

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 సడక్, విజయవాడ - 520 001

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Lr. No: SLBC /210/369

Date: 22.08.2024

To,

1. The Special Chief Secretary Government (MA & UD), GoAP
2. The Principal Secretary, (Finance), GoAP
3. The Principal Secretary to Government (PR RD & RWS), GoAP
4. The Secretary, (Industries & Commerce and Food Processing), GoAP
5. The Chief Commissioner of Land Administration, CCLA, GoAP
6. The Commissioner and Inspector General of Registration and Stamps, GoAP
7. The CEO, SERP, GoAP
8. The MD, MEPMA, GoAP
9. The Regional Director, RBI
10. The Chief General Manager, NABARD
11. The Controlling Authorities of all Banks in Andhra Pradesh

Madam / Dear Sir,

**Reg: Minutes of subcommittee meeting on Digital Financial Inclusion held on 14.08.2024**

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We enclose herewith the minutes of the Digital Financial Inclusion Sub-Committee meeting held on 14-08-2024.

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:	14.08.2024
Time :	3.00 PM
Venue:	SLBC Conference Hall, UBI, Zonal Office, Vijayawada
Topic:	Minutes of Digital Financial Inclusion Subcommittee

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

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**Proceedings of Sub-Committee Meeting**

With reference to the directions of Hon'ble Chief Minister in 227th SLBC meeting conducted on 09/07/2024, a Digital Financial Inclusion Sub-committee was formed and the meeting was held on 14.08.2024 @3.00pm in SLBC conference hall, deliberations were made to create awareness about Cashless transactions, Friction less credit and Cyber frauds. The meeting was attended by **Smt. Jayalakshmi, IAS**, Chief Commissioner, CCLA, Government of Andhra Pradesh (through VC); **Shri M V Seshagiri Babu, IAS**, Commissioner & IG of Registration and Stamps GoAP (through VC); **Shri. J S R Anjaneyulu**, Dy. Director Industries, GoAP; **Shri MVS Murthy**, CIO, Finance dept. GoAP (through VC); **Shri. K Ramesh**, ADMA, MAUD, GoAP; **Smt. V Prabhavathi**, SMM, MEPMA, GoAP; **Shri. R. K. Mahana**, General Manager, RBI (through VC), **Shri. C V N Bhaskar Rao**, General Manager & Convener, SLBC, Andhra Pradesh; **Shri MSR Chandra Murthy**, DGM, NABARD; 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 the 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 E. Raju Babu, AGM, Co-ordinator, SLBC** of AP has presented the Agenda to the forum for discussion.

**Agenda 1: Digital Financial Inclusion**

**AGM SLBC** informed that, Hon'ble Chief Minister during 227<sup>th</sup> SLBC meeting has given directions to all stake holders to deliberate on following points and conclude the implementable action points to take forward the same in the State of Andhra Pradesh.

- To create awareness on cashless transactions in village wise / cluster wise / Jurisdiction wise for all utility payments.
- Onboarding of Banks and related departments for Frictionless credit.
- Motivating the people for regular repayment through digital channels.

He invited the members to deliberate on the agenda.

**Shri. R. K. Mahana**, General Manager, RBI in his remarks informed that Andhra Pradesh is the 3<sup>rd</sup> State in the country to achieve 100% digitization of bank accounts. He advised all banks to sustain the same on a regular basis and SLBC to monitor the same. Further, RBI, AP RO has taken initiatives to identify and adopt railway stations, bus stands, auto/taxi stands, market places, sabzi mandis for installation of QR codes with the help of Banks in that district. LDMs were advised to monitor the progress. He also sought the help of District and State authorities to make RBI's endeavour a grand success. planned for total digitalisations of transactions in all shops of Bus stations and Railway Stations. As of now merchants of 8 districts (East Godavari, West Godavari, Palnadu, Nandyal, Tirupati, Kakinada, Anakapally and Guntur) railway stations have installed QR code with the support of LDMs and Banks

**(Action: LDMs, Banks, District authorities)**





He informed the participants about nuances of PIDF ((Payment Infrastructure Development Fund) scheme through which Banks can seek reimbursement from RBI after installation, activation of digital payment acceptance devices (PoS, mPoS, QR codes etc). He advised the Banks which are not aware of the scheme to approach their Head/Corporate Offices to avail benefits of the scheme. He advised all banks to create digital payment infrastructure more particularly in Tier-V and VI centres. In case of any query or guidance, Banks were advised to approach RBI, FIDD, AP RO.

**(Action: All Banks)**

He also informed about Public Tech Platform for Frictionless Credit project and desired that borrowers, Banks and State Govt. can take benefit of the platform if AP State Govt. is onboarded on that quickly. He mentioned that even after integration of AP LRS API with PTPFC, it has not transitioned to production since VAPT/Security Audit report is pending at CCLA. RBI has also formally requested on August 1, 2024 and reply is awaited from CCLA department. He requested CCLA department to expedite the reply to facilitate onboarding.

**(Action: CCLA department)**

**Shri M V Seshagiri Rao, IAS, Commissioner & IG of Registration and Stamps** GoAP informed that in the department all transactions are taking place on digital mode and for small payments, department needs digital support for which, department needs one week time to prepare the document and send to the SLBC.

**(Action: Registration and Stamps department)**

**Shri. K Ramesh, ADMA, MAUD, GoAP;** informed that, all the payments are made online only, but in terms of percentage, 25% of transactions are made through digital mode while the remaining 75% of transactions are made through cash by the users. This is because of only one gateway available with SBI for all payments.

Bankers requested the MAUD department to give 2 to 3 Gateways to the public for increasing the digital transactions in municipality tax payments.

**(Action: MAUD, GoAP)**

**Shri. R. K. Mahana**, General Manager, RBI suggested that MAUD department can think of onboarding all municipalities/municipal corporations on BBPS system which can ensure increase in digital payment volume, reconciliation, transaction failure/reversal, better user experience, less cash usage, avoiding visit to municipality office by consumer/user. RBI would be happy to guide MAUD, SBI or other banks. MAUD may arrange meeting with concerned stakeholders.

**(Action: MAUD, GoAP)**

**V Prabhavathi, SMM, MEPMA, GoAP;** informed that, Department is motivating all SHG members towards onboarding of digital transactions. She informed that, Banks have sanctioned loans to 3.35



lakh beneficiaries under PMSVANidhi scheme out of which 2.81 lakh beneficiaries are doing digital transactions. Similarly, she informed that MEPMA department is creating awareness about digital transactions among SHG members also, but due to some practical issues like unavailability of smartphones with some SHG members and lack of education, they hesitate to do digital transactions. She informed that, MEPMA department has planned to create awareness among SHG members in phased manner, where in the first phase in Corporations and then Municipalities are covered.

**General Manager and Convener SLBC** intervened and advised MEPMA department to motivate and encourage SHG members for utilising the Banking Correspondent (BC) services of respective Banks. He also informed that, Banks are ready to extend support for digitalisation in all aspects for onboarding of SHG groups.

**Shri. J S R Anjaneyulu, Dy. Director Industries, GoAP** informed that, in industry department 100% digitalisation is completed for payment of user charges. He suggested that, like PMSVANidhi incentives should be given to PMEGP borrowers also to increase digital transaction.

Upon deliberations, Bankers requested all Government departments to create awareness on digital banking among public in a big way.

**General Manager and Convener SLBC** informed that, as per RBI currency management report, physical movement of currency is highest in AP state and all stakeholders were advised to think on this line and create awareness among the public to reduce physical cash and onboard them digitally.

Bankers opined that digitalisation is to be done not only in financial transactions but also to be implemented in all aspects and do away with the physical forms as digitalisation avoids tampering of records.

Bankers have given some suggestions to improve the digitalisation in State for all the stakeholders and State Government;

1. Massive awareness has to be created among the public by Government in a big way
2. Promotion of digitalisation in all the departments has to be taken up by the Government
3. Enforcement has to be placed for implementation in true spirit by the Government.

**Shri MSR Chandra Murthy, DGM, NABARD** informed that from 15th August 2024 all PACS (Primary Agriculture Credit Societies) in the State will come into computerised environment and from 2nd October 2024 onwards all PACS will be live for banking operations.

He informed that, in every district FLCC has to be established to create awareness on financial inclusion, including digital on boarding by Banks. RRBs and Cooperative Banks capital expenditure for establishment of FLCC will be provided by NABARD.





He advised Banks to utilise Financial Inclusion Fund (FIF) for conducting of FLC camps. He also informed that for success of FLC camps in rural areas, Panchayat raj department has to be involved to cover more number of people.

He requested the forum to recommend to State Government to ensure that, all goods and materials procurement is done online only and to enforce all the departments to use digital mode of collection of cash for all purposes including liquor.

He also informed that NABARD is supporting RRBs and Cooperative Banks for establishing micro ATMs in dark and grey areas through Financial Inclusion Fund (FIF). He advised Banks to utilise Centre for Financial Literacy (CFLs) also for effective financial education and digital onboarding in Rural areas.

### **Agenda 2: Prevention of Cyber Frauds**

AGM SLBC informed that, Cyber fraud refers to crimes committed using the internet to deceive individuals or organizations for financial gain. This can be done by various tactics, such as: Phishing, Identity theft, Malware, Ransomware and Business email compromise etc., Cyber fraud can have serious financial and personal consequences. These can be prevented by the following measures:

- Security Measures – Implementing strong authentication mechanisms
- User Education – Educating users about common cyber threats
- Regulatory Compliance – Compliance to guidelines to protect consumer data
- Incident Response – Developing comprehensive incident response to mitigate the risk

He invited all the Stakeholders to deliberate on the agenda.

**Shri MVS N Murthy**, CIO, Finance dept. GoAP, informed that, Banks and departments have to take sufficient security measures for the users while launching any digital product in public domain.

Banks have to create awareness among customers by sending messages in regular intervals to educate about Cyber frauds.

**(Action: All Banks)**

Banks have to conduct awareness programs on cyber frauds at quarterly intervals in Urban and Rural areas and cover more number of people.

**(Action: All Banks)**

Upon deliberations the following action points were advised by Bankers to all the stakeholders.

Educative messages regarding cyber frauds have to be sent regularly to all registered mobile numbers of the customers.

**(Action: All Banks)**

Wide publicity by way of social media and hoardings to be made to popularise the toll-free number of 1930 for Cybercrime reporting. So that cyber fraud risk can be minimised. If complaint is registered in golden hour i.e. within 1 hour of the incidence, to cybercrime police, there will be a great chance of recovery of the amount. This has to be popularised by all the Stakeholders.



Continuous awareness has to be created to all the people by all means by all the stakeholders i.e. Banks, NABARD, RBI and State Government.

Government and political parties in all gatherings invariably highlight the threats of cyber frauds and sensitize the public by creating awareness of potential cyber tactics during all their gatherings.

**(Action: State Government)**

All Banks should device cyber fraud escalation Matrix and popularize the grievance redressal mechanism among the public.

### Agenda 3: Sustenance of 100% digitalization on an ongoing basis

AGM SLBC informed that, 100% digitalization of all the districts in Andhra Pradesh has been completed as regards to Eligible accounts (Saving and Current) having at least one instrument for digital payment (Debit / Rupay Card, Internet/Mobile banking, AEPS, UPI, POS, QR code etc.). For this, RBI, AP RO considered base date as on December 31, 2022.

In this regard, Reserve Bank of India desires that same level of digitalization i.e. 100% should be maintained by Banks for every quarter in a sustainable way.

**Bank wise June 2024 quarter progress is as follows:**

S.No.	Name of the Bank	No. of Eligible Operative Saving Accounts	Out of (A) Total No. of Accounts WITHOUT at least one Digital Payment Product	Percentage of Linkage	No. of Eligible Operative Current Accounts	Out of (C) Total No. of Accounts WITHOUT at least one Digital Payment Product	Percentage of Linkage
1	BANK OF BARODA	23,71,707	0	100	63,284	0	100
2	BANK OF INDIA	14,73,915	0	100	15,596	0	100
3	BANK OF MAHARASHTRA	1,16,293	1,908	98.36	3,405	556	83.67
4	CANARA BANK	5,25,670	18,298	96.52	4,21,494	11,380	97.3
5	CENTRAL BANK OF INDIA	7,00,099	57,036	91.85	7,377	1,737	76.45
6	INDIAN BANK	26,98,622	37,904	98.6	45,146	3,216	92.88
7	INDIAN OVERSEAS BANK	9,62,102	0	100	20,883	0	100
8	PUNJAB AND SIND BANK	25,304	638	97.48	812	34	95.81
9	PUNJAB NATIONAL BANK	4,29,499	14,191	96.7	11,526	1,222	89.4
10	UCO BANK	2,16,280	3,170	98.53	3,465	283	91.83
11	UNION BANK OF INDIA	1,07,74,583	1,87,740	98.26	91,976	15,637	83
12	STATE BANK OF INDIA	1,55,14,704	42,942	99.72	1,74,777	22,862	86.92
Public Sector Banks Total		3,58,08,778	3,63,827	98.98	8,59,741	56,927	93.38
13	AXIS BANK	7,60,759	3,876	99.49	67,548	11,220	83.39
14	BANDHAN BANK	4,76,219	10,246	97.85	3,533	264	92.53
15	CSB BANK LIMITED	55,527	54	99.9	2,233	124	94.45





S.No.	Name of the Bank	No. of Eligible Operative Saving Accounts	Out of (A) Total No. of Accounts WITHOUT at least one Digital Payment Product	Percentage of Linkage	No. of Eligible Operative Current Accounts	Out of (C) Total No. of Accounts WITHOUT at least one Digital Payment Product	Percentage of Linkage
16	CITY UNION BANK	79,940	0	100	7,350	0	100
17	COASTAL LOCAL AREA BANK	90,120	4,025	95.53	3,005	124	95.87
18	DCB BANK	19,465	727	96.27	626	34	94.57
19	DHANLAXMI BANK	15,928	5,593	64.89	939	379	59.64
20	FEDERAL BANK	76,226	2,413	96.83	3,590	640	82.17
21	HDFC BANK	16,41,973	339	99.98	1,56,341	254	99.84
22	ICICI BANK	9,88,725	0	100	49,020	0	100
23	IDBI BANK	3,59,988	0	100	17,068	0	100
24	IDFC FIRST BANK	2,38,294	0	100	9,971	0	100
25	INDUSIND BANK	2,55,049	0	100	58,010	0	100
26	KARNATAKA BANK	2,28,830	0	100	6,500	0	100
27	KARUR VYSYA BANK	9,45,442	0	100	53,189	0	100
28	KOTAK MAHINDRA BANK	6,73,967	8,832	98.69	25,289	1,091	95.69
29	KBS LOCAL AREA BANK	2,508	2,508	0	105	105	0
30	DBS BANK INDIA (EOLVB)	75,186	2,585	96.56	1,962	119	93.93
31	RBL BANK	8,074	43	99.47	432	67	84.49
32	SOUTH INDIAN BANK	45,484	6,355	86.03	3,434	336	90.22
33	TMB	72,236	11,612	83.92	4,192	604	85.59
34	YES BANK	59,485	0	100	6,448	0	100
Private Sector Banks Total		71,69,425	59,208	99.17	4,80,785	15,361	96.81
37	APGB	41,98,663	1,60,994	96.17	10,345	3,642	64.79
38	A.P. GRAMEENA VIKAS BANK	19,11,332	0	100	2,545	0	100
39	C.G.G.B.	13,55,194	3,384	99.75	2,874	1,057	63.22
40	SAPTAGIRI GRAMEENA BANK	15,11,741	0	100	0	0	
R.R.Bs Total		89,76,930	1,64,378	98.17	15,764	4,699	70.19
41	EQUITAS SMALL FIN. BANK	51,346	0	100	784	0	100
42	AU SMALL FIN.BANK	5,55,868	0	100	1,348	0	100
43	ESAF SMALL FIN. BANK	7,255	0	100	255	0	100
Small Finance Banks Total		6,14,469	0	100	2,387	0	100
44	AIRTEL PAYMENTS BANK	4,81,041	0	100	5	0	100
45	FINO PAYMENTS BANK	11,934	0	100	17	0	100
46	INDIA POST PAYMENTS BANK	5,13,599	0	100	0	0	
Payment Banks Total		10,06,574	0	100	22	0	100
GRAND TOTAL		5,35,76,176	5,87,413	98.9	13,58,699	76,987	94.33





**Shri. R. K. Mahana, General Manager, RBI** advised the Banks to maintain 100% digitalisation of Bank accounts. For that, banks have to freeze the data for every half year and work towards 100% digitalisation in case it falls below that. Banks have to upload the data for every quarter in SLBC portal for effective monitoring by SLBC. **(Action: All Banks and SLBC)**

AGM SLBC informed that, Department of Financial Services, Ministry of Finance, Government of India, vide letter No. 9/28/2023-FI(C-300599317) dated. 08.08.2024 directed SLBC to conduct workshop on PM Vishwakarma scheme. As per DFS directions, SLBC Scheduled the workshop on 20.08.2024 at Tummalapalli Kalakshetram, Vijayawada by involving all the Bankers and Stakeholders. In this regard , it is resolved in the meeting that, whatever the expenditure incurred to organise the PM Vishwakarma scheme workshop, will be shared among the top 20 Banks based on the number of branches and business and it is also resolved that, top 20 Banks have to establish their stalls at the venue on 20.08.2024 before start of the workshop.

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



SRINIVAS  
DASYAM

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**List of Participants**

S. No	Name (Shri/Smt)	Designation	Organisation
<b>CHIEF GUEST</b>			
1	Jayalakshmi, IAS	Chief Commissioner (CCLA)	Govt. of AP (VC)
2	M V Seshagiri Babu, IAS	IG (Stamps & Registrations)	Govt. of AP (VC)
<b>Officials- Govt. of AP</b>			
3	J. S.R. Anjaneyulu	Dy. Director, (Industries)	Govt. of AP
4	V. Prabhavathi	SMM, (MEPMA)	Govt. of AP
5	K. Ramesh	ADMA (MAUD)	Govt. of AP
6	S. Ravidnra Babu	ADMA (CDMA)	Govt. of AP
7	M V S N Murthy	CIO (Finance)	Govt. of AP (VC)
<b>RESERVE BANK OF INDIA</b>			
8	Rajesh K Mahana	General Manager, AP RO	RBI (VC)
<b>NABARD</b>			
9	M. S. R. Chandra Murthy	DGM	NABARD
<b>SLBC of AP</b>			
10	CVN Bhaskara Rao	GM & Convener SLBC, AP	Union Bank of India
11	E. Raju Babu	AGM, SLBC, AP	Union Bank of India
12	Srinivas Dasyam	AGM, SLBC, AP	Union Bank of India
<b>Executive Members from Banks</b>			
13	A. Sharada Murty	Dy General Manager	Union Bank of India
14	B.S. Ananntha Padmanabha Rao	Dy General Manager	Canara Bank
15	D.S. Murthy	Dy General Manager	Indian Bank
16	A. Monica	Dy General Manager	APCOB
17	T Lakshmikanth Rao	Asst. General Manager	State Bank of India
18	G. V. Surya Kiran	Asst. General Manager	Bank of India
19	A. Kumara Swamy	Chief Manager	Bank of Baroda
20	G. Raja Kumar	Chief Manager	PNB
21	A.G. Raju	Sr. Manager	IOB
22	M Venkata Satish	Sr. Manager	CGGB
23	Raja Pradeep	Manager	Bank of Baroda
24	V. Veerabhdra Rao	Manager	IOB
25	G. Madhavi	Manager	SGB
26	G Omprakash	Dy. Manager	SBI
27	M Anjaneyulu	Asst. Manager	SBI
28	Ch. Lakshmikanth Kumar	AVP	Axis Bank
29	G. Vamsikrishna	Dy. Manager	ICICI BANK
30	Goutham Laxminarayana	Chief Manager, SLBC	Union Bank of India
31	G Sowmya	Asst. Manager, SLBC	Union Bank of India
32	K. Ramana Naik	Asst. Manager, SLBC	Union Bank of India
33	Sunil R Kampa	Asst. Manager, SLBC	Union Bank of India



SRINIVAS DASYAM Digitally signed by SRINIVAS DASYAM

Date: 2024.08.13 11:38:06 +05:30