

Minutes of the Sub-Committee Meeting

Date	01.03.2023
Time	11.00 AM
Venue	SLBC Conference Hall, Vijayawada

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENER: UNION BANK OF INDIA

यूनियन बैंक ऑफ इंडिया  Union Bank of India

भारत सरकार का उद्योग A Government of India Undertaking



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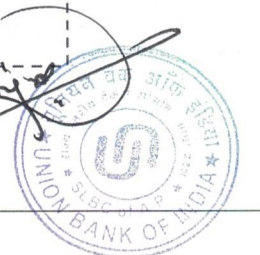
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ड. राजु बाबु
E. RAJU BABU

सहा महा प्रबंधक & को-ऑर्डिनेटर
A.G.M. & Co-Ordinator

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State Level Bankers Committee of AP



A meeting of SLBC Sub-committee was held on 01.03.2023 at SLBC Office, Vijayawada. The meeting was chaired by Sri E Raja Babu, Asst General Manger and Coordinator SLBC of AP. The participants in the meeting include OSD finance Department, Deputy General Manager RBI, Asst General Manager – NABARD, OSD VSWS Department (through VC) and Executives & Senior officers from Major Banks.

Sri E Raja Babu, Asst General Manager & Coordinator SLBC of AP has extended a warm welcome to the participants and outlined the agenda notes.

Asst General Manager, SLBC presented the agenda items to the house for discussion

Agenda: 1 : Priority Sector SHG Loans up to Rs 20 lakhs- Waiver of processing Charges, inspection charges/Adhoc service Charges

Asst General Manager, SLBC of AP informed that during 220th SLBC meeting it was resolved to explore the possibility to reduce the higher rate of interest and full waiver of processing and documentation charges irrespective of loan limit. SLBC also informed that few Bankers confirmed their banks stand as NIL charges and some RRB like CGGB, SGB APGVB are charging higher charges.

Deputy General Manager, RBI, submitted that the issue has been under discussion for quite long time, without any decision from major banks except few banks like UBI, Canara Bank, PNB, APCOB.

DGM RBI asked RRBs to appraise reasons for charging higher rates and other processing charges.

On Behalf of RRBs, CGGB appraised that being regional rural bank most of their credit portion/share is SHG lending and any concession or reduction of charges in this portfolio will affect their profit book directly. Hence RRBs are not able to reduce SHG lending cost and other charges.

Deputy General Manager, RBI also advised the remaining banks to pursue their central offices to arrive an early decision not later than week time.

The following action point was emerged in the meeting by DGM RBI.

- ❖ Status of Relaxations to Provide SHG loan of Rs 35000/ to the Housing Beneficiaries.

Asst General Manager, SLBC of AP informed that the State Government may seek relaxation of NRLM SHG guidelines from RBI for this select group of SHG and SLBC is yet to received further communication.

- ❖ AP state's Skill Hubs - Alignment of activities with RSETIs.

Asst General Manager, SLBC of AP informed that in previous SLBC Subcommittee meeting banks agreed for integration of Skill Hubs with RSETIs but SLBC has not yet received any SOP from Govt of Andhra Pradesh on further roadmap on Alignment of activities with RSETIs with AP state's Skill Hubs.



❖ Internship/Apprenticeship/On the job Training to the students in Banks

Asst General Manager, SLBC of AP informed that during 220th SLBC meeting, Higher Education Department has requested for providing internship to the students in the financial Institutions like Banks etc as part of 10 months mandatory internship programme of the Government and in October 2022, SLBC received a letter from Finance Department Government of Andhra Pradesh requesting to arrange for issuing necessary instructions to the Banks for providing internship opportunities to the students. Responding to the same, SLBC has written a letter to Finance Department requesting to share the details of the Government directions, draft SOP, numbers of students to be accommodated etc, so that SLBC can draw adoptable road map to rope in the Banks in the said programme and as there was no participation by the Department of Higher education in the in the previous two subcommittee meetings, the forum decided to set aside the agenda item.

Agenda : 2. Expanding and Deepening of Digital Payments Ecosystem.

Asst General Manager, SLBC of AP, informed that Nine districts of the State have achieved 100% digitalization (YSR Kadapa district in the first phase, Guntur and Srikakulam in the second phase and six more districts (Bapatla, East Godavari, Eluru, Kurnool, Palnadu and SPSR Nellore in the third phase).

Now RBI planed for 100% digitalisation of remaining 17 districts in the state under phase 4 and Banks were asked to furnish base data from the remaining 17 districts as of December 31, 2022.

AGM SLBC also informed that SLBC has created a web base interface for banks to enter data in portal slbcindia.com and detailed SOP of the activity was already shared with all Banks. (Action : Banks)

Agenda 3: Cheyutha Livelihoods- Requesting all Banks to reduce Rate of Interest for Cheyutha Banks Loans

Asst General Manager, SLBC of AP, informed that YSR Cheyutha is a prominent scheme specially targeted towards the welfare of the women in the state ,where financial assistance of Rs 75000 Over 4 year in four Tranches (18500per annum *4 years) to approximately 26 lakh women age group of 45-60 years belonging to SC/ST/BC/Minority communities.

He said that under Cheyutha loans beneficiaries are being charged higher ROI at 10.15% to 12% and state Government is requesting banks to explore the possibility on reduction of ROI on Cheyutha loans at par with SHG Bank Loans i.e. 7% or MCLR. (Action : Banks)

Agenda 4: GSWS Department- Jagananna Thodu- Not to insist UDYAM Registration, PAN Card and CIBIL

OSD GSWS Department highlighted that, the Government of Andhra Pradesh introduced Jagananna Thodu programme to extend Financial Assistance up to Rs. 10,000/- to the Street Vendors & Traditional Artisans.



He informed in the meeting that the DPMs (Bank linkage) and the SERP Officers have expressed that some of the Banks / Bank branches are insisting for UDYAM Registration Certification, PAN Card, CIBIL score while sanctioning of the loans to the Jagananna Thodu Beneficiaries and requested the forum if there's any possibility of waiver of UDYAM Registration Certificate CIBIL Score and Pan Card.

Some Bankers expressed in the forum that the process for applying for UDYAM Registration certificate is a simple online process and does not involve any cost.

As such PAN is not insisted by the banks and as per the bank policy CIBIL report is generated for all loans and is used only to find out the defaulters/NPA customers and applications are sanctioned irrespective of the CIBIL score under Jagananna Thodu scheme. If the department faces any specific issue with branch/Bank it is to be brought to the notice of SLBC. (Action : Banks)

Agenda 5: A Special 6 months Campaign in 3 Aspirational District.

Asst General Manager, SLBC of AP, informed that Department of Financial Services-(DFS) inaugurated a special 6 months Campaign in 3 Aspirational District of Andhra Pradesh state (Alluri Sita Rama Raju, Parvathipuram Manyam and YSR Kadapa.

KPI Key Performing Indicator to be implemented are

1. Operative CASA accounts per Lakh population,
2. PMJJBY enrolments per lakh population,
3. PMSBY enrolments per lakh population,
4. APY subscribers per lakh population,
5. Villages not having banking touch-point within 5 KM,
6. Financial and Digital Literacy
7. Loans under MUDRA, Stand Up India, SVANidhi Scheme, KCC etc.

and one camp covering beneficiaries under SVANidhi scheme to be organised in the urban bodies in the district.

AGM SLBC requested all banks in the 3 Aspirational districts to cooperate with the respective district LDMs in conducting Gram Sabha's and support for implementation of Financial Inclusion as per call given by DFS. (Action : Banks)

Agenda 6 : Handloom Industry- Implementation of Handloom Weaver MUDRA Scheme

Asst General Manager, SLBC of AP, stated that some banks are not claiming margin money assistance and Credit Guarantee fee through the Handloom Weaver MUDRA portal as they have not requested the nodal bank PNB for the User ID and Password to access the portal for implementation of Margin Money Assistance and Credit Guarantee fee under the scheme.

AGM SLBC advised all banks to forward applications to PNB for creation of USER ID and Password immediately and lodge claim applications at the earliest. (Action : Banks)



Participants List For 01.03.2023 SLBC Sub Committee Meeting

S.N	Orgination	Name	Digation	Mode
1	RBI	Shri Vikas Jaiswal	Deputy General Manager	VC
2	RBI	Shri Doma Sharat Chandra	Deputy General Manager	VC
3	NABARD	Shri Milind Chousalkar	Asst General Manager	VC
4	SLBC	Shri E Raju Babu	Co-ordinator & Asst General Manager SLBC	Physical
5	Finance Department AP	Shri MVS N Murthy	OSD Finance Govt of Andhra Pradesh	VC
6	VSWs	Shri B Ramesh Babu	OSD VSWs	VC
7	SBI	Shri D B N Krishna	Asst General Manager	Physical
8	UBI	Smt Anitha Reddy	Asst General Manager	Physical
9	CANARA	Shri Vinay Kumar Achary	Deputy General Manager	Physical
10	Indian Bank	Shri Vijay Kumar	Dy Regional Head & SLBC Controller	Physical
11	Bank of India	Shri T Gopinath	Manager	Physical
12	Bank of Baroda	Shri N Raveendra Kumar	Senior Manager	Physical
13	Bank of Baroda	Shri Lakshman Rao	Chief Manager	Physical
14	Punjab National Bank	Shri Uday Kumar	Chief Manager- SLBC Controller	Physical
15	Indian Overseas Bank	Shri V Veerabhadra Rao	Senior Manager	Physical
16	CGGB	Shri Ch K V Krishna Rao	General Manager CGGB	Physical
17	HDFC	Shri Venkat Rao K	Vice President	Physical
18	ICICI	Shri K Lakshmi Kanth	State Controller	Physical
19	Central Bank of India	Shri S S Murthy	Regional Head	Physical
20	APCOB	Shri Ch.K.V. Krishna Rao	General Manager	Physical
21	APCOB	Shri MSRG Tilak Nara	Deputy General Manager	Physical

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