

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 మंज़िल, आन्ध्र बैंक बिल्डिंग, आर.आर. अप्पाराव सड़क, विजयवाड़ा - 520 001
Convenor : Union Bank of India, 2nd Floor, Andhra Bank Building, R.R. Appa Rao Street, Vijayawada - 520 001

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Lr. No: SLBC /210/13

Date: 22.04.2022

The Controlling Authorities of all Banks and Lead District Managers.

Dear Sir,

Reg: Minutes of the Sub-Committee Meeting held on 22.04. 2022

We enclose herewith the minutes of the Sub-Committee Meeting held on 20.04.2022.

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 : Special Chief Secretary, Finance Dept, GoAP, AP Secretariat, Velagapudi.
Special Chief Secretary, Agriculture Dept, GoAP, AP Secretariat, Velagapudi.
General Manger, FIDD, Regional Office, Reserve Bank of India, Hyderabad.
CGM, NABARD, Regional Office, Hyderabad.
Secretary, Social welfare department, GoAP, AP Secretariat, Velagapudi.
Commissioner and IG, Stamps and Registration Dept, Govt of AP, Vijayawada.

Encl: as above

Proceedings of Sub-Committee Meeting

Date: 20.04.2022

Time: 3.00 PM

Venue: SLBC conference hall, Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA

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

भारत सरकार का उपक्रम A Government of India Undertaking



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Proceedings of Sub-Committee Meeting

A meeting of SLBC Sub-committee was held on 20.04.2022. The meeting was attended by Special Chief Secretary, Agriculture, Govt of AP, OSD (IF & SLBC) Finance Dept, GoAP, Officials from Stamp and Registration Department, Govt of AP, General Manager from NABARD, Executives & Senior officers from major Banks & LDMs. The detailed list of participants is enclosed.

Sri V Brahmananda Reddy, Chief General Manager & Convener, SLBC of AP, extended a warm welcome to the participants and initiated discussion on agenda items.

Agenda 1 : Continuation of SLBC call centre – Sharing of expenditure

Assistant General Manager, SLBC of AP, informed that as per the directions of Department of Financial Services, Government of India, SLBC of AP has established SLBC Call Centre to address various clarifications sought by the public on various Govt schemes. SLBC has engaged the services of personnel from ABREPOSE on outsourcing basis, for running the Call Centre. The Call Centre has been functioning since 10.12.2012 onwards and the personnel of ABREPOSE are manning the Call Centre.

The forum is now requested to approve continuation of the call centre for one more year i.e FY 2022-23 and sharing of expenditure among Public sector banks mentioned below as agreed upon earlier.

State Bank of India, Union Bank of India, Canara Bank, Indian Bank, Bank of Baroda, Indian Overseas Bank, Bank of India, Punjab National Bank, Central Bank of India.

Forum resolved to approve the above proposal.

Agenda 2: Identification of instruments and sale agreements not subjected to stamp duty – Reporting to District registrar.

Assistant General Manager, SLBC of AP informed that Registrations and Stamps Dept, GoAP reported that some of the banks are sanctioning loans against unregistered sale agreements. As per Registration Act, 1908, un-registered sale agreement which conveys any property worth more than Rs.100/- shall be compulsorily registered.

Hence, Stamps and Registrations dept. requested banks to entertain only the registered & duly stamped sale agreements/ additional agreements while processing loan proposals. During the sub committee meeting held on 07.02.2022, bank representatives expressed the following concerns.

- In some other States like Karnataka, Maharashtra etc. the agreement is registered and made as sale deed and the total amount of stamp duty is paid up front.



- If 1% stamp duty is paid on agreement, whether this amount can be deducted at the time of actual registration of sale deed or at the time of mortgage registration by the banks.
- Borrower needs to pay stamp duty at i) the time of agreement ii) at the time of registration and iii) at the time of bank documentation for loan. As such, payment of stamp duty at multiple levels may lead to discontent among the public.

Responding to the above, Sri Chaitanya, Sub-Registrar, Vijayawada who attended the meeting on behalf of department, has clarified that in the state of AP there is no such provision as being followed in others states where the agreement is registered and made as sale deed and the total amount of stamp duty is paid up front. As per AP state Stamp act, Sec 2, sale agreement and sale deeds are two different instruments. As for as payment of 1 % stamp duty on agreement and deduction at the time of actual registration of sale deed or at the time of mortgage registration by the banks is concerned, Govt has not issued any such circular in this regard.

The following action points emerged in the meeting.

- Govt of AP shall explore the possibility on
 - ✓ Considering for upfront payment of total stamp duty on sale agreement instead of multiple payments on different occasions and making the same sale agreement as sale deed.
 - ✓ Deduction of 1% stamp duty which is paid on sale agreement at the time of actual registration or at the time of mortgage registration by the Banks.

(Action : Stamps and Registration Dept, Govt fo AP)

Agenda 3: Kisan Bhagidari Prathmikta Hamari campaign-KCC Campaign.

Dr (Smt) Poonam Malakondaiah, Spl Chief Secretary, Govt of AP in her opening remarks highlighted that there are 54.21 lakh PM KISAN beneficiaries in our state of which 51.44 lakh are brought under KCC provision, where the gap of 2.77 lakh need to be covered. She informed that under the Kisan Bhagidari Prathmikta Hamari campaign special focus to be given for these farmers. The list of non KCC PM KISAN Beneficiaries will be available at RBKs (Rythu Barosa Kendralu), where banks utilise the support of RBK staff in this regard. She advocated for the enthusiastic participation of all stake holders in the campaign to ensure AP to be the first state to announce PM KISAN -KCC saturation. Further she informed that the suitable instructions have already been issued to the district level officials of Agriculture, Animal husbandry and Fishery departments for their support and coordination with Bank officials and LDMs for success of the campaign.

Chief General Manager & Convener, SLBC of AP, informed that keeping in view the importance of KCC facility to farmers, special KCC saturation drive was launched by DFS,



(Department of Financial Services, Ministry of Finance, Govt of IND), on 12 February 2020 to cover all the PM KISAN beneficiaries under the ambit of KCC. Though ample short-term credit has been flowing to the farmers, still large chunk of fishery and animal husbandry farmers are to be covered. Further highlighted that Government of India through Department of Agriculture and Farmers' welfare (DA&FW) has decided to launch a sprint campaign "Kisan Bhagidari Prathmikta Hamari" from 24.04.2022 to 01.05.2022 to provide KCC to the left over farmers including PM-KISAN beneficiaries within the on-going saturation drive. As per the SOP for the sprint campaign, banks need to supplement the efforts of the local administration by sourcing applications through BCs/Bank Sakhi network to ensure success of the campaign.

General Manager, NABARD informed that the focus would be on KCC coverage of the left over PM KISAN beneficiaries during this campaign, where all the 13 DDMs (District Development Managers) of NABARD co ordinate with the LDMs and Govt machinery to ensure culmination of campaign on success note. Ministry of Agriculture & Farmers Welfare, Department of Agriculture & Farmers Welfare had advised NABARD to conduct sample survey of 1000 bank branches across all states to analyse the status of KCC. Accordingly, a total of 46 branches in the State of Andhra Pradesh have been included for the survey which would be completed shortly. Later, a short presentation on the said campaign was displayed by the RO, NABARD to the participants of the meeting.

The following action points emerged in the meeting.

- All the controllers of the Banks to instruct their Branches to actively participate in the campaign and process the applications received during the campaign duly following the guidelines and time norms.

(Action : All banks)

- The Agriculture Department should nominate one state level coordinator for the campaign to ensure smooth implementation of various activities related to line departments as illustrated in SOP.

(Action: Department of Agriculture, Govt of AP)

Agenda 4: Increase flow of lending to SC/STs.

Assistant General Manager, SLBC of AP informed that, during the 218th SLBC meeting held on 25.03.2022, Special Secretary, Social Welfare Dept, GoAP highlighted that though the lending under ACP is encouraging, lending for SC/ST categories is not up to the mark. The progress under stand Up India scheme for the SC ST category beneficiaries is far below the set target which needs closer attention of the banks. Secretary, also highlighted that RBI master circular clearly denotes the following mandatory activities to be carried out while dealing with SC ST loan applications.

- Organizing exclusive meetings with SC/ ST beneficiaries to understand their credit needs.



- Rejection of loan applications with respect to SC STs at next higher level instead of branch level.
- Adoption of villages for intensive lending having sizeable population of these communities.
- Formation of special cells at HO level for monitoring flow of credit to SC STs
- Allocation of 50% of the loans to the SC STs under NRLM scheme

He requested all the banks to sensitize the Bank branches on above lines and ensure compliance with the same.

General Manager, APSCCFC, Govt of AP reiterated the above guidelines to Banks and requested the Banks to strict compliance.

The following action points emerged in the meeting.

- All bank controllers to sensitize the Bank branches for strict compliance of guidelines issued by RBI on SC/ST lending. **(Action : All Banks)**
- All Bank controllers to get the confirmation from their respective HO on implementation on various above points so as to present the position in next SLBC meeting. **(Action : All Banks)**

Agenda 5: Villages identified as inadequately covered or uncovered by financial infrastructure within 5 km radius in our State

Assistant General Manager, SLBC of AP informed that Department of Financial Services, Ministry of Finance, GoI reported that as per the information available in Jan Dhan Darshak GIS App 243 villages are identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in our state. SLBC has worked out an action plan and mapped 229 villages with banking facilities by Bank Branch/BC / post office and uploaded the details in Jan Dhan Darshak GIS App. Balance 14 villages found as submerged /inhabitant. Of these the village Peddayapalle in Penagalur mandal of YSR Kadapa district reported as a tiny village with a population of 28 people having 10 households which is not viable for establishing any banking outlet. LDM Kadapa district also submitted his report on same lines. Now DFS is requesting the SLBC to update the above village details in Jan Dhan Darshak app duly mapping with banking coverage. However, in view of its habitational position, the forum may resolve that village is not viable for opening of banking outlets and may request the DFS to remove the village from the identified villages list.

Forum resolved to approve the above proposal.

The meeting ended with vote of thanks



List of Participants.

S.No	Name (Sri/Smt)	Designation	Organisation
1	Smt Dr (Smt) Poonam Malakondaiah, IAS	Spl Chief Secretary	Govt of AP (VC)
2	V Brahmananda Reddy	CGM & SLBC Convener	Union Bank of India
3	B Ramesh Babu	General Manager	NABARD (VC)
4	B Swati	Deputy General Manager,	NABARD (VC)
5	MVSN Murthy	OSD (IF & SLBC) Finance Dept	Govt of AP (VC)
6	Karuna Kumari	General Manager, APSCCFC	Govt of AP (VC)
7	Chaitanya	Sub-Registrar, Stamp & Registration Dept	Govt of AP (VC)
8	Ch Rajasekhar	Deputy General Manager	Bank of Baroda
9	E Raju Babu	AGM - SLBC	Union Bank of India
10	G Venkateswara Rao	Asst Gen Manager	SBI
11	P Raja	Asst Gen Manager	Union Bank of India
12	J S V Subrahmanyam	Asst Gen Manager	Canara Bank
13	C Jagan Mohan Rao	Asst Gen Manager	Indian Bank
14	Ch Sree Rama Somayaji	General Manager	APGVB
15	P S Mani	Deputy General Manager	APCOB
16	B Dinesh Kumar	Asst Gen Manager	APCOB
17	Raveendra Kumar	Senior Manager	Bank of Baroda
18	Debadatta Rath	Manager	Indian Overseas Bank
19	Gopinadh T	Manager	Bank of India
20	Venkat Rao K	Deputy Vice president	HDFC Bank
21	Chiranjeevi	Regional Head	ICICI Bank
22	P krupaji	Senior Manager	Axis Bank
23	CH Vijaya Krishna	Manager	Kotak Mahindra
24	T N Sagar	Manager	Karur Vysya Bank
25	G Rajesh	Assistant Director	Fisheries Depat, Govt of AP.



