as a model State in the country as far as farmers welfare is concerned.
- Allied agriculture sector is also a significant source of income for the farmers apart from crop production, therefore urged attention of all bankers to accord sanction of all pending KCC- Animal Husbandry and Fishery applications mobilized during the special KCC district level campaign.



- Applauded AP state for maintaining the top position for 3 years continuously, in terms of **Ease of Doing Business**, which could establish the most congenial environment for industrial development ushering in the new business avenues for the Banks.
- Gratified for the proud moment of Andhra Pradesh as APSDC (Andhra Pradesh Seeds Development Corporation) won the award under the Public Sector Units (PSUs) category this year for supplying quality seeds to farmers through RBKS for the last three and half years.
- The scale of implementation of many reformative and transformative schemes and developmental initiatives enhanced the brand image of Andhra Pradesh state and stood as remarkable in the country.
- Congratulated all Co-bankers in the state for active participation in RBI's Intensive Awareness Campaign, Financial Literacy Week, DFS-FI pilot project, Rojgar Mela, Jansuraksha saturation drive, which has drawn accolades.
- 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 programs has to be implemented. While appreciating the best efforts of the banks in the State in achieving the objective of 100% digital districts in 9 districts so far, requested similar zeal and enthusiasm from the bankers in making remaining 17 districts as well in the state.
- Andhra Pradesh is having banking outlets of **1,13,235** (Bank Branches-7881, ATM 10248 & BCs 95106) covering wide network of 64.8% bank branches in rural & semi urban areas and 16- RSETIs (Rural Self-Employment Training Institute)

On the business front, delighted to see that banking sector in the state of Andhra Pradesh has surpassed all the regulatory norms in all sectors. Banks have maintained a healthy CD ratio of 149.79%, achieved 130% under priority sector, 137% under Agriculture sector and 135% under MSME sector as on March 2023 against **Annual Credit Plan** target for current financial year 2022-23.

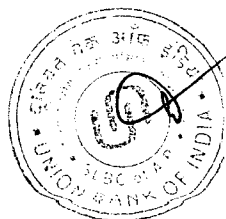
Requested close attention of bankers in the state on, following current important Campaigns rolled out by DFS:

1. KCC Saturation for Animals Husbandry, Fisheries.
2. SVANidhi se Samriddhi.
3. Saturation Drive for Jan Suraksha Schemes.

Sollicited all member banks to bestow serious attention to the action points of this 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 and urged all the member Banks to continue the same in the coming years too.

On behalf of banking fraternity, assured to extend fullest support and cooperation to the State Government and to reckon active participation in State Development as utmost priority.



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

**Hon'ble MoS Finance, GoI** inquired about the details and rate of interest of Jagananna Thodu and PM SVANidhi Schemes

**Special Chief Secretary, Finance**, responded that the two schemes- Jagananna Thodu and PM SVANidhi schemes are almost similar; the only distinction is that, Jagananna Thodu scheme is applicable to Rural areas where GoAP is providing 100% subvention for prompt payment borrowers, where as in urban areas, the subvention is only 7% in PMSVANidhi scheme. He emphasized that since the income levels of vendors is low and business opportunities are also less in rural areas compared to urban areas, 100% subvention was given to rural vendors. Jagananna Thodu Scheme is appreciated by **Hon'ble MoS Finance, GoI**.

**Hon'ble MoS Finance, GoI** inquired about the amount of subsidy given by State Govt. in Jagananna nagar or PMAY scheme.

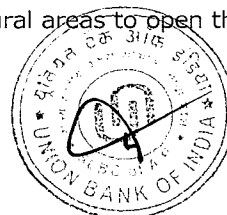
In response, **MD, TIDCO** elaborated about the PMAY urban scheme as follows- In AP State, 3 categories of buildings are constructed based on area. If constructed area is 300sqft., State govt. will provide Rs.5.00lakhs to the beneficiary and no loan component is involved. If area is 365sqft. & 450sqft. GoAP will provide Rs.2.90lakhs & Rs.2.50lakhs respectively; Govt. of India will provide Rs.1.50lakhs per beneficiary under this scheme. He informed that Govt. of AP has availed loan from HUDCO for providing infrastructure facilities in these areas.

**Hon'ble MoS Finance, GoI** appreciated that achievement is good in all parameters against targets including CD ratio and congratulated all bankers and SLBC for surpassing the targets. While reviewing MUDRA loans, he advised SBI to perform better and expressed concern over low performance of Private Sector banks viz. ICICI, Kotak Mahindra Bank and KVB; instructed all the private Sector banks to improve their performance by next SLBC meeting.

While reviewing Standup India scheme, he inquired about the percentage of loans given to women borrowers in Stand-up India scheme and informed that usually NPA percentage is very low when women borrowers avail loans in different schemes including MUDRA scheme. In response to this **Coordinator, SLBC of AP** informed that women borrower percentage in Stand-up India scheme is 84% and SC/ST coverage is 26%.

While reviewing the performance of Banks in PMFME scheme, he expressed dissatisfaction over poor performance of private sector banks viz., HDFC with 7% and ICICI with 0% performance and delved for reasons for such low performance. In response to this, HDFC state head clarified that 37 cases are under process with the bank which will be cleared within a week. Hon'ble Minister also pointed out that ICICI bank has not sanctioned even a single application out of 10 applications received by the bank. In response to this, AGM, ICICI bank informed that the applications will be processed and sanctioned immediately as per the bank norms.

While reviewing the Financial inclusion, he appreciated AP State for attaining average number bank branches per 1lakh population of 16 and surpassing the national average of 14 bank branches per 1lakh population. He recommended to open more number of branches in rural areas as more number of representations are received from rural people to open the bank branches in their villages. In response to this, Convener, SLBC of AP informed that as per the DFS directions UBI has opened 3 branches in rural areas during the last quarter. He mentioned that banks are facing connectivity issues in some rural areas to open the branches which has been



communicated to Telecom communication department by banks and hopeful that branches will be opened immediately once the facilities are finalized.

He suggested LDMs to conduct a survey in their respective districts and inform SLBC about the areas where there is a necessity for new branches. He requested to consider recommendations of Hon'ble Ministers, MPs and MLAs for opening of branches as per the norms.

He inquired about DBUs (Digital Banking Units) opened, Bank assigned for the DBUs and their performance in the State. **General Manager & Convener, SLBC** informed that Union bank of India was assigned for Digital banking units in AP State for 2 centers i.e. Rajahmundry and Machilipatnam whose performance is satisfactory.

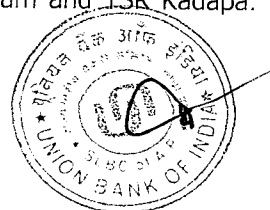
He inquired about the EDDPE(Expansion and Deepening of Digital Payment Ecosystem), to which **SLBC, Co-Ordinator** briefed that EDDPE project is an initiative of RBI, in which all operative accounts will be offered atleast one digital product and that's how the accounts will be digitalized. He informed that already 9 districts have been 100% digitalized and the remaining 17 districts are in progress.

While reviewing Financial inclusion, he informed that PMJDY accounts average at national level is 40409 accounts per 1lakh population, whereas in AP State it is 26459 accounts only. Advised banks to diligently focus on opening of PMJDY accounts in the state and actively participate in the related campaigns. He pointed out that public sector banks are doing good in PMSBY coverage, whereas private sector banks have only 26% in PMSBY coverage and once again reiterated the poor performance of private sector banks in many parameters and urged them to improve.

While inquiring about number of RSETI's in the state, he was informed by **Special Chief Secretary, Finance** that there are 16 RSETI's in 13 districts of the state previously. To which the Hon'ble Minister mentioned that there should be one RSETI in every district. Hence, he was assured that RSETIs will be established in newly formed districts as early as possible.

He sought details about KCC campaign for Animal husbandry and fisheries; enquired about the co-operation of banks with government in these schemes. To which **Special Chief Secretary, Finance** responded that Banks are extending good co-operation in reaching all the targets in short term production loans and term loans. He promised Hon'ble Minister that GoAP will explore and reach the saturation level in these schemes. He then explained about tenant farming and tenant financing.

**Shri S S Rawat, Special Chief Secretary, Finance, Govt.of AP** expressed delight to notice good performance of banks in major parameters and has highlighted that the state rank in number of branches per 1 lakh population and ATMs is 10<sup>th</sup> and 11<sup>th</sup> in the country which is moderately above the country average. He requested SLBC to open branches in Naxalite affected areas of AOB border. He mentioned the dire need of branches to be opened in tribal areas for which the collectors of the concerned districts have already prepared the plan of action which will be shared with DFS. These are the aspirational districts which were identified by NITI Aayog viz. Alluri Sitharamaraju, Parvathipuram Manyam and YSR Kadapa. The connectivity issues are expected to be resolved by next meeting.



He explained about the power subsidy scheme details in which the farmer will be aware of subsidy he is receiving from government and will use the power efficiently; Banks maintain a tripartite agreement entered between farmer, Bank and DISCOM's; ESCROW account will be maintained at bank.

**Shri M.R. Gopal, Chief General Manager, NABARD**, congratulated the banks for the stupendous achievement in the credit flow to priority sector during 2022-23, where in achievement of ACP in priority sector stood at Rs. 3.05 Lakh Crore against the target of Rs.2,35,680 Crore recording growth of 32%.

Further, he observed that there was a growth of 27 % in Agriculture lending during the year 2022-23 and that it is encouraging to note that Agriculture Term Loan constitutes 37% of total Agriculture Lending against benchmark of 40%. However, he said there is scope for increasing Agriculture Term Lending in the State which will facilitate capital formation in agriculture and provide necessary income streams over a period of time to the farmers.

He appreciated the support extended by State Government to increase flow of credit to the desired sectors like Horticulture and Fisheries in particular and called upon the Banks to tap the potential available in these sectors and also to work towards augmenting export credit especially harnessing the potential available in the Fisheries Sector, the State being blessed with 2<sup>nd</sup> longest coastal line in the country.

He observed that the achievements under Education and Housing Sector were at 60% and 40% respectively of the targets and requested the bankers to concentrate on enhancing the credit flow in these Sectors where there is greater scope for growth.

CGM briefed upon the initiatives of NABARD in the State. He said that during the FY 2022-23, NABARD had disbursed an amount of Rs. 32,896.24 crore to the State which comprises Refinance to Banks to the tune of Rs. 26,458 Crores and Rs.6438 Crores for infrastructure activities.

CGM informed that NABARD has sanctioned ₹2500 crore under RIDF XXVIII and disbursed Rs.2000 Crore during FY 2022-23 for various projects including

- Establishment of 07 Hospitals and nursing colleges with a financial assistance of ₹1638.54 crore
- Widening and strengthening of Rajupalem-Amaravati Road in the erstwhile Guntur district, with a financial assistance of ₹100.68 crore
- Providing drinking water facility to 13574 habitations in 26 districts of AP, by providing functional household tap connections under Jal Jeevan Mission of Govt. of India with a financial assistance of ₹ 839.20 crore.

An amount of Rs.450 Crores was sanctioned to Government of Andhra Pradesh under Fisheries and Aquaculture Infrastructure Development Fund for establishment and development of 03 Fishing harbors which will help spur the off take of credit in Fisheries Sector.

As regards coverage of Animal Husbandry /Fisheries farmers under KCC, CGM informed that District Development Managers of NABARD are actively participating in the KCC camps and encouraging farmers to avail the innovative credit product designed by Govt. of India.

CGM also spoke of the CCRC cards issued by the State Govt to tenant farmers giving identity to tenant farmers for availing Bank credit and called upon the Bankers to finance tenant farmers under the JLG mode by leveraging



on NABARD's JLG promotion programme under which NABARD provides incentives to Banks/JLG promoting institutions.

CGM briefed of the support extended to APSTCB by way of sanctioning refinance of Rs.1660.45 Crore for establishment of multipurpose post-harvest infrastructure facilities in respect 1305 PACS and disbursed Rs. 58.28 Crores during the year. Similarly, an amount of Rs.26 crores was sanctioned to APSTCB under the Scheme covering 62 PACS and released Rs.8.14 Crore.

CGM, NABARD urged the bankers to specially focus on the following Key areas:

**FPO financing :** NABARD has promoted 432 FPOs under NABARD'S FPO promotion scheme and Centrally Sponsored Scheme of FPO of which only 97 FPOs have been financed, leaving a scope for FPO financing and requested Bankers to extend credit to these FPOs for meeting their working capital and investment credit requirements.

**Value Chain Financing:** He urged upon the Bankers to identify various factors and activities in the Agriculture value chain and focus on financing the processing and post-harvest Agri infrastructure/technology which will help to enhance the ground level credit and farmers income.

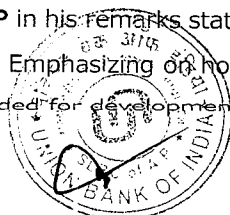
**Financing of Millet Value Chain:** NABARD has conducted awareness programme on the nutritional value of the millets and need and scope for enhancing millet production and processing/value addition. Banks may explore scope for financing millet production and millet value chain.

**Financial Inclusion:** During FY 2022-23, NABARD had sanctioned Rs.17.11 crore and disbursed around Rs.9.0 crore under the Financial Inclusion Fund for various interventions and requested banks to continue to take advantage of the support under the scheme and submit suitable proposals well in advance so that more number of Financial Literacy Programmes and digital infrastructure support activities can be supported during the current year.

**Regional Director, RBI** in his address applauded Banks for surpassing the targets for FY 2022-23 and informed the forum that Financial Literacy initiative is a cause of concern. Hence, in a view to create more awareness on financial education concepts among school children, RBI has proposed to conduct School Quiz at Mandal level and District level targeting students of Government /Municipal Schools. He enlightened the house about the quiz programme for school students, in which 2 students will be sponsored from each school, at Taluka level/block level, and national level tournaments will be held in August 2023. Large number of students are expected to participate from 26 districts which improves the financial literacy.

He informed the forum about the EDDPE (Expansion and Deepening of Digital Payment Ecosystem). Accordingly, 9 Districts in the state were declared 100% digitally enabled and the remaining 17 districts are in progress. He explained that in each of these districts each bank account holder must have one or the other digital payment mode with them and that it is the responsibility of the banker to complete the programme with in next 3 months.

**Special Chief Secretary, Finance, Govt of AP** in his remarks stated that SLBC and entire framework has very deep connections with the people of the state. Emphasizing on how ultimately finance would drive everything, he highlighted that unless the funding is provided for development of poor people and infrastructure facilities,





the progress will not happen. He was glad to inform that, in 30years it is first time a Union minister is attending SLBC meeting and knowing the minute details of State govt. schemes;

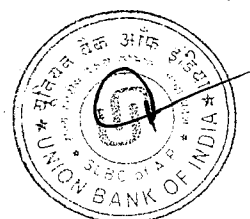
He informed Hon'ble Minister, that Andhra Pradesh is youngest state formed in 2014 and the State had suffered great economic shortage at the time of bifurcation. He illustrated that AP being an agrarian State, due to bifurcation, is in crisis ascribing it to lack of industries, fewer services and no tax base with higher population. While the last decade of the state is a story of reconstruction and rebuilding with two dimensions viz. Socio economic and Infrastructure, on both these dimensions banking sector plays a very important role. He asserted that AP state has a very healthy SLBC, where Hon'ble Chief Minister participates in every SLBC meeting but due to preoccupied programmes is unable to attend the 223rd meeting.

He contended that SLBC is helping the state by leveraging the Govt. of India Schemes. That the AP State is fully utilizing the schemes- For farmers, through crop loans and term loans; for women through SHGs in which AP is pioneer. He highlighted that AP State is using the schemes which are complimentary and convergence where the poorest of the poor are benefitting through PM SVANidhi and MUDRA schemes; utilizing the MSME loans for entrepreneurship and PMAY scheme for housing.

He advised Banks to improve export credit, education loans and SC/ST credit and underscored that participation of private sector banks in building the state is meager. He stressed that as the State is newly formed it requires project financing, funding for ports, Medical colleges, infrastructure for housing schemes and certain relaxations in project financing by banks. He highlighted that NPAs in the state decreased from 3.18% to 2.76% over last year, which is a good sign and reiterated that State requires brick and mortar branches to be opened in tribal areas, Naxalite affected areas and in Aspirational districts.

**Hon'ble Minister of Agriculture, Govt of AP, Shri. Kakani Govardhan Reddy** in his address congratulated all the banks for achieving excellent performance in all the parameters during the FY 2022-23. He highlighted that Agriculture Sector has recorded a growth rate of 19% over the previous year with total business of banks as on 31-03-2023 at Rs 11.4 lakh crores in the state and thanked all the banks for recording excellence in agriculture sector.

He briefed upon the Schemes of AP govt. viz. Sunna Vaddi Panta Runalu, YSR free crop insurance which helped the farmers in accessing higher bank credit. He stated that the term loans of agriculture infrastructure and allied activities uplifted the growth in the agriculture credit which is in line with govt. priorities. He also brought to the notice of Hon'ble MoS, Finance that AP state is constructing multipurpose storage structures in each village and around 4000 structures are under construction in the state. This project has been accepted as model project for others by ministry of cooperation, GOI. The state is implementing community hire service centers in each village of the state, which helps small and marginal farmers towards mechanization. He stated that the State govt is also encouraging Agri processing industries and value addition projects in agriculture sector. Hon'ble minister informed that there are few grey areas which must be addressed by banks in close coordination with state govt departments. He advised to focus on credit support to tenant farmers which has decreased by Rs.200crs as compared to 2021-22 and noted that the no. of farmers also reduced to 32,000. To which SLBC Convener informed that SLBC has taken lead and suggested few measures to improve credit flow to tenant farmers; banks must act and improve the credit flow to tenant farmers especially in coastal districts of the state.



He suggested banks to be cautious while sanctioning higher amount of loans to SHGs. He observed that there was a sudden jump of more than Rs.10,000 crores in 2022-23 and mentioned that SHGs should grow in a progressive manner which helps for their sustainability and livelihood. He requested Banks to support TIDCO beneficiaries under PMAY, as govt has already reimbursed more than Rs.140 Crs. towards over dues of existing housing loans belonging to weaker sections. He advised Bankers to improve the credit flow to the priority areas of state and central govt schemes. He mentioned that contribution from Pvt Sector banks is not upto the expected level and advised them to be a part of growth story of AP.

In concur with CGM NABARD, he advised all bankers to support farmer producer organizations by credit linkage. He appreciated all the bankers once again for their excellent performance during the last few years. He mentioned that state govt under the leadership of our Hon'ble Chief Minister is committed to growth and welfare of the people in the state and will continue to extend full cooperation and support to all the bankers in achieving the common goals.

**Hon'ble Deputy Chief Minister of AP** in his address thanked all the bankers for extending support in implementation of all state Govt schemes which are related to bank credit and advised banks to focus on achieving priority sector targets and extend their support in finance to tenant farmers. He mentioned that private sector banks participation in priority sector advances is much needed. He stressed on encouraging loans to SC/ST industrialists in the state and to focus on increasing finance to TIDCO beneficiaries.

**Hon'ble MoS Finance, GoI** mentioned that, it is an important meeting where state level bankers committee decides different developmental programs of state, particularly in rural areas. Govt.of India aim is banking to the unbanked people i.e every eligible citizen should be covered with bank account and it is the responsibility of the banks to open account. Securing to the unsecure, in which every single person should be secured by insurance viz. PMSBY and PMJJBY. Funding to the unfunded through different schemes viz. Prime Minister Mudra Yojana (PMMY). He noted that the overall achievement of banks in all schemes with cooperation of state Govt. is good and appreciated SLBC for performing well in implementation of all the schemes.

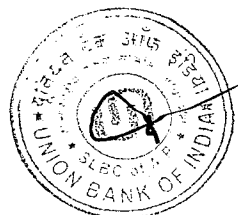
He advised Bankers to focus on rural areas and aspirational districts and help people in banking to the unbanked, securing the unsecure and funding the unfunded. He advised the representatives of private sector banks to ensure improvement in their performance in all state govt. as well as central govt Schemes by the next SLBC meeting. He advised Banks to seek help from NABARD and ensure that financial literacy is achieved in rural areas. He suggested Banks to organize camps on financial inclusion up to 30th June in all gram panchayats and make certain that the last person in the state is also covered under the scheme.

He congratulated state govt. for implementation of good schemes especially DBT to farmers by electricity board. He assured to extend his support to the state govt. from central govt for sanctioning any short comings or requirements needed by state govt

**Hon'ble Ministers and all the dignitaries on the Dias launched the Annual Credit Plan for the FY 2023-24.**

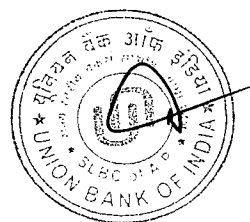
Convener of SLBC **Shri. Navneet kumar** felicitated **Hon'ble Ministers** with mementos.

The meeting concluded with vote of thanks to the chair, other dignitaries and member banks by **Shri. Kameshwara Rao, Chairman CGGB.**



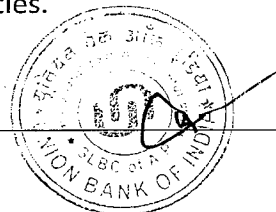
**Actions points evolved in 222<sup>nd</sup> SLBC meeting and pending for compliance:**

S.No	Agenda Item	Action Point	To be attended by	Timeline	Status of Action initiation
1	Skill Hubs & RSETI Synchronizat ion	To dovetail the RSETIs activities with State Government sponsored Skill hubs. Detailed SOP from SKILL Development Corporation to be submitted	SKILL Development Corporation	30.04.2023	Skill development corporation, A.P is yet to come up with detailed SOP on Integration of RSETI services with Skill hubs.
2	BC Mapping with RBKs (Rythu Barosa Kendras)	SLBC to work closely on mapping of BCs in leftover RBK centers in Co-ordination with Agri 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	SLBC vide Letter No. SLBC/196/182 dated 30.03.2023 has written to Agriculture department to furnish the details of left over RBKs to be mapped with BCs
3	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	Department of Agriculture to come up with strategies to increase Tenant farmer finance.
4	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	SLBC vide Letter No. SLBC/196/182 dated 30.03.2023 has written letter to The Principal Secretary department of school education and yet to receive the communication from department.

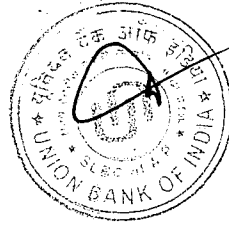


**Actions points evolved in 223<sup>rd</sup> SLBC meeting for Compliance:**

S.No	Agenda Item	Action Point	To be attended by	Timeline
1	Performance of Private Sector Banks	Poor Performance of Private Banks in sanctioning of MUDRA and PMFME loans	Private Sector Banks	Immediate effect
2	Opening of New branches in Aspirational districts and Tribal areas	All LDMs should conduct survey in their respective districts for opening of branches or appointing fixed point BC and submit the report to SLBC	LDMs	30.06.2023
3	Connectivity and Infrastructure facilities for new branch openings	Connectivity and availability of Infrastructure facilities for opening of new branches in Aspirational districts, Naxalite effected areas of AOB and Tribal areas	Finance department, Govt. of AP to take up with District administration. Department of BSNL	
4	Coverage of accounts under PMSBY and PMJJBY	Private Sector banks performance was poor, and they have to improve coverage of PMSBY and PMJJBY	Private Sector Banks	Immediate effect
5	Establishment of RSETIs	RSETIs should be established in newly formed districts.	Finance Dept, Govt of AP, SERP and All Banks	For arriving action plan for setup of RSETIs by 30.06.2023
6	FPO financing	All banks to extend credit facilities to FPOs for meeting their working capital and investment credit requirements	All Banks	Immediate effect
7	Financial Inclusion	Banks to take advantage of the financial support provided by NABARD in conducting more number of financial inclusion camps	NABARD and all Banks	Immediate effect
8	EDDPE (Expansion and Deepening of Digital Payment Ecosystem)	Account holders of all banks in 17 districts must have one or the other digital payment mode with them	All Banks	30.06.2023
9	Credit flow to Export, Education, Housing and infrastructure	All Banks to improve credit flow to Export, Education, Housing and infrastructure facilities.	All Banks	Immediate effect

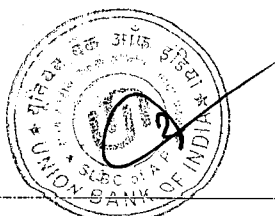


S.No	Agenda Item	Action Point	To be attended by	Timeline
10	Credit flow to SC/ST	Banks to improve credit to SC/ST beneficiaries in all schemes	All Banks	Immediate effect
11	Tenant Farmer Lending	Banks to improve the credit flow to Tenant farmers especially in coastal districts of the state.	All Banks	Immediate effect
12	Finance to TIDCO beneficiaries	All Banks to increase finance support to TIDCO beneficiaries	All Banks	Immediate effect

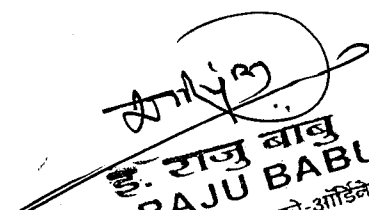


## LIST OF PARTICIPANTS

S No	Name of the official	Designation	Organization/ Department
	Smt/Shri		
1	Bhagwat Kishanrao Karad	Hon'ble Minister of State for Finance	Govt of India
<b>Hon'ble Ministers</b>			
2	Budi Mutyala Naidu	Hon'ble Deputy CM, PR&RD	Govt of AP
3	Kakani Govardhan Reddy	Hon'ble Minister for Agriculture	Govt of AP
<b>SLBC of AP</b>			
4	Navneet Kumar	Chief General Manager & Convener of SLBC AP	UBI
5	E Raju Babu	Assistant General Manager, SLBC	UBI
6	Goutham Laxminarayana	Chief Manager	UBI
<b>RESERVE BANK OF INDIA</b>			
7	A.O.Basheer	Regional Director	RBI
8	Rajesh k Mahana	GM	RBI
9	G Nagaraju	AM	RBI
<b>NABARD</b>			
10	M R Gopal	CGM	NABARD
11	Dini Suresh Panicker	DGM	NABARD
<b>Officials from Govt.of AP</b>			
12	Shamsher Sing Rawat, IAS	Special Chief Secretary Finance	Govt of AP
13	Dr. S.S.Sreedhar IAS	Commissioner of Horticulture	Govt of AP
14	CM Sai kanth varma IAS	Commissioner of GVMC	Govt of AP
15	Ch. Sreedhar, IAS	MD, APTIDCO	Govt of AP
16	B Dhanunjaya rao	RDD, Handloom&Textailes	Govt of AP
17	T Sameer kumar	AGM, MSME	Govt of AP
18	M Kesava kumar	DGM, SERP	Govt of AP
19	R Adinarayana	SMM, MEPMA	Govt of AP
20	V Vijaya lakshmi	MD, MEPMA	Govt of AP
21	P Sudhakar	J D, Marketing	Govt of AP
22	K Appalaswamy	GM, Agriculture	Govt of AP
23	M A Rahim	PD, Horticulture	Govt of AP
24	Paparao	DDA Marketing, Agriculture	Govt of AP
25	A Ramesh Kumar	State Mission coordinator, MEPMA	Govt of AP
26	G Ranga charulu	State Mission manager, MEPMA	Govt of AP
27	NNR Sreenivas	State Mission manager, MEPMA	Govt of AP
28	M Hemanth kumar	PA to MD, MEPMA	Govt of AP
29	SK. Yasmin	DATMO, Marketing, Agriculture	Govt of AP



Officials - Govt of India			
30	Anurag Panday	PA to MoS, Finance	Govt of India
31	Amit meena	PS to Mos	Govt.of India
32	V Koti reddy	Asst.Director	KVIC
33	N Ravi kumar	Finance adviser	KVIB
Officials from Banks			
34	S.K.Mahapatra	CGM	UBI
35	Guna Nand Gami	GM	UBI
36	Krishan sharma	GM	SBI
37	Ch Sree rama somayaji	GM	APGVB
38	Ch Vinay kumar achary	DGM	Canara Bank
39	Ch. Raja Sekhar	DGM	BOB
40	Ch. Venkata ramanarao	DGM	Indian Bank
41	N Jejeswara rao	DGM	BOI
42	P Simhachalam	DGM	UBI
43	S S Murty	DGM	Central Bank of India
44	V Neelima	DGM	PNB
45	V Venkataramana	DGM	IDBI Bank
46	ASN Prasad	Chairman	SGB
47	D v s Varma	CEO	DCCB
48	Dr. RS Reddy	MD	APCOB
49	Rakesh kashyap	Chairman	APGB
50	T Kameswara rao	Chairman	CGGB
51	DBN Krishna	AGM	SBI
52	N Ramesh	AGM	KVB
53	Y V SK Rao	AGM	BOB
54	G S D Prasad	AGM	BOM
55	Jaya shyam	CM	UBI
56	B Harish	CM	UCO Bank
57	Srinivas chanda	Vice president	Axis Bank
58	D Gopala krishna	Vice president	HDFC
59	Sankar k	Associate Vice president	Federal Bank
60	Bijay ketan saho	SRM	IOB
61	V S Sarma	Visakhapatnam LDM	SBI
62	A Srinivasarao	Vizianagaram LDM	SBI
63	K Satyanarayana	Anakapalli, LDM	UBI
64	S Linganath	Branch Head	HDFC
65	K Prasanna kumar	Manager	Indian Bank

  
**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

