

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 /210/61

Date: 01.07.2021

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

Dear Sir,

**Reg: Minutes of the Sub-Committee Meeting held on 29.06.2021 via VC.**

We enclose herewith the minutes of the Sub-Committee Meeting held on 29.06.2021.  
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 : Principal Finance Secretary, GoAP, AP Secretariat, Velagapudi.

The Agriculture Commissioner, Govt of AP, Guntur

General Manger, FIDD, Regional Office ,Reserve Bank of India, Hyderabad.

CGM, NABARD, Regional Office, Hyderabad

IG & Commissioner, Stamps and Registration Dept, Govt of AP, Vijayawada.

Encl: as above

## Proceedings of Sub-Committee Meeting (Agriculture)

Date : 29.06.2021  
Time : 03.00 PM  
Venue : Virtual Mode .

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH

CONVENOR : UNION BANK OF INDIA



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**Proceedings of Sub-Committee Meeting(Agriculture)**

A virtual meeting of SLBC Sub-committee on Agriculture was held on 29.06.2021. The Commissioner of Agriculture Dept, IG & Commissioner Stamp & Registration Dept, Director Animal Husbandry, Deputy CEO of AP Food Processing Society from Govt of AP, AGM From RBI, Executives & Senior officers from major Banks, and DGM from NABARD have participated in the meeting.

**The Asst. General Manager and Co-ordinator, SLBC of AP** has extended a warm welcome to the participants and initiated discussion on agenda items .

**Agenda 1: Issue of alienation and Registration of Mortgaged Agricultural Landed Properties.**

**The Asst General Manager and Co-ordinator, SLBC of AP** informed that the Issue of alienation and registration of Mortgaged Agricultural Landed Properties has been discussed on various fora and requested the Government to amend the existing section 22(A1)E to prohibit Registration of Mortgaged Agricultural landed properties in the interest of Banks.

**IG & Commissioner Stamp & Registration Dept**, responded that as of now department has no provision to forbid the registration of properties which are under mortgage to financial institutions. Government of AP has to amend the existing Act, and shall issue the GO notifying that the above said properties are prohibited for registration.

He further added that, Government may bring another special section 22(A1)F wherein right of lending institutions can be recommended.

CCLA, (Land Records Department) developed a web land portal /loan charge portal where Bank charges are creating the charge /interest on specified piece of land, on which reverse endorsement may be carried out by the registration authority, provided the web land/loan charge viewing facility is enabled for them.

**Chairman, CGGB** submitted that as per section 83 of Registration Act , the Sub Registrar can refuse registration under the circumstances of false statements by the executants. He requested the S&R department to take a serious view on anomalies taking place in mortgaged landed properties costing dearly to financial institutions.

**IG & Commissioner, Stamp & Registration Dept** advised the SLBC to constitute a team to have detailed and multidimensional deliberations in this matter to make a headway.

The following action points emerged in the forum after meaningful deliberations.

- A team with CCGB Chairman, members from UBI & SLBC shall be formed to discuss the issue with Government to evolve actionable points.





**Agenda : 2 : YSR Cheyutha (AH) Sanction and disbursement of loans-Review of progress**

The Asst General Manager and Co-ordinator, SLBC of AP presented that Govt of AP had launched YSR Cheyutha Scheme on 12.08.2020. It is one of the prominent women welfare scheme of Govt of A.P. The progress of bank lending under the scheme has been reviewed in series of meetings. Banks to complete the grounding process on a faster pace.

Director Animal Husbandry, Govt of AP, urged the Banks to cooperate and expedite the sanction and grounding process, where AH department staff at field level are in constant touch with branches. All arrangements are in place for purchase of Animals as per the choice of the beneficiary.

The following action point emerged in the meeting.

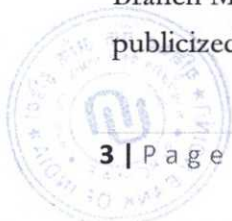
- Banks to instruct their branches to expedite the grounding process without any further delay.

**Agenda 3 : Positioning of Bank Mitras at Rythu Bharosa Kendra (RBK) Locations.**

The Asst General Manager and Co-ordinator, SLBC of AP informed that in line with SLBC meetings resolution, SLBC advised Controlling authorities of all Banks to position their BCs at RBKs in respective villages, to render banking services to the farmers. Major Banks have confirmed their action on honoring the Govt request. However, Govt is claiming that at field level no visible development has been observed in this regard except in Srikakulam District. Requested the Bankers to ensure that BCs are visiting the RBK locations on fixed timings.

The Commissioner of Agriculture, Govt of AP, highlighted that Government of Andhra Pradesh has established Rythu Bharosa Kendralu at 10671 locations across the state in May 2020, and rendering multiple services to farmers. Now RBKs are familiar place in the village. Placing of BC at RBK is a win win opportunity for Banks and Government, where Banks can increase their digital transactions, can carry out preliminary banking due diligence of their customers, and can follow up for recovery of NPA loans.

The Asst General Manager and Co-ordinator, SLBC of AP requested the Agriculture department to map the individual BC with respective RBK location, wherein Village Agriculture Assistant at respective Gram secretariat and BC would decide the time of BC's service availability based on the local conditions. He further, also advised the department that following finalization of mapping, the BC details and timings along with BC link Branch Manager details should be displayed at RBK locations so that the concept would be publicized, and coordination between Bank and RBK would be strengthened.



The following action points are emerged in the meeting.

- SLBC shall share the granular data of Bank Mitras to the State Agricultural department to map with respective RBK.
- Agriculture Department shall carry out the mapping exercise by 09.07.2021 and details to be shared with SLBC for onward intimation to respective Banks.
- Bank Controllers shall issue instructions to their BCs to extend the services at their attached RBK location as per the fixed timings.

**Agenda : 4 Lending to Tenant Farmers' Finance-Road Map to improve the lending.**

**The Asst General Manager and Co-ordinator, SLBC of AP** informed that the tenant farmer lending is one of the important agenda item being reviewed by Hon'ble Chief Minister during the quarterly SLBC meetings. The poor performance of tenant farmers lending is overshadowing good performance in the other parameters. He suggested following for the consideration of the Govt.

- ❖ Department of Agriculture to furnish the lending Bank branch name on CCRC which binds the relation between CCRC holder and the Bank Branch
- ❖ Village level committees maybe formed to facilitate tenant farmer to receive the Bank credit and to review the loan renewal periodically
- ❖ To instill confidence among the Bankers State Govt. may explore the possibility to create a guarantee/risk fund similar to the CGTSME.
- ❖ Banks to scrupulously report the performance of all modes of tenant farmers lending.

**Chairman, CGGB** advised the Government to make the season wise CCRC card holders list available in the e panta portal, so that Bankers could easily access the details and extend the loan without further due diligence of CCRC.

**Deputy General Manager, BOB and Representative of APGB** , expressed concern on the recovery front where APGB reported that the NPA is 39% in tenancy lending of their Bank which is far higher than any other advances.

**Deputy General Manager, NABARD** opined that in majority of cases owner farmers are availing the crop loans on same land which deprives the original cultivator from Bank finance. He advised the forum to explore the possibility of fixing the specific target for tenancy lending.

**The Commissioner of Agriculture, Govt of AP** informed the forum that, the CCRC camping launched by their department is underway, where around 2 laks CCRC have been issued hitherto, targeting to issue 5 lakhs during the season. He emphasized that in 90% of the cases old CCRC are being renewed with the same cultivator, this phenomena would stamp out the apprehensions of Bankers on default due to non renewal of CCRC in the next season. He also highlighted that , the department has already issued the guidelines empowering the VAO(Village Agriculture Assistant ) at Gram secretariat to issue tenancy certificate to those farmers, who are denied to get CCRC for various reasons.





**The Commissioner of Agriculture, Govt of AP** assured the Bankers that robust work force at village secretariat similar to SHG concept, is available now, which would assist the banks in recovery of OD loans. He also underscored that plethora of welfare schemes have been routing through their department, where their field level staff have closely been associated with the farmers, which may be leveraged for recovery of loans. He requested the Banks to share the Over Due loan data with VAA/MAO at Village and Mandal level regularly to rope in their services for recovery purpose.

**The Commissioner of Agriculture, Govt of AP,** advised the banks to extend the bank finance to tenant farmers based on the tenancy certification in e- panta portal. He sought bankers to have a pragmatic view on tenant farmers lending in view of their woeful position and Government concern.

**Asst General Manager, SBI** assured that, their Bank would prioritize the tenancy lending.

The following action points are emerged in the meeting.

- Banks have to prioritize the tenant farmers lending.
- The State Agriculture department shall place the season wise CCRC holder's details in e-panta portal.
- Banks can extend the finance as per the laid down guidelines even to the farmers (Cultivator) who have been issued tenancy certificate by VAA.
- Banks to share the overdue loan data with VAA/MAO at Village and Mandal level regularly to rope in their services for recovery purpose.
- Banks to report the performance of all modes of tenant farmer lending scrupulously.

**Agenda 5 : PMFME Scheme(PM Formalization of Micro Food Processing Enterprises Scheme)–Sanction of loans-Review**

**The Asst General Manager and Co-ordinator, SLBC of AP** submitted that the captioned scheme aims to enhance the competitiveness of existing individual micro enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The subsidy portion under the scheme is back end in nature with 3 years lock in period. The approval of loans has to be done in online mode. The login credentials for Branches, Bank Controllers, LDMS and SLBC have already been created and shared with respective stakeholders. Further he highlighted that, prior to uploading in portal the applications would be sourced by the department and preliminary scrutinization of the applications and required handhold support for the applicants would be extended by resource person appointed at the District level. He requested the Banks to process the pending applications in portal, and dispose them strictly following the stipulated time norms.

**Deputy CEO, Food Processing Society, Govt of AP** has urged the bankers to sensitize the field functionaries to kindly process and sanction loans for the list of applications submitted by the department in online mode.



The following action points emerged in the meeting.

- Banks to process the pending applications in portal immediately , and dispose them strictly following the stipulated time norms.

**Agenda 6 : Financing facility under 'Agriculture Infrastructure Fund'**

**Deputy General Manager, NABARD**, informed that Rs 1 lakh crore Agri Infrastructure Fund Financing facility was announced to extend funding for Agriculture Infrastructure Projects at farm-gate & aggregation points.

The scheme will facilitate setting up and modernization of key elements of the value chain Post Harvest Management Projects & Viable projects for building community farming assets

The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore Pan India in the first year and Rs. 30,000 crore each in next three financial years.

All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years .The credit guarantee fee would be borne by Government of India only.

NABARD will provide refinance facility to APCOBs @ 3 % and also carve out a budget provision of Rs 10736 Cr towards Guarantee fee, Int subvention, administrative expense etc. In terms of Scheme Guidelines, tentative allocation of ₹6540 crore has been made in respect of Andhra Pradesh.

**The Asst General Manager and Co-ordinator, SLBC of AP** advised all bankers to sensitize their branches on scheme guidelines and to extend the finance under the scheme. He further added that Bank wise targets under AIF scheme are already approved and shared with the banks. He further requested NABARD to share the Bank wise progress to monitor the same in subsequent meetings.

**The Asst General Manager and Co-ordinator, SLBC of AP**, presented the Doubling of farmers income by 2022 as a table agenda item, where he explained the NABARD stipulated growth parameters to gauge the progress and urged Bankers attention to ensure that set goals are achieved.

The meeting was concluded with vote of thanks.

