

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 మంజిల్, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు రోడ్, విజయవాడ - 520 001

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Lr. No: SLBC /210/41

Date: 16.06.2022

The Controlling Authorities of all Banks and Lead District Managers.

Dear Sir,

Reg: Minutes of the Sub-Committee Meeting held on 13.06. 2022

We enclose herewith the minutes of the Sub-Committee Meeting held on 13.06.2022

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, (Energy) GoAP, AP Secretariat, Velagapudi.
Special Chief Secretary, Agriculture Dept, GoAP, AP Secretariat, Velagapudi.
General Manger, FIDD, Regional Office, Reserve Bank of India, Hyderabad.
Secretary, Social welfare department, GoAP, AP Secretariat, Velagapudi.
MD, APSHCL, Vijaywada,
MD, AP TIDCO, Vijayawada
MD, MEPMA, Guntur

Encl: as above



Proceedings of Sub-Committee Meeting

Date: 13.06.2022

Time: 3.00PM

Venue: 5th block, AP Secretariat, Velagapudi.

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 13.06.2022 as per advise of Finance Department, Govt of AP. The meeting was chaired by Sri **SS Rawath, Spl Chief secretary, Govt of AP**. The participants at the meeting include Special Chief Secretary, Energy, Secretary Finance, MD, AP Housing Corporation Ltd, MD AP TIDCO, CEOSERP, MD MEPMA, Officials from Planning and other departments from state government, Executives & Senior officers from major Banks. The detailed list of participants is given in the Annex.

Spl Chief Secretary, (Finance), Govt of AP in his inaugural address, welcomed all the participants and informed that the priorities and concerned issues of the state government need elaborate discussion and close review with the stakeholders, where as in quarterly SLBC meetings, the expected deliberations are not taking place in view of discussion on many statutory agenda items. Further he desired to have a structured monthly sub-committee physical meetings with all bankers and State Government department to discuss on the agenda items. He solicited the presence of State level executives of the Banks and HODs of the State Government departments.

Agenda 1 : Housing loans to the beneficiaries of AP TIDCO and PMAY

Spl Chief secretary, (Finance), Govt of AP informed that in the state of AP, a massive housing project is under implementation under the aegis of AP-TIDCO and AP Housing corporation Ltd dovetailing the PMAY subsidy and emphasized that the active participation of Banks is the pivotal for project completion as per the set time lines.

Secretary Finance, Govt of AP reviewed the Bank wise lending progress under YSR Jagananna Nagar, where construction of 1.19 lakh houses in the category of 365 & 430 Sq ft is underway with support of bank credit. During the review host of issues were attributed for slow progress of lending.

MD, AP state Housing corporation Ltd (APSHCL) submitted that, under YSR Jagananna Colonies almost 15.60 laks houses in the rural areas are under construction, where, as per the 217 SLBC resolution 0.35 lakhs additional loan amount to be provided to the members who are the existing members of the SHGs and banks are extending needed credit support. But it was identified that almost 3 lakhs members who are not part of any SHG, facing the problems in receiving the additional loan support and requested the Bankers to support them individually.

Agenda 2 : Opening of Bank accounts for implementing DBT power subsidy.

Spl Chief secretary, (Energy), Govt of AP informed that as part of power sector reforms all the farmers electricity connections are to be fixed with meters and subsidy under YSR Free Electricity scheme will be routed through the DBT mode. There are 16.27 laks beneficiaries under the scheme of which 5.50 laks farmers need to open bank accounts for the said purpose.



The scheme was implemented in Srikakulam District as pilot project with the support of major Banks like SBI & UBI, however the process of funds flow need to be streamlined.

Asst General Manager, SLBC of AP informed that SLBC has mapped the all mandals in the state with the operating Banks for the purpose of bank account opening. Requested the Banks to open the savings account for the farmers on priority basis.

Agenda3 : Modalities of SHG lending

SERP, CEO highlighted the objective of SHG Bank Linkage and thanked the banks for their best support and being a vital constituent in the success growth path of SHG concept in our state. He flagged the following issues for consideration by the banks.

- ✓ Consider for reduction of interest for all the loans irrespective of amount ceiling.
- ✓ There shall not be any restriction on withdrawal of group corpus from their SB A/c for internal lending.
- ✓ Amounts released by GoAP under "Navaratanalu" - Not to withhold/ adjust to the existing loan accounts by the banks.
- ✓ Explore the possibility of waiving of processing/documentation charges for SHG loans up to Rs. 20 lakh similar to the UBI and PNB.
- ✓ Lending of bank loans to SHGs in the systematic / Healthy manner for creation of enterprises, sustainable livelihoods to the SHG members.

Agenda 4: Stand Up India Scheme.

VC & MD, AP SC Finance Corporation Ltd highlighted the objective of the scheme and presented the performance of the Banks in the state.

Spl Chief secretary, (Finance), Govt of AP expressed deep concern over NIL performance of some Banks particularly for SC/ST segment. He exhorted the banks to understand the significance of the scheme objective, hence their active participation. He also advised the MD, APSCCFC to source the applications wherever banks feel the subtle demand.

Asst General Manager, SLBC of AP further clarified that, as per DFS, Govt of India stipulation, each branch must sanction a minimum of 2 loans under the scheme one for SC/ST and one women category beneficiaries.

Agenda 5: Lending to MSME sector

Spl Chief secretary, (Finance) Govt of AP informed that though the ACP lending is achieved in MSME sector but it is not commensurate the lending growth happening in other sector in the state. MSME is the key sector contributing much to state economy and also one of the important sector for employment generation. During the COVID period State Government has supported the MSME units by releasing all pending incentives to ensure their resilience from the impact of the pandemic imposed disruption. He advised the Bankers to have an analytical look on their performance so that to devise suitable action plan to improve the lending.

Asst General Manager, Union Bank of India submitted that as per existing guidelines, the MSME borrowers are subject to pay the stamp duty at SROs while creating equitable



mortgage, on whole sanctioned limit even in case of enhancement or in consortium advances. This practice is causing additional financial burden on MSME borrowers, leading a deterring impact on MSME lending.

Spl Chief secretary, (Finance) Govt of AP advised the UBI to submit a representation to the department with a case study duly incorporating the practices being adopted in other states so that the same will be placed as an agenda in next meeting for discussion.

Agenda 6: Lending to Tenant Farmers.

Secretary, Finance, Govt of AP stressed the concerns of the State Government on tenant farmer lending and advised the banks to reach the targets stipulated as part of ACP. He advised the banks to encourage the tenant farmer lending through JLG/RMG.

Asst General Manager, SLBC of AP agreed the same and requested the Government to place all CCRC holders details on one of the existing online portal along with their bank particulars so that concerned bank branch can view and accord suitable credit decision in the portal itself.

Chairman, CCGB also endorsed the idea of the SLBC and submitted that branches are facing problems in identifying the veracity of the physical CCRC presented at the branches. He also requested the Government to conduct special joint recovery camps including department staff and branch managers since overdues are mounting in JLG and RMG loans.

Spl Chief secretary, (Finance), Govt of AP advised Banks to share the default loan list at district level and the same shall be discussed at DCC / JMLBC level to arrive at a joint action plan.

Agenda 7: Banking Net work and ATMs in relation to SDG.

Joint director, Planning department, informed that there are 17 goals under SDGs of which 8 goals are connected to economic growth. At the state level 150 indicators are framed in this regard, of which 2 indicators pertain to functioning commercial Branch network and ATMs per one lakh population. The position of the state under branch network is 15.23 and ATM is 20.53 as on March 2022 as against the target of 31.26 and 42.65 respectively.

Secretary, Finance, Govt of AP requested the banks to focus on increasing the network under the both categories.

Asst General Manager, SLBC of AP informed the forum that SLBC has undertaken an exercise of Mandal wise branch network vis-a-vis population in 3 aspirational districts and shared the same with respective LDMs with an advise to discuss in DCC for opening of branches in mandals of sparse branch network and no branch network.

Spl Chief secretary, (Finance), Govt of AP advised the SLBC to undertake the same exercise for rest of the districts so that steps can be initiated to increase the branch network. He also assured that Government would provide all the support in respect of connectivity and security for opening of branches in hinterland / agency areas of the state. He further advised that focus to be given to ensure presence of bank branch in every mandal in the state.



Chairman, CCGB flagged that, their bank is contemplating to open new branches, but in view of the modified geographic landscape of their functioning districts on account of district restructuring exercise in AP state, they are unable to go ahead and requested the State Government's clarity in this regard. **Chairman, SGB** also expressed same view in this matter.

Spl Chief secretary, (Finance), Govt of AP advised the SLBC to hold joint meeting with 4 RRBs to have a dialog and to bring consensus on mutual consent in this matter and proposed for reassignment of new districts among RRBs by the planning department.

Agenda 8: Un utilised Subsidy of various corporation loans – Returning to Govt.

VC & MD, AP SC Finance Corporation Ltd, informed that though the subject was discussed in many meetings, it was not brought to the logical end. He further informed that the OBMMS portal was once again enabled and access was given to banker to view the pending subsidy details and requested the banks to impart attention for the same.

Asst General Manager, SLBC of AP informed that as result of umpteen meetings over the subject the position of pending subsidy with banks was reduced to Rs 250 cr from earlier reported Rs 952 cr. He felt that branch managers in many branches are relocated and the new incumbents may not be aware of the subject, and many units might have been closed. Hence, he requested the department to approach those branches with granular details along with subsidy account details so that branch manager can verify, update the portal and certify the subsidy status.

Spl Chief secretary, (Finance), Govt of AP advised the AP SC Finance Corporation Ltd to test check the OBMMS readiness to fetch the beneficiary details on random basis at few branches in all the districts, so that further action plan can be formulated.

While concluding the meeting, **DGM, Bank of India** submitted that, the VLR/PV amount paid upfront by the bank to the farmers to be received from the Government, and is lying in their Bank books as long pending item attracting the adverse comments from auditors.

Spl Chief secretary, (Finance), Govt of AP requested the bank to submit the representation in this matter to take up with the concerned department.

The meeting was concluded with vote of thanks to the chair and other members.

The consolidated position of action points emerged in the discussions are furnished here under.

S.No	Agenda Item	Action Point	To be attended by	Time line
1	Housing loans to the beneficiaries of AP TIDCO and PMAY	A robust on-line platform to be developed within a week's time to monitor & track the position of application status and, to review the progress in real time.	MEPMA , Govt of AP	20.06.2022



S.No	Agenda Item	Action Point	To be attended by	Time line
2		MEPMA to direct their field functionaries to reconcile the all applications submitted to the Bank branches and applicant wise granular details to be shared with Banks and SLBC in the prescribed format.	MEPMA , Govt of AP	20.06.2022
3		Banks to scrutinise and segregate the above received applications and finalise the net clear applications (without any deficiency/legal problem) and the position to be shared with SLBC for onward sharing with finance department for further suitable action.	Banks SLBC of AP	20.06.2022
4		Banks to accord sanction of all the above received clear applications and same to be confirmed to the SLBC.	Banks SLBC of AP	30.06.2022
5		All private Banks having target shall involve in the programme,if any specific issue hampering their participation to be informed to Government within a week.	Private Banks	20.06.2022
6		MEPMA to submit the loan applications of HDFC bank in the name of HDFC Ltd as there are limitations to sanction housing loans with the former.	MEPMA SLBC of AP HDFC Bank Ltd	20.06.2022
7		SERP to analyse the reasons of the members who are reported as outliers of SHG and depriving the additional loan amount of Rs 0.35 lakhs and initiate steps to form them as part of SHG thereby bringing them into the fold of formal bank linkage.	MEPMA APSHCL, Govt of AP	13.07.2022
8	Opening of Bank accounts for implementing DBT power subsidy	Energy department shall share the District, Mandal and Gram Panchayath wise beneficiary list to SLBC for onward sharing with the Banks, the field staff of the department should support the banks for expeditious opening of Bank Accounts, and submission of mandates	Energy Department, Govt of AP, SLBC of AP	NA
9	Modalities of SHG lending	Banks to take up the issue of reduction of interest rate with their competent authority to honour the request of the Government and decision to be communicated at the earliest	Banks	NA



S.No	Agenda Item	Action Point	To be attended by	Time line
10		Banks shall strictly advise their branches to not withhold group corpus and should allow withdrawal for internal lending purpose.	Banks	NA
11		Banks to take up waiver of processing/documentation charges for SHG loans up to Rs. 20 lakh with their competent authority to honour the request of the Government and decision to be communicated at the earliest.	Banks	NA
12		Banks to adopt the lending methodology of loans to SHGs as per board approved lending policy on lines of RBI's NRLM and NULM guidelines. Banks are also requested to identify 2 enthusiastic members per group to extend individual finance under YSR Cheyutha/ Aasara / and any other schemes to promote them as entrepreneurs.	Banks	NA
13		1. Banks shall strictly advise their branches not to resort withhold/ adjust amounts released by GoAP under "Navaratanalu" to the existing loans. 2. SERP, to tabulate such issues and share with SLBC so as to take up with the respective banks to curb such stray cases.	Banks SERP	NA
14		All Bank controllers shall have a thorough internal review on their performance under the scheme and an action plan to be derived to meet the monthly targets fixed by SLBC	Banks	NA
15	Stand Up India Scheme	By next Sub Committee meeting the Bank wise and month wise targets for FY to be fixed to review the progress on close lines.	SLBC of AP	13.07.2022
16		Banks to improve their reporting methodology and all offline sanctions to be reported in specified Standup Mitraportal www.standupmitra.com to reflect correct position.		



S.No	Agenda Item	Action Point	To be attended by	Time line
17		Social welfare and Industries departments shall support the Banks in application sourcing and other matters.	Social welfare Industries departments, Govt of AP	NA
18	MSME Lending - Stamp Duty	Advised the UBI to submit a representation to the finance department with a case study duly incorporating the practices being adopted in other states so that same will be placed as an agenda in next meeting for discussion	UBI	13.07.2022
19	Lending to Tenant Farmers	Government to place all CCRC holders' details on one of the existing online portal along with their bank particulars so that concerned bank branch can view and accord suitable credit decision in the portal itself	Agriculture Department, Govt of AP	13.07.2022
20		Government to conduct special joint recovery camps including department staff and branch managers since overdues are mounting in JLG and RMGs.	Agriculture Department, Govt of AP	NA
21	Banking Network and ATMs in relation to SDG	Banks to focus on increasing the branch and ATM network in the state to meet the set target under SDG.(Self Sustainable Goals)	Banks, District Administration LDMs	NA
22		SLBC to hold joint meeting with 4 RRBs to have a dialog and to bring consensus on mutual consent on banking operations in the existing districts in view of the modified geographic land scape of the districts on account of district restructuring	SLBC of AP RRBs	13.07.2022
23		SLBC to undertake the exercise to identify the mandals without any Bank branch in the state and share with the LDMs and District administration for suitable steps for establishing bank branches in those mandals.	SLBC of AP Banks, District Administration LDMs	13.07.2022
24		Re-assignment of new districts among RRBs	Planning Dept, Govt of AP	13.07.2022



S.No	Agenda Item	Action Point	To be attended by	Time line
25	Un utilised Subsidy of various corporation loans – Returning to Govt	AP SC Finance Corporation Ltd to test check the OBMMS readiness to fetch the beneficiary details on random basis at few branches in all the districts	AP SC Finance Corporation Ltd ,Govt of AP	13.07.2022
26	Reimbursement of pending VLR/PV amount	Bank of India to submit the representation about pending VLR/PV claim amount to the department.	Bank of India and Agriculture Department, Govt of AP.	13.07.2022

List of Participants

SL No	Name (Shri/Smt)	Designation	Organisation
1	Shamsher Singh Rawat, IAS	Special Chief Secretary	GoAP
2	K Vijayanand, IAS	Special Chief Secretary, Energy	GoAP
3	Dr K V V Satyanarayana, IAS	Finance Secretary	GoAP
4	A MD Imtiaz, IAS	CEO, SERP	GoAP
5	K Harsha Vardhan, IAS	VC & MD, SC Corporation	GoAP
6	N Bharath Gupta, IAS	MD, APSHCL	GoAP
7	Ch Sridhar, IAS	MD, APTIDCO	GoAP
8	V. Vijaya Lakshmi	MD, MEPMA	GoAP
9	E Kalyani	Joint Director, Finance	GoAP
10	D V Sitapathirao	JD, Planning Dept	GoAP
11	Shoban	Consultant, Finance Dept	GoAP
12	K S Prabhakara Rao	DGM, Tricor	GoAP
13	M Kesava Rao	DGM, SERP	GoAP
14	Adi Narayana	SMM-MEPMA	GoAP
15	R Chakrapani	Bank Coordinator, MEPMA	GoAP
16	Dr R Vijay Kumar	Additional Director, SERP	GoAP
17	E Raju Babu	AGM & Coordinator of SLBC, AP	SLBC
18	Vege Ramesh	Deputy Zonal Head	Union Bank of India
19	K Rangarajan	Deputy General Manager	State Bank of India
20	Ch Raja Sekhar	Deputy General Manager	Bank of Baroda
21	Muralidhar Behera	Deputy General Manager	Canara Bank
22	Ch Jagan Mohan Rao	Deputy General Manager	Indian Bank
23	V VSomasekhar	Deputy General Manager	Bank of India
24	S.S. Murthy	Deputy General Manager	Central Bank of India
25	T Kameswara Rao	Chairman	CGGB
26	ASN Prasad	Chairman	SGB
27	P R Padgetwar	General Manager	APGB
28	D B N Krishna	Assistant General Manager	State Bank of India
29	K Ramalingeswara Rao	Assistant General Manager	Union Bank of India
30	G S D Prasad	Assistant General Manager	Bank of Maharashtra



SL No	Name (Shri/Smt)	Designation	Organisation
31	P S Mani	Deputy General Manager	APCOB
32	Tilak Nara	Assistant General Manager	APCOB
33	Y Subrahmanyam	Chief Manager	Bank of Baroda
34	Haritha Talluri	Chief Manager	Indian Overseas Bank
35	S.Krishna Mohan	Chief Manager	Punjab National Bank
36	DebadattaRath	Senior Manager	Indian Overseas Bank
37	Neelakanta Gupta Kandula	Vice President	Axis Bank
38	A Chiranjeevi	Rgional Head	ICICI Bank
39	Namburu Ramakrishna	Regional Head	ICICI Bank
40	Cherukuri Rohini Kumar	Deputy Vice President	HDFC Bank
41	KuntamukkalaTarakaramarao	AVP	HDFC Bank
42	I V Subramanyam	Chief manager	Karur Visya Bank
43	Krupaji Putta	Senior Manager	Axis Bank

A handwritten signature in black ink is written over a circular purple stamp. The stamp features the Union Bank of India logo, which is a stylized 'S' inside a circle, surrounded by the text 'UNION BANK OF INDIA' and 'SLEB of A.P.'.

