

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

సన్నిహిత : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ-520 001  
संयोजक : यूनियन बैंक ऑफ इंडिया, 2 मंजिल, आन्ध्रा 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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Lr. No: SLBC/196/295

Date: 25.01.2024

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

Dear Madam/Sir,

**Reg: Minutes of 225<sup>th</sup> State Level Bankers' Committee Meeting held on 11.01.2024 at AP Secretariat, Velagapudi.**

We enclose herewith the minutes of 225<sup>th</sup> meeting of State Level Bankers' Committee of Andhra Pradesh held on 11.01.2024 at **AP Secretariat, Velagapudi.**

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

Yours faithfully,

(E Raju Babu)



Assistant General Manager & Coordinator, SLBC of Andhra Pradesh

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

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

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

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

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

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

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

Cc: All Government Departments of AP concerned.

Cc: All Lead District Managers of A.P.

Encl: as above

Proceedings of 225<sup>th</sup> Meeting of  
STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

Date: 11.01.2024 - Time: 3.30 PM

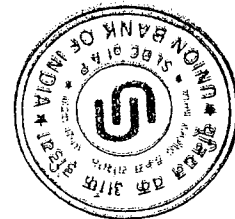
Venue: 1st Floor, 5th Block, AP Secretariat,  
Velagapudi.

Convener:

यूनियन बैंक ऑफ इंडिया  Union Bank  
of India

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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



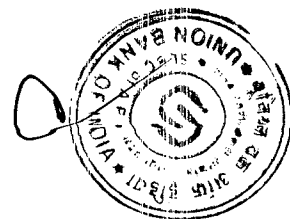
**The 225<sup>th</sup> Meeting of SLBC of Andhra Pradesh was conducted on 11.01.2024 at AP Secretariat, Velagapudi.**

**Shri E. Raju Babu, Asst. General Manager & Coordinator, SLBC** extended a warm welcome to the Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP; Special Chief Secretary, Finance; Special Chief Secretary, Agriculture & Co-operation and dignitaries from Government of AP; RBI; NABARD; Bankers and others who attended the 225<sup>th</sup> SLBC meeting.

**Shri Nitesh Ranjan**, Executive Director, Union Bank of India and **Shri. M. Ravindra Babu**, GM & Convener of SLBC AP felicitated **Shri Buggana Rajendranath**, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP; **Shri S.S. Rawat**, Special Chief Secretary, Finance; **Shri Gopala Krishna Dwivedi**, Special Chief Secretary, Agriculture & Co-operation; **Shri R.K. Mahana**, General Manager, RBI and **Shri M.R Gopal**, Chief General Manager, NABARD.

**Shri Nitesh Ranjan, Executive Director, 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 other developmental activities under the able leadership of the Hon'ble Chief Minister.
- Many welfare and developmental schemes have been launched for benefit of people in a transparent, seamless and efficient manner. These Schemes are contributing in increase of family income, thereby generating transformative changes in the lifestyles of the weaker section people.
- Glad to note that institutional mechanisms like Village Secretariat and Rythu Bharosa Kendras at gross root level have been bringing paradigm change in the rural economic landscape of the State.
- Similarly, many infrastructure development activities are undergoing particularly in Medical and Education sectors.
- Delighted to note that, the AP state bagged six "One District One Product" awards from Government of India. The ODOP initiative is aimed at acknowledging the work done by the States and Union Territories, and their contributions towards the Atmanirbhar Bharat initiative. In AP State, Araku Coffee from Alluri Sitarama Raju district and Uppada Jamdani sarees from Kakinada district secured gold medals, Ponduru cotton sarees from Srikakulam and Gadwal sarees from Kurnool won the bronze award. Additionally, Madanapalle silk sarees of Annamayya district and Mangalagiri handloom sarees of Guntur received special mentions.



- The State of Andhra Pradesh has also received three prestigious awards from falcon media and Enertia foundation for promoting sustainable development goals through clean, green renewable energy and meeting Renewable Power Purchase obligation and having the top State Utility for Energy and Infrastructure. There is huge opportunity for Banks in this segment.
- It is also proud moment for Andhra Pradesh that 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.
- Andhra Pradesh is having 1,17,379 banking outlets (Bank Branches-7943, ATM 10338 & BCs 99098). 65% of Bank branches are in Rural & Semi urban areas.

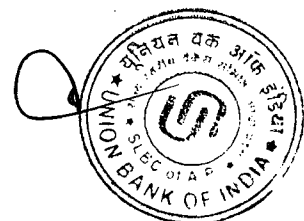
He was pleased to note that Banking sector in the State of Andhra Pradesh has surpassed all the regulatory norms. Banks have maintained a healthy CD ratio of 153 %, achieved 62% under priority sector, 61 % under Agriculture sector and 77% under MSME sector as on Sept 2023 against Annual Credit Plan target for current financial year 2023-24.

He thanked the State Government, various official's RBI, NABARD and all concerned for their unwavering guidance and support to Banking community in their endeavor for all-round development in the State of Andhra Pradesh.

He conveyed gratitude to Senior officials of various Banks and their Staff members for all their support. On behalf of all members of SLBC and on behalf of Union Bank of India as Convener of SLBC, he once again assured full support and cooperation to the State Government for further and continuous development of the State.

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

- 1.Action Taken Reports of Earlier Meetings
- 2.Banking Key Indicators – September 2023
- 3.Annual Credit Plan 2023-24 Achievement (Disbursement)
  - a) Lending to Agriculture sector
  - b) Lending to MSME sector
4. State Govt Sponsored Schemes.
  - a) Jagananna Thodu
  - b) YSR Jagananna Nagar -APTIDCO PMAY(U) Housing loans
  - c) SHG Bank Linkage



5. Central Government sponsored schemes
  - a) Stand Up India b) PMMY (MUDRA) c) PMEGP
  - d) PMFME e) PM-SVANidhi f) PM- Vishwakarma etc.
6. Financial Inclusion & Digital Districts
  - A. Bank Network B. Financial Literacy C. Jansuraksha Campaign
  - D. RSETIs E. Sustainable Dev. Goals (SDG)
7. Ongoing Campaigns by Govt of India & RBI

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

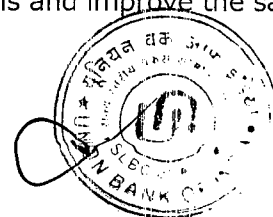
**Shri Buggana Rajendranath, Hon'ble Minister for Finance, Planning & Legislative affairs, Govt. of AP** has extended warm greetings to all the dignitaries on the dais and off the dais. He acknowledged and complemented the role of banks in economy as well as day to day life of common man. He congratulated and thanked all the bankers for their excellent participation in the economic growth of Andhra Pradesh.

He highlighted that the ACP achievement for the half year ended with September 30<sup>th</sup>, 2023 under Priority Sector has registered growth of 62%, while non-priority sector crossed 107% and total Advances reached to 74%. The Y-o-Y% growth of disbursements has increased to 35%. In Year-on-Year, crop loans disbursements increased to 38%, Agriculture term loans 36%, MSME 80% and in the other priority sector loans there is a reduction of 14%. Achievement under Annual Credit Plan During last 4 years was excellent and was on the increasing side. He expressed concern over loans to dairy farmers which have not improved even though a sizeable livestock component was available in Andhra Pradesh. He highlighted that Dairy and horticulture components were more than core agriculture in total agriculture sector. He informed that, there is a good scope for banks to improve dairy credit especially in Jagananna Pala velluva scheme, where farmers are having tie up with Amul and with 100% assured repayment to Bank loans.

He underscored that out of the 17 locations which were identified by the State Government for branch expansion in ASR and P. Manyam districts, as of now only two branches were opened by Banks and rest of 15 branches are yet to be opened. He requested the concerned Banks to speed up the process of opening branches and also informed that the identified locations are very crucial as most of the people are tribal who are not having any alternatives for banking.

**(Action: SBI, UBI, BOB and LDMS of ASR and P Manyam)-IA**

While reviewing Mudra and Stand Up India loans he noticed improvement in sanction and disbursement of the loans but has observed some gap in sanctions and disbursements to SC and ST category. He requested the Banks to analyze the reasons and improve the sanctions and disbursement to SC ST beneficiaries.



He pointed out that, in tenant farmer lending, against an annual target of 4000 crores, Banks have disbursed an amount of Rs.1629 crores and he requested the Banks to sanction all eligible CCRC holders and improve the performance. Under the Scheme- Jagananna Nagar APTIDCO, he mentioned that housing is one of the safest lending portfolio for Banks and urged Private Sector Banks to play role in financing housing sector specially APTIDCO loans, as Public Sector Banks have already been loaded with bulk of Government schemes. He informed that, under MSME lending Banks have done much better than last year but advised for more focus on loans to micro enterprises where more employment will be generated and burden on the government will be reduced. He advised the Banks to extend Education loans liberally to the eligible beneficiaries.

He requested Banks to reduce rate of interest for SHGs which will lighten the burden of the State Government in interest reimbursement and emphasized that it was requested by the Hon'ble Chief minister in earlier meetings. He advised the Banks to take positive decision and reduce ROI for SHG loans.

**(Action: All Banks)-IB**

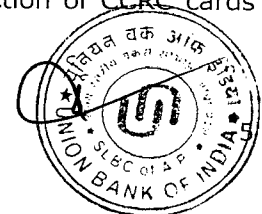
He noticed that, in most of the Central and State Government sponsored schemes, Private Sector Banks performance was negligible, and he advised them to improve their performance and instructed them to participate actively in all the schemes. He also commented that non-participation of Private Sector Banks is not a good sign for the banking industry and the Society.

**(Action: Private Sector Banks)-IC**

He appreciated that regular subcommittee meetings conducted by SLBC are helping in bringing good results and which is reflected in figures.

In his closing remarks he thanked all the participants and people who are working in the branches and for contributing to the growth of National economy and State economy and also helping the common man by participating in all the welfare schemes.

**Shri. Gopal Krishna Dwivedi, Special Chief Secretary, (Agriculture & Co-operation),** congratulated all the Bankers for 105% achievement in overall agricultural credit. He expressed his concern on tenant farmer lending and presented the progress to the forum that out of Rs.4000 crs target, Banks have disbursed Rs.1629 crs. which is 41% achievement that needs to be improved. He emphasized that, there is a lot of scope for improvement in the lending to tenant farmers in Andhra Pradesh. He highlighted that the Department has issued 8.29 lakh CCRC cards during this year and taken some initiatives at State level. He informed that Chief Secretary had conducted meeting with Select Bankers and the meeting inputs were shared with all Bankers and LDMs by SLBC. Thereafter, some progress was observed in tenant farmer loaning and it needs further improvement. He commented that, performance of Krishna (24%), Palnadu (22%) and NTR district was not upto the mark, even though these districts have good potential. He advised LDMs to closely monitor sanction of CCRC cards branch wise and RBK wise in the Districts and improve the performance.



**The Special Chief Secretary, (Agriculture & Co-operation), Govt. of AP** in his remarks emphasized the importance of Jagananna Pala Velluva (JPV) Scheme which was discussed in previous SLBC meeting also. He informed that JPV scheme will be linked with Cheyutha and Asara Scheme. The payment of last instalment was scheduled on 10<sup>th</sup> February 2024. The documentation process for the scheme is in progress where SERP and Animal Husbandry departments are sourcing the applications. He requested Banks to ensure early grounding of the units so that, the set target procurement of 5.0 lakh liters of milk by 31<sup>st</sup> march 2024 will be achieved. State Government is expected to ground 1.0 lakh animal units to reach the target but as of now only 5000 units were grounded in entire State. Out of these 5000 units, YSR kadapa district grounded 3000 units and the performance of other districts is very poor. He requested the Bankers to ground the units in drive mode so that target will be achieved. He also informed that finance to these beneficiaries has assured repayment, as the GoAP has a tie up with Amul for milk collection.

He further, informed that 1.34 lakh PKCC have been issued by Banks as against target of 4.00lakh PKCC. The performance was less than 20% in most of the Districts. He requested Bankers to extend working capital finance @4% interest to these beneficiaries and improve the performance in PKCC in achieving the target. **(Action: All Banks)-II**

He thanked all the Banks for the excellent support extended towards agriculture sector.

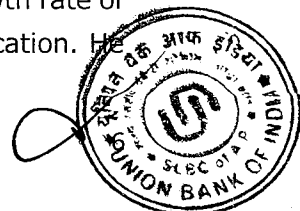
AGM SLBC thanked the Special Chief Secretary (Agri & Co-operation) for advising good strategies to improve the tenant farmer lending and informed that for PKCC in JPV scheme, Union Bank of India came forward with tripartite agreement, but the department has given the opportunity to APCOB and finally it was not materialized. Agreeing with the statement, Special Chief Secretary (Agri & Co-operation) notified that the proposal given to APCOB was not successful, hence informed that it is open for all Banks and they can participate and lend to Milch animals in JPV scheme.

**Shri. Chetan T S, Director, GVWV & GSWS, Govt. of AP** informed that Jagananna Thodu VIII phase was launched on 11.01.2024 by Hon'ble Chief Minister and released interest amount to the beneficiaries' accounts. He requested the Banks to reduce the interest rate in Jagananna Thodu loans as these loans are given to petty businesses. He highlighted that Banks like Bank of India charged 15.85% ROI and Indian Bank Charged 13.40% interest. He urged the Banks to recheck the accounts and reduce the ROI.

**(Action: Bank of India, Indian Bank and GSWS Dept.)-III**

He informed that the department has given ID cards to all the Jagananna Thodu beneficiaries and advised Banks to ensure that, all the eligible beneficiaries have been linked with credit.

**Shri M Kesava Kumar, DGM (Bank linkage), SERP, Govt. of AP** informed that Banks have done well with SHG disbursements and achieved targets. He stated that BOB and BOI have done abnormal lending during last 3 years. Department has observed that the growth rate of SHG lending in those Banks was 610%, which is very abnormal and needs rectification. He



requested the Banks to ensure asset creation while sanctioning Rs.20.00lakhs to SHGs. He further, urged the Banks to allow the SHG groups to withdraw their saving amount and also encourage the SHG groups to withdraw available balance in cash credit limit sanctioned to them. He informed that, the issue was discussed in sub-committee meeting and the minutes were circulated to all the Bank branches, despite that some Bank Branches are not allowing withdrawal of saving amount. He requested the Banks to issue suitable directions to field functionaries not to withhold saving Balance amount of SHG groups.

**(Action: All Banks)-IV**

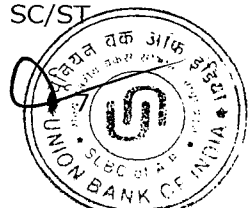
In response, AGM SLBC informed that Banks are encouraging utilization of unavailed limits of cash credit accounts of SHGs and if any instances highlighted by SERP happen, they may be brought to the notice of SLBC and SLBC will take up the issue at appropriate level. He also advised the Banks to follow the guidelines of RBI in SHG lending and not encourage abnormal lending by branches which may sometimes leads to default of the payment by SHG group because of higher instalment amount.

**Shri R. Adi Narayana, SMM (MEPMA)** informed that Banks are not supporting urban SHG groups for internal lending and are not accepting any deposit amount of more than Rs.49000/- per day in SLF account because of which the group members are facing problem in depositing the amount when the collection amount was huge. When Banks are not permitting deposits more than Rs.49000/-per day in SLF account, sometimes members are utilizing the amount for their personal purpose which leads to default of the group. He requested Banks to look into it and instruct the branches to accept deposit amount in SLF account. He also expressed concern that some Bank branches are not accepting women above 60years age to be part of the SHG group in renewal accounts also and in some Banks branch officials are not updating the SHG and SLF passbooks, which in many cases leads to frauds. He urged the Bankers to sensitize the field functionaries to update the passbook which helps in reducing the frauds in urban SHGs.

**Smt. K. Sunitha, IAS, Pri. Secretary, Dept. Of Handlooms & Textiles, Govt. of AP** informed that after 224<sup>th</sup> SLBC meeting there was good progress in PMEGP sanctions and has almost reached KVIB target. She noted that after the subcommittee meeting was conducted on 06.11.2023, a substantial progress was noticed in case of SC/ST even though target was not reached. She requested the Bankers to complete the target at the earliest. She informed that in case of STs there is a gap of 77 applications to the target and in SC category gap is 132 against target and she also informed that 130 applications are available and pending in ST category and 507 applications are available and pending for clearance in SC category. She urged the Banks to clear all the pending applications and reach the target well in time before closure of financial year.

**(Action: All Banks)-V**

She presented district wise and Bank wise performances under PMEGP Scheme to the forum and highlighted that in districts like ASR, Nellore, Manyam, Nandyal, Palnadu and Guntur the achievement is under less than 50% to their target. Whereas among the Banks- CBI, CUB, UCO Bank, SBI, UBI, APGVB, KVB and APGB are less than 80%. She requested the Banks to improve their performance and reach the target. She also presented district wise SC/ST





category performance in PMEGP and the districts - Manyam, Srikakulam, ASR, Palnadu, Visakhapatnam, West Godavari, Sathya Sai, Nandyal, Nellore, Guntur, Anakapalli, Prakasam, Kakinada and Krishna. She advised the Banks to improve the performance in those districts in SC/ ST category.

In her closing remarks she thanked all the Bankers for their performance in sanctioning of PMEGP loans and MUDRA loans to the tune of Rs.23 crs to handloom beneficiaries which helped to our State in winning 6 -one district one product awards from Government of India. She also thanked SLBC for their remarkable role in facilitating and improving the performance in PMEGP sanctions.

In response Convener SLBC thanked Prl. Secretary (Dept. of Handlooms & Textiles) for active participation in subcommittee meeting and giving valuable inputs for the improvement of performance in PMEGP sanctions. He also assured on behalf of all the bankers to Prl. Secretary that the gap to the target will be achieved at the earliest.

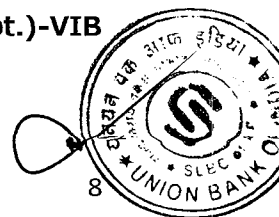
**Shri Ch Sridhar, IAS, MD, AP TIDCO, Govt. of AP** informed that January is a crucial month for handing over of TIDCO houses to the beneficiaries. AP TIDCO planned to handover 50000 houses to the beneficiaries during this month. He appreciated and thanked Banks for sanctioning loans to TIDCO houses in Andhra Pradesh. He requested, Union Bank of India to renew the product code of TIDCO, which helps the department to get an amount of Rs.163 Crs. through disbursement from UBI branches. He informed that AP TIDCO requires Rs.500 crores to handover 50000 houses during this month. He advised the Banks to instruct their branch officials to inspect the houses constructed and if they are satisfied, requested them to disburse the remaining amount immediately. **(Action: All Banks)-VIA**

He also addressed the NPA issue and informed that so many banks are expressing their concern that TIDCO accounts are under stress category and are turning into NPA category. He assured all the Banks that department will resolve the issue as early as possible and he requested Banks not to link fresh sanctions and disbursements with NPA. In response Bank of Maharashtra, Canara Bank and Bank of Baroda expressed that, in most of the cases security is not created by way of mortgage even though full disbursement was made by the Banks and these accounts are under stress category and soon they will become NPA. Banks requested the department to help them in the recovery of these accounts at the earliest.

AGM SLBC informed that Bankers are looking forward for early handing over of houses as the gestation period given was completed and the loans were becoming overdue, and in next few months they may become NPA also. He requested the department to handover the houses as early as possible and advise the beneficiaries to start payment of installment amount.

Convener SLBC informed that, department has to share the details of TIDCO houses like how many occupancy certificates were given, the progress being done and overdues existing in the accounts Bank wise and branch wise data if, department provides to SLBC, SLBC will take up with member Banks positively and ensure that remaining amount will be disbursed.

**(Action: AP TIDCO Dept.)-VIB**



Bank of Baroda requested the department to conduct awareness camps for TIDCO loan beneficiaries to create awareness about the repayment of loans. In response MD, AP TIDCO assured that NPA issues will be taken care by the department and resolved at the earliest and he also promised that, awareness camps will be organized to the beneficiaries for repayment of the loans.

**Shri R K Mahana, General Manager, RBI** in his address complimented all the PSB banks on their achievement and expressed his concern that Private Sector Banks are way below the targets as regards Government Sponsored Schemes. He also informed the forum on certain initiatives taken by RBI for the benefit of people in the State of Andhra Pradesh.

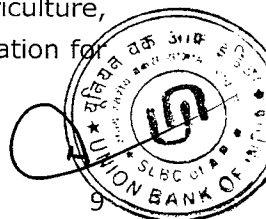
The Initiatives are:

- Expansion of CFLs covering all mandals of AP through sponsor Banks and NGOs.
- RBI's project on Public Tech Platform for friction (PTPFC) in which all the stakeholders can connect seamlessly. Pilot projects were less credit in some states. He mentioned about the pilot projects in certain states and identified districts. He requested the AP govt. to come forward for integration of digitized land records to this platform. He assured all cooperation and coordination to the state govt. so that people of the state can have access to credit in a seamless manner.
- Setting up of UDGM portal for the benefit of public for facilitating the claim on unclaimed deposits. He also requested AP State Govt to approach the bankers for its unclaimed deposits and advised the bankers to extend all possible cooperation to govt. as well as public for settlement of claim. He requested SLBC to co-ordinate with member banks and chalk out a state level strategy to address the issue.

**(Action: SLBC, All Banks & Finance department)-VII**

**Shri M.R. Gopal, Chief General Manager, NABARD, CGM** in his address congratulated the bankers for the commendable performance in the GLC (Ground Level Credit) flow recorded during the preceding quarters. He highlighted that as on September 30, 2023, the State has achieved 61.69% (₹1.99 lakh crore) of the ₹3.23 lakh crore PSL target set by SLBC for 2023-24. Achievement under agriculture stood at 61.01% i.e. ₹1.41 lakh crore, against a target of ₹2.31 lakh crore. As regards the Short-Term Lending, an achievement of ₹0.82 lakh crore was recorded against a target of ₹1.48 lakh crore.

The achievement under Agri Term Lending (including Agri infrastructure & ancillaries) stood at ₹0.58 lakh crore, against a target of ₹0.83 lakh (69.87%), thereby constituting 40.80% of total agri lending. The achievement is encouraging, however, bankers may diversify their clientele and activities in term lending by extending finance to Agri Tech companies venturing into new and emerging areas of agriculture such as IoT, AI & ML interventions in agriculture, etc. to promote innovations in agriculture sector and thereby enhance capital formation for economic growth of the state.



Under MSME sector as against the credit target of ₹0.69 lakh crore, the State has achieved 0.53 lakh crore (77.11%). GLC flow under export credit remains low at 11.63% of the set targets, i.e. an achievement of ₹158 crore was made against a target of ₹1100 crore. Given the huge potential of the state in export and taking cues from the fact that the state recorded a total exports value of \$19,861 million clinching the sixth position at national level, there is wider scope for export financing. Financing renewable energy initiatives is the need of the hour owing to the nation's commitment to sustainable energy solutions. Extending credit support for solar street lighting and solar fencing through subsidy schemes further enhances our commitment to green initiatives. To boost Food & Agro Processing sector in the state, banks may support unorganized units to modernize and upscale with the support under PMFME and NABARD's Special Refinance Scheme.

As regards the Ghar Ghar KCC Abhiyan, a total of 6090 awareness camps were conducted by the banks in Andhra Pradesh. 81794 new borrowers have been saturated with KCC with a total sanction of ₹939.58 crore.

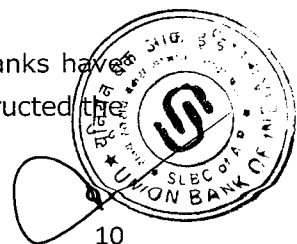
However, as per PMFBY Portal data, there is still a gap of 25.88% with 1,15,353 PM Kisan beneficiaries pending for saturation. UBI, Canara Bank, SBI, Indian Bank & APGVB have good scope to further saturate these beneficiaries with KCC.

The PM-JANMAN Yojana that has been launched by GoI to improve socioeconomic conditions for Particularly Vulnerable Tribal Groups (PVTGs), covers 08 districts of the State in the first phase. He requested the LDMs and Banks to map the PVTGs villages with Bank branches and saturate with PMJDY accounts and sanction Kisan Credit Cards to all the eligible farmers.

**(Action: All Banks)-VIII**

**Shri S S Rawat, IAS, Special Chief Secretary, Finance, Govt. of AP** extended warm greetings to all the dignitaries and Bankers and in his remarks informed that, Banks in the State of Andhra Pradesh are doing well and achieving targets in all key indicators. He reviewed Annual Credit Plan parameter wise and appreciated the Banks for achieving targets upto 2<sup>nd</sup> quarter and advised the Banks to reach the annual targets well in advance. He expressed concern over dairy finance, tenant farmer lending and AP TIDCO loans which was already mentioned by concerned department officers in previous meetings as well as in the 225<sup>th</sup> meeting. Banks have to introspect themselves and come forward to support the beneficiaries. He mentioned that NPA in SHG was 0.26% and that no portfolio is having NPA percentage less than this in entire banking industry. Despite that, Banks are not coming forward to reduce the ROI for SHGs. He expressed his displeasure on three issues which were not yet resolved despite being discussed in last 4 SLBC meetings viz.. reduction of ROI on SHGs upto Rs 3.00Lakhs, participation of Private Sector Banks in Central and State Government schemes and opening of Brick and mortar branches in tribal areas.

He critically commented that, even after repeated requests from Government, Banks have not come forward to reduce the ROI on SHG loans up to Rs.3.00Lakhs and he instructed the



Banks to come with positive decision within four week time, if not, the Government will have to look for alternatives and take unilateral decision. **(Action: All Banks)-IXA**

He also commented that performance of Private Sector banks has not improved and their participation in all Central and State Government schemes was very poor rather nil performance. He advised RBI, being regulator of Banks to initiate concrete action against them and ensure that their participation improves in all schemes.

**(Action: Private Sector Banks & RBI)-IXB**

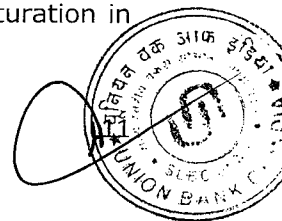
He mentioned that our State performance in SDG goals is better than national benchmarks, but our State position is 10<sup>th</sup> rank in ATMs and 10<sup>th</sup> rank in Bank Branches in the country. Banks must increase their network by establishing more branches and ATMs in entire State so that our State average will be improved. **(Action: All Banks)-IXC**

**Special Chief Secretary, Finance, Govt. of AP** expressed concern over opening of Brick and mortar branches in the tribal areas of the State particularly in areas of P.Manyam and ASR districts. To improve access to brick and mortar bank branches, 17 new locations were identified by GoAP in ASR and Parvathipuram Manyam districts. But no progress was observed even after almost 2 years of period. Only SBI has considered and opened 2 branches and other Banks have not initiated opening the Branches. The balance branch opening proposals are still pending with SBI-6, BoB-3 and UBI-6. He requested the concerned Banks and respective LDMs to initiate concrete steps and establish branches immediately. He advised the Banks to introspect themselves and not to look for profits always. He mentioned that the average lending under all schemes in tribal blocks, be it Priority Sector loans or Government Sponsored schemes, is poor and the situation is very pathetic. He urged the Banks to improve the situation in tribal blocks. He advised SLBC to conduct subcommittee meeting in ASR district as early as possible and discuss the issues of opening of brick and mortar branches, KCC 100% saturation to all eligible farmers in tribal areas, improvement in ticket size of SHGs, ensure MUDRA, PMEGP and PMFME loans are sanctioned liberally in those areas. He also expressed that if Bank branches are not opened in tribal areas, the tribal people will not be benefitted from the schemes which are routed through Banks. He instructed Banks to support the tribal people by establishing branches and providing financial assistance under various schemes.

**(Action: All Banks, SLBC and LDMs of ASR and Parvathipuram Manyam)-IXD**

**Special Chief Secretary, Finance, Govt. of AP**, in his closing remarks appreciated and thanked SLBC and all Banks for their participation in State economic growth and requested the Banks to continue to work in tandem with State Government for the progress and development of Andhra Pradesh State and its people.

**AGM SLBC** advised the Banks to take a decision on reduction of ROI for SHG loans up to Rs.3.00Lakhs at the earliest. He also informed to the forum that Particularly Vulnerable Tribal groups (PVTGs) are identified by Govt. of India in 8 districts of AP State to saturate with PMJDY account openings and KCC loans to all eligible farmers. LDMs and Banks in those districts are on the Job and each village is mapped with one bank branch for saturation in



those schemes. Here Special Chief Secretary, Finance advised that PO, ITDA to be involved in this campaign.

AGM SLBC informed that as per the convenient date of Special Chief Secretary, Finance, Govt. of AP, subcommittee meeting will be conducted at ASR district and member Banks are advised to attend the meeting to discuss various issues.

**Shri. D.S. Murthy, DGM, Indian Bank** requested the Government to release the power subsidy of spinning mills as most of these accounts are under stress in Banks. If, Government releases subsidy on Priority basis to those accounts it will be helpful for the beneficiary as well as Banks. In response, **Smt. K. Sunitha, IAS, Pri. Secretary (Dept. of Handlooms & Textiles), Govt. of AP** advised the Banks to share those accounts list to the department and that it will be considered on priority basis and the subsidy amount will be released as early as possible.

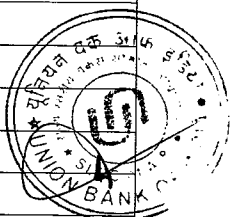
The meeting concluded with vote of thanks to the chair, other dignitaries and member Banks by **Shri. Sanjay Kumar, General Manager, SBI**

### List of Participants

S.N	Name (Shri/Smt)	Designation	Organisation
<b>CHIEF GUEST</b>			
1	Buggana Rajendranath	Hon'ble Minister for Finance, Planning & Legislative affairs	Govt. of AP
<b>Officials- Govt of AP</b>			
2	Shamsher Sing Rawat, IAS	Spcl. Chief Secretary, (Finance)	Govt. of AP
3	Gopal Krishna Dwivedi, IAS	Spcl. Chief Secretary, (Agriculture)	Govt. of AP
4	K Sunitha, IAS	Principal Secretary (Handloom & Textiles)	Govt. of AP
5	Dr.K.V.V Satyanarayana IRAS	Finance Secretary (B & IF)	Govt. of AP
6	Ahmed Babu, IAS	MD APDDC	Govt. of AP
7	Ch. Sridhar, IAS	MD APTIDCO (MA & UD)	Govt. of AP
8	Chetan T.S, IAS	Director (GVWV & GSWS)	Govt. of AP
9	V Vijayalakshmi	MD MEPMA (MA & UD)	Govt. of AP
10	Dr.S.Greep	State Director (KVIC)	Govt. of AP
11	R Adinarayana	SMM (MEPMA)	Govt. of AP
12	V Koti Reddy	Additional Director (KVIC)	Govt. of AP
13	G Prasad	Joint Director (commission of Industries)	Govt. of AP
14	B Ramesh Babu	State Co-ordinator (GSWS)	Govt. of AP
15	M Kesava Kumar	DGM - SHG Bank Linkage (SERP)	Govt. of AP
16	M Padmavathi	Deputy Director (Agriculture)	Govt. of AP
17	M V S N Murthy	CIO (Finance Dpt.)	Govt. of AP
18	N Ravi kumar	Financial Advisor	Govt. of AP
19	Manohar Miryala	DGM & OIC (NHB)	Govt. of AP


**List of Participants**

S.N	Name (Shri/Smt)	Designation	Organisation
20	I Mohan Rao	Additional Secretary (I & C)	Govt. of AP
21	I Surya Chandra Rao	Joint Director (I & PR)	Govt. of AP
22	V Ramanjaneyulu	Additional Secretary (I & PR)	Govt. of AP
<b>RESERVE BANK OF INDIA</b>			
23	Rajesh K Mahana	General Manager, AP RO	RBI
<b>NABARD</b>			
24	M R Gopal	Chief General Manager	NABARD
25	M S R Chandra Murthy	DGM	NABARD
<b>SLBC of AP</b>			
26	Nitesh Ranjan	Executive Director	UBI
27	M Ravindra Babu	General Manager	UBI
28	E Raju Babu	Assistant General Manager	UBI
<b>Executive Members from Banks</b>			
29	Sanjay Kumar	General Manager	SBI
30	Guna Nand Gami	General Manager	UBI
31	Manish Kumar Singh	DGM	SBI
32	Dinesh Gulati	DGM	SBI
33	CH Vinay Kumar Achary	DGM	Canara Bank
34	S S Murty	DGM	CBI
35	Subodh Kumar	DGM	IOB
36	Abhijit Sinha	DGM	PNB
37	G.Srinivas	DGM	PSB
38	A Rajini Kumar	Dy.Zonal Manager	BOM
39	D S Murthy	DGM	Indian Bank
40	P Rajendra Prasad	DGM	SIDBI
41	T Kameswara Rao	Chairman	CGGB
42	CH K V Krishna Rao	General Manager	APCOB
43	K Vijaya bhaskar	General Manager	APGB
44	A Vidyadhar	General Manager	APGVB
45	D B N Krishna	AGM	SBI
46	G V Surya Kiran	AGM	BOI
47	G S D Prasad	AGM	BOM
48	Suresh Parimi	AGM	UCO
49	N Brahmaiah	AGM	SGB
50	V Harikrishna	AGM	IDBI
51	A.V.Bhaskaram	Dy.Regional Manager (CM)	BOB
52	A Srikanth	Chief Manager	PNB
53	J Siva Nagendra	Chief Manager	ICICI
54	J Rambabu	Chief Manager	IDFC
55	N V S Vidya Sagar	Sr.Manager	BOM



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S.N	Name (Shri/Smt)	Designation	Organisation
56	Uday Kishan P	Sr.Manager	UBI
57	Anil Babu Nagaram	Sr.Manager	UBI
58	R Avinash	Dy.Manager	UBI
59	P Krupaji	Sr.Manager	AXIS
60	Santosh	Sr. Manager	Karnatka Bnk
61	G Vamsi krishna	Deputy manager	ICICI
62	Santosh Jeluri	Cluster Head	HDFC
63	D Raja Pradeep	Manager	BOB
64	T Gopinadh	Manager	BOI
65	K Prasanna Kumar	Manager	Indian Bank
66	V Veerabhadra Rao	Manager	IOB
67	A Sandeep	Manager	P & SB
68	CH Vinod Kumar	Manager	SBI
69	G Venkat Yadavu	Manager	KVB
70	K Azmathulla	Manager	Karnataka Bnk
71	Manikanth Reddy	Manager	KotakMahindra
72	Ram Gopal Dasari	Manager	IndusInd Bank
73	D Rajesh	CO	SBI
74	K Priyanka	Chief Manager (LDM)	NTR Dist. UBI
75	Goutham Laxminarayana	Chief Manager (SLBC)	UBI
76	K Jaya Syam	Chief Manager (GBM)	UBI
77	K Rajesh	Sr. Manager (SLBC)	UBI
78	G S Sowmya	Asst. Manager (SLBC)	UBI
79	K Ramana Naik	Asst. Manager (SLBC)	UBI

  
**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

