

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 మంజిల, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్. అప్పారావు సడక, విజయవాడ - 520 001  
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Lr. No: SLBC /210/95

Date: 05.08.2022

**The Controlling Authorities of all Banks and Lead District Managers.**

Dear Sir,

**Reg: Minutes of the Sub-Committee Meeting held on 02.08. 2022**

We enclose herewith the minutes of the Sub-Committee Meeting held on 02.08.2022 .  
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, Agriculture Dept, GoAP, AP Secretariat, Velagapudi.  
General Manger, FIDD, Regional Office, Reserve Bank of India, Hyderabad.  
Commissioner, PR & RD, Vijayawada.  
MD, AP TIDCO, Vijayawada  
MD, MEPMA, Guntur

Encl: as above



## Proceedings of Sub-Committee Meeting

Date : 02.08.2022  
Time : 3.00 PM  
Venue : SLBC Office, Vijayawada.

**STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH**

**CONVENER: UNION BANK OF INDIA**



Union Bank of India, FGM Office, Andhra Bank Building,

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### Proceedings of Sub-Committee Meeting

A meeting of SLBC Sub-committee was held on 02.08.2022 at SLBC office, Vijayawada. The participants at the meeting include MD AP-TIDCO, CEO SERP, MD MEPMA, Officials from Agriculture, CCLA, AP Food processing society, APSCCFCL and other departments from state government, DGM NABARD (through VC), and Executives & Senior officers from major Banks.

The detailed list of participants is given in the Annex.

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

Prior to proceeding to regular agenda discussion, the ATR of earlier SLBC Sub- meeting dated 13.06.2022 has been reviewed and record of the discussion of key issues is furnished hereunder.

Issue	ATR Progress
A robust on-line platform to be developed to monitor AP TIDCO housing loans	MD, APTIDCO informed that, a provision in existing OBMMS portal will be enabled at the possible earliest time.
Opening of Bank Accounts, and submission of mandates for transfer of power subsidy through DBT.	AGM, SLBC informed that, all Banks are opening the accounts for the farmers who are approaching the branches and requested the department to escalate if any specific issues cropped up, to intervene and resolve immediately.
Reduction of interest rate of SHG loans.	GM, APGB informed that, the Bank has slashed the interest rates as per the Govt request.
Reimbursement of pending VLR/PV claim amount	Bank of Baroda, UBI and Canara Bank except BOI have represented that VLR/PV claim amount is still pending in their books, and requested the Govt's favorable action immediately to adjust their pending amount.

#### **Agenda 1 : Unutilized Subsidy of various corporation loans sanctioned during FY 2014-15 to 2018-19- Returning to Government.**

**Asst General Manager, SLBC of AP** informed that as per AP SC Cooperative Finance Corporation , Lr dated 18.07.2022, an amount of Rs. 488.81 Crores un-utilised subsidy pertaining to various economic support schemes by all Welfare Corporations under Bank-linked programme from the year 2014-15 to 2018-19 is still pending with the Bank Branches.

As per the resolution of earlier meeting, AP SC Finance Corporation Ltd has test checked the OBMMS portal readiness to fetch the beneficiary details on random basis at few branches in all the districts and found that the portal is ready in all aspects.





**General Manager, AP SC Cooperative Finance Corporation Ltd** submitted that as per the instructions of higher authorities, their field staff are visiting the bank branches and verifying the status of pending subsidy. He requested bankers to extend cooperation to their staff to complete the process. He also further informed that APOBMS portal is live now, and login credentials for the bankers are re-activated. The Government has proposed the following action plan for returning the un-utilised subsidy of all welfare corporations.

Verifying unspent balances by Bankers - 21-07-2022 to 30-07-2022

VC with EDs/ Banks /LDMs - 01-08-2022

Reconciliation by EDs - 02-08-2022 to 10-08-2022

Remittance by Banks - 11-08-2022 to 15-08-2022

It was also proposed to constitute a District Level Committee to monitor the implementation of the action plan with the following Officers/Members.

1. Joint Collector & Addl. District Magistrate: Chairmen
2. Project Director, DRDA
3. Lead District Manager
4. Executive Director, BC Corporation
5. Executive Director, Minority Corporation
6. District tribal Welfare Officer as members
7. Executive Director, DSCSCS Ltd: Member Convener

After deliberations at length, the following action points emanated. Bank controllers to instruct their branches to login into the OBMMS portal as per the given login credentials to verify the pending subsidy status for the reflected borrower accounts and adopt the following procedure.

Subsidy amount credited into the non-operative SB account and loan disbursed	Grounding status to be updated in OBMMS portal
Subsidy amount credited into the non-operative SB account and loan NOT disbursed	Subsidy to be returned directly to the respective corporation accounts appearing in the portal, only through RTGS/NEFT and the update UTR details in the portal.
Subsidy amount credited into the non-operative SB account and loan partially disbursed	Grounding status to be updated in OBMMS portal, the proportionate subsidy to be returned to the Government
If any particle difficulties encountered may be brought to the notice of the respective corporation officials.	

**(Action : All Banks & Various welfare corporations )**

- APSCCFC department and other corporation staff shall support the branches in updation of subsidy status in portal for the branches where network and staff shortage problems are reported.

**(Action : All Banks & Various welfare corporations )**

- Banks branches to cooperate with the department staff to complete the process tentatively by 15 August 2022.

**( Action : All Banks & Various welfare corporations )**





**Agenda 2: SVAMITVA Scheme- Issuance of Property Cards.**

**Asst General Manager, SLBC of AP** informed 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 and issue property cards to the legitimate owners. IBA vide their Lr dated 22.07.2022 informed that some of the Public Sector Banks in some states are reluctant to provide loans against property cards issued under the scheme. In order to understand implementation status of the scheme in our State, SLBC vide Lr dated 28.07.2022, requested the PR & RD department, Govt of AP the following

- ✓ Number of property cards issued under the scheme in our state till date.
- ✓ Issues/Challenges faced while offering these cards as collateral security for bank credit by the beneficiaries.

**The representative, Survey Settlement & Land records department, Govt of AP** informed that Govt is planning to distribute the property cards from August 15,2022. Hence, the forum opined that accepting these cards as security for bank credit will arise only after their issuance officially by Govt of AP.

**Agenda 3: Tenant farmers' lending-Strategies to improve the performance.**

**Asst General Manager, SLBC of AP** informed that during the 219th SLBC meeting held on 09.03.2022, honourable Agriculture Minister, Govt of AP, expressed concern over the performance under credit to tenant farmers and requested banks to analyse the bottlenecks to overcome them for a better performance. He also requested the Agriculture department to expedite the development of online portal for tenant farmer finance as decided in earlier meeting so that factual position of CCRC lending and reasons for lower performance can be analysed and a way forward can be rolled out.

**Deputy Director, Agriculture department, Govt of AP**, submitted that their department has recommended CCLA department to make required changes in the CCRC portal as per SLBC request and the process is underway. Government is extensively promoting JLG formation with small and tenant farmers, with a view to obviate the bottlenecks of individual CCRC finance.

After the thorough deliberations, the following action points emanated.

- ❖ Banks to extend finance liberally to JLGs promoted by department based on the certification by the VAA/AEO/AO without insisting individual CCRC for the members.

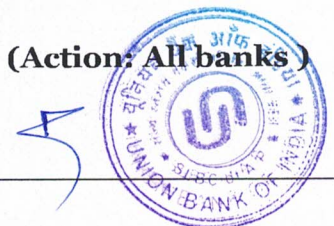
**( Action : All banks )**

- ❖ Government to expeditiously work- on to bring the revamped CCRC portal for usage

**( Action : Agriculture Department, Govt of AP )**

- ❖ Banks may analyse the quantum of tenant farmers loan disbursements through SHGs and may be reported as their performance if any.

**(Action: All banks)**





- ❖ Government through their RBK staff, may spread awareness among the owner farmers to co-operate with tenant farmer allowing him to avail bank credit.

**(Action: Agriculture Department, Govt of AP)**

- ❖ Government may explore the possibility for creation of guarantee coverage for these loans to build confidence among financing banks.

**(Action: Agriculture Department, Govt of AP)**

- ❖ Government may explore the possibility to route all benefits including sale proceeds of crops through KCC account of the tenant, so that a win- win situation may prevail in terms of loan recovery and timely renewal of KCC thereby availing the benefit of VLR.

**(Action: Agriculture Department, Govt of AP)**

**Agenda 4 : Analysing the reasons for lower lending during the Kharif 2021 season for agriculture sector.**

**Asst General Manager, SLBC of AP** informed that, during the 219<sup>th</sup> SLBC meeting held on 09.06.2022, hon'ble Chief Minister appreciated the commendable performance of the banks in ACP under agriculture sector despite COVID constraints. However, he pointed out the ACP achievement in agriculture lending during Rabi has outperformed Kharif 21. He advised banks to analyse the reasons for low lending rate during Kharif season to take appropriate measures if required.

Majority of the members felt that severe Covid-19 conditions during that period have hampered the normal functioning of banks, more so panic-stricken farmers have not visited the banks, hence the lending during that period was low, however the short fall was compensated during the Rabi 2021-22 season as the normal conditions were restored.

**Agenda : 5 Introduction of Drone technology for farming activities through RBKs-Scope for bank credit.**

**Asst General Manager, SLBC of AP** informed that during the 219<sup>th</sup> SLBC meeting held on 09.06.2022, hon'ble Chief Minister told that, to bring more technological initiatives, the government is going to introduce drone technology through RBKs. Training will be imparted on skill development and management of drones. This measure would also help to provide employment generation at village level. Accordingly Special Chief Secretary, Agriculture, Govt of AP, advised SLBC to convene a SLBC Sub Committee meeting to discuss on these issue.

**Deputy General Manager, NABARD** informed that, unit costs for Kisan Drones has been finalised @ Rs 6.00-7.00 lakh ( with 10 Ltr capacity ) with assembling section, etc and onsite training. Banks may consider financing Kisan drones to individuals/ FPOs based on these indicative costs and improve access of drones to many farmers. Further, informed that, NABARD would extend necessary capacity building/skill development support to unemployed rural youth to function as drone operators as per extant guidelines of NABARD.





Forum resolved that based on the viability and feasibility of the said activity banks may consider to extend finance adhering to their guidelines.

**Agenda 6 : Approval of Targets -PMEGP scheme-FY 2022-23**

**Asst General Manager, SLBC of AP** informed that State Director, KVIC, Vijayawada, vide Lr. Dated 12 July 2022 submitted the targets of PMEGP scheme for FY 2022-23 pertaining to KVIC, KVIB & DIC and presented the same for approval. The annual target for state as per enclosure have been approved in the forum.

**State Director, KVIC** presented the latest important modifications in the scheme implementation. Further he clarified that, targets are tentative only, branches can sanction loan exceeding the allotted target also in the event of receipt of more viable applications. Further told that Branch manager can also identify the eligible and prospective applicants from the area of branch operation for sanction of loans while confirming that sponsoring agency recommendations are not mandatory for selection and sanction of applications if the applicant fulfil the stipulated norms.

He appealed the banks to clear the pending applications immediately as the MSME Ministry is closely reviewing the pendency position.

He requested the banks to contact on 0866-297352 or mail on [sovijayawadakvic@gmail.com](mailto:sovijayawadakvic@gmail.com) for any clarification on subsidy related or other queries.

Forum has resolved following

- ❖ The annual target for state for FY 2022-23 have been approved as per the attached details.

**(Action: All banks)**

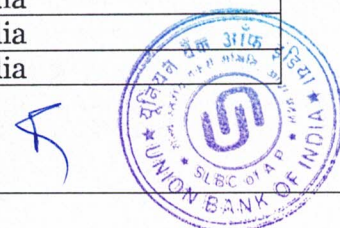
- ❖ All pending applications to be disposed immediately with suitable credit decision.

**(Action: All banks)**

**Agenda 7: Formation of new districts in the State of Andhra Pradesh – Assignment of Lead Bank Responsibility-Appointment of new LDMS.**

**Asst General Manager, SLBC of AP** informed that as per Government of Andhra Pradesh notification 13 new districts in the State were formed. Accordingly, RBI has designated Lead Banks of the new districts as below:

S.No	Created District	Lead Bank Responsibility assigned to
1	Alluri Sitharama Raju	Union Bank of India
2	Anakapalli	Union Bank of India
3	Annamayya	State Bank of India
4	Bapatla	Union Bank of India
5	Eluru	Union Bank of India
6	Kakinada	Union Bank of India
7	Konaseema	Union Bank of India





S.No	Created District	Lead Bank Responsibility assigned to
8	Nandyal	Union Bank of India
9	NTR	Union Bank of India
10	Palnadu	Union Bank of India
11	Parvathipuram Manyam	State Bank of India
12	Sri Sathya Sai	Canara Bank
13	Tirupati	Union Bank of India

He requested the banks to comply the following RBI's lead bank scheme guidelines for appointment of new LDMs.

- ❖ Officers of appropriate level (MMIII & Above cadre), attitude and possessing requisite leadership skills should be posted as LDMs
- ❖ The office of LDM should be sufficiently strengthened with appropriate infrastructural support.
- ❖ Provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are necessities for LDMs to discharge their core responsibilities.
- ❖ Dedicated vehicle can be provided to LDMs' to facilitate closer liaison with the bank officials, district administration officials as also to organise/ attend various financial literacy initiatives and meetings.
- ❖ A specialist officer/assistant for data entry/analysis shall be provided to LDMs. In case of shortage of staff, liberty to hire the services of skilled computer operator may be given to the LDMs to overcome the problem.

**(Action : UBI, SBI & Canara bank)**

**Agenda 8 : PMFME (PM Formalization of Micro Food Processing Enterprises Scheme)-Modification of guidelines and Progress Review.**

CEO, AP Food Processing Society informed that as per the recent developments, the following modifications are made in the eligibility criteria of the beneficiaries .

1. The condition of One District One Product (ODOP) for new enterprises has been removed in the modified scheme guidelines issued by MoFPI, GoI. Therefore, proposals for establishment of new enterprises of any product can be considered for loan sanction.
2. Educational qualification of 8th class pass has been removed from the eligibility criteria in the modified guidelines. Therefore, any individual above 18 years of age will be eligible under PMFME scheme.
3. Majority of enterprises/ individuals applying for PMFME loan are small time processors and non tax payers. Intention of PMFME is to make them income tax payees by providing the necessary impetus. Hence, IT returns must be exempted from the required documents for loan processing.

He requested the Bank controllers to percolate down the scheme modification to the branch level for their understanding and consideration. He expressed concern about insisting on many documents /permissions by the banks complicating the loan processing.





**Asst General Manager, SLBC of AP** informed that there are 400 pending application with banks and advised the banks to dispose the pending applications immediately. He further underscored that these applications are being recommended to banks after two level verification with regard to the viability of the food processing unit proposed by the beneficiary. Hence requested the Banks to accord faster credit decision.

He also advised the banks to refer the cases, if any rejected due to following reasons, PMFME-SPMU will attend them on case to case basis and impress upon them for submission of required documents.

- (1) Requirement of additional documents
- (2) Need of collateral security.
- (3) Beneficiary not responding
- (4) Beneficiary has an existing loan etc,

Forum has resolved the following.

- ❖ Bank controllers to percolate down the scheme modification to the branch level for their understanding and consideration.
- ❖ Banks to dispose the pending applications immediately.
- ❖ The Bank branches are requested not to reject the loans but to inform such cases to PMFME district coordinators. They would coordinate with applicant on case to case basis for taking appropriate action on the proposals.
- ❖ Majority of enterprises/ individuals applying for PMFME loan are small time processors and non tax payers. Hence, IT returns may not be insisted for tiny units while loan processing.
- ❖ Even the existing enterprises applying under PMFME may not be registered entities and would not have any kind of recognition from the local authorities, such registration and recognition would be facilitated by APFPS post loan sanction. Therefore, proposals may be processed without insisting for documents like certificate of incorporation, labour certificate, Municipal trade license, pollution certificate etc unless mandatory as per banks approved policy.
- ❖ As per the scheme design FSSAI registration/ license will be facilitated by APFPS for all enterprises post loan sanction and enterprise grounding. Hence, may exempt FSSAI Registration/ license from list of required documents.
- ❖ The lending Banks may apply PM Mudra Yojana and CGTMSE for sanctioning loans below Rs.10 lakhs as collateral free loan.

**(Action : Banks & PMFME -AP)**

**Agenda 9 : National Strategy for Financial Inclusion – NSFI - 2019-2024 & National Strategy for Financial Education – NSFE – 2020-2025**

**Asst General Manager, SLBC of AP** informed that Reserve Bank of India had brought “The National Strategy for Financial Inclusion 2019-2024” (NSFI) Approach paper , which sets forth the vision and key objectives of the financial inclusion policies in India. It aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. He narrated the key recommendations of the approach paper &





timelines and requested the banks controllers to expedite the action to comply the timelines.

**PRAGATI (Pro-active Governance and Timely Implementation) meeting –  
Review of Social Security Schemes:**

**Asst General Manager, SLBC of AP** explained that as per the scheme guidelines all eligible PMJDY accounts to be covered with social security schemes (PMJJBY & PMSBY) . He highlighted that there are as many as 122.46 lakh PMJDY accounts in our state as on 31.03.2022, wherein PMJJBY, PMSBY & APY coverage is only 27% , 61% and 10 % respectively. He suggested following action plan to improve the performance.

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
- Use SMS and other digital platforms to make account holders aware of the schemes and to seek auto debit mandate from them.
- Leverage marketing channels like Banking Correspondents (BCs) and field level functionaries for enhancing enrolments, especially under APY, PMJJBY & PMSBY.

**Agenda 10 : Other issues**

**OSD, Finance dept** informed that under Sustainable Development Goals (SDG) concept targets for various parameters were framed, as far as banking sector is concerned the following key parameters are stipulated.

- Number of Automated Teller Machines (ATMs) per 1,00,000 population.
- Number of accounts (include deposit and credit accounts) of scheduled commercial banks per 1,00,000 population
- Number of banking outlets per 1,00,000 population
- Percentage of households with a bank account under PMJDY against target percentage.
- Percentage of population having bank accounts - PMJDY Accounts

He requested the Bank controllers to bestow their attention to improve the performance.





**List of Participants**

S.NO	NAME (Shri/Smt)	DESIGNATION	BANK/DEPT	MODE
1	Ch Sreedhar, IAS	MD, APTIDCO	Govt of AP	VC
2	K Vijayalakshmi	MD, MEPMA	Govt of AP	VC
3	Suneel Kumar. R	GM, AP SCC Finance Corporation Ltd	Govt of AP	VC
4	MVSN Murthy	OSD, Finance	Govt of AP	VC
5	Padmavathi	DDA, Agriculture,	Govt of AP	VC
6	L Sreedhar Reddy	CEO - PMFME AP	Govt of AP	VC
7	E Raju Babu	AGM	SLBC	Physical
8	P Koteswara Rao	Sr Manager	SLBC	Physical
9	MSRC Murthy	DGM	NABARD	Physical
10	Dr S. Greep	State Director	KVIC	Physical
11	V Koti Reddy	NO, PMEGP	KVIC	Physical
12	A Venu	IOS, CSSLR,	Govt of AP	Physical
13	Krishna DBN	AGM	SBI	Physical
14	R.Anitha	AGM	UBI	Physical
15	S R Tagore	AGM	BOB	Physical
16	S S Murthy	Regional Head	CBI	Physical
17	T. Mallikarjuna Rao	AGM	CANARA BANK	Physical
18	G V ravindra	CM	CBI	Physical
19	Gayatri	CM	PNB	Physical
20	Gopinadh	Manager	BOI	Physical
21	Prasanna Kumar	Manager	INDIAN BANK	Physical
22	S Krishna	Sr Manager	IOB	Physical
23	Ravidra Kumar	Sr Manager	BOB	Physical
24	P R Padgetwar	GM	APGB	Physical
25	CH Srirama Somayaji	GM	APGVB	Physical
26	P Raghuram	CM	CGGB	Physical
27	J Ramakrishna	RM	SGB	Physical
28	PS Mani	GM	APCOB	Physical
29	M S RG Tilak	DGM	APCOB	Physical
30	Krupaji	Senior Manager	AXIS	Physical
31	Lakshmikanth Kunda	RH	ICICI	Physical
32	Jagadeesh K	AVP	HDFC	Physical
33	G Venkat Yadav	Manager	KVB	Physical
34	Balaji Rao	CM	KOTAK MAHINDRA	Physical

