

**Proceedings of Sub- Committee Meeting on Common Action Plan on
Implementation of Government Sponsored Schemes**

Date: 30.08.2019

**Venue: SP's River View Building, 3rd Floor,
Tadepalli, Amaravati, Guntur Dist.**

Time : 11.00 AM

State Level Bankers' Committee of Andhra Pradesh

Convener  Andhra Bank

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Proceedings of Sub- Committee Meeting on Common Action Plan on implementation of Government Sponsored Schemes

In pursuance of resolution made in 207th SLBC meeting held on 18.06.2019, a sub-committee meeting was convened for approval of action plans pertaining to various Government welfare departments for the financial year 2019-20 and to review the progress in grounding of pending units.

The meeting was chaired by Sri Muddada Ravi Chandra, Secretary, social welfare, GoAP. The detailed list of participants is enclosed.

Sri K V Nancharaiah, Convener, SLBC of AP, has welcomed the participants and informed that the sub-committee meeting has been scheduled as part of resolution passed in 207th SLBC meeting, to approve action plans pertaining to various welfare corporations for the financial year 2019-20 and also to review the progress in grounding of pending units of previous years. He also informed that these schemes are meant for up liftment of poorest of the poor of the society where bankers active involvement is imperative to achieve desired goals. Further Convener, SLBC advocated all bankers to complete the grounding of pending units immediately without any further delay as the issue, has been cropping up regularly in State Level Bankers Committee meetings and drawing serious concern from Government authorities.

Sri Muddada Ravi Chandra, Secretary, Social welfare, GoAP has highlighted the following.

- The objective in implementation of various credit linked welfare schemes is for Socio Economic development of economically weaker sections.
- Observed that the objective has not been fulfilled to the fullest extent even after many years and after introduction of many policy modifications in their implementation.
- Opined that Recovery Prospects are causing concern in taking forward the schemes.
- These are the schemes designed for small units with some component of loan and subsidy amount, where hand holding from Banks and Government is required to overcome day to day hurdles and maintain the sustainability of the activity.
- Banks who have not completed the process of MoU for sharing information with Social welfare Department, GoAP for the purpose of Repayment Tracking come-on to the Board and complete the MoU process and start the sharing of data regularly for better repayment in Government Sponsored Schemes.
- To overcome bottlenecks in the data sharing and data extraction, advised to have a separate meet between bankers, TCS technical people and welfare corporation officials.
- Expressed serious concern over the poor progress in grounding of pending units despite having series of meetings and follow up.

- Informed that delay in dairy units grounding occurred on account of delay in release of additional amount that can be met from current year budget.
- Requested SLBC to prepare material on bankable activities to train Village Welfare Assistants to be appointed by GoAP.
- It is resolved to complete the process of grounding of pending units of FY 2018-19 in by Nov 15th2019 and the balance subsidy if any shall be returned by 30th Nov 2019.
- Further Advised the forum to return the pending subsidy pertains to FY 2016-17 & 2017-18 before 15th Sep 2019 while uploading in OBMMS portal.
- Resolved that No fresh grounding should take place for units pertains to FY 2017-2018 & 2016-2017.
- Subsidy to be returned to Government through sensitized accounts and account details will be shared by MDs of all corporations to SLBC before 4th Sep 2019 wherein SLBC will circulate same to the all concerned banks.
- Informed that non adherence to resolutions of the forum, has to be viewed seriously.

Sri Gandham Chandrudu, MD, SC Corporation, informed the forum as follows.

- During the 207th SLBC meeting, it was resolved to convene subcommittee meeting on implementation of Government sponsored schemes with an objective to have meaningful deliberations with all stake holders and to find ways and methods for better implementation of welfare schemes.
- Government is under opinion to make changes in the existing methodology of beneficiary identification /selection at ground level where in a new mechanism for grounding, monitoring will be introduced.
- Recovery is crucial area in successful implementation of Government Sponsored Schemes , where onus is on banks for effective utilization of Government machinery and technology driven tools like repayment tracker.
- Informed that 22 bank have entered MOU with welfare department on the platform of repayment tracker out of that only 10 banks are sharing data regularly. Requested remaining banks to enter MOU .
- Requested to share data in repayment tracker regularly on monthly basis to enable departments to initiate necessary steps to avoid the accounts slipping into NPA .

Sri M. N Harendhira Prasad, MD Kapu Corporation informed that,

- Requested bankers to share the data for repayment tracker, to track the account status in real time.
- Requested banks to make use of the repayment tracker to improve the recovery performance in Government sponsored schemes.

Sri M Rama Rao, VC &MD ,BC Corporation informed that,

- Requested bankers co operation for successful implementation of GS schemes.

- Requested for co ordination and collaboration between bankers and government officials at field level to achieve desired results.

Sri Jakkampudi Raja, Chairman, Kapu Corporation deliberated on following.

- Government of AP is committed to take forward the various welfare schemes Involving large amount of subsidies to help poor people.
- Requested bankers support and cooperation to ensure, benefits are reached to the last beneficiary.
- Requested bankers to release the subsidy and loan component as per the Guidelines.
- Requested bankers to verify each pending unit with positive view to arrive at logical Conclusion within 15days and grounding to be done in phased manner to ensure that no eligible beneficiary forgo the government assistance.
- Requested Government to explore possibility to identify common supplier of Goods from existing MSME units in the state to beneficiaries.

After thread bear discussions the forum arrived resolutions on following.

- ✓ Government Sponsored Schemes : Approved below mentioned revised outlays for the financial year 2019-20

Amt in laks.

| Sno | Corporation | No Of Benf | Total Outlay | Corp Sub | Bank Loan |
|-----|--------------------|------------|--------------|----------|-----------|
| 1 | SC | 55804 | 92970.00 | 50493 | 37834.00 |
| 2 | ST | 18700 | 35012.00 | 16021 | 18991.00 |
| 3 | KAPU | 66900 | 93660.00 | 46830 | 46830.00 |
| 4 | BC | 21875 | 43750.00 | 21875 | 21875.00 |
| 5 | MINORITIES | 7900 | 19800.00 | 8400 | 9420.00 |
| 6 | CHRISTIAN MINORITY | 1520 | 6200.00 | 2000 | 3580.00 |
| 7 | MBC | 2000 | 4000.00 | 2000 | 2000.00 |
| 8 | WASHERMAN | 0 | 0.00 | 0 | 0.00 |
| 9 | NAYEE BRAHMIN | 0 | 0.00 | 0 | 0.00 |
| 10 | VADDERA | 51912 | 3750.00 | 1875 | 1875.00 |
| 11 | SAGARA(UPPARA) | 19613 | 3750.00 | 1875 | 1875.00 |
| 12 | KRISHNA BALIJA | 1500 | 3000.00 | 1500 | 1500.00 |
| 13 | VALMIKI/BOYA | 1875 | 3750.00 | 1875 | 1875.00 |
| 14 | BHATTRAJA | 1125 | 2250.00 | 1125 | 1125.00 |
| 15 | KUMMARI | 2250 | 4500.00 | 2250 | 2250.00 |
| 16 | VISWABRAHMINS | 2185 | 4370.00 | 2185 | 2185.00 |
| 17 | MEDARA | 1500 | 3000.00 | 1500 | 1500.00 |

| | | | | | |
|----|-------------------|---------------|------------------|---------------|------------------|
| 18 | TODDY TAPPERS | 2466 | 4932.00 | 2466 | 2466.00 |
| 19 | DIFFERENTLY ABLED | 982 | 1964.00 | 982 | 982.00 |
| 20 | EBC | 6525 | 13050.00 | 6525 | 6525.00 |
| 21 | VYSYA | 2200 | 4400.00 | 2200 | 2200.00 |
| | TOTAL | 268832 | 348108.00 | 173977 | 166888.00 |

(Action: Welfare Departments & Banks concerned).

- ✓ Repayment Tracker – Banks to enter MoU with Welfare Department, GoAP on the platform of repayment tracker and to share data regularly for better recovery in the Government schemes. **(Action: all Banks concerned)**
- ✓ Access of repayment tracker to be given to branch level **(Action: Nodal Agency & TCS –Service provider)**
- ✓ SLBC to prepare material on bankable activities to be taken up by Village welfare assistance to be appointed by GoAP. **(Action: SLBC of AP)**
- ✓ Grounding process of pending units of FY 2018-2019 to be completed by Nov 15th 2019 and subsidy to be returned by 30th Nov 2019 in case of pending units. **(Action: all Banks concerned)**
- ✓ Subsidy amount of All pending units in respect of FY 2017-2018 & 2016-2017 to be returned by 15th Sep 2019. **(Action: all Banks concerned)**
- ✓ Subsidy to be returned to Government through specially mentioned sanitized accounts, It will be shared by MDs of all corporations before 4th Sep 2019 through SLBC. **(Action: Welfare Departments & SLBC)**
- ✓ Corporation wise subsidy pending beneficiary details like Name, ID no, non operative Account and amount of subsidy released etc to be shared to banks through SLBC for easy remittance of subsidy. **(Action: Welfare Departments & SLBC)**
- ✓ Dairy units where grounding is pending on account of delay in release of additional amount by the Government, will be released from current year budget. **(Action: Welfare Departments)**
- ✓ Branch Manager/Govt officials to take active role in beneficiary identification/selection. **(Action: All banks & Welfare Departments)**
- ✓ Waiting list to be maintained in selection process to develop trust among the aspirants. **(Action: Welfare Departments)**

List of Participants



| S.No | Name of the Participant Smt/Sri | Designation | Name of the Bank/ Organisation |
|------|------------------------------------|-------------|--------------------------------|
|------|------------------------------------|-------------|--------------------------------|

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|----|---------------------------|---|-----------------------|
| 1 | K V Nancharaiah | Circle General Manager & Convener, SLBC of A.P | Andhra Bank |
| 2 | Muddada Ravichandra,IAS | Secretary, Social welfare | GoAP |
| 3 | M RamaRao,IAS | VC&MD, AP B C Co op finance Corpn. | GoAP |
| 4 | Gandham Chandrudu,IAS | MD, AP S C Co op finance Corpn. | GoAP |
| 5 | M N Harendhira Prasad,IAS | MD, AP Kapu finance Corpn. | GoAP |
| 6 | E Ravindra babu | MD. AP TRICOR (Tribal Welfare) | GoAP |
| 7 | N Yesuratnam | MD, AP Christian finance Corpn. | GoAP |
| 8 | Y Ali Akbar Basha | VC&MD, AP Minorities finance Corpn. | GoAP |
| 9 | K B Padma Sundari | Asst. Director, Differently abled & Senior Citizens Welfare Dept. | GoAP |
| 10 | Sk. Karimulla | GM, AP Minorities finance Corpn. | GoAP |
| 11 | P Saraiah | GM, AP S C Co op finance Corpn. | GoAP |
| 12 | P V Ramesh | EO, AP S C Co op finance Corpn | GoAP |
| 13 | Y V Ramana | BDM,APCFSS | GoAP |
| 14 | P Abdulla | Project Manager,,APCFSS | GoAP |
| 15 | A N V Kiran Kumar | SME, R T G S | GoAP |
| 16 | A V Suresh | Jr. Assistant, AP Christian finance Corpn | GoAP |
| 17 | T Vishnu Kumar | B A, CGG(OBMMS) | GoAP |
| 18 | P Vijaya Rathna Kumar | Project Manager, | TCS |
| 19 | K V N Murthy | Dy. General Manager | Syndicate Bank |
| 20 | Paul Kumar | AGM | ICICI Bank |
| 21 | R V Phani Kumar | General Manager | CGGB |
| 22 | K Ramakrishna | Regional Manager | SGB |
| 23 | Kota Ajay Paul | Asst. General Manager,SLBC | Andhra Bank |
| 24 | D J Prasad | Asst. General Manager | SBI |
| 25 | K Vijaya Kishore | Asst. General Manager | IDBI |
| 26 | T V Rao | Asst. General Manager | APCOB |
| 27 | H Venkata Ramana | Cluster Head | HDFC Bank |
| 28 | GPS Chaitanya Kumar | Chief Manager | APGVB |
| 29 | S Vidyasagar | Chief Manager | SBI |
| 30 | P V Durga Prasad | Chief Manager | Union Bankof India |
| 31 | G Venkateswara Reddy | Chief Manager | Indian Bank |
| 32 | B S R K Prasad | Chief Manager | Punjab & Sind Bank |
| 33 | S V B Shankar | Chief Manager | Indian Overseas Bank |
| 34 | M Nageswara Rao | Chief Manager | Punjab National Bank |
| 35 | N V B Srinivas | Chief Manager | Bank of Maharashtra |
| 36 | M Muralidhar | Senior Manager | United Bankof India |
| 37 | YSVS Sarma | Senior Manager | UCO Bank |
| 38 | M Jagannath | Senior Manager | Canara Bank |
| 39 | P Ramakrishna | Senior Manager | Bank of Baroda |
| 40 | Narendra Kumar T | Senior Manager | Allahabad Bank |
| 41 | N L Acharya | Senior Manager | Corporation Bank |
| 42 | K V Prasanna Kumar | Senior Manager | Axis Bank |
| 43 | V Srinivasa Rao | Manager | SBI |
| 44 | M Sudheer Chowdary | Manager | Karur Vysya Bank |
| 45 | S Santosh Kumar | Manager | Yes Bank |
| 46 | T Prakash Rao | Manager | Central Bank of India |



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|----|-------------------|---------------|----------------------|
| 47 | V Suman Babu | Manager | United Bank of India |
| 48 | B Prasanthi | Manager | APCOB |
| 49 | P Ramakrishnaiah | Manager | Federal Bank |
| 50 | B Arun Raj | Asst. Manager | TMB ltd |
| 51 | S Prabhakar Reddy | Asst. Manager | Dhanalakshmi Bank |