

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

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

దూరభాష Phone: 0866-2562522, 2562518

ई-मेल e-mail: slbc@unionbankofindia.com

वेबसाइट website: www.slbcap.nic.in

Lr. No: SLBC /210/237

Date: 21.10.2021

**The Controlling Authorities of all Banks and Lead District Managers.**

Dear Sir,

**Reg: Minutes of the Sub-Committee Meeting(Agriculture ) held on 18.10.2021 via VC.**

We enclose herewith the minutes of the Sub-Committee Meeting (Agriculture) held on 18.10.2021.  
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 : Spl Chief Secretary, GoAP, (Agriculture ) AP Secretariat, Velagapudi

Principal Finance Secretary, GoAP, AP Secretariat, Velagapudi.

General Manger, FIDD, Regional Office ,Reserve Bank of India, Hyderabad.

CGM, NABARD, Regional Office, Hyderabad

Commissioner of Agriculture, Govt of AP, Guntur.

State Director, KVIC, Vijayawada.

Encl: as above

Proceedings of Sub-Committee Meeting (Agriculture)

Date : 18.10.2021  
Time : 03.00 PM  
Venue : Virtual Mode.

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA



FGM Office, 2<sup>nd</sup> Floor, Andhra Bank Building,  
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## Proceedings of Sub-Committee Meeting (Agriculture)

A virtual meeting of SLBC Sub-committee on Agriculture was held on 18.10.2021. The meeting was chaired by Dr (Smt) Poonam Malakondaiah, Spl Chief Secretary, Govt of AP. Commissioner of Agriculture from Govt of AP, AGM from RBI, executives & senior officers from major Banks, and AGM from NABARD have participated in the meeting.

Asst. General Manager and Co-ordinator, SLBC of AP extended a warm welcome to the participants and initiated discussion on agenda items.

<b>Agenda : 1 Tenant Farmers Finance-Concerns &amp; Way forward</b>
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Spl Chief Secretary, Govt of AP has highlighted that GoAP brought a new act Viz., Andhra Pradesh Crop Cultivator Right Act 2019 during Aug 2019. Under the act Crop Cultivator Rights Cards will be issued with the mutual agreement of land owner and cultivator for a period of 11 months, which entitles the tenant farmer to avail bank finance. These cards will be issued before commencement of crop season (Kharif). As such for this current season 5 lakh CCRC were issued, wherein the Bank finance is not at expected level.

Asst General Manager and Co-ordinator, SLBC of AP informed that the tenant farmer lending is one of the important agenda item being reviewed by Hon'ble Chief Minister during the quarterly SLBC meetings. The poor performance has been drawing dissatisfaction of Government. In order to ascertain the actual field level issues an exclusive meeting with select field level Branch Managers was held on 20.09.2021 and their concerns were collated and discussed in detail as under.

Tenant Farmer Finance	
Concern Expressed	Way forward suggested.
A specified portal to be developed, where the season wise CCRC issuance details to be made available & farmers' data to be pushed to services area Bank branch, so that each branch would update the sanction/rejection details along with reasons for rejections in the portal.	Govt may take appropriate steps for the same.
e-Karshak Portal to be integrated with Loan charge portal , so that the eligibility to CCRC holder for bank credit would be ascertained at preliminary stage.	Govt may take appropriate steps for the same.
Encouraging the thrift based lending norms for JLGs to ensure continuity and binding amongst the members. Rating mechanism to be introduced for JLG finance similar to SHG, to assess the performance and creditworthiness.	NABARD may explore possibility.
Additional Incentive for prompt paying tenant farmers	Govt may explore the possibility
Issuance/renewal of CCRC card shall not be allowed as long as his existing KCC loan against that CCRC is pending.	Agreed for the same.
An exclusive hand holding agency to be established similar to SERP/MEPMA for SHGs for seamless guidance and monitoring. The agency shall be made responsible for recovery mechanism in view of the high incidence of Over dues/NPAs.	Govt may explore the possibility to setup the same till availability of integrated portal and online monitoring mechanism.
Recovery Mechanism: State Govt may invoke RR act on Defaulters.	Govt may explore the possibility
Government shall route the crop sale proceeds and crop insurance claim amount through the Bank account from where tenant farmer availed KCC loan, so that financed Bank recovery prospects would be safe guarded and facilitate for renewal/fresh crop loans.	Govt may explore for the suitable solution.



Tenant Farmer Finance	
Concern Expressed	Way forward suggested.
Govt may come up with Credit Guarantee fund, which is available for flagship Central Govt Sponsored credit linked schemes, to boost the confidence of Bankers.	Govt may explore the possibility
Government shall prioritize in offering Govt business like placing bulk deposits, opening staff salary accounts etc. to the Banks showing good performance in tenant farmer lending and state Govt schemes.	Govt may explore the possibility

The Commissioner of Agriculture, Govt of AP, has responded to the above concerns and submitted the following.

- Already a specified portal is in place, where season wise CCRC issuance details will be maintained and available. Access will be provided to financing Banks within 15 days.
- Suitable steps will be initiated for integration of e-Karshak portal with Loan charge portal. A meeting will be held with concerned service providers within two weeks to discuss about way forward.

Spl Chief Secretary, Govt of AP further added that, it is very important to synchronize the Web land portal, CCRC portal and e crop portal which enables the bankers to extend finance for original crops, so that farmers would receive optimum credit and also spur the repayment. It is pertinent to encourage the JLG mode finance and Govt also supports the capacity building of JLGs. She also suggested that a draft SOP on JLG finance in consultation with NABARD and group of Bankers to be formulated for smooth flow of JLG lending.

Further she added that, Hon'ble Chief Minister's appreciation letters would be given to best performing Banks in tenant farmers lending.

AGM, NABARD informed that, the guidelines for JLG finance were already framed by NABARD. The incentive for promotion of JLGs has been increased to Rs 4000/ from existing Rs 2000/ and requested the Government to encourage the formation of new JLGs.

Chairman, CGGB suggested that loan charge portal to be integrated with registration department data base, so that certain anomalies like registration of mortgaged landed properties ignoring outstanding bank finance can be arrested.

Spl Chief Secretary, Govt of AP opined that the concerns are genuine and would be taken up as a case study, would sensitize their RBK functionary and BCs to able to stop this type of misdeeds.

Commissioner of Agriculture, Govt of AP asserted that the foremost concern of mounting over dues in tenant farmers lending would be the focal point of the Government also, where all sorts of assistance and support by the department would be extended to Banks.

The following action points emerged in the meeting.

- ❖ Access shall be provided to financing Banks within 15 days for CCRC portal to verify the details of season wise CCRC holders. (Action : Department of Agriculture, Govt of AP)
- ❖ Suitable steps shall be initiated for integration of e-Karshak portal with Loan charge portal. A meeting will be held with concerned service providers within two weeks to discuss about associated issues. (Action: Department of Agriculture, Govt of AP).



- ❖ SOP on JLG finance in consultation with NABARD and group of Bankers to be formulated for smooth flow to JLGs.

(Action: Department of Agriculture, Govt of AP)

- ❖ Banks to open savings accounts and extend finance to JLGs promoted by Agriculture department.

(Action: Banks and Department of Agriculture, Govt of AP)

- ❖ Department of Agriculture, Govt of AP to extend all sorts of assistance and support to Banks for recovery of overdue agriculture loans.

(Action: Department of Agriculture, Govt of AP).

**Agenda: 2 Crop loan lending based on the details of e-Karshak/e- panta register**

Spl Chief Secretary, Govt of AP informed that Govt of AP with an intention to know the standing crop details in real time during each crop season along with original cultivator details introduced e-Karshak/e- panta Portal. The main objective of e-Karshak/e- panta booking is identifying the actual cultivator in the field and facilitating the schemes like Rythu Bharosa, Crop Insurance, Input subsidy, crop procurement only for the actual cultivators i.e who are actually involved in cultivation. This process would help the Banks to ascertain the actual raising crop in the field.

Asst General Manager and Coordinator, SLBC of AP submitted that, during the 216 SLBC meeting, it was proposed for Crop Loan lending based on e-Karshak/e- panta database wherein forum resolved that the same may be discussed at length to sort out associated practical impediments. Pursuant to the SLBC resolution, a meeting with field level bank staff was held on 20.09.2021, where following issues were highlighted.

- ❖ Banks are not in position to extend KCC loan to tenant farmer if the owner farmer has availed an agriculture term loan/KCC on the same piece of land since the hypothecation charge is valid as long as loan is outstanding.
- ❖ As per RBI master circular on KCC, a farmer can avail the crop loan based on the declaration of cropping pattern to be raised. Hence, Banks have to consider the owner farmer's request for a KCC loan on declaration basis.
- ❖ The e-cropping process would commence at the mid-crop season whereas crop loan lending process would immediately start at the commencement of the crop season. This would lead to delay in crop loan disbursement/renew even for eligible farmers, thus hampering their opportunity to get finance for advance procurement of inputs like fertilizers, seeds etc.
- ❖ Due to the delay in loan renewal process, the farmers would not be in a position to avail the 4% and 3% interest subvention benefits.
- ❖ The data being reported in e-Karshak/e- panta portal has to reflect 100% ground level position like reporting of actual crop/actual cultivator position.



Commissioner of Agriculture, Govt of AP opined that consideration of hypothecation clause for standing and future crops as primary security is a major obstacle for tenant farmer finance, since in most of the cases the existing finance of owner farmer is outstanding. He further clarified that Banks may rely on the data base of the previous season to avoid time lag in sanction of KCC for the current crop season.

Asst General Manager and Co-ordinator, SLBC of AP clarified that as per RBI guidelines double finance shall not be allowed on same piece of land.

### Agenda 3: Positioning of Bank Mitras at Rythu Bharosa Kendra (RBK) Locations

Spl Chief Secretary, Govt of AP appreciated the Bankers for their affirmative reciprocation for Hon'ble Chief Minister call on Integration of Business Correspondents/Bank Mitras (BCs) at RBKs. Accordingly Department of Agriculture, mapped 9160 BCs with the 10778 RBKs to extend the services of Banking Mitras /Business Correspondents at a particular time in a given day to enable the farmers to access banking services at RBK locations. The BC operations are started at 6538 RBKs. This move would help in increasing the financial literacy and digital literacy awareness among the farming community.

She further requested the Banks to appoint the BCs for remaining 4070 RBK locations immediately and requested for Bank Mitra services at RBKs from 9 AM to 5 PM on daily basis.

The Commissioner of Agriculture, Govt of AP submitted a proposal of obtaining crop loan renewal documentation at RBKs with the support of BCs, which would be a win-win for Banks and Government.

Spl Chief Secretary, Govt of AP suggested for formulation of SOP/Job Card on BC operations at RBK locations keeping in view the all bank related requirements of the farmers.

The following action points emerged in the meeting.

- ❖ Banks shall advise their Bank Mitras to offer their services at RBKs daily from 9 AM to 5 PM.  
(Action : All Concerned Banks )
- ❖ SOP/Job Card on BC operations at RBK locations keeping in view the all bank related requirements of the farmers to be formulated.  
(Action: Department of Agriculture, Govt of AP & SLBC of AP)
- ❖ Banks to expedite the BC appointment process for remaining 4070 RBK locations  
(Action: All Concerned Banks)

### Agenda : 4 Furnishing of crop loan borrowers list to the concerned RBKs

Commissioner of Agriculture, Govt of AP, requested the controlling authorities of Banks to share the crop loan farmers list to the RBKs so that the RBK staff can assist in loan repayment by the farmers, motivate the farmers to repay the loans in time to get the benefits of the SVPR scheme, follow up with the defaulters for recovery of loans and other activities.

Asst General Manager and Co-ordinator, SLBC of AP requested the bankers to utilize the RBK and BC services on sharing information in mutually agreed manner to recover and renew crop loan in time.



The following action point emerged in the meeting.

- ❖ Banks to share the crop loan borrowers' details with the RBKs so that the RBK staff can assist in loan recovery and motivate the farmers to repay the loans in time to get the benefits of the SVPR scheme.

(Action: All Concerned Banks)

**Agenda: 5 Bringing the KCCs into active mode.**

Commissioner of Agriculture, Govt of AP informed that Banks are giving the crop loans to the farmers 30% additionally on scale of finance towards post harvesting expenditure and releasing the total loan amount in single advance. Now the Department is proposing that the farmer may be allowed to take actual loan amount but remaining additional 30% amount shall be released only after harvest of crop for post-harvest requirements. This process brings all the KCCs in to active mode.

Forum opined that as per RBI KCC master guidelines it is a cash credit facility and farmers are provided with Kisan Credit Cards. Therefore, there is no cap and control on number of withdrawals and credits in a KCC account.

**Agenda : 6 Additional KCC facility for Animal Husbandry and Fisheries farmers.**

Commissioner of Agriculture, Govt of AP informed that the Animal Husbandry and Fisheries farmers are being sanctioned general KCC facilities for crop production. He proposed that, an add-on loan amount apart from general KCC limits may be facilitated over and above the Scale of Finance which benefits the farmer.

Forum opined that Banks are already sanctioning the KCC loans for animal husbandry and fisheries activities apart from crop production for all eligible farmers.

**Agenda : 7 Approval of KVIC-PMEGP targets for FY 2021-22**

The Bank wise, agency wise physical and financial targets of KVIC-PMEGP scheme of SC,ST and second loan up-gradation for FY 2021-22 was placed as table agenda item, where the same was approved for implementation (details are enclosed). The given Targets are indicative only, Banks may sanction as many applications as possible to encourage PMEGP scheme in AP..

The meeting was concluded with vote of thanks.





खदी और ग्रामोद्योग आयोग  
KHADI AND VILLAGE INDUSTRIES COMMISSION  
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार  
Ministry of Micro, Small and Medium Enterprises, Govt. of India  
राज्य कार्यालय, विजयवाड़ा आंध्रप्रदेश  
STATE OFFICE, VIJAYAWADA, ANDHRA PRADESH

No. AP/SOV/PMEGP/Targets/2021-22

Date: 02-09-2021.

To  
The Convener,  
State Level Bankers Committee of A.P.  
Union Bank of India,  
Circle Office, Andhra Bank Building,  
2<sup>nd</sup> Floor, R.R. Appa Rao Street,  
Vijayawada-520 001.

**SUB: KVIC-Tentative Targets for the year 2021-22 under  
PMEGP Scheme of KVIC for inclusion in the Annual Credit  
Plan of Andhra Pradesh State – Reg.**

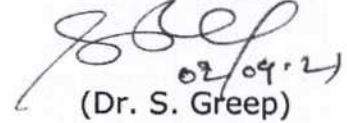
Ref: This Office Lr. No. No.AP/SOV/PMEGP/Targets/2021-22,  
dated 18-08-2021.

Sir,

This is in continuation to this office letter mentioned above regarding Target towards PMEGP for the year 2021-22 in respect of A.P. Please find enclosed herewith a statement pertaining to the Bank wise Target on PMEGP towards all 3 Implementing Agencies (KVIC, KVIB, DIC) to place before ensuing State Level Bankers Committee Meeting for approval.

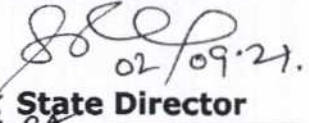
Further, Targets are indicative only, Bank may sanction as many as applications is possible to encourage PMEGP scheme in A.P.

Yours Sincerely

  
02/09/21  
(Dr. S. Greep)

**State Director**

Copy to: The Dy. CEO, South Zone, KVIC, Bangalore for kind information  
please.

  
02/09/21.  
**State Director**



नं.56-3-10A, पहली और दूसरी मंजिल, रामिनेनी बारी स्ट्रीट, पटामटा, विजयवाड़ा - 520007  
No.56-3-10A, 1<sup>st</sup> & 2<sup>nd</sup> Floor, Ramineni Vari Street, Patamata, Vijayawada - 520 007  
दूरभाष Tel. 0866- 2971725 / 2974125 / 2973525  
ई मेल E-mail: sohyderabad.kvic@gov.in , वेबसाइट website: www.kvic.org.in



## KHADI AND VILLAGE INDUSTRIES COMMISSION, STATE OFFICE, PATAMATA, VIJAYAWADA, A.P.

STATEMENT SHOWING THE BANK-WISE TARGETS FOR THE YEAR 2021-22 PERTAINS TO KVIC, KVIB & DIC UNDER PMEGP SCHEME IN A.P. STATE  
(Rs.in lakhs)

Sl. No.	NAME OF THE BANK	KVIC, S.O.Vijayawada				KVIC, .DO. VIZAG				APKVIB				D.I.C.-Rural				D.I.C.-Urban				TOTAL			
		No. of Projects	Margin Money	Bank Credit	Emp	No. of Projects	Margin Money	Bank Credit	Emp	No. of Projects	Margin Money	Bank Credit	Emp	No. of Projects	Margin Money	Bank Credit	Emp	No. of Projects	Margin Money	Bank Credit	Emp	No. of Projects	Margin Money	Bank Credit	Emp
1	STATE BANK OF INDIA	70	210.00	648.90	560	95	285.00	880.65	760	212	636.00	1965.24	1696	124	372.00	1149.48	992	124	372.00	1722.36	992	625	1875.00	6366.63	5000
2	BANK OF BARODA	16	48.00	148.32	128	27	81.00	250.29	216	47	141.00	435.69	376	38	114.00	352.26	304	38	114.00	527.82	304	166	498.00	1714.38	1328
3	CANARA BANK	63	189.00	584.01	504	48	144.00	444.96	384	144	432.00	1334.88	1152	95	285.00	880.65	760	96	288.00	1333.44	768	446	1338.00	4577.94	3568
4	PUNJAB NATIONAL BANK	10	30.00	92.70	80	9	27.00	83.43	72	11	33.00	101.97	88	11	33.00	101.97	88	11	33.00	152.79	88	52	156.00	532.86	416
5	UNION BANK OF INDIA	91	273.00	843.57	728	101	313.00	967.17	808	257	771.00	2382.39	2056	138	414.00	1279.26	1104	138	414.00	1916.82	1104	725	2185.00	7389.21	5800
6	INDIAN BANK	10	30.00	92.70	80	28	84.00	259.56	224	50	150.00	463.50	400	44	132.00	407.88	352	44	132.00	611.16	352	176	528.00	1834.80	1408
7	BANK OF INDIA	20	60.00	185.40	160	21	63.00	194.67	168	28	84.00	259.56	224	23	69.00	213.21	184	23	69.00	319.47	184	115	345.00	1172.31	920
8	BANK OF MAHARASHTRA	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	10	30.00	101.94	80
9	CENTRAL BANK OF INDIA	2	6.00	18.54	16	7	21.00	64.89	56	18	54.00	166.86	144	9	27.00	83.43	72	9	27.00	125.01	72	45	135.00	458.73	360
10	INDIAN OVERSEAS BANK	10	30.00	92.70	80	7	21.00	64.89	56	15	45.00	139.05	120	15	45.00	139.05	120	15	45.00	208.35	120	62	186.00	644.04	496
11	ORIENTAL BANK OF COMMERCE	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16		0.00	0.00	0		0.00	0.00	0	6	18.00	55.62	48
12	PUNJAB AND SIND BANK	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	10	30.00	101.94	80
13	UCO BANK	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	10	30.00	101.94	80
14	AXIS BANK LTD	2	6.00	18.54	16	2	6.00	18.54	16	4	12.00	37.08	32	2	6.00	18.54	16	2	6.00	27.78	16	12	36.00	120.48	96
15	CATHOLIC SYRIAN BANK LTD	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	4	12.00	46.32	32
16	CITY UNION BANK	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	4	12.00	37.08	32	4	12.00	55.56	32	14	42.00	148.26	112
17	DHANALAKSHMI BANK LTD	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	4	12.00	46.32	32
18	EQUITAS SMALL FINANCE BANK LIMITED	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	4	12.00	46.32	32
19	FEDERAL BANK	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	10	30.00	101.94	80
20	HDFC BANK	2	6.00	18.54	16	2	6.00	18.54	16	4	12.00	37.08	32	4	12.00	37.08	32	4	12.00	55.56	32	16	48.00	166.80	128
21	ICICI BANK LTD	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	10	30.00	101.94	80
22	IDBI BANK	2	6.00	18.54	16	2	6.00	18.54	16	5	15.00	46.35	40	5	15.00	46.35	40	5	15.00	69.45	40	19	57.00	199.23	152
23	IDFC FIRST BANK LTD	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	8	24.00	83.40	64
24	INDUSIND BANK	0	0.00	0.00	0	2	6.00	18.54	16		0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	6	18.00	64.86	48
25	ING VVSYA BANK	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	4	12.00	46.32	32
26	KARNATAKA BANK LTD	4	12.00	37.08	32	2	6.00	18.54	16	5	15.00	46.35	40	5	15.00	46.35	40	5	15.00	69.45	40	21	63.00	217.77	168
27	KARUR VVSYA BANK	7	21.00	64.89	56	2	6.00	18.54	16	15	45.00	139.05	120	13	39.00	120.51	104	13	39.00	180.57	104	50	150.00	523.56	400
28	KOTAK MAHINDRA BANK LTD	0	0.00	0.00	0	2	6.00	18.54	16		0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	6	18.00	64.86	48
29	LAXMI VILAS BANK	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	8	24.00	83.40	64
30	RATNAKAR BANK	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	18.54	16		0.00	0.00	0		0.00	0.00	0	4	12.00	37.08	32
31	SOUTH INDIAN BANK	0	0.00	0.00	0	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	8	24.00	83.40	64
32	TAMILNAD MERCANTILE BANK LTD	3	9.00	27.81	24	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	18.54	16	2	6.00	27.78	16	11	33.00	111.21	88
33	YES BANK	2	6.00	18.54	16	0	0.00	0.00	0		0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	6	18.00	64.86	48
34	ANDHRA PRADESH GRAMEENA VIKAS BANK	2	6.00	18.54	16	12	36.00	111.24	96	12	36.00	111.24	96	5	15.00	46.35	40	5	15.00	69.45	40	36	108.00	356.82	288
35	ANDHRA PRAGATHI GRAMEENA BANK	20	60.00	185.40	160		0.00	0.00	0	55	165.00	509.85	440	32	96.00	296.64	256	32	96.00	444.48	256	139	417.00	1436.37	1112
36	CHAITANYA GODAVARI GRAMEENA BANK	2	6.00	18.54	16	2	6.00	18.54	16	3	9.00	27.81	24	4	12.00	37.08	32	4	12.00	55.56	32	15	45.00	157.53	120
37	ANDHRA PRADESH STATE COOPERATIVE BANK LTD	2	6.00	18.54	16	23	69.00	213.21	184	29	87.00	268.83	232	10	30.00	92.70	80	10	30.00	138.90	80	74	222.00	732.18	592
38	DCB BANK LIMITED	0	0.00	0.00	0	2	6.00	18.54	16		0.00	0.00	0	2	6.00	18.54	16	2	6.00	27.78	16	6	18.00	64.86	48
	<b>TOTAL</b>	<b>354</b>	<b>1062.00</b>	<b>3281.58</b>	<b>2832</b>	<b>420</b>	<b>1270.00</b>	<b>3924.30</b>	<b>3360</b>	<b>938</b>	<b>2814.00</b>	<b>8695.26</b>	<b>7504</b>	<b>615</b>	<b>1845.00</b>	<b>5701.05</b>	<b>4920</b>	<b>616</b>	<b>1848.00</b>	<b>8556.24</b>	<b>4928</b>	<b>2943</b>	<b>8839.00</b>	<b>30158.43</b>	<b>23544</b>

STATE DIRECTOR



465  
खादी और ग्रामोद्योग आयोग  
KHADI AND VILLAGE INDUSTRIES COMMISSION  
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार  
Ministry of Micro, Small and Medium Enterprises, Govt. of India  
राज्य कार्यालय, विजयवाडा आंध्रप्रदेश  
STATE OFFICE, VIJAYAWADA, ANDHRA PRADESH

No.AP/SOV/PMEGP/Targets/2021-22

Date: 18-08-2021.

To  
The Convener,  
State Level Bankers Committee of A.P.  
Union Bank of India,  
Circle Office, Andhra Bank Building,  
2<sup>nd</sup> Floor, R.R. Appa Rao Street,  
Vijayawada-520 001.

**SUB: KVIC-Tentative Targets for the year 2021-22 under  
PMEGP Scheme of KVIC for inclusion in the Annual Credit  
Plan of Andhra Pradesh State – Reg.**

**REF:** Letter No.PMEGP/BE/MM Target-2021-22, dated 04-08-2021 of  
Dy.CEO (PMEGP), Dy.CEO (PMEGP), KVIC, Mumbai.

Sir,

The Directorate of PMEGP KVIC, Mumbai has communicated Tentative Targets for the year 2021-22 under PMEGP in respect of A.P. State. Accordingly, this office has reallocated targets in respect of Agency wise/ District wise for implementing PMEGP Scheme in A.P. by all three agencies i.e. KVIC, KVIB & DIC in Rural & Urban areas for 2021-22 and statements from Annexure I to IV as below are enclosed herewith.

Annexure I - Agency wise/ District wise Physical/ financial Target for 2021-22.

Annexure II - Agency wise/ District wise Targets for 2<sup>nd</sup> Loan up gradation for existing PMEGP units.

Annexure III - Agency wise/ District wise Targets towards SC PMEGP Units for 2021-22.

Annexure IV - Agency wise/ District wise Targets towards ST PMEGP units for 2021-22.

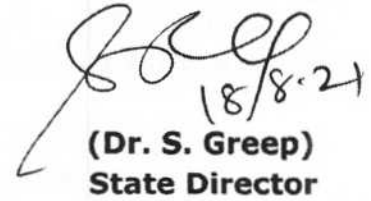
Further, Targets are indicative only, Bank may sanction as many as applications is possible to encourage PMEGP scheme in A.P.

Contd...

It is therefore, requested your good self to arrange to place the same before ensuing State Level Bankers' Committee (SLBC) meeting for approval and communicates the same to all the LDMs in A.P. State for necessary action and implementation of PMEGP scheme in A.P. State by KVIC/KVIB/DIC.

Yours Sincerely,

Encl: As above (Annex-I, II, III, IV) 4 pages

  
18/8/21  
**(Dr. S. Greep)**  
**State Director**

**Copy to:**

1. The Director of Industries, Govt. of Andhra Pradesh, Muthyalampadu, Vijayawada, Krishna District for kind information.
2. The Chief Executive Officer, AP Khadi & V.I. Board, Yerrabalem Village, Mangalagiri Mandal, Guntur District for kind information.
3. The Dy. Director, Divisional Office, KVIC, Visakhapatnam for information.
4. The Dy.CEO (PMEGP) KVIC, Mumbai for kind information.

  
18/8/21  
**State Director**  
Dr. S.

368095  
18/8/21



नं.56-3-10A, पहली और दूसरी मंजिल, रामिनेनी वारी स्ट्रीट, पटामटा, विजयवाडा - 520007

No.56-3-10A, 1<sup>st</sup> & 2<sup>nd</sup> Floor, Ramineni Vari Street, Patamata, Vijayawada - 520 007

दूरभाष Tel. 0866- 2971725 / 2974125 / 2973525

ई मेल E-mail: sohyderabad.kvic@gov.in , वेबसाइट website: [www.kvic.org.in](http://www.kvic.org.in)