

## Minutes of the Sub-Committee Meeting

Date	08.12.2022
Time	11.00 AM
Venue	SLBC Conference Hall, Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA

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

भारत सरकार का उपक्रम A Government of India Undertaking



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Meeting of Sub Committee

Date: 08.12.2022

Convener: Union Bank of India

A meeting of SLBC Sub-committee was held on 08.12.2022 at SLBC Office, Vijayawada . The meeting was chaired by Sri Navneet Kumar, Field General Manger and Convener SLBC of AP. The participants at the meeting include Deputy General Manager, RBI, Asst General Manager, NABARD, Joint Director , Handlooms and Textiles department, and Executives & Senior officers from Major Banks. SERP, CEO, OSD finance Department, Official from PR department , LDMs of Eluru, Kurnool, SPS Nellore, Bapatla, Palanadu and East Godavari districts were attended through VC.

Sri Navneet Kumar, FGM & Convener SLBC of AP has extended a warm welcome to the participants and in opening remarks congratulated the Banks for making the campaigns Viz,. Village level FI camps in Kakinada district and Intensive awareness campaign rolled out by DFS and RBI, a grand success and attributed the laurels received by SLBC to all member banks.

He, also drawn the attention of the bank towards RBIs digital district project Phase III and urged to demonstrate gritty determination to notch up the goal within the set time line of 31st December 2022.

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

**Agenda: 1 . AP state's Skill Hubs - Alignment of activities with RSETIs**

Asst General Manager, SLBC of AP, informed that during the 220<sup>th</sup> SLBC meeting, the Chairman of meeting and hon'ble Finance Minister , Govt of AP, has highlighted that plans are afoot to establish skill hubs in all assembly constituencies in the state with an objective to provide better skill training to the unemployed youth to improve their employment opportunities. He also appealed the bankers to align various skill development activities being implemented by banks with the Govt skill hubs to expand spectrum further.

In the state of AP 16 RSETIS (Sponsored by UBI,SBI, Canara Bank and India bank ) are imparting training to rural unemployed youth on various lively hood activities.

As there was no representative from Skill development Corporation in the meeting, the forum decided to request the Skill development corporation to prepare SOP and action plan explaining about the kind of support and co operation required from banking sector.

**Agenda : 2. Grant Assistance from MANARD under FIF-Installation of Roof top solar units /UPS at branches of APGB.**

Asst General Manager, SLBC of AP submitted that , SLBC has in receipt of proposal from APBG requesting to recommend for Installation of Roof top solar units /UPS at branches of APBG to receive Grant Assistance from NABARD under FIF for their 154 unit, where NABARD under FIF can grant assistance of Rs. 1.00 Lakh per unit in SFDs based on the recommendation of the SLBC.

The forum has approved the proposal to recommend to NABARD for sanction of grant support in view of power outage difficulties faced by branches in rural and Semi urban locations of the district





**Agenda 4: Lending by financial institutions against the security of property cards issued under the SVAMITVA scheme**

Asst General Manager, SLBC of AP submitted that Government of India, has launched the SVAMITVA Scheme with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits.

The small traders and farmers who are struggling to offer collateral security while availing certain loans can utilise these cards.

The representative from Panchayath Raj dept, Govt of AP informed that the property survey is at final stage and efforts are on to distribute the card as soon as possible. Further, he requested the bankers to accept these as they are registered documents in nature.

The forum resolved to allow the lending against the property cards issued under the scheme subject to legal scrutiny.

**Agenda 5: Priority Sector SHG Loans up to Rs 20 lakhs- Waiver of processing Charges, inspection charges/ Adhoc service Charges.**

SERP, CEO, Govt of AP, informed that, Andhra Pradesh is pioneer in SHG lending and where a well structured organisation is handholding the SHG groups at all levels, hence the concept is successful.

He, further informed that, department field level staff are in close association with SHG members and are regularly monitoring the group activities besides loan repayments, resulting in minuscule NPA under the portfolio.

Being a key stake holder of SHG concept, they have requested the bank to reduce the higher rate of interest and full waiver of processing/inspection and documentation etc charges irrespective of loan limit. Also informed that APCOB has already waived the charges in full, honouring the request of Government

Asst General Manager, SLBC of AP further submitted that during 220<sup>th</sup> SLBC meeting it was resolved to explore the possibility to reduce the higher rate of interest and full waiver of processing and documentation charges irrespective of loan limit. As the discretion vested with central offices, requested the banks to act expeditiously to elicit decision to the government in the next SLBC meeting scheduled to be held in next week.

He, further clarified that the takeover/shifting of SHG loans between branches /Banks is absolutely a business decision according to the choice and convenience of the group members.

The following action point was emerged in the meeting.

- Banks involving in SHG lending shall communicate their Bank's stand/position before 12.12.2022 on Government request of full waiver of processing, documentation and charges of SHG loans irrespective of loan limit.



**Agenda 6:- FI-Pilot Project -Kakinada District**

**Asst General Manager, SLBC of AP** submitted that, with a view to further deepen Financial Inclusion related intervention, DFS, Ministry of Finance, Government of India has identified Kakinada District in Andhra Pradesh as one of the selected 7 districts to conduct Gram Panchayat level FI Campaign. Accordingly, LDM along with Government departments conducted camps in 385 locations involving all banks in Kakinada District from 15/10/2022 to 26/11/2022 (7 Saturdays Programme). A total sum of 1.25 lacs interventions were evolved during the said campaign for various purposes like opening of bank accounts and insurance/ pension schemes, for MUDRA and KCC loans etc, which need to be attended by respective bank branches. SLBC has already brought the pending position to the notice of controllers, though the redressal % is below par the expectations of DFS.

The forum resolved that, pending interventions reported in banks of Kakinada District to be attended immediately and status to be informed to LDM.

**Agenda 7 :- RBI- Digital District Project Phase III**

**Deputy General Manager, RBI,** emphasized that the objective of RBI's Digital District concept is to enable every individual in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner through provision of necessary digital infrastructure and literacy to handle such transactions. YSR Kadapa and Guntur and Srikakulam were declared as 100% digitally enabled, in phase I and II respectively.

Under Phase III RBI identified Eluru, Kurnool, SPS Nellore, Bapatla, Palanadu and East Godavari districts for the project, which are to be declared as 100 % digitally enabled by End of December 2022. In view of its success, RBI mulling to bring the rest of the district in AP state under coverage from Jan 2023.

He expressed serious concern that, despite having series of review meetings with Bank controllers, beforehand instructions, still gap data has not been finalised and shared with the bank branches hitherto. He advised the banks to design a concrete and mission mode action plan for finalisation of data and coverage of eligible accounts.

**Asst General Manager, SLBC of AP** also expressed that, Banks are reporting a sizable number of accounts as ineligible at end of the campaign, which is not desirable and acceptable.

He, requested the banks to pursue with MIS team and prepare a data base immediately in view of the significance of the project and concern of regulator.

The following action point was emerged in the meeting.

- Banks functioning in Eluru, Kurnool, SPS Nellore, Bapatla, Palanadu and East Godavari district shall finalise the branch wise gap data and ensure to available same with concerned branch by 12.12.2022.
- Status report as at the end of November month to be shared to respective LDM by next Monday i.e 12.12.2022.





**Agenda : 8 Implementation of the Concessional Credit for Weaver MUDRRA Scheme for Handloom activity.**

Joint Director, Department of Handlooms and Textile, Govt of AP, submitted that, interest subvention and margin money assistance is available for Weaver MUDRA loans, where financing bank branches shall lodge timely claims through Handloom Weaver MUDRA Portal. Each financing bank is provided with login credentials. Punjab National Bank is recognized as Nodal Bank for implementation of MUDRA Scheme for Handloom Weavers across the Country.

Further, brought the following ground level issues associated in lending of MUDRA loans to handloom weavers to the notice of forum.

- Insisting for surety from Handloom Weavers Cooperative Societies for sanction of Loans to Individual Handloom Weavers.
- Asking for guarantee from individual weavers for repayment of loans.
- Delay/ Non claiming of margin money ( Margin Money Assistance @ 20% of Loan amount, subject to maximum of Rs.25,000/ ) assistance and Credit Guarantee Fee through the Handloom Weaver MUDRA portal
- Though there is no cap on maximum limit on sanction of loan, in Jan Samarth portal loans more than Rs.50,000/ are not accepted - due to technical errors

He, requested all the financing Bank Controllers to sensitize the branches on above issues to ensure smooth credit flow for the handloom sector.

Asst General Manager, SLBC of AP advised the handlooms department to share the granular details of pending applications so that, Controlling authorities of the banks can pursue with respective branches for disposal of pending applications.

Joint Director, Department of Handlooms and Textile has assured to share the same

**Agenda : 9 Other Issues****1. Jagananna Thodu Scheme :**

OSD, VS/WS/VV/WV has appreciated the support extended by the bankers in implementation of JAGANANNA THODU scheme, where 21 lakhs beneficiaries have been endowed with bank credit support.

He, further informed that, Government is planning to reimburse the interest amount upto the month of November 2022 charged on these loans , during the Jan 2022, hence requested to submit the relevant data to the department at the earliest.

Asst General Manager, SLBC of AP told that Government is committed to ensure NIL NPA under these loans and requested the Banks to share the defaulter list with the VS/WS & DRDA staff to pursue recovery of OD loans.



2. CSS on formation and Promotion of 10,000 FPOS": Constitution D-MC Committee under Lead Managers in the newly formed districts

Asst General Manager, NABARD, submitted that as per the fourth SLCC on CSS meeting decision, in the districts where, DDM NABARD is not located, LDM of the district shall be the convener of D-MC, to be constituted for monitoring and reviewing the progress of FPOs under the above mentioned scheme. Hence, requested the SLBC to issue suitable advisory to the LDMs.

Asst General Manager, SLBC of AP opined that, the LDMs have already been entrusted with many assignments of DFS and RBI and conducting different campaigns apart from their regular duties. Where as allotment of additional responsibilities may impact their performance in discharging the assigned duties. Hence, requested the NABARD to explore the possibility either for appointment of DDMs for new district or conducting the said meetings extending the services of existing DDMs as the new districts is their own territory before district bifurcation.

The meeting was concluded with vote of thanks.

### List of Participants

S.NO	NAME (Shri/Smt)	DESIGNATION	BANK/DEPT	MODE
1	Navneet Kumar	General Manager	SLBC	Physical
2	D Sarat Chandra	Dy General Manager	RBI	Physical
3	P V J Narasimha Murty	Dy General Manager	UBI	Physical
4	Milind Chousalkar	AGM	NABARD	Physical
5	E Raju Babu	AGM	SLBC	Physical
6	Krishna DBN	AGM	SBI	Physical
7	J S V Subramanayam	AGM	CANARA Bank	Physical
8	A V Bhaskaram	Dy Regional Manager	BOB	Physical
9	S V R Balasubramanyam	CM	KOTAK MAHINDRA	Physical
10	Somanath Moharana	CM	Punjab and Sind Bank	Physical
11	M V Kumar	CM	PNB	Physical
12	Vijay Kumar	CM	Indian Bank	Physical
13	Narasimha Rao	CM- Digital	UBI	Physical
14	P Koteswara Rao	SM	LDM NTR	Physical
15	P Krupaji	SM	AXIS	Physical
16	V M Sraavan Kumar	SM	ICICI Bank	Physical
17	R Rama Mohana Rao	SM	SLBC	Physical
18	Gopinadh	Manager	BOI	Physical
19	M Venkata Satish	Manager Lead Bank Cell	CGGB	Physical
20	B Jamalaiah	Manager	Punjab and Sind Bank	Physical
21	A Saradhi Reddy	Manager	Federal Bank	Physical
22	Prasanna Kumar	Manager	Indian Bank	Physical
23	G Rajesh	Agri Officer Manager	Karur Vysya Bank	Physical
24	P Prabhakaran	Manager	TMB	Physical
25	V Veerabhadra Rao	Manager	IOB	Physical
26	Jagadesh Karagan	Manager	HDFC Bank	Physical
27	G S Sowmya	Manager	SLBC	Physical
28	Khanna Babu	Joint Director	Handlooms	Physical
29	Shri Imtiaz Ahmed IAS	CEO	SERP	VC
30	Vikas Jaswal	Dy General Manager	RBI	VC



31	M V S N Murthy	OSD	Govt Of A P	VC
32	Keshav	Dy General Manager	SERP	VC
33	Ramesh Babu	OSD	VSWS	VC
34	K Prasad Rao	Panchayat Sec Grade 1	RGSA-SVAMITVA	VC
35	S S A Venkateswara Rao	CM-LDM	ELURU-UBI	VC
36	Ch Venkata Prasad	SM-LDM	Kakinada-UBI	VC
37	T Srikanth Pradeep	CM-LDM	Nellore-Canara Bank	VC
38	Krishna Naik	SM-LDM	Bapatla-UBI	VC
39	T C Venkateswarlu	CM-LDM	Palanadu-UBI	VC
40	G Dileep Kumar	SM-LDM	East Godavari-UBI	VC
41	Y Venkata Narayana	CM-LDM	Kurnool-Canara Bank	VC



