

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 మంజిల, 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

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Lr. No: SLBC /210/227

Date: 04.08.2023

To,

The Controlling Authorities of all Banks in AP

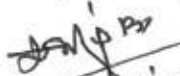
Dear Sir,

Reg: Minutes of FI & Others sub-committee meeting held on 27-07-2023

We enclose herewith the minutes of the Sub-Committee meeting held on 27-07-2023.

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, Govt.of AP, AP Secretariat.

Special Commissioner, SVAMITVA, PR&RD, GoAP.

Commissioner, GSWS dept. Govt.of AP. Secretariat.

CEO,SERP,GoAP

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

Chief General Manager, NABARD.

LDMs of all Districts in AP.

Encl: as above

Minutes of the Sub-Committee Meeting

Date	27.07.2023
Time	11.00 AM
Venue	SLBC Conference Hall, Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA

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E. RAJU BABU
रहा महरा प्रबंधक & को-ऑर्डिनेटर
A.O.M. & Co-Ordinator
एस एल वी सी ए पी
State Level Bankers Committee of AP

Proceedings of Sub-Committee Meeting

A meeting of SLBC Sub-committee on FI & Others was held on 27.07.2023 at SLBC conference hall, FGMO, Union Bank of India, Vijayawada. The meeting was attended by Smt. Dr.A.Siri, IAS, Spl. Commissioner, SVAMITVA, Govt.of AP, Sri R K Mahana, General Manager, RBI, Sri MSR Chandra Murthy, Dy.General Manager, NABARD, Sri. MVSN Murthy, OSD finance Department (VC), Sri Ramesh Babu, OSD, GSWS department, Govt.of AP, Sri.M.Kesava Kumar, DGM,SERP, Executives and Senior officials from major banks. The list of participants enclosed.

Sri Raju Babu, Asst General Manager, SLBC of AP has extended a warm welcome to the participants and presented the agenda items to the house for discussion.

Agenda 1: Centre for Financial Literacy (CFL)-Reimbursement of expenditure incurred by Banks

Sri Raju Babu, Asst.General Manager, SLBC informed that Banks have sent letter to SLBC that there is huge amount of CAPEX & OPEX is pending for reimbursement from Reserve Bank of India. Union Bank of India reported pending amount of Rs.1,51,85,728/-, Indian Bank reported Rs. 10684054/-.

In response, RBI GM informed that CAPEX and OPEX claim file was cleared yesterday and the amounts were released to Union Bank of India, Canara Bank and Indian Bank to the tune of Rs. ₹ 2,64,52,932.00 & ₹ 2,51,39,081.70 on 26/07/2023.

Agenda 2: Conduct of Financial literacy camps

AGM, SLBC explained the objective of conduct of financial literacy camps to the forum, FL camp is to facilitate financial inclusion through provision of two essentials i.e. Literacy and Easy access. It should aim at imparting knowledge to enable financial planning, inculcate saving habits and improve the understanding of all the Financial Literacy Centres and Rural branches should prepare an annual calendar of locations for conduct of outdoor Financial Literacy Camps. GM, RBI while reviewing the performance of Banks, informed that the following banks were not reached the set target viz. APCOB, Canara Bank, IOB, SBI, SGB and UBI.

General Manager, RBI seriously commented and advised all the banks to conduct FL camps as per the targets allocated to the banks.

(Action: All Banks)

Agenda 3: Credit facilities to SHG members

AGM,SLBC informed that as per RBI Master Circular RBI/2022-23/92 FIDD.GSSD.CO.BC.No.09/09.01.003/2022-23 dated July 20,2022 on DAY-NRLM ,Banks are advised to facilitate women SHG members to graduate to entrepreneurs, banks may consider extending loans up to ₹10 lakh to individual members of select matured well performing SHGs (SHGs which are more than 2 years old and have accessed at least one dose of bank loan with timely repayment) as per their lending policy. The individual should be running a viable economic enterprise. Banks are advised to share data on individual loans to women SHGs members in a mutually agreed format and periodicity with DAY-NRLM.

One woman in every SHG under DAY-NRLM may be provided a loan up to ₹1 lakh under the MUDRA Scheme, if she is otherwise eligible. Banks are advised to provide minimum OD facility of ₹5000 to every woman SHG member having PMJDY account in accordance with the guidelines issued by Indian Banks' Association (IBA). Banks may regularly share data on OD limit to women SHGs' members in a mutually agreed format and periodicity with DAY-NRLM. He advised all the banks to lend individual members as per the eligibility by following the guidelines.

Sri. M. Kesava kumar, DGM, SERP informed that in the last 2 decades banks are supporting SHG groups by lending liberally and groups also repaying regularly. In the last 2-3 years, Banks have improved SHG credit 320% which



is abnormal, and it is identified by higher authorities and discussed in SLBC forums. All Banks are advised to ensure that asset creation and quality lending has to happen. There should be steady growth in SHG lending, and it should not be abnormal. Now SERP focus is on individual SHG member financing and SERP is planning to enter MOU with Banks for speedy sanctions and disbursement of Individual member lending. He informed that SBI already entered MOU with SERP and he requested other major Banks to come forward and enter MOU with them.

AGM, SLBC requested DGM SERP to share the MOU copy with SLBC and other member banks.

(Action: All Banks & SERP)

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

AGM, SLBC submitted that, Hon'ble PM has launched the SVAMITVA Scheme on 24.04.2020 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. 'Record of Rights' to village household owners possessing houses in inhabited rural areas will be provided. In this context, Govt. of Andhra Pradesh prepared SVAMITVA cards and referred to SLBC for suitable modifications if any for hassle free finance to the SVAMITVA card holders.

AGM SLBC presented this issue to the forum for discussion

Smt. Dr.A.Siri, IAS, Spl. Commissioner, SVAMITVA, Govt. of AP explained about the SVAMITVA card how it was prepared, what are the precautions taken and technology used in identification of boundaries of the property. The Survey involves 3 acts, AP Survey & Boundaries Act-1923, AP Rights in pattadar Passbook Act-1971 & AP Panchayat Raj Act-1994. The concerned departments amended their acts and issued rules accordingly to implement the scheme in Gramakantam area. In Andhra Pradesh as of now 263 villages are identified for property card preparation and cards are prepared. For disputed properties cards are not issued. The draft property card is designed as per guidelines of MoPR as well as taking into consideration of local needs in the state. The SVAMITVA card is prepared with all parameters and norms required for banking transactions. She requested the forum to suggest if any modification required in the card to finance the property card holder.

The forum approved the SVAMITVA card duly incorporating the following points for lending by Banks/Financial institutions:

- The property should be transferable and available for registration
- The property is mortgageable and SARFAESI enforceable
- Link documents are not insisted for finance
- Guidance value of the property to be mentioned

(Action: All Banks and PR& RD SVAMITVA Dept)

Agenda 5: Agenda 8: Jagananna Thodu Phase VII -Submission of Targets -Bank wise

AGM SLBC informed that Special Chief Secretary, GSWS department, Govt. of AP shared Bank wise Jagananna Thodu Phase VII targets to SLBC and requested to approve the targets in sub-committee meeting. The targets were placed here for approval.

OSD GSWS, informed that these targets are allotted to Banks based on performance in previous phases.



He also informed that an amount of Rs.74.69Cr. was reimbursed to the banks an account of interest subsidy of Jagananna Thodu beneficiaries to the respective banks. He requested all member banks to consider all eligible applications and make sure that targets are achieved with in time frame. i.e. by 31st October 2023.

Jagananna Thodu Phase VII- Bank wise Targets		
S.No	Bank Name	Target
1	Union Bank of India	122914
2	State Bank of India	115374
3	Andhra Pragati Grameen bank	49117
4	Canara Bank (Canara, Syndicate)	47900
5	AP Grameen Vikas bank	43361
6	Indian Bank (IB, Allahabad Bank)	31900
7	Sapthagiri Grameena Bank	21920
8	Chaitanya Godavari Grameen Bank	17814
9	DCCB (APCOB)	17505
10	Bank of Baroda (BB, Dena, Vijaya)	13444
11	Bank of India	12124
12	Indian Overseas Bank	8671
13	Central Bank of India	3699
14	Punjab National Bank	1347
15	UCO Bank	1124
16	Others	2198
	Total	510412

AGM, SLBC informed that GSWS department allotted targets Bank wise at State level and SLBC subcommittee approved the targets, in turn banks have to allocate targets to branches and communicate the same to GSWS department for effective monitoring at field level.

(Action: All Banks)



Agenda 6: 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.

APGVB informed that RBI is not giving permission for opening of Branches. SBI informed that for locations of Bommika and Gurandi branches will come in to operation by month end of Sept-23. UBI informed that for locations of mondemkhalu and P.Konavalasa not feasible for branch opening and UBI want to open branches at kurupam and pachi penta locations. UBI informed that these branches will come into operation by month end of Sept-23. AGM SLBC informed that change of location identified by district collector can be done with the consent of District Collector, whereas if location is identified by DFS, bank cannot change the location with the reason saying that not feasible, no infrastructure etc. and may seek permission from DFS only. This is applicable to all Banks in all locations and allotted Banks are advised to open the branches in those villages and inform the progress to SLBC.

(Action: All Banks and LDMs)

Agenda 7: Recruitment of FL Counsellor

AGM, SLBC informed that FL counsellors are recruited with an objective to provide financial counselling services in a non-intimidating environment using local languages. To advocate advantages of connecting with the formal financial sector. To provide education on financial planning, responsible borrowing, proactive and early savings, debt counselling, micro pension and insurance. To educate about various financial products and services available from the formal financial sector. To take up any other such activities that promotes financial literacy, awareness about banking services, financial planning and amelioration of debt related distress of an individual.

Reserve Bank of India, in quarterly review on financial inclusion identified that Banks are not recruited FLCs in Chittoor (Indian Bank), Srikakulam (Union Bank of India), Vizianagaram (SBI) and West Godavari (Union Bank of India) districts and advised respective banks to fill up the vacancies immediately. In response to this SBI, UBI and Indian Bank informed that, FLC recruitment is under process and it will complete by month end of August-23.

(Action: SBI, UBI & Indian Bank)

Agenda 8: Jansuraksha campaign-Progress in enrolment of PMSBY and PMJJBY

AGM, SLBC informed that SLBC shared district wise PMSBY & PMJJBY targets to LDMs. In turn LDMs shared the targets to Banks and now, Banks have to focus on enrolment of PMSBY and PMJJBY as per the targets assigned to them in the district. AGM SLBC advised all the state controllers to monitor branches for enrolment of eligible PMSBY and PMJJBY and maintain liaison with LDMs at district level for updating of data in portal.

(Action: All Banks & LDMs)

The meeting was concluded with the vote of thanks to the Chair and other dignitaries.



List of Participants.

S.No	Name (Sri/Smt)	Designation	Organisation
1	Dr.A.Siri, IAS,	Spl. Commissioner, SVAMITVA	Govt.of AP
2	R K Mahana	General Manager	RBI
3	E Raju Babu	AGM – SLBC Coordinator	SLBC
4	Goutham Laxminarayana	Chief Manager	SLBC
5	MVSN Murthy	OSD Finance dept.	Govt of AP (VC)
6	MSR Chandra murthy	Deputy General Manager	NABARD
7	M.Kesava Kumar	DGM	SERP
8	Dr.B.Ramesh Babu	State Co-ordinator,GSWS	GSWS
9	DBN Krishna	Asst Gen Manager	SBI
10	Anitha	Asst Gen Manager	UBI
11	Ch Vinay Kumar achary	Deputy General Manager	Canara Bank
12	N Uday kumar	CM	PNB
13	S.S. Murthy	Deputy General Manager	CBI
14	M V Ramudu	CM	Indian Bank
15	V Hari Kishan	AGM	IDBI
16	V Veerabhadra Rao	Manager	IOB
17	N.Ravi Teja	LDM	ASR district
18	U Abdul Rahman	LDM	Prakasam district
19	P.Krupaji	SM	Axis Bank
20	Gopinadh T	Manager	Bank of India
21	Villa varun	AGM	APCOB
22	S.Uday Kumar reddy	Manager	APCOB
23	M.V.Satish	Manager	CGGB
24	Ch Sree Rama Somayaji	General Manager	APGVB
25	M.V.Nagi reddy	CM	SGB
26	B.Srinivas	SM	ICICI
27	M.Chan Basha	CM	Coastal AB ltd
28	S.Mohana Rao	SPC-SVAMITVA	PR dept. Govt.of AP
29	A Kalyani	Manager	UBI
30	Raja Pradeep	Manager	BOB

Related departments and other bankers participated through VC


E. RAJU BABU
 महा प्रबंधक & को-ऑर्डिनेटर
 A.C.M. & Co-Ordinator
 एस एल वी सी ए पी
 State Level Bankers Committee of AP

