

Proceedings of 210th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH

Date: 18.03.2020 - Time: 10.30 AM

Venue: A.P. Secretariat, Velagapudi

STATE LEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR  ANDHRA BANK

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The 210th Meeting of SLBC of Andhra Pradesh was conducted on 18.03.2020 at A.P Secretariat, Velagapudi at 10.30 A.M.

Sri K.V. Nancharaiah, Circle General Manager & Convenor, SLBC has welcomed the participants to the 210th SLBC meeting.

Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of AP attended the meeting as Chief Guest. In his opening remarks, he expressed satisfaction over ACP achievement for the last 3 quarters. Further, he thanked RBI, NABARD, SLBC & all Banks in the state for the co-operation and support being extended in implementation of various State Govt schemes.

Sri J Packirisamy, Managing Director & CEO, Andhra Bank & President, SLBC of AP informed that SLBC of AP has been playing a crucial role in amicable resolution of various issues by maintaining close liaison with the Government and Controllers of Banks and effectively monitoring the implementation of schemes at field level as per the guidelines. He thanked all stakeholders for extending seamless and creditable support to SLBC in its effective functioning for the last 36 years. He requested the same kind of support in the coming years.

1.0 President, SLBC of AP highlighted the following:

- ❖ Banks have shown a note worthy performance in opening of CBS-enabled Banking facilities in all identified 567 unbanked villages according to the RBI's directions .
- ❖ As per the directions of DFS, SLBC of AP has successfully mapped details of 229 villages which are inadequately covered or uncovered by financial infrastructure located in within 5 km radius in GIS app.
- ❖ Ministry of Agriculture and Farmers welfare, Govt of India, has announced " Campaign for saturation of all PM-KISAN beneficiaries with Kisan Credit Cards (KCC) " from 08.02.2020 to 29.02.2020. A total of 1.10 lakh PM KISAN beneficiaries were issued KCC cards during the campaign.
- ❖ Govt of India has further extended the campaign till 30.04.2020, requesting all bankers to bestow sincere efforts to cover all PM KISAN beneficiaries under KCC.
- ❖ Requested for all stake holders' support in making YSR Kadapa District, one of the 'Transformation of Aspirational Districts' as 100% digitally enabled within a timeframe of one year.



- ❖ Requested Banks to explore the possibility to integrate BC services with RBKs for the benefit of farmers as Government of Andhra Pradesh is on the process to establish 10000 Rythu Bharosa Kendras (RBKs) by May 2020, which will be served as Agri input outlets & Village knowledge centers.
- ❖ RBI has extended cutoff date for 'One Time Restructuring (OTR) of MSME loans' till 31.12.2020, advised Banks to bring all eligible MSME accounts under the umbrella of OTR which could be a handholding support to stressed MSME units.
- ❖ Highlighted that Govt of AP, has been supporting and monitoring the implementation of under an umbrella program "**Dr. Y.S.R Navodayam**", which paves the way for bankers for effective implementation of OTR.
- ❖ Govt. of AP had taken another path breaking decision on PMFBY & RWBCIS schemes, considering them as state schemes for effective implementation and to ensure 100% coverage of cultivators. There was significantly 38 % spike in farmers enrolments under PMFBY/RWBCIS during Khariff 2019-20 season, this underscores the Govt of AP concerns towards farming community.
- ❖ Requested Govt of AP to take the cognizance of bank finance while settling crop insurance claim in the event of crop failure, as it squarely linked to e- panta details.
- ❖ There are total of 7,481 bank branches in the state as at the end of Dec 2019 with around 66% of the branches being located in Rural and Semi-urban areas.
- ❖ The total deposits outstanding as at the end of Dec 2019 are Rs.3,29,452 crores with an increase of Rs.27,557 crs over Dec 2018 with an Y-o-Y growth of 9.12 %.
- ❖ The total advances outstanding as at the end of Dec 2019 are Rs. 4,11,068 crores with an increase of Rs.57,970 crores over Dec 2018 with an Y-o-Y growth of 16.41%.
- ❖ The CD Ratio of 124.77 % is one among the highest in the country.
- ❖ The Priority Sector advances are at Rs.2,47,546 crores as at the end of Dec 2019 constituting 62.29% of total advances of 31st March 2019 against the regulatory norm of 40% of ANBC.



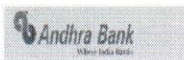
- ❖ Total Agricultural advances outstanding at end of the quarter are to the tune of Rs.1,55,587 crores, constituting 39.18% of total advances of 31st March 2019 against the regulatory norm of 18% of ANBC.
- ❖ The outstanding under Small and Marginal Farmers sector as on 31.12.2019 is Rs. 77,304 crores constituting 19.45% of total advances of 31st March 2019 against the RBI norm of 8% of ANBC.
- ❖ The outstanding under Micro Enterprises is to the tune of Rs.26,960 crores constituting 6.78 % of total advances of 31st March 2019 against the RBI stipulation of 7.5 % of ANBC.
- ❖ The total disbursements under Priority Sector at the end of Dec 2019 have been to the tune of Rs. 1,18,464 crores (70.01%) against the annual disbursement target of Rs.1,69,200 crores.
- ❖ The disbursements under Agriculture sector have been Rs.83,444 crores (72.56%) against the annual target of Rs.1,15,000 crores.
- ❖ Tenant Farmers finance, the area which needs bankers focus to improve the performance.
- ❖ The overall achievement of the Credit Plan target as at the end of Dec 2019 has been to the tune of 75.75 % with disbursements of Rs.1,73,625 crores against the total target of Rs.2,29,200 crores.
- ❖ The disbursements under MSME have been to the tune of Rs.29,442 crores against the target of Rs.36,000crores with an achievement of 81.78%.
- ❖ Under Standup India, 4857 beneficiaries under category of SC/ST and Women have been financed as on 31.12.2019 against the physical target of 11,784. We request all Banks to improve the performance under this category.

2.0 Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of A.P, expressed his satisfaction over the support and cooperation being extended by all Banks in implementation of various schemes in the state .

Hon'ble Chief Minister of A.P, highlighted the following:

- ❖ By and large, the achievement in ACP under Agriculture, MSME, Priority sectors and overall credit plan is noteworthy.
- ❖ The progress under Micro Enterprise needs special attention of Bankers to meet statutory RBI norms.
- ❖ Loans to SC/ST/OBC/Women sectors also need to be improved.
- ❖ Tenant farmers' finance to be improved & Bankers have to step forward in helping tenant farmers. Agriculture department and other line departments to coordinate with banks.
- ❖ The progress under PMMY scheme is causing concern. Emphasized that Govt of AP is contemplating to roll out a special scheme to boost economic activity of small hawkers and street vendors, where they will be provided with identity cards and an amount of Rs 10,000/ revolving fund will be given.
- ❖ Banks are requested to consider to sanction loans to street vendors under DRI scheme, where Govt of AP would bear the interest burden.
- ❖ The progress under Dr Y. S. R Navodayam scheme, aimed to revitalize stressed MSME accounts, is not encouraging. Banks to throw serious light in this regard.
- ❖ Steps to implement VLR scheme (0 % interest scheme) for SHG are afoot, where interest rates on SHG loans in category 2 districts is a matter of serious concern.
- ❖ Banks to slash the interest rates on SHG loans to reduce interest burden on poor group members.
- ❖ Banks to allow the members to withdraw their thrift amount from their SB accounts in normal course, to keep intact the basic thrift and credit concept of SHG.
- ❖ Glad to note that efforts are on to make YSR Kadapa as 100 % digitalized district . Banks to look into for same kind of initiation in other districts also.





- ❖ Advent of village secretariat system will usher in revolutionary changes in village economic system. Banks to play imperative role to transform the village economy into different leads.
- ❖ Govt is planning to introduce many facilities in the villages like village clinics, English- medium schools which needs bankers' support and co-operation.
- ❖ Govt is seriously working to establish Rythu Barosa Kendras in 11000 villages by Khariff 2020 these will facilitate to guide the farmers on market price and advanced technologies in farming activities, and also serve as village shop to purchase quality-ensured Agri-inputs at market-driven prices.
- ❖ Govt. of AP will decide the Minimum Support Price for each crop to be grown in the state in advance of commencement of crop season, the same would be displayed in RBKs for the benefit of farmers.
- ❖ Govt. of AP would interfere through RBKs to maintain stability on market prices of crop produce to ensure better prices for the farmers.
- ❖ Through e-panta platform, the actual crop cultivators' details would be captured from the ground level in presence of Village Revenue Assistant, Village Surveyor and Village Agriculture Assistant.
- ❖ The e-panta platform would be used to extend Govt benefits to actual farmers and also filter out the ineligible farmers.
- ❖ Requested banks to reckon the contents of e-panta platform to ensure no original farmers missed out from bank finance.
- ❖ Requested bankers to understand the priorities of Govt and align the banking activity accordingly.
- ❖ Explained various Govt initiatives on long-term irrigation projects aimed to mitigate drought conditions in the state, and requested bankers support to complete the projects in next 3 to 4 years.

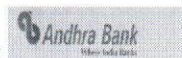
(Action: All Banks & Govt. Departments)

3.0 Sri Sundaram Shankar, General Manager, RBI highlighted the following:

- ❖ ACP achievement during FY 2019-20, under Priority sector lending is noteworthy; progress in lending to Micro Enterprises needs to be improved.



- ❖ Banks to continue their best efforts to achieve 100% ACP target by March 2020 in all sectors.
- ❖ Our State outperformed other states in Priority sector lending in the country.
- ❖ AP State has registered a remarkable 124.77 % CD ratio, which is among the highest in the country and underlines the credit absorption capacity of the state.
- ❖ Banks should focus on meeting the target in MSME sector according to PM's Taskforce Committee recommendations.
- ❖ Lending towards Agriculture term loans to be stepped up. If the term loan component sanctioned as part of composite KCC limit under agriculture is appropriately reckoned as term loan, then the performance under terms loan portfolio could improve. However, in view of the difficulties expressed by banks in separately classifying and reporting the term loan component in KCC and SHG loans, the Empowered Committee on Regional Rural Banks (convened by the RBI) has requested the Sub-Committee of SLBC on Agriculture to study the term loan component of KCC and SHG accounts and give its recommendations.
- ❖ Progress in lending to tenant farmers is poor and banks need to make concerted efforts to improve the same.
- ❖ The efforts of banks in covering 567 identified unbanked villages, having population of more than 5000 with CBS-enabled Banking Outlets, were commendable.
- ❖ SLBC of AP had duly mapped villages which were initially identified as inadequately covered or uncovered by financial infrastructure either through Branch/BC /post offices within 5 km radius in state, following which it is observed that except for a few villages that have been reported as submerged/not belonging to the State, all other villages have been covered with banking infrastructure.
- ❖ As per Reserve Bank's National Financial Inclusion Strategy, banking access should be provided, inter-alia, to every Hamlet of 500 households in hilly areas, SLBC to identify the present position in this regard in hilly areas of AP state.
- ❖ Persistently inactive BCs are a cause of concern; banks should identify the cause for such BCs remaining inactive for long periods and take necessary action to address the same. Wherever connectivity is the main issue, banks/LDM may seek the intervention of the concerned authorities.
- ❖ The progress in expanding and deepening of digital payments ecosystem in YSR Kadapa District, which has been identified for 100% digital enabling in AP was reviewed on March 5, 2020 by



GM, RBI, who also had a discussion in this regard with the District Collector, who assured necessary support through the village secretariat system put in place by the State Government. Banks are requested to take up this project on a mission mode and take all steps to facilitate digital payments.

(Action: All Banks, SLBC, LDM YSR Kadapa District & Govt. Departments)

4.0 Sri S. Selvaraj , CGM, NABARD highlighted the following :

- ❖ NABARD, AP Regional Office has extended loan assistance to the extent of Rs.7946 crore to Govt. of AP for various activities including RIDF during the year 2019-20. The total amount of loans extended by NABARD to various financing agencies during the year 2019-20 (as on 15 March 2020) was to the extent of Rs.24,000 crore.
- ❖ In respect of banking key indicators for Andhra Pradesh as on 31 December 2019, the achievement under micro enterprises sector was 6.78% as against the RBI norm of 7.5% of ANBC. The banks are requested to concentrate on this portfolio.
- ❖ The proportion of advances to term loans in total agriculture advances during the year 2019-20 (as on 31 December 2019) was 32%. The banks are requested to increase their portfolio under term loans by financing activities like Farm Mechanization, Storage Infrastructure, Minor Irrigation, Financing FPOs etc.
- ❖ The campaign for KCC for all PM KISAN beneficiaries has been extended till April 30,2020 . The banks are requested to continue the campaign with the same spirit.
- ❖ There is a provision for Long Term Credit limit under KCC towards investment credit requirement for Agriculture and Allied Activities. The reporting system by Banks on TL component to be made more understandable. Therefore, banks are requested to conduct a sample survey to study the component of ATL in KCC and SHG loans.
- ❖ An amount of Rs.686 crores has been pending for release from Govt. of Andhra Pradesh to APCOB under various interest subvention schemes. Out of which, an amount of Rs.366 crore has been pending for more than 3 years. It is requested that Govt. of Andhra Pradesh may immediately release the amount pending for more than 03 years.
- ❖ Agriculture Skill Council of India (ASCI) has been imparting training to eligible rural youth in Farming, Animal Husbandry, Dairy, Fisheries, Other Allied Segments, Rural Development etc. SLBC is requested to issue suitable advisory to various banks in the State for extending credit support to ASCI trained skilled youth for establishing rural enterprises in Farm Sector.



- ❖ NABARD, AP Regional Office had disbursed subsidy amount of Rs.15.59 crore under Dairy Entrepreneurship Development Scheme (DEDS) during the year 2019-20. An amount of Rs.49.00 lakh is still available under the scheme for SC/ ST category beneficiaries. The banks are requested to avail the benefit of subsidy to SC/ ST beneficiaries before 31 March 2020.
- ❖ For the promotion of Financial Literacy in the State, the banks may approach NABARD for financial assistance under Financial Inclusion Fund (FIF) for conducting Financial Literacy Programmes, training of BCs etc.
- ❖ Interest subvention shall be allowed on Short Term Agriculture Credit and Agriculture Gold Loans to farmers only against KCC w.e.f. 01 October 2019. To be eligible for interest subvention, all such crop loans issued through agriculture gold loans accounts are to be converted to KCC accounts by 01 April 2020.

(Action: SLBC, All Banks & Govt Department)

5.0 Sri Mani Palvesan, CGM, SBI highlighted the following :

- ❖ One Time Restructuring (OTR) process is a priority area for all banks and assured that, decision would be arrived on assessment of eligibility in 100% cases and OTR will be implemented in all eligible cases as per the set time lines .
- ❖ Thanked Govt's affirmative gesture on release of pending VLR claim amount and requested Govt to consider to release the balance amount before 31 March, 2020.
- ❖ Branch Managers to be educated on SOP of tenant farmer finance, if required, may consider to make little changes in existing SOP to make the system more adoptable.
- ❖ Govt may advise their Village Secretariat staff to source the applications for PMMY and Stand Up India Schemes, which help to improve the performance.
- ❖ Requested Govt to involve their machinery in large scale to spread awareness amongst public on digitalized banking channels to consummate project of 100 % digitalization of YSR Kadapa District.

6.0 Smt Nilam Sawhney , Chief Secretary , GoAP has outlined following :

- ❖ Keen to participate in 210 SLBC meeting, the platform would be helpful to resolve the issues between Banks and Govt machinery, and to drive the various bankable schemes in desired way.
- ❖ Noted a praiseworthy performance of banks in covering all 567 unbanked villages with CBS enabled banking facilities.





- ❖ Our state has highest CD ratio (124%) in the country, underscores the Bankers proactive approach in extending credit to needy sectors, thereby helping the State economy to prosper.
- ❖ The achievement in ACP 2019-20 in respect of Agriculture, Priority sectors is not far behind the target, Banks to tread on same path to reach the target by end of March 2020.
- ❖ Tenant farmer finance to be improved, banks to look into the roadblocks in the process and overcome the same with co-operation of Agriculture department to ensure maximum credit growth.
- ❖ NABARD has discussed the growth strategies of state in their state focus paper 2020-21, Banks can take advantage of the same.
- ❖ State has ushered in new path breaking village secretariat points, leveraging them for delivery of Govt services at the door steps of common man in effective, transparent and time bound manner.
- ❖ Well conceived State Govt policies are big boost for state economic growth, Banks can design their policies matching with our objectives.

7.0 Dr (Smt) Poonam Malakondaiah, Special Chief Secretary, GoAP has highlighted the following:

- ❖ The system of " Rythu Barosa Kendralu " is a game changer in existing system of Agriculture input supply and extension activities.
- ❖ According to the Hon'ble Chief Minister's vision, RBKs are designed to supply quality assured agriculture inputs, and to equip the farmers on advanced innovative practices of farming activities with an ultimate aim to augment the farmers' income.
- ❖ Govt of AP is on the plank to strengthen the e-panta mechanism, where the complete details of the cultivator would be captured at field level, this will enable the Govt to identify actual cultivator in the field, thereby benefits like Rythu Barosa, VLR etc can be given only to actual farmer.
- ❖ Department of Animal Husbandry, updating the animal details through tagging in e- panta platform could be useful for bankers to extend KCC facility to AH activity.
- ❖ Requested bankers to encourage the farmer to make use of land holding, crop details available in e- panta platform to sanction crop loans, to exclude ineligible farmers for Govt benefits.



8.0 Sri Shamsher Singh Rawat, Principal Finance Secretary, Govt of A.P highlighted the following :

- ❖ Bankers are extending laudable support to Government in implementation of various schemes and solicited same kind of co operation in days to come.
- ❖ ACP achievement in Agriculture, MSME & Total priority sectors is satisfactory, however, the lending progress in education, housing and export credit sectors need a close look by bankers.
- ❖ Banks and Agriculture department to draw action plan for Khariff 2020 to ensure timely and hassle free lending to eligible farmers.
- ❖ Govt of AP, is the only state maintaining single data source in respect of SHG members.
- ❖ Banks to make use of the village secretariat system to update Aadhar details of farmers for error free transmission of Rythu Barosa amount.
- ❖ Requested the banks to work with Industries Dept to give big push to OTR process.
- ❖ Complimented Banks for achieving annual disbursements target in SHG sector.
- ❖ Our State position in PMMY and Stand Up India schemes to be improved. Banks have to strive hard to achieve the set target in these national schemes.
- ❖ Govt of AP, would chalk out methodology to support street vendors, where Banks' support is imperative and requested to extend the same.
- ❖ Banks ought to consider the Hon'ble Chief Minister's request to reduce interest rate on SHG loans.
- ❖ Banks to honor the SOP (Standard Operating procedure) to be prepared by SERP on allowing withdrawals by SHG members from their saving accounts.
- ❖ Refunding of unutilized subsidy of Govt sponsored schemes (Economic Support Schemes) for FY 2014-15, 2015-16, 2016-17, 2017-18 & 2018-19 to be completed by 31.03.2020 without any plea, as Govt has made the individual beneficiary wise details available in OBMMS portal as sought by Banks in earlier meetings.
- ❖ Assured to initiate appropriate action to release pending claim amount of Rs 11.00 Cr to ABRSETIs



President, SLBC of AP assured to Hon'ble Chief Minister that:

- ❖ Banks will extend necessary support to tenant farmers .
- ❖ Banks will take up the issue of interest rate reduction on SHG loans with their Board to honour the request of Hon'ble Chief Minister.
- ❖ Banks would support the Govt of AP proposed scheme for the benefit of street vendors, petty traders.
- ❖ All eligible MSME accounts would be covered under OTR scheme with hand holding of Govt of AP through Dr YSR Navodayam Scheme.
- ❖ Long pending issue of unutilized subsidy return would be brought to a logical end by March 31, 2020, without inviting any further review.

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri Mani Palvesan, Chief General Manager, State Bank of India.



Summary of Action Points emerged in the meeting

S.No.	Action Point
1.	Department of Agriculture to create login credentials of all Bank branches, Controllers of Banks to get access into e- panta portal to view the details. (Action : SLBC, Department of Agriculture ,GoAP)
2.	Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2014-15,2015-16, 2016-17, 2017-18 & 2018-19 is to be returned to Government by 31.03.2020 without any further extension. (Action: Banks concerned)
3.	Constitution of sub-committee for resolution of issues in respect of 1. To surmount bottlenecks in tenant farmer finances through CCRC. 2. Study the term loan component of KCC and SHG accounts and to frame recommendations. (Action: SLBC, Banks & Govt. Departments concerned)
4.	Banks to exercise the State Government request on reduction of interest rates on SHG loans at the earliest. (Action : All Banks)
5.	SERP to prepare SOP on allowing withdrawals by Banks in SHG group accounts (Action : SERP)
6.	Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to be actively involved in the initiatives for achieving 100% digitalization of the district. (Action: SLBC, LDM, State Government & all banks operating in YSR Kadapa)
7.	As per RBI National Financial Inclusion Strategy, every 500 households in hilly areas to be provided with banking outlet. SLBC to identify the present position in the hilly areas of AP state (Action : SLBC of AP, LDMs)
8.	SERP, Govt of Andhra Pradesh to initiate necessary action for release of Rs 11.00 cr pending claim for ABRSETIs. (Action : SERP, Govt of AP)
9.	SLBC to issue suitable advisory to various banks in the State for extending credit support to ASCI trained skilled youth for establishing rural enterprises in Farm Sector. (Action : SLBC of AP)

LIST OF PARTICIPANTS**CHIEF GUEST**

S. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
1	Y S Jagan Mohan Reddy	Hon'ble Chief Minister of A.P	Govt. of A.P.

HON'BLE MINISTERS

1	Buggana Rajendranath	Hon'ble Minister for finance & Planning	Govt. of A.P
2	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt. of A.P.

SPECIAL INVITEES

3	Ajeya Kallam, IAS(Retd)	Principal Advisor to Hon'ble Chief Minister of A.P	Govt. of A.P
4	Samuel M, IAS(Retd)	Advisor to CM	Govt of A P

SLBC OF A.P

5	J Packirisamy	MD & CEO Andhra Bank & President, SLBC of AP	Andhra Bank
6	K V Nancharaiah	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
7	K.Ajay Paul	Asst. General Manager, SLBC	Andhra Bank

RESERVE BANK OF INDIA

8	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
9	M Venkatesh.	Deputy General Manager	Reserve Bank of India

NABARD

10	S Selvaraj	Chief General Manager	NABARD, AP RO
11	B Ramesh Babu	Deputy General Manager	NABARD, AP RO

OFFICIALS – GOVT. OF INDIA

12	K Sunitha, IAS	Executive Director - Tobacco Board	Govt of India
13	G Suneel Kumar Babu	Director, NCSC	Gol

OFFICIALS - GOVT. OF A.P

14	Neelam Sawhney, IAS	Chief Secretary	Govt. of A.P
15	Dr. (Smt.) Poonam Malakondaiah, IAS	Special Chief Secretary, Agriculture/AH/DD and Fisheries	Govt. of A.P
16	Neerab Kumar Prasad, IAS	Special Chief Secretary, Revenue	Govt. of A.P
17	Rajat Bhargava IAS	Spl Chief Secretary - Industries	Govt. of A.P
18	Dr. P.V. Ramesh, IAS(Retd)	Additional Chief Secretary to C.M.	Govt. of A.P
19	Sri Gopal Krishna Dwivedi, IAS	Principal Secretary, Panchayat Raj & Rural Develop.	Govt. of A.P
20	Ajay Jain, IAS	Principal Secretary, Housing.	Govt. of A.P

21	Shamsher Singh Rawat, IAS	Principal Finance Secretary to Govt(PFS)	Govt. of A.P
22	J Syamala Rao, IAS	Principal Secretary, MA & UD	Govt of AP
23	Y. Madusudan Reddy, IFS	Spl Secretary, Marketing & Cooperation.	Govt. of A.P
24	Muddada Ravichandra, IAS	Secretary Social Welfare	Govt. of A.P
25	Siddharth Jain, IAS	Commissioner & Inspector General - Registration & Stamps	Govt. of A.P
26	K.V.V.Satyanarayana, IRAS	Special Finance Secretary.	Govt. of A.P
27	H. Arun Kumar, IAS	Special Commissioner Agriculture	Govt. of A.P
28	Sreedhar Ch, IAS	JS -CLLA	Govt. of A.P
29	B.M Diwan Mydeen, IFS	MD APTIDCO	Govt. of A.P
30	K. Harshavardhan, IAS	Director-Social Welfare	Govt. of A.P
31	K Sarada Devi, IAS	Commissioner, Minority Welfare	Govt. of A.P
32	G S Naveen Kumar, IAS	MD, MEPMA	Govt. of A.P
33	E Ravindra Babu, IAS	MD, TRICOR -Tribal welfare	Govt. of A.P
34	M Rama Rao, IAS	VC & MD, BC Corporation	Govt. of A.P
35	P Chinnathataiaha	CEO	SERP
36	Dr M Srinivasa rao	Director	Animal Husbandry Dept.
37	Dr.G.Somasekharam	Commisioner	Fisheries Dept.
38	N Yesuratnam	Managing Director	AP Christian Coop Financ
39	S Aleem Basha	Managing Director	AP Minorities Finance
40	M Kesava Kumar	DGM	SERP
41	U Chiranjeevi	OSD	Finance Department
42	NNR Sreenivas	SMM	MEPMA
43	K Srikanth Prabhakar	Addl. Director	Handloom and Textiles
44	A Kali Prasad	Joint Director	Planning Dept
45	E S Bhasakara Rao	Assistant Director	Agriculture Department
46	B S Srinivasacharyulu	Assistant Director	Agriculture Department
47	Dr. MVS N Murthy	State Coordinator - ROFR	Tribal Welfare Dept.
48	J Srinivasa reddy	State Coordinator	APTIDCO
49	V H Sudarshana Rao	DGM	APTIDCO
50	G Jyothi	Deputy commissioner	Rural Development ept.

PUBLIC SECTOR BANKS

51	Mani Palvesan	Chief General Manager	State Bank of India
52	I Shabbir Hussain	General Manager	Canara Bank
53	KSD Siva Vara Prasad	General Manager	Andhra Bank
54	R V Ramana Rao	General Manager	Andhra Bank
55	Bhuvanendra Takur	Deputy General Manager	SBI
56	M V Swamy	Deputy General Manager	Andhra Bank
57	T S Ramesh Bapu	Deputy General Manager	Andhra Bank
58	Vege Ramesh	Deputy General Manager	Union Bank
59	D Surendran	Deputy General Manager	Canara Bank
60	P V Prasad	Zonal Manager	Indian Bank
61	S P Thakur	Deputy General Manager	IOB
62	CH Raja Sekhar	Deputy General Manager	BoB

SLBC of AP

210th Meeting of SLBC : 18.03.2020

Convenor:



63	B Srinivasa Setty	Deputy General Manager	Corporation
64	B Ramesh Babu	Deputy General Manager	NABARD
65	G Lakshmi Reddy	Asst General Manager	Syndicate Bank

REGIONAL RURAL BANKS

66	B Suri Babu	Chairman	SGB
67	T Kameswara Rao	Chairman	CGGB
68	JVS Prasad	GM	APGB
69	J Ramakrishna	RM	SGB

APCOB

70	S Vijaya Bhaskara Reddy	GM	APCOB
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PRIVATE SECTOR BANKS

71	T Srinivas	AGM	ICICI Bank
72	H Venkata Ramana	VP	HDFC Bank
73	Ch Sreenivasa Rao	Deputy Vice President	Axis Bank

OFFICERS FROM SLBC

74	K Srinivasulu	Senior Manager	Andhra Bank
75	P Koteswara Rao	Senior Manager	Andhra Bank
76	Nadeem Anwar Ansari	Manager	Andhra Bank
77	Mudith Himwan	Asst Manager	Andhra Bank
78	G S Sowmya	Asst Manager	Andhra Bank

