

Minutes of the Sub-Committee Meeting

Date	04.01.2024
Time	03.00 PM
Venue	SLBC Conference Hall, Vijayawada

STATE LEVEL BANKERS' COMMITTEE ANDHRA PRADESH

Convener:



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Proceedings of Sub-Committee Meeting

A meeting of SLBC Sub-committee on Rural Self-Employment Training Institutes (RSETIs) & Others was held through hybrid mode i.e physical presence and VC on 04.01.2024 at 03.00PM in SLBC conference hall, Zonal office, Union Bank of India, Vijayawada. The meeting was chaired by **Shri. M. Ravindra Babu**, General Manager & Convener, SLBC AP and attended by **Shri K. Vinoth Kannan**, Nodal Officer (Elections), Addl. Director of Income Tax, **Shri Viswanath Reddy**, State Director, RSETIs, **Shri R K Mahana**, General Manager, RBI, **Shri MSR Chandra Murthy**, Dy. General Manager, NABARD, officials from SERP, Executives and Senior officials from major Banks.

Shri M. Ravindra Babu, General Manager & Convener, SLBC AP has extended a warm welcome to all the participants and explained the importance of each agenda item in brief to the forum and appealed to concerned members to give attention to the action points of this meeting for implementation in letter and spirit to reach the expectations of the Government.

Shri Raju Babu, Asst General Manager, Co-ordinator, SLBC of AP has presented the Agenda to the forum for discussion.

Agenda 1: Opening of New RSETIs in Uncovered Districts in the State of Andhra Pradesh

AGM SLBC informed that, National Centre for Excellence of RSETIs (NACER) has written letter to SLBC vide letter No. 1795/NACER/2023-24/F-476 dated 27/12/2023 regarding opening of new RSETIs in the uncovered districts of the state. MoRD has directed that to begin with, new RSETIs are to be opened in 113 uncovered districts across the country and 10 districts from the State of Andhra Pradesh, a list of uncovered districts in the state is mentioned below. As per MoRD/NACER, Opening of New RSETIs in the State of Andhra Pradesh has assigned to the respective Lead Banks by SLBC.

S. No.	RSETI uncovered district	Responsibility assigned to Lead Bank
1	Sri Satya Sai	Canara Bank
2	Parvathipuram Manyam	SBI
3	Annamayya	SBI
4	Alluri Sitharamaraju	Union Bank of India
5	Anakapalli	Union Bank of India
6	Kakinada	Union Bank of India
7	Konaseema	Union Bank of India
8	Bapatla	Union Bank of India
9	Palnadu	Union Bank of India
10	Nandyal	Union bank of India
11	West Godavari	Union bank of India

NACER informed that, in order to augment the process of opening of new RSETIs, MoRD has simplified the procedure so that, the Lead Banks can proceed with opening of new RSETIs immediately after SLBC assigns the responsibility, in any of the rent free building of the State Government, Bank building if additional space is available in any of their offices in the identified districts or in a rented building as the case may be. MoRD, GOI has clarified that once the SLBC assign the responsibility of opening of the new RSETIs to the respective Lead banks, the Lead Banks will submit proposal to the NIRDPR for administrative clearance from the angle of earmarking building grant only. Then they shall proceed with opening the RSETI in a suitable Bank building or any Government building or in a rented building. After construction of the own building, these RSETIs shall shift to new buildings.

MoRD has considerably enhanced the training target of 4.30 lakh unemployed youth to be trained during FY 2023-24 to a minimum of 6.0 lakh in the next FY 2024-25. Hence, MoRD has directed to open a maximum number of RSETIs in the uncovered districts by 31.03.2024.

Shri Mr. Vishwanath Reddy, State Director, RSETI informed that presently 16 RSETIs are working in 14 Districts and there is a gap of 12 RSETIs to be established in 12 newly formed districts of the State. He also informed that existing Vizag district RSETI was run by SBI in Anakapalli district, but Government allotted land for construction of RSETI at PENDURTHI, Vizag. If, SBI Shifts Anakapalli RSETI to Pendurthi, UBI has to open New RSETI at Anakapalli district. In response, AGM SBI informed that, SBI RSETI working at Anakapalli will be shifted to PENDURTHI and Vizag district RSETI will be operated from PENDURTHI and he also informed that SBI is planning to construct the RSETI building in allotted land as early as possible.

State Director, RSETI advised lead Bank of Anakapalli i.e. UBI to establish RSETI in the district.

AGM SLBC informed that ATKUR RSETI should be mapped to NTR district so that there is no need of establishment of RSETI in NTR district.

Shri R K Mahana, General Manager, RBI suggested providing RSETI training Schedule along with welcome kit helps in reaching more number of candidates.

State Director, RSETIs informed that for mobilisation of candidates, RSETIs are displaying advertisements in newspapers and local TV channels and also using ex-trainees' services for mobilisation of candidates. He also informed that for setting up RSETI, minimum 1.0 acre of land is required, and it should be given by State Government on free of cost.

Shri M. Ravindra Babu, General Manager and Convener SLBC advised Banks to credit link the RSETI trained candidates under MUDRA, PMFME and PMEGP schemes.

AGM SBI requested State Director, RSETI to reimburse the pending claims of DWAMA since 2016 by coordinating with SERP and State Government of Andhra Pradesh.

SERP Officials informed that subsidy loans and low interest loans are to be encouraged for rural youth and requested for additional training courses to be added in the schedule. In response, State Director RSETI informed that as of now 64 types of programmes are available and if, any new programme is to be included in the training schedule it will be added at the beginning of the year with the consent of MoRD only.

SLBC advised the concerned Banks to establish new RSETIs in the uncovered districts as directed by MoRD and NACER.
(Action: Canara Bank, SBI and Union Bank of India)

Agenda 2: Pradhan Mantri Janjati Adivasi Nayaya Maha Abhiyan (PM-JANMAN)

AGM SLBC informed that, DFS vide F.no.6/53/2023-FI dated 26.12.2023 informed that Hon'ble PM has launched the Pradhan Mantri Janjati Adivasi Nayaya Maha Abhiyan (PM- JANMAN) on Janjatiya Gaurav Divas on 15.11.2023. The Scheme is aimed at targeted development of Particularly Vulnerable Tribal Groups (PVTGs), who were unreached by the schemes of Ministries / Department and therefore require multi-sectoral handholding through this Mission. The scheme is being implemented by the Ministry of Tribal Affairs (MoTA). It was informed by MoTA that PVTGs residing in the select 100 districts are spread across 16 states, wherein 8 districts identified in AP viz. ASR, Eluru, Kurnool, P Manyam, Nandyal, Prakasam, Srikakulam and Vizianagaram are to be saturated on a Mission Mode with the identified welfare schemes. PMJDY and KCC have been identified for saturation in these PVTGs by Mid-January 2024 on Mission Mode. Hon'ble PM is likely to interact with the PVTGs of the 100 districts in and around 15/01/2024.

Shri Murthy, DGM, NABARD informed that DDMS at district level are coordinating with LDMS, Tribal welfare department officials for effective implementation of the programme and he also informed that NGOs associated with tribal groups are sourcing applications of KCC and PMJDY accounts for saturation in the PVTG habitations.

LDMS requested NABARD to write a letter to ITDA officials to extend their support in saturation of PMJDY and KCC scheme. In response DGM, NABARD informed that, NABARD will explore the possibility of writing letter to Chief Secretary on the concerns raised by LDMS.

SLBC has advised the LDMS and Bankers in the respective Districts to participate actively in the programme and conduct at least one camp in each habitation and make an endeavour to saturate these PVTGs habitations with PMJDY and KCC schemes latest by Mid-January 2024.

(Action: All Banks, NABARD and LDMS)

Agenda 3: Republic Day Celebrations, 2024- Invitations to Special Guests for witnessing the parade on Kartavyapath, New Delhi

AGM SLBC informed that, DFS has decided to invite beneficiaries from schemes of Government of India across the country to witness the Republic Day Parade-2024 at Kartavyapath, New Delhi (with their spouses) as "Special Guests" of Government of India. In this context, beneficiaries of Stand Up India scheme have been selected as the invitees for the event. Since the invitees are Special Guests of the Government, it is desired that the arrangements for their travel, reception, transport, boarding, lodging etc. needs to be properly taken care of and in a befitting manner so that the Special Guests go back with fond memories of their visit to the 75th Republic Day Celebrations at New Delhi.

In this regard from State of Andhra Pradesh 5 beneficiaries of Stand-Up India scheme were selected for Republic Day Celebrations, 2024 from the following Banks. The details are as follows:

S.No	Name of Borrower	Spouse name/Father name /Mother Name	Mobile number	Address	Branch	State	Name of Bank	Category SC/ST/ Women
1	Anjalidevi Galla	Galla Ravi	9866330189	W/o Galla Ravi, H.No. 36-71-885/A/1F, Sri Sai Nilayam, Near Rajeev nagar, 60 feet road, Ongole-523002	UFBM Branch, UBI, Ongole	Andhra Pradesh	Union Bank of India	Women
2	Aruna Gopal Dheeraj	Y Aruna (Beneficiary is unmarried and accompanied by Mother)	79898 01169	H No: 42/342-20, Bhagyanagar Colony, Kadapa	NGO colony Kadapa Branch	Andhra Pradesh	Union Bank of India	SC
3	G.Chandrakala	G.Kesavara Rao	76719 17272	Lochalaputtu village, Paderu Mandal	Bakuru Branch, main road Paderu	Andhra Pradesh	State Bank of India	ST
4	Parabathina Hari Prasad	Rohini Purnima	81213 59328	5-158 B, NGO Colony, Kurnool Road, Ongole	Ongole Branch	Andhra Pradesh	Indian Bank	SC
5	Yasarapu Venkatesh	Y Manjula (Beneficiary is unmarried and accompanied by Mother)	86862 16336	14-503, Krishna Reddy Nagar, Thimminaidu Palem, Tirupati.	Renigunta Road branch, Tirupathi	Andhra Pradesh	Canara Bank	SC

SLBC advised the concerned Banks to take necessary steps related to travel, boarding, lodging and local visits etc. of the Special Guests and ensure end to end arrangements.

After deliberations, forum resolved that on behalf of four Banks one Nodal officer from SLBC has to accompany with Special Guests and total expenditure incurred will be shared later among the four sponsoring Banks.
(Action: UBI, SBI, Indian Bank and Canara Bank)

Agenda 4: Forthcoming General Elections to Lok Sabha and Legislative Assembly of Andhra Pradesh- Expenditure monitoring- submission of reports by Banks to Income Tax dept.

AGM, SLBC informed that, Additional Director of Income Tax vide file no. Nodal officer / AP Elections, 2024/ VJA/2023-24/03 dated: 26.12.2023 informed that the information of cash withdrawals/deposits made in the Bank accounts pertaining to the State of Andhra Pradesh should be shared for monitoring.

Department requested the Banks, that the information with reference to the cash withdrawals/deposits aggregated to Rs. 10 lakhs and above in a single day and Rs. 50 lakhs and above in 30 days made in the Bank accounts pertains to the State of Andhra Pradesh, for the period 01.10.2023 to till date may be provided to this office at the earliest. Further, department has requested to furnish the above information from January 2024 till the completion of elections to the mail ID: apelections2024@incometax.gov.in on real time basis.

Shri K. Vinoth Kannan, Nodal Officer (Elections), Addl. Director of Income Tax advised the Banks to submit the above-mentioned reports daily until election process concludes. He also advised Banks to submit the UPI transactions report, where more than Rs.2000/- transactions are done from one account to many accounts or one mobile number to multiple mobile numbers. He further, advised Banks to sensitize the field functionaries not to indulge in any unauthorised transactions during the election process.

SLBC advised Banks to submit the reports as requested by the department to the mentioned mail ID and copy mark to SLBC. SLBC further advised the Banks to share the district wise data to respective district coordinator of the Bank for onward submission to LDM at district level. (Action: All Banks)

Agenda 5: Educational Loans-Central Sector Interest Subsidy (CSIS) scheme

AGM, SLBC explained the forum that, DFS vide F.No. 21 (23)/2014-FI (Mission Office) dated: 28.11.2023 informed that, Department of Higher Education (DHE), Ministry of Education has been implementing the Central Sector Interest Subsidy (CSIS) Scheme since 2009. Under this Scheme Interest Subsidy is given during the moratorium period i.e. Course period plus one year on Education Loan taken from the Scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 lakh from all sources. In this regard, a review meeting was held on 11.08.2023 under the chairmanship of Joint Secretary, DFS with senior officials of Public & Private Sector Banks to ascertain the reasons for low offtake of fund and low number of claims under CSIS Scheme wherein apart from other suggestions.

SLBC advised the Banks to sensitize their branches to improve the Education loans and avail the Central Sector Interest Subsidy (CSIS) Scheme to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 lakh from all sources. **(Action: All Banks)**

Agenda 6: SERP- Farm livelihoods - DAY NRLM - Bank Linkage to Producers Groups / FPGs

AGM, SLBC informed that, Society for Elimination of Rural Poverty (SERP), Government of Andhra Pradesh informed that, Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), is a flagship programme of the Ministry of Rural Development, Government of India. The program is aimed to improve the social status and economic empowerment of rural women through formation of collectives, intensifying and expanding their existing livelihoods, bringing in new farm, non-farm and other economic opportunities by access and linkages through their collectives.

SERP is working with small and marginal producers to increase income by at least 50% by moving up the value chain and appropriating the growth opportunities in all mandals. This can be achieved by organizing them into economic organisations (producer groups / organisations / companies) ensuring high service quality of support services like technology, credit, extension, marketing, etc. and sustainable access to markets. NRLM is intended to build partnerships between corporate and producer companies to maximise profits to the producers.

SERP is promoting Producer Enterprises (PEs) with two tier architecture. Primary producers are being mobilized as Producers Groups (PGs) and these PGs will be federated as producer Enterprises/Farmer Producer Organisation. Depending upon the number of producer groups in a particular area, the Producer Enterprises will be federated into a Producer Company/Producer Organisation either at cluster / mandal or sub district level and will be registered under MACs Act 1995. Mobilization of women farmers into PGs will be done on the similar lines of SHGs wherein 15 to 20 neighbourhood women farmers are mobilised into a Farmer Produce group (FPG). Farmers/tenant farmers who are producing same crop /commodity/activity are eligible to join PGs. PG is an informal group and the members are working on reducing cost of cultivation, increasing productivity and value addition of their produce and take up natural farming.

Smt. Padmavathi, Director, Livelihoods explained about the Producer Groups and requested the Banks to extend finance to Producer groups, as these group members are selected from senior groups and whose repayments are regular and are maintaining all records.

AGM SLBC informed that Banks will support the activities that are viable, and he requested the SERP team to ensure that double finance does not happen both as SHG and PG and he also informed that, sometimes it leads to overburden to the members which makes it difficult to repay the loans.

Shri Murthy, DGM, NABARD suggested a draft SOP may be submitted by the SERP and it will be discussed in a small committee to form the modalities for extending credit support to the Producer Groups. **(Action: All Banks, SERP and NABARD)**

Agenda 7: Financial Inclusion (FI) Index-List of identified geographies (District) for adequate focus

AGM SLBC explained that, the Financial Inclusion (FI) Index has been constructed to measure the extent of financial inclusion across the country in a holistic manner and three iterations of the FI Index have been published for the years 2021, 2022 and 2023. During the review of the FI Index, it has been observed that 3 districts of Andhra Pradesh are in the bottom 10 percentile of per capita distribution of branches/fixed BCs & ATMs under “ Access” parameters and per capita distribution of number of deposit and credit accounts under “ Usage” parameters. The list of districts is given as under:

Access - Districts falling in the bottom 10 percentile of per capita distribution				
S.no	State	District	Branch	ATMs
1	Andhra Pradesh	Annamayya	Yes	

Usage - Districts falling in the bottom 10 percentile of per capita distribution				
S.no	State	District	Deposit No of accounts	Credit No of accounts
1	Andhra Pradesh	Alluri Sitharama raju	Yes	
2	Andhra Pradesh	NTR	Yes	

SLBC advised the Banks to ensure that the Access and Usage parameters are improved by the Banks in the above identified districts and concerned district LDMs are advised to place the issue in DCC meetings and improve the parameters.

(Action: All Banks and LDMs of Annamayya, ASR, NTR)

LDM Nandyal informed that, The Bank Controllers have not given suitable directions to the branches in Nandyal district for rescheduling / restructuring of Agricultural loans in drought effected mandals, despite being discussed in DCC and the Minutes were circulated to all Banks.

AGM SLBC informed that, Government of Andhra Pradesh issued G.O.Ms. No.4 dated 31.10.2023 and declare that Drought exists during the South - West Monsoon- 2023 in 103 mandals covering 7 districts. As per RBI Master Direction FIDD.CO.FSD.BC.No.10/05.10.001/2018-19 dated 17/10/2028 on Relief Measures by Banks in areas affected by Natural calamities in para 3.3.1 mentioned that “ In the event of occurrence of a natural calamity which covers a larger part of a state, the State Level Bankers Committee convener bank shall convene a special SLBC meeting immediately. The committee, in collaboration with the State Government authorities shall evolve a coordinated action plan for implementing the relief programme. If the calamity has affected only a small part of the state/few districts, the convener of the District Consultative Committee of the affected district(S) shall convene a meeting immediately. In the special SLBC/DCC meeting, the position of the affected areas may be assessed to ensure speedy formulation and implementation of suitable relief measures”.

As the Drought was observed in few Mandals of the State, SLBC advised concerned LDMs to refer the RBI Master directions in areas affected by Natural calamities and convene a meeting with all the stakeholders concerned at district level to evolve action plan for implementation of relief programmes. Accordingly, LDMs have conducted DCC meetings and resolved in the meeting to reschedule/restructure the Agricultural loans in drought affected mandals.

SLBC advised all the State Heads of Banks to issue suitable instructions to drought affected district branches to follow the plan of action resolved in DCC and guidelines of RBI Master directions on natural calamities and extend relief measures in drought affected areas. **(Action: All Banks)**

The meeting was concluded with vote of thanks to the Chair and other dignitaries.

Related departments and Bankers have participated through VC.