

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

సంయోజక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2 మంజిల్, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు వీధి, విజయవాడ - 520 001

Convenor : Union Bank of India, 2nd Floor, Andhra Bank Building, R.R.Appa Rao Street, Vijayawada- 520 001

దూరభాష Phone : 0866-2562522, 2562518

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

वेबसाइट website : www.slbcap.nic.in

Lr. No: SLBC /210/364

Date: 14.08.2024

To,

1. The Special Chief Secretary, (Agri. & Co-op), GoAP
2. The Principal Secretary, (Finance), GoAP
3. The Secretary, (Industries & Commerce and Food Processing), GoAP
4. The Secretary, (Horticulture, Aquaculture & Fisheries), GoAP
5. The Director Agriculture, GoAP
6. The CEO, SERP, GoAP
7. The MD, MEPMA, GoAP
8. The Regional Director, RBI
9. The Chief General Manager, NABARD
10. The Controlling Authorities of all Banks in Andhra Pradesh

Madam / Dear Sir,

Reg: Minutes of subcommittee meeting on Zero poverty held on 09.08.2024

We enclose herewith the minutes of the Zero poverty sub-Committee meeting held on 09-08-2024.

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

Yours faithfully,



(C V N Bhaskara Rao)

General Manager and Convener, SLBC Andhra Pradesh



Encl: as above

Proceedings of Sub-Committee Meeting

Meeting Date:	09.08.2024
Time :	3.00 PM
Venue:	SLBC Conference Hall, UBI, Zonal Office, Vijayawada
Topic:	Minutes of Zero Poverty Subcommittee

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**CONVENER: UNION BANK OF INDIA**

Union Bank of India, Zonal office, Andhra Bank Building,

R RappaRao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518

Email: slbc@unionbankofindia.bankWebsite: slbcap.nic.in

Proceedings of Sub-Committee Meeting

Zero Poverty Sub-committee meeting was held on 09.08.2024 @3.00pm in SLBC conference hall. With reference to the directions of Hon'ble Chief Minister in 227th SLBC meeting conducted on 09/07/2024, deliberations were made to discuss about the integration of all Government of India schemes with State Government programmes to make Andhra Pradesh a Zero poverty State. The meeting was attended by **Shri G Veerapandian, IAS, CEO, SERP**, Government of Andhra Pradesh; **Smt. P Hemalatha Rani, CEO, APNRT, GoAP**; **Shri. M Srinivasa Rao**, Joint Director Industries (MSME), GoAP; **Smt. Siva Parvathi, Addl. Director, MEPMA, GoAP**; **Shri. M. Kesava Kumar, DGM, SERP, GoAP**; **Shri. R. K. Mahana**, General Manager, RBI (through VC), **Shri. C V N Bhaskar Rao**, General Manager & Convener, SLBC, Andhra Pradesh; **Smt. M. Padmavathi**, Dy Director Agriculture (through VC), GoAP; Other State Government officers and Executives & Senior officers from Banks. The list of participants is enclosed.

Shri C V N Bhaskar Rao, General Manager & Convener, SLBC AP has extended a warm welcome to all the participants and explained the importance of agenda item in brief to the forum and appealed to concerned members to give attention to the action points of this meeting for implementation in letter and spirit to reach the expectations of the Government.

Shri Srinivas Dasyam, Co-ordinator, SLBC of AP has presented the Agenda to the forum for discussion.

Agenda 1 : Zero poverty:

Shri Srinivas Dasyam, Co-ordinator, SLBC of AP informed that, Hon'ble Chief Minister during 227th SLBC meeting has given directions to all stake holders to discuss about the integration of all Government of India schemes with State Government programmes to make Zero poverty in Andhra Pradesh by involving State Government departments, voluntary organisations, NRIs, Industries, Banks, NABARD and other related Stake holders.

Some of the points deliberated in the sub-committee meeting are mentioned below:

- Alignment of objectives to ensure the State and Central Govt are in line to maximize the impact of poverty alleviation programs.
- Data sharing and Analysis between the State and Central Governments to identify the poorest communities and monitor the progress.
- Funding and Resource allocation for optimal utilization of all schemes.
- Rural Development and Infrastructure Development to invest on infrastructure projects that support poverty alleviation such as Housing, Sanitation, Healthcare and Education.
- Public Awareness and Participation to launch awareness campaigns to educate the public about available schemes and how to utilize them via Nurturing, Hand holding and mentoring.
- Exploring and Encouraging the P4 concept where Public, Private and People's partnership must be encouraged.
- Enhancement of Agriculture Income: To improve the income of the marginal and down trodden farmers and labour
- Health and Nutrition: To focus on health and nutrition of poor people and malnourished.



Sustainable Developmental Goals (SDGs): To ensure holistic and sustainable approach to eradicate poverty. Collaboration with International organizations.

General Manager & Convener SLBC advised all concerned departments to give their valuable suggestions on the topic that are implementable.

Shri G Veerapandian, IAS, CEO, SERP, Government of Andhra Pradesh in his remarks informed that, Hon'ble Chief Ministers vision is to make the State progress to zero poverty. The task of attaining zero poverty can not achieved by the single organisation and it is achieved through collective coordination efforts from all the Stake holders. He also informed that as per the Niti Aayog report, there was substantial reduction in the poverty in all the States. Similarly, in Andhra Pradesh also there was reduction in poverty. He requested all the stake holders to understand the concept, and accordingly plan the strategies for implementation. He assured that on behalf of the SERP, whatever implementable action points arise during the deliberations will be implemented by the department.

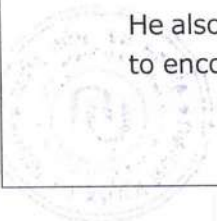
Smt. P Hemalatha Rani, CEO, APNRT, GoAP informed that, Andhra Pradesh Non Resident Telugu People Society (APNRTS) is Government of Andhra Pradesh's Nodal Agency and is the single point of contact for all matters related to NRIs and migrant workers from Andhra Pradesh. She informed that there is a lot of demand for skilled labour and trained professionals in European countries. APNRT facilitates those people for getting the employment in those areas. She requested State Government and Banks to frame liberal guidelines for NRI's to set up Start Ups in the State, and to attract more number of NRIs a robust industrial policy has to be formulated by the Government.

Shri. M Srinivasa Rao, Joint Director Industries (MSME), GoAP explained that, the schemes implemented by their department in the State are PMEGP and PM Vishwakarma. PMEGP is one of the important schemes to generate self-employment in the State. The Department is popularising the Scheme by conducting awareness camps at Mandal level and District level by DIO's. He also informed that in this scheme, subsidy is available for setting up of service and manufacturing units up to an amount of Rs 20.00lakhs and Rs. 50.00lakhs respectively.

He informed that PM Vishwakarma scheme aims to support and empower traditional artisans and craftspeople in India. Government of India has identified 18 activities under the scheme and the main objectives of the scheme are skill upgradation, toolkit incentive of Rs.15000/- and credit linkage up to Rs.1.00lakh @5% rate of interest. The scheme is an ongoing scheme and more number of eligible persons are enrolled under the scheme in our State. The scheme also provides self-employment and financial upliftment of the people in the State.

He also informed that establishing Large & Medium scale industries provide employment to more number of people, which helps in eradication of poverty. In Andhra Pradesh, more than 1000 industries are already established and providing employment to the good number of people. 156 Large & Medium industries are in active implementation stage which will generate around 4.86 lakhs jobs in near future.

He also informed that State Government has planned to introduce cluster development schemes to encourage more number of MSMEs to be established in the State and provide employment to



the people. He assured the forum that any directions from the subcommittee meeting to his department will be implemented in true spirit.

Smt. Siva Parvathi, Addl. Director, MEPMA, GoAP in her remarks informed that MEPMA department is taking care of urban SHGs, and Andhra Pradesh is pioneer in NULM implementation. She informed that, in convergence of NULM and State Government schemes, lot of activities were taken up by MEPMA including self employment programmes for groups and individuals. In 123 ULBs, 2.78 lakh SHGs were credit linked and the repayment capacity of group members was increased. This year MEPMA planned to provide linkage to around 30000 groups (around 4.00lakh families) to the tune of Rs.3000Cr.

She Informed that 3.68 lakh beneficiaries are identified under PM SVANidhi scheme in Tranche-I. All Banks have supported well for the poor people in difficult times to sustain their business by providing credit support. Under PM SVANidhi scheme 95% beneficiaries are credit linked in Tranche-I and 50% beneficiaries are credit linked in Tranche-II and 30% beneficiaries are credit linked in Tranche – III.

She informed that, under AMRUT Mitra, the State Government is awarding projects such as maintenance of Parks, water testing and billing etc to the SHGs based on the local need thus leading to the self-sustainability and enhancing their living standards. In bringing down poverty and creating sustainable livelihoods of SHG members, State Government has initiated few activities by enhancing entrepreneurial and marketing skills such as Mahila Marts, Urban Markets, Pattana Pragati Units, Pattana Samriddhi Units and AAHA Canteens

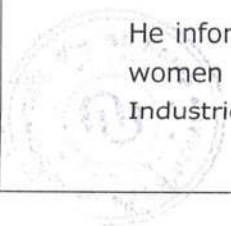
She also informed that, Banks have extended good support to housing scheme under APTIDCO and she requested Banks to help further to complete the project.

She informed that, the State Government is implementing health and hygiene awareness programs under the National Urban Health Mission (NUHM), GoI scheme and also in collaboration with UNICEF, department is implementing WASH programs, and also established Hand Wash Stations in all ULBs to promote health and personal hygiene. Under Swacch Bharat Mission, MEPMA has created social capital 'Swachh Dooth' (Community Resource Persons) to create awareness on cleanliness. She assured that, with the convergence of all the Government of India schemes we take forward these groups and hand hold them continuously until the goal is reached in the State.

Shri. M. Kesava Kumar, DGM, SERP, GoAP, informed that as per NITI AAYOG report 2023, the poverty rate in the state has come down to 4.2% in AP state and it has gradually declined from 11.77 % in the year 2015 - 2016. He informed that, still 21 lakh people are under poverty in Andhra Pradesh State as per this report.

He informed that, SERP has identified 90 lakhs poor SHG women in the State and brought them under a strong organisation. Since last 2 decades so many economic activities were taken up by SHG women and these groups which have initially started with a Bank linkage of Rs 5000 are now availing Bank linkage of Rs. 20 lakhs and growing up economically.

He informed that, under 2024-25 budget, Union Government allotted Rs.3.00 lakhs crores to women empowerment through various schemes. He requested all line departments viz Industries, KVIC and Food processing department to share the data of how much amount is



allotted under each scheme viz. PMEGP and PMFME for AP State to SERP department for effective utilisation of the funds by involving all eligible SHG women.

(Action: Industries, KVIC and Food processing department)

He informed that, VISVAS (Vanchit Ikai Samooah aur Vargon ko Aarthik Sahayata) yojana scheme from Ministry of Social Justice Department, Government of India provides interest subvention @ 5% to OBC/SC Self Help Groups (SHGs) or individuals. In a Self Help Group, if 70% of the people belong to SC / OBC community, they are eligible for interest subvention of 5% up to loan amount of Rs. 10 lakhs whereas for an individual member it will be applicable up to loan amount of Rs. 5.00 lakhs only. He requested Banks to upload the SC and OBC groups data in VISVAS portal shared by SERP to get Interest subvention of 5% to the group members.

(Action: All Banks)

He informed that, during this year, SERP has planned to focus on Women led enterprises. Department has already identified 1.50 lakh women under the scheme, and he requested Banks to credit link these identified women at the earliest. In response, Banks advised the department to share the Bank wise identified women list for immediate action.

(Action: All Banks)

He requested State Government to exempt stamp duty for individual Women led enterprises who is graduated from SHG groups while availing loans from Banks.

(Action: IG Registration & Stamps & Concerned department from Govt. of AP)

He also requested RRBs to reduce the interest burden on SHG groups by reducing rate of interest on SHGs.

(Action: RRBs)

He informed that, with the support of NIRD (National Institute of Rural Development), SERP has conducted a study on Self Help Groups. The study reveals that 40% to 50% of the loan amount given to Self Help Groups was utilised for agriculture purpose only and most of these SHG members are belong to tenant farmer families.

SLBC convener and other Bankers informed that, the report presented by SERP can be presented in SLBC meeting to show the performance under tenant farmer lending.

(Action: SERP)

Shri R. Adinarayana, SMM, MEPMA informed that, in Municipal Corporation of Vijayawada, department has identified 18000 Rag pickers and these Rag pickers are poor people who don't have proper education and identification cards also.

He requested Banks to extend credit support to those people. In response Banks have advised the Department to hand hold them and issue officially valid documents for identification subsequently banks will extend credit to those section of people in Municipalities or Corporations.

(Action: MEPMA)

He also requested Banks to lend subsidy loans to physically challenged persons under various schemes. In response, SLBC Convener informed that, subsidies are available to physically challenged persons in PMEGP and PMFME schemes and Interest Subvention benefit will be available under PMSVANidhi scheme and PM Vishwakarma Scheme.



Shri. R. K. Mahana, General Manager, RBI informed that if any revision/modification is required in interest subvention of NRLM & NULM guidelines, it will be taken up by RBI at Central Office level.

During the deliberations, **Indian Bank** has suggested 3 points for zero poverty:

1. Poverty reduction fund with NRI customers has to be created by State Government
2. Common platform has to be created for all the schemes at State level and hand hold the applicants for grievances.
3. Encourage the integrated farming for regular flow of income to the farmers in the state.

(Action: Concerned departments of State Government)

Bank of India informed that MSME department has to rationalize the uploading of units in PM Vishwakarma portal and create awareness among the applicants and guide properly in getting sanction of loans from banks.

Shri E. Raju Babu, AGM SLBC in his closing remarks informed that SERP and MEPMA has to identify the number of people below poverty line, plan for activity for them and provide the skill to identified members and hand hold them in opening of accounts and credit linkage from Banks.

(Action: SERP & MEPMA)

The meeting was concluded with vote of thanks to the Chair and other dignitaries by **Shri Srinivas Dasyam**, co-ordinator, SLBC of AP.



List of Participants

S. No	Name (Shri/Smt)	Designation	Organisation
CHIEF GUEST			
1	G. Veerapandian, IAS	Chief Executive Officer, (SERP)	Govt. of AP
Officials- Govt. of AP			
2	M Srinivasa Rao	Joint Director, (Industries)	Govt. of AP
3	K Siva Parvathi	Additional Director, (MEPMA)	Govt. of AP
4	M. Padmavathi	DDA, (Agriculture)	Govt. of AP (VC)
5	S. Ramanjaneyulu	AO, (MEPMA)	Govt. of AP
6	V. Prabhavathi	SMM, (MEPMA)	Govt. of AP
7	G. Rangacharyulu	SMM, (MEPMA)	Govt. of AP
8	Aadinarayana	SMM, (MEPMA)	Govt. of AP
9	M Kesava Kumar	DGM, (SERP)	Govt. of AP
10	P Hemalatha Rani	CEO, (APNRTS)	Govt. of AP
11	Y. Sathish	AO, (APNRTS)	Govt. of AP
RESERVE BANK OF INDIA			
12	Rajesh K Mahana	General Manager, AP RO	RBI (VC)
SLBC of AP			
13	CVN Bhaskara Rao	GM & Convener SLBC, AP	Union Bank of India
14	E. Raju Babu	AGM, SLBC, AP	Union Bank of India
15	Srinivas Dasyam	AGM, SLBC, AP	Union Bank of India
Executive Members from Banks			
16	M V V Bangar Raju	Dy General Manager	Bank of India
17	B.S. Anantha Padmanabha Rao	Dy General Manager	Canara Bank
18	A. Monica	Dy General Manager	APCOB
19	R. Ramakrishna	Asst. General Manager	State Bank of India
20	P. Satish babu	Asst. General Manager	Central Bank of India
21	M. Srinivasa Rao	Asst. General Manager	PNB
22	Venkat Jaini	Chief Manager	Bank of Baroda
23	K. Jayasyam	Chief Manager	Union Bank of India
24	Harsha Vardhan Manne	Sr. Manager	Bank of India
25	K Anjaneyulu	Sr. Manager	CGGB
26	G. M. V. Prasad	Regional Manager	SGB
27	Raja Pradeep	Manager	Bank of Baroda
28	P. Nagaraju	Manager	Central Bank of India
29	V. Veerabhadra Rao	Manager	IOB
30	M Janardhan	Manager	CGGB
31	G Omprakash	Dy. Manager	SBI
32	S Uday Kumar Reddy	Manager	APCOB
33	G. Vamsikrishna	Dy. Manager	ICICI BANK
34	G Raja Sekhar	DVP (Cluster Head)	HDFC Bank Ltd
35	Ch. Lakshmikanth Kumar	AVP	Axis Bank
36	Jahnvi Pendem	Dy. Manager	YES Bank
37	Goutham Laxminarayana	Chief Manager, SLBC	Union Bank of India
38	G Sowmya	Asst. Manager, SLBC	Union Bank of India
39	K. Ramana Naik	Asst. Manager, SLBC	Union Bank of India
40	Sunil R Kampa	Asst. Manager, SLBC	Union Bank of India

