

From:

Sri. P. CHINNATHATAIAH,  
MISSION DIRECTOR,  
APMEPMA, GUNTUR.

TO:

All the Project Directors,  
MEPMA in the State and  
Project Officer, VMC.

4/3/2017

Lr. No. 540/BL/D2/2017, Dated. 03.03.2017

Sub: MEPMA AP – Meeting held at SLBC –AP on 03.03.2017 – SHGs – Recovery days fixed by Banks for NPA Reduction-suitable instructions to field staff – Req.

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The attention of all the Project Directors of MEPMA, and Project Officer, VMC in the state are invited to the subject cited. During the meeting with all major Bank controllers of the state, held in the office of the SLBC, Andhra Bank, Vijayawada on 03.03.2017 the following decisions have been taken.

**(A) Bank Linkage:**

1. It is agreed by all the state level Bank Controllers, to hasten up for the completion of all the pending eligible SHGs for disbursement of Bank Linkage in the next 10 days. Therefore, all the field staff of MEPMA shall be directed to approach the Branch Managers and complete the grounding for all the eligible SHGs.
2. Some of the Banks like Syndicate Bank have fixed the date of 9<sup>th</sup> March 2017 as the "Runa Mela day" at all their Syndicate Bank Branches in the state. Hence all the field level staff should make use of this, for completion of the grounding for the eligible SHGs in Syndicate Banks.
3. It is also decided that Bank Managers should not insist for the signatures of the staff of MEPMA or Municipalities/ Corporations to avoid delays in the process of grounding.

**(B) Reduction of NPAs:**


4. The most important issue discussed is on reduction of NPAs, especially accounts having less than Rs.1.00 lakh as Outstanding. Banks have agreed to consider these accounts under one time settlement (OTS) based on the guidelines of the respective Banks.
5. It is also requested to the Banks, to consider Bridge loans and Debt swapping loans separately under one time settlement without linking them to regular SHG linkage.
6. For the above proposals, the SHGs should come forward and submit a resolution to the Branch Manager furnishing the circumstances that led for the SHG, in becoming as NPA and their plan of action to come into the fold of normal Bank transactions in the respective Banks.


7. For the above purpose, all the Banks has fixed the following dates as “ NPA settlement days”.

Sl. No	Bank Name	Dates fixed in March 2017
1	APGVB	15 <sup>th</sup> to 19 <sup>th</sup>
2	Saptagiri Grameena Bank	16 <sup>th</sup> to 18 <sup>th</sup>
3	APGB	15 <sup>th</sup> to 17 <sup>th</sup>
4	CGGB	15 <sup>th</sup> to 18 <sup>th</sup>
5	Syndicate bank	14 <sup>th</sup> to 18 <sup>th</sup>
6	Indian Bank	16 <sup>th</sup> to 18 <sup>th</sup>
7	SBI	16 <sup>th</sup> to 18 <sup>th</sup>
8	IOB	16 <sup>th</sup> to 18 <sup>th</sup>
9	UBI	15 <sup>th</sup> to 17 <sup>th</sup>
10	Andhra Bank	14 <sup>th</sup> to 16 <sup>th</sup>

Under the above circumstances, all the Project Directors, MEPA, GVMC and Project Officer, VMC are requested to issue instructions to the field functionaries to enlighten the SHGs having NPAs especially less than Rs 1.00 lakh outstanding, to approach their respective Bank Branches with their SHG resolutions, along with plan of action for OTS / reduction of NPAs on the dates fixed above, without fail.

From the District level, DMCs and ADMCs are to be allotted certain ULBs for monitoring the said task. The PDs and PO should make it convenient to visit the Banks and resolve any issues raised by the field staff.

  
24/3/17  
SMC (Bl.)

  
MISSION DIRECTOR  
4/3/2017

Copy to the Convenor of SLBC, Andhra Bank, Vijayawada for information