

రాష్ట్రస్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
STATE LEVEL BANKER'S COMMITTEE, ANDHRA PRADESH



సంస్థాపక : యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా, 2వ అంతస్తు, ఆంధ్రా బ్యాంక్ బిల్డింగ్, ఆర్.ఆర్.అప్పారావు స్ట్రీట్, విజయవాడ - 520 001
संयोजक : यूनियन बैंक ऑफ इंडिया, 2 मजिल, आन्ध्रा बैंक बिल्डिंग, आर.आर.अप्पा राव सड़क, विजयवाड़ा - 520 001
Convener Union Bank of India, 2nd Floor, Andhra Bank Building, R R Appa Rao Street, Vijayawada- 520 001
दूरभाष Phone 0866-2562522 2562518 ई-मेल e-mail slbc@unionbankofindia bank वेबसाइट website www.slbcap nic in

Lr. No: SLBC /210/375

Date: 02.09.2024

To,

1. The Special Chief Secretary, (Agri. & Co-op), GoAP
2. The Principal Secretary, (Finance), GoAP
3. The Secretary, (Industries & Commerce and Food Processing), GoAP
4. The Secretary, (Horticulture, Aquaculture & Fisheries), GoAP
5. The Secretary, (Animal Husbandry & Dairy Development), GoAP
6. The CEO, SERP, GoAP
7. The MD, MEPMA, GoAP
8. The Director Agriculture, 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 re-orientation of lending held on 29.08.2024

We enclose herewith the minutes of the **re-orientation of lending** Sub-Committee meeting held on 29-08-2024.

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

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Proceedings of Sub-Committee Meeting

Meeting Date: 29.08.2024

Time : 3.00 PM

Venue : SLBC Conference Hall, UBI, Zonal Office,
Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA



Union Bank of India, Zonal office, Andhra Bank Building,

R Rappa Rao Street, Vijayawada 520 001

Phone no: 0866 2562522, 2562518

Email: slbc@unionbankofindia.bank

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Proceedings of Sub-Committee Meeting

Re-orientation of lending sub-committee meeting was held on 29.08.2024 at SLBC conference hall @3.00pm. With reference to the directions of Hon'ble Chief Minister in 227th SLBC meeting conducted on 09/07/2024, SLBC has conducted a subcommittee meeting on **"Reorient lending practices and increase the contribution to Gross State Domestic Product (GSDP) from horticulture, aquaculture, fishery, and food processing with IT integration."** The meeting was attended by **Shri MVS N Murthy**, CIO, Finance dept. GoAP (through VC); **Shri. Subhash Kiran**, State Lead-PMFME, Food processing department GoAP; **Smt. V Prabhavathi**, SMM, MEPMA, GoAP; **Shri M. Kesava Kumar**, DGM, SERP, 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 and LDMs from 26 Districts. 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 he appealed to 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, Asst General Manager, Co-ordinator, SLBC of AP has presented the Agenda to the forum for discussion.

Agenda 1: Re-orientation of lending

Shri. Raju Babu, AGM & Co-ordinator, SLBC of AP informed that, Hon'ble Chief Minister during 227th SLBC meeting has given directions to all stakeholders to "reorient lending practices and increase the contribution to Gross State Domestic Product (GSDP) from horticulture, aquaculture, fishery, and food processing with IT integration". In this context, stakeholders were required to deliberate on the agenda and conclude the implementable action points to take forward the same in the State of Andhra Pradesh.

Sector-Specific Loan Products;

i Custom Loan Products for Aquaculture and Fisheries: Develop tailored financial products that consider the unique needs of aquaculture and fisheries, such as seasonality and long gestation periods. For example, loans with flexible repayment schedules that align with harvest cycles.

ii Horticulture-Specific Credit Lines: Offer credit lines specifically for horticulture, enabling farmers to invest in high-value crops, modern irrigation systems, and cold storage facilities.

Digitization of Lending Processes;

- i. AI-Driven Credit Assessment:** Implement AI and machine learning algorithms to assess the creditworthiness of farmers, fishers, and food processors. These tools can analyse large datasets including land records, past yields, market prices, and credit history, reducing risk and improving loan approval times.

- ii. **Transparency with a decentralized ledger:** To ensure transparency in lending, with a decentralized ledger that records all transactions and credit histories, making it easier for Banks to assess risk and for borrowers to access credit.

Integration of IT for Credit Monitoring;

- i. **IoT and Remote Sensing:** Use IoT devices and remote sensing to monitor crop health, water quality, and fishery conditions in real-time. This data can be used by lenders to assess risks continuously and adjust loan terms accordingly.
- ii. **Geotagging and Satellite Imagery:** Integrate satellite imagery and geotagging into the lending process to verify land use, monitor crop progress, and ensure that loans are being utilized as intended.

Incentivizing Sustainable Practices;

- i. **Green Loans:** Offer lower interest rates or subsidies for loans that are used for sustainable practices, such as organic farming, eco-friendly aquaculture, or renewable energy installations in food processing units.
- ii. **Sustainability Metrics in Credit Scores:** Incorporate sustainability metrics into the credit assessment process, rewarding borrowers who adopt environmentally friendly practices.

Partnerships and Collaborations

- i. **Public-Private People's Partnerships (P-4):** Foster partnerships between financial institutions, Government agencies, and tech companies and People, to develop innovative lending platforms that integrate IT solutions with traditional Banking.
- ii. **Collaborative Platforms:** Create digital platforms where stakeholders from horticulture, aquaculture, fisheries, and food processing can collaborate, share knowledge, and access finance. This can help reduce information asymmetry and improve access to credit.

Capacity Building and Financial Literacy

- i. **Training Programs:** Organize training sessions for farmers, fishers, and food processors on financial management, IT tools, and digital platforms to enhance their ability to access and manage credit effectively.
- ii. **Mobile Apps for Financial Education:** Develop mobile applications that provide financial literacy education, helping stakeholders understand loan terms, interest rates, and the importance of timely repayment.

Data-Driven Decision Making

- i. **Big Data Analytics:** Use big data analytics to identify trends and patterns in horticulture, aquaculture, and fisheries that can inform lending decisions. This could include analysing weather patterns, market demand, and global price trends.
- ii. **Predictive Modelling:** Employ predictive models to forecast future yields, prices, and market conditions, helping both lenders and borrowers make informed decisions.

Government Support and Policy Interventions;

- i. **Interest Subventions:** The state government can offer interest subventions for loans in these sectors to reduce the cost of borrowing and encourage investment.
- ii. **Risk Mitigation Funds:** Establish a risk mitigation fund that can provide insurance or guarantees to lenders, encouraging them to offer credit to high-risk sectors like aquaculture and horticulture.

He requested the forum to deliberate on this Agenda item and he also requested the departments to give their valuable feedback and suggestions that are implementable.

Shri MSR Chandra Murthy, DGM, NABARD in his address informed that, the objective of reorientation of lending subcommittee is about how to increase State GSDP, how to enhance net worth of individual (Sampada Srusti), identify the sectors which contribute more to GSDP and how can Banks reorient their lending and strategies to improve GSDP.

He has given presentation to the forum about Gross State Domestic Product (GSDP) of Andhra Pradesh, sector wise and subsector wise for the last 3 years, loans outstanding from banking network, loans disbursed from banking network and reflections of GSDP & NSDP during last four years.

GSDP of Andhra Pradesh during last 3 years (Rs.cr)

SEGMENT	2020-21	2021-22	2022-23	2023-24
Agriculture	343542	388453	439645	
Industry	197028	243923	283821	
Services	345005	407810	491496	
TOTAL GVA	885575	1040186	1214962	
Taxes+ subsidies	71213	93650	102767	
TOTAL GSDP	956788	1133836	1317729	1540000
NSDP	850594	1006285	1165179	

GSDP of Andhra Pradesh during last 3 years -sub sector wise (Rs.cr)

SEGMENT	2020-2021	2021-22	2022-23
-Agriculture	44829	44866	54161
-Horticulture	94034	109728	123533
-Livestock	115587	131366	140978
-Fishing & Aqua	79926	93146	111223
Industry Sector	197028	243923	283821
Services Sector	345005	407810	491496

Loans outstanding from Banking network (Rs.cr)

SEGMENT	2020-21	2021-22	2022-23	2023-24
Agriculture	184585	212170	252391	310285
MSME	61984	75700	87782	109054

OPS/Services	36017	39000	44963	44990
TOTAL OUTSTANDING	282586	326870	385136	464329

Loans disbursed from Banking network (Rs.cr)

	2020-21	2021-22	2022-23	2023-24
Agriculture	146878	176954	224997	268254
MSME	40311	44815	67822	87428
OPS/Services	9793	10104	12509	13079
TOTAL	196982	231873	305328	368761

Reflections:

	2020-21	2021-22	2022-23	2023-24
GSDP (Rs.cr)	956788	1133836	1317729	1540000
NSDP (Rs.cr)	850594	1006285	1165179	
Population (No.)	51946000	52251000	53079000	54000000
Per capita NSDP (Rs.)	163746	192587	219518	0
Per capita loan o/s from banks (Rs.)	54400	62558	72559	85987
Per capita disbursement from banks (Rs.)	37921	44377	57523	68289
Per capita NSDP/ loan o/s	3.01	3.08	3.03	0
Per capita NSDP/ disbursement	4.32	4.34	3.82	

He also highlighted the, Hon'ble Chief Minister directions during 227th SLBC meeting that, Include the previously excluded beneficiaries by assessing the uncovered beneficiaries under Govt. sponsored programmes through Financial inclusion, designing a strategy / product for them and implement the strategy effectively.

He informed that, Government of Andhra Pradesh initiated strategies in identifying the growth engines.

- "Achieving Double Digit Inclusive Growth – A rolling plan 2015-16" was prepared and monitored.
- "100 Days Action Plan for the districts in AP".
- Policies are being reviewed and refined.
- Skill Census
- New investments like Amaravati, Polavaram, Ports, Industrial corridors, Pharma cities, smart cities, etc.

He informed that, there is a huge scope for growth in the below mentioned sectors. Banks, in coordination with the concerned State Government departments may explore the opportunities by reorienting their lending strategies.

- Horticulture – Area expansion, Micro Irrigation, Oil Palm and Rejuvenation of old orchards.
- Animal Husbandry – Gokulam scheme for cattle sheds, loans for cattle, etc.
- Fisheries – Identification of beneficiaries, extending adequate finance, assisting export-oriented units
- Food processing – Value added primary and secondary processing units,
- Infrastructure – loans for infrastructure projects such as roads, ports and industrial parks to improve connectivity and attract investments.
- Tourism and Hospitality – extend credit to develop tourism infrastructure such as hotels, resorts and heritage sites, coastal tourism, etc.

- Real Estate and Pharma – loans to housing in upcoming areas and encourage pharma industries

While concluding, he informed the roadmap that, Banks can

- Encourage the beneficiaries for utilising the credit guarantee schemes floated by the Government of India viz. CGFMSE, CGFMU, CGFSEL, CGFSFPO, CGSAHD, CGSSI, CG for PMSvanidhi, etc., to mitigate risk
- Increase finance to schemes like PM Surya Ghar Muft Bijli Yojana, PM Vishwakarma, AIF, PMFME, Standup India, Startup India, etc.
- Adopt technological innovations like AI and machine learning algorithms.
- Follow the technology initiatives of RBI/RBI Innovation Hub in extending hassle-free and seamless credit, like ULI (unified loan interface).

Shri MVSN Murthy, CIO, Finance department, Govt. of AP enquired about the update on frictionless credit implementation status in Andhra Pradesh with RBI and requested RBI to select Andhra Pradesh as pilot State for ULI implementation.

In response, **Shri R K Mahana, General Manager, RBI, AP RO** informed 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 also informed that, for prudent lending as per the norms there is no objection to RBI and in case of customisation of loan products, individual Banks shall formulate suitable loan products as per their Bank guidelines.

(Action: CCLA)

Shri Subhash Kiran, State Lead, PMFME, Food processing department, GoAP:

He delivered a detail presentation on food processing industry contribution to GDP, status of processing of commodities of AP, Agriculture and Marine exports status from AP. He informed that during 2022-2023, Andhra Pradesh was ranked first in the country by exporting Agriculture and Marine products. He also informed that there is a good scope for value addition in shrimp production, Spices (Chillies), Fruits & Vegetables.

He highlighted that, AP produces 4 lakh MT of shrimp and exports 3 lakh MT, which is 37% of Indian Sea Food Exports in value. He notified the following interventions proposed by Shrimp Industry.

- Supply of quality seed by developing centralised brooding centres in P4 mode
- Supply of quality feed by promoting feed units in P4 mode
- Support use of renewable energy
- Establishment of export hubs with aggregation, cold chain facilities in Vizag and Kakinada zone
- Create awareness among the farmers to avoid use of antibiotics

He informed that, AP produces 12 lakh MT of chillies and exports 4.5 lakh MT, which is 65% of Indian Chilli exports, earning Rs. 5000 cr to the State. He informed that, State Government intervention is required in the following issues to improve value addition in Chillies:

- Promote residue free chillies by following good agricultural practices
- Research & Development (R & D) for value added products
- Testing labs to be increased
- Encourage renewable energy for cold storages
- Establish Export hub in Krishna region

He informed that, AP produces 4 million MT of mangoes, which is 25-30% production of mangoes in India. AP exports 1.2 lakh MT of fresh mangoes. He informed that, State Government intervention is required in the following matters to improve value addition in Mangoes:

- Promote good agricultural practices for better quality mangoes
- R&D for value added products
- Testing labs to be increased
- Encourage renewable energy for cold storages
- Establish Export hub in Krishna and Chittoor region

He also presented food processing clusters available in the State and interventions required by the stakeholders for further improvement and ecosystem support from State & Central Government. (Detailed presentation enclosed in an annexure I)

He informed that, Banks can explore different financing models which are already prevailing in other countries to strengthen Food Processing Sector like Warehouse receipt financing, Value Chain Financing, Cluster- Based Financing, supply chain financing via E- commerce platforms, Factoring and Invoice Discounting, Green Financing for sustainable food processing, Agriculture-Specific Neobanks, Cooperative based lending, Crowdfunding for Food processing Projects, Smart Subsidy programs, Blockchain-enabled Trade Financing and Impact investment funds.

He requested Banks to focus more towards lending on infrastructure development projects.

Shri CVN Bhaskara rao, General Manager UBI and Convener SLBC requested State Government to pursue with Govt. of India for establishment of AIR CARGO terminals in AP airports, which will generate income to AP State while exporting the products from Andhra Pradesh. (Action: State Government)

Shri Ravikanth, AGM, SBI requested the State Government to register all State warehouses with WDRA and also encourage all Private warehouses to register under WDRA for hassle-free lending from Banks which also helps in avoiding frauds. (Action: State Government)

Shri M. Kesava Kumar, DGM, SERP, GoAP informed that SERP is in the process of converting SHG's to establish enterprises and processing units. During the current year department is focusing on establishment of one MSME unit in each Mandal of the State by conversion of SHG's to SME units. He also informed that, as per the Govt. of India advisory and NRLM guidelines, department is in the process of identifying 20.36 lakh potential Lakhpati Didi's from Self Help Groups. He informed that, so far in the State, 7000 units were grounded under Lakhpati didi scheme and there are no issues from Bank's side in sanctioning of loans.

Shri CVN Bhaskara rao, General Manager UBI and Convener SLBC advised that, the department should submit eligible applications under Lakhpati Didi yojana scheme to Banks which are ready to extend full cooperation in sanction of loans to reach the set target.

(Action: SERP department)

Smt. V Prabhavathi, SMM, MEPMA, GoAP informed the different activities initiated by their department to educate urban SHG and PM SVANidhi beneficiaries and requested Banks to extend bulk linkages to establish MSME units in urban areas by Self Employment Groups and SHGs.











(Action: All Banks)

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

(Annexure-I)



STATUS OF PROCESSING OF COMMODITIES of AP

		RAW MATERIAL		PROCESSING		
		Position of AP	Position of AP	Contribution (%)	Top Contributor (%)	Top contributor
	Fruits	1	1	30.67	30.67	Andhra Pradesh
	Eggs & Poultry	1	8	3.00	21	Tamil Nadu
	Marine Animals (Shrimp)	1	3	17.36	18.99	Kerala
	Fish	1	9	1.29	25.27	Karnataka
	Vegetables	2	2	15.83	30.89	Tamil Nadu
	Meat	3	4	2.96	65.89	Uttar Pradesh
	Milk	5	2	5.21	18.89	Gujarat
	Groundnut	6	2	9.67	61.00	Gujarat
	Other Pulses	7	9	4.05	30.02	Delhi
	Paddy	8	2	11.06	16.63	West Bengal
	Maize, Lower Raisa	8 & 6	7	5.20	14.04	Maharashtra

AGRI+MARINE EXPORTS – ANDHRA PRADESH (2022-2023)

All Values in Billion USD

Export Value of **\$6 Bn out of \$40 Bn** from India in 2022-23 AP Ranks No: 1 in the country

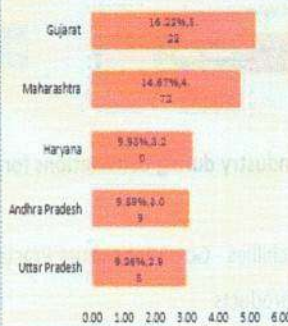
Commodity	India	Andhra Pradesh	Share %
Marine Products	8.08	3.04	37.6
Agriculture	32.45	3.09	9.59

EXPORT VALUE SPLITUP OF AP

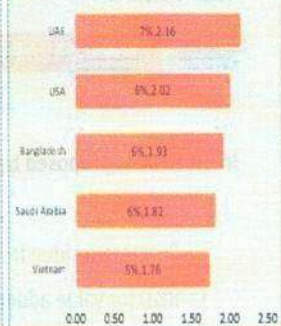


Source: National Export Import Record by Commodity

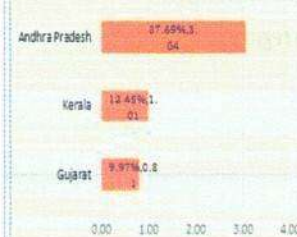
Top Agri Export States



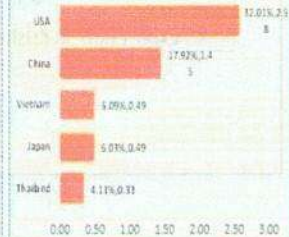
Top Agri Export Destinations



Top Marine Export States



Top Marine Export Destinations



Shrimp - Significant scope for value addition

AP Produces ~ 4 Lakh MT of shrimp and exports ~ 3 Lakh MT, 37% of Indian Sea Food Exports in Value.



Value added shrimp fetch atleast 25% premium



Add Rs10,000 Cr/Yr from exports

Converting 50% of raw shrimp into value-added products

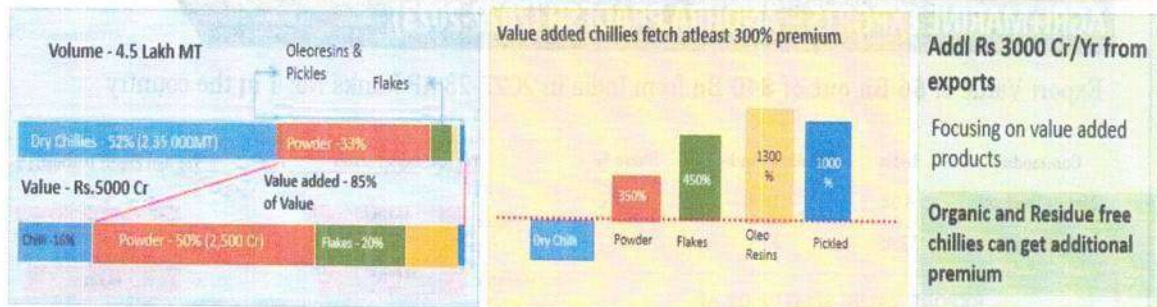
Frozen Shrimp - Rs. 7,84,000/MT
Value Added - Rs. 9,80,000/MT (Avg)

Interventions proposed by Industry during Consultations for value-added shrimp

- Quality seed - Develop Centralised brooding centres in PPP mode
- Quality Feed - Promote Feed units in PPP mode
- Support use of Renewable energy
- Export hubs with aggregation, coldchain facilities in Vizag and Kakinada zone
- Avoid use of antibiotics - Awareness to farmers

Spices (Chillies) - Significant scope for value addition

AP produces ~ 12 Lakh MT of chillies and exports ~ 4.5 Lakh MT. 65% of Indian Chilli Exports, earning Rs.5000 cr to the State.

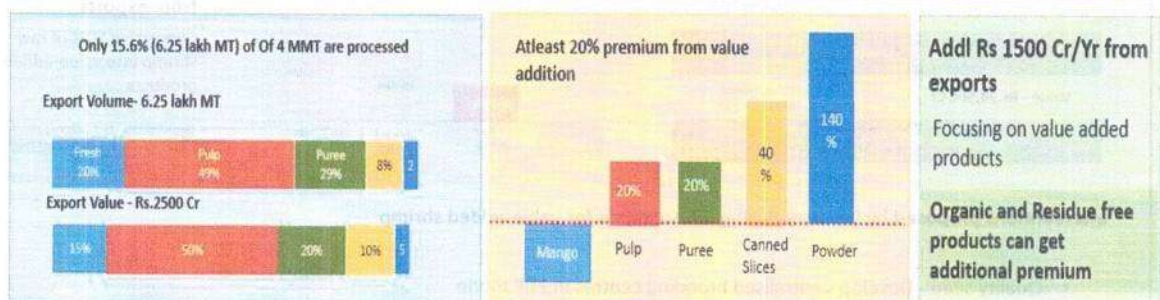


Interventions proposed by Industry during Consultations for value-added Chillies

- Promote residue free chillies - Good Agriculture Practices (GAP)
- R&D for value added products
- Testing labs
- Renewable energy for Cold Storages
- Export hub in Krishna region

Fruits & Vegetables (Mango) Significant scope for value addition

AP produces ~ 4 Million MT of mangoes. 25-30% of Mangoes in India. Exports 1.2 lakh MT of fresh mangoes.



Interventions proposed by Industry during Consultations for value-added Mangoes

- Good Agriculture Practices (GAP) - Better quality mangoes

FOOD PROCESSING CLUSTERS & INTERVENTIONS REQUIRED

Mango, Banana & Chili Cluster

Packhouse Network

Packhouse facilities along with capacity building for farmers to reduce post-harvest losses and strengthen supply chain

Irradiation Facilities

Multi Product Irradiation Facilities to increase the shelf life of perishable products and overcoming quarantine barriers in fruits and vegetables

Air Cargo Terminal

Air Cargo Terminal to export fresh fruits and vegetables, especially organic products under the Brand of Andhra Pradesh to create a new market for farmers

Skill Development Institute

Skill development institutes like NIFTEM, IIFPT, CFTRI to cater the needs of the industry and promote entrepreneurship.

Coffee Cluster

Yield Improvement

District Administration to focus on area consolidation of coffee plantations and focus on improving yield.

Primary Processing

Eco Pulping and Drying facilities for FPOs to start primary processing activities

Product Development Centre

Incubation Facility for Entrepreneurs to develop specialty coffees for as per International Standards

Aqua Cluster

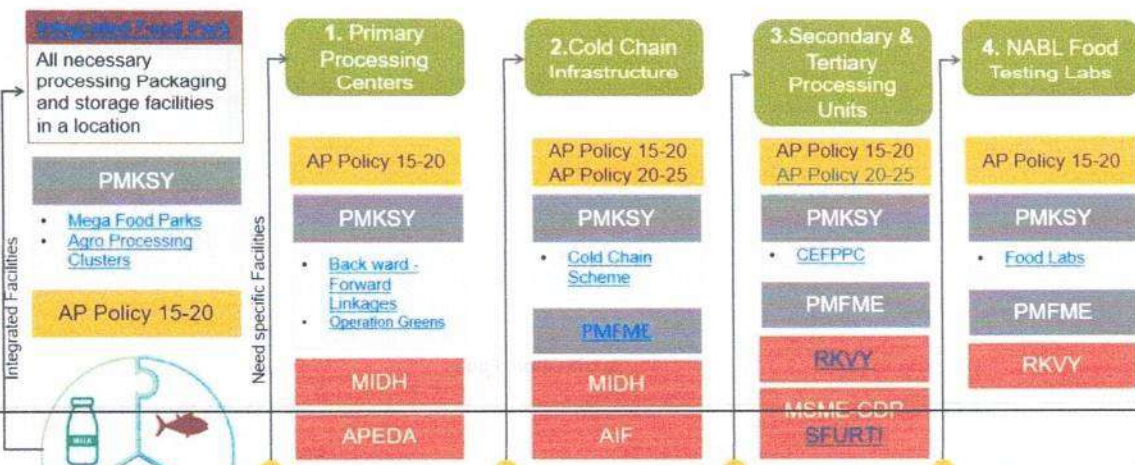
Aqua Feed Park

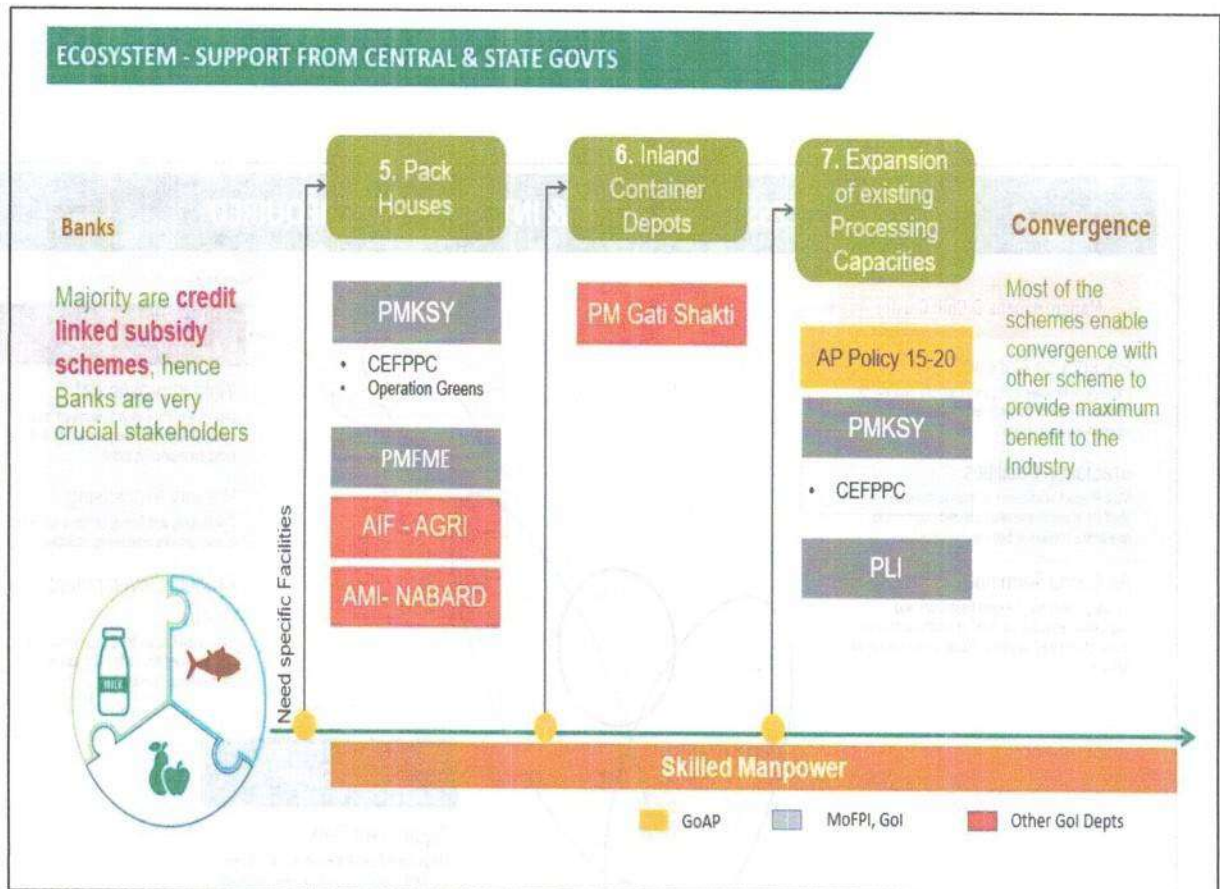
Mega Aqua Feed Park with an aim to reduce the input costs for Aqua Farmers and boost Aqua Exports from the state

Export Hub

Export Hubs with facilities like warehousing, cold storage, testing labs, packing and labeling, and customs clearances to facilitate exports

ECOSYSTEM - SUPPORT FROM CENTRAL & STATE GOVTS





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List of Participants

S. No	Name (Shri/Smt)	Designation	Organisation
Officials- Govt. of AP			
1	M V S N Murthy	CIO, (Finance)	Govt. of AP (VC)
2	K. Subhash Kiran	State Head (PMFME)	Govt. of AP
3	V. Prabhavathi	SMM, (MEPMA)	Govt. of AP
4	M. Kesava Kumar	DGM (AP SERP)	Govt. of AP
RESERVE BANK OF INDIA			
5	Rajesh K Mahana	General Manager, AP RO	RBI (VC)
NABARD			
6	M. S. R. Chandra Murthy	Dy General Manager	NABARD
SLBC of AP			
7	CVN Bhaskara Rao	GM UBI & Convener	SLBC
8	E. Raju Babu	AGM & Coordinator	SLBC
9	Srinivas Dasyam	AGM & Coordinator	SLBC
Executive Members from Banks			
10	B.S.A.P.Rao	Dy General Manager	Canara Bank
11	N. Venkataratnam	Chief General Manager	APCOB
12	D B N Krishna	Asst. General Manager	State Bank of India
13	Venkat Jaaini	Chief Manager	Bank of Baroda
14	Umendra Singh	Chief Manager	Central Bank of India
15	N. Udaya Kumar	Chief Manager	PNB
16	D. Vasant Kumar	Chief Manager	Union Bank of India
17	Harshavardhan	Sr.Manager	Bank of India
18	Vishnu Ugge	Sr.Manager	APGVB
19	G.M.V. Prasad	Regional Manager	SGB
20	Raja Pradeep	Manager	Bank of Baroda
21	V. Veerabhadra Rao	Manager	IOB
22	P. Nagaraju	Manager	Central Bank of India
23	S. Uday Kumar Reddy	Manager	APCOB
24	M. Janardhan	Manager	CGGB
25	G Omprakash	Dy. Manager	SBI
26	D. Srinivas	Manager	HDFC Bank
27	G. Vamsikrishna	Dy. Manager	ICICI Bank
28	Ch. Lakshmikanth Kumar	AVP	AXIS Bank
29	Goutham Laxminarayana	Chief Manager	SLBC
30	G Sowmya	Asst. Manager	SLBC
31	K. Ramana Naik	Asst. Manager	SLBC
32	Sunil R Kampa	Asst. Manager	SLBC

Other Banks and LDMs participated through VC

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