Proceedings of 188th meeting of

STATE LEVEL BANKERS` COMMITTEE OF

ANDHRA PRADESH

(5th SLBC meeting of Reorganized Andhra Pradesh State)

Date: 30.12.2014 - Time: 11.00 AM

Venue: 7th floor, L Block, A.P. Secretariat, Hyderabad – 500 004

STATE LEVEL BANKERS` COMMITTEE OF A.P

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**The 188th Meeting of SLBC of Andhra Pradesh (5th SLBC meeting of reorganized A.P State) was conducted on 30.12.2014 at A.P Secretariat, Hyderabad at 11.00 A.M.**

Sri N Chandrababu Naidu, Hon’ble Chief Minister of AP, Sri Yanamala Ramakrishnudu, Hon`ble Minister for Finance & Planning, GoAP, Sri I.Y.R. Krishna Rao, IAS, Chief Secretary, Govt of AP, Sri K.R. Das, Regional Director, Reserve Bank of India, Hyderabad , Sri R.N. Dash, General Manager, Reserve Bank of India, Hyderabad, Sri L Munda, General Manager, NABARD, Hyderabad, Senior Officials from Government of Andhra Pradesh, Executives from Banks , Chairmen- RRBs, Lead District Managers have participated in the meeting. The detailed list of participants is given as annexure.

**Address by Sri C VR Rajendran, Chairman & Managing Director, Andhra Bank & President, SLBC of AP :** On behalf of SLBC of Andhra Pradesh, he extended a hearty and warm welcome to Shri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P, Council of Ministers, Chief Secretary, Principal Secretaries and Officials of State Administration, co-bankers, Members and Invitees to 188th meeting of SLBC.

He has addressed as follows:

“The 186th SLBC meeting was convened on 30th of Sept., 2014 and the performance of the banks in the state as on 30.06.2014 was reviewed. Subsequently, the 187th SLBC meeting was convened on 07.11.2014 – with Special Focus on extension of Relief Measures in areas affected by Hudhud cyclone.

The intervening periods saw many upheavals in the banking sector especially on the agrarian front as the lending under the agriculture sector, which forms a major share of lending by the banks in the state being adversely affected owing to the non-repayment and non-renewal of loans by the farming community hampering the credit flow to the primary sector for the reasons best known which were discussed in the earlier meetings also. Its impact on the profitability and ratings of the Banks were also expressed in detail hitherto.

By virtue of release of 20% of the amount of relief to the farmer borrowers with outstanding of more than Rs.50,000/- and full amount to the farmers with outstanding amount upto Rs.50,000/-, under Debt Redemption scheme by the Government under Phase-I, President of SLBC hoped, for a change in the scenario and look forward to credit picking up under the agriculture sector and drastic reduction in NPAs under the sector. He requested the Government to give adequate publicity requesting the farmers to get their loans renewed by paying the balance amount. This is very much required for credit off take under this sector and for continued agriculture operations in the state not only for the credit extended for agricultural sector, but also the SHG and SC/ST sectors”.

He has gratefully acknowledged the advice given by the Hon’ble Chief Minister to the farmers and borrowers during his public meeting at Prakasam district to repay the balance loan amount after receipt of debt relief amount under Phase-I and get their loans renewed and avail credit @ 4% rate of interest. He is very much hopeful that this measure will definitely boost the morale of the field functionaries which otherwise has taken a beating owing to the non-payment of agriculture loans by the farmers. Further, the Government’s decision to release full amount to the borrowers with outstanding amount upto Rs.50, 000/- will go a long way in mitigating the problems of Small and marginal farmers.

He has placed before the House, performance of AP State under various banking parameters as on 30th September, 2014.

**Branch Network:** The state is having Bank net work of 6200 branches as on 30.09.2014, with more than 68% of the branches being situated in rural and Semi-urban areas. The number of unbanked mandals in the State is NIL with the opening of a branch at PP Kunta by APGB in Gopavaram mandal of YSR Kadapa District.

**Deposits and Advances:** The total deposits stood at Rs. 1, 73,379 crores where as advances at Rs. 2,08,008 crores at the end of Sept., 2014 with a marginal growth of 4.92% and 3.38% respectively over the outstandings as on 31.03.2014. There is marked slowdown in resource mobilization and credit expansion during the half year when compared to previous years owing to the factors beyond the control of the bankers.

**Credit Deposit Ratio:** The CD Ratio of banks in the State is 119.97 % and continues to be one among the highest in the country.

**Priority Sector Advances:** The Priority Sector advances as at the end of September, 2014 stood at Rs.1, 50,245 crores, constituting 74.67 % of ANBC as against the regulatory norm of 40%.

Total agricultural advances outstanding are at Rs.99, 555 crores, constituting 49.48 % of ANBC against regulatory norm of 18%. The agricultural credit of the State is one of the highest in the country despite the constraints faced by the banks in achieving the credit flow targets set for the state.

It is observed that there is high concentration and dependence on lending against gold ornaments for the purpose of agriculture rather than lending under crop loans under short term agriculture credit taking advantage of the interest subvention and zero/pavala vaddi benefits. Further, under agricultural term Loans, the concentration is more on SHG lending as against the capital formation in real terms under Agriculture. He requested the banks to have

re-look into the quality and disciplined lending aspects and take steps in reversing the trend to have a sustainable growth in this primary sector.

Total credit outstanding under MSE sector is Rs.27, 834 crores, under Education Loans is

Rs. 2,960 crores and Housing loans is Rs. 15,572 crores as on Sept., 30, 2014,

**Performance under Annual Credit Plan 2014 -15 as on 30 Sept., 2014:**

**Credit Flow to Priority Sector:** As against the annual disbursement target of Rs.77, 894 crores for the year 2014-15 under Priority Sector, credit flow during the half year under review has been to the tune of Rs.23,883 crores, with an achievement of 30.66% of the annual target as against the achievement of 53.48% during the corresponding period of the previous year.

The credit flow to agriculture has been Rs. 13,789 crores as against the target of Rs.56,019 crores, with an achievement of 24.61%.

Ensuring 100% computerisation of land records, on time renewal/issuance of Loan Eligibility Cards to the tenant farmers and co-operation & coordination of revenue & agricultural department to the Banks is vital for smooth and hassle free lending to the farming community.

The phase –I list published by the Govt. under Debt redemption scheme containing various types of mistakes have lead the banks to face fresh problems with grievances being flooded by the farmers at the branches. In the recently concluded Rythu Sadhikarika Sadassulu organized by the State Government, the bank staff was targeted by the farmers and peoples’ representatives for non receipt of debt relief amount. The adverse publicity in the print and electronic media regarding various aspects of lending under agriculture by the banks, protests / dharnas by the farmers at the branches badly affected the morale of the field staff. There is a need to give clarity on the role and responsibility of banks in passing on the benefit to the beneficiaries.

He requested the Government to relook in to this aspect and advise the district administration to redress the grievances of the farmers / borrowers who have not received the benefit under Phase-I. The agriculture department shall be proactive in convincing the borrowers to get their loans renewed without any further delay, duly explaining the benefits of Crop Insurance and Interest Subvention schemes as subvention is linked to prompt repayment.

He is of the opinion that, the farmers need to be educated that the remaining amount of Debt Relief will be released by the Government in a phased manner and in the mean time the borrowers have to get their loans renewed by paying the balance amount from their own sources and keep their accounts as non-overdue. He suggested GoAP to incorporate a clause

“to keep the accounts in order” in the bonds that the Government is contemplating to issue as part of the relief, which will go a long way in inculcating the repayment culture.

**MSE SECTOR:** The total disbursements under this head are Rs. 7,645 crores as at the end of 30 Sept., 2014 against the target of Rs. 10,850 crores with an achievement of 70.46%.

Micro and Small enterprises provide large scale self employment and hence, he once again appealed to the Government to set up a Central Registry for MSME for a planned growth of the sector. Banks also have to make efforts to channelize the credit to these sectors and put in place an effective mechanism to monitor the same.

The coverage of these loans under CGTMSE has been a matter of concern as the performance of the banks under this parameter needs to be drastically improved. The field staff needs to be properly sensitized in this regard and it should be the endeavour of all banks to provide collateral free loans to MSE sector. He suggested to banks to take advantage of the pro-industry policies of the state Government to boost the industrial growth in the state.

**SOCIAL WELFARE SCHEMES & IMPLEMENTATION OF GOVERNMENT SPONSORED PROGRAMMES:** The performance of the banks in implementation of the various Govt. Sponsored schemes has not been at the expected levels as the required applications have not been sponsored by the Departments concerned. Many departments have informed that owing to bifurcation of the state, necessary budget for implementation of the programmes is yet to be allotted and have reported that the performance under the schemes may be treated as NIL.

He informed that SLBC has communicated the targets allocated by the departments concerned to all LDMs for allocation among all banks in the districts. Banks are advised to ensure that the targets so allocated are invariably achieved as the performance of banks under this parameter has not been encouraging even during the previous year. He requested the Government Departments to play a proactive role in scheduling beneficiary selection campaigns and imparting training to the prospective entrepreneurs for successful implementation of the Govt. sponsored schemes.

He informed that A.P. Scheduled Castes Co-operative Finance Corporation Limited has communicated revised timelines for implementation of the SC Action plan for the year 2014-15 during Video Conference held on 02.12.2014 by Sri. R. Kishore Babu, Hon’ble Minister of GoAP. The controllers are advised to suitably instruct the branches in this regard and take necessary steps for implementation of the plan as per revised timelines.

Banks need to step up efforts to achieve the desired results in respect of lending to PMEGP and minority communities with due coordination and cooperation from Govt.

**Implementation of PMJDY:** The Pradhan Mantri Jan Dhan Yojana launched by our Hon’ble Prime Minister on 28.08.2014 at New Delhi with simultaneous launch by our Hon’ble Chief

Minister in Andhra Pradesh State at Rajahmundry has provided the much required thrust to all the banks for opening of accounts of hitherto uncovered households. He informed that In Andhra Pradesh state so far opened more than 43 lakh accounts under PMJDY. SLBC has received reports from the districts that majority of the Households are covered with minimum one bank account and district Mission Directors of PMJDY have initiated process for declaring saturation as per the scheme guidelines. The State Mission Director will also declare saturation achieved in the state under PMJDY as soon as the process is completed at district level. It is targeted to declare the state as saturated for the purpose of PMJDY during 2nd week of January 2015 as assured to DFS, MoF, GoI.

The performance of the banks in the state under the plan has been reviewed by the State Level Implementation Committee which is headed by Sri P V Ramesh, Principal Secretary, Finance (R&E) & Mission Director, PMJDY, GoAP in its meeting held on 05.11.2014.

While the task of opening of accounts is being successfully accomplished by the banks, there is concern with regards to the delivery of Ru-Pay cards to the beneficiaries as it is observed that it is pegged at around 50%. This issue has to be addressed by all banks and ensure that all beneficiaries are issued Pass-books and Ru-Pay cards immediately on opening of accounts.

Banks must also ensure that Bank Mitras respond properly to the demands of the rural population and banks in turn have to take proper care in grooming the Bank Mitras for playing an effective role in their areas of operation.

An another important aspect envisaged in the plan is preparing the people for financial planning and making them aware of the advantages of the access to formal financial system through establishment of Financial Literacy Centres at Block Level, has to be prioritized by all banks in the state. In the State as on date 37 FLCs were operating in only 20 out of 170 JMLBC centres. He requested the Controllers of all banks in the state to take a positive view in the matter and open FLCs to cater to the financial literacy needs of the people.

There are certain important issues pending which require state Government intervention and necessary action as these are being highlighted in SLBC meetings and decision / action is awaited from State Government. Convener, SLBC will flag these issues during the deliberations. He requested the Government to advise the concerned to look into the issues for early resolution.

The banks have always been in the forefront in implementing the welfare schemes of the Government and unless the Government and the banks work in tandem the required results cannot be achieved.

He assured the Government of the total support and involvement of SLBC and all banks in implementing the welfare measures of the Government.

He greeted one and all a very Happy New Year and SANKRANTHI and look forward for ushering in a new era of development and prosperity of the state with renewed vigour in the coming year.

**Pending issues for resolution with Government of Andhra Pradesh:** Sri C.Doraswamy, General Manager & Convenor, SLBC of A.P presented the issues for resolution which are long pending.

1. **Revisiting of LEC scheme**: GoAP may examine the recommendations of the committee constituted for revisiting the LEC scheme held on 12.08.2014
2. **Integration of Land records**: In the state of Andhra Pradesh, with the initiation of GoAP in coordination with NIC, banks were provided with the facility of online viewing the digitalized land records from their branches. CCLA with coordination of NIC has completed the process of operationalize of online charge creation, with in short time the process of online charge creation come in to live environment.
3. **Establishment of 2nd DRT in the State:** SLBC has requested the Govt. of AP for setting up of second DRT in the state by which the huge pendency of cases can be much reduced and recovery process in high volume loans can hastened.
4. **Central Registry by GoAP for MSME sector :** Creation of a Central Registry by the State Governments for registration of charges of all banks and other lending institutions in respect of all moveable and immovable properties of borrowers incorporated as proprietorship, partnership, cooperative society, trust, company or in any other form as per the directions of RBI vide circular No. RBI/2008-09/467,RPCD.SME&NFS. BC.No.**102**/06.04.01/2008-09 May 4, 2009.
5. **Amendment to AP VAT Act 2005:** The Andhra Pradesh VAT Act, 2005 has been amended to provide for attachment of the debit balance also in the overdraft accounts allowed to the traders by the banks. IBA has also clarified that debit balances in overdraft cannot be attached. This matter needs immediate resolution by way of amendment to the Act. This is also a long pending issue; GoAP is requested for early decision.
6. **Allotment of site to RSETIs:** Convenor requested GoAP to provide land for construction of own building to RSETIs located in Guntur, Chittoor and Tirupathi.
7. **Notified places for creation of equitable mortgage by branches:** SLBC had requested the GoAP to notify the places for creation of equitable mortgage where brick & mortar branch is available for the benefit of the customers to create charge on the property at branch level where loan is sanctioned.
8. **VLR/Pavala Vaddi scheme of GoAP:** SLBC has requested GoAP to clarify on the issue of continuation of VLR and Pavala Vaddi Schemes from Rabi 2013-14.

Principal Secretary, Agricultural Department, GoAP informed that the guidelines have been issued by the Government for continuation of the scheme.

1. **Create machinery for the recovery of chronic overdues in Agriculture sector:** SLBC had requested GoAP to examine the issue of extension of provisions of Revenue Recovery Act,

1864 to deal with chronic overdues under agriculture sector or to create a machinery to help the banks in recovery of chronic dues under agriculture advances.

The Convener emphasized on the line departments of the Government to ensure that the long pending issues be resolved by meetings so that the same can’t be an agenda item for the next meeting.

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

He informed to the forum that he is addressing the bankers in present SLBC meeting after six months. This intervening period has been a testing time for the Government, Bankers, farmers and other sections of the society. He reminded that Government is functioning with deficit in the budget.

It is pertinent to observe that as high as 93% of farmer families in Andhra Pradesh are debt burdened according to the latest National Sample Survey of Govt of India, as compared to the National level of 51%. Due to debt crisis, many of the farmers have attempted for suicides. In order to give fillip to agriculture sector and to give comfort to the distressed farming community, Government has announced Agricultural Debt Redemption Scheme, despite the tight liquidity position of the new State. He observed that after announcement of Debt Redemption scheme, farmers’ suicides have come down as the present scheme provided comfort to majority of the farmer families.

This Debt Redemption process was delayed due to obtaining comprehensive data from the banks for giving benefit to genuine farmers. This was done by the Government to ensure transparency and that no deserving farmer is left out without benefit. To achieve this Government, NIC as well as the banks have worked very hard and done a commandable job.

He expressed happiness as the whole exercise that brought scientific results in finalizing the beneficiaries.

He informed the forum that Government has made it a policy to link every Government benefit with Aadhaar Number. It has also made it as requirement for passing on the debt redemption benefit. He informed that A.P State has achieved Aadhaar compliance by more than 95%. The remaining 5% also would be covered soon. But it is understood that there are still some loan accounts & SB accounts where Aadhaar Number is seeded. It could be a challenge to the district administration to achieve 100% saturation in this regard.

He recollected that Expert Committee appointed to study on Agricultural Debt redemption headed by Sri P Kotaiah has recommended debt redemption up-to Rs.1.00 lakh per family, where as the Government has taken a stand and announced redemption of upto Rs.1.50 lakhs per family to provide maximum relief to the farming community.

He has informed that the banks have uploaded 82.66 lakhs loan accounts in the NIC portal and out of this 40.43 lakhs loan accounts had all the required information. Accordingly, 22.79 lakhs farmer families (as against 32 lakhs farmers families in the state as per Government of India census 2011) in the phase I are eligible to get the redemption amount covering 71% of the total farmer families.

In order to help small and marginal farmers who have borrowed up-to Rs.50000 per family, the scale of finance has not been considered for arriving the eligibility under the scheme, and the entire benefit was passed on to redeem their debt in full in first phase. Further the Government is proposing that the farmers having debt liability of more than Rs.50000 where scale of finance has been considered, if the eligibility amount is arrived up to Rs.50000 these cases also provided with total redemption as one time settlement. The first phase list of farmers eligible for providing redemption amount has already been made available to the banks. In respect of accounts with more than Rs.50000 liability, 20% of the benefit amount has already been credited to the banks; remaining amount will be provided in 4 instalments @ 10% rate of interest. He requested banks to provide loans to farmers as per the eligibility so that they can get benefit @ 4% rate of interest on prompt payment.

The 2nd Phase of data verification is now underway where Aadhaar is not synchronised, Ration cards are not available. Government is giving reasonable time to farmers for submission of necessary documents. He opined that some issues may cropup due to some technical & non-technical errors. He suggested that Bankes and Government departments should work together with coordination and start the process immediately to resolve the issues.

He informed that Government is planning to consider to provide Rs.10,000/- per acre to horticulture farmers and details will be announced shortly.

He suggested that Licensed Cultivators’ Loan Eligibility Cards (LEC) scheme has to be revisited. It is interesting to observe that while agriculture including horticulture contributes around Rs.28000 crores; whereas activities to allied to agriculture contributing more to the GSDP of the state. Hence these allied activities should be given equal / more importance, as they provide regular additional source of income to the farmers. Income from the allied activities such as Dairy, Poultry, Sheep/Goat rearing etc will come to the rescue of the farmers in the event of calamities.

He expressed that agriculture sector is important sector for both Government as well as for bankers. Innovative ideas are to be adopted in agriculture production, agro processing and marketing and these things are to be sensitised by agriculture department to farmers through ‘Polam Pilustondi’.

Referring to ‘Hudhud’ cyclone that has caused huge loss to Poultry industry; he expressed that insurance coverage is not available. Government has paid around Rs. 25 crores as ex gratia to the poultry industry first time in the state.

Referring to Prime Minister’s Jan Dhan Yojana, he informed the house that the progress is satisfactory, and the banks have so far opened 43.08 lakhs accounts. Out of which 31.35 lakhs accounts are with ZERO balances and 23.44 lakhs Ru-pay Debit cards were also issued. By this process every household in Andhra Pradesh will have minimum one bank account and it will help the Government to pass on the benefits directly to the respective accounts.

He opined that if every person in the country keeps Rs.1000 in their accounts, it will become Rs.1,24,000 crores. This can be utilized for development of the country; otherwise this is kept as idle money with the people. In the state of Andhra Pradesh more than 6000 bank branches are functioning and he advised all banks to have a e-pass at all these branches. Bankers are requested to educate the people for inculcating the savings habit / financial planning.

He reiterated that his Government has believed in empowerment of women and their strength should be harnessed to build a new society. Keeping this in view, the Government has decided to strengthen the Groups by infusing additional capital. In the state of Andhra Pradesh around 79 lakhs women are formed as SHG groups. It is proposed to give Rs.10,000 per each member which will cost around Rs.7000 crores to Government. The modalities to extend the proposed infusion of fresh capital to SHG members are almost completed and the process of collecting the data and providing the relief may start soon. This will rejuvenate and enable SHGs to take up income generating activities. He has advised SERP & MEPMA to provide the data on the interest payable by SHGs till December 2014 to make arrangements by GoAP to reimburse them to ensure that these accounts are performing.

Government has recently allocated activity of sand mining and sale, to the SHGs which is working well and providing additional income to the SHGs. Paddy procurement is also being entrusted to them. He wish to promote SHGs as entrepreneurs.

**MSME Sector:** While discussion he stated that MSME sector provides ample opportunities for self employment of educated /skilled personnel. Skill development is essential to reduce drudgery in the work and improve the income of artisans. GOAP is initiating special programs for enhancement and development of traditional skills of artisans. The State Government is announcing the new Industrial policy which will improve the investment environment and make the state frontrunner in the “ease of doing business”. Government is expecting investments in a big way and bankers have to play a major role in funding these projects. The new industrial policy will also have scope for large scale job creation to the educated youth and he earnestly requested the banks to fund entrepreneurs liberally which will also open up new opportunities to the skilled as well as unskilled workforce. He informed that in Japan MSME companies are established in large scale and are performing well and generating economy as well as employment. He informed that in the state of Andhra Pradesh it is

proposed to start “Incubation centres” and requested the support of the banks. He is of the opinion that overdues are mounting up in SME due to inadequate / no skills and in sufficient employment.

**Skill Development:** He informed that Government has been working on several models to empower the youth in improving their skills and enhancing the employment opportunities. To impart youth employable skills, Government of Andhra Pradesh has set up a “Skill Development Corporation” to fast track the skill development programs in a scientific manner. Skill development and up-gradation is proposed as per the local needs. Service sector will be given thrust like Tourism, Hospitality and IT. Banks should lend aggressively to give encouragement to these employment generating sectors.

**Performance under agriculture:** He expressed that the performance of the banks under agriculture sector is the lowest ever. He hoped on account of repayment of loan by the farmers after the credit of redemption amount would improve the recovery prospects and further disbursals in Rabi season. The banks can recoup the low-performance, by the end of this financial year.

HUD-HUD cyclone has created havoc in the four North Coastal districts resulted in huge loss. Entire State machinery was involved in relief work as a result all the 4 district are back to normalcy but still lot to do for bringing back past glory of Visakhapatnam and others affected areas. Bankers are requested to extend relief measures in the areas of calamity affected mandals.

**Declaration of drought affected Mandals:** He also informed that the state was affected by drought with deficit of 32% rainfall during Kharif 2014. Government has declared 226 Mandals as drought affected in the state and banks are requested to extend the relief measures in these mandals.

**Smart Andhra Pradesh:** He stressed the need that all Government departments and banks should work together with coordination and assist in building up of Smart Andhra Pradesh. He opined that 16400 villages / Panchayats / Wards to be developed as smart with the help of NGOs / NRIs / Non resident villagers. Government is keen to provide fibre optical connectivity throughout the state. Government wish to have 7 missions, 5 development grids and 5 compaings for development of the state.

He requested the banks to come forward to develop the state as Smart Andhra Pradesh and to extend the cooperation in developing Knowledge hub and Medical hub. He suggested having a monthly meeting with Government departments to sort out pending issues. Further he requested the bank branches to adopt one village for overall development.

**Sri K.R.Das, Regional Director, Reserve Bank of India** assured Government in helping the state as “Smart Andhra Pradesh”.

He reminded of the complaints being received by RBI as well as the Banking Ombudsman’s Office in respect of priority sector advances. In many cases, credit appraisals were not done properly and loan proposals were rejected. Some complaints on Education Loan were related to banks in not extending the benefit of interest subsidy announced by the Central

Government to the eligible borrowers and also insistence of collateral securities deviating the guidelines. In this background, it is most appropriate to devote some time on customer service in banks.

He stated that Customers, hitherto largely excluded, are increasingly becoming literate of financial services, reasonably well informed about their rights and gradually learning the procedures to seek redressal of their grievances. While this is a welcome result of collective efforts, there is an underlying precaution for the service providers to be more vigilant and duty bound in order to avoid any undesirable consequence.

Consumer protection is an integral aspect of financial inclusion. A Charter of Customer Rights, comprising five basic customer rights, has been framed. The Charter spells out the rights of the customer and also the responsibilities of the financial service provider. IBA and BCSBI have been to formulate a 'model customer rights policy' based on the above charter.

He placed before the forum some important communications recently released by RBI

1. Despite clear instruction issued regarding the requirement of one proof of address whether permanent or current, some banks are still insisting on submission of proof of addresses, both current and permanent which prevents many prospective customers, especially migrant workers, from opening bank accounts. Banks have been advised to desist from such practices.
2. Banks were advised that they should not take undue advantage of customer difficulty or inattention while levying penal charges for non-maintenance of minimum balance in ordinary savings bank account. Instead, banks may limit the services available on such accounts to those available to Basic Savings Bank Deposit Accounts (BSBDA) and restore the services when the balances improve to the minimum required level. Taking into account the recommendations of the Damodaran Committee on customer service in banks, additional guidelines on levy of penal charges, to be effective from April 1, 2015, have been communicated to all banks.
3. Beginning from June this year banks have been transferring the unclaimed funds lying in various bank accounts for ten years or more to Depositor Education and Awareness Fund being maintained in RBI Central Office. Recent observation in this connection was while accounts remained inoperative for ten years or more and the customers / claimants concerned were non-traceable, some banks have claimed substantial refunds from the Fund, soon after transferring the amounts due to the Fund. Banks have been advised to carry out proper due diligence as per the risk category of the customer before making payments to the customers approaching the bank for repayment. Auditing of the transactions by internal / statutory auditors was also suggested.

He expressed that a well informed customer and a vigilant banker are important requisites for safe and secure banking.

He concluded wishing all a very bright & eventful NEW YEAR 2015.

**Shri L Munda, GM, NABARD,** informed that the outstanding under agricultural term loans at Rs. 27,000 crores is lower than achievement of March 2014 at Rs. 28,500 crores. NPAs under agricultural term loans is high at 9.5%. OPS advances have also gone down from March 2014 position. ACP achievement in half year ended 30 September 2014 at 24.6% is very low. (Against target of Rs. 56000 cr., achievement is Rs. 13800crore). Banks are expected to make efforts to achieve the ACP Target during the year 2014-15

He informed that Banks should also increase the share of Agriculture Term Loan to 30-35% of total agriculture lending. NABARD has prepared Area Development Plans (ADPs) for increasing agricultural term loans. In AP, 08 ADPs have been launched in 6 districts, viz., Krishna, Chittoor, Nellore, Prakasam, East Godavari and West Godavari. These schemes pertain to Traditional Fishing, cultivation of roses in naturally ventilated poly-houses, Composite Pisciculture and Dairy. Banks may participate in the banking plan and extend loans to farmers/entrepreneurs under the ADPs. Progress under this may be reviewed in DCC meetings. Banks may also extend finance to thrust area including plantation and horticulture

He expressed that It is good that **JLG** has been made part of the Agenda of the SLBC. Government of India has fixed a target of 5 lakh JLGs for promotion and credit linkage during the year in the country. A target of 23010 has been fixed for AP. Performance under this is being monitored by Government of India. It is expected that all banks branches would promote at least 10 JLGs per branch and credit link the same before March 31, 2015. LDMs may be advised to review progress in DCC and JMLBC meetings. NABARD provides financial assistance for promotion of JLGs. Banks may act as JLPIs and avail this facility. Banks may also finance LEC holders through JLG mode. This is safe mode and will also enable banks to reach targets assigned under JLG. Banks should also submit monthly progress under JLG to NABARD for onward submission to Government of India with 3 days of close of each month. He urged the banks to ensure compliance.

Banks to expedite conversion of all **KCC accounts to Rupay KCCs** and complete the process before 31.3.2015.

NABARD and other agencies are promoting Producer Organisations (POs)/ Farmer Producer Organisations (FPOs). POs/FPOs are expected to provide greater bargaining power to producers, especially smallholders and enable their integration in the value chain generating higher incomes and employment. Small Farmers’ Agri-Business Consortium (SFAC), Ministry of Agriculture, Department of Agriculture and Cooperation, Government of India has launched a scheme known as Equity Grant and Credit Guarantee Fund Scheme. The objective of the scheme is to support FPOs viz., support to the equity base of Farmer Producer Organisations by providing matching equity grants and to provide credit guarantee cover without collateral. Banks should come forward for financing working capital and term loans to POs/Farmer Producers Organisations (FPOs).

**Issues related to development of the State:** Before taking up the regular agenda, Hon’ble Chief Minister requested the forum to deliberate on various issues related to development of A.P. Heexpressed thatthe newly formed state is having so many opportunities for Agriculture, Industry, Infrastructure, Power, Auto mobile, Petro chemicals, Agro processing and SEZ, Tourism etc. At National level GoI is developing the country by implementing Make in India, Digital India, Swachh Bharat and Pradhan Mantri jan Dhan Yojana. In the State of Andhra Pradesh, “Polam pilustondi”, “Badi Pilustondi”, “Neeru chettu” and “Swachh Andhra Pradesh” schemes are being implemented for making the state as smart Andhra Pradesh. He requested the forum to express their ideas out of the box how to develop the state & how to make the state as Smart Andhra Pradesh.

**President, SLBC of AP** opined that Textile & Garments industries shall be established in large scale and provide incentives to these industries may give good results similar to Tamilnadu. He also expressed that Garment industries are highly labour incentive and opined that establishing the Garment industries in the areas where minority communities exist is more remunerative.

In the state of Maharashtra food processing industries are doing good business and there is good scope for mango processing in AP.

In the state of Andhra Pradesh, RSETIs are performing well in skill development. However these are to be integrated with National Skill Development Corporation for better results. He opined that non-viable Engineering colleges are to be converted to I.T.I training institutes for skill development like in ‘Pune’. Promoting Green House cultivation in large scale also gives good results. Small apparel units are also more viable

President, SLBC wish to arrange a meeting with Dry Land Corporation located in Maharashtra.

LDM, YSR Kadapa district requested to promote Chemical Industries (Barium Carbonate), Pulverising units and Tiles Industry in YSR Kadapa District to generate employment & income.

E.D, Andhra Bank suggested to encourage Coco cultivation in Coconut gardens for optimum utilisation of vacant space.

GM, NABARD informed that NABCON already started the Green House cultivation for Roses in Chittoor District.

**Hon’ble Chief Minister of A.P** informed that Government of Andhra Pradesh proposed to establish Textile industry in big way and to increase the cotton production in the districts of Kurnool, Guntur, Ananthapuram and YSR Kadapa. He requested the cooperation of bankers for establishing and developing textile industry in large scale. Coastal line tourism will also improve economy. Government wish to revive canal transportation from Kakinada to Tada ( old Buckingham canal ) for facilitating cheaper transportation.

He requested the bankers to come forward to finance food parks, handicrafts, tourism promotion programmes, apparel and sprinkler producing units. Government is interested in Water conservation, Check dams, Lift Irrigation, Canal maintenance etc.

He informed that the Government is planning to provide ‘Annuity’ for promoting Sprinkler / Drip irrigation system and for Dry land farming. Banks are required to provide finance to the manufacturers who provide annuity and Government will stand guarantee for these loans.

He also informed that Government wish to promote ‘Cattle Hostel’, where Government itself construct the common shed and provide common management, fodder and milking and generate milk production & Gobar Gas production in large scale.

He urged to extend helping hand to SC/ST/BC/Minorities for setting up of industries.

He suggested for forming the committees with senior bankers, senior Government officials and experts to suggest for improvement in the following sectors for improving the economy of state.

1. Agriculture & Horticulture development
2. Dry land development, Micro (Drip/Sprinkler) Irrigation
3. Agro processing, Textiles and Apparel
4. Animal Husbandry
5. Tourism, usage of Chemicals / Mineral wealth
6. Skill development & upgradation.

LDM, East Godavari requested GoAP to extend the benefit of capital infusion to urban SHGs also in tune with rural SHGs as the G.O mentioned that the benefit is available to DWCRA only.

**Hon’ble Chief Minister of A.P** clarified that both Rural & Urban SHGs are eligible for capital infusion. He requested to inform the amount of interest payable by the SHGs up to cut-off date where GoAP announced capital infusion scheme to them, so as to reimburse to the bankers.

Convener, SLBC of AP informed that information will be given after receipt of detailed guidelines with the help of SERP & MEPMA.

**Confirmation of the minutes of the earlier meetings:** The minutes of **186th SLBC meeting** held on **September 30, 2014** and **187th special SLBC meeting held on November 11, 2014** and other meetings conducted up to 28.11.2014 were circulated to the members of SLBC, LDMs and Government Departments concerned.

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

**Discussion on Agenda items:** Sri C. Doraswamy, Convener, SLBC of AP has taken up the agenda items for discussion and the following **action points were emerged** for implementation by all the stake holders.

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| ***AGRICULTURE***   * GoAP may examine the recommendations of the committee constituted for revisiting   the LEC scheme held on 12.08.2014   * Government of A.P to provide the facility of online creation of charge on crop and land to webland portal by the bank branches. * Govt. of AP has to issue instructions on continuation of VLR/Pavalavaddi Scheme on Rabi crop loans for the year 2013-14 * GoAP is requested to reimburse the pending claims of Vaddi Leni Runalu / Pavala Vaddi to banks * All banks are requested to extend the relief measures to the ‘Hudhud’ & Drought affected areas * Publicity is to be given for repayment & renewal of loans after crediting of debt redemption amount * Thrust is given to allied activities and for capital formation in real terms under Agricultural term loan category. * Thrust should be given to crop loans under short term agriculture credit rather than gold loans * Banks are requested to ensure to reach the targets under JLG for the year 2014-15 * GoAP to create a machinery to help the banks in recovery of chronic dues under agriculture advances * NABARD to take up the issue with GoI to adjust the back end subsidy to the credit of loans account not linking to lock in period in case of Emu farming as a special case.   **(Action: All banks, LDMs, NABARD, CCLA and Govt. of AP)**  ***MSME***   * All banks are requested to increase the Credit flow to MSME sector * All Banks are requested to sensitize their branch managers to extend collateral free loans and to cover under CGTMSE scheme. * Banks to take sympathetic attitude and strive for rehabilitation, wherever the sickness is on account of beyond the control of the entrepreneurs. * Go AP to expedite the formation of Central Registry for MSME sector.   **(Action: All Banks, LDMs and Industries Department)**  ***HOUSING LOANS***   * All Banks are advised to submit the list to APSHCL/NHB on all such semi constructed projects with their location details (all approvals received/not received) together with remarks about non-completion/semi-completion etc. which may be considered viable by the banks for funding and completion of the project. * Housing Department to re-allocate a few cases for demonstration purpose where the houses were sold/ letout to have a positive impact on recovery in respect of all Govt. Housing programs. * Delay in reimbursement of eligible EMI for the promptly repaid cases, denying the benefits to beneficiaries is leading to active accounts becoming NPAs with banks. * An exclusive meeting of banks, Government shall be arranged to discussed the problems in housing finance.   **(Action: All Banks,LDMs and APSHCL/ NHB)**  ***EDUCATION LOANS***   * Banks are requested to issue suitable instructions to their branches and ensure that applications are not rejected on flimsy grounds. * Banks not to insist on collateral security up to a credit limit of Rs.4.00 lakhs as per the extant RBI guidelines. * All banks to extend CSIS to all eligible students who have been sanctioned education loan after March 31, 2009. * Padho Pardesh – scheme for interest subsidy on Education loans for overseas studies for the Minority communities to be implemented by all banks * Banks were also advised to put in place an effective Grievance Redressal Mechanism * Banks are advised to achieve targets set for financial year 2014-15   **(Action: All Banks & LDMs)**  ***SHGs***   * The overdues are mounting up in this sector year by year. SERP & MEPMA are   requested to extend support to the banks to reduce the OD/NPAs in this sector.   * Incentive scheme for Tracking and Revival of Dormant SHGs has been extended till   March 31, 2016 by NABARD   * GoAP to inform methodology to provide information on amount of interest to be reimbursed for SHGs   **(Action: SERP , MEPMA, all Banks and LDMs)**  ***GOVT. SPONSORED SCHEMES***   * Scheduled castes, Scheduled Tribes, Weaker Sections should be given priority under PMEGP * Banks to liberally finance to Minorities and reach the target of 15% on Priority sector   advances.   * Banks are advised to step up the lending under DRI as the performance is very low. * Banks are advised to step up the lending to Weavers Credit Cards (Handloom Weavers) * Banks are advised to achieve the targets under SC / ST action plan 2013-14 & 2014-15 * Banks are advised to clear all the pending projects under ACABC scheme. * LDMs are advised to allocate district wise targets under various Govt. programs approved by SLBC (both Central and State Govt) and monitor the progress at regular intervals during JMLBC/DCC/DLRC meetings.   ***(Action: All banks, LDMs and GoAP)***  ***NATIONAL MISSION ON FINANCIAL INCLUSION-Pradhan Mantri Jan Dhan Yojana (PMJDY)***   * Deploy banking channels in all identified SSAs * Banks are advised to open more branches in the rural areas * Opening of bank branches in 3 mandal head quarters where there are no bank branches, on priority. * Explore the possibility of opening of branches at identified centres as requested by Tribal Welfare Department, GoAP. * Opening of FLCs at block level by the banks. * Relocate the branches closed/shifted due to security reasons in the past with specific   Focus on Tribal areas.   * LDMs are advised to update the data on GIS module on monthly basis. * GoAP to expedite allotment of site to RSETIs located at Guntur, Chittoor and Tirupathi and also reimbursement of training expenditure to all RSETIs as per the MORD guidelines. * BCs and CSPs shall be activated by utilizing their services leveraging ICT and to ensure minimum remuneration of Rs.5000/- is paid by banks duly entrusting the job of financial services to them.   ***(Action: All Banks LDMs and GoAP)***  ***LEAD BANK SCHEME***   * All LDMs are advised to follow the structured agenda in DCC/DLRC/JMLBC meetings   for effective review   * LDMs are advised to ensure that all banks to adopt uniform guidelines stipulated by   RBI for Government sponsored programmes.   * All banks are advised to percolate the decisions taken at SLBC level immediately to   their branches to enable them to implement at field level.   * All controllers are requested to instruct their Branch Managers/District Coordinators   to attend the JMLBC/DCC meetings without fail for fruitful deliberations and  resolutions.   * Controlling authorities of Lead banks are requested to provide the necessary   infrastructure at LDMs office for effective functioning.  ***(Action: All LDMs & Banks )***  ***OTHERS***   * GoAP shall look into the setting up of second DRT in the state by which the huge   pendency of cases can be much reduced and recovery process in high volume loans  can hasten.   * Notified places for creation of equitable mortgage by branches where Brick & Mortar   branch is available   * Amendment of AP VAT Act 2005 with a provision of not to attach debit balances in the overdraft * Constitution of committees as suggested by Hon’ble Chief Minister of Andhra Pradesh * Monthly meetings with Government officials for sort out the pending issues   **(Action: SLBC & GoAP )** |

**Record of appreciation to Sri C. Doraswamy, Convener, SLBC of AP:** Forum has proposed to place on record the commendable services rendered and the support extended by Sri C. Doraswamy on behalf of the State Level Bankers` Committee of Andhra Pradesh to the Bankers, farming community and in handling the issues in many meetings including SLBC meetings, on the eve of demitting office on 31st December, 2014 on reaching superannuation.

The committee resolved to place on record the services rendered by Shri C. Doraswamy, General Manager, Andhra Bank & Convener, SLBC of AP.

With the permission of President, SLBC of AP, the Convener has announced that Sri D. Durga Prasad, General Manager will succeed Sri C. Doraswamy as convener, who is retiring on December 31, 2014.

The meeting was concluded by the vote of thanks proposed by Sri P V Subba Reddy, D.G.M, Bank of Baroda.

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

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

**Hon'ble MINISTERs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl.No.** | **Name of the official**  **Shri/Smt.** | **Designation** | **Organisation/**  **Department** |
| 2 | Yanamala Ramakrishnudu | Hon’ble Minister for Finance & Planning, Commercial Taxes, Legislative Affairs | Govt. of Andhra Pradesh |

**INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 3 | C Kutumba Rao | Vice-Chairman,  AP State Planning Board | Govt. of A.P |
| 4 | Dr. Parakala Prabhakar | Advisor to Government | Govt. of A.P |
| 5 | D Hanumantharaya | Director, National Commission for Scheduled Castes | Govt. of India |

**CHIEF SECRETARY**

|  |  |  |  |
| --- | --- | --- | --- |
| 6 | I Y R Krishna Rao, IAS | Chief Secretary | Govt. of A.P |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 7 | C VR Rajendran | Chairman & Managing Director and President, SLBC of A.P | Andhra Bank |
| 8 | S K Kalra | Executive Director | Andhra Bank |
| 9 | C. Doraswamy | General Manager &  Convenor, SLBC of A.P | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 10 | K R Das | Regional Director | Reserve Bank of India |
| 11 | R N Dash | General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 12 | L Munda | General Manager | NABARD |
| 13 | Dr. Y Hara Gopal | Asst. General Manager | NABARD |

**SIDBI**

|  |  |  |  |
| --- | --- | --- | --- |
| 14 | A S Ramayya | Asst. General Manager | SIDBI |

**GOVERNMENT OFFICIALS**

|  |  |  |  |
| --- | --- | --- | --- |
| 15 | Satish Chandra, IAS | Principal Secretary to Hon’ble CM | Govt. of A.P |
| 16 | Ajeya Kallam, IAS | Principal Secretary, Finance Dept. | Govt. of A.P |
| 17 | Dr. P V Ramesh, IAS | Principal secretary, Finance (R&E) & Mission Director, PMJDY | Govt. of A.P |
| 18 | L Premachandra Reddy, IAS | Secretary, Finance (IF) Dept. | Govt. of A.P |
| 19 | Anil Chandra Punetha, IAS | Principal Secretary, Agriculture | Govt. of A.P. |
| 20 | Dr Manmohan Singh, IAS | Principal Secretary,  Animal Husbandry Department | Govt. of A.P |
| 21 | R Karikal Valaven, IAS | Principal Secretary,  Housing Department | Govt. of A.P |
| 22 | A R Sukumar, IAS | Principal Secretary,  Disaster management | Govt. of A.P |
| 23 | K Madhusudana Rao, IAS | Commissioner of Agriculture | Govt. of A.P |
| 24 | Shamsher Singh Rawat, IAS | Secretary,  Social Welfare Department | Govt. of A.P |
| 25 | Dr. P lakshmi Narasimham, IAS | Joint Secretary, O/o CCLA | Govt. of A.P |
| 26 | Parvathi Subramanian, IAS | Joint Commissioner, O/o CCLA | Govt. of A.P |
| 27 | M Papi Reddy, IRTS | Commissioner of Horticulture | Govt. of A.P. |
| 28 | V V Vijaya Lakshmi | Addl. Director of Agriculture | Govt. of A.P |
| 29 | Randhir Singh | Addl. Director,  Handlooms & Textiles | Govt. of A.P |
| 30 | P V Puranik | Deputy Director General,  Dept. of Telecommunications | Govt. of India |
| 31 | D Vasu | General Manager,  AP SC Co-op Finance Corporation | Govt. of A.P |
| 32 | K Devarathna Kumar | Asst. Director General, UIDAI | Govt. of India |
| 33 | Dr. A Seshachalapathi Rao | AD (Planning),  Animal Husbandry Dept. | Govt. of A.P |
| 34 | Dr. V V Krishna Murty | Dy. Director, Fisheries Dept. | Govt. of A.P |
| 35 | B Naveen Kumar | DD (Industries), O/o CoI | Govt. of A.P |
| 36 | B Adinarayana Rao | Dy. G M – AP ST Co-op Finance Corporation (TRICOR) | Govt. of A.P |
| 37 | M A Bari | AGM, AP State Minorities Finance Corporation | Govt. of A.P |
| 38 | Dr. V V V Ramana | Senior Technical Director,  National Informatics Centre | Govt. of India |
| 39 | T Rama Rao | Scientist-C,  National Informatics Centre | Govt. of India |
| 40 | B S S Acharyulu | Asst. Director of Agriculture | Govt. of A.P |
| 41 | K Ramesh Reddy | OSD, Finance Depratment | Govt. of A.P |
| 42 | P Nagarjun | Department of Agriculture | Govt. of A.P |
| 43 | B V L K S Sarma | Accounts Officer, AP State Minorities Finance Corporation | Govt. of A.P |
| 44 | Bh. S Satyanarayana | Nodal Officer (PMEGP), KVIC | Govt. of India |
| 45 | D V R Reddy | State Mission Coordinator, MEPMA | Govt. of A.P |
| 46 | D Srinivas | Communications Officer to Advisor to Govt. | Govt. of A.P |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 47 | U K Navani | Regional Manager | LIC of India |
| 48 | G Ravindranath | Regional Manager | United India Insurance Co. |
| 49 | K Prakasha Rao | Regional Manager | United India Insurance Co. |
| 50 | Dr. M Shankar | Regional Manager | The New India Assurance Co. Ltd. |
| 51 | Dr. S Sivananda Prasad | Manager | United India Insurance Co. |
| 52 | V Sathyanarayana | AS (MI), ZO | LIC of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 53 | Santanu Mukherjee | Managing Director | State Bank of Hyderabad |
| 54 | C R Sasi Kumar | Chief General Manager | State Bank of India |
| 55 | D Durga Prasad | General Manager | Andhra Bank |
| 56 | P Ramana Murthy | General Manager | Allahabad Bank |
| 57 | G Subramania Iyer | General Manager | Canara Bank |
| 58 | K Eswar | General Manager | Central Bank of India |
| 59 | S Chezian | General Manager | Indian Bank |
| 60 | M Mohan Reddy | General Manager | Syndicate Bank |
| 61 | J Sitapathi Sarma | General Manager | State Bank of Hyderabad |
| 62 | P V Subba Reddy | Dy. General Manager | Bank of Baroda |
| 63 | N Ram Babu | Zonal Manager | Bank of Maharashtra |
| 64 | Arvind Kambar | Zonal Manager | Dena Bank |
| 65 | S P Chugh | Dy. General Manager | Oriental Bank of Commerce |
| 66 | C Palaniappan | Zonal Manager | UCO Bank, Vijayawada |
| 67 | A Murali Krishna | Dy. General Manager | Vijaya Bank |
| 68 | K V Nancharaiah | Asst. General Manager | Andhra Bank |
| 69 | P Muralidhar Joseph | Asst. General Manager | IDBI Bank |
| 70 | P Krishna Mohan | Asst. General Manager | Indian Overseas Bank |
| 71 | D S Sharma | Asst. General Manager | Punjab National Bank |
| 72 | AVSK Mohan | Asst. General Manager | Union Bank of India |
| 73 | B B Prasad | Asst. General Manager | State Bank of Mysore |
| 74 | Devanand Sharma | Asst. General Manager | State Bank of Travancore |
| 75 | M Subramanyeswara Rao | Chief Manager | Andhra Bank |
| 76 | P N Kapil | Chief Manager | Bank of India |
| 77 | O Manogaran | Chief Manager | Central Bank of India |
| 78 | Kolla Venkateswarlu | Chief Manager | Corporation Bank |
| 79 | G Srinivas | Chief Manager | Punjab & Sind Bank |
| 80 | Dr. G P Mishra | Chief Manager | State Bank of Hyderabad |
| 81 | Pydi Raja | Senior Manager | Andhra Bank |
| 82 | P B V Ramana | Manager (Liaison) | State Bank of India |
| 83 | Uday Kumar K | Manager | State Bank of Bikaner & Jaipur |
| 84 | A Daya Sagar | Manager | State Bank of Patiala |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 85 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 86 | V Narasi Reddy | Chairman | APGVB, Warangal |
| 87 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 88 | K S Sudhakara Rao | Chairman | SGB, Chittoor |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 89 | K Naga Malleswara Rao | Chief General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 90 | Sreedhar Dharmapuri | Dy. General Manager | ICICI Bank |
| 91 | A Mukundan | Vice President | HDFC Bank |
| 92 | Madan Mohan | Regional Head | Axis Bank |
| 93 | G Vasudevan | Vice President- South Head | Kotak Mahindra Bank |
| 94 | K Brahmaiah | Regional Head-ARB | ING Vysya Bank |
| 95 | A Viswanath | Regional Head | IndusInd Bank |
| 96 | Aravind K | Chief Manager | Federal Bank |
| 97 | Mathew K.V | Chief Manager | ICICI Bank |
| 98 | Murali Krishna Chattu | Senior Manager | Kotak Mahindra Bank |
| 99 | Karl Dushyant | Manager | Dhanalaxmi Bank Ltd. |
| 100 | T S Reddy | Manager | Kotak Mahindra Bank |
| 101 | M Ratnakar Rao | Manager | South Indian Bank |
| 102 | C Ramesh | Manager | The COSMOS Bank |
| 103 | Sandeep | Asst. Manager | Karur Vysya bank |
| 104 | Gururaj Ainapur | Officer (AFO) | Karnataka Bank |
| 105 | Pasam Venkat Giridhar | Agriculture Officer | Tamilnad Mercantile Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 106 | M. Ram Reddy | L.D.M, Srikakulam | Andhra Bank |
| 107 | S Jagannatha Swamy | L.D.M, East Godavari | Andhra Bank |
| 108 | S Lakshmi Narayana | L.D.M, West Godavari | Andhra Bank |
| 109 | B Jaya Babu | L.D.M, Visakhapatnam | SBI |
| 110 | V Siva Babu | L.D.M, Vizianagaram | SBI |
| 111 | G Venkateswara Reddy | L.D.M, Chittoor | Indian Bank |
| 112 | Jayashankar | L.D.M, Ananthapuram | Syndicate Bank |
| 113 | L Raghunadha Reddy | L.D.M, YSR Kadapa | Syndicate Bank |
| 114 | P Narasimha Rao | L.D.M, Kurnool | Syndicate Bank |
| 115 | T Venkateswara Rao | L.D.M, Sri Potti Sriramulu Nellore | Syndicate Bank |
| 116 | M Narasimha Rao | L.D.M, Prakasam | Syndicate Bank |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 117 | M Bala Bhaskar | Chief Manager | Andhra Bank |
| 118 | C Mohan Rami Reddy | Senior Manager | Andhra Bank |
| 119 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 120 | T Paavani | Manager | Andhra Bank |
| 121 | Ashok B Adur | Asst. Manager | Andhra Bank |
| 122 | M Yogini Devi | Asst. Manager | Andhra Bank |