

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

కన్వీనర్ : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ-520 001
संयोजक : यूनियन बैंक ऑफ इंडिया, 2 मंजिल, आन्ध्र बैंक बिल्डिंग, आर.आर.अप्पा राव सड़क, विजयवाड़ा - 520 001
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Lr. No: SLBC /210/281

Date: 14.12.2023

To,

The Controlling Authorities of all Banks in AP

Dear Sir,

Reg: Minutes of FI & Others sub-committee meeting held on 08.12.2023

We enclose herewith the minutes of the Sub-Committee Meeting held on 08-12-2023.

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

Yours faithfully,



(E. Raju Babu)



Asst. General Manager and Coordinator, SLBC Andhra Pradesh

- CC: The Special Chief Secretary, Finance Dept, Govt. of AP, AP Secretariat.
The Commissioner, GSWS department, GoAP
The General Manger, FIDD, Regional Office, Reserve Bank of India, Hyderabad.
The CGM, PFRDA
The Chief General Manager, NABARD.
The LDMs of 26 Districts in AP

Encl: as above

Minutes of the Sub-Committee Meeting

Date	08.12.2023
Time	03.00 PM
Venue	SLBC Conference Hall, Vijayawada

STATE LEVEL BANKERS' COMMITTEE
ANDHRA PRADESH

Convener:

यूनियन बैंक ऑफ इंडिया  Union Bank
of India

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Proceedings of Sub-Committee Meeting

A meeting of SLBC Sub-committee on Financial inclusion & Others was held through VC mode on 08.12.2023 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. B. Mohammed Diwan Mydeen**, IFS, Special Secretary, GSWS department, Govt. Of AP, **Shri R K Mahana**, General Manager, RBI, **Shri MSR Chandra Murthy**, Dy. General Manager, NABARD, **Shri. MVSN Murthy**, OSD finance Department, **Shri. Ramesh Babu**, OSD, GSWS department and 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 emphasized the importance of subcommittee and appealed to member banks to bestow attention to the action points of this meeting for implementation in letter and spirit to reach the expectations of the Government. He advised the SLBC Co-ordinator, **Shri. Raju Babu garu** to take up the Agenda in seriatim.

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

Agenda 1: Jagananna Thodu-2023-24- reimbursement of Interest amount

AGM, SLBC informed that the Government of Andhra Pradesh has introduced Jagananna Thodu Scheme to extend Financial assistance up to Rs.10,000/- to the Chiruvyaparulu and traditional artisans and the entire interest amount is being borne by the Government. As per the information shared by the department, the Hon'ble Chief Minister will launch the Jagananna Thodu programme 8th phase on 20/12/2023 and Government has decided to reimburse interest amount to the Jagananna Thodu beneficiaries up to 30th November 2023. In this regard, GSWS department requested SLBC to issue instructions to all the Bankers to furnish the data up to 30.11.2023 as per the formats provided by the department for reimbursement of interest including details of Over dues/ NPAs on or before 06/12/2023.

AGM, SLBC invited the department to present the concerns to the forum.

Shri. B.Mohamed Diwan Mydeen, IFS, Special Secretary, GSWS department, Govt. Of AP explained that Jagananna Thodu is one of the important programmes for Government of Andhra Pradesh and Banks are extending good support in sanction and disbursement of loans. He congratulated all Banks for their support. He requested the Banks to share the Jagananna Thodu accounts interest details for interest reimbursement and he also presented the Bank wise pendency status to the forum. In response, concerned Banks responded positively and promised to submit the data within 2 days.



He also informed that Viksit Bharat Sankalp Yatra (VBSY) was started in Andhra Pradesh State on 15th November 2023 and Sri Ajay Jain, IAS, Special Chief Secretary Housing, GVWV & VSWS department, Govt. of Andhra Pradesh is the nodal officer from Government of Andhra Pradesh and he requested all the Bank officials to participate actively in VBSY campaign and wherever Hon'ble Finance Minister from GOI programme is scheduled, senior most executives from Banks should attend invariably.

AGM SLBC, advised all the Banks to submit the data as per the format given by GSWS department for interest reimbursement at the earliest and also advised the Banks to sensitize the field functionaries to take part in the VBSY Yatra and saturate all the Jansuraksha schemes.
(Action: All Banks)

The Bank wise disbursement pendency Status of Jagananna Thodu phase VII and status of data shared by the Banks for interest reimbursement as on 08.12.2023 attached as annexure-I & II

Agenda 2: APY CITIZEN'S CHOICE campaign from 01.12.2023 to 31.01.2024

AGM SLBC informed that, PFRDA launched the "APY CITIZEN'S CHOICE" campaign for LDMs and it is primarily focused on maximising the number of Atal Pension Yojana accounts by leveraging the extensive branch network of all banks in every district and state throughout India. PFRDA recognises and values the efforts of the top performers who work diligently towards the expansion of the APY and play a crucial role in elevating the scheme to new heights. The campaign aims to reward the outstanding performers. The total enrolments under APY have crossed 6.00 crores, out of which more than 75 lakh accounts have been sourced during FY 2023-24.

He informed that SLBC has planned to conduct APY outreach programme on 15th December 2023 at Srikakulam as per the directions of PFRDA to popularise the scheme at northern part of the State and he requested the Banks to activate the branches and BCs for maximum enrolment of APY accounts during the outreach programme.

AGM SLBC also explained the latest APY enrolment position-Bank wise and District wise. He advised the LDMs to monitor and review the Bank branches on APY progress regularly and improve the APY performance in the districts. The performers will be rewarded by PFRDA. He pointed out that Private Sector Banks participation in APY enrolment is very poor and advised the Banks to improve their performance during this campaign period.

AGM SLBC advised the Banks to mobilise and enrol minimum 30APYs on average per branch during the campaign period.
(Action: All Banks)



Agenda 3: APGB -Financial assistance from NABARD under FIF for 72 online UPS units

AGM SLBC, informed that Andhra Pragathi Grameena Bank (APGB) vide lr.no.260/HO:DIT/SLBC/72-UPS/2023 dated 31/10/2023 written letter to SLBC and informed that APGB has proposed to deploy 72 online UPS units with the Financial Assistance from NABARD under Financial Inclusion Fund (FIF) in their Bank branches. These UPS units will help the Bank branches by providing uninterrupted power supply to the computers and Network equipment. As per NABARD revised guidelines, Bank has to submit the proposal to NABARD along with LDM recommendations to SLBC for onward recommendation to NABARD. Accordingly, Bank has collected recommendations from 10LDMs and shared it with SLBC. Now, Bank is requesting the SLBC forum to recommend the deployment of 72 online UPS units with the Financial Assistance from NABARD under FIF.

AGM SLBC informed the forum to discuss and recommend the APGB proposal to NABARD. As per NABARD extant guidelines on FIF, the SLBC forum has discussed on 72 online UPS units and recommended to NABARD for further action.

The details are as follows:

S.no	District	No. of units recommended by SLBC forum
1	Annamayya	4
2	Ananthapuramu	5
3	Bapatla	2
4	YSR Kadapa	15
5	Sathya Sai	4
6	Kurnool	6
7	Nandyal	10
8	Nellore	6
9	Prakasam	15
10	Tirupati	5
	Total	72

(Action: NABARD)

AGM SLBC informed that, SLBC has received communication from NABARD that, Ananthapuram DCCB has requested for sanction of Financial Assistance for Solar Power UPS in SSA of the Bank for Kiosk/ Fixed CSP under FIF. Forum opined that, Bank has to resubmit the proposal by duly incorporating the NABARD clause in the proposal and forward the same through LDM recommendations to SLBC.

(Action: Ananthapuramu DCCB)



Agenda 4: Issue raised regarding frequent cash crunch at BC points

AGM SLBC informed that, DFS vide Ir.no.9/11/2023-FI (c-300592514) dated:23.10.2023 written letter to SLBCs about frequent cash crunch at BC points which leads to non - withdrawal of cash by pensioners and DBT beneficiaries. Further, it has also been raised that there are long waiting hours at the Bank branches for withdrawal of cash causing inconvenience to some of the elderly and disabled beneficiaries.

AGM SLBC advised the Banks to take necessary steps in the matter to ensure that required cash is arranged so as to avoid cash crunch faced by the BCs. Further, Branches must ensure that BC does not function from the branches, unless he is appointed specifically to assist the branch in serving customers with BC point located within proximity of branch premises. His/ her primary responsibility is to work in the allotted village / SSA and to provide Banking services to customers. **(Action: All Banks)**

Agenda 5: Viksit Bharat Sankalp Yatra (VBSY)

AGM SLBC highlighted that, a nationwide campaign to raise awareness through outreach activities to achieve saturation of flagship schemes named Viksit Bharat Sankalp Yatra (VBSY) is scheduled from 15th November 2023 to 26th January 2024. It is aimed at reaching unreached / vulnerable citizens who are eligible under various schemes (PMJDY, PMJJBY, PMSBY, APY, KCC (in Rural areas), PMMY and Stand-Up-India (in Urban areas)) but have not benefitted so far.

The Yatra is launched initially in 5 districts of Andhra Pradesh viz. Alluri Sitaramu Raju, Parvathipuram Manyam, Srikakulam, Eluru and SPSR Nellore (having a significant ST population) from 15th Nov 2023 (Jan-Jaatiya Gaurav Divas) and later extended to all districts in the State.

SLBC and NABARD were added as members in the State Level committee. Branch head/ branch of the concerned service area village will be acting as in charge for the schemes related to Banks.

AGM SLBC advise all the Banks to ensure the following:

- Disseminate the information about VBSY to Branch level
- Instruct the Branches to upload the KCC information every day in **KCC RIN portal** (fresh Sanctions, Renewal and Enhancement details)
- Other schemes (PMJDY, PMJJBY, PMSBY, APY, PMMY and Stand-Up-India) related reports to be submitted to the concerned LDM to upload the daily data in the portal.
- Wherever Hon'ble Finance Minister from GOI attends the VBSY programme, Senior level officers to be deputed from the Banks to the yatra.
- Mapped GP in charge from the Banks invariable attend the VBSY programme as per the Schedule given by LDM.

(Action: All Banks)



AGM SLBC informed that Banks have to conduct financial Literacy camps to create awareness about digital frauds and educate the public on usage of digital products.

(Action: All Banks)

AGM SLBC has reviewed the performance of Private Sector Banks in various Government sponsored Schemes and advised them to improve their performance.

Shri MVS Murthy, CIO (IF, SLBC), Govt. of Andhra Pradesh, advised the Private Sector Banks to sensitize and counsel the Branch staff for active participation in Government sponsored schemes lending. He also advised the Banks to reach the set targets in all the Government sponsored schemes.

(Action: All Private Sector Banks)

Shri Murali Parthasarathy, Dy. Zonal Head, Union Bank of India in his closing remarks, advised the Banks to clear all the Jagananna Thodu Phase VII pending sanctions and disbursements. He also requested the Banks to submit the Jagananna Thodu account details to State Government for interest reimbursement within two days.

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

Related departments and Bankers have participated through VC.



Annexure-I

Individual Bank wise Targets & Progress of Jagananna Thodu Phase VIII as on 08.12.23

S.No	Name of the Bank	Target No of Loans to be Disbursed	No of Loans Disbursed including PM SVANidhi as on 08.12.2023	Balance No of Loans yet to be disbursed
1	Union Bank of India	94846	80622	14224
2	State Bank of India	88112	83288	4824
3	APGB	38755	33933	4822
4	Canara Bank	37671	32638	5033
5	APGVB	34068	29625	4443
6	Indian Bank	23926	19688	4238
7	SGB	19870	13864	6006
8	CGGB	13737	11853	1884
9	DCCB (APCOB)	12042	7754	4288
10	Bank of Baroda	10566	7467	3099
11	Bank of India	8345	6904	1441
12	Indian Overseas Bank	6796	4912	1884
13	Central Bank of India	2718	3496	-778
14	Punjab National Bank	1040	905	135
15	Bandhan Bank	745	0	745
16	UCO Bank	855	728	127
17	Others	908	225	683
Total		395000	337902	57098



Annexure-II

Status of data shared by the Banks for interest reimbursement as on 08.12.2023

S.No	Bank Name	No of Records to be shared	No of Records shared as on 08.12.23	Balance No of Records yet to be shared
1	2	3	4	5
1	Union Bank of India	227633	0	227633
2	State Bank of India	204020	0	204020
3	Andhra Pragati Grameen bank	95544	4817	95544
4	Canara Bank	86938	8	86930
5	Indian Bank	55170	0	55170
6	Bank of India	16701	0	16701
7	Indian Overseas Bank	15325	0	15325
8	Bank of Baroda	21743	7484	14289
9	Central Bank of India	7054	0	7054
10	Other Banks	3313	0	3313
11	Punjab National Bank	2687	0	2687
12	UCO Bank	2100	1121	2100
13	AP Grameen Vikas bank	76962	129806	0
14	CGGB	32908	64498	0
15	DCCB (APCOB)	30139	82068	0
16	Saptagiri Grameen Bank	91670	91670	0
Total		969907	381472	730766

