



Proceedings of 209th Meeting of
STATE LEVEL BANKERS' COMMITTEE OF
ANDHRA PRADESH

Date: 07.01.2020 - Time: 11.00 AM

Venue: A.P. Secretariat, Velagapudi

STATELEVEL BANKERS' COMMITTEE OF ANDHRA PRADESH
CONVENOR  ANDHRA BANK

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The 209th Meeting of SLBC of Andhra Pradesh was conducted on 07.01.2020 at A.P Secretariat, Velagapudi at 11.00 A.M.

Sri K.V. Nancharaiah, Circle General Manager & Convenor, SLBC has welcomed the participants to the 209th SLBC meeting.

Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of AP has attended the meeting as Chief Guest. In his opening remarks commended the Bankers, effort in ACP achievement for the first half year. Further, he has thanked RBI, NABARD, SLBC & All Banks in the state for the co operation and support being extended while passing the benefit amount through unencumbered accounts to beneficiaries under various welfare schemes.

Sri Buggana Rajendranath, Hon'ble Minister for Finance & Planning, GoAP has also thanked Bankers for their remarkable support to the Government and emphasised the importance of One Time Restructuring process to bail out sick MSME units.

Sri J Packirisamy, Managing Director & CEO, Andhra Bank & President, SLBC of AP informed that SLBC of AP has been playing an important role in amicable resolution of issues by maintaining close liaison with the Government and controllers of banks and effectively monitoring the implementation of schemes at field level as per the guidelines. He thanked all stake holders for extending their seamless support to SLBC in its effective functioning.

1.0 President, SLBC of AP highlighted the following:

- ❖ The 208th meeting of SLBC of AP was held on 25.09.2019 wherein the performance of banks under various key banking parameters for the quarter ended June 2019 was reviewed.
- ❖ Subsequent to the previous SLBC meeting, 5 sub Committee meetings were conducted on various issues. All Controllers of the Banks were requested to initiate necessary action according to the action points emerged in the meetings.
- ❖ Thanked RBI for according special permission for re schedulement of Tobacco crop loans in Prakasam District and requested bankers to do the needful for distressed farmers.
- ❖ On this occasion, we also thank NABARD for taking the initiative and conducting state level work shop on FPO finance, which helps in boosting FPO finance further.
- ❖ Banks have shown substantial progress by opening 30 CBS enabled Banking Outlets in villages having population of more than 5000 during quarter, and requested the controllers to initiate adequate measures to cover remaining 11 villages.
- ❖ As per the directions of DFS, SLBC of AP has successfully mapped 188 village details in GIS app on inadequately covered or uncovered by financial infrastructure within 5 km radius.

- ❖ KCC facility to Dairy and Fishery activities is an another initiative launched by Govt of India, wherein banks need to accord more thrust to improve lending to these sectors.
- ❖ Govt of A.P has ushered a new chapter in public administration by launching village secretariat and ward secretariat system to bridge the gap between people and Govt.
- ❖ The Govt of A.P has been monitoring and supporting the implementation of 'One Time Restructuring (OTR) of MSME loans' under an umbrella program "**Dr. Y.S.R Navodayam**". Govt also opened separate web portal to monitor progress in real time.
- ❖ Bankers are advised to take cognizance of scheme objectives and complete the task before dead line of 31st March 2020, so far the progress is not at expected level.
- ❖ Govt.of A.P had taken another path breaking decision, considering PMFBY & WBCIS schemes as state schemes for effective implementation and to ensure 100% coverage of cultivators. Govt had already decided to bear the crop insurance premium on behalf of farmers to reduce financial burden on them.
- ❖ Government should consider the bank finance while settling crop insurance claim in the event of crop failure.
- ❖ SLBC conveyed thank to all Bankers for their affirmative reciprocation to Hon'ble Chief Minister's request on passing of the benefit amount under various welfare schemes, through unencumbered accounts without any hindrance to beneficiary.
- ❖ There are a total of 7,466 bank branches in the state as at the end of Sep 2019 with around 66% of the branches being located in Rural and Semi-urban areas.
- ❖ The total deposits outstanding as at the end of Sep 2019 are Rs.3,24,365 crores with an increase of Rs.22471 crores over Sep 2018 with an Y-o-Y growth of 6.92 %.
- ❖ The total advances outstanding as at the end of Sep 2019 are Rs.395617 crores with an increase of Rs.51639 crores over Sep 2018 with Y-o-Y growth of 14.62%.
- ❖ The CD Ratio of 124.78 % is one among the highest in the country.
- ❖ The Priority Sector advances are at Rs.2,40,658 crores as at the end of Sep 2019 constituting 60.56% of total advances of 31st March 2019 against the regulatory norm of 40% of ANBC.
- ❖ Total Agricultural advances outstanding at the end of the quarter are to the tune of Rs.1,48,170 crores, constituting 37.28% of total advances of 31st March 2019 against the regulatory norm of 18% of ANBC.
- ❖ The outstanding under Small and Marginal Farmers sector as on 30.09.2019 is Rs. 75,275 crores constituting 18.94% of total advances of 31st March 2019 against the RBI norm of 8% of ANBC.

- ❖ The outstanding under Micro Enterprises is to the tune of Rs.26,532 crores constituting 6.67 % of total advances of 31st March 2019 against the RBI stipulation of 7.5 % of ANBC and total MSME outstanding are to the tune of Rs.56,948 crores as at the end of Sep 2019.
- ❖ The total disbursements under Priority Sector at the end of Sep 2019 have been to the tune of Rs. 94,531 crores (55.87%) against the annual disbursement target of Rs.1,69,200 crores.
- ❖ The disbursements under Agriculture sector have been Rs.65,577 crores (57.02%) against the annual target of Rs.1,15,000 crores. 100% target under short term production credit has been achieved for Khariff 2019 season.
- ❖ The overall achievement of the Credit Plan target as at the end of Sep 2019 has been to the tune of 57.83 % with disbursements of Rs.1,32,543 crores against the total target of Rs.2,29,200 crores.
- ❖ The disbursements under MSME have been to the tune of Rs.25,020 crores against the target of Rs.36,000crores with an achievement of 69.60%.
- ❖ Under Standup India, 4761 beneficiaries under category of SC/ST and women have been financed as on 31.10.2019 against the physical target of 11,784. We request all Banks to improve the performance under this category.
- ❖ Requested Govt of AP to take positive consideration on Vaddi Leni Runalu / Pavala Vaddi(VLR&PV) pending claim of Rs 648.62 Cr settlement.

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

2.0 Sri Y S Jagan Mohan Reddy, Hon'ble Chief Minister of A.P , has thanked RBI, NABARD SLBC & All Banks in the state for the co operation and support being extended while passing the benefit amount through unencumbered accounts to beneficiaries under various welfare schemes .

Hon'ble Chief Minister of A.P , high lighted the following.

- ❖ Almost 62% of population depends on agriculture, which need to be strengthened further with collective efforts of Govt and Banks.
- ❖ Govt has transferred around Rs 15000 cr amount to 1 Cr beneficiaries through various welfare schemes with an objective to give lifeline to down trodden section of population during the recession period .The large scale capital infusion also helps in to increase the state revenue through SGST.
- ❖ Banks have shown good performance under Agriculture lending during the first half year.

- ❖ Tenant farmers finance to be improved & Bankers have to step forward in helping tenant farmers. Agriculture department and other line departments to coordinate with banks.
- ❖ Govt has brought Andhra Pradesh Crop Cultivator Right act 2019 during Aug 2019, providing 11 months contract between tenant farmer and owner farmer while protecting rights of land owner.
- ❖ The APCCR Act 2019 enables tenant farmers to get institutional finance and benefits under Rythu Bharosa scheme.
- ❖ Govt will issue CCRC (Crop Cultivator Right Card) through staff stationed at village secretariats in transparent manner to support every tenant farmer.
- ❖ Advised Agriculture department to conduct awareness and orientation camps in very big way making Bankers as part, to percolate objectives of CCCR Act 2019 in better way.
- ❖ Govt is contemplating to launch 11800 Rythu Bharosa Kendras at Village Secretariats by April 2020, which will serve as shop by supplying quality inputs at lower rates and as work shop teaching farmers on best agricultural practices.
- ❖ Rythu Bharosa Kendras (RBK) would also act as procurement centers in future to stabilize price fluctuations, where Govt procure produce through market interference fund and takes necessary steps to dispose the produce to give remunerative price to the farmers.
- ❖ Requested bankers to enhance the efforts to extend handhold to stressed MSME units under YSR Navodayam scheme.
- ❖ Advised Bankers to give more thrust on PMMY loans to improve progress.
- ❖ Further, requested bankers co operation to help petty traders as Govt is under thought process to provide ID cards and implement a scheme from next year for small vendors by providing small quantum of interest free loans under PMMY.
- ❖ Advised bankers to reduce interest on SHG loans close on the heels of loans being charged in 6 districts under DAY NRLM scheme as the SHG concept is perceived to reduce poverty.
- ❖ Agreed for reimbursement of pending claim amount Rs 648.62 Cr to banks under Vaddileni Runalu & Pavala Vaddi Scheme.

(Action: all Banks & Govt. Departments)

3.0 Sri Subrata Das, Regional Director, RBI expressed his happiness in attending 209th SLBC meeting and observed that Reserve Bank of India has provided the SLBC platform for Government, Banks and other developmental agencies to share their views, priorities and chalk out the course of action for achieving the objective of enhancing the flow of bank finance to priority sector and other sectors and to promote banks' role in the overall development of the rural sector.

Regional Director, RBI further highlighted the following.

- ❖ ACP achievement during FY 2019-20, under Priority sector lending is noteworthy, progress in micro credit need to be improved.
- ❖ AP State has registered a remarkable 124.78 % CD ratio, which is among the highest in the country and underlines the credit absorption capacity of the state.
- ❖ Need to implement relief measures as per the prescribed time line norm indicated by RBI while permitting banks to reschedule crop loans extended to tobacco growers in 40 affected mandals of Prakasam District.
- ❖ SLBC and Banks to initiate action for extending relief measures immediately whenever natural calamities occur in conformity with the master directions issued by RBI on the subject. SLBC Convener and banks to also ensure that the necessary documents/data in this regard is duly uploaded in natural calamities portal hosted by the RBI.
- ❖ Concerned Banks that have not yet opened Banking Outlets in the remaining 11 unbanked villages, having population of more than 5000, should open the same by this month end and compliance to be reported to RBI, with copy to SLBC Convener, who may, if necessary, reallocate the remaining uncovered villages to other Banks.
- ❖ RBI has circulated a format for compilation of data on digital infrastructure & facilities available to achieved 100% digitalization in YSR Kadapa, which is the district identified for the purpose in the state of AP.
- ❖ Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking. The LDM and the Lead Bank as well as the District Administration to be actively involved in the initiatives for achieving 100% digitalization of the district.
- ❖ RBI would take up field visits to assess the progress on Digitalisation of YSR kadapa District.
- ❖ Progress in lending to tenant farmer was poor and banks to make concerted efforts to improve the lending to them.

- ❖ Banks and State Govt machinery should work together to achieve ACP targets duly keeping in view NABARD's Potential Link Plans. The preparation of PLP by NABARD and formulation of Annual Credit Plan for FY 2020-21 by SLBC should be done in a timely manner so that the ACP can be launched by 1st April 2020 as per RBI guidelines on Lead bank Scheme.
- ❖ DCC meetings to be conducted as per the calendar of lead bank scheme as per the RBI guidelines which are aimed at fulfilling the developmental objectives at block level and district level.
- ❖ Banks to make all efforts for creation of charge on land records to protect their interest and SLBC Convener to take up any issues in this regard with the concerned department of the State Government.
- ❖ In view of the problems faced by banks in filing of FIR when counterfeit notes are detected, the State Government is requested to issue suitable instructions to the Police Department to extend cooperation to banks in filing of FIR.

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

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

- ❖ As indicated by the Hon'ble Chief Minister, Govt. of AP had initiated the process of Revival of Cooperative Banks in Andhra Pradesh. The study has been entrusted to NABCONS Consultancy Services, a subsidiary of NABARD. The report will be submitted within 02 months.
- ❖ It has been observed that there was a decline in Agriculture Term loans this year when compared to the previous year. The banks were requested to increase their term loan portfolio which facilitates capital formation in agriculture.
- ❖ As decided in the last SLBC meeting, an awareness programme to the bankers on financing FPOs was organized in Vijayawada on 10 December 2019 by NABARD AP Regional Office.
- ❖ NABARD has initiated the process of digitization of SHGs under the Scheme "Ē-Shakti". The cost of digitization will be borne by NABARD. NABARD has been pursuing with SERP for digitization of SHGs in one district in Andhra Pradesh on a pilot basis.
- ❖ On the issue of financing of SHGs, Shri Selvaraj, CGM, NABARD has requested the bankers to look into the issue of reducing interest rate for SHGs in the State. It was further clarified that where interest subvention is available, the rate of interest is 7% only and where it is not available, the bankers may consider to reduce interest as the rate varied from 8 to 16% in Andhra Pradesh. Hon'ble Chief Minister had appreciated the idea of reducing the rate of interest on SHG financing and advised RBI to take up the issue with DFS, GoI for issuing a circular on the issue.

- ❖ Requested bankers to extend loans to tenant farmers through formation of JLGs. He also stressed upon activation of RuPay Kisan Credit Cards.
- ❖ Informed that, in consultation with RBI, selected SLBC and other stake holders have developed bench marks/indicators for the monitoring and reviewing the progress on annual basis under doubling of farmers income by 2022.
- ❖ Advised banks to take appropriate initiatives to ensure doubling of farmers' Income by 2022.
- ❖ Requested the bankers to utilize the grant available from NABARD for conducting financial literacy programmes which will strengthen the Financial Inclusion in the State.

(Action: All Banks & Govt Department)

5.0 Sri Shamsheer Singh Rawat, Principal Finance Secretary, Govt of A.P highlighted the following;

- ❖ Bankers are extending laudable support to Government in implementation of various schemes and solicited same kind of co operation in days to come.
- ❖ Large volume of amount pertaining to different welfare schemes flowed through bank accounts in DBT mode creating largest capital infusion to help downtrodden people. In the process banks to get benefitted as the funds would remain in accounts for considerable period.
- ❖ Applauded the ACP achievement witnessed during first half year, opined that education, housing and export credit sectors need to improve.
- ❖ Tenant farmer finance, another area that needs more attention by the bankers.
- ❖ Requested bankers to continue to put best efforts in MSME sector lending.
- ❖ Requested concerted and collective efforts by bankers and Industries Department to improve the performance and to complete the Dr YSR Navodayam process by March 31, 2020 as this is very important programme in the prospective of MSME activity.
- ❖ Our state position under PMMY lending in national prospective is cause of concern where bankers have to give more thrust on this area to improve the performance.
- ❖ Stand Up India scheme another important area, where bankers are requested to participate in large number for better performance.
- ❖ Bankers are requested to look into the reduction of interest rates on SHG loans.

- ❖ Advised bankers to return unutilized subsidy portion of FY 2016-17, 2017-18 & 2018-19 by 31.03.2020 through sanitized accounts in electronic mode.
- ❖ Banks to conduct special drives to improve performance under Rupay card issuance and Adhar Seeding.
- ❖ Government as dedicated work force at 13000 village secretariats, banks can explore, ways on utilization of their services to disseminate financial inclusion activities more effectively and to deliver benefits at the last mile.
- ❖ Requested RBI for permitting e-kuber for DBT and operationalising the receipt module in e kuber on lines of payment system.

(Action: RBI, All Banks, SLBC & Govt. Departments)

6.0 Sri Buggana Rajendranath, Hon'ble Minister for Finance & Planning, Govt of A.P highlighted the following:

- ❖ "YSR Navodayam"- scheme launched by Govt of AP to support and monitor the implementation of 'One Time Restructuring (OTR) of MSME loans' scheme which aimed to give new lease on life to sick and stressed units. Requested bankers to gear up to improve the progress.
- ❖ Co-ordinate and collaborate efforts of Industries Department and Banking community would yield desired results.
- ❖ The ACP performance under MSME sector is noteworthy and requested bankers to keep on the progress to achieve annual ACP targets.
- ❖ The progress under PMMY scheme needs to improve, where small vendors would receive maximum benefit under the scheme.
- ❖ Requested the bankers to focus on parameters recommended by PM's task force.

(Action: All Banks, SLBC & Industries Department)

7.0 Sri Kurasala Kannababu , Hon'ble Minister for Agriculture & cooperation, Govt of A.P highlighted the following:

- ❖ Requested bankers to reschedule the Tobacco crop loans which are allowed during Rabi 2018-19 to bail out the tobacco growers from financial troubles in Prakasam District.
- ❖ Urged bankers to extend the cooperation to align proposed Rythu Barosa Kendralu with bank network by integrating Bank Mitra services.

- ❖ Tenant farmer finance need to take centre stage and requested SLBC to take the lead to overcome the field problems.

(Action: All Banks, SLBC of AP & Agriculture Department)

8.0 Sri Pilli Subhash Chandra Bose, Hon'ble Deputy Chief Minister (Revenue, Stamps & Registration) Govt of A.P highlighted the following:

- ❖ Tenant farmer lending is the foremost concern of Govt of AP & to bring transparency, Govt of A.P has brought Andhra Pradesh Crop Cultivator Right act 2019 for the benefit of tenant farmers. The performance is not upto expected level.
- ❖ Requested bankers co-operation to meet the aspiration of Govt in tenant farmer lending.
- ❖ Govt of AP, would to take the responsibility for payment of existing SHG debts. Advised Bankers to give thrust on SHG lending.
- ❖ Handloom is an another important activity providing livelihood to a large extent of people. Bankers to be liberal in extending finance to persons involved handloom sector to meet their working capital needs.

(Action: All Banks, Handlooms Dept & Agriculture Department)

9.0 Smt K Sunitha, Executive Director, Tobacco Board thanked RBI and SLBC of AP on permitting the banks for re schedulement of Tobacco crop loans in Prakasam District on request of Tobacco Board and requested bankers to do the needful as per RBI directions. She requested bankers to share the eligible farmer details to their field staff, to impress upon the farmers to avail the benefit.

10.0 Sri Mani Palvesan, CGM, SBI informed that One Time Restructuring (OTR) process is a priority area for all banks and assured that, decision would be arrived on assessment of eligibility in 100% cases and OTR will be implemented in all eligible cases as per the set time lines .

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

- ✓ Banks will extend necessary support to tenant farmer.
- ✓ Banks will take up the issue of interest rate reduction on SHG loans with their Board to honour the request of Hon'ble Chief Minister.
- ✓ Banks would avail the advantage endowed under "YSR Navodayam" Scheme and complete OTR process according to the time lines fixed.

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

Summary of Action Points emerged in the meeting

S.No.	Action Point
1.	Banks to cover unbanked villages having population more than 5000 with CBS enabled Banking Outlets as per RBI guidelines. Compliance to be reported by 31.01.2020. (Action: Banks concerned)
2.	SLBC to initiate appropriate steps to launch ACP 2020-21 in April 2020. (Action : SLBC, LDMS & NABARD)
3.	Controllers are requested to ensure that the subsidy of pending units under Government Sponsored Schemes of FY 2016-17, 2017-18 & 2018-19 is to be returned to Government by 31.03.2020. (Action: Banks concerned)
4.	Approved financial outlays (revised) for FY 2019-20 under various welfare corporations, GoAP. LDMs to seek approval of revised targets in DCC and to circulate amongst the member banks for implementation. (Action: LDMs, Banks Concerned & Welfare Departments)
5.	Controlling Authorities of all Banks has to instruct their field functionaries to pass the benefit amount received under various State Govt welfare schemes, through unencumbered accounts of beneficiaries in DBT mode, without adjusting to existing liabilities of the beneficiary. (Action : Banks Concerned)
6.	Constitution of sub-committee for resolution of issues in respect of 1. Interest rate reduction on SHGs loans 2. Tenant farmer finances through CCRC 3 Integration Bank Mitra services with proposed RBKs 4. To frame modalities and time lines to claim pending VLR/PV claim amount 5. Strategies to improve performance under Prime Minister Mudra Yojana. (Action: SLBC, Banks & Govt. Departments concerned)
7.	Reschedulement of eligible Tobacco crop loans allowed during Rabi 2018-19 in Prakasam District to be completed before 31.01.2020 as per the RBI directions. (Action : Banks Concerned)
8.	Banks to exercise the State Government request on reduction of interest rates on SHG loans at the earliest. (Action : All Banks)

9.	<p>Banks should initiate various measures to improve/increase digital infrastructure for individuals, businesses etc., including conducting Financial Literacy Awareness camps on digital banking in YSR Kadapa. The LDM and the Lead Bank as well as the District Administration to be actively involved in the initiatives for achieving 100% digitalization of the district.</p> <p>(Action: SLBC, LDM, State Government & all banks operating in YSR Kadapa)</p>
10.	<p>Banks can utilize the services of village secretariat staff for dissemination of financial inclusion activities more effectively at village level.</p> <p>(Action: Banks & Govt Department Concerned)</p>
11.	<p>Banks to make all efforts for creation of charge on land records to protect their interest and SLBC Convener to take up any issues in this regard with the concerned department of the State Government.</p> <p>(Action: Banks and SLBC Convener Bank)</p>
12.	<p>The State Government is requested to issue suitable instructions to the Police Department to extend cooperation to banks in filing of FIR when counterfeit notes are detected.</p> <p>(Action :State Government)</p>



LIST OF PARTICIPANTS

CHIEF GUEST

S. N	Name of the official Smt/Shri.	Designation	Organization/ Department
1	Y S Jagan Mohan Reddy	Hon'ble Chief Minister of A.P	Govt. of A.P.

HON'BLE MINISTERS

2	Pilli Subash Chandra Bose	Hon'ble Deputy Chief Minister	Govt. of A.P.
3	Buggana Rajendranath Reddy	Hon'ble Minister for finance & Planning	Govt. of A.P
4	Kurasala Kanna Babu	Hon'ble Minister for Agriculture	Govt. of A.P.

SPECIAL INVITEES

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

SLBC OF A.P

7	J Packirisamy	MD & CEO Andhra Bank & President, SLBC of AP	Andhra Bank
8	Kul Bhushan Jain	Executive Director	Andhra Bank
9	K V Nancharaiah	Circle General Manager & Convener, SLBC of A.P	Andhra Bank
10	K.Ajay Paul	Asst. General Manager, SLBC	Andhra Bank

RESERVE BANK OF INDIA

11	Subrata Das	Regional Director	Reserve Bank of India
12	Sundaram Shankar	General Manager(FIDD)	Reserve Bank of India

NABARD

13	S Selvaraj	Chief General Manager	NABARD, AP RO
14	P N Praveen	Chief General Manager	NABARD, AP RO
15	B Ramesh Babu	Deputy General Manager	NABARD, AP RO

SIDBI

16	V Kishore	Asst. General Manager	SIDBI
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**OFFICIALS of GOVT. OF A.P**

17	Dr. P.V. Ramesh, IAS(Retd)	Additional Chief Secretary to C.M.	Govt. of A.P
18	Ajay Jain, IAS	Principal Secretary, Housing.	Govt. of A.P
19	Rajat Bhargava IAS	Principal Secretary - Industries	Govt. of A.P
20	Shamsher Singh Rawat, IAS	Principal Finance Secretary to Govt(PFS)	Govt. of A.P
21	Dr. Md. Illiyas Rizvi, IFS	Principal Secretary, Minority Welfare Dept	Govt. of A.P
22	Y. Madusudan Reddy, IFS	Spl Secretary, Marketing & Cooperation.	Govt. of A.P
23	Muddada Ravichandra, IAS	Secretary Social Welfare	Govt. of A.P
24	Siddharth Jain, IAS	Commissioner & Inspector General - Registration & Stamps	Govt. of A.P
25	K.V.V.Satyanarayana, IRAS	Special Finance Secretary.	Govt. of A.P
26	H. Arun Kumar, IAS	Special Commissioner Agriculture	Govt. of A.P
27	Chiranjeevi Choudhary, IFS	Commissioner of Horticulture	Govt. of A.P
28	J.V.N. Subramanyam, IAS	Director and CEO - Industries Dept	Govt. of A.P
29	P Raja Babu, IAS	SERP, CEO	Govt. of A.P
30	Sreedhar Ch, IAS	JS -CLLA	Govt. of A.P
31	B.M Diwan Mydeen, IFS	MD APTIDCO	Govt. of A.P
32	M.N. Harendra Prasad, IAS	MD -Kapu Corporation	Govt. of A.P
33	K. Harshavardhan, IAS	Director-Social Welfare	Govt. of A.P
34	Himanshu Shukla, IAS	Director -Handlooms	Govt. of A.P
35	E Ravindra Babu, IAS	MD, TRICOR -Tribal welfare	Govt. of A.P
36	N Yesuratnam	A.P.State Christian Finance Corporation	Govt. of A.P
37	J U Bhaskara Rao	General Manager -Kapu Corporation	Govt. of A.P
38	U Chiranjeevi	OSD -Finance	Govt. of A.P
39	B Gopal	Director -Planning Department	Govt. of A.P
40	V H Sudarshana Rao	DGM CHFSI -APTIDCO	Govt. of A.P
41	J Sreenivasa Reddy	PS to MD -APTIDCO	Govt. of A.P
42	N A Naidu	Manager DBT -CPR&RD	Govt. of A.P
43	M Srinivasa Rao	DAH -AHD	Govt. of A.P
44	M Krishna Sri	AS -Tobacco Board	Govt. of A.P
45	B S Srinivasacharyulu	Asst Director -Agriculture	Govt. of A.P
46	E S Bhaskara Rao	Asst Director -Agriculture	Govt. of A.P
47	V Jyothi	Pro Manager -Centre for Governance	Govt. of A.P

OFFICIALS of GOVT. OF INDIA

48	K Sunitha, IAS	Executive Board - Tobacco Board	Govt. of India
49	P Naga Murali Krishna	Asst Director, Dept. Of Telecom	Govt. of India
50	S K Singh	Dy Director, National Horticulture Board	Govt. of India
51	Dr K Sai Maheswari	Asst Professor -MANAGE	Govt. of India
52	Ranga Pavana Murthy	CEO MSME - Industries	Govt. of India
53	T Sreenivasa Rao	CMD, MPEDA	Govt. of India

**PUBLIC SECTOR BANKS**

54	Mani Palvesan	Chief General Manager	State Bank of India
55	R V Ramana Rao	General Manager	Andhra Bank
56	Shabbir Hussain	General Manager	Canara Bank
57	Bhuvanendra T	Deputy General Manager	State Bank of India
58	T S Ramesh Bapu	Deputy General Manager	Andhra Bank
59	M V Swamy	Deputy General Manager	Andhra Bank
60	D Surendran	Deputy General Manager	Canara Bank
61	K V N Murthy	Deputy General Manager	Syndicate Bank
62	Dr K Ravindranath	Deputy General Manager	Union bank of India
63	V V Somasekhar	Deputy General Manager	Bank of India
64	Divesh Dinkar	Deputy General Manager	Bank of Maharashtra
65	Vinod Pophale	Deputy General Manager	Central Bank of India
66	N Devi Singh	Deputy General Manager	Indian Overseas Bank
67	P V Prasad	Zonal Manager	Indian Bank
68	K V Rajasekhara Rao	Zonal Head	Allhabad Bank
69	N V S P Reddy	Circle Head	OBC Bank
70	P Amarnath Reddy	Asst. General Manager	Bank of Baroda
71	D Venkateswara Rao	Asst. General Manager	State Bank of India
72	C S Janani	Asst. General Manager	Corporation Bank
73	N Srikar Reddy	Chief Manager	Andhra Bank
74	N Veer Sagar	Chief Manager	United bank of India
75	M Nageswara Rao	Chief Manager	PNB
76	G Venkateswara Reddy	Chief Manager	Indian Bank
77	Y S V S Sarma	Senior Manager	UCO Bank
78	Radha Rani	Senior Manager	Andhra Bank

REGIONAL RURAL BANKS

79	A Venkata Reddy	Chairman	APGB
80	B Suri Babu	Chairman	SGB
81	T Kameswara Rao	Chairman	CGGB
82	G Nagaraju	General Manager	APGVB
83	J Ramakrishna	RM	SGB

APCOB & MEPDA

84	R S Reddy	CEO& MD (FAC)	APCOB
85	T Srinivasa Rao	CMD	MEPDA

**PRIVATE SECTOR BANKS**

86	A Mukundan	Sr Vice President	HDFC Bank
87	E Karimlal	DGM	IDBI Bank
88	T Srinivas	Regional Head	ICICI Bank
89	E Mallikharjuna Rao	Manager	Federal Bank
90	R Alagar Rajan	Chief Manager	T M B
91	S Samaddar	Zonal Head	ICICI Bank
92	N SreeHari	AVP	L V Bank
93	L Hari Naga Prasad	Senior Manager	Kotak Mahindra
94	Ch Sreenivasa Rao	Deputy Vice president	Axis Bank
95	Ravi Kiran Pulli	Asst Vice President	Yes Bank

SMALL FINANCE/PAYMENT BANKS

96	Sangam Babu	Senior Manager	ESAF Small Finance Bank
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LEAD DISTRICT MANAGERS

97	J Shanmukha Rao	L.D.M, East Godavari	Andhra Bank
98	A Ramachandra Rao	L.D.M, West Godavari	Andhra Bank
99	P Venkateswara Rao	L.D.M, Guntur	Andhra Bank
100	K Ganapathi	L.D.M, Chittoor	Indian Bank
101	K Srinivasa Rao	L.D.M, Vizianagaram	State Bank of India
102	Y Srinath Prasad	L.D.M, Visakhapatnam	State Bank of India
103	V Mohan Murali	L.D.M, Anantapur	Syndicate Bank
104	Anjaneya Chari J	L.D.M, Kadapa	Syndicate Bank
105	Y V Ramprasad Reddy	L.D.M, Nellore	Syndicate Bank
106	Yugandhar Kamireddy	L.D.M, Prakasam	Syndicate Bank
107	K L Srinagesh	L.D.M, Kurnool	Syndicate Bank
108	P Ram Mohana Rao	L D M Krishna	Indian Bank
109	CH Venkateswara Rao	A.L.D.M, Srikakulam	Andhra Bank

OFFICERS FROM SLBC

110	K Srinivasulu	Senior Manager	Andhra Bank
111	P Koteswara Rao	Senior Manager	Andhra Bank
112	Nadeem Anwar Ansari	Manager	Andhra Bank
113	Mudith Himwan	Asst Manager	Andhra Bank
114	G S Sowmya	Asst Manager	Andhra Bank