Proceedings of 189th meeting of

STATE LEVEL BANKERS` COMMITTEE OF

ANDHRA PRADESH

(6th SLBC meeting of Reorganized Andhra Pradesh State)

Date: 27.03.2015 - Time: 04.00 PM

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

Head Office, Saifabad, Hyderabad – 500 004

STATE LEVEL BANKERS` COMMITTEE OF A.P

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**The 189th Meeting of SLBC of Andhra Pradesh (6th SLBC meeting of Reorganized A.P State) was conducted on 27.03.2015 at Andhra Bank, Head Office, Hyderabad at 04.00 P.M.**

Sri Prattipati Pullarao, Hon’ble Minister of Agriculture & Animal Husbandry, GoAP, Sri Ravela Kishore Babu, Hon`ble Minister for Social & Tribal Welfare, GoAP, Sri I.Y.R. Krishna Rao, IAS, Chief Secretary, Govt of AP, Sri P K Raut, General Manager & OIC, Reserve Bank of India, Hyderabad, Sri R K Rajput, General Manager, Reserve Bank of India, Hyderabad, Sri Jiji Memman, Chief General Manager, NABARD, Hyderabad, Sri C Kutumba Rao, Vice Chairman, AP State Planning Board, GoAP, Senior Officials from Government of Andhra Pradesh, Executives from Banks, Chairmen of 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 AP, he extended a hearty and warm welcome to Sri Prattipati Pulla Rao, Hon’ble Minister for Agriculture & Animal Husbandry, Govt of A.P, Sri Ravela Kishore Babu, Hon’ble Minister for Social & Tribal Welfare, Chief Secretary, Principal Secretaries and Officials of State Administration, RBI & NABARD Officials, co-bankers, members and invitees to 189th Meeting of SLBC of Andhra Pradesh.

He has informed that the performance of the banks in the state as on 30.09.2014 was reviewed during the 188th SLBC meeting convened on 30th of December, 2014. The concerns expressed by the banks in the state, especially on the agrarian front during the last meeting, continue to exist even on this day as the scenario is yet to change in this regard. The banks have always contributed their mite for the development of the state but now are at the receiving end as many farmers / borrowers are not coming forward for renewal of loans inspite of the 20% of the Debt Redemption amount released by the Government having been credited to the accounts. Further, the grievances under the scheme are also on a very high side and their resolution is consuming considerable time which is further impacting the recovery efforts of the banks.

He opined that there is a need for wide and adequate publicity from the Government advising the farmers to get their loans renewed by paying the difference amount and assuring them of the payment of balance amount of Debt redemption amount subsequently. This is very much required for continued agriculture operations of the state which forms the back bone of the economy of the state. The Government may advise the farmers / borrowers that the accounts have to be in order and a performing asset for receipt of the balance debt redemption amount.

He placed before the House, the performance of the banks in Andhra Pradesh State under various banking parameters as on 31st December, 2014.

**Branch Network:** There are a total of 6341 bank branches in the state as on 31.12.2014, with more than 68% of the branches being situated in rural and Semi-urban areas. All mandals have been covered by banking services and there are no unbanked mandals in the state.

**Deposits and Advances:** The total deposits are Rs. 1, 82,307 crores and advances are Rs. 2,11,381 crores at the end of December, 2014 with a marginal growth of 10.33% and 5.06% respectively over the outstandings as on 31.03.2014. There is marked slowdown in resource mobilization and credit expansion during the current 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 as on December 31, 2014 is 115.95 % and though it continues to be one among the highest in the country, the incremental CD ratio as at the end of the third quarter at 59.65% amply demonstrates the low credit off-take during the year.

**Priority Sector Advances:** The Priority Sector advances as at the end of December, 2014 stood at Rs.1, 49,363 crores, constituting 74.24 % of ANBC as against the regulatory norm of 40%.

Total agricultural advances outstanding are at Rs.97, 915 crores, constituting 48.67 % of ANBC against the regulatory norm of 18%.

As already highlighted and explained in the last SLBC meeting, the banks have to re-look into the quality and disciplined lending aspects as 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. Further, under Agricultural Term Loans, the concentration is more on SHG lending as against the capital formation in real terms under Agriculture.

Total credit outstanding under MSE sector is Rs.28, 663 crores, under Education Loans is Rs. 2,963 crores and Housing loans is Rs. 15,882 crores as on December 31, 2014.

**Performance under Annual Credit Plan 2014 -15 as on 31st December, 2014:**

**Credit Flow to Priority Sector:** He informed thatas against the annual disbursement target of Rs.77, 894 crores for the year 2014-15 under Priority Sector, credit flow as at the end of third quarter of the financial year has been to the tune of Rs.35, 474 crores, with an achievement of 45.54% of the annual target as against the achievement of 75.89% during the corresponding period of the previous year.

The credit flow to agriculture has been Rs. 22,443 crores as against the target of Rs.56, 019 crores, with an achievement of 40.06%.

The credit off-take under this sector has not been at the expected level which has in turn hampered the agriculture operations in the state.

**MSE SECTOR:** The total disbursements under this sector are Rs. 9,573 crores as at the end of 31 December, 2014 against the target of Rs. 10,850 crores with an achievement of 88.23%. He added that the Government of India has once again emphasized the need for institutional

Credit flow to this sector during the Budget speech as the sector provides large scale self employment. The Banks have to play a major role in realizing the vision of our Hon’ble Prime Minister of ‘Make in India’ by encouraging the sector in a big way and channelize the credit to these sectors by taking advantage of the pro-industry policies of the state Government and put in place an effective mechanism to monitor the same. The setting up of a Central Registry for MSME will go a long way for a planned growth of the sector in the state.

Under CGTMSE, 7482 units have been covered as on 31.12.2014 as against the suggested target of 12000 units per annum. He observed that the performance under this sector by all banks in the state continues to be low when compared to other states, which is a matter of concern. 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.

**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 level as the required applications have not been sponsored by the Departments concerned and necessary budget for implementation of the programmes is yet to be allotted.

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 Government Sponsored Schemes.

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 National Mission on Financial Inclusion - PMJDY:** The banks in the state have successfully implemented and surpassed the targets in opening of accounts under PMJDY before the targeted date of 26th January, 2015. More than 54 lakhs accounts have been opened by the banks under the scheme covering all households in the state. He gratefully acknowledged the support and guidance provided by the State Mission Director in achieving the task.

The performance of the banks in the state under the plan and the residual issues connected with the programme have been reviewed by the State Level Implementation Committee which is headed by Sri P V Ramesh, Principal Secretary, Finance and Mission Director, PMJDY, GoAP in its meeting held on 18.02.2015.

There are connectivity issues in certain pockets of the state which need to be addressed on priority for the transactions to pick up in these accounts and to enable the Bank Mitras to deliver the products on envisaged lines. SLBC in coordination with IIBF, Mumbai has

organized the ‘Train the Trainers’ programme on 16th & 17th March, 2015 wherein the Directors of RSETIs, FLC Counsellors and Faculty members from the training establishments of the banks in the state were provided with the necessary inputs far taking up training programmes for BCs and preparing them for the certificate examination to be conducted by IIBF, Mumbai. He requested all banks to initiate necessary steps in this regard to empower BCs to enable them to respond and deliver the banks products to the rural population as per their needs.

The Banks have to focus on undertaking Financial Literacy Activities as envisaged in the Mission Document of PMJDY and focus on preparing the people for financial planning and availing credit. This task has to be accomplished by opening Financial Literacy Centres (FLCs) at Block / JMLBC centres. There are at present only 42 FLCs including 10 FLCs opened at LDM offices operating from 25 Blocks in the state. SLBC has allocated the remaining 145 blocks / JMLBC centres to various banks in the state and controllers are advised to initiate steps for opening of FLCs at these centres.

There are certain other important pending issues which require Government intervention and necessary action which will be flagged by the Convenor during the course of the deliberations. As these issues are being highlighted in all SLBC meetings, he requested the Government to initiate necessary steps for resolving the same.

The bankers in the state have always been proactive in meeting the needs of the farming community but in the last couple of years the scenario has been different with regards to agricultural lending in the state owing to the continued disturbances which has collectively affected both the farmers and the bankers in the state.

The overdues and NPAs under agriculture sector have been mounting in the banks owing to the reluctance of the farmers to repay / renew the loans in view of the Debt Redemption scheme announced by the Government which in turn has severely affected the recycling of funds & profitability of banks apart from hampering the agriculture operations in the state. With the annual closing of accounts just a couple of days away, the issue has to be addressed on priority and it is very essential to advise the farmers to repay the earlier loans and avail the eligible credit.

Further, under SHGs, which had excellent recovery track record in the State prior to the announcement of Debt redemption, is now totally distraught and huge NPAs have been added under this sector. Though the Government has announced relief to SHGs by way of capital infusion of up to Rs. 1.00 lakh per group, the modalities are yet to be finalized by the Government. This has totally vitiated the repayment culture of the SHGs resulting in NPAs mounting under this sector.

He informed to the house that a meeting of the Steering Committee of SLBC was convened on 05.03.2015 to discuss the present crisis wherein it was resolved to appraise RBI in this regard and request for special dispensation to the state to tide over the peculiar situation faced by the banks. The decision of RBI is awaited. In this connection, Shri P K Raut, GM & OIC, RBI pointed out that they had not received any communication from Central Office, RBI in this regard.

He requested GoAP to give wide publicity on renewal of loans by the farmers by repaying the remaining dues and to maintain their loan accounts in current status to avail the associated benefits like Interest subvention, Zero / Pavala Vaddi and Crop Insurance etc.

The banks in the State have been in the forefront in implementing the development schemes of the State and he assured the Government of the total support and involvement of SLBC and all banks in implementing the welfare measures of the Government.

As Telugu New year has just commenced he greeted one and all a Very Happy New Year and wished to 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 D. Durga Prasad, General Manager & Convenor, SLBC of A.P has presented the issues for resolution which are long pending.

1. **Revisiting of LEC scheme**: Convener requested GoAP to examine the recommendations of the committee constituted for revisiting the LEC scheme in its meeting held on 12.08.2014 for better implementation of the scheme.
2. **Establishment of 2nd DRT in the State:** Govt. of AP is requested to expedite the process 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.
3. **Integration of Land records**: In the state of Andhra Pradesh, with the initiative of GoAP in coordination with NIC, banks were provided with the facility of viewing the digitalized land records online from their branches. CCLA has convened a workshop / training session on 06.02.2015 with a view to create awareness on the usage of the portal. CCLA yet to launch the portal in to live environment for online creation of charges.
4. **Central Registry by GoAP for MSME sector :** Creation of a Central Registry by the State Government 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. It was referred to RBI by Commissioner of Industries. RBI informed that the matter is under consideration.
5. **Allotment of site to RSETIs & Reimbursement of pending claims of expenditure to Institutes:** Convenor requested GoAP to provide land for construction of own building to RSETIs located in Guntur, Chittoor and Tirupathi. Convener also requested GoAP to reimburse the pending claims to the tune of Rs.11.68 crores incurred upto February, 2015.
6. **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. In response, Chief Secretary, during the meeting held on 09.02.2015 informed that the Revenue Department has been advised to look in to the issue of Notified places for creation of equitable mortgage by the bank branches as suggested by the SLBC. Govt. of AP is requested to expedite the process to notify the places for creation of equitable mortgage by branches.
7. **VLR/Pavala Vaddi scheme of GoAP:** GoAP is requested to reimburse claim amount under VLR/Pavala Vaddi scheme to banks at an early date as it is already delayed and banks have parted their own funds under the scheme and also to create the provision for uploading details of JLG/RMG groups under VLR / Pavala Vaddi Scheme.
8. **Create machinery for the recovery of chronic overdues in Agriculture sector:** SLBC had requested GoAP to create a machinery to help the banks in recovery of chronic dues under agriculture advances.
9. **Emu Farming:** In the state of Andhra Pradesh Rs.24.90 crores of finance was extended to EMU farmers & NABARD is requested to permit the banks to adjust the backend subsidy to the credit of loan accounts before lock in period & conduct evaluation study to suggest remedial measures to overcome the problems.

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

**Address by Sri Prattipati Pulla Rao, Hon’ble Minister for Agriculture & Animal Husbandry, GoAP:** He informed the forum that in order to turn around the economy, to give fillip to agriculture and to give comfort to the distressed farming community, Government of Andhra Pradesh has announced Debt Redemption Scheme, 2014, despite the tight liquidity position of the State.

Comprehensive data was called for from all the banks about the individual accounts to ensure transparency and that no deserving farmer is left out and the benefit reaches only farmers in distress. Towards this end, the Government, NIC as well as bankers have worked very hard. He expressed his satisfaction with the whole exercise that brought out scientific results in

finalizing the beneficiaries. This process has resulted in a little delay but the genuine farmers have understood the situation and appreciated the efforts put in by all the stakeholders.

Government has made it a policy to link every benefit with Aadhaar Number. Aadhaar was also made a requirement for passing on the debt redemption benefit. He informed that the banks have uploaded 82.66 lakhs loan accounts in the NIC portal and out of this 51.70 lakhs loan accounts had all the required information. Accordingly, 87% of the farmers’ families have been covered in the phase I & II as eligible to get the redemption amount.

As at the end of processing of Phase II data at NIC, 51.70 lakhs farmers’ accounts are eligible for providing debt redemption in the State. Out of this 3.56 lakhs SC/ST farmers and 32.44 lakhs Small & Marginal farmers would receive the benefit under debt redemption scheme 2014.

He informed that GoAP has released Rs.4664 crores in Phase-I and around Rs.2315 crores in Phase-II under agricultural debt redemption scheme.

As announced on the floor of the assembly as well as in various public farmers’ forum, a scheme is being evolved for the benefit of Horticulture farmers also. Redemption amount of Rs.10, 000 per acre upto a maximum of 5 acres and within the overall ceiling of Rs.1.50 lakhs per family is being considered for such farmers who have availed loans for horticulture purpose. Details of the scheme are being worked out and will be announced shortly.

Under Prime Minister’s Jan Dhan Yojana which was commenced on 16.8.2014, the progress is satisfactory and the banks have so far opened 53.85 lakhs accounts out of which 33.34 lakhs accounts are with ZERO balances and 42.34 lakhs Rupay Debit cards were issued. By this process every household in Andhra Pradesh will have a bank account and it will help the Government to pass on the benefits directly to the respective accounts thereby avoiding middle men.

He informed that as suggested by Hon’ble Chief Minister, Licensed Cultivators’ Loan Eligibility Cards (LEC) scheme will be reviewed. A committee was constituted for this purpose under the Chairmanship of CCLA.

He suggested that activities allied to agriculture should be given equal importance in line with agriculture, as they provide regular additional source of income to the farmers. Income from the allied activities such as Diary, Poultry, Sheep/Goat rearing etc; will come to the rescue of the farmers in the event of calamities.

He informed that Government has launched ‘Primary Sector Mission’ in Anantapuram District for increasing the agricultural production with low investment cost. GoAP has also established “Rythu Sadhikara samstha” to strengthen the farmers.

He further informed that GoAP has conducted one seminar in Visakhapatnam on unique investment opportunities in Agriculture and Allied sectors in the State of Andhra Pradesh and invited investors, entrepreneurs, companies, financial institutions etc. to explore the opportunities for partnership with the Government of Andhra Pradesh to propose large scale

Agricultural Projects benefiting farmers in the state in PPP mode. He informed that after the seminar, 19 companies have come forward to invest in the state of Andhra Pradesh.

He informed that the Government is planning to provide ‘Annuity’ for promoting Sprinkler / Drip irrigation system, Dry land farming and for promoting solar pump sets in upland areas.

As directed by Hon’ble Chief Minister during 188th SLBC meeting, Government has constituted 7 committees with senior Government officials, Bankers and experts to suggest measures for improvement in the sectors like Agriculture and Allied activities, Agro processing, Tourism, Industry and Skill Development etc. The committee’s findings / reports are expected shortly.

Government believed in empowerment of women and their strength should be harnessed to build a new society. There are 583935 active groups with bank loan outstanding of Rs.8873.72 crores. The Government has decided to strengthen the Groups with additional capital to group members. In this direction, Government has recently allocated the activity of sand mining and sale to the SHGs, which is doing well and providing additional income to them.

Government has been working on several models to empower the youth in improving their skills and enhancing the employment opportunities. Skill Development Corporation has been set up to fast track the skill development/ up-gradation programs in a scientific manner as per the local needs.

Banks should lend aggressively to service as well as manufacturing sectors as these sectors generate ample employment opportunites. Skill development is essential to reduce drudgery in the work and to improve the income level of artisans. GOAP is initiating special programs for enhancement and development of traditional skills in artisans.

The State Government is announcing the new Industrial policy shortly, to improve the investment environment/ expecting investments in a big way. The new industrial policy will also have scope for large scale job creation to the educated youth and open up opportunities to the skilled as well as unskilled workforce. He requested banks to play a major role in funding the projects liberally.

Performance of the banks particularly under agriculture sector is the lowest ever. As per the latest data (up to February 2015), disbursal of Kharif /Rabi loans is about 49.68 % of the target.

He hoped that the recovery prospects would improve and further disbursals would takeplace in Rabi season on account of repayment of loan by the farmers after release of the debt redemption amount which will benefit the farmers with 4% of interest, Vaddileni Runalu / Pavala Vaddi scheme and insurance benefits.

**Address by Sri Ravela Kishore Babu, Hon’ble Minister for Social & Tribal welfare, GoAP:** He expressed his happiness towards the bankers support in developing the newly formed state. He informed that newly formed state constituting 13 districts with a population of 5.00 crores out of which 23.63% of the people belong to SC / ST community constituting 1/4th of the state population.

For development of the SC / ST communities, Government is planning to formulate new schemes. Government is also implementing SC/ST sub plan in the state. The Government has allotted Rs.5877.96 crores to the Scheduled Castes and Rs.1908.48 crores to the Scheduled Tribes in the budget. The main aim of sub plan is to reduce the gap in development, when compared to others.

He informed that literacy percentage in SC/ST community in the state is 38% as against the National average of 72%.

National Scheduled Castes Finance Corporation, National Safai Karmachari Development Corporation & National Scheduled Tribes Development Corporation are releasing funds @ 4% interest and these funds are required to be utilised for extending finance to the beneficiaries from SC Corporation & TRICOR. Previously SC Corporation has been treated as Facilitator rather than a lending agency, resulting in reduction in the allotment of funds for self employment.

He informed that main aim of the Government is to ensure that the fruits of the development reach at ground level as Inclusive growth.

Bankers in the state need to understand the Paradigm shift in the policy of GoAP under SC/ST sub plan for upliftment of SC/ST communities by giving top most priority which is a part and parcel of building of the state as “Swarnandhrapradesh”. He requested banks to play a positive, proactive & crucial role in implementing the plans, programmes and projects in reducing unemployment and improving conditions of the Scheduled Castes & Scheduled Tribes in the state.

Unemployment is very high and educated & highly qualified youth are ready to work for Rs.5000 to Rs.10000/- per month. In order to address the problem of unemployment Government is contemplating to create large scale employment opportunities to SC/STs.

He further informed that Government has formulated several new schemes like Credit Guarantee Scheme, Venture Capital Scheme, Margin Money Scheme, Contractors’ development programme and Entrepreneur development programme in consultation with Dalith Chambers of Commerce. SFC & SC Corporation together will operate the Venture capital scheme. All these schemes are to be implemented in letter and spirit and involvement of bankers is required in implementation of these schemes, else these will remain on paper. Government will interact with bankers in due course to create awareness on these new schemes.

He opined that the rate of recovery is very poor. Banks will not come forward to lend unless non-repayment attitude is removed from the people. Government officials should take initiative in educating the beneficiaries to repay the loans as lending is not a onetime goal and a onetime loan.

He informed that this year Government has allotted Rs.470 crores for Scheduled Castes Corporation and will get additional Rs.100 crores from National Scheduled Castes Finance Corporation aggregating to Rs.570 crores. If the Banks extend finance of another Rs. 300 crores, the total outlay comes to around Rs.900 crores, which is a huge plan as against the allotment of Rs.180 crores during the last year.

In order to improve the rate of recovery, he suggested that the bankers should take assistance of Dalith Industries Chambers of Commerce which is recognised by Government of India and Planning Commission of India.

He requested the bankers to understand the policy shifts of GoAP and encourage & extend finance to Scheduled caste / Scheduled Tribes so that they can stand on their own legs.

**President, SLBC of AP** informed that in the state of Andhra Pradesh NPAs level is very high i.e 10% as against the 4% of the National average. The amount of NPAs under agricultural & SC/ST category is low when compared to Infrastructure & Power sectors whereas number of accounts under NPA category is on high side under agriculture & SC/ST category.

**Sri I Y R Krishna Rao, IAS Chief Secretary, GoAP** informed that bankers are having many business opportunities in the schemes implemented by Government. Govt has a motive to develop all sectors in mission mode with focused approach including primary, service and other sectors. Govt is preparing a separate banking plan for all these sectors. Some are prepared with Public Private Partnership and some with individual focus and requested the co-operation of banks in successful implementation.

Government has implemented the Debt Redemption scheme systematically by using technological support by minimising the undesirable practices & extended the benefit to genuine farmers. Bankers, NIC & vice Chairman AP Planning Board did a good job in this whole exercise. Government has released Debt Redemption funds inspite of tight liquidity position and bankers are requested to work proactively to take it to a conclusive end.

He informed that in respect of recovery culture, he requested the banks to examine the problems in lending system or Andhra Pradesh has more undesirable practices as the system of lending & the documents obtained by the banks are more or less common across the country. He opined that banks have to evolve a suitable system to improve recovery culture. He requested banks to play an important role in credit oriented development plan with full involvement & cooperation to take forward the newly formed state.

**President, SLBC of AP** informed that leverage is very high in respect of large borrowings. He is of the opinion that banks are over ambitious and partly responsible for the higher NPAs. The funds getting blocked owing to diversion and investments in real estate sector by the borrowers is one of the reasons for mounting up NPAs under large borrowings.

**Sri C. Kutumba Rao, Vice Chairman, AP State Planning Board** informed that banks have extended co-operation in implementing Debt Redemption scheme. Government is receiving appreciation as well as complaints in implementation of the scheme. Government has released the Debt Redemption amount despite tight liquidity position.

He observed that NPAs under Non priority sector advances to the outstandings constitute 6.40% which is very high when compared to NPAs under agricultural sector which constitutes 5.90%. Similary % of NPAs to the outstandings under SHG sector is equal to the position of

non priority sector. Publicity of bankers on high incidence of NPAs under agricultural sector will give wrong signals towards lending to the farming community.

He further observed that lending under gold loans is on high side vis-a-vis crop loans. Increase in lending is not commensurate with acreage and due to this Small & Marginal farmers are affected. He observed that 58 – 60% of the farmers are having agricultural loan of less than Rs.50,000/-.

He informed that the latest NSSO survey has put the Andhra Pradesh on top with 93% of the farmer families being debt ridden when compared to National average of 51%. He opined that from the next year the percentage of farmer families in ridden in debt will come down & will be low when compared with national average since the Govt has implemented debt redemption scheme and extended debt relief to 96-97% of the farmer families.

He informed that Govt will work hand in hand with the bankers and felt that Bankers are integral part in developing the state.

**In reply to the observations of Vice President, AP Planning Board, President, SLBC of AP** informed that in the state of Andhra Pradesh NPAs under agriculture & SHG sectors are very low when compared to Non priority sector in the earlier years. Now due to the developments in the state for the past few years, NPAs under agriculture & SHGs are equated with Non Priority sectors. Lead Banks in the state viz., Andhra Bank, State Bank of India, Syndicate Bank, Indian Bank are having high incidence of NPAs under agricultural sector when compared to other banks. Andhra Bank has focused more in agricultural sector in Andhra Pradesh and having more NPAs in this sector.

He expressed that next to the Punjab state, Andhra Pradesh is more prospective state in agriculture sector in the country.

**Sri P K Raut, General Manager & OIC, Reserve Bank of India** at the outset extended warm wishes to one and all for a peaceful and joyful new year as this happens to be the first SLBC meeting in the year 2015.

He expressed that past two months might have been quite eventful period for all bankers as they have entered into the last quarter of the financial year. Anyone closely watching the recent happenings at monetary and fiscal fronts would easily be able to grasp that this year is going to witness significant welcoming changes not only in the functions performed but also the way they need to be performed. The expectations are delineated more clearly than ever before; the accountability aspects for achieving the major tasks are also defined. Performance alone is the yardstick for earning rewards and necessary help in times of distress. These developments need to be understood in right perspective and it is amply clear that need of the hour is to set the right goals and pursue the same with unstinted efforts to reach the desired targets. He assured that it would be relatively easy and hassle free to reach the destination when the road to travel is explored and comprehended before hand while embarking on a journey.

He reminded that, of late, RBI has been pursuing five pillar approach for its developmental measures. To be very brief and to limit the reference to the present demands, two of the five pillars relate to (i) expanding access to finance to small and medium enterprises, the unorganised sector, the poor and underserved areas of the country (ii) strengthening banking structure through new entrants, encouraging new varieties of banks etc. These two are inter-related and reinforce each other. Greater and more meaningful financial inclusion is sought to be achieved by introducing to the economy the services of payment banks and small finance banks. The new banks are expected to flourish on mobilising the hitherto untapped rural savings and on purveying micro credit to the rural poor. The other three pillars pursued by RBI are related to monetary policy framework, development of financial markets and capacity enhancement of banks to deal with the stressed assets.

The policy actions are nothing but resultants of recommendations emanated from various studies conducted on the existing set up and are drawn from the empirical evidences collected. In the dynamic world, one has to reorient himself to the evolving changes and requirements to improve his performance in order to be competitive, else, embrace the risk to perish.

He assessed the performance of banks in Andhra Pradesh from the priority sector data compiled by SLBC. Although banks did not have good figures under agriculture, there are well known reasons for this performance. The final achievements at the end of the last three years also do not have anything to cheer about. Banks, especially SLBC need to focus on this segment and identify the sub-segments which are pulling down the performance.

Performance of banks in extending credit to Micro & Small enterprises is looking good in terms of the accounts and the amount of credit extended. In terms of percentage, there has been 11.63% growth in accounts and 90.8% in terms of amount. However, growth in number of accounts year on year recorded less than 4% against the PM's task force prescription of minimum 10% which indicates that existing entrepreneurs are only increasingly benefitted from the bank's credit. The new entrants are not being able get the bank finance for honing their entrepreneurial skills. The modified GCC scheme emphasises on increased credit dispensation to individual entrepreneurs for non-farm activity without any upper ceiling on the loans. The coverage of MSE lending under Credit Guarantee Scheme is not up to the expectations. Much more attention from the Controllers of banks is expected in sensitising the branch managers to increase the number of accounts covered under CGTMSE scheme and putting potentially viable sick units under nursing. At present only 25% of the viable units are nursed. RBI has advised banks that the portion of the loan which has been covered under the scheme does carry zero risk weight. Banks are mandated to extend the loans up to Rs.10 lakhs without insisting on collateral security and are to be invariably covered under the Scheme. Revision of Priority Sector Lending guidelines and establishment of MUDRA bank are expected to bring enhanced finance to the sector. Hon’ble Prime Minister has highlighted the importance of the sector by way of a clarion call “Make in India”. We may increase the focus

on the problems plaguing the sector. Series of meetings are planned to elicit the opinion of all stakeholders and discuss matters relating to the strengthening the sector.

On the financial inclusion front, it is appropriate to refer to RBI recent guidelines issued in this regard. RBI circular on road map to cover all unbanked villages with less than 2000 population for providing banking services advanced the timelines for completing the process from March 2016 to August 14, 2015 to align with the PMJDY targets. To dovetail the efforts of Government and RBI on achieving the common goal of meaningful financial inclusion, the overdrafts up to Rs.5000/- extended to PMJDY account holders are made eligible to be classified under priority sector-others category as also under weaker sections with certain limits on household incomes.

It has been decided to do away with the requirement of furnishing no dues certificate by individual borrowers, including SHGs and JLGs, in rural and semi-urban areas irrespective of the amount of finance. Banks have been advised to use the alternate framework of due diligence as part of credit appraisal.

He advised the LDMs to note that they are discharging their duties under the Lead Bank Scheme of Reserve Bank of India and they are guided by the instructions issued under the scheme. The DCC/DLRC meetings are scheduled to be held for the three quarters are 69 DCCs / 69 DLRCs as per calendar drawn, whereas 48 DCC meetings and 12 DLRC meetings were actually held. It is a matter of serious concern that the meetings are not being held as per the calendars drawn. Holding DLRC meetings needs improvement. He requested the Government to instruct the district administration to extend the necessary assistance and cooperation to the LDMs in conducting the DCC / DLRC meetings as per the schedule drawn with the prior approval of district collectors.

**Sri Jiji Memman, Chief General Manager, NABARD,** expressed concern about the achievements under Annual Credit Plan pegged at 40% as on 31 December 2014 and requested all the banks to achieve the target. He highlighted the need for creating a conducive environment for lending in the State and suggested conducting massive joint campaigns by the State Government, Banks, Social Sector Organisations and Farmers Clubs for renewal of the accounts and subsequent credit off-take in agriculture. He highlighted the need for capital formation in agriculture by way of financing Long term investments and suggested that the banks may adopt area specific and bank specific credit plans along with NABARD. He informed that 08 such Area Development Projects were formulated by NABARD in consultation with the banks with a TFO of Rs.80.00 crores and bank loan of Rs.74.00 crores. He also expressed his concern in poor achievement of targeted JLG financing which is about 10% and requested all the banks to converge with LEC Cards under JLG financing. He informed that during the last one week, large number of advance subsidy and final subsidy under various GoI subsidy schemes were released by NABARD to various banks. He also informed that NABARD will be bifurcated and a separate Regional Office for Andhra Pradesh has been

carved out with effect from 01 April 2015 with Shri Jiji Mammen as Chief General Manager of NABARD Andhra Pradesh Regional Office, Hyderabad.

**Discussion on Agenda items:** Sri D. Durga Prasad, General Manager & Convener, SLBC of AP has taken up the agenda items for discussion.

During deliberations, **Chief Secretary, GoAP** informed that Sri Pradumna IAS, Principal Secretary is designated as Nodal officer for A.P. State Housing Corporation for resolving the issues of Housing and banks may seek his assistance with regards to housing loan issues related to banking sector.

**Vice Chairman, AP State Planning Board** informed that Government is thinking of utilising RuPay card as platform for affecting Public Distribution System.

**Sri RK Rajput, General Manager, Reserve Bank of India** requested Government to provide accommodation & security to the staff working in tribal areas. He also requested the banks to extend finance to the trainees of RSETI under DRI scheme to pursue income generating activities.

**Representative from Industries Department** informed that bankers have to conduct inductive & instructive campaign for CGTMSE coverage.

**Representative from ING Vysya Bank** informed that most of the RMG / JLG groups are not cleared in the Phase-II list of Debt Redemption Scheme of GoAP. In reply, **Vice Chairman, AP State Planning Board** informed that about 1.5 lakh groups have been cleared and Government will solve the issue as far as possible in respect of others.

**Lead District Manager of Ananthapuram** informed that bankers are facing problem in recovery of Weavers Credit Card loans & borrowers are not repaying their loans in anticipation of debt waiver. In reply **Vice Chairman, AP State Planning Board** informed that Government has finalised the guidelines for waiver of Weaver loans and will come out with these guidelines shortly.

**Confirmation of the minutes of the earlier meetings:** The minutes of **188th SLBC meeting** held on **December 30, 2014** and other meetings conducted up to 05.03.2015 were circulated to the members of SLBC, LDMs and Government Departments concerned. The forum approved these minutes without any amendments/changes.

The meeting concluded with vote of thanks to the chair by Sri V Narsi Reddy, Chairman, APGVB, Warangal

The following **summary of** **action points emerged** in the meetingfor 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. * GoAP is requested to reimburse the pending claims of Vaddi Leni Runalu / Pavala Vaddi to banks * GoAP is requested to create the provision for uploading details of JLG/RMG groups under VLR / Pavala Vaddi Scheme * Publicity is to be given for repayment & renewal of loans after crediting of debt redemption amount * Thrust should be 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 (Bhoomi Heena Kisan) for the year 2014-15 * Banks are requested to implement the Area Development schemes launched in the state by NABARD * Banks are advised to dispense with obtaining ‘No Due Certificate’ from the individual borrowers (including SHGs & JLGs) in rural and semi-urban areas for all types of loans including loans under Government Sponsored Schemes, irrespective of the amount involved unless the Government Sponsored Scheme itself provides for obtention of ‘No Dues Certificate’ * Banks are requested to sanction loans with in stipulated timelines in general and with specific reference to orange cultivation where there is significant credit flow * 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 without linking to lock in period in case of Emu farming as a special case and conduct evaluation study on emu farming to suggest remedial measures to overcome the problems.   **(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 explore the possibility of opening of bank branches in the MSME clusters. * All Banks are advised to ensure allocation of 60% of the MSE advances to the Micro Enterprises which is to be achieved on continuous basis * All Banks are requested to sensitize their branch managers to extend collateral free loans and to cover them under CGTMSE scheme. * Banks to take sympathetic attitude and strive for rehabilitation, wherever the sickness is on account of reasons beyond the control of entrepreneurs. * GoAP to expedite the formation of Central Registry for MSME sector.   **(Action: All Banks, LDMs and Industries Department)**  ***HOUSING LOANS***   * All Banks are advised that banks may add stamp duty, registration and other documentation charges to the cost of the house / dwelling unit for the purpose of calculating LTV ratio in the cases where the cost of the house / dwelling unit does not exceeding Rs.10 lakhs. * All Banks are advised that in case of projects sponsored by Government / Statutory Authorities, they may disburse the loans as per the payment stages prescribed by such authorities, even where payments sought from house buyers are not linked to the stage of construction, provided such authorities have no past history of non-completion of projects. * 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. * An exclusive meeting of banks, Government shall be arranged to discuss 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. * All Banks are advised to strictly adhere to the guidelines of RBI on security / co-obligation and keeping register for rejected loans for recording the reasons * Padho Pardesh – scheme for interest subsidy on Education loans for overseas studies for the Minority communities to be implemented by all banks * Banks are 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 in this sector year after year. SERP & MEPMA are requested to extend support to the banks to reduce the OD/NPAs in this sector. * SERP is requested to give instructions to SHG members, to open the individual bank accounts where they have received the bank finance. * GoAP is requested to release the amounts, if any, under capital infusion to the Group savings account instead of to savings accounts of individual group members * Member Banks are requested to adopt the Common application form for SHGs for opening Savings Account and Loan Documentation as suggested by IBA   **(Action: SERP , MEPMA, all Banks and LDMs)**  ***GOVT. SPONSORED SCHEMES***   * All Banks are requested to take advantage of inclusion of Jain community as additional community under minorities in achieving the stipulated targets. * Banks to liberally finance to Minorities and reach the target of 15% on Priority sector advances. * All Banks are requested to classify priority sector loans to Persons with Disabilities under Weaker section advances. * Scheduled castes, Scheduled Tribes, Weaker Sections should be given priority under PMEGP * All Banks are requested to look into the pendency of the proposals of Agri-Clinics & Agri-Business Centres (ACABC) at bank / branch level * Proposals sanctioned by bank branches under ACABC, if any, it is advised for submission of subsidy claims, in the prescribed format to NABARD * Banks are advised to step up the lending to Weavers Credit Cards (Handloom Weavers) * Banks are advised to step up the lending under DRI as the performance is very low * All Banks are requested to explore the possibility of finance to the RSETI trained candidates under DRI scheme * Banks are advised to achieve the targets under Government Sponsored Schemes * LDMs are advised to allocate district wise targets under various Govt. programs approved by SLBC (both Central and State Government) 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)***   * Banks would strive to set up Brick & Mortar branches with minimum staff strength in villages having population of 2000 or more in a phased manner over a period of 3 to 5 years * Banks are advised to explore the possibility of opening more number of branches in the Tribal concentrated areas * Relocate the branches closed/shifted due to security reasons in the past with specific   Focus on Tribal areas.   * Banks are advised to involve MPs/MLAs in opening of Bank branches, distribution of KCC and SHG bank linkage * Member banks are requested to issue RuPay cards to MPs / MLAs with a view to popularize the card * Banks have to complete the process of deployment of Bank Mitras in the pending cases * Each SSA (Sub Service Area) to be covered by individual Bank Mitra – appoint one and only one Bank Mitra to cover a SSA * As per the Mission document, BCs should be adequately compensated (minimum Rs.5000 fixed plus variable component) to ensure their viability and operational efficiency * SLBC in coordination with IIBF, Mumbai has conducted the Train the Trainers Programme for the Directors of RSETIs, FLC Counselors and Faculty members from Training Establishments of the banks who in turn will impart the necessary training on Capacity Building of BMs /BCs/ BFs and prepare them for the certificate examination to be conducted by IIBF, Mumbai. All banks are advised to complete the process of Capacity building of BMs /BCs/ BFs as directed by MoF, GoI and IBA. * All Banks are requested to sensitize their filed staff on the scheme guidelines of PMJDY and dealing with insurance claims * All Banks are advised not to charge any amount from consumers for seeding LPG ID into their bank accounts * Controlling authorities of all banks are requested to initiate steps for opening of the proposed FLCs in 145 blocks as per the allotment * 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. * LDMs are advised to update the data on GIS module on monthly basis   ***(Action: All Banks LDMs and GoAP)***  ***LEAD BANK SCHEME***   * All LDMs are advised to conduct the DCC/DLRC meetings as per calendar drawn * 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   * Controlling authorities of all banks are requested to furnish the progress of filing of Equitable Mortgage records on CERSAI to SLBC   **(Action: SLBC & GoAP )** |

**LIST OF PARTICIPANTS**

**Hon'ble MINISTERs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl.No.** | **Name of the official**  **Shri/Smt.** | **Designation** | **Organisation/**  **Department** |
| 1 | Prattipati Pulla Rao | Hon’ble Minister for Agriculture, Agri-Processing, Marketing & Warehousing, Animal Husbandry, Dairy Development & Fisheries | Govt. of Andhra Pradesh |
| 2 | R Kishore Babu | Hon’ble Minister for Social Welfare & Tribal Welfare | Govt. of Andhra Pradesh |

**SPECIAL INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 3 | C Kutumba Rao | Vice-Chairman,  AP State Planning Board | Govt. of A.P |
| 4 | B Ajaya Kumar | Senior Investigator, National Commission for Scheduled Castes | Govt. of India |

**CHIEF SECRETARY**

|  |  |  |  |
| --- | --- | --- | --- |
| 5 | I Y R Krishna Rao, IAS | Chief Secretary | Govt. of A.P |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 6 | C VR Rajendran | Chairman & Managing Director and President, SLBC of A.P | Andhra Bank |
| 7 | S K Kalra | Executive Director | Andhra Bank |
| 8 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 9 | D Durga Prasad | General Manager &  Convenor, SLBC of A.P | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 10 | P K Raut | General Manager & OIC | Reserve Bank of India |
| 11 | R K Rajput | General Manager | Reserve Bank of India |
| 12 | R Venkatesh | Asst. General Manager | Reserve Bank of India |
|  |  |  |  |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 13 | Jiji Mammen | Chief General Manager | NABARD |
| 14 | L Munda | General Manager | NABARD |
| 15 | Dr. Y Hara Gopal | Asst. General Manager | NABARD |

**SIDBI**

|  |  |  |  |
| --- | --- | --- | --- |
| 16 | A S Ramayya | Asst. General Manager | SIDBI |

**GOVERNMENT OFFICIALS**

|  |  |  |  |
| --- | --- | --- | --- |
| 17 | N K Prasad, IAS | Principal Secretary (YAT & C) | Govt. of A.P |
| 18 | K Madhusudana Rao, IAS | Commissioner of Agriculture & Principal Secretary (I/c) Agriculture | Govt. of A.P |
| 19 | M Jagannadham, IAS | Joint Secretary to CCLA | Govt. Of A.P |
| 20 | K Satyanarayana Rao | Joint Secretary to Govt.,  Minorities Welfare Department | Govt. of A.P |
| 21 | K Mallikarjuna | MD, AP BC Welfare Federations | Govt. of A.P |
| 22 | Mallaiah Battu | MD, AP BC Federations | Govt. of A.P |
| 23 | Y V Raghunatha Reddy | Director, SERP | Govt. of A.P |
| 24 | Dr. P D Kondala Rao | Head of Department,  Animal Husbandry | Govt. of A.P |
| 25 | C Srivenkateswara Rao | Additional Director, Horticulture | Govt. of A.P |
| 26 | B Suresh Babu | Additional Director, Industries | Govt. of A.P |
| 27 | R Sambasiva Rao | Addl. Mission Director, MEPMA | Govt. of A.P |
| 28 | M Basava Raju | Joint Director, Fisheries | Govt. of A.P |
| 29 | M Leela | Joint Director, APSTEP | Govt. of A.P |
| 30 | Mysore Nageswara Rao | Deputy Director,  Handlooms & Textiles | Govt. of A.P |
| 31 | B Naveen Kumar | Deputy Director, Industries | Govt. of A.P |
| 32 | V Venkat Rao | Dy. Cane Commissioner | Govt. of A.P |
| 33 | N Raja Prasad | Dy. Director, KVIC | Govt. of India |
| 34 | Md. Liyakhat Ali | General Manager, AP State Minorities Finance Corporation Ltd. | Govt. of A.P |
| 35 | D Vasu | General Manager,  AP SC Co-op Finance Corporation | Govt. of A.P |
| 36 | Dr. A Seshachalapathi Rao | AD (Planning),  Animal Husbandry Dept. | Govt. of A.P |
| 37 | B S S Acharyulu | Asst. Director (Extn.)  Dept. of Agriculture | Govt. of A.P |
| 38 | Dr. V V Krishna Murty | Dy. Director, Fisheries Dept. | Govt. of A.P |
| 39 | B Naveen Kumar | DD (Industries), O/o CoI | Govt. of A.P |
| 40 | P Sanyasi Raju | Addl. Asst. Commissioner, O/o CCLA | Govt. of A.P |
| 41 | Dr. P Ramalinga Reddy | ADS (Plg.), Sericulture | Govt. of A.P |
| 42 | P. Saradhi | EO (P), AP SC Co-op Fin. Corpn. | Govt. of A.P |
| 43 | C Suresh Babu | Senior Manager, UIDAI | Govt. of India |
| 44 | K N Janardhana | Chief Project Coordinator,  MoRD-Monitoring Cell | Govt. of India |
| 45 | B Chandra Sekhar | State Project Coordinator,  MoRD-Monitoring Cell | Govt. of India |
| 46 | Bh. S Satyanarayana | Nodal Officer (PMEGP), KVIC | Govt. of India |
| 47 | P Krishna Rao | OSD, Finance Department | Govt. of A.P |
| 48 | B K Nagaraja Rao | OSD, PMJDY | Govt. of A.P |
| 49 | P Nagarjun | OSD / Technical Consultant  Department of Agriculture | Govt. of A.P |
| 50 | T Krishna Rao | Consultant, SERP | Govt. of A.P |
| 51 | P Subba Rao | Manager, AP State Housing Corpn. | Govt. of A.P |
| 52 | T Srinivasa Chowdary | Manager, APSFC | Govt. of A.P |
| 53 | D V R Reddy | State Mission Coordinator, MEPMA | Govt. of A.P |
| 54 | G Venkata Ram | Development Officer,  Dept. of Handlooms & Textiles | Govt. of A.P |
| 55 | Dr. A Krishna Reddy | Consultant | SA-DHAN |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 56 | A K Routray | Regional Manager | LIC of India |
| 57 | Dr. M Shankar | Regional Manager | The New India Assurance Co. Ltd. |
| 58 | Dr. S Sivananda Prasad | Manager | United India Insurance Co. |
| 59 | M Vijay Kumar | Asst. Manager | AIC of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 60 | M Mohan Reddy | Field General Manager | Syndicate Bank |
| 61 | B Sambi Reddy | Dy. General Manager | Canara Bank |
| 62 | V Murar | Dy. General Manager | Central Bank of India |
| 63 | Arvind Kambar | Zonal Manager | Dena Bank |
| 64 | T V Reddy | Dy. General Manager | State Bank of India |
| 65 | K Ram Mohan Rao | Divisional Manager | Canara Bank |
| 66 | I Sreekara Rao | Asst. General Manager | Corporation Bank |
| 67 | G Surendra Babu | Asst. General Manager | Indian Bank |
| 68 | P Krishna Mohan | Asst. General Manager | Indian Overseas Bank |
| 69 | P K Arora | Asst. General Manager | Oriental Bank of Commerce |
| 70 | P Venkat Rao | Asst. General Manager | State Bank of India |
| 71 | J B Subrahmanyam | Asst. General Manager | State Bank of Hyderabad |
| 72 | D V Rao | Asst. General Manager | State Bank of Patiala |
| 73 | V Vijay Kumar | Asst. General Manager | Vijaya Bank |
| 74 | M Subramanyeswara Rao | Chief Manager | Andhra Bank |
| 75 | B Vara Prasad | Chief Manager | Allahabad Bank |
| 76 | O Manogaran | Chief Manager | Central Bank of India |
| 77 | S Prasada Rao | Chief Manager | Indian Overseas Bank |
| 78 | R P Sharma | Chief Manager | Punjab National Bank |
| 79 | R Krishna Kumar | Chief Manager | State Bank of Mysore |
| 80 | L Raj Kiran | Senior Manager | Bank of Maharashtra |
| 81 | D Muthu Kumar | Senior Manager | Punjab National Bank |
| 82 | N Amarnath Reddy | Senior Manager | Union Bank of India |
| 83 | V G V Prasad | Senior Manager | United Bank of India |
| 84 | G Venkateswara Rao | Senior Manager | UCO Bank |
| 85 | D L Gopi | Manager | Allahabad Bank |
| 86 | Ch. Nageswari | Manager - AFD | Bank of India |
| 87 | N Sushila Chetty | Manager | Punjab & Sind Bank |
| 88 | P Vijay Kumar | Manager (Agri) | Vijaya Bank |
| 89 | K R C Sekhar | Credit Officer | IDBI Bank |
| 90 | S Vineeth | Officer | Bank of Baroda |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 91 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 92 | V Narasi Reddy | Chairman | APGVB, Warangal |
| 93 | K S Sudhakara Rao | Chairman | SGB, Chittoor |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 94 | K Naga Malleswara Rao | Chief General Manager | APCOB |
| 95 | T Jyothi | General Manager (Credit) | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 96 | Sreedhar Dharmapuri | Dy. General Manager | ICICI Bank |
| 97 | A Mukundan | Vice President | HDFC Bank |
| 98 | K Brahmaiah | Regional Head-ARB | ING Vysya Bank |
| 99 | J C Kani | Regional Manager | Tamilnad Mercantile Bank Ltd. |
| 100 | B Kameswara Rao | Asst. General Manager | Lakshmi Vilas Bank Ltd |
| 101 | Mathew K.V | Chief Manager | ICICI Bank |
| 102 | M Raghu Vinay | Senior Manager | Dhanalaxmi Bank Ltd. |
| 103 | N Hari Nadham | Manager | The Federal Bank Ltd. |
| 104 | S Sai Prasad | Manager-FI | ING Vysya Bank |
| 105 | Rajshekhar M G | Manager - Agri | Karur Vysya Bank Ltd. |
| 106 | Sandhya G R | Manager | The South Indian Bank Ltd |
| 107 | V Sudhakar Rao | Asst. Manager | AXIS Bank |
| 108 | M Visweswara Rao | Compliance Officer | Karnataka Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 109 | M. Ram Reddy | L.D.M, Srikakulam | Andhra Bank |
| 110 | S Jagannatha Swamy | L.D.M, East Godavari | Andhra Bank |
| 111 | S Lakshmi Narayana | L.D.M, West Godavari | Andhra Bank |
| 112 | B Jaya Babu | L.D.M, Visakhapatnam | SBI |
| 113 | V Siva Babu | L.D.M, Vizianagaram | SBI |
| 114 | R V Narasimha Rao | L.D.M, Krishna | Indian Bank |
| 115 | Jayashankar | L.D.M, Ananthapuram | Syndicate Bank |
| 116 | L Raghunadha Reddy | L.D.M, YSR Kadapa | Syndicate Bank |
| 117 | P Narasimha Rao | L.D.M, Kurnool | Syndicate Bank |
| 118 | T Venkateswara Rao | L.D.M, Sri Potti Sriramulu Nellore | Syndicate Bank |
| 119 | M Narasimha Rao | L.D.M, Prakasam | Syndicate Bank |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 120 | M Bala Bhaskar | Chief Manager | Andhra Bank |
| 121 | C Mohan Rami Reddy | Senior Manager | Andhra Bank |
| 122 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 123 | T Paavani | Manager | Andhra Bank |
| 124 | Ashok B Adur | Asst. Manager | Andhra Bank |
| 125 | M Yogini Devi | Asst. Manager | Andhra Bank |