

## Proceedings of the Meeting of Sub-Committee.

Date : 12.05.2020 - Time: 11.30 AM

Venue : 2<sup>nd</sup> Block, AP Secretariat  
Velagapudi.

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**  
**CONVENOR: UNION BANK OF INDIA (e-ANDHRA BANK)**

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

एकमात्र आधिकारिक बैंक A Government of India Undertaking



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**Proceedings of Meeting of Sub- Committee**

Meeting of Sub-committee was held on 12.05.2020 at AP Secretariat, Velagapudi . **Sri S S Rawath , IAS, Principal Finance Secretary, GoAP** chaired the meeting. The meeting was attended by Special Commissioner for Agriculture, GoAP, Special Secretary Finance, GoAP, CEO, APCFSS, DGM, NABARAD, Executives, Senior officers from various Scheduled Commercial Banks , Regional Rural Banks, APCOB and Senior Officials from Government departments .The detailed list of participants is enclosed.

**Sri K .V Nancharaiah , General Manager & Convenor, SLBC of Andhra Pradesh** , has extended a warm welcome to the participants and initiated the discussion on the agenda items.

**Agenda-1 Reimbursement of Vaddi Leni Runalu on KCC**

**Principal Finance Secretary, GoAP** , informed that Hon'ble Chief Minister has been imparting lot of focus on farmers and agriculture and series of farmer centric schemes are being rolled out to support farmers. Hon'ble CM is more concerned about extending bank finance to cultivators as per RBI norms and bring saturation. Govt of AP, decided to clear the pending VLR/PM claim amount upto FY 2018-19 (loaning period ) to banks as per the instructions of Chief Minister. Government already issued guidelines for FY 2019-20 where the scheme will implemented in the name of "SUNNA VADDI PANTA RUNALU" , under which crop loans (KCC loans) sanctioned upto 1.00 lac are eligible . The scheme will be implemented from RABI 2019-20 linking with e-panta platform to extend benefit amount to eligible cultivators. Under the new scheme, the benefit amount would be credited to eligible farmers account through DBT mode. The contents of e panta platform being updated by virtual field visit to be under taken by revenue and agriculture survey dept, where Govt established robust Joint Ajamishi System in the form of village secretariat . He requested all banks to provide the information along with Aadhar ,Sy number details of eligible farmers for reimbursement of pending claim, where government is planning to reimburse the amount by 15<sup>th</sup> June 2020. He appreciated the Bankers for their valuable support to Government in implementation of various bankable schemes.

**Special Finance Secretary, GoAP** **appealed bankers to** strictly follow the RBI stipulated norms while sanction of KCC loans. Government is committed to strengthen the financial position of the farmers by increasing financial discipline for which bankers co operation to government is requested. He advised bankers to submit the required data in prescribed format to government for reimbursement of pending VLR/PV upto FY 2018-19.

**Convenor, SLBC of Andhra Pradesh**, appreciated Government of Andhra Pradesh decision to reimburse the pending VLR/PV claim, the move has increased the Bankers faith in Government and stimulated the bankers to involve in Government apagris schemes with more vigor and enthusiasm. He requested bankers to submit the required data as per the set time lines.



DGM, Indian Bank requested the government to consider their claim amount of Rs 14,30,287 pertaining to FY 2014-15, which was not claimed through government VLR portal.

**Special Finance Secretary, GoAP** advised Indian Bank to submit the farmer wise details for consideration of their claim.

After at length discussion, following action points evolved in the forum.

- Banks to submit eligible farmer wise details in prescribed format of FY 2018-19 ( loaning period) to Government through SLBC by June 5, 2020.
- Banks to submit the eligible farmer details according to the "SUNNA VADDI PANTA RUNALU " (SVPR) scheme guidelines from FY 2019-20.
- Government shall implement e- panta linked SVPR scheme from RABI 2019-20. Banks to spread awareness amongst loanee farmers about the new initiative.
- Bankers to submit the details of eligible farmers under SVPR, before 5<sup>th</sup> of succeeding month from Khariff 2020 where government is planning to reimburse on regular basis.

**(Action : SLBC, Banks and Agriculture and Finance dept , GoAP)**

**Agenda : 2 KCC (Kisan Credit Card) appraisal based on e-panta records and Crop Insurance**

**Principal Finance Secretary, GoAP** has reiterated the RBI guidelines on KCC. He advised bankers to encourage the farmers to use their sanctioned KCC limits through chip based KCC card, which enables Farmers utilize only required portion of KCC limit. This also encourages increase in the digital transactions in the state. Banks to extend finance to all deserving farmers through KCC. Banks to ramp up the agriculture credit during this crisis period to revive the farming activities and also to meet the credit requirement for Khariff 2020. Government had well established network of village secretariat system, which enables updation of crop details e-panta platform in real time basis under Joint Ajamaishi.

**Special Finance Secretary, GoAP** clarified that, government will make use the details of e-panta to extend benefits like Rythu Bharosa, Crop Insurance claims etc to pass on the benefit amount to eligible and legitimate cultivators. Banks can adopt their existing system of KCC sanction adhering to guidelines issued by DFS,RBI from time to time. He advised banks to allow KCC limit without routing through SB account of borrowers.

**Chairman, CGGB**, expressed concerns about bottlenecks in tenant farmer finance through JLG/RMG after advent of CCRC regime. He requested Government to incorporate the JLG/RMG details in e panta portal, which enables the banks to continue their lending to JLG/RMG without depending upon production of CCRC by respective member.





**Principal Finance Secretary, GoAP, replied that** Government is under planning to develop single integrated platform linking all agriculture and bank issues to ease the bank finance and routing of Govt benefits.

After a meaningful discussion , following action points evolved in the forum.

1. Banks mandatorily to issue chip based KCC cards to all KCC holders as per RBI guidelines.
2. Banks to allow the farmers to avail the KCC limits directly from KCC account without transferring to their savings bank account.
3. Banks to encourage the farmers to utilize the KCC proceeds through KCC card, cheque book and other RBI stipulated mode of channels.
4. A committee with subject matter experts from Dept of Agriculture, Revenue, Industries, Welfare , APCFSS , members from SLBC, NABARD, SBI, CGGB, Indian Bank shall be formed to develop single integrated portal dovetailing all Government and bank related issues. The committee shall meet on regular basis until the proposed exercise is accomplished.

**(Action: SLBC, Banks and Concerned Government departments)**

#### Agenda – 3 Rythu Bharosa Scheme Issuance of co branded cards.

**Principal Finance Secretary, GoAP informed that,** Hon'ble Chief minister desires to support the farmers during this plight full period and decided to release the Rythu Bharosa amount to eligible farmers banks account during this month . He also told that Rythu Bharosa Kendralu (RBKs) proposed to open throughout the state on may 30,2020 to facilitate farmers to procure their agriculture inputs at their door steps. He further informed that, government is contemplating to introduce General Card for all beneficiaries to route all their benefits of different welfare schemes through the card including Rythu Bharosa.

**Chief Executive Officer, APCFSS** informed that National common mobility card (NMC) was introduced by Govt of India which is an inter operable transport card with multiple usage options. NPCI was the nodal agency to deal with NMC card related issues. Government is negotiating with NPCI to feature various Govt schemes NMC card. He requested bankers to honour the NMC platform after finalizing the plan of action.

**(Action: All Banks)**

#### Agenda – 4 Other Issues

**Principal Finance Secretary, GoAP requested** bankers to share the bank account details being maintained by various departs. This is required to reconcile the funds flow of different schemes.

**Special commissioner for Agriculture, GoAP,** requested banks to submit the utilization certificate for the amount released under APDRS2014 scheme, if any amount left unutilized same to be returned to the government. He requested bankers to complete above exercise by a weeks time.



**Convenor, SLBC of Andhra Pradesh**, requested government to take the cognizance of bankers clause while implementing free crop insurance scheme, to enable the bank finance with sufficient insurance coverage.

He further requested bankers to focus on various initiatives increasing digital payments according to the RBI directions.

The meeting was concluded with vote of thanks.

**LIST OF PARTICIPANTS**

S.No	Name of the Participant Smt/Sri	Designation	Name of the Bank/ Organisation
1	Shamsher Singh Rawat, IAS	Principal Finance Secretary	Govt of AP
2	K V Nancharaiah	General Manager & Convenor of SLBC of AP	SLBC of AP
3	Dr K V V Satyanarayana. IRAS	Special Secretary Fin.(B & I F)	Govt. of A.P
4	H.Arun Kumar, IAS	Special Commissioner for Agriculture	Govt of AP
5	Harendhira Prasad, IAS	CEO, APCFSS	Govt of AP
6	U Chiranjeevi	OSD	Govt of AP
7	D Venugopal	Assistant Director (Crop Ins)	Govt of AP
8	E S Bhaskara Rao	ADA Agriculture	Govt of AP
10	B Ramesh Babu	Dy General Manager	NABARD
11	Kota Ajay Paul	Asst. General Manager, SLBC	SLBC of AP
12	Vege Ramesh	Dy General Manager	Union Bank of India
13	K V N Murthy	Dy General Manager	Canara Bank
14	D Surendran	Dy General Manager	Canara Bank
15	P V Prasad	Dy General Manager	Indian Bank
16	T Kameswar Rao	Chairman	CGGB
17	Dr R S Reddy	Managing Director	APCOB
18	D J Prasad	Asistant General Manager	State Bank of India
19	G Venkateswar Reddy	Assistant General Manager	Indian Bank
20	J Rama Krishna	Regional Manager	SGB.
21	M Jagannath	Senior Manager	Canara Bank
22	V Prem Kumar	Senior Manager	Axis Bank
23	K V Prasanna Kumar	Manager	Axis Bank
24	N Srinivasa Rao	ANP	HDFC Bank
25	A V Koteswar Rao	Regional Asset Manager	ICICI Bank
26	P Koteswar Rao	Senior Manager	SLBC of AP.
27	K Srinivasulu	Senior Manager	SLBC of AP.

