

***Proceedings of 206th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH***

Date: 26.03.2019 - Time: 03.00PM

**Venue: Conference Hall, Building No.5,
A.P. Secretariat, Velagapudi**

**STATELEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR  ANDHRA BANK**

**Andhra Bank Building, 2nd Floor, RR Apparao Street,
Amaravati Circle: Vijayawada**

Phone: 0866 - 2562522, 2562518

Fax: 0866 - 2562521

Email: slbc@andhrabank.co.in

The 206th Meeting of SLBC of Andhra Pradesh was conducted on 26.03.2019 at A.P. Secretariat, Velagapudi at 03.00 P.M.

Sri KSD Siva Vara Prasad, Circle General Manager & Convenor, SLBC has welcomed the participants to the 206th SLBC meeting.

Sri Anil Chandra Punetha, IAS, Chief Secretary, GoAP has attended the meeting. The detailed list of participants is enclosed.

1.0 Sri J Packirisamy, Managing Director & CEO, Andhra Bank & President, SLBC of AP thanked all stake holders for extending their unstinted support to SLBC in its effective functioning all these years and look forward to the same in the coming years.

President, SLBC of AP highlighted the following;

- ✓ The progress in respect of financing to Tenant farmers by the banks has been encouraging. An amount of Rs.3981 crores is disbursed to tenant farmers as on 28.02.2019 against the annual target of Rs.7500 crores with an achievement of 53.08%. He expected that the performance would improve further by 31.03.2019.
- ✓ With the active involvement of banks in the state, Rs.59736 crores (79.65% of the target) have been disbursed under short term agriculture credit as on 31.12.2018 out of the target of Rs. 75000 crores. The overall achievement under agriculture has been to the tune of Rs.81632 crores (80.37%) against the annual target of Rs.101564 crores.
- ✓ A special focus is given to financing under MSME and the overall achievement has been to the tune of Rs.26263 crores (92.93%) as on 31.12.2018 against the annual target of Rs.28261 crores.
- ✓ He requested the controllers of banks to ensure that the targets under Housing are achieved as it is a good business opportunity for all banks.
- ✓ He requested the controllers to initiate adequate measures for opening of CBS enabled Banking Outlets immediately in the remaining 50 unbanked villages, having population of more than 5000.

Performance under various banking parameters & Performance under Annual Credit Plan 2018-19 as on December 31, 2018:

- ✓ There are a total of 7,248 bank branches in the state as at the end of December 2018 with around 68% of the branches being located in Rural and Semi-urban areas.
- ✓ The CD Ratio of 119.74 % is one among the highest in the country.

- ✓ The Priority Sector advances are at Rs.228814 crores as at the end of December, 2018 constituting 68.92% of total advances of 31st March 2018 against the regulatory norm of 40% of ANBC.
- ✓ Total agricultural advances outstanding as at end of the quarter are to the tune of Rs.143466 crores, constituting 43.21% of total advances of 31st March 2018 against the regulatory norm of 18% of ANBC.
- ✓ The disbursements under agriculture sector have been Rs.81632 crores (80.37%) against the annual target of Rs.101564 crores.
- ✓ The overall achievement of the Credit Plan target as at the end of December 2018 has been to the tune of 89.90 % with disbursements of Rs.174604 crores against the total target of Rs.194220 crores.
- ✓ The disbursements under MSME have been to the tune of Rs.26263 crores against the target of Rs.28261crores with an achievement of 92.93%.

Further, **President, SLBC of AP** expressed that the banks have always been proactive in participation for overall development of the state and he assured total support and involvement of SLBC and all member banks in achieving the double digit growth of the economy of the state of Andhra Pradesh.

(Action: all Banks, SLBC, LDMs & Govt. Departments)

2.0 Sri Subrata Das, Regional Director, RBI highlighted the following aspects:

- ✓ Banks have achieved 90% of total credit plan target for the quarter ended December, 2018.
- ✓ Banks have registered more than 100% CD ratio.
- ✓ Banks have achieved the priority sector lending norms fixed by the Reserve Bank of India.
- ✓ As a part of Financial Inclusion, banking services are to be provided to last mile. Banks concerned are requested to focus on opening of CBS enabled Banking Outlets in the remaining unbanked villages, having population of more than 5000.

Further, **Regional Director, RBI** informed that the following initiatives were taken by the Reserve Bank of India.

- ✓ RBI issued a circular on Restructuring of Advances under MSME sector to facilitate meaningful restructuring of MSME accounts.
- ✓ RBI issued a circular on extending KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements.

- ✓ RBI has raised the limit for collateral free agricultural loans from the existing level of Rs. 1.0 lakh to Rs.1.6 lakh.
- ✓ RBI issued a circular on the salient features and operational guidelines for implementation of the Interest Subvention Scheme for MSMEs scheme, released by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India.
- ✓ Reserve Bank of India has set up an expert committee to suggest long-term solutions for the economic and financial sustainability of the MSME sector. State Government is requested to offer their suggestions for the consideration of the committee.

(Action: all Banks, LDMs and Govt. Departments)

3.0 Sri Anil Chandra Punetha, Chief Secretary, GoAP highlighted the following;

- ❖ Government of Andhra Pradesh has developed many initiatives by active involvement of all stake holders.
- ❖ Banks are actively participating in the Central & State Government schemes / programmes.
- ❖ Banks are requested to work in a professional manner.
- ❖ Government has developed a web land portal wherein banks are verifying land records of the farmers. Further, as per the request of Banks, CCLA has developed Loan Charge Creation Module for creating a charge on land records, whereas most of the banks are not using the module.
- ❖ Banks to adopt IT enabled solutions in banking sector for improving efficiency.
- ❖ Banks are requested to adopt some kind of skills which are required to improve the performance in the sectors where progress is lagging.
- ❖ Delivery of service is to be improved by increasing the efficiency of initiatives.

He requested Banks, SLBC & Government departments to focus on sectors where attention is required.

Convenor, SLBC informed that the issue will be discussed in a sub-committee meeting and committee will come out with some suggestions.

(Action: all Banks, SLBC & Govt. Departments)

4.0 Sri KVV Satyanarayana, Special Secretary (IF), GoAP highlighted the following:

- ❖ Banks are requested to expedite the process of grounding of units under Central & State Government Sponsored Schemes.
- ❖ If banks could not complete the grounding of pending units pertain to the financial year 2016-17, they should remit back the subsidy to the Government with specific reasons.
- ❖ Banks are requested complete the process of sharing required data at an early date to Government in respect of Repayment Tracker.

(Action: all Banks)

5.0 Sri K Suresh Kumar, CGM, NABARD highlighted the following;

- ✓ There is a significant improvement in lending to Agriculture Term loans.
- ✓ Term lending is to be improved for capital formation. NABARD has been striving to improve capital formation in agriculture by increasing the share of investment credit through diversification of activities for bank credit.
- ✓ There is a need to develop Cluster approach by taking in to consideration of ecosystem, geographical position, technology, infrastructure & marketing.
- ✓ Coordination effort is required from all stake holders.
- ✓ Some of the initiatives for improving the farmers income are micro irrigation, quality seeds and nutrients, capital formation etc.
- ✓ Farmer Producer organization (FPO) is one of the instruments for cluster approach.
- ✓ To take the FPO momentum forward and encourage FPOs / FPCs in a appropriate mode by converging technology and credit.
- ✓ Commodity specific approach is to be developed.
- ✓ By putting lot of efforts, SHGs are now functioning in a systematic way and there is a need to develop SHGs up to entrepreneurial level.
- ✓ To take forward the KCC to Animal Husbandry and Fisheries.

(Action: all Banks, NABARD & Govt. Departments)

6.0 Sri KSD Siva Vara Prasad, Circle General Manager & Convenor, SLBC has taken up the agenda items for discussion.

7.0 The minutes of **205th SLBC meeting** held on **January 25, 2019** and other meetings conducted up to 25.02.2019 were approved by the house.

8.0 Action Taken Report of earlier SLBC Meetings:

Convenor, SLBC has presented the action taken report for the 205th Meeting of SLBC of Andhra Pradesh.

9.0 Agriculture:

9.1 Finance to Cultivators (Tenancy):

Sri B Rajsekhar, Principal Secretary, Agriculture & Cooperation Department, GoAP expressed his happiness towards finance extended to the real cultivators (tenancy) during 2018-19 as which is highest when compared to last 5 years. He thanked the banks and Revenue Department for focusing on real cultivators.

He observed and highlighted the following.

- ❖ Share of lending to cultivators (tenancy) and extending finance to Small & Marginal Framers is very low in Private Sector Banks.
- ❖ Progress in extending credit to cultivators (tenancy) from Regional Rural Banks needs to be improved. Performance of CGGB is appreciable.
- ❖ The main role of RRBs & Cooperative banks is to serve the rural people and requested these banks to take major share in lending to cultivators (tenancy).
- ❖ While the data presented by SLBC shows high priority sector / agriculture lending, the actual credit flow to the sector during the review period needs to be analysed.

Convenor, SLBC informed that overdues / NPAs are increasing in crop loan segment due to non renewal of LEC & CoCs by the departments. Government is requested to arrange for renewal of LEC/CoC.

Principal Secretary, Agriculture & Cooperation Department, GoAP requested the banks to share data pertaining to finance extended to farmers with the Government on real time basis to enable the Government to analyze and to evolve an action plan for extending benefit to real cultivators. Further, he requested revenue department to issue LEC cards with a validity period of 3 years.

Dr. Manmohan Singh, Special Chief Secretary, Revenue (Land, Endowments & Disaster Management), GoAP informed that as per the provisions of the Andhra Pradesh Land Licensed Cultivators Act., the LEC can be issued only for one year by conducting Gram Sabhas by Revenue department with cooperation of Agriculture department.

Chief Secretary, GoAP requested all stake holders to make all schemes as sustainable and encourage the people.

(Action: all Banks & CCLA, GoAP)

9.2 Credit Flow to Agriculture – Collateral free Agricultural Loans:

Convenor, SLBC informed that the Reserve Bank of India vide circular RBI/2018-19/118, FIDD.CO.FSD.BC.No.13/05.05.010/2018-19 dated 07.02.2019 communicated that, keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, it has been decided to raise the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans upto Rs.1.6 lakh.

Banks are requested to give adequate publicity to this change and instruct their controlling offices/branches to implement the same immediately.

(Action: all Banks)

9.3 Vaddi Leni Runalu and Pavala Vaddi Scheme:

Banks requested the Agriculture department to reimburse the pending claims under Vaddi Leni Runalu and Pavala Vaddi Schemes.

Convenor, SLBC informed that the issue will be taken-up with the Agriculture Department separately in sub-committee meeting.

(Action: Banks, SLBC & Agril. Department)

10.0 Relief measures extended by Banks in calamity affected areas:

Convenor, SLBC requested controllers of all banks to sensitize the field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural Calamities in coordination with LDMs / District Administration in the affected areas.

(Action: all Banks & LDMs)

11.0 Convenor, SLBC requested controllers of banks concerned to accord priority and submit the **Escrow account statements** to Rythu Sadhikara Samstha (ryssdata@gmail.com), GoAP in respect of amounts released by GoAP under different phases of Debt Redemption Scheme of GoAP.

(Action: Banks concerned)

12.0 MSME:

12.1 Convenor, SLBC requested controllers of banks concerned to initiate necessary steps to complete the process of MOU for data sharing with Industries Department (to provide incentives to MSMEs).

(Action: Banks concerned)

12.2 Interest Subvention Scheme for MSMEs:

Convenor, SLBC informed that the Reserve Bank of India vide circular RBI/2018-19/125, FIDD.CO.MSME.BC.No.14/06.02.031/2018-19 dated February 21, 2019 communicated the operational guidelines for implementation of the captioned scheme, released by the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India. RBI requested Banks to take appropriate action as envisaged for banks in the said operational guidelines and issue necessary instructions to their branches for successful implementation of the scheme.

(Action: all Banks)

12.3 Incentives to MSME:

DGM, Indian Bank requested Industries Department, GoAP to release the incentives to the MSME units, which are already sanctioned by the Department.

(Action: Industries Department, GoAP)

12.4 Land allotment by APIIC:

Convenor, SLBC requested State Government to relax the norms for mortgaging the land allotted by APIIC to the prospective industries.

Chief Secretary, GoAP informed that the matter will be looked into and suggested that the issue may be discussed in the subcommittee meeting.

13.0 Financial Inclusion:

13.1 Convenor, SLBC highlighted the following;

- ❖ Out of identified 567 unbanked villages with population more than 5000 under Roadmap, 517 villages were covered with CBS enabled Banking Outlet and requested banks to provide CBS enabled Banking Outlets in the remaining 50 villages.
- ❖ Controlling authorities of all Banks are requested to advise all FLCs and Rural branches to conduct the Financial Literacy camps and create awareness about various schemes, subsidies, facilities e.g. crop insurance etc.

(Action: all Banks)

13.2 Atal Pension Yojana: Perform for Pride – FY 2018-19: PFRDA launched campaign 'Perform for Pride' in all states for enrolling the public under Atal Pension Yojana (APY). The objective of the campaign is to recognize the branches across all States. PFRDA identified 24

branches under Perform for Pride (PFP) Campaign and felicitated the Branch Managers in SLBC forum.

14.0 Policy Initiatives:

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries:

Convenor, SLBC informed that the Reserve Bank of India vide circular RBI/2018-19/112, FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019 communicated the guidelines on extending KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

CGM, NABARD informed that NABARD will work in coordination with Fisheries department in extending KCC to fisheries sector.

(Action: all Banks, NABARD, Animal Husbandry Department & Fisheries Department)

15.0 Reimbursement of Pending Claim amount to RSETIs:

Convenor, SLBC requested Government to reimburse the pending claim amount to RSETIs in the State.

CEO, SERP informed that the claim is pending from Government of India.

(Action: SERP, GoAP)

16.0 Unresolved Issues at DCC:

Lead District Manager, West Godavari requested the Tobacco Board to consider the following in respect of financing to Tobacco crop loans (under tie up with Tobacco Board).

- ✓ No Due Certificate or No Objection certificate from the financing Bank to be obtained by the Tobacco Board /Auction Superintendents while changing account number and on transfer of rights on lease.
- ✓ Tobacco Board to obtain the Crop Loan / KCC loan account number of the growers from the Bank Branches (instead of SB accounts) to make e-payments to these loan accounts. This would help prompt recovery of loans and to extend finance for growing tobacco in the District.

Chief Secretary, GoAP suggested the forum to discuss and resolve such specific issues at sub-committee level.

(Action: SLBC & Tobacco Board)

17.0 General Elections, 2019 – Submission of Information by Banks:

Convenor, SLBC informed that as per advise of Chief Electoral Officer, AP SLBC has communicated formats for submission of following information related to transactions reports and cash movement in the state during General Elections, 2019.

- ❖ All Suspicious transaction above Rs. 1 lakh
- ❖ All cash deposits and withdrawal of more than Rs. 10 lakhs
- ❖ Cash movement

Controlling authorities of all Banks are requested to submit the information to Lead District Managers. Lead District Managers to collect the information from Banks and submit to District Election Officers immediately.

LDMs informed that at district level some of the banks are not submitting the required information to LDMs.

Sri AK Rath, Executive Director, Andhra Bank informed that Banks are submitting information at bank level and requested Head Offices of banks to support local field functionaries in submitting the required information to LDMs.

President, SLBC suggested SLBC to reiterate the instructions to all controllers for proper submission of required data.

Banks informed that in some areas Business Correspondents are not being allowed to conduct regular transactions.

Chief Secretary, GoAP suggested the banks that any specific issues to be brought to the notice of Finance Department for necessary resolution.

(Action: Banks, LDMs, SLBC & Finance Department)

18.0 Cash:

Dr. P Krishna Mohan, CEO, SERP, GoAP requested RBI to make adequate currency available to meet cash requirement of Farmers & Pension payments. Further, he requested controllers of banks to issue suitable instructions to the branches to transmit the cash for Farmers & Pension payments duly carrying Authorised papers along with the instructions issued by the Chief Election Officer, AP.

Regional Director, RBI informed that the currency position in the state is comfortable and if there is any problem at field level, the same may be brought to the notice of RBI for resolution.

Special Secretary (IF), GoAP informed that any issues related to cash remittance by banks during election period may be brought to the notice of Finance Department to take-up with Election Commission & Police Department.

(Action: all Banks & Finance Department)

19.0 Government Sponsored Schemes:

Sri Shamsher Singh Rawat, Principal Secretary, Social Welfare, GoAP informed that;

- ❖ Loan disbursement is not done in 15171 units pertains to the financial year 2016-17 and banks are requested to return the subsidy amount by March end.
- ❖ Loan disbursement is not done in 46183 units pertains to the financial year 2017-18 and banks are requested to ground the units by end of April, 2019.
- ❖ Loan disbursement is not done in 258123 units pertains to the financial year 2018-19 and banks are requested to complete the process of loan disbursement.
- ❖ Private sector banks are requested to actively participate in implementation of welfare schemes.
- ❖ Lead District Managers are requested to impress upon the Branch Managers for grounding of pending units.
- ❖ Lead District Managers are requested to review the progress at JMLBC meetings and loan disbursements and utilizations should be happened.
- ❖ Department is under the process of preparing Annual Action Plan targets for the financial year 2019-20.

❖ **Repayment Tracker:**

- ✓ Andhra Bank, APGB, CGGB, Vijaya Bank, APGVB, Punjab National Bank, Syndicate Bank, Canara Bank, Axis Bank have entered MoU and are regularly sharing data.
- ✓ City Union Bank, Indian Bank, Union Bank of India, Bank of Baroda, Central Bank of India, SGB, Indian Overseas Bank have entered MoU and are shared data and observed some gaps and requested to clean the data.
- ✓ State Bank of India has shared test data only and no further developments in sharing of data. He requested SBI to start sharing data.
- ✓ Karur Vysya Bank, Dena Bank, APCOB, Bank of India, HDFC Bank have entered MoU and yet to share the data.
- ✓ MoU process is under progress in United Bank of India, Corporation Bank, Allahabad Bank, Bank of Maharashtra, IDBI, South Indian Bank. Banks are requested to complete the MoU process and share the data.
- ✓ ICICI Bank is not willing to enter MoU and to share data.

Chief Secretary, GoAP advised Government departments concerned & Banks to review the progress of implementation at frequent intervals and find out the issues and resolve immediately.

Sri P Chinna Thataiah, MD, MEPMA, GoAP informed that most of the Private Sector Banks are not participating in implementation of Government schemes.

Special Secretary (IF), GoAP opined that there is a need to put some mechanism while fixing targets. Further, he requested Reserve Bank of India to review the performance of Private Sector Banks in implementation of Government schemes.

Regional Director, RBI observed that the CD ratio of Private Sector Banks in the state is 130%, it reflects that the Private Sector banks are extending credit. Further, he informed that the performance of Private Sector Banks will be reviewed in coordination with SLBC.

Chief Secretary, GoAP informed that all banks have to participate in Government schemes. He suggested to fix the targets to the banks as per their presence and market share.

Further, **Chief Secretary, GoAP** suggested MEPMA to regularly follow-up the performance of banks in coordination with SLBC.

(Action: all Banks, LDMs, SLBC & Welfare Departments)

The meeting concluded with vote of thanks to the Chair, other dignitaries and member banks by Dr K Ravindranath, DGM, Union Bank of India.

Summary of Action Points emerged in the meeting

S.No	Action Point
1.	Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines. (Action: Banks concerned)
2.	Banks to achieve 100% of the target during 2018-19 in extending finance to cultivators (tenancy). (Action: all Banks)
3.	Banks should submit Escrow account statements since inception of the account to till date (related to Debt Redemption scheme) to mail id ryssdata@gmail.com . (Action: all Banks)
4.	Banks to sensitize their field functionaries to be proactive and implement the relief measures in an effective manner as per extant guidelines of Reserve Bank of India on Natural calamities. (Action: all Banks)
5.	Banks to initiate necessary steps to complete the process of MoU for data sharing with Industries Department to provide incentives to MSMEs. (Action: all Banks)
6.	Repayment Tracker – Banks to enter MoU with Welfare Department, GoAP and share data regularly for better recovery of the Government schemes. (Action: all Banks)
7.	Banks are requested to complete the process of loan disbursement and grounding of pending units under Government Sponsored Schemes. (Action: all Banks)
8.	Constitution of sub-committee for resolution of various issues in respect of Financing to Cultivators (tenancy), Vaddileni Runalu & Pavala Vaddi scheme, Financing to Tobacco growers under tie-up arrangement with Tobacco Board, Implementation of Government Schemes. (Action: SLBC, Banks & Govt. Departments concerned)

LIST OF PARTICIPANTS**CHIEF SECRETARY**

Sl. No.	Name of the official Smt/Shri.	Designation	Organization/ Department
1	Anil Chandra Punetha, IAS	Chief Secretary	Govt. of A.P.

SLBC OF A.P

2	J Packirisamy	Managing Director & CEO Andhra Bank & President, SLBC of AP	Andhra Bank
3	A K Rath	Executive Director	Andhra Bank
4	K S D Siva Vara Prasad	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
5	S Jagannatha Swamy	Asst. General Manager, SLBC	Andhra Bank

RESERVE BANK OF INDIA

6	Subrata Das	Regional Director	Reserve Bank of India
7	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India
8	M Usha	Dy. General Manager	Reserve Bank of India

NABARD

9	K Suresh Kumar	Chief General Manager	NABARD, AP RO
10	B Suribabu	General Manager	NABARD, AP RO

SIDBI

11	Sanjay Jain	General Manager	SIDBI
----	-------------	-----------------	-------

PFRDA

12	Mohit Yadav	Manager	PFRDA
----	-------------	---------	-------

OFFICIALS - GOVT. OF A.P

13	Dr Manmohan Singh, IAS	Special Chief Secretary, Revenue Department (Land, Endowments & Disaster Management & CCLA(FAC)	Govt. of A.P
14	Budithi Rajasekhar, IAS	Principal Secretary, Agriculture & Co-operation Dept. and Special Chief Secretary, AP Real Time Governance(FAC)	Govt. of A.P
15	Shamsher Singh Rawat, IAS	Principal Secretary, Social Welfare Dept.	Govt. of A.P
16	B Udaya Lakshmi, IAS	Principal Secretary, BC Welfare Dept.	Govt. of A.P
17	B Rama Rao, IAS	Director, BC Welfare and VC&MD AP BC CO-OP Finance Corpn.	Govt. of A.P
18	Ram Shankar Naik, IAS	Commissioner, Fisheries Dept.	Govt. of A.P
19	Dr KVV Satyanarayana, IRAS	Special Secretary, Finance(B&IF) Dept.	Govt. of A.P
20	Chiranjiv Choudhary, IFS	Commissioner & EO Secretary, Horticulture & Sericulture Dept.	Govt. of A.P
21	Dr. P Krishna Mohan	CEO, SERP	Govt. of A.P

22	P Chinna Thataiah	Managing Director, MEPMA	Govt. of A.P
23	E Ravindra Babu	MD, TRICOR	Govt. of A.P
24	Dr Y Ali Akbar Basha	VC & MD, AP State Minority Finance Corpn.	Govt. of A.P
25	K Siva Sankara Rao	MD,AP State Kapu Welfare Corpn Ltd	Govt. of AP
26	N Yesu Ratnam	MD,AP State Christian Finance Corpn Ltd	Govt. of AP
27	P Peeraiah	OSD, AP State Noorbasha / Doodekula Federation	Govt. of A.P
28	Dr G Somasekharam	Director, Animal Husbandry dept.	Govt. of A.P
29	G Susheela	Addl. Asst Commissioner, CCLA Dept.	Govt. of A.P
30	Dr G Ravindra Babu	Dy. Director, Agriculture Dept.	Govt. of A.P.
31	V Ramanjaneyulu	D P R O,I & PR Dept.	Govt. of A.P.
32	A Kali Prasad	Joint Director, Planning Dept.	Govt. of AP
33	P Uma Prasad	Joint Director, Directorate of Economics & Statistics	Govt. of AP
34	S Johar Basha	Joint Director, Handlooms & Textiles Dept.	Govt. of AP
35	E Kalyani	Dy. Director, Finance Dept.	Govt. of AP
36	M Kalebu	Dy Director, MSME Dept. of Industries	Govt. of A.P
37	G Jyothi	Dy. Commissioner, RD dept.	Govt. of A.P
38	B Navya	PD, CMRO, CCLA Dept.	Govt. of A.P
39	N Yesu Ratnam	Managing Director, AP State Christian Finance Corpn. Minority Welfare Dept.,	Govt. of A.P
40	K Jeevan Babu	Asst Director, Dept. of Welfare of Differently abled & Senior Citizen	Govt. of A.P
41	B S Srinivasacharyulu	Asst Director, Agrl. Department	Govt. of A.P
42	Md. Liyakhat Ali	General Manager, AP Minorities Finance Corporation	Govt. of A.P
43	Y U Bhaskar Rao	GM, Finance, AP State Housing Corpn	Govt. of A.P
44	M Kesava Kumar	DGM,SERP	Govt. of A.P
45	PV Ramesh	EO, Planning, S C Corporation	Govt. of A.P
46	S Gangadhara Reddy	ASO, Finance Dept.	Govt. of A.P
47	M Manikyam	Section Officer, Finance Dept.	Govt. of A.P
48	Y Siva Sankara Reddy	Agrl. Officer, Credit, Dept. of Agriculture	Govt. of A.P
49	B S A Murthy	Joint GM, HUDCO	Govt. of A.P
50	B Ramanasri	Dt.Manager, APWCFC Dept.	Govt. of A.P
51	T R Jagadeesh	OSD, APTIDCO,MA&UD Dept.,	Govt. of A.P
53	P Nagarjun	OSD, (Technical)Ry. S.S.	Govt. of A.P
54	P Krishna Rao	OSD, V C Planning, Ry. S.S.	Govt. of A.P
55	M Bala Bhaskar	Consultant, SERP	Govt. of A.P
56	M Subrahmanyeswara Rao	State Mission Coordinator, MEPMA	Govt. of A.P
57	CH Subbarayudu	Technical Coordinator	TCS for GoAP
58	K Srinivas	Team Leader	TCS for GoAP

OFFICIALS – GOVT. OF INDIA

59	Dr M Krishna Sri	AS/SGO, Tobacco Board, Min. of Commerce	Govt. of India
60	Col M Eleesha	Post Master General, Dept. of Posts	Govt. of India
61	P V N Shiva Prasad	Dy, Director, State Officer, KVIC	Govt. of India
62	P Naga Murali Krishna	Asst. Director, Dept. of Telecommunications	Govt. of India

INSURANCE COMPANIES

63	G G Raju	Dy Manager, AIC of India	Govt. of India
64	Praveen Moparthy	AO, National Insurance Co Ltd.	Govt. of India

PUBLIC SECTOR BANKS

65	M B Rajendra Prasad	General Manager	Andhra Bank
66	Raghuram Shetty	General Manager	State Bank of India
67	M Guru Moorthy	Dy. General Manager	Andhra Bank
68	M Venkateswara Swamy	Dy. General Manager	Andhra Bank
69	Rajesh Swamy	Dy. General Manager	State Bank of India
70	B Nagarjuna	Dy. General Manager	Indian Bank
71	M S Arora	DY. General Manager	Syndicate Bank
72	D Surendran	DY. General Manager	Canara Bank
73	Dr K Ravindranath	DY. General Manager	Union Bank of India
74	U Sadananda Murthy	DY. General Manager	Indian Overseas Bank
75	Joseph L Tobias	Dy. General Manager	United Bank of India
76	K Chitti Babu	Asst. General Manager	State Bank of India
77	N Venkateswarlu	Asst. General Manager	State Bank of India
78	T Sreenivasa Rao	Asst. General Manager	Central Bank of India
79	V V Prasada Rao	Asst. General Manager	Punjab & Sind Bank
80	K Vijaya Kishore	Asst. General Manager	IDBI
81	Raj Kumar Malik	Asst. General Manager	Oriental Bank of Commerce
82	C S Janani	Asst. General Manager	Corporation Bank
83	SLN Prasad	Asst. General Manager	Allahabad Bank
84	S Radhakrishnan	Asst. General Manager	UCO Bank
85	D Rama Prasada Rao	Area Manager	Bank of India
86	N V B Srinivas	Chief Manager	Bank of Maharashtra
87	D V Ramana	Chief Manager	Punjab National Bank
88	Y S Charan Kumar	Incharge, Rural & Agri Banking	Bank of Baroda
89	I Ravi	Senior Manager	Corporation Bank

REGIONAL RURAL BANKS

90	V Brahmananda Reddy	Chairman	CGGB
91	JVS Prasad	General Manager	APGB
92	K Rama Krishna	Regional Manager	SGB
93	K Ashaiah	Chief Manager	APGVB

APCOB

94	K Tulasi Prasad	CEO & MD (FAC)	APCOB
----	-----------------	----------------	-------

PRIVATE SECTOR BANKS

95	Ch Sreenivasa Rao	Dy. Vice President	Axis Bank
96	B Seshi Reddy	Asst Vice President	Lakshmi Vilas Bank
97	E Mallikharjuna Rao	Asst Vice President	Federal Bank
98	D Yadi Reddy	Asst Vice President	Yes Bank Ltd
99	T Srinivas	Chief Manager	ICICI Bank
100	Sudhir V	Chief Manager	ICICI Bank
101	Y Venu	Chief Manager	ICICI Bank
102	S Pratheep Kumar	Chief Manager	Tamilnadu Mercantile Bank
103	K Kiran Anand	Senior Manager	Axis Bank

104	J Rambabu	Senior Manager	IDFC Bank
105	A Sreenivasa Rao	Senior Manager	Kotak Mahindra Bank
106	Hari Pavan P	Senior Manager	DCB Bank
107	K Rama Rao	Senior Manager	Coastal Local Area Bank Ltd
108	R Francis Prabhu	Senior Manager	City Union Bank
109	Srinivas V	Branch Manager	RBL Bank Ltd.
110	K Venkanna Babu	Branch Manager	Standard Chartered Bank
111	Sundeeep Kumar V	Branch Manager	Equitas Small Finance Bank
112	M Vishnu Kanth	Manager	HDFC Bank

LEAD DISTRICT MANAGERS

113	M Sudarshan Rao	L.D.M, Guntur	Andhra Bank
114	P Venkateswara Rao	L.D.M, Srikakulam	Andhra Bank
115	B V Subrahmanyam	L.D.M, East Godavari	Andhra Bank
116	Surya Rao P	L.D.M, West Godavari	Andhra Bank
117	K Ganapathi	L.D.M, Chittoor	Indian Bank
118	Tavva Guruvaiah	L.D.M, Vizianagaram	State Bank of India
119	Y Srinath Prasad	L.D.M, Visakhapatnam	State Bank of India
120	V Mohan Murali	L.D.M, Anantapur	Syndicate Bank
121	Anjaneya Chari J	L.D.M, Kadapa	Syndicate Bank
122	B Venkata Rao	L.D.M, Nellore	Syndicate Bank
123	T Venkateswara Rao	L.D.M, Prakasam	Syndicate Bank
124	K L Srinagesh	L.D.M, Kurnool	Syndicate Bank

OFFICERS FROM SLBC

125	Vunnam Rajesh	Senior Manager	Andhra Bank
126	B Subrahmanyam	Manager	Andhra Bank
127	N Anil Babu	Manager	Andhra Bank
128	Nadeem Anwar Ansari	Manager	Andhra Bank
129	Srinu Naik	Asst Manager	Andhra Bank
130	Mudith Himwan	PO	Andhra Bank