

## Minutes of the Sub-Committee Meeting

Date	19.10.2023
Time	03.00 AM
Venue	SLBC Conference Hall, Vijayawada

# STATE LEVEL BANKERS' COMMITTEE ANDHRA PRADESH

Convener:



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### **Proceedings of SLBC Sub-committee meeting**

A meeting of SLBC Sub-committee on GharGhar KCC Abhiyan& Others was held on 19.10.2023 at SLBC conference hall, FGMO, Union Bank of India, Vijayawada. The meeting was chaired by Sri. M.Ravindra Babu, General Manager & Convener SLBC of AP and attended by Smt.Dini Suresh Panicker, DGM, NABARD, Smt.M.Poornima, Manager, RBI, Sri. MVSN Murthy, OSD finance Department (VC), officials from Agriculture department, SERP, Executives and Senior officials from major Banks. The list of participants enclosed.

SriRaju Babu, Asst General Manager, SLBC of AP welcomedtoSri.M. Ravindra Babu garu who assumed charge as the General Manager,UBI, Zonal office, Vijayawada and SLBC convener of AP and to all the participants.

Sri Ravindra Babu, General Manager & Convener SLBC extended a warm welcome to all the dignitaries and member Bankers. He informed to the forum that, DFS conducted VC with SLBC conveners and LDMS on 12.10.2023 with an agenda of ongoing Jansuraksha Campaign from 01.10.2023 to 31.12.2023 and Pendency of Bank Branch Opening in villages having population more than 3000.RBI and NABARD advised SLBC to conduct subcommittee meeting on GharGhar KCC Abhiyan campaign.

On this background,SLBC invited major Banks to discuss the agenda items andhe informed that NABARD is going to present on GharGhar KCC Abhiyan, He requested all the concerned to focus on the campaigns and take forward. He advised SLBC coordinator Sri Raja Babu garu to take up the agenda.

Sri Raju Babu, Asst General Manager, SLBC presented the agenda items to the house for discussion

#### **Agenda 1: GharGhar KCC Abhiyan campaign 1st October 2023 to 31st December 2023**

AGM, SLBC requested DGM NABARD to give presentation on GharGhar KCC Abhiyan campaign to the forum

Smt. Dini Suresh Panicker, DGM, NABARD explained the revised KCC Saturation drive to the forum that,GharGhar KCC Abhiyan has been launched with special focus to saturate PM Kisan beneficiaries during the period from 1<sup>st</sup> Oct 2023 to 31<sup>st</sup> Dec 2023. Gol has launched various drives to enrol the left-out farmers into the formal credit system. The current KCC Saturation Drive, named as "GharGhar KCC Abhiyan" is being driven by the Department of Agriculture and Farmer Welfare (DA&FW), MoA& FW, to cover all left-over farmers with special focus on PM KISAN beneficiaries. Gol identified NABARD as executing agency for this campaign. The existing KCC account holder farmers will be verified against the PM KISAN database to find out the PM KISAN beneficiary farmers having KCC account and the ones not having the KCC account. There is a mismatch of approx. 1.50 crore number of beneficiaries between KCC holders and PM Kisan Beneficiaries. There may be cases of overlap also wherein

- Single beneficiary may have two or more KCC accounts in different branches of same bank or different bank.
- Same farmer may be maintaining his KCC account in one financial institution and his PM Kisan account in another.
- PM Kisan beneficiary is not aware of KCC or is not willing to have KCC or is not eligible for the KCC account

She informed that, this drive involves participation from various stakeholders, including government agencies, financial institutions like commercial banks, regional rural banks, and cooperative banks, and non-governmental organizations working in rural areas. These stakeholders work together to identify eligible farmers, facilitate the issuance of Kisan Credit Cards, and provide necessary support to ensure the success of the drive. The primary objective of the Abhiyan is to ensure that a maximum number of eligible farmers have access to credit through the KCC so that they can get loans at a cheaper rate from institutional banking system

to meet their short term/long term cultivation requirement, post-harvest expenses, maintenance of farm asset and consumption requirement etc.

Smt. Deepali, Manager, NABARD has given presentation to the forum on GharGhar KCC Abhiyan:

Campaign period starts from 1st October 2023 to 31st December 2023. NABARD is the primary executing/monitoring organization. State Govt./District administration & Panchayati Raj Institutions/SLBC/DLBC has to provide the operational support to NABARD. This campaign is driven by the Department of Agriculture and Farmer Welfare ( DA& FW), MoA&FW & DFS GoI. The objective of this campaign is to cover all remaining farmers with special focus on PM KISAN Beneficiaries.

- To facilitate all eligible Farmers to have access to Short Term Institutional Credit through KCC.
- To facilitate all farmers in getting benefits of concessional RoI,
- Through a special drive under BLBC to mobilise potential farmers for saturation

She also informed about the action taken so far on the KCC saturation drive to the forum that,

- PM Kisan Data base compared to the KCC holders' data base collected from the FIs.
- Identified the PM Kisan beneficiaries not having KCC.
- Data of such PM Kisan Beneficiaries has been populated on (<https://pmfby.gov.in>).
- Bank branches with the existing login credentials of PMFBIY portal can access the data and identify the gaps in their area of operation to fully saturate them with KCC.
- Can take their consent if they don't want to avail the facility of KCC.
- Manual of process to be adopted (SOP) on the portal for the saturation drive has been shared with Finance Dept., Agri Dept., SLBC, and District Administration.

She informed the implementation Strategy to the forum as following

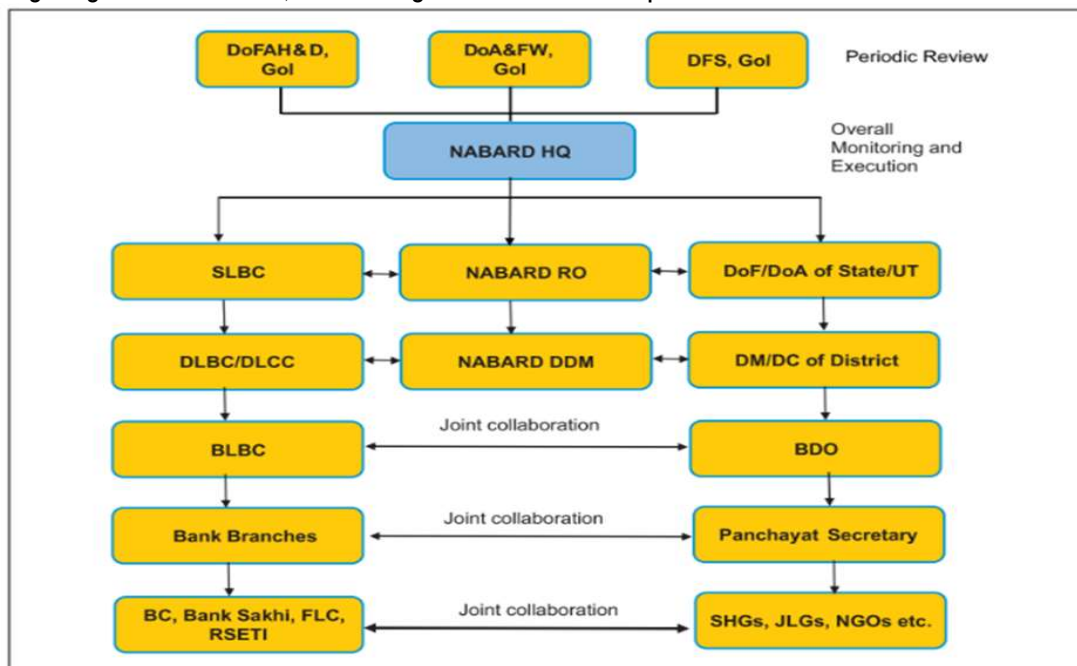
- Leveraging wide network of Bank Branches at the Ground Level
- Regular review and monitoring of the progress under the Campaign on weekly basis.
- The monitoring may include details on

a. No. Campaigns held and participant details

b. No. of KCC Applications received

c. No. of KCC Applications processed by the Banks

- LDM may coordinate to submit the progress report to NABARD (through DDM), District Collector.
- Organogram for Review, Monitoring and Execution responsibilities:



She presented the below GharGhar KCC Abhiyan campaign Roles and responsibilities of Banks, LDMs, SLBC and NABARD

**Role of Banks:**

- Conduct Campaigns & reach out to the non-KCC holder PM Kisan Beneficiaries.
- Display necessary Banners/ Posters for wider publicity.
- Organize special camps in rural bank branches at GP/ Village/ Block Level with the help of Block and District Administration Functionaries and Panchayati Raj Institutions Representatives.
- Disseminate information to all the PM Kisan Beneficiaries and other farmers holding account in the branch who do not have KCC accounts.
- Process the KCC applications on priority basis within 14 days from receipt of applications along with requisite minimum documents.
- Obtain confirmation from Farmers those who do not want KCC.
- Report the Progress of issue of KCC to LDM/ DDM on Daily Basis
- Inform the details of camps planned/ conducted to LDM and DDM on daily basis

**Role of LDMs at District level:**

- Form a Special Task Force along with DDM- NABARD to carry out the Campaign Execution.
- Convene Special DLCC/ BLBC
- Through DLCC, BLBC, District Administration, Panchayati Raj Institutions, & DDM support, make the campaign a success.
- Leveraging wide network of Bank branches at the ground level
- Ensure conduct of outreach programme upto GP level – Every Friday
- Regular review and monitoring the progress under the campaign on daily/ weekly basis.
- Submitting progress data on PMFBY portal; forward the same to NABARD (through DDM) & District Collector/ Magistrate.

**Role of SLBC at State level:**

- Overall review and monitoring the progress in AP State
- Wide Publicity of the Campaign
- Convening of Special SLBC
- To regularly monitor the campaign and progress under the saturation drive
- Guide the Banks for successful conduct of Campaigns

**Role of NABARD**

Overall execution and monitoring responsibility for the “GharGhar KCC Abhiyan” at the State Level by leveraging its structure at District level and through DDM for actual saturation of left out farmers especially PM Kisan beneficiaries. The responsibility at State, District & Block level will be handled by CGM and DDM, respectively.

DGM NABARD requested the Bankers to extend co-operation in successful implementation of this scheme. AGM SLBC informed that as per the SOP, SLBC has created login IDs in PMFBY portal under GharGhar KCC Abhiyan for 26 LDMs in the State. Informed that LDMs are unable to get any data regarding PM Kisan beneficiaries who have availed KCC facility. In response, DGM NABARD informed that there is an issue with PMFBY portal in getting PM Kisan beneficiaries details of the AP State and that NABARD has already taken up with the ministry to resolve the issue. Once the issue is resolved, the data will be available to all Bankers, LDMs and SLBC. Meanwhile banks are requested to get the PM Kisan beneficiaries' data from their Head offices and start sanctioning of KCC loans by identifying the beneficiaries.

Bankers have expressed that identification of beneficiaries is difficult and if portal support is provided to the Bankers, it will be easy for field functionaries to take the campaign forward.

AGM SLBC and other Bankers expressed that, involvement of Agriculture department officials at ground level in mobilisation of applications for the campaign is very much needed for the success of the campaign. AGM advised that all the Banks may start conducting camps at GP level and mobilise the applications.

(Action: Banks, NABARD and Agriculture dept.)

### **Agenda 2 :Jansurakhsha 3 months campaign at GP Level from 01-10-2023 to 31.12.2023**

AGM SLBC informed that , Government of India with an objective to ensure that every eligible citizen should get the benefits of the Jansurakhsha Schemes i.e. PMJJBY and PMSBY, DFS has launched a 3-month saturation campaign for these Schemes at Gram Panchayat (GP) level from 01.10.2023 to 31.12.2023. The same SOP was applicable which was given by DFS on 20.03.2023 to District Collectors, All Banks and LDMs.

Lead District Manager to work as the nodal officer at the district level and he has to assign Gram Panchayats with approval of DLCC to the banks for organising the campaign at identified dates. LDM has to continuously monitor the progress of the campaign at the grass root level and upload the enrolment details in DFS portal. LDM has to ensure that all Bank/PO branches participate in camp as per the allotment and no Gram Panchayat is left out from holding of camps.

As per DFS SOP, SLBC has to create public awareness in regional languages about the campaign through advertisements in newspapers and local media. LDMs has to publicize the campaign by preparing banners and pamphlets at their respective district level.

**Smt.M.Poornima, Manager, RBI** in his remarks informed that all banks should actively participate in the Jansurakhsha 3 months campaign and these schemes may be popularised the in Urban areas also.

AGM SLBC advised all the Banks to organise a 3 months intensive campaign at the Gram Panchayat level with coordination of LDMs in all the districts of the State for saturation of beneficiaries under the two schemes (PMJJBY & PMSBY).(Action: All Banks)

### **Agenda 3: Branch expansion and opening of Brick and Mortar branches in unbanked villages**

AGM, SLBC informed that for increasing banking penetration and financial inclusion, DFS identified 125 villages in Andhra Pradesh and allotted among scheduled commercial banks including Regional Rural Banks for opening of branches. The progress is monitored by DFS continuously with SLBC. DFS conducted VC meeting with SLBC on 12/10/2023 to review the Pendency of Bank Branch Opening in villages having population more than 3000 and advised SLBC to take corrective steps for establishment of Bank branch in identified location on or before 31/12/2023.

AGM SLBC informed that SBI has to inform the status of the branch opening at Adakula location and Indian Bank has to initiate action in opening of branches at Peddakappalle and Kangundi locations and submit the status to SLBC for onward submission to DFS and he also informed that as per the directions of DFS at any cost by 31.12.2023 branches should be opened in those locations.(Action: SBI & Indian Bank)

### **Agenda 4: PM Stand Up India Scheme**

AGM SLBC informed that, in recently conducted 68<sup>th</sup> meeting of Empowered committee (EC) on MSME, RD, RBI informed that under Stand Up India scheme, Banks have granted loans to 11,066 applicants, achieving 70% of the target (15,802 sanctions) as of June 30, 2023. While some Banks had already met their targets, others including APGVB (1%), APGB (26%), IOB (40%) and Kotak Mahindra Bank (38%) had not yet reached the halfway mark. Axis Bank did not approve any loans under this scheme. RD informed in the EC meeting that Banks have to reach their targets by September 30, 2023 and to provide status updates on the portal. He directed SLBC to conduct a review meeting on the progress made by the Banks.

AGM SLBC advised the Banks to improve their performance under Stand Up India Scheme and also highlighted that in ensuing EC meeting, RD, RBI will critically review Banks which had not reached the targets.

(Action: APGVB, APGB, IOB, Kotak Mahindra Bank and Axis Bank)

**List of Participants**

<b>S.No</b>	<b>Name (Sri/Smt)</b>	<b>Designation</b>	<b>Organisation</b>
1	M.Ravindra Babu	GM & Convenor SLBC of AP	SLBC
2	Dini Suresh Panicker	DGM	NABARD
3	M.Poornima	Manager	RBI (VC)
4	Murali Parthasarathy	DGM	UBI
5	E Raju Babu	AGM – SLBC Coordinator	SLBC
6	MVSN Murthy	OSD (Finance)	Govt. of AP (VC)
7	S.S. Murthy	DGM	CBI
8	Chandan Sahoo	DGM	BOB
9	MVV Bangarraju	Zonal Manager	BOI
10	R.Ramachandra Rao	CM	SBI
11	I.Satyanarayana	Divisional Manager	Canara Bank
12	A.V.Bhaskaran	Dy. Regional Manager	Bank of Baroda
13	K.Krishna Mohan	AGM	Indian Bank
14	P.Krupaji	SM	Axis Bank
15	V Veerabhadra Rao	Co-ordinator	IOB
16	Ch Sree Rama Somayaji	General Manager (AP)	APGVB
17	B.Dhanujeya naik	Senior Manager	Kotak Bank
18	G.Rajesh	Manager-Agri	KVB
19	M V Satish	Co-ordinator	CGGB
20	Goutham Laxminarayana	CM	SLBC
21	Deepali	Manager	NABARD
22	Smarak kumar Mohanty	Manager	NABARD
23	N.Brahmaiah	AGM	SGB
24	Villa Varun	AGM	APCOB
25	N.Uday Kumar	CM	PNB
26	S.Satish	Senior Manager	Canara Bank
27	G. Omprakash	Dy Manager	SBI
28	D.Raja Pradeep	Manager	Bank of Baroda
29	A.Kalyani	Manager	Union Bank of India
30	Rafiquddin Shaik	RH- KCC	ICICI

Related departments and other bankers participated through VC