Minutes of 185th meeting of

STATE LEVEL BANKERS` COMMITTEE OF

ANDHRA PRADESH

(2nd SLBC meeting of Reorganized Andhra Pradesh State)

Date: 05.08.2014 - Time: 03.30 PM

 Venue: Pattabhi Bhavanalaya (auditorium), Ground floor, Andhra Bank,

Head Office, Hyderabad-500 004

STATE LEVEL BANKERS` COMMITTEE OF A.P

CONVENOR ANDHRA BANK

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**The 185th Meeting of SLBC of Andhra Pradesh (2nd SLBC meeting of reorganized A.P State) was conducted on 05.08.2014 at Pattabhi Bhavanalaya (auditorium), Ground floor, Andhra Bank, Head Office, Hyderabad at 03.30 P.M.**

Sri I Y R Krishna Rao, IAS, Chief Secretary, Govt. of Andhra Pradesh, Dr. P V Ramesh, IAS, Principal Secretary (R &E), Finance Department, GoAP and Mission Director of the State level implementation committee for Comprehensive Financial Inclusion Plan, Sri Manish Kumar, Under Secretary, Department of Financial Services, Ministry of Finance, GoI, Sri RN Dash, General Manager,RBI, Sri RK Rajput, General Manager, RBI Sri MVS Rami Reddy,IAS, Dy. Director General, UIDAI, , Sri Jiji Mammen, CGM, NABARD, Officials of State Administration, BSNL, executives from Banks , Chairmen- RRBs, Lead District Managers have participated in the meeting. The detailed list of participants is given as annexure.

Sri C.Doraswamy,General Manager & Convenor, SLBC of AP welcomed the participants and informed that the meeting had a focused agenda to ensure implementation of Comprehensive Financial Inclusion Plan (Sampoorn Vittiyea Samaveshan), a new ambitious programme of Ministry of Finance, Government of India to be implemented throughout the country w.e.f. August 15,2014.

**Sri I Y R Krishna Rao, IAS, Chief Secretary, GoAP** appealed to all the participants to take up the challenges of CFIP in mission mode.Comprehensive financial inclusion is the important programme taken up by the Government of India, for this, timelines are prescribed by the Government. He offered full support to banks and other stakeholders in implementing the programme.He exhorted all banks to implement the new plan actively and expressed confidence that the plan will achieve desired results in bringing all households into the banking fold. He complimented the banks that they are having past record of achieving the targets under financial inclusion initiatives.

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

Sri C.VR. Rajendran, President, SLBC of A.P extended a hearty and warm welcome to all the participants.He informed the house that this meeting was convened with a special focus on Comprehensive Financial Inclusion in Mission mode (Sampoorn Vittiyea Samaveshan).Financial Inclusion is not new to banks as all banks have been a part of the successful implementation of the FI Initiatives in all the villages of above 2000 population. There has been significant progress in implementation even in villages of below 2000 population as per the roadmap submitted to RBI for coverage of all villages by March, 2016.

The present Plan envisages a comprehensive coverage of all excluded households in the country by a six pillar approach in two phases. The bankers have to understand that there are three major shifts from the earlier programme on Financial Inclusion.

1. The earlier efforts of financial inclusion had village as the unit for coverage while the present plan focuses on coverage of households
2. While only rural areas have been the focus so far, now both rural and urban areas have been included and
3. The present plan is proposed to be implemented as a Mission Mode project.

The programme is envisaged to provide households with facilities of savings, credit, remittances, insurance and pension among others. Launch by formal announcement in the Independence Day speech by Hon’ble Prime Minister of our country and launch function at National, State and District level will be on 28th August 2014 tentatively. The Phase-I of the progamme will also commence on the same day and in a period of one year i.e. by 15th August, 2015 the objective is to provide Universal access to banking facilities to every household, by providing Basic banking accounts with overdraft facility of Rs.5000/- after one year of satisfactory operation of the account and RuPay Debit cards with inbuilt accident insurance cover of Rs.1.00 lakh, Financial Literacy Programme and creation of Credit Guarantee Fund for coverage of defaults in overdraft accounts.The aim is to have a banking facility in every village, within a reasonable distance so as to reach every household possible and have at least two accounts in every house i.e of the Head of the family and spouse.

As per the data available with the GoI, the reach of the banking system extends to about 58-59% and therefore it is estimated that 6 crore accounts have to be opened in villages and about 1.5 crore accounts in urban areas by 15th August, 2015 by the banks.

The task has been provided and it is now for the banks to implement the action plan as Financial Inclusion is a National Priority and it is mandatory for the banks to implement the programme as per the time lines.

Banks have to ensure that by the time of launching of the plan, all the necessary preparations are done at the district and village level for opening of accounts. Further, it is also important to improve the transactions in all the accounts as past experience reveals that a large number of accounts opened, remained dormant resulting in huge expenditure to the banks and no benefits to the beneficiaries. Further, the roadmap provided by RBI to cover all villages by March, 2016, would now need to be completed by August 2015 instead of March, 2016 as envisaged earlier.

The accounts that are opened will have to be linked with Aadhaar number of the account holder which would become the single point for receipt of all Direct Benefit Transfers for the Central / State Governments and local bodies. There is also every need to ensure that there is synchronization / convergence of FI and extension of benefits such as Social Security Pension scheme and NREGS through the FI account opened.

Another important factor is preparing the people for financial planning and availing credit. It is important that the people are made aware of the advantages of the access to formal financial system, savings, credit, importance of timely repayments and building up a good credit history.This has to be achieved by setting up FLCs at the block level and expand the scope of financial literacy with focus on people availing credit from the formal financial system and coming out of the exploitation by informal financial system. Our endeavor should be to bring the uncovered into the banking fold across the country within the set time lines.

The present plan will be monitored at regular intervals at Central, State and District level by the respective implementation committees and an effective monitoring mechanism / MIS is being put in place by the DFS, MoF, GoI.

The other logistics involved in successful implementation of the programme is the enrolment of Aadhaar which should happen in camps with the help of UIDAI and sorting out the network and connectivity issues with BSNL. The involvement of the Government machinery is essential in achieving the task. They should assist in survey of households and in opening of at least two accounts per household apart from making arrangements for providing suitable place at village level and the minimum required infrastructure for the functioning of BCAs.

He requested the Mission Director and the state Government to address these issues on priority and advice the concerned suitably as interventions of state Government and District administration is much essential for the successful implementation of the plan.

He solicited the total involvement of all banks and whole hearted support from the State Government for effective implementation of the plan as per time lines.

**Sri P V Ramesh,IAS, Principal Secretary (R&E), Finance Department, GoAP** and Mission Director of the State level implementation committee for Comprehensive Financial inclusion plan, informed the house that it is a privilege for him to associate with the bankers in the present programme.Andhra Pradesh is in fore front in linking the Aadhaar under DBT programme. He added that five districts in Andhra Pradesh, the schemes like LPG subsidy, Scholarships, Pensions and NREGS payments are linked to Aadhar and banks were instrumental in operationalisation of the scheme. Andhra Pradesh is in a better position in implementation of FI and the state is now starting from higher plane. The shift of focus from village to households will enable universal coverage of FI initiative which will help in integrating the families to better credit management. From Governmenmt side he assured to extend whole hearted support to raise to the occasion. He informed that CFIP is one of the important items for discussion in the proposed District Collectors’ conference on August 7, 2014 at Vijayawada convened by Hon’ble Chief Minister of AP. He requested LDMs and DDMs of NABARD to work with District Collectors’ to utilise all the resources in mapping the plan. He opined that two important initiatives in comprehensive financial inclusion plan are linking of Aadhaar to SB accounts and Direct Benefit Transfer.The real success of Comprehensive Financial Inclusion plan lies with transfer of benefits to the accounts of the families, access to banking services and other products.

He complimented East Godavari, Ananthapur and Chittoor districts for the good work done in seeding Aadhaar in to the bank accounts and this could happen where ever District administration involved totally.

**President of SLBC** informed that most of the accounts are becoming dormant and maintenance of these accounts in the server involves huge expenditures to the banks. For this he suggested to activate the BCs to bring these accounts in to active status and banks should look at the present FI initiative as a business proposition. He has requested the GoAP to see that all government benefits including MGNREGS wages and Pensions be passed through the Bank accounts so that BCs can be supported financially.

**Sri R N Dash, General Manager, RBI** informed that financial inclusion started in the year 2005 and banks have learned a lot in this regard. Banks have deployed banking services in the villages having the population of above 2000 in the first phase and being covered now in below 2000 population in second phase. He concurred with the issues flagged by the President of SLBC on inactive status of accounts and BCs. He opined that optimum usage of FLCs should be ensured, now that the scheme envisages opening of FLCs at block level. He was of the opinion that experiences gained so far would be useful for taking this programme forward.

**Sri Jiji Mammen, CGM, NABARD** complimented Andhra Bank for convening the special SLBC meeting in right time for successful implementation of Comprehensive Financial Inclusion plan.Addressing the participants, he emphasized on the six pillars envisaged under the Sampoorn Vittiyea Samaveshan programme for providing affordable financial services and the timelines in which it has to be achieved. He further briefed on the NABARD’S innovative initiatives towards spreading Financial Literacy through poster campaigns / paintings on exterior of APSRTC buses plying in rural areas and 22 passenger trains.

On the issue of viability of Business Correspondents, CGM advised banks to engage a familiar person/ agency in the locality as BC. He cited the example of success of SHGs engaged by SGB in Chittoor district as BCs.

He requested DFS, GOI to include Co-operative banks who are the major players in Financial Inclusion Programme in the Sampoorna Vitteya Samaveshan Programme.

**Sri S.K. Kalra, Executive Director, Andhra Bank** informed that Andhra Bank has been implementing the Financial Inclusion Programme of Govt. of India with total commitment for the past ten years, as the program envisages accessibility of banking facilities to all households in the country which can complement the social development process. The bank has covered all the allotted 1149 villages under above 2000 population category by March, 2012 as per the timelines prescribed by Govt. of India. Since March, 2013 bank has opened 53 brick and mortar branches in villages with above 2000 population and covered over 5.56 lakh FI customers and banking transactions are happening in these villages.

In the segment of below 2000 population villages, Andhra bank is allotted 3763 villages. These villages are mapped into 750 Sub Service Areas covering 3147 villages. BCAs have been deployed in 404 SSAs till date and commenced enrollments and banking transactions. Bank is initiating steps for deployment of BCAs in the remaining SSAs by 15.08.2014. 616 villages are having issues like no/low connectivity and located distantly. The Telecommunication Department should help banks in sorting out the connectivity issues. In urban areas too bank has been reaching out to the uncovered households in the wards allotted to Andhra Bank.

In the state of AP 2398 villages mapped into 1358 SSAs, out of which 1219 SSAs are covered through BCAs/Branches by Andhra Bank.He added that necessary infrastructure was provided for implementation of the Direct Benefit Transfer (DBT) Scheme as directed by DFS. Andhra Bank implemented Aadhaar Enabled Payment System, set up FI Gateway and FI transactions are being conducted ‘on-line’ with centralized biometric authentication. Standardized microATMs have been deployed in over 550 villages and are able to undertake AEPS transactions.

The present Comprehensive Financial Inclusion Plan christened as “Sampoorn Vittiyea Samaveshan” is a convergence of the efforts made in the past and comprises the following 6 pillars as its mission mode objectives with timelines for their implementation:

1. Universal access to banking facilities
2. Financial Literacy Programme – to be extended further to mandal/cluster level
3. Providing Basic Banking Accounts to all households in the country.
4. Micro Credit availability and creation of Credit Guarantee Fund.
5. Micro Insurance.
6. Unorganized Sector Pension Schemes

Regarding provision ofBasic Banking Accounts to all households bank has introduced simplified application form as suggested. Branches have enabled issue of *RuPay* debit cards to eligible FI customers and opened 14.60 lakh Basic Savings Bank Accounts through Andhra Bank branches.

To expand the scope of Financial Literacy Programme, bank is making arrangements to open Financial Literacy Centres at block level also. All the rural branches and existing FLCs are conducting Financial Literacy Camps as directed by RBI. All Rural Self Employment Training Institutes established by the bank are also undertaking financial literacy programmes regularly.

With regard to Micro Credit availability**,** currently Andhra Bank is providing Entrepreneurship Credit in the form of General Purpose Credit Card (GCC) to FI customers, which is implemented through BC agents. Further, SB-OD facility was introduced with a maximum limit of Rs.10000/- to non-farmers, non-loanee villagers.

Bank’s action plan includes deployment of BCAs in all SSAs and commencement of enrollments in all the allotted villages by 15.08.2014 and completes the coverage of households by 15.08.2015 as directed by DFS.

On behalf of Andhra Bank he thanked all the departments associated with Financial Inclusion Programme for extending necessary cooperation to Andhra Bank in implementing the programme effectively. He assured Andhra Bank’s committed involvement in achieving the goals set under the proposed Comprehensive Financial Inclusion Plan.

**Sri Manish Kumar, under secretary, Department of Financial Services, Ministry of Finance, GoI** informed that implementation of 100% Comprehensive Financial Inclusion is one of the top most priorities of the Government and hence it is to be implemented in mission mode, putting the best efforts by all of us. During the year 2011, Financial Inclusion was implemented with limited objective and the present programme is having new features with special focus on households. It is observed that 87% of SSAs were covered with banking channels and 73% households were covered in the state of Andhra Pradesh.

Now the proposed CFIP in mission mode focuses on

* Household and coverage of full geography
* Financial inclusion campaign in mission mode
* Account opening to be integrated with DBT, credit, insurance & pensions
* Only online accounts in CBS of the Bank
* Minimum remuneration of the BCs fixed at Rs.5000/- (fixed + variable)
* State level & District level monitoring committees to be set up
* The rural branches of the banks to have a dedicated Financial Literacy cell
* Brand visibility for the programme & BC proposed
* Interoperability through Rupay Debit cards
* OD limit after satisfactory operations
* Simplified KYC / e-KYC in place
* Grievance redressal at SLBC & IBA levels
* Viability and sustainability of BC is identified as a critical component
* Encourage fixed points BC with CSCs, Gramin Dak Sewak,PDS shops,NBFCs
* RBI scheme for subsidy on Rural ATMs
* UIDAI subsidy scheme on AEPS machines

**Highlight of the New Programme (CFI)-Phase1**

* Covering 74351 villages of Swabhimaan with B&M branches in 3 to 5 years
* Progress in SSA and ward coverage
* At least one Account for every House (Urban & Rural) with RuPay Debit card
* Financial Literacy
* Overdraft in Saving A/c after satisfactory history of saving / credit history
* Kisan Credit card ( RuPay Kisan card)

**A comprehensive approach proposed covering: Phase-II**

* Credit Guarantee Fund
* Micro Insurance
* Micro Pension

**Shift in Approach:**

* Household instead of village
* Both Rural and Urban areas instead of only Rural Areas
* Push based to Pull based
* Mission Mode Project with Rebranding and visibility to the programme
* Greater focus on fixed point BCs
* Structured Monitoring Mechanism from Central to Distt level

**Focus on Technology**

* Every Bank A/c to be on-line with RuPay Card & Mobile Banking Facility
* Use of e-KYC to ease the account opening process
* Use of Aadhaar Enabled Payment System (AEPS) for interoperability
* On-line Monitoring through system generated MIS
* Facility of Call Centre & Toll free number by IBA
* Aggressive Media Campaign to increase citizens awareness

**Other Key Focus Areas:**

* Focus on minimum remuneration to BC Agents
* Time lines for every activity for various stake holders
* Roles of stakeholders broadly defined
* Use of Aadhaar for opening of a/c , interoperability etc
* Focus on DBT for better viability of BCs
* Focus on addressing Challenges identified

**Challenges:**

* Telecom Connectivity
* Sustainability of the Business Correspondents
* Increase in cash transfers through subsidy schemes
* De-duplication through UIDAI in providing OD facility
* 2% Commission to be paid to Banks under Direct Benefits Transfer(DBT) and 1% under DBTL

Under Secretary also explained the concept of BC branding to the forum.

**President of SLBC** opined that BC should be properly trained to act as Business Corespondent / Business Facilitator so that it would be remunerative to the banks on payment of Rs.5, 000/- fixed to the BCs. It is observed that ATMs of many banks were closed during night time for security reasons. If shop keeper / business establishment is identified as BC where ATM is located, it will be beneficial to the bank to take forward the FI initiative coupled with caretaking of ATM security. BCs would be familier with the customers, if, the BCs were allowed to effect the transactions in two to three days in the initial stages in the branches during peak transaction days.

Representative of Sapthagiri Grameena Bank brought to the notice of the forum that BCs are doing good number of transactions in chittoor district and one of such example is one lady BC had done 44 lakhs transactions in a year. Most of the BCs are SHG members.

Representative from Punjab National Bank requested the Government to pass on the Government benefits through Bank accounts of public sector banks instead of routing them through post offices. In response President of SLBC informed that if service is improved at BC location, then the funds will automatically flow into the bank accounts.

Representative from Punjab National Bank suggested that PDS shops are to be identified as BCs for success of the BC model.

**Sri MVS Ramireddy,IAS, Dy. Director General, UIDAI** stated that in Andhra Pradesh, 93% of residents have already been issued Aadhaar numbers and UIDAI is mopping-up of Aadhaar enrolment in three districts where Aadhaar generation is at 88%. This situation would help Banks in Aadhaar Seeding. He hinted that banks can adopt maker and checker method to verify Aadhaar number before seeding to a particular customer’s account and can also utilize Remote Assistance for Aadhaar Seeding (RASF) for validating seeding. DDG, UIDAI requested Banks to actively utilize Aadhaar Authentication Services for ‘Aadhaar Enabled Payment System (AEPS)’ of NPCI which would be a great contributor to Financial Inclusion by transparently delivering banking services to the actual bank account holder living in rural hinterlands with the help of a Banking Correspondent. He also suggested Banks to use eKYC Service of UIDAI which provides instant, electronic, non-repudiable proof of identity as well as Proof of Address to a bank upon authentication by a prospective account holder. Banks interested in authentication services of UIDAI, can submit on-line enquiry at www.authportal.uidai.gov.in and UIDAI will extend necessary on-boarding support. DDG also briefed the Bankers about MicroATM Scheme of UIDAI and requested them to utilize the financial support offered under the Scheme, to deploy MicroATMs to proliferate Financial Inclusion.

Representatives of some of the banks have informed that all the Government benefits are to be routed through single point BC and service area approach is to be taken in to consideration for doing so. The existing system of one bank one district model, different BC for FI and Payment of Government benefits through different banks in the same village is to be dispensed with.

In response, Sri R N Dash, General Manager, RBI said that fast movers are getting advantages out of any scheme. He further stated that while implementing the FI, majarity of the banks have not come forward in participating the programme, especially for EBT. Even after participation some of them were withdrew in the middle due to technical and non-technical issues with BCs. RBI is expecting convergence, if required, in the programme. RBI cannot direct Government to channelise their funds to a particular bank. President, SLBC emphasised that banks should work in the direction to make the BCs efficient and then make a business bargain. Issues in this regard may be written to Convenor, SLBC of AP to takeup with Government.

Sri PV Ramesh, IAS, Mission Director assured that the Government will take fresh look / view on the existing models in FI / DBT implementation prevailed in the state keeping the above discussions in to consideration. He assured the house that the Department of Rural development, SERP and MEPMA would help the bank to search the uncovered families to open the accounts inorder to complete the CFI in the mission mode.

Sri C.Doraswamy, General Manager, Convenor SLBC of Andhra Bank has summed up the proceedings as under.

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| **Agenda item** | **Resolution** |
| Allocation of SSAs in rural area and wards in urban areas | Allocation of SSAs and wards was completed by LDMs in all the thirteen districts of Andhra Pradesh and was communicated to all the controller banks to kick start the implementation.**(Action – LDMs and Banks)**  |
| Connectivity issues | It is observed that there is a connectivity problem in tribal areas of East godavari, Visakhapatnam districts. Such issues may be brought to the notice of SLBC, GoAP so that it can be takenup with BSNL**(Action-LDMs, Banks,SLBC,GoAP,BSNL)**  |
| Training of BCs | RSETIs located in district head quarters may explore the possibility of providing training to identified BCs for effective function. LDMs may co-ordinate this activity at district level**(Action-LDMs,Controller banks of RSETIS, RSETI Directors)**  |
| Role of Banks | * Network expansion i.e coverage of SSAs and Wards
* Appointment of BCAs in all SSAs
* Ensure sustainability of BC model
* Accounts are to be opened with Zero balance
* One page account opening form suggested by DFS
* Account holder should be issued with Rupay Debit card
* Account should be linked with Aadhaar
* Account holder should be provided with overdraft facility after satisfactory performance
* Loans scheme to be implemented for BCs

**(Action – All Banks)** |
| Role of LDMs | * Formation of SSAs and allocation of wards and sortout the issues of branches
* To ensure coverage of SSAs in rural areas and wards in urban areas
* To conduct regular review of coverage of families
* Constitution of District Level Review committee
* Organising camps for opening of bank accounts for uncovered households inconsultation with banks
* To review the progress at DCCs / JMLBC
* Regular submission of data to SLBC
* Ensure establishment of FLCs at Block/JMLBC level in consultation with major banks operating in the district
* JMLBC convenors should be made responsible for establishment of FLCs at block level

**(Action – LDMs and JMLBC convenors)** |
| Role of State Government | * Government to extend active support for the programme
* Pass on the instructions to District Collectors for providing full pledged support to LDMs and Banks
* Direct SERP & MEPMA to extend support to banks to identify uncovered families
* Publicity be given through Print & Electronic media
* Allocation of area to the banks as per the service area guldelines

**(Action-State Government)** |
| Role of SLBC | * Mapping and allocation of SSAs and Wards
* Coverage of rural & urban areas
* Planning camps
* Reporting mechanism
* Call centre executive training and familiarization with the programme
* Providing CFI material in local language
* Monitoring establishment of FLCs at Block / JMLBC level and review
* Completion of the task and declaring the state as fully saturated

**(Action – SLBC)** |

**Time Line – Pre Launch Function Activities suggested by DFS**

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| **S.No** | **Task** | **Timeline** |
| 1 | Meeting of FM with CEOs of Banks  | 31.07.2014 |
| 2 | Finalisation of the Mission document(without logo) and circulation to Banks ( with approval of FM)  | 06.08.2014  |
| 3 | Last date of receipt of designs for logo  | 07.08.2014 |
| 4 | Meeting of the jury to decide the logo | 09.08.2014  |
| 5 | Submission of the jury recommendations  | 11.08.2014  |
| 6 | Finalisation of the logo  | 12.08.201 |
| 7 | Communication of the logo to the banks to prepare the merchandising material  | 13.08.2014  |
| 8 | Completion of SLBC visits by DFS officials  | 14.08.2014  |
| 9 | Launch by formal announcement in the independence day speech of Hon’ble PM  | 15.08.2014 |
| 10 | Proposed launch function at National, State and District level  | 28.08.2014(tentative) |

**Time Line – Post Launch Function Activities**

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| **S.No** | **Task** | **Timeline** |
| 1 | Distribution of Financial Literacy and merchandising material to rural bank branches  | 29.08.2014  |
| 2 | Start of the account opening camps in states  | 31.08.2014  |
| 3 | Target date for coverage of 10520 new SSAs by BCs  | 31.08.2014  |
| 4 | Target date for of coverage of 25810 new SSAs and 1.88 crore accounts  | 31.12.2014  |
| 5 | Target date for coverage of 40753 new SSAs and 3.75 crore accounts  | 31.03.2015  |
| 6 | Target date for coverage of 50000 new SSAs and 5.63 crore accounts  | 30.06.2015  |
| 7 | Target date for 7.5 crore accounts(tentative)(Due to connectivity issues actual number may be less and spill over to Phase2)  | 14.08.2015  |

The meeting was concluded with vote of thanks proposed by Sri M Mohan Reddy, General Manager, Syndicate Bank.

Concluded...

**LIST OF PARTICIPANTS**

**CHIEF SECRETARY**

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| 1 | I Y R Krishna Rao, IAS | Chief Secretary  | Govt. of A.P |

**MISSION DIRECTOR**

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| 2 | Dr. P V Ramesh, IAS | Principal Secretary, Finance (R&E) & Mission Director-Comprehensive Financial Inclusion Plan  | Govt. of A.P |

**GOVERNMENT of INDIA**

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| --- | --- | --- | --- |
| 3 | Manish Kumar | Under Secretary, Department of Financial Services, MoF | Govt. of India |

**SLBC OF A.P**

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| --- | --- | --- | --- |
| 4 | C VR Rajendran | Chairman & Managing Director and President, SLBC of A.P | Andhra Bank |
| 5 | S K Kalra | Executive Director | Andhra Bank |
| 6 | C. Doraswamy | General Manager & Convenor, SLBC of A.P | Andhra Bank |
| 7 | M Bala Bhaskar | Chief Manager, SLBC | Andhra Bank |

**RESERVE BANK OF INDIA**

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| --- | --- | --- | --- |
| 8 | R N Dash | General Manager | Reserve Bank of India |
| 9 | R K Rajput | General Manager | Reserve Bank of India |
| 10 | A S V Kameswar Rao | Asst. General Manager | Reserve Bank of India |
| 11 | P Siva Ranga Rao | Asst. General Manager | Reserve Bank of India |

**NABARD**

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| --- | --- | --- | --- |
| 12 | Jiji Mammen | Chief General Manager | NABARD |
| 13 | Dr. Y Hara Gopal | Asst. General Manager | NABARD |
| 14 | Nivedita Tiwary | Asst. General Manager | NABARD |
| 15 | Sobha C M | Manager | NABARD |

**UIDAI**

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| --- | --- | --- | --- |
| 16 | MVS Rami Reddy, IAS | Dy. Director General | UIDAI, Govt. of India |
| 17 | C Suresh Babu | Senior Manager | UIDAI, Govt. of India |

**B S N L**

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| 18 | G Siva Ramakrishna | SDE (EBP-CRM) | BSNL, Govt. of India |

**GOVERNMENT OFFICIALS**

|  |  |  |  |
| --- | --- | --- | --- |
| 19 | S V Hanumantha Rao | OSD, Finance (IF) Dept | Govt. of AP. |
| 20 | Y V Raghunatha Reddy | Director, SERP | Govt. of A.P |
| 21 | T Krishna Rao | Consultant, SERP | Govt. of A.P |
| 22 | Syed Rasool | State Mission Coordinator, MEPMA | Govt. of A.P |
| 23 | D V R Reddy | State Mission Coordinator, MEPMA | Govt. of A.P |
| 24 | T Srinivasa Chowdary | Manager, Finance-APSFC | Govt. of A.P |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 25 | Dr. M Shankar | Regional Manager | The New India assurance Co. Ltd. |
| 26 | K S John | Regional Manager | Oriental Insurance Co. Ltd. |
| 27 | R Guru Krishna | Administrative Officer | LIC of India |

**SPECIAL INVITEES**

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| --- | --- | --- | --- |
| 28 | C Kutumba Rao | Vice Chairman, AP State Planning Board  | Govt. of A.P |

**NATIONALIZED BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 29 | V B Bhagavathi | General Manager  | Andhra Bank |
| 30 | G Subramania Iyer | General Manager | Canara Bank |
| 31 | K Eswar | General Manager | Central Bank of India |
| 32 | S Chezhian | General Manager | Indian Bank |
| 33 | M Mohan Reddy | General Manager | Syndicate Bank |
| 34 | S P Chugh | Dy. General Manager | Oriental Bank of Commerce |
| 35 | T S Swamy | Dy. General Manager | Union Bank of India |
| 36 | T V Reddy | Dy. General Manager  | State Bank of India |
| 37 | S Siva Kumar | Zonal Manager | Corporation Bank, Vijayawada |
| 38 | Arvind Kambar | Zonal Manager | Dena Bank |
| 39 | C Palaniappan | Zonal Manager | UCO Bank |
| 40 | B Uma Sankar | Asst. General Manager | Andhra Bank |
| 41 | C Suguna Rao | Asst. General Manager | Andhra Bank |
| 42 | I Sreekara Rao | Asst. General Manager | Corporation Bank |
| 43 | P Adinarayana Reddy | Asst. General Manager | Syndicate Bank |
| 44 | C N J D Prasad | Asst. General Manager | State Bank of India |
| 45 | B B Prasad | Asst. General Manager | State Bank of Mysore |
| 46 | N Sreekanth | Asst. General Manager | IDBI Bank |
| 47 | A S Ramayya | Asst. General Manager | S I D B I |
| 48 | H Narasimhulu | Chief Manager | Allahabad Bank |
| 49 | P N Kapil | Chief Manager | Bank of India |
| 50 | O Manogaran | Chief Manager | Central Bank of India |
| 51 | S Prasada Rao | Chief Manager | Indian Overseas Bank |
| 52 | R P Sharma | Chief Manager | Punjab National Bank |
| 53 | A V Sathe | Chief Manager | State Bank of India |
| 54 | Ch. N Murty Babu | Chief Manager - FI | State Bank of Hyderabad |
| 55 | V Rama Mohan Reddy | Chief Manager | Union Bank of India |
| 56 | K Venkata Ramana | Senior Manager | Andhra Bank |
| 57 | P E C V Sagar | Senior Manager | Andhra Bank |
| 58 | V Venkatesh | Senior Manager | Bank of Maharashtra |
| 59 | K Rajshekhar | Senior Manager | Punjab & Sind Bank |
| 60 | V G V Prasad | Senior Manager | United Bank of India |
| 61 | K Saida Rao | Senior Manager | Andhra Bank |
| 62 | S V R N Goutham Kumar | Manager | Andhra Bank |
| 63 | K Siva Krishna | Manager | Andhra Bank |
| 64 | V Chandrasekhar | Manager | Bank of Baroda |
| 65 | Priti Poonia | Manager | Dena Bank |
| 66 | U Surender Babu | Manager | Oriental Bank of Commerce |
| 67 | P Vijay Kumar | Manager (Agri) | Vijaya Bank |
| 68 | J V Sathyanarayana | Branch Manager | State Bank of Travancore |
| 69 | K Suresh Kumar | Manager | State Bank of Patiala |
| 70 | Vinayak Navghare | Manager | S I D B I |
| 71 | P Asha | Officer | Allahabad Bank |
| 72 | J C Sekhar | Officer | Punjab National Bank |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 73 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 74 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 75 | K Vinod Reddy | Chief Manager (FIC) | APGVB, Warangal |
| 76 | S V Rama Subba Rao | Chief Manager | APGB, Kadapa |
| 77 | B V Siva Reddy | Senior Manager | APGVB, Warangal |
| 78 | S Shahina Begum | Senior Manager | SGB, Chittoor |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 79 | Jyothi T | General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 80 | Sreedhar Dharmapuri | Dy. General Manager |  ICICI Bank |
| 81 | A Mukundan |  Vice President | HDFC Bank |
| 82 | Madan Mohan | Vice President  | Axis Bank |
| 83 | N S Rao | General Manager | Coastal Local Area Bank |
| 84 | Mathew K.V | Chief Manager | ICICI Bank |
| 85 | Murali Krishna Chattu | Senior Manager | Kotak Mahindra Bank |
| 86 | N Harinadha Rao | Manager, Operations | The Federal Bank Ltd. |
| 87 | S Sai Prasad | Manager - FI | ING Vysya Bank |
| 88 | Rajshekhar M G | Manager – Agri Banking | Karur Vysya Bank |
| 89 | K Ganesh Babu | Asst. Vice President | Axis Bank |
| 90 | Alex B Thomas | Asst. Manager | South Indian Bank |
| 91 | Pasam Venkata Giridhar | Agriculture Officer | Tamilnad Mercantile Bank |
| 92 | A Viswanath | Record Head | Indus Ind Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 93 | M. Ram Reddy | L.D.M, Srikakulam | Andhra Bank |
| 94 | S Lakshmi Narayana | L.D.M, West Godavari | Andhra Bank |
| 95 | S Jagannatha Swamy | L.D.M, East Godavari | Andhra Bank |
| 96 | CH. Sreenivasa Sastry | L.D.M, Guntur | Andhra Bank |
| 97 | B Jaya Babu | L.D.M, Visakhapatnam | SBI |
| 98 | V Siva Babu | L.D.M, Vizianagaram | SBI |
| 99 | G Venkateswara Reddy | L.D.M, Chittoor | Indian Bank |
| 100 | R V Narasimha Rao | L.D.M, Krishna | Indian Bank |
| 101 | M Narasimha Rao | L.D.M, Prakasam | Syndicate Bank |
| 102 | Jayashankar | L.D.M, Ananthapuramu | Syndicate Bank |
| 103 | L Rahunadha Reddy | L.D.M, YSR Kadapa | Syndicate Bank |
| 104 | T Venkateswara Rao | L.D.M, Sri Potti Sriramulu Nellore | Syndicate Bank |
| 105 | P Narasimha Rao | L.D.M, Kurnool | Syndicate Bank |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 106 | C Mohan Rami Reddy | Senior Manager | Andhra Bank |
| 107 | V Rajesh | Senior Manager  | Andhra Bank |
| 108 | Ashok B Adur | Asst. Manager | Andhra Bank |
| 109 | M Yogini Devi | Asst. Manager  | Andhra Bank |