

**Minutes of 182nd Meeting of
STATE LEVEL BANKERS` COMMITTEE OF
ANDHRA PRADESH**

**Date: 04.01.2014 - Time: 04.00 PM
Venue: Jubilee Hall, Public Gardens, Hyderabad**

**STATE LEVEL BANKERS` COMMITTEE OF A.P
CONVENOR  ANDHRA BANK**

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The 182nd meeting of the SLBC of Andhra Pradesh was conducted on 04.01.2014 at Jubilee Hall, Public Gardens, Hyderabad at 04.00 P.M. Sri N. Kiran Kumar Reddy, Hon'ble Chief Minister of Andhra Pradesh participated in the meeting as Chief Guest.

Hon'ble Ministers Sri Anam Ramanarayana Reddy, Sri N. Raghuvveera Reddy, Sri Kanna Lakshminarayana, Smt. V. Sunitha Lakshma Reddy, Sri Dokka Manikya Vara Prasada Rao, Sri Pithani Satyanarayana, Sri Kasu Venkata Krishna Reddy, Sri Baswaraju Saraiah, Sri Pasupuleti Balaraju, Sri Thota Narasimham, Sri Syed Mohammad Ahamadullah, Sri P.K. Mohanty, IAS, Chief Secretary, Principal Secretaries, Secretaries, Commissioners, Directors, Heads of Departments of Govt. of AP , Sri N. Sreenivasa Rao, Director, Ministry of Finance, Sri K.R. Das, Regional Director, Reserve Bank of India, Sri R.N. Dash, General Manager, Reserve Bank of India, Sri L. Munda, GM, NABARD , Sri C. R. Sasi Kumar, Chief General Manager, SBI, Dr.V. Suresh Babu, Chief General Manager, SBH, Sri P. Raja Reddy, GM, Syndicate Bank, Sri N.K. Balakrishnan, Field General Manager, Central Bank of India, Sri M.S. Rama Rao, MD, APCOB, officials from Government of India and Andhra Pradesh, executives from Banks , Chairmen-RRBs, Lead District Managers have participated in the meeting. The detailed list of participants is given as annexure.

Keynote address - Sri C.VR. Rajendran, CMD, Andhra Bank and President, SLBC of AP

President, SLBC has extended a hearty and warm welcome to Shri N. Kiran Kumar Reddy, Hon'ble Chief Minister of A.P, Council of Ministers, Chief Secretary and State Administration, co-bankers, members and invitees to 182nd Meeting of SLBC. He informed that he took over charge as Chairman and Managing Director of Andhra Bank recently and very happy to associate himself as President of SLBC with all the stake holders in the developmental activities in the state of Andhra Pradesh. The State, endowed with rich natural resources and backed by excellent entrepreneurial talent, had been the pioneer in many of the developmental activities in alleviation of poverty and employment generation. Empowerment of Women and Self Help Movement is one such direction which really brought a sea change in the rural society. The State has adopted many best practices and it is really heartening that the Chief Minister of the state proactively participates and deliberates in each and every SLBC meeting. He was proud to say that this is the only state in the country where this best practice has been sustained. At the outset, he congratulated the Hon'ble Chief Minister of Andhra Pradesh, his team of Ministers and State administration on being awarded "the Best Performing State in Governance" by India Today Group, for various accomplishments in all spheres of economic and welfare activities.

The President informed to the house that the 181st SLBC meeting was convened during June, 2013 and performance was reviewed for the year ended March, 2013. It was scheduled to conduct the 182nd and 183rd meeting of SLBC during the months of August and November, 2013 to review the performance for the quarters ended June and Sept. 2013 respectively. However, the same could not be convened due to reasons beyond control. As such, review of performance for the half year is now being taken up.

During Khariff season, the state was blessed with good and well distributed rainfall bringing lot of hope for the farming community. However, the subsequent cyclones / heavy rains which struck the State at regular intervals brought large scale destruction and untold misery to people from all walks of life, especially the standing Khariff crop. On behalf of SLBC, instructions were issued to all the Lead District Managers to initiate the necessary relief measures immediately as per the guidelines of the Reserve Bank of India. At this juncture, revitalization of agrarian sector and micro and small sector is very much essential necessitating a joint action by both the banks and Govt. administration.

He requested the State Government to expedite the necessary Notification of affected mandals to enable the banks to extend necessary relief measures to the affected.

He placed before the House, performance of State under various banking Parameters as on 30th September, 2013

Branch expansion

Total Bank outlets increased by 309 during the period under reference, mostly in rural and semi-urban areas. He was proud to share that there are only two unbanked mandals in the State. All the efforts are made to provide banking outlets in 100% of the mandals of the State by March 2014.

Deposits and Advances

On the resources front, deposits of banking sector in the State recorded a Y-O-Y growth rate of 13.71% with total deposits outstanding at Rs.4,20,412 crores while the growth in advances is at 14.58% with total credit outstanding at Rs. 4,95,806 crores. In absolute terms, the growth in deposits and advances during first half year is Rs.20,203 crores and Rs.24,183 crores, respectively. However, there is marked slowdown in resource mobilization and credit expansion during the half year under reference over the previous years.

Priority Sector Advances

The Priority Sector advances as at the end of September, 2013 stood at Rs.2,25,078 crores, constituting about 47.72 % as against the regulatory norm of 40%. The Y- o - Y growth in Priority Sector advances was at 15.49% with incremental credit growth of Rs.30,191 crores.

Total agricultural advances outstanding was Rs.1,27,546 crores, constituting about 27.04 % of total credit against regulatory norm of 18%. The agricultural credit of the State continues to be one of the highest in the country.

Total credit outstanding under MSE sector is Rs.50,443 crores as on Sept. 30, 2013 with a growth of 11.78%.

Performance under Annual Credit Plan 2013 -14 for the half year ended Sept 13:**Credit Flow to Priority Sector:**

As against the annual disbursement target of Rs.99,894 crores for the year 2013-14 under Priority Sector, credit flow to the Priority Sectors during the half year was Rs.53,422 crores, i.e., achievement of 53.48% of the annual target.

The credit flow to agriculture during Kharif season was Rs. 38,492 Crores as against the target of Rs.40,614 crores, i.e., achievement of 94.78%. Enhanced credit flow under Kisan Credit Card scheme with 100% saturation of farmers, especially small and marginal farmers, is one direction towards achieving the desired results. He was also of the firm belief that accelerated credit flow for investment activities under agriculture needs special focus as it is resulting in capital formation generating additional surplus to the farmer for improving standard of living. More such schemes should be formulated to harness the potentialities available in the State, so that the farming community benefits ultimately.

Given the thrust given by both the State and Central Governments, there is every need for all the Banks to channelize the resources towards Priority Sector lending especially to Micro and Small enterprises, investment credit under agriculture sector besides housing, education, lending to Weaker sections and minority communities.

Credit Deposit Ratio

The CD Ratio of Banks in the State stood at 117.93%, which continues to be one among the highest in the country.

MSE SECTOR:

Flow of credit to Micro and Small Enterprises need no particular emphasis as this is one sector which is providing large scale self employment. As against the PM task force recommendations of 60% advances to Micro sector by March 2013, performance of the State stands at 42.66% as on Sept 2013 needs special focus and necessitates huge credit flow to this sector. It is the endeavour to achieve 60% of credit under to MSE to Micro Sector by March 2014. Another area of concern of all banks and other stake holders is provision of collateral free loans to MSE sector and coverage of these loans under CGTMSE. The coverage is not up to the expected level as Banks covered 16,058 units under CGTMSE scheme so far, against targeted coverage of 1,00,000 units during the current financial year. It is very much essential to sensitize the field level functionaries of the banks and ensure achievement of set target.

A Special Steering Committee Meeting was held on 29.10.2013 to discuss the problems faced by the MSME sector in the state of Andhra Pradesh due to erratic power supply, disturbances in the state, interest burden on bank loans, increased tariff, taxes / other charges where the Commissioner of Industries, banks and Industry Associations deliberated upon. The findings and the recommendations of the Steering Committee have been forwarded to RBI and Govt. authorities for doing the needful.

In view of importance attached to MSME sector by the Govt. of India and taking into consideration the employment generation, banks need to improve credit flow substantially.

During the period under review, many important Sub Committee/ Special Steering Committee Meetings such as Integration of Land Records with Banking System; Modalities in implementation of NRLM and administration of subsidy; on Animal Husbandry, Dairy Development and Fisheries; and, on Rural Self Employment Training Institutes were held and that the decisions taken to facilitate the banking system to sustain easy flow of institutional finance in the state besides improving the capabilities of the entrepreneurs.

He thanked the State Govt., in providing Integration of Land Records with Banking System, on the lines of Bhoomi Project of Karnataka State, by permitting access to view the land particulars of the farmers in the branch itself which is to be extended for creating on-line hypothecation/ mortgage of land. This is a step in right direction as it channelizes easy flow of credit to agriculture sector as the farmers need not go around in obtaining land proof records and bankers can deliver credit with confidence as the menace of fake land records can be avoided.

Implementation of F.I/ DBT/DBTL/ Financial literacy

Banks have successfully implemented the F.I. Initiatives of GOI in villages with population of above 2000 and the progress in implementation in villages with population below 2000 is encouraging. Banks have put in place a mechanism for extending banking services even in remote areas which were hither to inaccessible. However, progress in establishment of onsite ATMs, POS machines and Biometric ATMs as advised by the Govt. of India and transactions in the villages through BCA needs special monitoring. Providing 100 % on-site ATMs as per the directives of MoF will facilitate Financial Inclusion in its true spirit.

DBT is implemented in 13 districts of the State. Banks need to monitor opening of accounts of the beneficiaries by obtaining the lists from the departments concerned, ensure seeding of accounts with Aadhaar and mapping with NPCI periodically. It is suggested that banks shall aim at large scale issue of debit cards / Smart Cards, which in turn improves transactions and cash delivery in the villages.

He suggested all the banks to provide banking channels in all Sub-service areas, in the Districts, as per guidelines of Ministry of Finance, Gol. Mapping of SSAs by the LDMs shall be accomplished as per the time lines set by Gol.

DBTL is being implemented in all 23 districts in the state. All banks are requested to ensure opening of accounts, seeding of Aadhaar and mapping with NPCI without loss of time. Though the progress so far achieved in all phases of implementation is satisfactory, to reach the set time lines, concerted steps need to be made in close coordination by all stake holders such as banks, district administration and oil marketing companies.

49 Financial Literacy Centers are functioning in the state. FLCs have been opened in 20 out of 23 LDM offices so far. He requested Syndicate Bank, the Lead bank in the Districts of

Ananthapuram, Kadapa and Kurnool, to open FLC at LDM offices, immediately so as to comply with the directives of Ministry of Finance and RBI.

Printing & Distribution of Standardized FLC material in Vernacular language:

As discussed in the 4th Steering Committee Meeting, SLBC took the initiative of printing the financial literacy material supplied by the RBI in vernacular language. It is expected that the same will be delivered to the respective banks in a couple of days for distribution to their Rural Branches, LDMs and FLCs. He sincerely thanked NABARD for according administrative approval for reimbursement of 100% cost from Financial Inclusion Fund.

SOCIAL WELFARE SCHEMES & IMPLEMENTATION OF GOVERNMENT SPONSORED PROGRAMMES

During the first half year, the progress under various Government sponsored schemes has not been encouraging. Several factors, some beyond the control, contributed to slow progress as Gram Sabhas for selection of beneficiaries could not be organized. He requested the Government to initiate immediate steps for conduct of Gram sabhas. He also requested the State Government for allocation of targets, wherever yet to be allocated, and sponsoring of sufficient number of applications so that the sanctions can be expedited and disbursement takes place at least before the end of February 2014, leaving space for bankers to manage their accounts and balance sheets. Suitable instructions have to be given to Bank Branches to identify beneficiaries before hand and sponsor them to RSETIs for skill development.

President, SLBC has drawn the attention of all banks on the decision taken in the recent review by Sri K.H. Muniyappa, Hon`ble Minister for MSME with CMDs of all banks in New Delhi & Controllers of all banks in Hyderabad to complete the process of sanction and grounding of PMEGP units as per the time lines.

Lending to Minority communities is another area which requires lot of stress and focus in the coming months. As against targeted 15% of credit to minority communities, State's performance is at 6.03%. To achieve the targeted level, it is required to disburse more than Rs.20,000 crores by the end of March, 2014.

The slow progress made in respect of lending to Minorities and SC/STs is also a cause of concern, though the matter is being discussed in several meetings. A joint co-ordinated effort both by the Banks and the Government is the need of hour to conduct a series of EDPs for identifying suitable entrepreneurs from these sections. SERP and MEPMA may also initiate steps for achieving saturation in promoting SHGs in respect of Women in Minority Communities. The RSETIs in the State shall also play a vital role in capacity building of these vulnerable segments of the society.

All banks need to make concerted efforts to improve the performance during the current year and show significant progress in implementation of Govt. sponsored schemes and lending to Minorities, SC / STs etc.

Issue of providing round the Clock Security at Branches and ATMs:

The Police authorities have advised all banks to provide the services of security guards round the clock in all its branches and ATMs by 15th January, 2014 or otherwise liable for prosecution in view of the recent incident of attack in an ATM at Bangalore. Banks have initiated various measures for security of customers and their cash & valuables at the branches and ATMs. Guards have been deployed at the branches and ATMs in accordance with the threat perception of the area of operation. The orders of the Police authorities to invariably have guards at all locations, needs to be studied from all angles by taking into consideration the guidelines of IBA, RBI and Government in this regard and the monetary aspects. The issue needs to be discussed with all banks and the Govt. authorities with the active involvement of police authorities. He requested State Government to advise the Police Department to refrain from initiating action against the banks until a system is evolved and sufficient time is given for banks to implement the decisions.

While thanking the State Government for all the support to Banks, he requested the intervention of State Government in the following grey areas:

- a) To issue the notification in respect of mandals affected by cyclone- Phailin, Helen, Lehar and heavy rains that struck the state during the last week of October, 2013 so as to enable banks to take up rescheduling of loans and other relief measures. At the same time, he requested the fellow bankers to proactively initiate steps to associate with the relief measures.
- b) The initiative of State Government in providing Vaddileni Runalu zero interest to SHGs and farming Community definitely reduced the cost of funds to SHGs and farmers. However, it is necessary to publicize and popularize the advantages of prompt payment as mounting overdues under agriculture and SHG is a major area of concern for all the banks.
- c) Govt. of AP to look into the possibility of setting up of second DRT in the state by which the huge pendency of cases can be much reduced and recovery process in high volume loans can be hastened.
- d) Joint initiatives shall be taken up for flow of investment credit under agriculture and MSE sectors.

He also requested the Government to put in place a policy to patronize banks by placing deposits with the Public Sector banks in proportion to the share of achievement in implementing Govt. Sponsored schemes. Such a measure will definitely go a long way in successful implementation of the Govt. sponsored schemes by all banks.

He took this opportunity to convey his heartfelt greetings, on personal behalf and on behalf of the SLBC of A.P. to all the members, "A Happy and Prosperous New Year 2014". He wished that the New Year ushers in success and all round development of the state.

Hon`ble Chief Minister Sri Kiran Kumar Reddy

Hon`ble Chief Minister has informed that with the support of all Banks the Govt. of Andhra Pradesh is going ahead with the process of extending financial support to farmers, women and to weaker sections in the state of Andhra Pradesh.

He informed that during Khariff the performance was 95% because of consecutive cyclones and heavy rains and the bankers are requesting for notification of affected mandals for taking necessary relief measures. He advised Chief Secretary to take necessary steps by directing the District Collectors in this regard immediately to enable the banks to reschedule the loans in the affected areas and extend RABI loans to the farmers to the expected level duly covering the gap in Khariff performance.

He expressed happiness over the support extended by banks in extending the benefit of Vaddi Leni Runalu scheme/Pavala vaddi to the farmers to the extent of Rs.350 crores during the current year.

Hon`ble Chief Minister urged the need to improve the lending to LEC holders as the performance is not up to the mark and requested all banks to extend finance to LECs during the RABI season. He assured that Govt. will also extend their help to the banks in this regard. He also advised the concerned to revisit the scheme guidelines to ensure seamless flow of credit to tenant farmers.

He informed that Banks the need to support the Animal Husbandry sector as with regard to milk production our state is 2nd largest in the country. Hon`ble Chief Minister requested banks to extend more credit to dairy development schemes. He requested NABARD to continue the Dairy Development Entrepreneurs Scheme (DEDS) in the coming years also for the benefit of dairy farmers to improve milk production in the state. He also stressed the need to give more thrust to fisheries & poultry sectors as the state stood in 1st position in production of fisheries in the country.

He requested Bankers to extend necessary finance to food processing units, storage godowns and cold storages as this will help the farmers to get remunerative price for their produce.

He requested bankers to extend finance in a big way to SC/ST/BC/Minorities/Disabled under self employment scheme to youth and implementation of all the state government schemes that are brought under common roof and comprehensive guidelines were issued by GoAP vide GO MS No.101, dt. 31.12.2013. Accordingly Govt. will provide subsidy to a tune of 60% to SC/STs and Banks have to provide finance the remaining 40% only. For BCs/Minorities Govt. will provide subsidy to a tune of 50% and the remaining 50% to be provided by Banks.

Hon`ble Chief Minister expressed concern over poor performance towards implementation of ST welfare scheme. He reiterated the stipulation on financing to minorities to 15% of priority sector lending and requested the Banks to improve the lending to minorities to achieve the targets as the present performance is far from satisfaction.

He informed that GoAP is paying Rs.1200 crores for women SHGs towards reimbursement of interest and requested banks to extend finance to SHG women in a big way. He added that Govt. is giving interest subvention up to 3.00 lakhs whereas GoAP is extending VLR up to Rs.5 lakhs to SHG women. He advised the authorities to evolve a system to harmonize the scheme guidelines.

He requested banks to encourage extending finance to solar pump sets and sort out any problems, if any, from Govt. side.

Hon`ble Chief Minister promised that Govt. will ensure 100% power in summer this year and requested banks to extend necessary finance to Industries i.e., MSME sector.

He also informed that GoAP is providing grant of Rs.10 lakhs to each SC/ST student for prosecuting post graduate courses abroad under 'Ambedkar Overseas Vidya Nidhi Scheme' and requested banks to extend finance up to Rs.5 lakhs at lower rate of interest. He added that the Govt. is planned to provide 78 loans to SCs and 18 loans to STs and has already assisted 44 to SCs and 3 to STs so far.

Sri N. Raghuvvera Reddy, Hon`ble Minister for Revenue, Relief and Rehabilitation

Hon`ble Minister informed that "Revenue Sadassulu" will be organized by the Revenue Department from 10th to 25th February, 2014 in the State and requested branch manager concerned to participate in the Sadassulu and resolve the issues, if any, in the meetings. The issue of chronic overdues also can be taken up in these meetings.

He requested banks to extend finance to LEC holders during RABI season. He further informed that tenant farmer can obtain LEC through "meeseva" at any point of time.

He requested Banks to credit the input subsidy of Rs.470 crores to the Nilam cyclone affected farmers before this Sankaranthi. He informed that Cooperative banks have agreed to extend finance against assigned lands Khariff season onwards. He assured to evolve a suitable mechanism for recovery of chronic overdues under agril sector.

Hon`ble Minister informed that under the project of Integration of land records with banks 4.30 crore land records were digitalized so far and it is observed that Andhra Bank and APGB alone are utilizing this facility of viewing the data. He requested other banks also to utilize this facility for the benefit of both to farmer & banks.

He requested all Banks to examine the conditions stipulated by cabinet while alienating lands for certain purposes before extending finance. Banks may not consider the market value of these lands for extending finance since those were allotted at lower price.

Sri Pithani Satyanarayana, Hon`ble Minister for Social Welfare

He requested banks to complete the process of identification of beneficiaries by 21st January, 2014 considering the social categories as per the stipulations under all social welfare schemes according to GO Ms.No.101, Dt. 31.12.2013 duly giving preference to unemployed youth.

Sri Kanna Lakshminarayana, Hon`ble Minister for Agriculture

Hon`ble Minister informed that though highest crop sown area is covered under Khariff, 2013 the finance was extended to the extent of 90% due to various reasons. He requested bankers to extend finance under RABI season covering shortfall in disbursement during Khariff season. He requested banks to extend full scale of finance and increase the same, if possible.

He requested banks to increase the lending to LEC holders and extend the benefit of VLR to them also and not to collect the interest from them if they are eligible as per the scheme guidelines.

He observed that farmers in some areas are deprived of the benefit of VLR/Pavala vaddi scheme of GoAP for a period of one year as some banks are adopting different due date structure. He requested SLBC to ensure the benefits of VLR/Pavala vaddi to the farmers up to a period of one year.

Banks are requested to open no frill accounts and suitable instructions to be given by the controllers to their branches in this regard. He requested all Banks to credit the input subsidy of Nilam cyclone released by the Government before Sankranthi to all farmers.

Hon`ble Minister has requested AIC of India to settle crop Insurance claims immediately without taking much time.

Smt V. Sunitha Lakshma Reddy, Hon`ble Minister for IKP, SHG and Women Development

Hon`ble Minister requested all banks to give suitable instructions to their branches to extend finance to disabled category and achieve the stipulated target of 3%. She informed that some Banks are yet to convert the term loans into Cash credit limits under SHG category.

She informed that huge amount is available as unutilized portion with the banks and banks are required to allow the drawals to the members as per the guidelines under CC limits. She requested banks not to with hold savings of members at any point of time since they are meant for recycling. She also requested banks not to hold sanction of loans to SHGs when the family members are at default under different schemes.

She expressed that beneficiaries are facing problems while opening accounts under "Bangaruthalli" scheme of GoAP and requested banks to open the accounts liberally to all the needy beneficiaries under the scheme.

She observed that pension payments are not being made by the BCs as per the time lines and requested the banks to ensure on-time payments.

Sri Baswaraju Saraiah, Hon`ble Minister for BC Welfare

Hon`ble Minister requested all banks to extend finance to the applicants sponsored by all BC Cooperative Federations as per the targets taking advantage of the increased subsidy component under all government sponsored schemes.

Sri Pasupuleti Balaraju, Hon`ble Minister for Tribal Welfare

Hon`ble Minister informed that in Visakhapatnam district 10 bank branches were closed due to some security reasons in the past and not opened again as per RBI guidelines. Due to inaccessibility to banking services, people could not avail the benefit under SC/ST sub plan, VLR scheme for women , Govt. subsidies, Pavala Vaddi etc.,

He informed that 45000 accounts are to be opened in vizag district and requested all banks to open more number of bank branches in the district.

He informed that in many Mandal headquarters, bank branches are not available for which he requested all banks and SLBC to look into the matter and do the needful.

He requested banks to extend loans against Record of Forest (ROF) pattas and assigned lands and relax the collateral security norms in Tribal areas. He requested to extend more finance to unemployed youth to carry out income generating activities.

Sri Kasu Venkata Krishna Reddy, Hon`ble Minister for Cooperation

Hon`ble Minister requested all banks to extend financial support to poor people ensuring end use and recovery and to give suitable instructions to their branches for extending loans to LECs. He requested banks to relocate the branches specifically in Visakhapatnam district.

Sri Thota Narasimham, Hon`ble Minister for Stamps and Registration & A.H.

Hon`ble Minister emphasized the need for credit flow to Animal Husbandry sector under which achievement is very poor with specific reference to sheep & goat. He requested SLBC to take up the issue of extending one year moratorium on poultry loans. He also requested NABARD to permit the banks to adjust the subsidy to the credit of loans accounts as a special case, not linking to lock in period, in case of Emu farming.

He advised all LDMs to ensure that all banks to adopt uniform guidelines stipulated by RBI for Government programmes. He requested all banks to extend finance to fisheries sector more particularly to damaged boats & fish nets.

Hon`ble Minister requested all banks to extend finance to SC/ST/BC/Minorities/disabled under various self employment support schemes.

Sri Syed Mohammad Ahamadullah, Hon`ble Minister for Minority Welfare

Hon`ble Minister requested all banks to extend finance liberally to minorities and reach the target of 15% on Priority sector as against the present performance of 6%. He requested banks to utilize the budget allocation of Rs.300 crores during the current financial year.

Sri P.K. Mohanty, Chief Secretary, GoAP

Chief Secretary has requested all banks to relocate the branches closed/shifted during the past, due to security reasons particularly in Tribal areas. He also informed that banks should achieve the target under allied activities to agriculture and finance is to be improved to urban SHGs. He urged the need to give thrust on financing by banks to SC/ST/BC/Minorities /disabled and achieve the set targets.

Chief Secretary requested banks to achieve the target in Self employment programme considering back log. He informed that a special meeting will be convened with banks and Government departments to evolve a plan of action in achieving the target of financing all self employment schemes.

He requested all banks to achieve saturation in implementation of DBT/DBTL and ensure opening of bank accounts in city areas considerably. He informed that banks like ICICI, BoI are opening accounts without the knowledge of customers and suggested service area approach for opening of accounts to overcome this problem.

Chief Secretary informed that Cash Credit system is to be implemented in SHG finance by all banks. He suggested that online Monitoring mechanism is to be adopted for review of progress under annual credit plan.

Sri K.R. Das, Regional Director, Reserve Bank of India

Regional Director, RBI thanked the Hon`ble Chief Minister for making it a point to attend all SLBC meetings which underlines the importance the State Government attaches to this forum. He appreciated this and hoped this tradition will continue.

He informed that the meetings of the Steering Committee of SLBC are held regularly and this is the only forum where several state level issues concerning bank finance and related matters can be addressed.

He addressed as follows:

“The focus of the Lead Bank Scheme has undergone changes. Financial inclusion has been an important policy agenda for the last eight years. Banks have submitted the roadmap for providing banking services in 17,374 villages having population less than 2000 by March 2015. Out of this, 7,453 villages have been provided with banking facilities as at the end of September 2013. As regards 6,640 villages having population above 2000, we have already reported 100 percent achievement by March 2012. While banks are more or less on track as far as appointment of Business Correspondents (BCs) is concerned, systems will have to be put in place to ensure continuous operations in the accounts, with necessary support given to the BCs by the various

stake holders like concerns providing connectivity, banks and other entities giving other infrastructural support.

Banks have also prepared their Board-approved Financial Inclusion Plans for the three year period starting with 2013 and submitted to RBI. The performance under these plans is monitored every month. As at end-November 2013, banks have opened over 24 million Basic Savings Bank Deposit Accounts (both through BCs and branches) in our State. Not only there is a need to open more accounts, particularly in the context of Direct Benefits Transfer, efforts should be made encourage customers to increase the number of transactions in these accounts. With the disaggregation of FI Plan of the banks to the controllers and to the Branch Managers, the performance of the disaggregated FI Plan needs to be regularly monitored by the banks at different levels. In this context, banks have to recollect the call given by the then Governor Reserve Bank of India, in his meeting with the Chief Minister in June 2013 had expressed the desire that Andhra Pradesh should evolve as a model state in the country for Direct Benefit Transfer. He added that all need to work towards attainment of this goal.

Unfortunately this year, the State has experienced a series of cyclones and heavy rains which caused damages to major crops, and also losses to other sectors such as animal husbandry and micro-enterprises, in many parts of the state. There are standing guidelines issued by Reserve Bank of India clearly outlining the role of banks in such situations. He informed that SLBC and the DCCs in the respective districts have taken necessary steps and put the relief measures in place with support from the State Government.

The weakening of asset quality of banks has been a matter of concern. As per the SLBC agenda notes for this meeting, the percentages of NPAs to the total loans outstanding under agriculture, MSE and SHG lending were 5.08%, 5.36% and 3.44% respectively. With the CD ratio being very high at 117.9% in the State, the non-recovery of loans in time creates a problem in the credit cycle. While banks need to step up their efforts and focus on this issue and the State Government has to extend all possible assistance in recovery of loans especially under agriculture and govt-sponsored schemes, so that the credit cycle in the State can be maintained. Issues relating to recovery and NPAs must form part of the agenda in the DCC and JMLBC meetings also.

The Reserve Bank has been taking steps to improve financial literacy among the general public including special target groups such as students. He thanked the State Government and the SCERT for including financial literacy material in the Social Studies curriculum of Class VIII and IX of the State Syllabus. He hoped this collaboration will be carried forward and similar material included in the Class X Syllabus. Reserve Bank of India has opened a stall at the Numaish Exhibition ground which was inaugurated on 03.01.2014 by the Chief Secretary, Shri P K Mohanty. RBI plan to continue these initiatives with support of banks, State Government and other organizations.”

Sri K. Madhusudana Rao, IAS, Commissioner of Agriculture, GoAP**VLR scheme:**

Commissioner informed that they have cleared all the claims received under VLR scheme and he requested banks to claim interest reimbursement under VLR scheme for Rabi loans also. He further requested all banks to submit claims for reimbursement of interest for Khariff 2012 and also for submission of Non-MIS data for claims settled up to 31.07.2013.

Agenda No.5.5

With regard to the issue of applicability of interest subvention to the farmers of FSCS sponsored by SBI, RBI assured to examine the issue at an early date.

Director, Animal Husbandry Dept. GoAP**Emu farming**

Director, Department of Animal Husbandry requested NABARD to take up study on Emu farming through NABCON and suggest the modalities/relief package to come over the crisis both professional & technical problems that is being faced by the Emu industry and farmers in the state. As the Industry is also facing problems in Tamilnadu and hence banks should take necessary precautions while extending finance to the Emu industry.

Sri J. Raymond Peter, IAS, Principal Secretary, Rural Development**SHGs**

Principal Secretary informed that banks have extended Cash Credit Limits to 39,000 SHGs of SCs to the extent of Rs 1,039 Cr (18.71%), 12,000 SHGs of STs to the extent of Rs 259 Cr (4.66%). There is lot of scope for improvement in the Tribal Areas.

He informed that as on Nov 2013, all SHGs (4.86 lakhs) together have Drawing Power under Cash Credit Limits to the tune of **Rs.12,130** Crores, whereas, SHGs have availed only **Rs.7,957** Crores. Nearly 34% of the limit is unutilized and banks are requested to allow the drawals as per the scheme guidelines. He desired to sensitize the banks and SHGs, such that the SHGs does not approach money lenders for their requirements.

He requested all banks to ensure that the repayments are demanded as per the repayment schedule and not to insist for closure of loans pre-maturely so that the full benefit of the VLR is given to SHGs.

Aadhaar seeding

He informed that all participating banks are requested to ensure that bulk seeding of Aadhaar numbers as forwarded by the user departments such as Welfare & Rural development that are enabled by sharing the FTP link with the concerned departments.

Sharing the Logic of Bank Account Numbers

It is requested that each bank shall share the logic of the account numbers to the welfare departments so that wrong numbers are not entered on the online portals.

Study loans to students under the Ambedkar Vidhya Nidhi Scheme

He informed that GoAP is providing grant of Rs.10 lakhs to each SC/ST student for prosecuting post graduate courses abroad under 'Ambedkar Overseas Vidya Nidhi Scheme' and requested banks to extend finance up to Rs.5 lakhs at lower rate of interest. The details of the students can be shared by the Social welfare department under the Ambedkar Vidhya nidhi Scheme.

Extension of crop loans to SC/ST farmers who have assigned lands through PACS/DCCBs

Registrar of Cooperative Societies, AP has given direction vide Rc.No.25216/2005/IC.2 dt.04.12.2013 that:

- The CEOs of all CCBs in the State are directed to provide finance to the ST-SAO loans to the farmers who are directly cultivating all types of Government assigned lands on par with the other farmer members of PACS/DCCBs, against the security on the standing crops to be grown on the assigned lands.
- The CEOs of all CCBs shall ensure that timely and adequate credit to the farming community especially to the priority sector in the state as per the SAO policy issued by the RBI/NABARD from time to time.
- Further the MD, APCOB is directed to ensure that all the CEOs of DCCBs follow the instructions without fail.

Review of Agenda by Sri C. Doraswamy, Convener, SLBC of AP

The minutes of **181st SLBC Meeting** held on **June 04, 2013** were circulated to the members of SLBC, LDMs and Government Departments concerned.

The Minutes of Sub-committee Meetings and Steering Committee Meetings held after **04.06.2013** and up to **16.12.2013** were circulated to the members of SLBC, LDMs and Government Departments concerned.

These Minutes may be taken as approved by the house as no amendments/changes were received by SLBC of Andhra Pradesh.

Action Points emerged in the meeting**AGRICULTURE**

- Banks to extend finance under Rabi season covering the shortfall in disbursements during Khariff season.
- Requested to extend full scale of finance as per the recommendations of DLTC and guidelines of Kisan Credit Card scheme.
- Increase lending under LEC and revisit the scheme guidelines for better implementation of the scheme.
- Adoption of common due date structure of one year from the date of first disbursement of short term production loan to avail the Government benefits of Pavala Vaddi and VLR scheme to the maximum possible extent.
- GoAP is requested to issue notification of affected mandals in the state to enable the banks to initiate immediate steps for extending relief measures in those areas affected by cyclones/heavy rains.
- Revenue Sadassulu will be organized by the Revenue Department from February, 10 to 25th February, 2014 in the State and requested bankers to participate in the Sadassulu and resolve the issues, if any, in the meetings
- Banks are requested to open no frills accounts to enable the farmers to receive all Government benefits.
- Banks are requested to credit the input subsidy of Rs.470 crores in to SB accounts to Nilam cyclone affected farmers before Sankaranthi
- Under the project of Integration of land records with banks so far 4.30 crore land records were digitalized and banks are advised to utilize this facility for the benefit of both to farmer & banks
- The CEOs of all CCBs in the state are directed to provide finance to the ST-SAO loans to the farmers who are directly cultivating all types of Government Assigned Lands on par with the other farmer members of PACS/DCCBs, against the security on the standing crops to be grown on the assigned lands as per the proceedings of the Registrar of Cooperative Societies, AP vide Rc No.25216/2005/IC.2 dated 04.12.2013.
- Banks are requested to extend loans against ROF(Record of Forest Land) pattas and assigned lands in tribal areas and examine the possibility of relaxation in collateral Security norms.

- All banks are requested to submit MIS data for the amounts released up to 31st July 2013 to Department of Agriculture under VLR scheme.
- Department of Agriculture GoAP is requested to issue instructions regarding continuation of the VLR/pavala vaddi scheme for Kharif 2013 and Rabi 2013-14 season.
- RBI is requested to clarify the issue of extension of interest subvention scheme to the farmers financed through FSCS sponsored by SBI.
- AIC of India is requested to settle Crop Insurance claims immediately without taking much time
- GoAP is requested to examine the issue of extension of provisions of Revenue Recovery Act, 1864 to deal with chronic overdues under agricultural sector.
- Requested for extension of relief measures and moratorium of one year to poultry sector.
- Gol is requested to examine the issue of insurance cover to poultry birds.
- NABCON is requested to take up the study on Emu farming to suggest relief package to overcome the present crisis in Emu farming sector.
- NABARD is requested to permit the banks to adjust the back end subsidy to the credit of loans account not linking to lock in period in case of Emu farming as a special case.
- NABARD is requested to continue the Dairy Entrepreneur Development scheme for the benefit of farming community.
- Increase the credit flow to activities allied to agriculture sector with special focus on Dairy development, fisheries, sheep, goat & poultry sectors.
- Banks are requested to encourage extending finance to solar pump sets
- Banks are requested to extend necessary finance to food processing units which will give value addition to agricultural produce.
- Encourage finance under storage facilities which includes rural godowns and cold storage units as this will help the farmers to get remunerative price for their produce.

(Action: All banks, LDMs, CCBs, AIC of India, RBI and NABARD)

MSME

- Increase the Credit flow to MSME sector as no power shortage is anticipated in the current year.
- Sensitize the branch managers to extend collateral free loans and to cover under CGTMSE scheme.
- Banks to take sympathetic attitude and strive for rehabilitation wherever the sickness is on account of beyond the control of the entrepreneurs.
- Banks are requested to bring to the notice of SLBC with regards to pending projects for want of regulatory clearances to take up at appropriate level.
- Banks to take up need based restructuring of MSME-Rice mill accounts on case to case Analysis
- Banks are requested to examine the conditions stipulated by cabinet while alienating lands for certain purposes before extending finance. Banks may not consider the market value of the land since they were allotted at lower price.
- Banks are requested to follow the directions of Development Commissioner for Handlooms, Ministry of Textiles and take necessary steps for sanction of loans to Handloom weavers under Weaver Credit Card Scheme. The department of Handlooms & Textiles shall facilitate for enhanced flow of credit to handloom sector.
- Banks to circulate the revised scale of finance to their branches, for arriving working capital requirements of new looms/activation of idle looms.
- APKVIB informed that they have advised district officers to constitute a recovery mechanism for MSME sector in consultation with District Collector/ DCC.

(Action: All Banks, LDMs and Department of Handlooms)

HOUSING LOANS

- All Banks are advised to submit the list to APSHCL/NHB on all such semi constructed projects with their location details (all approvals received/not received) together with remarks about non-completion/semi-completion etc. which may be considered viable by the banks for funding and completion of the project.

(Action: All Banks and APSHCL/ NHB)

EDUCATIONAL LOANS

- GoAP is providing a grant of Rs.10 lakhs to each SC/ST student for prosecuting post graduate courses abroad under 'Ambedkar Overseas Vidya Nidhi Scheme' and requested banks to extend finance up to Rs.5 lakhs at lower rate of interest.
- Banks are requested to issue suitable instructions to their branches and ensure that applications are not rejected on flimsy grounds.
- Banks were also advised to put in place an effective Grievance Redressal Mechanism

(Action: All Banks)

SHGs

- Banks are requested to convert the term loans into Cash credit limits under SHG category and to allow the drawal to the groups as per the guidelines of CC limits to avail the unutilized portion with the banks.
- Banks are requested not to with hold savings of members at any point of time since the savings are meant for recycling of funds.
- Banks are requested not to hold sanction of loans to SHGs when the family members are at default under different schemes.
- Banks are requested to improve the lending to urban SHGs

(Action: All Banks and LDMs)

GOVT. SPONSORED SCHEMES

- Completion of identification under self employment schemes to be completed before 21st January, 2014 as per comprehensive guidelines were issued by GoAP vide GO MS No.101, dt. 31.12.2013 and preference will be given to youth for self employment observing the social categories.
- Banks to liberally finance to Minorities and reach the target of 15% on Priority sector as against the performance of 6% as on 30.09.2013.
- Banks are requested to give suitable instructions to their branches to extend finance to Disabled category to achieve stipulated target of 3%.
- Banks are advised to step up the lending under DRI as the performance is very low.
- Banks are advised to reach the targets set under PMEGP for the year 2013-14. Branches can also consider pending applications received during the year 2012-13 for sanction and claim Margin money/subsidy under the current year programme.

- GoAP to harmonize the guidelines of interest subvention scheme of NRLM with VLR scheme of GoAP for SHGs.
- Banks are advised to achieve the targets set under ISHUP/RRY and SJSRY/NULM for the year 2013-14.
- Banks are advised to clear all the pending projects under ACABC scheme.

(Action: All banks, LDMs and GoAP)

FINANCIAL INCLUSION

- Banks are requested to open no frill accounts and suitable instructions to be given by the Controllers to their branches in this regard for implementation of DBT/DBTL and to achieve saturation.
- Relocate the branches closed/shifted due to security reasons in the past with specific focus on Tribal areas.
- LDMs of East Godavari and YSR Kadapa districts to ensure opening of bank branches in unbanked mandals.
- All banks are advised to ensure installation of onsite ATMs before 31st March, 2014.
- LDMs are advised to complete the process of feeding the data on online MIS reporting system under SSAs as per the guidelines of DFS.
- LDMs are advised to update the data on GIS module on monthly basis.

(Action: All Banks and LDMs)

LEAD BANK SCHEME

- All LDMs are advised to follow the structured agenda in DCC/DLRC/JMLBC meetings for effective review
- LDMs are advised to ensure to follow by all banks to adopt uniform guidelines stipulated by RBI for Government programmes
- All controllers are requested to instruct their branch managers/district coordinators to attend the JMLBC/DCC meetings without fail.

(Action: All LDMs and banks)

OTHERS

- Banks are advised to adhere to the timelines for payments under old age pension Schemes & NREGS.
- Banks are requested to open accounts under “Bangarutalli” scheme of GoAP.
- GoAP may look into the possibility of setting up of second DRT in the state by which the huge pendency of cases can be much reduced and recovery process in high volume loans can hasten.
- GoAP is requested to instruct the authorities concerned to take due diligence at the time of issuance of Caste certificates in view of the misutilisation of benefits of caste reservation by some of the employees of State Bank of India.
- GoAP is requested to put in place a policy to patronize banks by placing deposits with the Public Sector banks in proportion to the share of achievement in implementing Govt. sponsored schemes.
- Providing round the clock security at branches and ATMs: GoAP is requested to refrain Police authorities from initiating action against the banks until a system is evolved and sufficient time is given for banks to implement the decisions.

(Action: Action: All banks, LDMs, GoAP, Commissioner of Police and SLBC)

LIST OF PARTICIPANTS**Chief Guest**

Sl.No.	Name of the official Smt/Shri.	Designation	Organisation/ Department
1	N Kiran Kumar Reddy	Hon'ble Chief Minister of Andhra Pradesh	Govt. of A.P.

Hon'ble Ministers

2	Anam Ramanarayana Reddy	Hon'ble Minister for Finance, Planning, Small Savings,	Govt. of Andhra Pradesh
3	N Raghuvveera Reddy	Hon'ble Minister for Revenue, Relief, Rehabilitation	Govt. of Andhra Pradesh
4	Kanna Lakshminarayana	Hon'ble Minister for Agriculture	Govt. of Andhra Pradesh
5	Dokka Manikya Vara Prasada Rao	Hon'ble Minister for Rural Development, NREGS	Govt. of Andhra Pradesh
6	V Sunitha Laxma Reddy	Hon'ble Minister for Women Development, IKP & SHG	Govt. of Andhra Pradesh
7	Pithani Satyanarayana	Hon'ble Minister for Social Welfare	Govt. of Andhra Pradesh
8	Kasu Venkata Krishna Reddy	Hon'ble Minister for Co-operation	Govt. of Andhra Pradesh
9	Basawaraju Saraiah	Hon'ble Minister for Backward Classes Welfare	Govt. of Andhra Pradesh
10	Syed Mohammad Ahamadullah	Hon'ble Minister for Minority Welfare	Govt. of Andhra Pradesh
11	P Bala Raju	Hon'ble Minister for Tribal Welfare	Govt. of Andhra Pradesh
12	Thota Narasimham	Hon'ble Minister for Stamps & Registration and Animal Husbandry, DD & Fisheries.	Govt. of Andhra Pradesh

Government of India

13	Dr. N.Srinivasa Rao	Director, Ministry of Finance	Govt. of India
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SLBC OF A.P

14	C VR Rajendran	Chairman & Managing Director and President, SLBC of A.P	Andhra Bank
15	K K Misra	Executive Director	Andhra Bank
16	C.Doraswamy	General Manager & Convener, SLBC of A.P	Andhra Bank
17	M Bala Bhaskar	Chief Manager	Andhra Bank

RESERVE BANK OF INDIA

18	K R Das	Regional Director	Reserve Bank of India
19	R N Dash	General Manager	Reserve Bank of India
20	Samir Sarkar	Asst. General Manager	Reserve Bank of India

NABARD

21	L Munda	General Manager	NABARD
22	S Subba Rao	Asst. General Manager	NABARD

SIDBI

23	Satish M Karambelkar	General Manager	SIDBI
24	Y Venugopal Rao	Dy. General Manager	SIDBI

GOVERNMENT OFFICIALS

25	P K Mohanty, IAS	Chief Secretary	Govt. of A.P
26	I Y R Krishna Rao, IAS	Special Chief Secretary & Chief Commissioner of Land Administration	Govt. of A.P.
27	S P Tucker, IAS	Special Chief Secretary, Planning Department	Govt. of A.P.
28	L Premachandra Reddy, IAS	Principal Secretary, Finance (IF) Dept.	Govt. of A.P
29	Anil Chandra Punetha, IAS	Principal Secretary, Agriculture Department	Govt. of A.P

30	J Raymond Peter, IAS	Principal Secretary, Rural Development Department	Govt. of A.P
31	Dr Manmohan Singh, IAS	Principal Secretary, Animal Husbandry Department	Govt. of A.P
32	R Karikal Valaven, IAS	Principal Secretary, Housing Department	Govt. of A.P.
33	Dr. P V Ramesh, IAS	Principal Secretary, Finance (R&E) Department and Nodal Officer, Direct Benefit Transfer Scheme	Govt. of A.P.
34	C Partha Saradhi, IAS	Commissioner & E.O, Principal Secretary to Govt, Disaster Management Department	Govt. of A.P.
35	Dr. T Radha, IAS	Principal Secretary, BC Welfare Department	Govt. of A.P
36	Syed Omer Jaleel, IAS	Special Secretary, Minorities Welfare Department	Govt. of A.P
37	K Madhusudana Rao, IAS	Commissioner of Agriculture	Govt. of A.P
38	M Papi Reddy, IAS	Commissioner, Horticulture Department	Govt. of A.P
39	Praveen Kumar, IAS	Commissioner, Fisheries Department	Govt. of A.P.
40	G. Jayalakshmi, IAS	Commissioner, Social Welfare Department	Govt. of A.P
41	Sandeep Kumar Sultania, IAS	Commissioner, Cooperation Department	Govt. of A.P.
42	Shaik Mohd. Iqbal, IPS	Commissioner, Minorities Welfare Department	Govt. of A.P
43	A V V Prasad	Additional Commissioner – DBT, Rural Development Department	Govt. of A.P
44	M Jagannadham	Additional Commissioner, Revenue Department	Govt. of A.P
45	B.Venkatesham, IAS	Managing Director, AP State Housing Corporation	Govt. of A.P
46	Mohd. Hashim Shariff, IAS	VC & MD, Minorities Finance Corporation	Govt. of A.P
47	K Uma Sankar	Managing Director, A.P. State Christian Finance Corporation	Govt. of A.P.
48	B Jayaraj	Managing Director, S.C. Finance Corporation	Govt. of A.P
49	K V Satyanarayana, ITS	Director, Handlooms & Textiles Department & Apparel Export Parks	Govt. Of A.P.

50	Dr. D Venkateswarlu	Director, Animal Husbandry Dept.	Govt. of A.P.
51	Dr. G. Somanadham	Additional Director, Animal Husbandry Department	Govt. of A.P.
52	Lav Agarwal, IAS	Secretary, Youth Services	Govt. of A.P.
53	K R B H N Chakravarthi, IAS	Director, Youth Services & MD, APSTEP	Govt. of A.P.
54	N Krishna, IAS	VC & MD, B.C. Finance Corporation	Govt. of A.P.
55	B.Raja Sekhar, IAS	CEO, SERP, Rural Development Department	Govt. of A.P.
56	Y V Raghupathi Reddy	Director, SERP	Govt. of A.P.
57	P Ranjit Basha, IAS	PD, CMRO, O/o CCLA	Govt. of A.P.
58	M C Pargaien	Special Secretary, Municipal Admn. & Urban Development	Govt. of A.P.
59	Dr. K Raja Reddy	Director, APMAS	Govt. of A.P.
60	O N Bansal	Project Director, NIRD	NIRD
61	P Sanyasi Raju	Addl. Asst. Commissioner, Revenue Department	Govt. of A.P.
62	S V Hanumantha Rao	OSD, Finance (IF) Dept	Govt. of AP.
63	A Murali	ACEO, SERP	Govt. of A.P.
64	B Surender Reddy	FA & CAO, KVIB	Govt. of A.P.
65	M Kesava Kumar	Project Executive, SERP	Govt. of A.P.
66	G Shivaji	Technical Director, NIC	Govt. of India
67	Khaja Mohiuddin	Dy. Director, Fisheries Department	Govt. of A.P.
68	R K Agrawal	Dy. Director, National Horticulture Board	Govt. of India
69	Dr. P Ramalinga Reddy	Asst. Director, Sericulture	Govt. of A.P.
70	V Seena Naik	D.E.O, Finance Department	Govt. of A.P.
71	R Naga Lakshmaiah	Project Manager, NIRD	NIRD
72	Dr. T Papa Rao	General Manager, APDD Coop. Federation	Govt. of A.P.

73	Y V Bhaskar Rao	General Manager, AP State Housing Corporation	Govt. of A.P.
74	B S A Murthy	Dy. General Manager, HUDCO	Govt. of India
75	A Jhansi Lakshmi	Dy. Director, Department of Agriculture	Govt. of A.P.
76	V V Vijayalaxmi	Addl. DA-II, Department of Agriculture	Govt. of A.P.
77	A L Padmaja	A.D (Crop-I), Department of Agriculture	Govt. of A.P.
78	B Suresh Babu	Additional Director, Industries Department	Govt. of A.P.
79	M. Najamuddin	Consultant, Agriculture Dept.	Govt. of A.P.
80	U V Singh	Sr. Horticulture Officer, National Horticulture Board	Govt. of India
81	Syed Rasool	Micro Finance Specialist, MEPMA	Govt. of AP
82	P Subramanian	Jt. Commissioner, O/o CCLA	Govt. of A.P.
83	Ch. Subba Rao	SPM (Finance), O/o Commissioner, Rural Development	Govt. of A.P.
84	Dr. K V Prasada Rao	General Manager, AP Dairy Development Coop. Federation	Govt. of A.P.
85	K Shankar Rao	Dy. General Manager, TRICOR	Govt. of A.P.
86	Bh. S Satyanarayana	Nodal Officer-PMEGP, KVIC	Govt. of India
87	Dr. A Krishna Reddy	State Coordinator	SA-DHAN
88	N Rambabu	Senior Manager, APSFC	Govt. of A.P.
89	P.Madhavilatha	MD, AP Kummari, Salivahana, Vishwa Brahmana Federation	Govt. of A.P.
90	K Alope Kumar	MD, Krishna, Baliya, Valmika Federation	Govt. of A.P.
91	Mallaiah Battu	MD, AP Vaddera Federation	Govt. of A.P.
92	K Mallikarjuna	MD, AP Sagara, Uppera Federation	Govt. of A.P.
93	P Mahender Nath	Superintendent, AP BC Coop Finance Corporation	Govt. of A.P.
94	G Raghu Ramaiah	Superintendent, AP Nayee Brahmin Federation	Govt. of A.P.

95	S Srikanth	Senior Assistant, AP Vaddera Federation	Govt. of A.P
96	K V Ramana Murthy	Asst. Manager, Housing Corporation	Govt. of A.P
97	D A Santhosh	Consultant, APSCMFC	Govt. of A.P.
98	K Hanumantha Rao	Manager, APSTEP	Govt. of A.P
99	J C Jahar	National Housing Bank	National Housing Bank

Public Sector Banks

100	C R Sasi Kumar	Chief General Manager	State Bank of India
101	Dr. V Suresh Babu	Chief General Manager	State Bank of Hyderabad
102	S Venkataraman	General Manager	State Bank of Hyderabad
103	P Raja Reddy	Field General Manager	Syndicate Bank
104	N K Bala Krishna	General Manager	Central Bank of India
105	K Davidson	General Manager	IDBI Bank
106	E Selvasekharan	Dy. General Manager	Indian Bank
107	Mihir Mishra	Dy. General Manager	State Bank of India
108	K N Raju	Dy. General Manager	Canara Bank
109	Arvind Khambar	Dy. General Manager	Dena Bank
110	Prakasa Rao	Dy. Zonal Manager	Dena Bank
111	Vipul Singla	Dy. General Manager	Allahabad Bank
112	D Ravi Kumar	Dy. General Manager	Corporation Bank
113	N Srinivasa Vardhan	Dy. General Manager	Bank of Maharashtra
114	K Swaminathan	Dy. General Manager	Indian Overseas Bank
115	K P Acharya	Dy. General Manager	Union Bank of India
116	G Panda	Dy. General Manager	UCO Bank

117	P Vinod Kumar Reddy	Asst. General Manager	Vijaya Bank
118	K Sridhar	Asst. General Manager	Indian Bank
119	B Uma Sankar	Asst. General Manager	Andhra Bank
120	C Suguna Rao	Asst. General Manager	Andhra Bank
121	V V Ramana	Asst. General Manager	State Bank of India
122	K V Rao	Asst. General Manager	Canara Bank
123	M R Satyanarayana	Asst. General Manager	State Bank of Mysore
124	Murali Krishna M V	Asst. General Manager	Bank of Baroda
125	M Balaji	Asst. Regional Manager	Oriental Bank of Commerce
126	R Hamu	Asst. General Manager	IDBI Bank
127	K A Ajayan	Asst. General Manager	Punjab National Bank
128	A Sitaramaiah	Chief Manager	State Bank of Hyderabad
129	Bh. S H V Rama Raju	Chief Manager	Syndicate Bank
130	A K Gupta	Chief Manager	State Bank of India
131	C S Geetha Krishnan	Chief Manager	State Bank of Travancore
132	Uday Khazane	Chief Manager	Union Bank of India
133	E Lachaiah	Chief Manager	Indian Overseas Bank
134	K Vijaya Raju	Chief Manager	Bank of Baroda
135	Rakesh Chaturvedi	Chief Manager	Allahabad Bank
136	M V Sekhar	Chief Manager	United Bank of India
137	Sasibhushana Rao U	Senior Manager	UCO Bank
138	P N Kapil	Senior Manager	Bank of India
139	K Ramraj	Senior Manger	Vijaya Bank
140	J L Sahoo	Senior Manager	Punjab National Bank
141	S Anantha Ramulu	Senior Manager	Andhra Bank

142	Y Sanjeeva Reddy	Senior Manager	Andhra Bank
143	Pydi Raja	Senior Manager	Andhra Bank
144	U Shiva Kumar	Dy. Manager	Andhra Bank
145	K Ashok Babu	Dy. Manager	State Bank of India
146	K Geeta	Dy. Manager	State Bank of India
147	B G Rao	Manager	Corporation Bank
148	D K Maheswari	Manager (Adv)	State Bank of Patiala

REGIONAL RUAL BANKS

149	M Gopala Krishna	Chairman	CGGB, Guntur
150	K Lakshmana Rao	Chairman	APGVB, Warangal
151	K S Sudhakar Rao	Chairman	Sapthagiri Grameena Bank
152	D Sampath Kumar Chary	Chairman	APGB, Kadapa
153	B R G Upadhyay	Chairman	Deccan Grameena Bank
154	D S R K Saibaba	General Manager	APGVB, Warangal
155	M Papaiah	Senior Manager	Deccan Grameena Bank

APCOB

156	V Giridhar	Managing Director	APCOB
157	K Naga Malleswara Rao	Chief General Manager	APCOB

LEAD DISTRICT MANAGERS

158	M. Ram Reddy	L.D.M, Guntur	Andhra Bank
159	S Lakshmi Narayana	L.D.M, West Godavari	Andhra Bank
160	S Jagannadha Raju	L.D.M, East Godavari	Andhra Bank
161	Ch.Sreenivasa Sastry	L.D.M, Srikakulam	Andhra Bank
162	K. N. V. S. Dutt	L.D.M, Warangal	SBI
163	P Sreenivas	LDM, Mahabubnagar	SBI
164	B Jaya Babu	L.D.M, Visakhapatnam	SBI
165	T T Venkayya	L.D.M, Medak	SBI
166	G Venkateswara Reddy	L.D.M, Chittoor	Indian Bank
167	M Ramakrishna Rao	L.D.M, Nizamabad	SBH
168	G.Udaya Ranjan Sharma	L.D.M, Adilabad	SBH
169	K V Bharath Kumar	L.D.M, Hyderabad	SBH
170	P. B.Ravi	L.D.M, Nalgonda	SBH
171	B Venkat Reddy Naidu	L.D.M, Ranga Reddy	SBH
172	J. V. S. Prasad	L.D.M, Prakasam	Syndicate Bank
173	V Andavar	L.D.M, Kurnool	Syndicate Bank
174	T Venkateswara Rao	L.D.M, Nellore	Syndicate Bank
175	M.Srinivas	L.D.M, Khammam	SBH
176	M.Raghu Ram	A.L.D.M, Medak	SBI

PRIVATE SECTOR BANKS

177	N Haresh Babu	Regional Head	ICICI Bank
178	K Venugopal Reddy	Dy. Vice President	Axis Bank
179	U Gangadhar Reddy	Asst. Vice President	Axis Bank

180	Bhaskara Halambi	Asst. General Manager	Karnataka Bank Ltd.
181	A Yacob	A.G.M & Regional Head	Federal Bank
182	K.Brahmaiah	Regional Head-ARB	ING Vysya Bank
183	K Badri Vishal	Vice President	HDFC Bank
184	Mathew K.V	Chief Manager	ICICI Bank
185	K.Srinivas	Chief Manager	Dhanalaxmi Bank
186	M Raghu Vinay	Chief Manager	Dhanalaxmi Bank
187	C J Davis	Chief Manager	South Indian Bank Ltd
188	M P Muthu Vijayan	Senior Manager	Tamilnadu Mercantile Bank
189	Rajshekhar M.G.	Manager	Karur Vysya Bank
190	Murali Krishna Chattu	Senior Manager	Kotak Mahindra Bank
191	Gururaj A	Officer	Karnataka Bank Ltd.

OTHER DEPARTMENTS

192	P.Nagarjun	Deputy General Manager	AIC of India
193	Chitra R Sekhar	Regional Manager	United India Insurance Co.
194	V Satyanarayana	Asst. Secretary	LIC of India
195	M Krishna Rao	Director	APBIRED

OFFICERS FROM SLBC

196	O. Mani Kumar	Senior Manager	Andhra Bank
197	C Mohan Rami Reddy	Senior Manager	Andhra Bank
198	Ashok B Adur	Asst. Manager	Andhra Bank
199	Ch. Padma Latha	Asst. Manager	Andhra Bank
200	M Yogini Devi	Asst. Manager	Andhra Bank