

COLLECTOR / JOINT COLLECTOR
For personal attention

 ఆంధ్రబ్యాంక్ ఆన్లైన్ బ్యాంక్ ANDHRA BANK

కన్వీనర్: ఆంధ్రబ్యాంక్, ప్రధాన కార్యాలయం, "డా. పట్టాభి భవన్",
5-9-11, సైఫాబాద్, హైదరాబాద్ - 500 004

సంబంధం : ఆంధ్ర బ్యాంక్, ప్రధాన కార్యాలయం, "డా. పట్టాభి భవన్",
5-9-11 సైఫాబాద్, హైదరాబాద్ - 500 004

Convenor : Andhra Bank; Head Office, "Dr. Pattabhi Bhavan",
5-9-11, Saifabad, Hyderabad - 500 004

రాష్ట్ర స్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్

राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश

STATE LEVEL BANKERS' COMMITTEE, ANDHRA PRADESH

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666/30/15/200

Dated 05.07.2011

To

All Controlling offices of Banks and Lead District Managers of Andhra Pradesh

Dear Sir,

Reg: Financing Tenant Farmers – Loan Eligibility Cards(LECs) proposed to be issued to Tenant Farmers by Government of Andhra Pradesh.

Please refer to our letter No.666/30/15/242 dated 17-06-2011, vide we have sent the G.O.Ms.No.634 dated 10-06-2011 containing the full set of Ordinance and Rules released under the Scheme. You are aware that this initiative is first of its kind in the country to enable tenant farmers to source Crop Production loan from Banks apart from Crop Insurance benefit and other benefits from Government.

As you are aware, the subject was discussed in the Steering Committee Meetings, even during the draft stage, and the suggestions received were brought to the notice of Government for incorporating in the rules under the scheme. After receiving the final notification, the matter was placed for discussion in the 1st Meeting of Steering Committee of SLBC of A.P. 2011-12 held on 23-06-2011. The major suggestions received in the Steering Committee of SLBC of A.P. 2011-12 held on 23-06-2011 were brought to the notice of Government of Andhra Pradesh in the meeting, convened by Sri. N.Raghuvendra Reddy, Hon'ble Minister for Revenue, Government of Andhra Pradesh, on 04-07-2011. In the said Meeting (convened to discuss on the implementation of the Scheme), the following strategy for implementation was finalized.

1. The Loan Eligibility Cards (LECs) will be ready for distribution before 09-07-2011. The LECs contain five security features to guard against tampering/duplication.
2. The list of LECs issued will be handed over by the Revenue Department to concerned Service Area Bank Branch.
3. To guard against double financing, Controlling Offices/Lead District Managers may advise branches to exchange information on outstanding dues/defaulters among themselves at least at Mandal Level immediately. In other words, it may be ensured that eligible tenant farmers are not put to any sort of inconvenience with regard to production of "No due Certificate" from other Banks.
4. It is proposed that LECs are handed over to Licensed Cultivators (i.e. tenant farmers) in a district level function proposed to be organized on 09-07-2011, in one district, where Hon'ble Chief Minister will participate. In respect of other districts, the functions will be organized between 09-07-2011 to 15-07-2011 at Divisional Head Quarters.

రాష్ట్ర స్థాయి బ్యాంకర్ల సమితి, ఆంధ్రప్రదేశ్
 राज्य स्तरीय बैंकर समिति, आन्ध्र प्रदेश
 STATE LEVEL BANKERS' COMMITTEE, ANDHRA PRADESH

 ఆంధ్రబ్యాంక్ ఆంధ్రా బేంక్ ANDHRA BANK

కస్టోమర్: ఆంధ్రబ్యాంక్, ప్రధాన కార్యాలయం, "డా. పట్టాభి భవన్",
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సంయోజక : ఆంధ్రా బేంక్, ప్రధాన కార్యాలయ, "డా. పట్టాభి భవన్",
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5. Apart from LDMs, Local Bank Managers and Rural Development Officers of Banks operating in the concerned Revenue Divisions will participate in the events organized at Revenue Division level.

6. During these programmes, Agriculture Department will be putting up stalls concerned Banks/LDMs may take initiative for displaying Scales of Finance/ modalities for financing the Licensed Cultivators. .

7. It is proposed that in the events organized at District/Revenue Divisional Level, each Bank operating in the district/Revenue Division may arrange for distribution of loans to atleast 5 LEC holders. Banks and Lead District Manager may take required steps in the matter.

8. Once the LECs are distributed to the Licensed Cultivators, there are chances in certain districts that all the card holders may approach the Bank branches at a time. After the process of issuance of LECs is over, branches may be advised to adopt suitable action plan/ strategy based on the number of licensed cultivators to ensure that they need not make repeated visits to the Bank branches for availing the loan.

9. On completion of loan disbursement, the LEC should be returned to the concerned borrower, after noting down the particulars of loan allowed, since the Licensed Cultivators have to produce these cards for getting other benefits under the scheme. Branches may keep Photo copy of LECs for record purpose.

10. It may be noted that LEC holders are eligible to get loans from Banks for Short Term Crop Production subject to following all the usual terms and conditions of Banks.

11. All the Banks are advised to submit progress report on implementation of the Scheme, every fortnight starting from 01.08.2011.

Keeping in view the initiative taken by the State Government to bring out the unique scheme in issuing LECs to Tenant farmers, all the Banks/Lead District Managers are advised to put in special efforts for successful implementation from Bankers' point of view. All the Controlling Offices of Banks are advised to circulate the scheme guidelines and instructions on the above lines to their respective branches in A.P., positively before 09.07.2011, under copy to GoAP and also give feedback.

Yours faithfully,



(B. Narendranath Reddy)

General Manager & Convenor, SLBC of Andhra Pradesh

Cc to: The Principal Secretary, Agriculture Department, AP Secretariat, Hyderabad
 Cc to: The Commissioner of Agriculture, Govt. of A.P., Hyderabad
 Cc to: The CEO, SERP, Hermitage Complex, Near HACA Bhavan, Hyderabad