***Proceedings of 197th Meeting of***

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

***ANDHRA PRADESH***

***(14th SLBC meeting of Reorganized Andhra Pradesh State)***

**Date: 23.12.2016 - Time: 10.30 AM**

**Place: Vijayawada**

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

**http://credit/AB.JPGCONVENOR ANDHRA BANK**

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**The 197th Meeting of SLBC of Andhra Pradesh (14th SLBC meeting of reorganized A.P State) was conducted on 23.12.2016 at Vijayawada at 10.30 A.M.**

Sri N Chandrababu Naidu, Hon’ble Chief Minister of AP has attended the meeting as Chief Guest. The detailed list of participants is enclosed.

1. **Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP** at the outset stated that it is unique that Hon’ble Chief Minister has been interacting on daily basis and spending nearly 3-4 hours to address the issues & difficulties faced by the people. His so proactive role for digitization is a source of great encouragement for all. He also appreciated the Government & Bankers as Andhra Pradesh is the first state which took proactive steps and organized special SLBC meeting after Demonetization was announced. He further appreciated the bank staff for rendering good services at field level even under higher pressure.

He flagged the following issues for deliberation to resolve the issues:

* Move towards digital way of transactions
* Cash less e-PDS and conversion of dealers as additional BCs
* Focus on Rabi lending and to service sector
* Efforts be made by all branches to achieve Annual Credit plan 2016-17 under various sectors.

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

**2.0 Sri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P** highlighted the following aspects:

* He appreciated the bankers for their cooperation in achievement of good contribution to GSP by Andhra Pradesh state Government in the country.
* He sought the cooperation of bankers in achieving 15% growth rate in the state.
* State Government has handled present crisis with focused approach constantly.
* This year state has registered 29% deficit in rain fall.
* Government has taken up several initiatives to revive the agriculture sector and wish to make Agriculture as viable and profitable venture.
* Government has introduced Rainguns technology to mitigate dry spell and to overcome any drought situations in the state.
* Government of India has awarded the State Government on “Best Water Management practices”.
* Advised bankers to make adequate currency available for farmers for the present Rabi season.
* Sought cooperation of bankers’ in extending finance to service sector, a viable sector.
* Desired coordination between Government & Banks for implementation of Government sponsored schemes.
* Public is having inhibitions in using technology.
* Cashless transactions are one of the solutions to check unauthorized activities.
* Requested the RBI to release small currency to end the currency crisis in the State.
* Government after several rounds of meetings could achieve the breakthrough in a month and found an easy solution to promote digital payments.
* State Government had identified a technology to carry out cashless transactions using Aadhaar card by connecting Biometric device to the regular smart phone to solve currency crisis in the State to a great extent.
* AadhaarPay is a hassle-free option wherein a consumer could transfer money to the trader by using Aadhaar number & thumb impression. The trader needs only a smart phone and a biometric reader to receive digital payments from the customers.
* Requested the bankers to encourage mobile banking transactions.
* The Government could not distribute welfare pensions completely. To avoid inconvenience to senior citizens, the Government would distribute the pensions at their doorstep from January.
* Focus to be given for disbursal of agriculture credit, pensions, MGNREGA wage payments in satisfactory way.

**(Action: All Government Depts., LDMs & Banks)**

1. **Sri R Subramanian, Regional Director, Reserve Bank of India** highlighted the following aspects:

* He appreciated the leadership of the Honourable CM and efforts of all the senior officials of GoAP, SLBC and all the banks in effectively dealing with the situation.
* This is the time for momentum towards digital way of transactions.
* Number of deposits of Specified Bank Notes (SBNs) have come down by now.
* RBI has taken a lead and associated with Government officials & banks and delivered best services.
* After 10.11.2016 RBI has made 20 remittances to Andhra Pradesh.
* RBI has cut down the procedure of validation & verification and making remittances within 24-36 hours period at present.
* Special focus is being given to pensioners, farmers and in rural areas.
* The entire system has been geared up continuously for supporting the circulation of notes in the hands of the public.
* This will be a continuous effort and the public are requested to freely circulate the notes they have in their hands rather than hoarding them.
* He assured the Government that RBI will take care of the month end requirements.
* He requested the banks to make available currency notes in ATMs.

**Sri J Meghanath, General Manager, Reserve Bank of India** informed that;

* Around Rs.2000 crores remittance to state is under pipeline.
* Before month end, more remittances are being planned.
* RBI is also planning to make direct remittances from printing press.
* He requested the Government & banks to provide information to RBI on currency chests requiring currency.
* Branch wise granular / specific requirements of amount may be provided for sending remittances for payment of pensions.

In reply **Vice Chairman, AP State Planning Board** informed that Government will provide the district wise, branch wise requirement of currency to RBI for pension payments.

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

1. **Cash less Transactions:**
   1. An online presentation on AadhaarPay application was made by Government of Andhra Pradesh on application of Mobilepay by using Aadhaar card.

**4.2 Secretary, IT Department, GoAP** informed that Government has identified software for doing the transactions in easier way and Government is procuring biometric devices and supplying in Vijayawada to start with and by month end to all districts.

**4.3 Deputy Director General, UIDAI** requested the banks to open current accounts to merchants for doing Aadhaar based transactions by public. Security aspects are taken care off for using AadhaarPay application.

**4.4 Hon’ble Chief Minister** advised the Commercial Tax Department to provide necessary assistance for opening of accounts. He opined that there is a need to prepare voice based messages for every transaction.

**4.5 Secretary, Finance (IF), GoAP** opined that there is a need to improve security features in AadhaarPay application.

**4.6 Sri Ajit Kumar Rath, ED, Andhra Bank** opined that Certificate is to be required from NPCI on security features and requested Government of Andhra Pradesh to initiate steps in this regard for effective implementation.

**4.7 Deputy Director General, UIDAI** informed that Government is taking steps for ensuring full proof security.

**4.8 Hon’ble Chief Minister** informed that transactions are interoperable & one to one. Banks cooperation is required for synchronisation, education, motivation & take the concept to logical conclusion for early implementation.

**(Action: All Banks & Government Departments)**

**5.0 Conversion of FPS dealers as additional BCs:**

**5.1** **Hon’ble Chief Minister** advised the banks to appoint Fair Price Shop Dealers (FPS) as Business Correspondents.

**President, SLBC** has suggested convening a sub-committee meeting with Sri B Rajsekhar, IAS, Commissioner, Civil Supplies, Ms. V Valli Kumari, Vice Chairperson, APSCHE, Sri Hari Prasad Vemuru, Member, Gov Council, CMO and Andhra Bank, State Bank of India, Syndicate Bank, Indian Bank, Canara Bank, Indian Overseas Bank & Axis Bank on acquisition of Fair Price Shop dealers as BCs and to work out modalities.

**(Action: SLBC)**

**6.0 Sri K Ranganath, Circle General Manager & Convener, SLBC** has taken up the agenda items for discussion.

**6.1 Confirmation of the minutes of the earlier meetings:** The minutes of **195th & 196th SLBC meetings** held on **September 12, 2016** & **November 21, 2016** respectively and other meetings conducted up to 21.11.2016 were approved by the house.

**7.0 Action Taken Report of earlier SLBC Meetings:**

**7.1 Simplification of procedure of creation of Charge / Mortgage of land with no registration charges:** Special C.S, Finance agreed for examination of the proposal.

**(Action: Finance (IF), GoAP)**

**7.2 Allotment of sites for construction of own buildings of RSETIs & Pending Claims:**

* Machilipatnam, Tirupathi & Srikakulam: Government is requested to allot the land on lease basis or free of cost as per the GoI norms.
* Guntur: CCLA is requested to allot alternate suitable land of Ac 1.00 in Guntur as the proposed site in Ankireddypalem village is not ideal for establishment of training institute.
* Chittoor: Director, RSETI is advised to submit the proposal within 15 days period.
* SERP informed that they have released an amount of Rs.11.48 crores towards training expenses incurred by RSETIs from 2011-12 to 2014-15.

**(Action: CCLA, RSETI Directors, Lead Banks & SERP)**

**7.3 Reimbursement of claims under Vaddi Leni Runalu and Pavala Vaddi Schemes for the year 2013-14: Director of Agriculture, GoAP** informed that department has sought the confirmation from banks where as department has received confirmation from four banks only and requested the other banks to confirm the claim amount.

**(Action: Banks & Agril. Department)**

**7.4 Extension of time for reschedulement of loans in areas affected by Drought:** RBI had accorded permission to extend the time line for completion of reschedulement / restructuring upto March 31, 2017 in the areas affected by drought in seven districts.

All banks are requested to extend relief measures as per extant master direction of RBI and report to SLBC on the quarterly basis in the prescribed format.

**(Action: All Banks)**

**7.5** RBI clarified that considered decision has been taken to not include DCCBs among the banks which can participate in the exchange of SBNs.

1. **Lending to LEC holders / Certificate of Cultivators:**

**Secretary, Agriculture & Cooperation Department, GoAP** informed that on field verification it was observed that actual cultivators are not getting the finance from banks. Andhra Pradesh is the first state enabled the tenancy Act, where as tenant farmers are deprived of finance from banks.

**Special C.S, Finance**, **GoAP** informed that tenant farmers are approaching input dealers / money lenders at higher rate of interest. He requested the banks to ensure adequate thrust given to tenant farmers and extend finance to genuine farmers. The progress in financing to Joint Farming groups is causing concern and requested the bankers to be active in lending to the tenants and actual cultivators.

**President, SLBC** informed that in some of the cases owner farmers have already availed the loans from banks. In such cases banks are not in a position to extend finance to tenant farmers again to avoid duplication of finance & Government benefits on the same piece of land.

He requested the Government to provide the details of cultivators who are actually cultivating the land for this purpose.

He requested the banks to communicate the resolutions of sub-committee on Tenant Farmers to field level and extend necessary finance to tenant farmers as per guidelines under LEC, Certificates of Cultivation and JLGs.

**Director of Agriculture, GoAP** informed that details of LEC cards & Certificate of Cultivators are placed in portal and requested the banks to ensure all tenant farmers are to be financed. He requested to provide the details of finance extended, overdues & NPAs, if already banks have extended finance. Government will provide the details of actual cultivators and requested the banks to extend finance to farmers for Rabi season.

**(Action: CCLA, Agriculture Dept., Banks & LDMs)**

**9.0 MSME Sector:**

Banks are requested to suitably sensitize the branches for sanction of loans under MUDRA by considering all the eligible applications under this sector and extending credit under ‘Stand-Up India’ to tribal / dalit / women entrepreneurs through each of their branches for establishing Green field enterprises.

GoAP is requested to assist all the banks in selection of good number of applicants for extending finance under Mudra & Stand up India schemes.

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

**10.0 State Government Sponsored Schemes:**

The forum has approved the revised targets under PMEGP & SCAP 2016-17 for implementation as suggested by KVIC & A.P. Scheduled Caste Cooperative Finance Corporation Limited.

**VC & MD, SC Corporation, GoAP** requested the banks to extend necessary cooperation in implementing the welfare schemes.

**Secretary, Social Welfare Department** informed that Government has developed a portal and given access to all branches to enter sanction details. He requested the banks to extend necessary finance to sponsored beneficiaries.

**(Action: All Banks, Welfare Departments & LDMs)**

**11.0 Financial Inclusion:**

Controlling authorities of all banks are requested to open the Brick & Mortar branches in villages with population more than 5000 before March 31, 2017 as per roadmap.

**Commissioner of Rural development, GoAP** requested the banks to;

* Deploy Business Correspondents / Bank Mithras in all the Gram Panchayats including the places where brick & mortar branches are available.
* issue of Rupay cards to all account holders
* convert all Fair Price Shop Dealers as BCs

**Secretary, Finance (IF), GoAP** requested the banks to activate all BC locations and there is a need to replace inactive BC locations with FPS dealers.

**CEO, SERP** requested the banks to provide sufficient cash to Business Correspondents.

He informed that Government has released Capital Infusion amount to SHG members and requested the banks to transfer the capital infusion amount to respective members savings accounts without any delay as per the resolution given by SHG.

**(Action: All Banks & LDMs)**

1. **Demonetization:**

**12.1 Government of India Initiatives:** Government of India has launched two schemes for encouraging digital payments.

Lucky Grahak Yojana

Digi-धन Vyapar Yojana

* The schemes are primarily meant to reward those Consumers and Merchants who are using / have used digital transactions after November 8th 2016.
* The incentives shall be restricted to those transactions which are within the range of Rs 50/- and Rs 3000/-.
* Transactions between Consumers and Merchants/ Governments shall be eligible for incentive. The only exception to this condition shall be transactions undertaken via AEPS wherein cash withdrawals will also be considered.
  1. **NABARD Initiatives:**

1. **Support from Financial Inclusion Fund (FIF) – Deployment of PoS Terminals:** NABARD has decided to extend support from FIF, for deployment of PoS terminals in one lakh villages in Tier 5 and Tier 6 centres, subject to a cap of two PoS devices per village.

Extent of Support: The support will be available to all Banks on Ownership model. The maximum support will be 60% of cost of the device, with a cap of Rs.6,000/- per device.

Duration of Support: Sanctions will be accorded on first come first serve basis up to 31 March 2017. The Banks will have time until 31 December 2017 to complete installation and claim reimbursement from NABARD.

1. **Grant assistance under Financial Inclusion Fund (FIF) for conduct of digital Financial Literacy Awareness Programme (dFLAP):** NABARD has decided to extend support under FIF for conduct of dFLAPs in the rural areas to spread awareness and demonstrate hands-on experience on various banking technologies promoting cashless transaction.

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| --- | --- |
| Banks | Maximum support under FIF |
| Commercial Banks | 60% of the expenditure incurred or Rs.15,000/- per dFLAP whichever is less. |
| Regional Rural Banks | 80% of the expenditure incurred or Rs.15,000/- per dFLAP whichever is less. |
| State Cooperative Banks / District Central Cooperative Banks | 90% of the expenditure incurred or Rs.15,000/- per dFLAP whichever is less. |

1. **Pilot project to incentivise Aadhaar Based Biometric Transaction through Financial Inclusion Fund (FIF):** in order to provide impetus to Aadhaar based biometric transactions through the PoS terminals it has been decided to extend support for a pilot project to incentivise Aadhaar Based Transaction through FIF.

Incentive of 0.5% of the transaction value subject to a cap of Rs.10/- per transaction, to be passed on to the merchant by the merchant acquiring bank for Aadhaar based transactions up to Rs.2000/-.

The support will be available to Banks from 01 January 2017 till 31 March 2017.

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

**13.0 Agriculture Debt Redemption Scheme of GoAP:**

**Vice Chairman, AP State Planning Board** requested the banks to;

* Credit the pending debt redemption amount to farmers account before this month end.
* Submit the Utilization Certificates to Rythu Sadhikara Samstha.

**(Action: All Banks)**

**14.0 Emu Farming:**

It was decided to form a sub-committee with banks having more than ten accounts of Emu farming and convene a meeting on 26.12.2016 to suggest extension of relief measures to Emu farmers.

**(Action: SLBC & Banks)**

**15.0 Sri S Subbaiah, General Manager, Reserve Bank of India** highlighted the following;

* As per the request of GoAP, banks were advised to permit Pension Disbursement Officers (PDOs) to withdraw the required amounts beyond the cash withdrawal limit to enable them to disburse the pensions.
* Banks to set a minimum limit of ₹50,000 to the BCs and higher limits on a case by case basis and allow multiple withdrawals during the day.
* Banks are advised to open brick and mortar branches in villages with population of above 5000 by March 31, 2017. Banks are advised to expedite the process and comply with the guidelines at the earliest.
* Lead banks have to conduct DCC / DLRC meetings in each district at quarterly intervals.
* Banks were advised by RBI to constitute a committee to deal with sick units under MSME i.e., to identify Special Mention Accounts and take measures to rectify, restructure the accounts within the stipulated time.
* Banks should focus on providing loans to SC/ST/Women entrepreneurs under Stand Up India Scheme.
* Reserve Bank of India issued [visual messages on Investor Awareness](Telugu.mp4) with voice over in Telugu, Hindi and English languages as a video clip now being displayed throughout the day on railway platforms and reservation counters at Vijayawada, Visakhapatnam and Guntur. Similarly, posters / slides for creating investor awareness have also been developed.
* To reach larger audience, Government of Andhra Pradesh is requested to display these awareness messages in Cinema Halls located in the State of Andhra Pradesh
* Banks may display these messages in their ATMs / branches of various banks located in the State of Andhra Pradesh.
* **Frauds through Fictitious offers and KYC laxities:** The number of complaints related to fictitious offers/ frauds is increasing. There is a need for regular checking of customer profile as per the risk categorization as mandated by RBI.
* **Sanction of Loans under Government sponsored Schemes:**  The number of complaints regarding non-sanction or non-disbursement of Government sponsored Scheme loans is increasing. It was observed that some banks which were members in the Task Force Committee to identify beneficiaries for Government Sponsored Schemes accepted the candidates while identifying at the committee level and subsequently rejected them at the branch level on grounds of non-availability. Suitable instructions be issued in this regard to all branches.

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

**16.0 Sri VVV Satyanarayana, Chief General Manager, NABARD** stated that:

* JLG promotion is being monitored by GoI. All the Banks are advised to formulate strategies for achieving the targets and report the progress on a monthly basis.
* **Promotion of FPOs:** 93 FPOs have been sanctioned in the state involving a financial assistance of Rs. 7.83 cr under PRODUCE (Producers Organization Development and Upliftment Corpus). These FPOs cover farmers producing diverse agriculture produce including cereals, millets, horticulture produce, dairy, fisheries and sheep rearing. Out of 93 FPOs, 74 FPOs have been registered under Companies Act and 01 under Cooperative Societies Act.
* **Doubling of farmers’ income**: All the DDMs of AP State were requested to create awareness regarding the theme of NABARD on doubling of farmers’ income by 2022 in every forum and ensure that all programmes of GoI/ GoAP/ Research Institutions/ NABARD may be converged in this direction to the maximum extent for achieving the desired goal of GoI.
* Requested the banks to submit utilization certificate for sponsored schemes which is need to be submitted to GoI by NABARD.
* NABARD is developing a web based portal for Government Sponsored Schemes for online submission of subsidy claims under various Government Sponsored schemes by banks. NABARD has plan to create unique ID for each controlling office of the bank to enable online submission. Hence all banks are requested to furnish the details of controlling offices.

**(Action: All Banks & NABARD)**

The meeting was concluded with vote of thanks by Sri T V Reddy, DGM, State Bank of India to the Chair, other dignitaries and member banks.

Concluded…….

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

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| **S.No** | **Action Point** |
|  | Extending finance to farmers during Rabi season & to LEC, Certificate of Cultivators & JLG groups.  Banks are requested to communicate the resolutions of the sub-committee on financing to tenant farmers to all their branches.  (Action: All Banks) |
|  | Encourage the people towards cashless / mobile banking transactions.  (Action: All Banks & GoAP) |
|  | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges.  (Action: Finance Department, GoAP) |
|  | Allotment of site to RSETIs  (Action: CCLA & Directors, RSETIs) |
|  | Reimbursement of VLR & Pavala Vaddi claims for the years 2013-14.  (Action: All Banks & Department of Agriculture) |
|  | Extending relief measures in areas affected by Drought and report to SLBC on progress at quarterly intervals.  (Action: All Banks) |
|  | Convene Sub-Committee meetings on 26.12.2016 on   1. Acquiring FPS dealers as BCs 2. Emu farming   (Action: Govt. Departments, Banks & SLBC) |

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

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

**SPECIAL INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 2 | C Kutumba Rao | Vice-Chairman,  AP State Planning Board | Govt. of A.P |
| 3 | Y Seshasai Babu | Chairman,  20 Point Economic Programme | Govt. of A.P |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 4 | Suresh N Patel | Managing Director & CEO, President, SLBC of A.P. | Andhra Bank |
| 5 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 6 | K Ranganath | General Manager &  Convenor, SLBC of A.P | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 7 | R Subramanian | Regional Director | Reserve Bank of India |
| 8 | S Subbaiah | General Manager | Reserve Bank of India |
| 9 | J Meghanath | General Manager | Reserve Bank of India |
| 10 | C Nageswara Rao | Dy. General Manager | Reserve Bank of India |
| 11 | Sreenath Sreenivas | Asst. General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 12 | V V V Satyanarayana | Chief General Manager | NABARD,  A.P. Regional office |
| 13 | A V V Bhavani Shankar | Dy. General Manager | NABARD  A.P. Regional office |
| 14 | R V Reddy | Dy. General Manager | NABARD,  A.P. Regional Office |
| 15 | Vijay Turumella | DDM, Krishna District | NABARD  A.P. Regional office |

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

|  |  |  |  |
| --- | --- | --- | --- |
| 16 | Ajeya Kallam, IAS | Special Chief Secretary,  Finance & Revenue | Govt. of A.P |
| 17 | G Sai Prasad, IAS | Principal secretary to Hon’ble Chief Minister | Govt. of A.P |
| 18 | G Anantha Ramu, IAS | Principal Secretary, BC Welfare | Govt. of A.P |
| 19 | B Rajsekhar, IAS | Secretary, Agriculture | Govt. of A.P |
| 20 | K Vijayanand, IAS | Secretary, IT & CMD, Transco | Govt. of A.P |
| 21 | Shamsher Singh Rawat, IAS | Secretary, Social Welfare | Govt. of A.P |
| 22 | K. Sunitha, IAS | Secretary, Finance (IF) Department | Govt. of A.P |
| 23 | I S S Naresh, IAS | Secretary,  Handlooms & Textiles | Govt. of A.P |
| 24 | K Dhananjaya Reddy, IAS | Director of Agriculture | Govt. of A.P |
| 25 | B Ramanjaneyulu, IAS | Commissioner,  Rural Development | Govt. of A.P |
| 26 | Rama Sankar Naik, IAS | Commissioner of Fisheries | Govt. of A.P |
| 27 | K. Harsha Vardhan, IAS | M.D.,A.P.BC Coop Finance Corporation | Govt. of A.P. |
| 28 | M Jagannadham, IAS | Joint Secretary, O/o CCLA | Govt. of A.P. |
| 29 | Vijay Kumar GSKR, IAS | Managing Director, AP SC Co-op Finance Corporation Ltd. | Govt. of A.P. |
| 30 | Gandham Chandrudu, IAS | Joint Collector, Krishna Dist. | Govt. of A.P |
| 31 | Chianjiv Choudhary, IFS | Commissioner & EO Secretary, Horticulture & Sericulture | Govt. of A.P |
| 32 | Dr. P Krishna Mohan | CEO, SERP | Govt. of A.P. |
| 33 | S Nageswara Rao | Commissioner, EFPO | Govt. of A.P |
| 34 | P Chinna Thataiah | MD, MEPMA | Govt. of A.P |
| 35 | Dr. R Amarendra Kumar | M.D., AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P. |
| 36 | V Ramnath | Executive VC, APTIDCO | Govt. of A.P |
| 37 | M Srinivasa Rao | Dy. Secretary, FISME | Govt. of A.P |
| 38 | K Radha Krishna Rao | Joint Commissioner of Commercial Taxes | Govt. of A.P |
| 39 | J Nivas | VC & MD, APIIC | Govt. of A.P |
| 40 | B V Bala Yogi | MD, TRICOR | Govt. of A.P |
| 41 | A Krishna Mohan | MD, AP BC Federation | Govt. of A.P |
| 42 | K Mallikarjun | Addl Director / MD BCF | Govt. of A.P |
| 43 | Dr. G Somasekharam | HOD, Animal Husbandry Dept., | Govt. of A.P. |
| 44 | B Suresh Babu | Additional Director, Industries | Govt. of A.P |
| 45 | Rajendra Kondepati | Executive Director, MSME, Industries Department | Govt. of A.P |
| 46 | A Murali Krishna | Joint Director, Handlooms | Govt. of A.P |
| 47 | S H R Prasada Rao | Joint Director (FAC)  Youth Services Department | Govt. of A.P |
| 48 | Y V Bhaskar Rao | General Manager,  AP State Housing Corpn. Ltd. | Govt. of A.P |
| 49 | G Jacob Victor | General Manager, APTS/ITE&C | Govt. of A.P |
| 50 | Md. Liyakhat Ali | General Manager, AP State Minorities Finance Corporation Ltd. | Govt. of A.P |
| 51 | I Ramachandra Rao | Dy. General Manager, APSFC | Govt. of A.P |
| 52 | G Jyothi | Dy. Commissioner, Rural Development Dept. | Govt. of A.P |
| 53 | P V Reddy | SSE, APTS/ITE&C | Govt. of A.P |
| 54 | P P V Satyanarayana | SSE, APTS/ITE&C | Govt. of A.P |
| 55 | K Sanjay Prabhakar | MD, Toddy Tapper, Medara, Krishna Balija | Govt. of A.P |
| 56 | B K Nagaraja Rao | OSD, Finance Department | Govt. of A.P |
| 57 | P Uma Sankar | OSD, Ry. S.S. | Govt. of A.P |
| 58 | P Nagarjun | OSD (Technical), Ry. S.S. | Govt. of A.P |
| 59 | P Krishna Rao | OSD (Coordination), Ry. S.S. | Govt. of A.P |
| 60 | T Sridhar | EO, EFPO | Govt. of A.P |
| 61 | K Jaya Rao | Asst. Director, I & PR | Govt. of A.P |
| 62 | T Siva Kumar | AEO/MPPA,  AP SC Coop Finance Corpn. | Govt. of A.P |
| 63 | P Subba Rao | Manager,  AP State Housing Corporation | Govt. of A.P |
| 64 | K Mohan Kumar | DI/WO, Youth Services | Govt. of A.P |
| 65 | V S Sarma | Integrator, AP Brahmin Welfare Corporation | Govt. of A.P |
| 66 | V Srinivasulu Babu | AEO, SC Corporation | Govt. of A.P |
| 67 | Sandeep Paidi | PMV, Industries | Govt. of A.P |
| 68 | A V Suresh | Administrative Officer, AP State Christian Minority Finance Corpn. Ltd | Govt. of A.P |
| 69 | Y Rama Sudhakar | DO, BC Corporation | Govt. of A.P |
| 70 | Ch. Jackson | APRO(Publicity, I & PR) | Govt. of A.P |

**OFFICIALS – Govt. of INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 71 | M V S Rami Reddy, IAS | Dy. Director General, UIDAI | Govt. of India |
| 72 | B Suresh Krishna | Dy. Director General  TERM, DoT | Govt. of India |
| 73 | Lakshman Singh | Dy. Director  National Horticulture Board | Govt. of India |
| 74 | LVS Sudhakar Babu | Regional Head, HUDCO | Govt. of India |
| 75 | N Chandra Sekhar | Dy. G.M, HUDCO | Govt. of India |
| 76 | E V Rao | Director, AP Postal Circle | Govt. of India |
| 77 | Md. Jaffar Sadik | APMG, AP Postal Circle | Govt. of India |
| 78 | V Koti Reddy | Nodal Officer (PMEGP), KVIC | Govt. of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 79 | Vinay Verma | General Manager | Andhra Bank |
| 80 | M N Sudhakar | General Manager | Andhra Bank |
| 81 | Ravinder Pandey | General Manager | State Bank of India |
| 82 | Dr. K L Raju | General Manager | Union Bank of India |
| 83 | G S V Krishna Rao | Dy. General Manager | Andhra Bank |
| 84 | M Seshagiri Rao | Dy. General Manager | Bank of Baroda |
| 85 | K Suseela | Dy. General Manager | Canara Bank |
| 86 | S Siva Kumar | Dy. General Manager | Corporation Bank |
| 87 | Ashwin Dalal | Dy. General Manager | Dena Bank |
| 88 | Krishna Moorthy | Dy. General Manager | IDBI Bank |
| 89 | P Sundarayya | Dy. General Manager | Indian Bank |
| 90 | Anurag Shankar | Dy. General Manager | Indian Overseas Bank |
| 91 | T V Reddy | Dy. General Manager | State Bank of India |
| 92 | Y Sathyanarayana Prasad | Dy. General Manager | State Bank of Hyderabad |
| 93 | A V Reddy | Dy. General Manager | Syndicate Bank |
| 94 | P K Soni | Dy. General Manager | Union Bank of India |
| 95 | D R Sharma | Dy. General Manager | UCO Bank |
| 96 | M G Kulkarni | Asst. General Manager | Bank of India |
| 97 | D K Mishra | Asst. General Manager | Central Bank of India |
| 98 | Kiran Kumar VM | Asst. General Manager | IDBI Bank |
| 99 | A V B Reddy | Asst. General Manager | Punjab National Bank |
| 100 | A S Ramayya | Asst. General Manager | SIDBI |
| 101 | K Chitti Babu | Asst. General Manager | State Bank of India |
| 102 | K V N Murthy | Asst. General Manager | Syndicate Bank |
| 103 | P Sugathan | Asst. General Manager | Union Bank of India |
| 104 | K Srinivas | Chief Manager | Allahabad Bank |
| 105 | Y Srinivas | Chief Manager | Bank of Maharashtra |
| 106 | Ch. Yesudas | Chief Manager | Central Bank of India |
| 107 | Arjun Majumdar | Chief Manager | Oriental Bank of Commerce |
| 108 | B K Dhal | Chief Manager | Vijaya Bank |
| 109 | Dwarika Ram | Senior Manager | Andhra Bank |
| 110 | V Hari Prasad | Senior Manager | Indian Bank |
| 111 | R V Satyanarayana | Senior Manager | Oriental Bank of Commerce |
| 112 | P Naraiah | Senior Manager | Punjab National Bank |
| 113 | B S R K Prasad | Senior Manger | Punjab & Sind Bank |
| 114 | K Vinod Babu | Senior Manager | Syndicate Bank |
| 115 | R Hari Kumar | Senior Manager | United Bank of India |
| 116 | J Naga Sai | Manager - RD | Andhra Bank |
| 117 | Manish Kumar | Manager | Andhra Bank |
| 118 | Raja Ramesh M | Manager | Canara Bank |
| 119 | T Prakash Rao | Manager | Central Bank of India |
| 120 | Priti | Manager | Dena Bank |
| 121 | G Krisha Lavanya | Manager | Indian Overseas Bank |
| 122 | S Suryanarayana | Manager | State Bank of Bikaner & Jaipur |
| 123 | D Mohan Naik | Manager | State Bank of Travancore |
| 124 | Rajat Kumar Deep | Manager | State Bank of Patiala |
| 125 | Harish Y | Asst. Manager | Andhra Bank |
| 126 | B Eswara Rao | Asst. Manager | Bharatiya Mahila Bank |
| 127 | Rajeev R | Asst. Manager | State Bank of Travancore |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 128 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 129 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 130 | B Suri Babu | Chairman | SGB, Chittoor |
| 131 | M B Thimma Reddy | Regional Manager | APGVB, Warangal |
| 132 | G Chandru | Regional Manager | SGB, Chittoor |
| 133 | J Ramakrishna | Senior Manager | Saptagiri Grameena Bank |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 134 | K S M Lakshmi | Managing Director | APCOB |
| 135 | K Tulasi Prasad | General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 136 | V Rama Krishna | Vice President & Circle Head | AXIS Bank Ltd. |
| 137 | L M Srikanth Reddy | Dy. Vice President | HDFC Bank |
| 138 | N S Rao | General Manager | Coastal Local Area Bank |
| 139 | K Shravan | State Manager | IDFC Bank |
| 140 | B C S Rao | Asst. Vice President | AXIS Bank Ltd. |
| 141 | G Phani Kumar | Area Manager | HDFC Bank |
| 142 | Subramanian S | Area Manager | Federal Bank Ltd. |
| 143 | K V Subba Rao | Divisional Manager | Karur Vysya Bank Ltd. |
| 144 | G Tharakeswar | Chief Manager | ICICI Bank Ltd. |
| 145 | B Sateesh | CBM | ICICI Bank Ltd. |
| 146 | K Satyanarayana | Chief Manager | Dhanalaxmi Bank Ltd. |
| 147 | Tony Jose V | Chief Manager | South Indian Bank Ltd. |
| 148 | P Suresh | Chief Manager | Coastal Local Area Bank |
| 149 | M Papaiah Chowdary | Relationship Manager | HDFC Bank |
| 150 | K Ravi Kiran | Branch Manager | DCB Bank Ltd. |
| 151 | M Sudheer Chowdary | Manager-Agri | Karur Vysya Bank Ltd. |
| 152 | M Sarvana Kumar | Branch Manager | Tamilnad Mercantile Bank Ltd. |
| 153 | Syed Meer Sardar | Branch Manager | KBS Bank Ltd. |
| 154 | S Nagulu M | Manager | IDFC Bank |
| 155 | R Srinivasan | District Coordinator | City Union Bank Ltd. |
| 156 | U Ravi Babu | Asst. Manager | IDFC Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 157 | M Sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 158 | P Venkateswara Rao | L.D.M., Srikakulam | Andhra Bank |
| 159 | B V Subrahmanyam | L.D.M., East Godavari | Andhra Bank |
| 160 | M Subrahmanyeswara Rao | L.D.M., West Godavari | Andhra Bank |
| 161 | G Venkateswara Reddy | L.D.M., Krishna | Indian Bank |
| 162 | R Rama Mohan Rao | L.D.M., Chittoor | Indian Bank |
| 163 | Tavva Guruvaiah | L.D.M., Vizianagaram | State Bank of India |
| 164 | D Sarath Babu | L.D.M., Visakhapatnam | State Bank of India |
| 165 | Jayashankar | L.D.M., Anantapur | Syndicate Bank |
| 166 | P Narasimha Rao | L.D.M., Kurnool | Syndicate Bank |
| 167 | L Raghunadha Reddy | L.D.M., Kadapa | Syndicate Bank |
| 168 | B Venkat Rao | L.D.M., Nellore | Syndicate Bank |
| 169 | M Narasimha Rao | L.D.M., Prakasam | Syndicate Bank |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 170 | V Sudhakar | Senior Divisional Manager | National Insurance Co. Ltd. |
| 171 | K S Prasad | Senior Divisional Manager | The New India Assurance Co. Ltd. |
| 172 | P Panduranga Rao | Administrative Officer | National Insurance Co. Ltd. |
| 173 | P L Narasimha Rao | Assistant Manager | Oriental Insurance Co. Ltd. |
| 174 | G. Ch. Ramaiah | Relationship Manager | ICICI Lombard GIC Ltd. |

**OTHER INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 175 | D Durga Prasad | Advisor | Andhra Bank |
| 176 | A V Ramakrishna Rao | Project Manager | AP Credit Facilitation Bureau |
| 177 | S Jagan Mohan | Team Head (Services) | NABCONS |
| 178 | Dr. PSS Ramam | Sector Monitor | NABCONS- CFB |
| 179 | P V Subba Rao | Director | APBIRED |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 180 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 181 | T Paavani | Senior Manager | Andhra Bank |
| 182 | N Anil Babu | Manager | Andhra Bank |
| 183 | A Ramana | Manager | Andhra Bank |
| 184 | Ashok B Adur | Asst. Manager | Andhra Bank |