***Proceedings of 192nd Meeting of***

***STATE LEVEL BANKERS` COMMITTEE OF***

***ANDHRA PRADESH***

***(9th SLBC meeting of Reorganized Andhra Pradesh State)***

**Date: 16.12.2015 - Time: 03.30 PM**

**Venue: Hotel Windsor-II, Vijayawada**

**STATE LEVEL BANKERS` COMMITTEE OF Andhra Pradesh**

**CONVENOR ANDHRA BANK**

**Head Office: Andhra Bank, Dr.Pattabhi Bhavan, Saifabad, Hyderabad –**

 **500 004**

**Phone: 040-23231392, 23252375, 23252387**

**Fax: 23234583 & 23232482**

**Email:** **slbc@andhrabank.co.in**

**The 192nd Meeting of SLBC of Andhra Pradesh (9th SLBC meeting of reorganized A.P State) was conducted on 16.12.2015 at Hotel Windsor-II, Vijayawada at 03.30 P.M.**

Sri N Chandrababu Naidu, Hon’ble Chief Minister of AP, Chaired the meeting. Sri Prattipati Pulla Rao, Hon`ble Minister for Agriculture, Animal Husbandry & Fisheries, GoAP, Sri Kollu Ravindar, Hon’ble Minister for BC Welfare and Empowerment, Handlooms and Excise, Sri Kamineni Srinivas, Hon’ble Minister for Health and Medical Education, GoAP, also attended the meeting. The list of participants is enclosed.

**1.0 Address by Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP:** On behalf of SLBC of Andhra Pradesh, he extended a hearty and warm welcome to Shri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P, and all other dignitaries & participants of 192nd Meeting of SLBC of Andhra Pradesh**.**

He observed that all banks in the state have registered good progress in lending during first half year of the financial year.

He flagged some important points for development of the state as well as banking sector:

* Effective Recycling and re-use of funds invested by the public in the banks
* Financial Literacy & Skill Development programs organized by the banks, various departments & training institutes should result in improving income levels of the people and also in good recovery of bank loans.
* Collective role of Banks & Government for inclusive growth.
* To make the Block level and District level Bankers’ forums effective in implementation of various development programs.

**Visit to Service villages by Rural & Semi urban branches of banks along with Government officials on a specific day in a week & at Urban / Metro branches to have customer interaction day every week:**

President, SLBC opined that a proper mechanism has to be developed for outreach;

(a) By visiting villages every Wednesday by Rural & Semi-urban branches to meet the villagers in a campaign mode in a Gram Sabha for various issues including development as well as recovery;

(b) To have interaction by branch team with customers in Urban & Metro branches for various developmental schemes with special focus on housing & MUDRA loans and recovery at branch every Wednesday.

Hon’ble Chief Minister appreciated this planning & suggested that Government Departments will get fully involved. Detailed guidelines are to be communicated by SLBC.

 **(Action: SLBC, All Banks & GoAP)**

**Online data submission of quarterly data by Banks:**

He informed the house that SLBC will initiate steps for collection of quarterly data from banks through on-line mode. Modalities like key-in online data, opening of a window till a particular date, providing username and pass word etc. will be communicated to all member banks as soon as the system becomes operational.

**(Action: SLBC)**

He requested the Government to

* Find out practical solutions for the problems faced by the tenant farmers in accessing the bank credit.
* Expedite the process of allotment of sites for construction of own buildings of RSETIs at Guntur, Chittoor and Tirupathi and speed up the process of alienation of land and necessary approvals for RSETIs of Machilipatnam, Srikakulam and Visakhapatnam.

**(Action: GoAP)**

He informed that the 7 committees formulated as per the directions of Hon’ble Chief Minister during 191st meeting of SLBC of AP along with Minor Irrigation will present the reports for deliberations and resolution.

He assured the Government of cooperation of SLBC and the member banks in implementation of various schemes of the Government and in carrying forward the vision of the Government.

**2.0 Address by Sri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P:**

He appreciated the President of SLBC for suggesting visits to villages & interaction with customers every week on Wednesday. He advised the Janmabhoomi committees and banks to participate in the weekly visits.

He highlighted the following during his address:

* Andhra Pradesh is the first state calculating the Gross State Domestic Product (GSDP) at quarterly intervals and the state has registered 11.77% for first Half year.
* Banks are concentrating on lending under short term production credit and not encouraging long term investments. If Government & banks concentrate positively on all sectors a minimum of 20% growth rate can be registered and this will have a tremendous impact on the economy of the state.
* Lending by banks needs to be reoriented and credit must be extended for Rain Water Harvesting, sprinkler / Drip irrigation to save agriculture from the problems that are being faced by the farmers and make the state drought proof.
* There should be close relation and coordination between banks and the Government in taking up the activities under Agriculture, Horticulture, Live Stock, Fisheries and other activities.
* The Government is ear marking an amount of Rs.17, 000 crores in urban areas to cater to the needs of the SME and Housing sector.
* There is concentration in certain areas and other areas are neglected under Service sector which should be rectified. Money lent is being mostly utilized for consumption and ways must be devised so that small entrepreneurs take up economic activity to earn more money and increase their capacity to spend more.
* In service sector Tourism, Hotels, Shopping & Conventional centers are having lot of opportunities and need cooperation from banks.
* During Collectors conference, the District Collectors have informed that the participation of Controllers of the banks at District level is not at the expected level.
* I.T. is a very big platform which should be utilized fully.
* For every activity finance is required and cooperation of banks is required to achieve the desired results.
* 90% of land records will be online by this month end. The remaining 10% will be updated in a phased manner within a period of one year.
* The banks should lend the money to Self Help Group members for economic activity and ensure that the money is utilized for self employment.
* Lending by banks should synchronize with the priorities of the Government to get the desired results.
* Banks should also adopt villages for their overall development.

He sought the cooperation of all banks in carrying forward the vision of the state Government and in achieving the results on envisaged lines.

(**Action: All Govt. departments and Banks**)

**3.0 Presentation on Modalities of Annuity based financing to Micro Irrigation Companies under Community Micro Irrigation Projects linked with Irrigation Schemes: (Agenda no. 15.1 of the 192nd SLBC meeting)**

**Convener, SLBC** has given presentation to forum and it was resolved as under:

1. The forum agreed to extend finance to the Micro irrigation companies based on annuity for micro irrigation projects linked with irrigation schemes.
2. Banks will extend the Term Loan finance to the extent of 40% of the project cost keeping a margin of 60%, which has to be released to the Micro Irrigation companies by State Government.
3. Government of Andhra Pradesh has to make the repayment of Term Loan in four annual installments to the banks and tripartite agreement may be entered into with GoAP, Banks & Micro Irrigation companies with that effect.
4. Rate of Interest on Term Loan is to be charged as per the individual bank’s policy.
5. Hypothecation of deferred payment receivables to be considered as primary security to the bank.

**Hon’ble Chief Minister of A.P** suggested the forum to implement the scheme in two models i.e. Individual and community based. He directed the Commissioner, Horticulture, GoAP to submit proposals for approval of the Government.

(**Action: Dept. of Horticulture and Banks**)

**4.0 Recommendations of the sub-committees formulated on a) Agriculture, Horticulture & Sericulture Development b) Tenant Farmers & Suicides c) Debt Redemption & Capital Infusion schemes of GoAP**

**Sri T. Vijayakumar, IAS, Special Chief Secretary, GoAP** has presented the recommendations to the forum.

**President, SLBC of AP** has suggested the forum that there is a need to finance for economic / investment activity for income generation in addition to debt swapping of the farmer.

The forum discussed on creating livelihood for the debt swapped farmers, regulatory guidelines on collateral security requirement, risk fund creation akin to MSME sector, lending to tenant farmers etc.

**Hon’ble Chief Minister of A.P** has directed the Special Chief Secretary, Agriculture to work out the modalities in detail before 10th January, 2016 and submit the final recommendations.

**(Action: GoAP)**

**5.0 Recommendations of the sub-committees formulated on Livestock & Fisheries Development**.

**Sri M Prasad, General Manager, Syndicate Bank** has presented the recommendations of the subcommittee to the forum.

**The Hon’ble Chief Minister** opined that the findings of the committee were only suggestions and recommendations to the Government for initiating certain steps under the sector. He requested the Committee to rework / refine the recommendations by taking into consideration the available potential in the districts and come out with specific targets of bankable projects and its implementation for improving the sector by 10th January, 2016.

**(Action: The Chairman and Convenor of the Sub-committee)**

**6.0 Recommendations of the sub-committees formulated on MSME Development**.

**Sri S C Dhawan, DGM, State Bank of Hyderabad** has presented the recommendations of the sub-committee to the forum.

**Sri Shamsher Singh Rawat, Secretary, Industries & Commerce Department** observed that banks have made 68.64% achievement under MSME category. While the performance in Prakasam, Nellore & Kadapa districts is very high in lending to MSME sector, West Godavari & Chittoor districts have registered very less percentage of achievement. He requested the banks to perform uniformly in all districts and meet their targets also for all districts.

He also reviewed the performance of loans under PMMY and requested the banks to achieve the targets.

As regards rehabilitation / revival of Sick units, he opined that there is a need to develop a separate portal for feeding of data related to MSME units district wise, block wise & branch wise details and practical approach to be adopted by the Banks. Government will develop software in this regard and bankers are requested to enter the details of MSME units’ district wise, block wise & branch wise along with details of sick units.

**Hon’ble Chief Minister of A.P** has suggested the Secretary, Industries to work out the modalities for the proposed portal and include the industry wise market trends. He suggested forming a committee by GoAP to study the reasons for sickness of the individual units and suggest the steps for revival. The recommendations will be given to the Government and banks to examine the proposal for revival of the sick units. The Government wants to track and monitor all MSME accounts as is being done with SHGs.

(**Action: Department of Industries, GoAP and Banks**)

**7.0 Recommendations of the sub-committees formulated on Govt. Sponsored schemes**.

**Sri G.Lakshmipathi Reddy, General Manager, Indian Bank** has presented the recommendations of the sub-committee to the forum.

The forum recommended that candidates trained by Skill Development centres / RSETIs may be considered by extending finance under the schemes. Other candidates may be imparted EDP course after selection for extending finance.

Further, it was also advised that all banks should open a non-operative SB of the beneficiary along with the loan account so that the beneficiary is restricted from drawing the subsidy amount without availing bank loan.

**The Hon’ble Chief Minister** advised to prepare an action plan on the recommendations of the Sub-committee and there will be a review on the progress every three months.

(**Action: All Govt. Departments and Banks**)

**8.0 Recommendations of the sub-committees formulated on Financial Inclusion & Jandhan – Aadhaar – Mobile (JAM).**

Sri D Durga Prasad, General Manager, Andhra Bank has presented the recommendations of the sub-committee to the forum.

**Hon’ble Chief Minister of A.P** has informed that Jandhan – Aadhaar - Mobile (JAM) is a big structural reform and requested the banks to participate in the programme and be a part of inclusive growth.

He advised the banks to;

* Educate / motivate the people towards savings habit, as all Government benefits are routed through these accounts.
* Jan Dhan accounts should be issued with Rupay cards and should be activated for use by the account holders.
* There are interoperability problems with the POS machines of some banks and they should be resolved.

**Smt. K. Sunitha, IAS, Finance (IF) & State Mission Director, PMJDY** informed that Jandhan has been implemented by the Government of India for inclusive growth. She requested the banks to link all accounts under SHG, MNREGS, Scholarship & social security schemes etc. with Jandhan.

**Sri Ajit Kumar Rath, Executive Director, Andhra Bank** informed that, if, the balance / transaction amount at any point of time in the Basics Savings Bank Deposit account exceeds Rs.50,000/- , the customer has to convert the Basic Savings Bank account to Normal Savings account.

(**Action: All Banks**)

**9.0 Presentation on Climate Change and its effects by NABARD**

**Sri V. Mashar, DGM, NABARD, H.O**, has presented on Climate Change adaptation and mitigation.

**Sri G J Raju, General Manager, RBI** requested NABARD to place the updates on Climate change and its impact on the NABARD website and also requestedto prepare an early warning system and alert system exclusively for AP.

**The Chief Secretary, GoAP** requested Special Chief Secretary, Agriculture and Cooperation, GoAP to formulate a sub-committee on climate change with Special CS as Chairman and Sri B Suri Babu, DGM, NABARD, APRO as member-Convener. The other members of the committee are from Animal Husbandry Department, Fisheries Department, Non-Government Organizations (NGOs) & Banks.

(**Action: Special CS, Agriculture and NABARD**)

**10.0 Presentation on Scheme of Housing for all under Pradhan Mantri Awas Yojana**

**Sri Lav Agarwal, IAS, Secretary, Housing Department, GoAP** has presented the modalities to the forum.

**The Principal Secretary, Housing Department** requested all Banks to extend finance under “Housing for all” as per scheme guidelines.

(**Action: All Banks**)

SLBC will communicate all presentations mentioned above to member banks & Government departments separately.

**(Action: SLBC)**

 **11.0** **Address by Sri R N Dash, Regional Director, Reserve Bank of India:**

He expressed that a good correlation between Banks and the state Government was observed and this spirit of coordination is to be extended at District & Block level also. He appreciated the state Government for updating of land records to the extent of 85-90 % in the web land portal.

He flagged the following issues:

* Opening of branches is local issue and these types of local issues are to be discussed at DCC level and resolve them.
* Banks to Operationalise the Jandhan accounts
* Government is requested to route benefits through these accounts.
* Banks are advised to submit the periodical data at regular intervals in a time bound manner.

**12.0 Address by Sri Harish Java, Chief General Manager, NABARD:**

He informed that NABARD has projected Rs.1, 22,000 crores under Potential Credit Plan for the financial year 2016-17 for various activities. District Credit Plans are to be prepared by the Lead District Managers based on PLPs.

He suggested as under:

* RBI & SLBC to prepare a new format covering latest Priority Sector guidelines for preparing District Credit Plans.
* Extend necessary finance to Joint Liability Groups (JLGs) and this is one way to extend finance to tenant farmers.
* More credit for investment purposes for creation of asset.
* Adopt Area Development Schemes which facilitate economic development by ensuring both forward and backward linkages.
* Farmers Producer Organizations (FPOs) are one of the ways to increase term lending.

**13.0 Sri C Kutumba Rao, Vice Chairman, AP State Planning Board, GoAP** expressed his concern that some banks have not credited the debt redemption amount to loan accounts and requested them to take corrective measures immediately.

**14.0 Sri K Madhusudana Rao, IAS (Retd) CEO, Rythu Sadhikara Samstha** requested the banksto submit the data regarding

* Crop loan accounts pertaining to the deceased farmers, who are eligible for the benefit of debt redemption.
* Details of ‘No Data’ cases.

He also requested the banks to initiate necessary steps to complete the process of uploading of Horticultural data.

**15.0 Secretary Finance (IF), GoAP** requested the controllers of Banks to upload the details of Government deposits held with them to the Government immediately. All banks which have received deposits from Government shall submit a monthly return by 10th of every month.

**16.0 Confirmation of the minutes of the earlier meetings:** The minutes of **191st SLBC meeting** held on **September 28, 2015** and other meetings conducted up to 07.12.2015 were circulated to the members of SLBC, LDMs and Government Departments concerned.

These minutes was taken as approved by the house as no amendments/changes were received by SLBC of Andhra Pradesh.

**17.0 Sri D. Durga Prasad, Convener, SLBC** has then taken up the agenda items for discussion.

**18.0 DDG, TERM Cell, Vijayawada** has informed that out of 70 locations where banks are having connectivity problem, 12 locations are covered and for the remaining villages connectivity may be obtained through VSAT.

**19.0 Sri IYR Krishna Rao, IAS, Chief Secretary of GoAP,** has flagged some issues raised during Collectors conference held on 14th & 15th December, 2015:

* Controllers of the banks are not participating in DCC/DLRC meetings
* Banks are not encouraging lending to Tenant farmers
* Banks are not positioning adequate Business Correspondents (BCs)
* No uniformity in the devices used for interoperability. It should be made mandatory to use only hand held devices across all the banks and a printed receipt should be given to every customer after the transaction
* Extension of SHG Bank Linkage under Cash Credit Limit mode is not being done by many banks
* Some of the Bank branches are asking for insurance from SHG members
* Some banks are not allowing SHGs to withdraw their savings for internal lending
* Economic support scheme accounts for SC,ST,BC are not opened by the bankers
* Branch managers are not following the branch wise credit plans resulting in no improvement in the poor condition of agriculture & allied sectors
* Controlling officers are not giving required data to the LDM on time
* Loan Charge module of the webland not updated by the bankers
* All the banks have been requested to start reschedule of the eligible crop loans and give fresh crop loans to the eligible farmers at the earliest.

Convener, SLBC informed that these issues will be taken up with LDMs, Controllers of the banks and will furnish the action taken report in the next SLBC meeting.

 **(Action: LDMs and Banks)**

**20.0 Chief Secretary, GoAP** requested the Convener, SLBC to ensure that intimation is also sent to both Andhra Pradesh Brahmin Welfare Corporation Ltd., and A.P. State Kapu Welfare and Development Corporation Ltd., for attending District Level Committee as well as SLBC meetings.

 **(Action: SLBC & LDMs)**

Sri K L Raju, DGM & Regional Head, Union Bank of India proposed vote of thanks to Chief Guest, President of SLBC and other participants.

**Summary of Action Points emerged in the meeting**

|  |  |
| --- | --- |
| **S.No** | **Action Point** |
|  | Visit to Service villages by banks at block and district level along with Government officials on every Wednesday starting from 06.01.2016. To have interaction by branch team with customers in Urban & Metro branches for various developmental schemes with special focus on housing & MUDRA loans and recovery at branch every Wednesday starting from 06.01.2016.**(Action: All Banks & GoAP)** |
|  | Expedite the process of allotment of sites for construction of own buildings of RSETIs at Guntur, Chittoor and Tirupathi and speed up the process of alienation of land and necessary approvals for RSETIs of Machilipatnam, Srikakulam and Visakhapatnam. **(Action: GoAP)** |
|  | Submit the proposals of Annuity based financing to Micro Irrigation companies under Individual and community based approach.**(Action: Department of Horticulture)** |
|  | Workout the modalities in detail on retiring high cost informal debt, Tenant farmers & LEC issues and submit the final recommendations.(**Action: The Chairman and Convenor of the Sub-committee**) |
|  | Sub-committee on Livestock & Fisheries development is requested to come out with specific targets of bankable projects and its implementation for improving the sector.**(Action: The Chairman and Convenor of the Sub-committee)** |
|  | Workout the modalities for the proposed online data entry portal for MSME sector.(**Action: Department of Industries, GoAP**) |
|  | Prepare an action plan on the recommendations of the Sub-committee on Government Sponsored Schemes and review on the progress every three months.(**Action: The Chairman and Convenor of the Sub-committee**) |
|  | All banks are requested to extend the credit to LEC holders as per the eligible norms.**(Action: All Banks)** |
|  | All banks are requested to extend necessary relief measures in drought affected areas (359 Mandals declared by GoAP) as per extant guidelines of RBI on Natural Calamities.**(Action: All Banks & LDMs)** |
|  | Banks are requested to mandatorily enter the loan charge details on loan charge creation module in AP web land portal.**(Action: All Banks)** |
|  | All controllers are requested to instruct their Branch Managers/District Coordinators to attend the JMLBC/DCC meetings without fail for fruitful deliberations and resolutions. ***(Action: All LDMs & Banks)*** |
|  | Issues flagged during Collectors conference (item No.19 of the Minutes) - Action taken report will be placed in next SLBC meeting.**(Action: SLBC)** |

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Name of the official****Smt/Shri.** | **Designation** | **Organisation/****Department** |
| 1 | N Chandrababu Naidu | Hon'ble Chief Minister of Andhra Pradesh | Govt. of A.P. |

**Hon'ble MINISTERs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Name of the official****Shri/Smt.** | **Designation** | **Organisation/****Department** |
| 2 | Prattipati Pulla Rao | Hon’ble Minister for Agriculture, Animal Husbandry, Dairy & Fisheries | Govt.of A.P. |
| 3 | Kollu Ravindar | Hon’ble Minister for Backward Classes Welfare, Handlooms & Excise | Govt. of A.P. |
| 4 | Dr. Kamineni Srinivas | Hon’ble Minister for Health & Medical Education | Govt.of A.P. |

**INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 5 | C Kutumba Rao | Vice-Chairman, AP State Planning Board | Govt. of A.P |
| 6 | Y S Sai Babu | Chairman, 20 Point Programme | Govt. of A.P |
| 7 | B Suresh Krishna | Dy. Director General, TERM Cell, DoT | Govt. of India |
| 8 | T Indira | Regional P.F. Commissioner | Govt. of A.P |
| 9 | Dr.S.P.Wani | Director, ICRISAT Development Centre | Govt.of India |
| 10 | P.M. Kamalesh | Research Analyst | Sa-Dhan |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 11 | Suresh N Patel | Managing Director & CEO, President, SLBC of A.P. | Andhra Bank |
| 12 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 13 | D Durga Prasad | General Manager & Convenor, SLBC of A.P | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 14 | R.N.Dash | Regional Director | Reserve Bank of India |
| 15 | G J Raju | General Manager | Reserve Bank of India |
| 16 | K Anuradha  | Asst. General Manager | Reserve Bank of India |
| 17 | M.Muralidhar | Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 18 | Harish Java | Chief General Manager | NABARD, AP, RO |
| 19 | L Munda | General Manager | NABARD, AP, RO |
| 20 | V.Mashar | Dy.General Manager | NABARD, HO, Mubai |
| 21 | B.Suri Babu | Dy.General Manager | NABARD, AP, RO |
| 22 | N.Madhu Murthy | Asst.General Manager | DDM , NABARD  |

**SIDBI**

|  |  |  |  |
| --- | --- | --- | --- |
| 23 |  G. Sampath Kumar | General Manager | SIDBI |

**OFFICIALS - Govt. of A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 24 | I.Y.R.Krishna Rao, IAS | Chief Secretary | Govt.ofA.P. |
| 25 | S.P.Tucker,IAS | Spl.Chief Secretary, Planning Department & Rural Development (FAC) | Govt.of A.P. |
| 26 | T.Vijayakumar, IAS | Spl.Chief Secretary, Agriculture& Cooperation Department | Govt.ofA.P. |
| 27 | Anil Chandra Puneetha, IAS | Chief Commissioner of Land Administration | Govt. of A.P. |
| 28 | Dr. P V Ramesh, IAS | Principal Finance Secretary  | Govt. of A.P |
| 29 | Dr Manmohan Singh, IAS | Principal Secretary, Animal Husbandry, Dairy and Fisheries Department | Govt. of A.P |
| 30 | Praveen Kumar, IAS | Principal Secretary, B.C. Welfare | Govt. of A.P. |
| 31 | Shamsher Singh Rawat, IAS | Secretary, Industries & Commerce Department | Govt. of A.P |
| 32 | Ram Shankar Naik, IAS  | Commissioner of Fisheries | Govt. of A.P. |
| 33 | Dr. Vijay Kumar, IAS | Secretary to Govt. Social Welfare Department | Govt. of A.P. |
| 34 | K.Sunitha, IAS | Secretary, Finance(IF) Department | Govt. of A.P. |
| 35 | Lav Agarwal,IAS | Secretary, Housing Department | Govt. of A.P. |
| 36 | I Samuel Anand Kumar, IAS | Managing Director, AP SC Co-op Finance Corporation | Govt. of A.P |
| 37 | K.Harsha Vardhan, IAS | M.D.,A.P.BC Coop. Finance Corporation | Govt. of A.P |
| 38 | Solomon Ariokiaraj, IAS | CEO SERP/MEPMA | Govt. of A.P |
| 39 | Seshagiribabu, IAS | Commissioner, Cooperative Dept., | Govt. of A.P |
| 40 | K Madhusudana Rao, IAS (Retd.) | CEO, Rythu Sadhikara Samstha | Govt. of A.P |
| 41 | B.Ramanjaneyulu, IAS | Commissioner, Rural Development | Govt. of A.P |
| 42 | K.Dhanunjaya Reddy, IAS | Director, Agriculture Dept., | Govt. of A.P |
| 43 | Chiranjiv chaudhary,IFS | Commissioner, Horticulture & Sericulture Dept., | Govt .of A.P. |
| 44 | Naresh Penumaka, IRS | E.O. Secretary, Handlooms | Govt. of A.P |
| 45 | B.V.Bala Yogi | MD, Tricor (JAC), Tribal Welfare Dept. | Govt. of A.P  |
| 46 | A.Krishna Mohan | M.D., BC Federation, BC Welfare Department |  Govt. of A.P |
| 47 | N. Pushpa Latha | ED, BC Finance Corporation | Govt. of A.P |
| 48 | K.Venu Gopal | Director, Ground Water Dept., | Govt. of A.P |
| 49 | S.M.D.Sabjan | Chief Engineer, Minor Irrigation, W.R.Dept., | Govt. of A.P |
| 50 | A. Surya Prakash | Project Officer ,A.P.Micro Irrigation Project | Govt. of A.P |
| 51 | Ch. Pratap Rao | General Manager, Housing | Govt. of A.P |
| 52 | M Caleb | General Manager, SC Corporation | Govt. of A.P |
| 53 | Md. Liyakhat Ali | General Manager, Minorities Finance Corporation | Govt. of A.P. |
| 54 | A.V.V.Prasad | Addl.RCS,Cooperation Dept., | Govt. of A.P |
| 55 | Dr.G.Somasekharam | HOD, Animal Husbandry Dept., | Govt. of A.P |
| 56 | A.Varaprasada Rao | D.D., Ground Water Development | Govt. of A.P |
| 57 | Yugandhar | PDC(FAC), B.C.Welfare Dept., | Govt. of A.P |
| 58 | A.Murali Krishna | JD (H&T), Dept. of Handlooms & Textiles | Govt. of A.P |
| 59 | P.Subba Rao | Manager, APSHCL, H.O.,Hyderabad | Govt. of A.P |
| 60 | B K Nagaraja Rao | OSD, Finance Dept. | Govt. of A.P |
| 61 | T.Sivakumar | Asst.Executive Officer, S.C.Corporation | Govt. of A.P |
| 62 | P.Majoj Kumar | Senior Assistant, B.C.Corporation | Govt. of A.P |
| 63 | D V R Reddy | SMC, MEPMA | Govt. of A.P |
| 64 | N.V.V.Satyanarayana | Executive Director, Krishna Dist. S.C.Corporation | Govt. of A.P |
| 65 | V.Sivaramakrishna | Senior Branch Manager,APSFC | Govt. of A.P |

**OFFICIALS – Govt. of INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 66 | Ch.Nageswara Rao | Executive Director, HUDCO, | Govt. of India |
| 67 | B.S.A.Murthy | DGM(Projects), HUDCO | Govt.of India |
| 68 | M. Rajeshwari Singh | Deputy General Manager,AIC of India | Govt.of India |
| 69 | Y.Sreenivasa Rao | Asst.Director General, UIDAI | Govt. of India |
| 70 | M.Kalebu | Asst.Director,MSME-DI | Govt.of India |
| 71 | B Sreedhar  | Asst. Director, MSME-DI  | Govt. of India |
| 72 | Lakshman Singh | Dy.Director National Horticulture Board | Govt. of India |
| 73 | K.V.Sanjeeva Rao | Nodal Officer , KVIC | Govt. of India |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 74 | V.Sudhakar | Senior Dvisional Manager | National Insurance Co.  |
| 75 | K.S.Prasad | Sr.Divisional Manager | New India Assurance Co.  |
| 76 | K.Ravikumar | Administrative Officer | National Insurance Co.  |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 77 | Ajay Gupta | General Manager | Andhra Bank |
| 78 | M Prasad | General Manager | Syndicate Bank |
| 79 | Hare Krishna Jena | General Manager | State Bank of India  |
| 80 | K. Harihara Rao | General Manager | State Bank of Hyderabad |
| 81 | G.Lakshmipathi Reddy | General Manager | Indian Bank |
| 82 | G.S.V.Krishna Rao | Deputy General Manager | Andhra Bank |
| 83 | T V Reddy | Dy. General Manager | State Bank of India |
| 84 | P.L.Khuntia | Dly.General Manager | Allahabad Bank  |
| 85 | S.C.Dhawan | Dy.General Manager | State Bank of Hyderabad |
| 86 | S.K. Agrawal | Dy. General Manager | Bank of India |
| 87 | B M Rao | Dy. General Manager | Canara Bank |
| 88 | P.N.Ravindranath | Divisional Manager | Canara Bank |
| 89 | V.V. Murar | Dy. General Manager | Central Bank of India |
| 90 | S Sivakumar | Dy. General Manager | Corporation Bank |
| 91 | J Satyanarayana | Dy.General Manager | Indian Overseas Bank |
| 92 | Arvind Kambar | Zonal Manager | Dena Bank |
| 93 | K Chandrasekhar | Dy. General Manager | Syndicate Bank |
| 94 | C Palaniappan | Zonal Manager | UCO Bank, Vijayawada |
| 95 | V.Venkateswarlu | Zonal Manager | Indian Bank, ZO, Vijayawada |
| 96 | Dr. K L Raju | Dy. General Manager | Union Bank of India |
| 97 | B .Kishore Kumar | Dy.Zonal Manager | Bank of Maharashtra |
| 98 | C.Ram Bhoopal | Asst.General Manager | Oriental Bank of Commerce |
| 99 | C Thimma Reddy | Asst. General Manager | IDBI Bank Ltd. |
| 100 | A Udaya Bhaskar Reddy | Asst. General Manager | Punjab National Bank |
| 101 | K Chitti Babu | Asst. General Manager | State Bank of India |
| 102 | N.Satya Kumar Babu | Asst.General Manager | State Bank of Mysore |
| 103 | T K Karunakar | Asst.General Manager | State Bank of Travancore |
| 104 | G.Anil Kumar | Regional Manager | Bank of Baroda |
| 105 | K.Radhakrishna | Chief Manager | Indian Bank |
| 106 | K.Satyanarayana Raju | Regional Manager | Vijaya Bank |
| 107 | K Srinivas | Chief Manager | Allahabad Bank |
| 108 | Y Srinivas | Chief Manager | Bank of Maharashtra |
| 109 | B.Koteswara Rao | Chief Manager | Punjab & Sind Bank |
| 110 | S Ganesh Krishna | Branch Manager | Bharatiya Mahila Bank |
| 111 | G.Venkateswara Rao | Senior Manager | UCO Bank |
| 112 | I. Aruna | Senior Manager | Vijaya Bank |
| 113 | R Hari Kumar | Senior Manager | United Bank of India |
| 114 | P. Siva Kumar | Senior Manager | Andhra Bank |
| 115 | K. Namassivaya | Manager  | Union Bank of India |
| 116 | Ch.V.Seshi Kumar  | Manager | Andhra Bank |
| 117 | T Prakash Rao | Manager-RD | Central Bank of India |
| 118 | K Namassivayya | Manager | Union Bank of India |
| 119 | G. Krishna Lavanya | Manager | Indian Overseas Bank |
| 120 | Harish Y | Asst. Manager | Andhra Bank |
| 121 | Sk.Shariif | Asst.Manager | IDBI Bank Ltd., |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 122 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 123 | D.Sampath Kumar | Chairman | Andhra Pragathi Grameena Bank |
| 124 | M. Vijaya Bhaskara Rao | General Manager | Saptagiri Grameena Bank |
| 125 | K. Narasimhaiah | Regional Manager | APGVB, Warangal |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 126 | K.N.Malleswara Rao | Chief General Manager | APCOB |
| 127 | S Vijaya Bhaskara Reddy | Dy. General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 128 | V.Rama Krishna | Circle Head | Axis Bank |
| 129 | Pavan Kumar Chillarige | Vice President | HDFC Bank |
| 130 | N S Rao | General Manager | Coastal Local Area Bank Ltd. |
| 131 | N.Sreedhar | Chief Manager | Karur Vysya Bank |
| 132 | M.Sudheer Chowdary | Manager | Karur Vysya Bank |
| 133 | S.V.Subba Rao | Asst. General Manager | The Lakshmi Vilas Bank Ltd. |
| 134 | K.Sai Ratna Kumar | Zonal Credit Manager | ICICI Bank |
| 135 | N.Haresh Babu | Regional Head | ICICI Bank |
| 136 | K.Brahmaiah | Regional Head ARB | Kotak Mahindra Bank |
| 137 | G.Ravi Kumar | Sr.Manager | Tamilnadu Mercantile Bank Ltd., |
| 138 | E.Vijay kumar | Asst.Manager | South Indian Bank Ltd. |
| 139 | L.Madhusudhana Rao | Cluster Branch Manager | ICICI Bank |
| 140 | M B C S Rao | Nodal Officer | AXIS Bank |
| 141 | Sriram Sai Shankar | C H, Retail agri | HDFC Bank |
| 142 | B.Krishna Sandeep | Manager | HDFC Bank |
| 143 | L.Munisrikanth Reddy | Deputy Vice President | HDFC Bank |
| 144 | K.Madhusudhan Rao | Manager | Ratnakar Bank ,Guntur |
| 145 | O.Narendra Kumar | RO | Ratnakar Bank -Guntur |
| 146 | Y.Premanath | Senior Manager | Dhanalakshmi Bank |
| 147 | P Suresh | Manager | Coastal Local Area Bank |
| 148 | Venu.C.Pillai | Chief Manager | The Federal Bank Ltd |
| 149 | N.Shashirekha | Branch Service Operations Manager | DCB Bank Ltd., |
| 150 | S.S.N.A.Prasad | C.S.E. | DCB Bank Ltd., |
| 151 | I.Pavan | Branch Manager | Karnataka Bank Ltd., |
| 152 | Shabbir Ali Mohammad | Branch Manager | Catholic Syrian Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 153 | M Sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 154 | M.Ram Reddy | L.D.M., Srikakulam | Andhra Bank |
| 155 | S.Jagannatha Swamy | L.D.M., East Godavari | Andhra Bank |
| 156 | M.Subrahmanyeswara Rao | L.D.M., West Godavari | Andhra Bank |
| 157 | G.Venkateswara Reddy | L.D.M., Krishna | Indian Bank |
| 158 | Tavva Guravaiah | L.D.M., Vizianagaram | State Bank of India |
| 159 | D.Sarat Babu | L.D.M., Visakhapatnam | State Bank of India |
| 160 | M.Narasimha Rao | L.D.M., Prakasam | Syndicate Bank |
| 161 | Jayashankar | L.D.M. Ananthapur | Syndicate Bank |
| 162 | P.Narasimha Rao | L.D.M., Kurnool | Syndicate Bank |
| 163 | T.Venkateswara Rao | L.D.M., Nellore | Syndicate Bank |
| 164 | R.Ramamohana Rao | L.D.M., Chittoor | Indian Bank |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 165 | M Bala Bhaskar | Chief Manager | Andhra Bank |
| 166 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 167 | N Anil Babu | Manager | Andhra Bank |
| 168 | Ashok B Adur | Asst. Manager  | Andhra Bank |
| 169 | K Srinivasa Rao | Asst. Manager  | Andhra Bank |