***Proceedings of 193rd Meeting of***

***STATE LEVEL BANKERS` COMMITTEE OF***

***ANDHRA PRADESH***

***(10th SLBC meeting of Reorganized Andhra Pradesh State)***

**Date: 21.03.2016 - Time: 04.30 PM**

**Venue: L Block, 7th Floor, AP Secretariat, Hyderabad**

**STATE LEVEL BANKERS` COMMITTEE OF Andhra Pradesh**

**http://credit/AB.JPGCONVENOR ANDHRA BANK**

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**The 193rd Meeting of SLBC of Andhra Pradesh (10th SLBC meeting of reorganized A.P State) was conducted on 21.03.2016 at AP Secretariat, Hyderabad at 04.30 P.M.**

Sri N Chandrababu Naidu, Hon’ble Chief Minister of AP has attended the meeting as Chief Guest. Sri Prattipati Pulla Rao, Hon`ble Minister for Agriculture, Animal Husbandry & Fisheries, GoAP, Sri Ravela Kishore Babu, Hon`ble Minister for Social & Tribal Welfare, GoAP also participated in the meeting. The detailed list of participants is enclosed.

**1.0 Address by Sri Suresh N Patel, MD & CEO, 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, Hon’ble Ministers and all other dignitaries & participants to 193rd Meeting of SLBC of Andhra Pradesh**.**

He recollected the decision taken during 192nd SLBC meeting on Wednesday visits to villages by rural / semi urban branches & allotment of dedicated hours to customers in Urban & Metro branches and also the directions of the Hon’ble Chief Minister to Janmabhoomi Committees to participate in the village meets. He observed that this initiative has enhanced the performance of branches in recovery of loans, fresh lending and financial literacy.

Though more than 1000 villages are being visited by branches every week, still this initiative has to be taken forward by the branches & Government officials in true spirit by issuing instructions to the field level functionaries with adequate publicity and monitoring.

He has also requested all the controlling authorities to monitor the progress for better results.

**Sri SP Tucker, IAS, Chief Secretary of GoAP** opined that this initiative needs handholding and require some changes in the methodology that will help in double digit growth in the coming years.

**(Action: SLBC, All Banks & GoAP)**

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

He highlighted the following aspects:

* Government of Andhra Pradesh has decided to implement action plan for mitigating dry spells through rain guns and also mobile sprinkler irrigation in one lakh acres.
* Government is planning to construct 10 lakh Farm Ponds which will work as recharge wells.
* Geo-tagging of Aadhaar numbers would be completed by June, 2016.
* Ways must be devised for small entrepreneurs to take up economic activity to increase their earning capacity.
* The banks should lend to Self Help Group members for economic activity and ensure that the money is utilized for self employment.
* He is interested to bring structural reforms in the state. To overcome the structural defects, he stressed the need to build up service & industry sector in Andhra Pradesh.

He requested the Bankers to take up this responsibility with passion and also requested NABARD to help the Government on the efforts of drought / dry spell mitigation.

(**Action: NABARD, All Govt. departments and Banks**)

**3.0 Sri D. Durga Prasad, General Manager & Convener, SLBC** has then taken up the agenda items for discussion.

**Confirmation of the minutes of the earlier meetings:** The minutes of **192nd SLBC meeting** held on **December 16, 2015** and other meetings conducted up to 09.02.2016 were approved by the house.

**Action Taken Report for earlier SLBC Meeting:**

**4.0 Allotment of site to RSETIs: Convener, SLBC** requested the Government to expedite the process of allotment of sites for construction of own buildings of RSETIs at Guntur, Chittoor and Tirupathi and speed up the process of alienation of land and necessary approvals for RSETIs of Machilipatnam, Srikakulam and Visakhapatnam and reimburse the eligible training expenditure of Rs.15.30 crores for all the RSETIs in the state.

**Sri SP Tucker, IAS, Chief Secretary of GoAP** stated that he would personally speak to the District Collectors and suggested for a meeting on 22.03.2016 with SLBC representatives. He confirmed the allocation of site in Visakhapatnam district.

**(Action: GoAP & RSETIs)**

**5.0 Annuity based financing to Micro Irrigation Companies under Individual and community based approach:**

**Convener, SLBC** informed thatAndhra Pradesh Micro Irrigation Project, Department of Horticulture, GoAP informed that MI Companies are willing to supply the Micro Irrigation Systems to individual farmers and community irrigation projects linked to irrigation schemes under Annuity, provided the NPA clause is not insisted upon the Micro Irrigation Companies i.e., Government will be clearing the annual installments within the 90 days period to the concerned banks.

The forum discussed the issue & resolved not to insist NPA clause on Micro Irrigation companies as the Government of Andhra Pradesh is repaying the annual installments within 90 days period.

Department of Horticulture is requested to issue necessary G.O to implement the scheme.

**(Action: Department of Horticulture & Banks)**

**6.0 Modalities on retiring high cost informal debt, Tenant farmers & LEC issues:**

**Convener, SLBC** informed thatthe Sub-committee has recommended to enhance the ceiling limit of Rs.1.00 lakh to Rs.2.50 lakhs under debt swapping scheme to retire the high cost informal debt of farmers taken for agriculture.

**Sri R N Dash, Regional Director, Reserve Bank of India** informed that there was no upper ceiling limit for the loans to distressed farmers indebted to non-institutional lenders and it was left to the discretion of the banks.

**Sri T. Vijayakumar, IAS, Special Chief Secretary, GoAP** informed that banks are ready to extend finance to the farmers who have taken loans from non institutional lenders as the lending was approved by RBI. However Branch Managers require support to implement the scheme.

**President, SLBC of AP** suggested that GoAP, NGOs, NABCON should help the banks in identifying mandals and 2 branches each by all banks to create a model as a beginning. Each individual bank has to decide its own way to assess the repayment capacity and debt swapping has to be linked with the income generating activity of the borrower. Sub-committee should workout the modalities in this regard.

**(Action: Sub-committee on agriculture & all Banks)**

**Sri T. Vijayakumar, IAS, Special Chief Secretary, GoAP** informed that during the last steering committee meeting, it was decided to lend to tenant farmers based on a “certificate of cultivators” without insisting on collateral security. This decision has to be implemented by all banks.

**Convener, SLBC** informed that during 7th Steering Committee meeting held on 05.01.2016 it was resolved that the banks can extend the finance on “Certificate of Cultivator” issued by the Agriculture Department up to Rs.1.00 lakh on hypothecation of crop & without insisting on collateral security as per the existing norms. He requested the banks to issue these instructions to branch level.

**(Action: GoAP & all Banks)**

**7.0 Modalities for the proposed online data entry portal for MSME sector by GoAP:**

Department of Industries informed that the job was entrusted to TCS to design the portal and is in progress.

**8.0 Implementation of Backend Subsidy:**

**Convener, SLBC** requested the Department of Social Welfare, GoAP to issue operational guidelines for implementation of backend subsidy for uniform implementation by all Welfare departments.

**Social Welfare Department, GoAP** has informed that Department has issued G.O.Ms.No.32 dated.19.03.2016 on operational guidelines on release of back end subsidy under SCAP 2015-16. All banks are requested to issue necessary instructions to their branches for implementation.

**(Action: all Banks & Welfare Departments)**

**9.0 Entry of loans details in AP web land portal:**

**Convener, SLBC** requested theBanks to mandatorily enter the loan charge details on loan charge creation module in AP web land portal.

**Sri Anil Chandra Punetha, IAS, Special CS & Chief Commissioner of Land Administration** informed that some of the bank branches are not well equipped electronically and he requested the controllers of the banks to educate them for smooth implementation of the project.

He further stated that as per RoR Act, Banks are insisting on production of PPBs and title deeds for sanction of loans. He informed that, if, the amendments of RoR Act are passed in the ensuing Assembly sessions, banks would be free to sanction loans based on web land portal only. All the relevant provisions are going to be amended. However, he stated that the earlier methods will not be dispensed with. The title deeds would be merged with e-PPBs. This facility would help the farmers immensely.

**(Action: all Banks & CCLA)**

**10.0 OTS for farming community uniformly throughout the state:**

**Hon’ble Chief Minister of A.P** requested the banks to implement One Time Settlement scheme for farming community in line with schemes implemented for industries uniformly throughout the state for the loans up to Rs.1.00 lakh and Rs.1.00 lakh to Rs.10.00 lakhs.

He suggested that backward and forward integration and motivating farmers for utilizing the loans for productive purposes will help in repaying the loans promptly.

**Sri C Kutumba Rao, Vice-Chairman, AP State Planning Board** stated that as per the statistics available, loans below Rs 1.5 lakhs is around 92% under agriculture sector. Hence, 92% of agricultural loans will be cleaned, if, OTS is introduced up to Rs.1.50 lakhs. He requested to extend OTS scheme for the loan accounts covered under agriculture debt redemption scheme of GoAP.

**President, SLBC of AP** informed that OTS scheme would be implemented by individual banks based on their board approved policy.

**Hon’ble Chief Minister of A.P** desired to have a review on OTS scheme being implemented in various banks for small borrowers.

**(Action: all Banks)**

**11.0 Improving Term Lending:**

**President, SLBC of AP** observed that term lending per branch is very low in the state. He suggested banks to encourage the branches to lend minimum 5 Term Loans under Priority sector per month per branch to improve this position duly following due diligence and for income generation activities. With this he expected more than one lakh term loans will be sanctioned by the banks in a quarter. The house agreed for the same.

**(Action: all Banks & Government Departments)**

**12.0 Hon’ble Chief Minister of A.P** suggested the banks to include agriculture and allied activities for lending under SC, ST, BC, Minority, Kapu and Brahmin corporation schemes.

**(Action: all Banks & Government Departments)**

**13.0 AP State Government Sponsored schemes: Sri Ravela Kishore Babu, Hon`ble Minister for Social & Tribal Welfare, GoAP** expressed his concern on certain instances encountered in implementing Welfare schemes such as;

1. Some of the Branch Managers of various banks are releasing only the subsidy portion to the beneficiary without releasing the Loan amount.
2. Some Banks are insisting for Deposit equivalent to the Loan amount for releasing the Loan.
3. In some cases the branches are also insisting on Collateral security and/or Third party guarantee for sanction of loan.

He suggested that;

1. Dalit entrepreneurs and women entrepreneurs should be given a helping hand by the bankers by providing loans under Start-up India Programme.
2. Bankers to involve / associate themselves in conducting EDP trainings as part of the policy of identifying the right beneficiaries.
3. Banks to play a positive, proactive & crucial role in understanding the paradigm shift in the policy of GoAP & implementing the plans, programmes and projects in reducing unemployment and improving conditions of the Scheduled Castes & Scheduled Tribes in the state.
4. The banks have to make use of the provisions of Government of India making mandatory to all Public Sector and Government Departments to procure 40% of raw material or services from MSME Sector only and out of which 4% from SC/ST Entrepreneurs.
5. Requested cooperation from banks as expected disbursements under the programme would be around Rs.1000 crores as against Rs.60 crores on an average during previous years.

**Sri Jupudi Prabhakar, Chairman, AP SC Corporation & Sri P. Ranganayakulu, Chairman, AP BC Finance Corporation Ltd.** expressed their concern about non sanctioning of loans to SC,ST & BC beneficiaries, Insisting on deposits and collateral securities while sanctioning of loans by banks.

**President, SLBC of AP** requested to escalate specific issues to the respective controllers of the banks for redressal. He also suggested to issue fresh directions to all member banks to inform their branches to follow RBI guidelines strictly with regard to margin and security norms.

**Sri Ch. Ramanujaya, Chairman, AP State Kapu Welfare & Development Corporation Ltd.** requested the banks to extend necessary cooperation in extending finance to the beneficiaries sponsored by corporation.

**MD, AP Brahmin Welfare Corporation Ltd.** has expressed concern about opening of bank accounts for people identified under economic assistance. He observed that there is enormous delay in opening of bank accounts and in some cases, transfer of funds. He requested bankers to provide assistance in preparing Project Reports.

**President, SLBC of AP** informed that hassle free account opening can be facilitated in e-KYC by using Aadhaar. He also requested the member banks to take up the matter with the branches to resolve the stated issues.

**Sri Praveen Kumar, Principal Secretary, Department of Backward Class Welfare** appreciated all the bankers for their support in achieving the BC Corporation targets. He stated that still 37,844 bank accounts need to be opened and loans are not released in 27,609 cases though subsidies have reached the beneficiaries. He requested the bankers to expedite the process. He also requested the banks to lend for economic activity and need for qualitative lending under large size investments.

**Chief Secretary of GoAP** advised the department to take-up the issue with district collectors and decentralize the system to complete the process.

**LDM, YSR Kadapa** opined that there is a need for capacity building before disbursement of loans under Government Sponsored Schemes. He stressed the need for transparency in identifying the beneficiaries.

**Representative from KVIC** requested banks to encourage small units and cover them under CGTMSE. He appealed the banks to ground the sanctioned cases immediately.

**Sri P Mohanaiah, Project Manager, Credit Facilitation Bureau of Andhra Pradesh NABCON** informed that the bureau was setup to supplement the efforts of SLBC, NABARD & RBI. It can also take up the preparation of project reports on the issue raised by MD, AP Brahmin Corporation.

**(Action: all Banks & Govt. Departments)**

**14.0 Presentation on “SHG members as Bank agents”:**

**Sri S.Solomon Arokiaraj, IAS, CEO, SERP** has given presentation to forum on “DWCRA members as Bank Agents”. He requested the banks to consider the proposal of engaging SHG members as Business Correspondents.

Detailed presentation was communicated to all banks by SLBC vide letter no.666/30/322/783 dated 22.03.2016.

**President, SLBC of AP** informed that banks are following different BC structure by engaging Corporate BCs & direct BCs in SSAs. The proposal of engaging SHG members as BC agents can be considered where replacements are needed and performance of existing BC is not satisfactory.

**Convener, SLBC** informed thata Sub-Committee would be constituted to discuss the issue.

**Hon’ble Chief Minister of A.P** requested all bankers to explore the possibility of engaging the SHG members as BCs as they are highly motivated and their services can be utilized for recovery. State Government is in the process of imparting training to SHG members on online transactions etc., by involving International Players. He stated that this would be the best workforce to be relied upon, if, their services are utilized properly. He requested banks to extend finance to SHGs for income generating activities, so that sustainable economy can be achieved resulting in prompt recovery.

**Dr. P V Ramesh, IAS, Principal Finance Secretary** informed that Government has released first instalment under Capital Infusion to Self Help Group members. Corpus of the group will increase with present capital infusion and groups are eligible for additional finance, while in terms of lending it was observed that less finance has been extended. He requested the banks to extend necessary finance to Self Help Groups.

**(Action: SLBC, SERP & Banks)**

**15.0 Reimbursement of Interest claims under VLR & Pavala Vaddi Scheme of GoAP on crop loans: Convener, SLBC** requested the Government to reimburse the pending claims under Vaddi Leni Runalu & Pavala Vaddi scheme of 2013-14 & 2014-15.

**Sri T. Vijayakumar, IAS, Special Chief Secretary, GoAP** stated that the claims pertaining to the year 2013-14 have some discrepancies and a communication was already sent for clarifications. He further stated that the claims pertaining to the year 2014-15 would be settled soon.

Department of Agriculture informed the following procedure to evaluate 2013-14 claims uploaded in the VLR/PV Portal.

Login to VLR/PV Portal with Valid Credentials ->

On Left side of the screen a Tab is available named **VLR with DWR ->**

Just click on the Tab

Automatically the list of such farmers which the banks have uploaded previously with new interest calculation to Agriculture Department AP - if the Account number is identified in NIC during debt redemption scheme.

There are 3 scenarios

1. If a farmer loan repayment date is **on or before** 31 DEC 2013 – The account will be directly eligible for VLR (the amount claimed by the Banker will be reimbursed)
2. If a farmer loan taken date is **on or after** 1 JAN 2014 – Such account will also be directly eligible for VLR (the amount claimed by the Banker will be reimbursed)
3. If a farmer loan taken date is **on or before** 31 DEC 2013 and repayment date **is after**

1 JAN 2014

* 1. Check in NIC web portal-if record is found-Simple Interest will be calculated & shown from 1 JAN 2014 till repayment date (by Agriculture Department, GoAP)
  2. If record is not found – The account will be directly eligible for VLR (the amount claimed by the Banker will be reimbursed)

Bankers can download the list available on the web portal by clicking download option on the top corner and check with respective branches and confirm VLR/PV Cell with bank approval.

After complete Evaluation Nodal Branch has an option to approve the calculations.

Just click on approve button provided in the same page so that the amount for which the bank has approved will be considered and RTGS will be generated and amount will be released to Banks.

**(Action: all Banks & Dept. of Agriculture, GoAP)**

**16.0 Housing:**

**Convener, SLBC** requested Housing Department, GoAP to assist the banks in recovery of overdues under Housing sector (under RGK & Vambay). He requested the Banks to extend necessary finance under Pradhan Mantri Awas Yojana (PMAY) scheme & Andhra Pradesh state housing schemes as per the eligibility.

**Sri Lav Agarwal, IAS, Secretary, Housing Department, GoAP** stated that in almost all the districts recovery actions were initiated wherever the data on NPA is available.

All banks & LDMs are requested to furnish the list of OD / NPA accounts under VAMBAY / RGK / Urban Housing to district administration for assisting in recovery.

**(Action: all Banks & LDMs)**

**17.0 Debt Redemption scheme of GoAP:**

**Dr. P V Ramesh, IAS, Principal Finance Secretary** informed that

1. Debt Redemption for Horticulture Farmers: Government is going to release Rs.580 crores for Horticulture loans under debt redemption scheme.
2. Agriculture Debt Redemption Scheme: The process of issue of certificates is commenced and the redemption would be done from April onwards in three installments.

**(Action: GoAP)**

**18.0 Financial Inclusion:**

**Smt. K.Sunitha, IAS, Secretary, Finance (IF) & State Mission Director, PMJDY** stated that out of the 61 lakhs Rupay Cards issued, only 27 lakhs are active and requested to ensure utilization of all the cards. She has further stated that various programmes are being launched for the financial year 2016-17 and she expressed her concern about the arrears and requested to club 2015-16 with 2016-17 to ensure total implementation.

**Convener, SLBC** requested all the banks for opening of brick & mortar branches by March 31, 2017 as per the road map in respect of villages having population of above 5000.

**Convener, SLBC** requested the banks to sensitize their branches to take benefit of 50% contribution given by Andhra Pradesh Building and Other Construction Workers Welfare Board to construction workers apart from the Central Contribution for a period of five years for enrolling subscribers under APY scheme.

**(Action: all Banks)**

**19.0 Issue of loans sanctioned to Emu farmers:**

**Hon’ble Chief Minister of A.P** advised the Department of Animal Husbandry to take-up the issue of Emu farmers with GoI on adjustment of Back end subsidy / IFL to the loan accounts as the activity was suffered beyond the control of beneficiaries.

NABARD informed that the issue was again referred to GoI & the decision is awaited.

**(Action: Dept. of Animal Husbandry & NABARD)**

**20.0 Address by Sri R N Dash, Regional Director, Reserve Bank of India** flagged the following issues;

* The number of accounts opened under PMJDY with zero balance is a cause of concern. He requested all the bankers to put in efforts to bring it to a minimum level.
* Rupay cards are issued but not physically delivered properly to the account holders
* Apart from financial literacy adequate infrastructure is also to be required for BC mechanism

**21.0 Address by Sri Harish Java, Chief General Manager, NABARD:**  He flagged the following aspects during his address;

a) GoI has announced Rs.9.00 lakh crores agriculture credit in the country during 2016-17. He requested for projection of 25-30% term credit in credit plan 2016-17.

b) NABARD has prepared 24 Area Development Schemes to the entire state with outlay of Rs.188.37 crores with bank loan component of Rs.155.70 crores which will help term lending of banks. Banks have to conduct sensitization workshops for which NABARD support can be considered.

c) MNRE lighting scheme is open from 29 February, 2016 to 31 March, 2017. Advance parking of subsidy is being extended upon the estimates of no. of solar lighting systems to be financed during a period of 90 days. Banks are requested to finance under the scheme.

d) Grant support from FIF to commercial banks & RRBs are available for the following schemes.

1. V-SAT Connectivity (SCBs & RRBs): Capital expenditure of Rs.4.00 lakhs (one time) & recurring cost of Rs.80,000 per year for solar powered & Rs.60,000 per year for without solar powered for 5 years in respect of SSAs identified by DFS or certified by SLBC
2. Financial literacy / awareness programmes (SCBs & RRBs): cost can be shared between NABARD & banks in the ratio of 60:40 subject to maximum of Rs.15,000 per programme on the lines indicated by NABARD circular dated 13.11.2015
3. Bank Sakhi Approach - engagement of SHG leaders / members as BC agents for Financial Inclusion by SCBs / RRBs: A list of 4 partnership models was given in circular dated 14.01.2016. Projects prepared for AP as per the guidelines may be submitted to NABARD. Some activities under the programme are eligible for financial support from FIF.
4. Financial literacy – training of NGO staff/ community organizers/ SHG leaders - SCBs & RRBs:

* Field staff of NGOs and community organizations (3 days duration with 25-30 persons) the maximum grant support is Rs.1.00 lakh.
* SHG leaders (2 days with 25-30 persons) maximum Rs.40000.
* The financial literacy on remittance/ payments for staff of NGOs working among migrant population (2 days with 25-30 persons) maximum Rs.66000.

**(Action: all SCBs & RRBs)**

The meeting concluded with vote of thanks to the Chair & other participants.

**Summary of Action Points emerged in the meeting**

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| **S.No** | **Action Point** |
|  | Wednesday visits by Rural & Semi-urban branches & customer meets by Urban & Metro branches along with Janmabhoomi Committee of Government of AP need to be improved & monitored.  (action: all Banks & GoAP) |
|  | Allotment of site to RSETI Guntur, Chittoor & Tirupathi and Reimbursement of pending Training expenses to all RSETIs in the state.  (action: GoAP) |
|  | G.O on annuity based financing to Micro Irrigation companies  (action: Department of Horticulture) |
|  | Modalities on retiring high cost informal debt & issue of tenant farmers  (action: GoAP & Sub Committee on Agriculture) |
|  | Online data entry portal for MSME sector  (action: Department of Industries) |
|  | Implementation of Backend subsidy for Welfare schemes  (action: Banks & Welfare Departments) |
|  | Entry of loan charge details in AP web land portal  (action: all Banks) |
|  | Review of OTS scheme implemented by banks for farmers  (action: all Banks) |
|  | Sanction & disbursement of five Term loan accounts under Priority sector per branch per month to improve term lending (excluding Gold loans and Crop loans)  (action: all Banks) |
|  | Instructions to branches not to insist on deposits, collateral security etc., contrary to the scheme guidelines while implementing Govt. sponsored schemes, opening of bank accounts & grounding of sanctioned cases.  (action: all Banks) |
|  | Sub-committee on engaging SHG members as Banking Correspondents.  (action: SLBC, All Banks & SERP) |
|  | Reimbursement of VLR & Pavala Vaddi claims for the years 2013-14 & 2014-15.  (action: Department of Agriculture) |
|  | Issue of Emu farmers to be taken up with GoI  (action: NABARD & Department of Animal Husbandry, GoAP) |

**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 | Prattipati Pulla Rao | Hon’ble Minister for Agriculture, Animal Husbandry, Dairy & Fisheries | Govt.of A.P. |
| 3 | R Kishore Babu | Hon’ble Minister for Social Welfare & Tribal Welfare | Govt. of A.P. |

**INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 4 | C Kutumba Rao | Vice-Chairman,  AP State Planning Board | Govt. of A.P |
| 5 | Jupudi Prabhakar | Chairman, AP SC Co-op Finance Corporation Ltd. | Govt. of A.P |
| 6 | P Ranganayakulu | Chairman, AP BC Finance Corporation Ltd. | Govt. of A.P |
| 7 | Ch. Ramanujaya | Chairman, AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P |
| 8 | D Hanumantharaya | Director, National Commission for Scheduled Castes | Govt. of India |
| 9 | B Suresh Krishna | Dy. Director General,  TERM Cell, DoT | Govt. of India |
| 10 | Malkit Singh | DY. General Manager | NABCONS |
| 11 | P Mohanaiah | Project Manager, Credit Facilitation Bureau of Andhra Pradesh | NABCONS |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 12 | Suresh N Patel | Managing Director & CEO, President, SLBC of A.P. | Andhra Bank |
| 13 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 14 | D Durga Prasad | General Manager &  Convenor, SLBC of A.P | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 15 | R N Dash | Regional Director | Reserve Bank of India |
| 16 | G J Raju | General Manager | Reserve Bank of India |
| 17 | S Chellapandi | Asst. General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 18 | Harish Java | Chief General Manager | NABARD,  A.P.Regional office |
| 19 | L Munda | General Manager | NABARD,  A.P.Regional Office |

**SIDBI**

|  |  |  |  |
| --- | --- | --- | --- |
| 20 | G.Sampath Kumar | General Manager | SIDBI |

**OFFICIALS - Govt. of A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 21 | S P Tucker, IAS | Chief Secretary | Govt. of A.P |
| 22 | T Vijay Kumar, IAS | Spl. Chief Secretary, Agriculture & Cooperation Department | Govt. of A.P |
| 23 | Anil Chandra Punetha, IAS | Spl. Chief Secretary & Chief Commissioner of Land Administration | Govt. of A.P. |
| 24 | Dr. P V Ramesh, IAS | Principal Finance Secretary | Govt. of A.P |
| 25 | Praveen Kumar, IAS | Principal Secretary, BC Welfare | Govt. of A.P. |
| 26 | M Girija Shankar, IAS | Secretary, Industries, FP & Mining (FAC) | Govt. of A.P |
| 27 | K. Sunitha, IAS | Secretary, Finance (IF) Department | Govt. of A.P. |
| 28 | Lav Agarwal, IAS | Secretary, Housing Department | Govt. of A.P. |
| 29 | Ram Shankar Naik, IAS | Commissioner of Fisheries | Govt. of A.P. |
| 30 | K. Harsha Vardhan, IAS | M.D.,A.P.BC Coop Finance Corporation | Govt. of A.P. |
| 31 | S Solomon Arokiaraj, IAS | CEO, SERP | Govt. of A.P |
| 32 | I Samuel Anand Kumar, IAS | Managing Director,  AP SC Co-op Finance Corporation Ltd. | Govt. of A.P |
| 33 | J Murali, IAS | MD, APDDCF | Govt. of A.P |
| 34 | Pradyumna P S, IAS | Joint Secretary to CM, CMO | Govt. of A.P |
| 35 | P Usha Kumai, IAS | Joint Secretary,  Minorities Welfare | Govt. of A.P |
| 36 | K Madhusudana Rao, IAS (Retd.) | CEO, Rythu Sadhikara Samstha | Govt. of A.P |
| 37 | Chiranjiv Chaudhary, IFS | Commissioner, Horticulture & Sericulture Dept., | Govt. of A.P. |
| 38 | Y M Reddy, IFS | Director of Agriculture | Govt. of A.P |
| 39 | Naresh Penumaka, IRS | Commissioner, Handlooms | Govt. of A.P. |
| 40 | G Kamal Kishore, IRS | Commissioner, Youth Services | Govt. of A.P |
| 41 | B V Bala Yogi | MD, Tricor (FAC),  Tribal Welfare Dept. | Govt. of A.P. |
| 42 | Dr. R Amarendra Kumar | M.D., AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P. |
| 43 | Venkat Changavalli | MD, AP Brahmin Corporation Ltd. | Govt. of A.P |
| 44 | K Ram Babu | General Manager, APSFC | Govt. of A.P |
| 45 | Ch. Pratap Rao | General Manager (Finance), AP State Housing Corporation Ltd. | Govt. of A.P |
| 46 | M Caleb | General Manager, AP SC Finance Corporation Ltd. | Govt. of A.P |
| 47 | R Sambasiva Rao | Addl. Mission Director, MEPMA | Govt. of A.P |
| 48 | A Surya Prakash | Project Officer, APMIP | Govt. of A.P |
| 49 | N Ratna Mahesh | Executive Officer, AP State Christian Finance Corporation Ltd. | Govt. of A.P |
| 50 | Dr. G Somasekharam | HOD, Animal Husbandry Dept., | Govt. of A.P. |
| 51 | B K Nagaraja Rao | OSD, Finance Dept. | Govt. of A.P |
| 52 | P Krishna Rao | OSD, Ry. S.S | Govt. of A.P |
| 53 | A Padhma | OSD, Industries & Commerce Dept. | Govt. of A.P |
| 54 | T Srinivasa Chowdary | Manager, APSFC | Govt. of A.P |
| 55 | D V R Reddy | State Mission Coordinator, MEPMA | Govt. of A.P |
| 56 | Akshay | Consultant, Finance Dept. | Govt. of AP |
| 57 | P Subba Rao | Manager, AP State Housing Corporation Ltd. | Govt. of A.P |
| 58 | K Rajendra | Finance Department | Govt. of A.P |

**OFFICIALS – Govt. of INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 59 | P Sreeja | Regional Resident Representative,  National Housing Bank | Govt. of India |
| 60 | M Rajeshwari Singh | Dy. General Manager,  AIC of India | Govt. Of India |
| 61 | Naresh T | SRP, AP, UIDAI | Govt. of India |
| 62 | Sudhanshu Kumar | Manager, State Projects, UIDAI | Govt. of India |
| 63 | K V Sanjeeva Rao | Nodal Officer (PMEGP), KVIC | Govt. of India |
| 64 | M.Kalebu | Asst.Director,MSME-DI | Govt.of India |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 65 | G Kesava Rao | Divisional Manager | New India Assurance Co. Ltd. |
| 66 | S K Singh Kanwar | Chief Regional Manager | The Oriental Insurance Co. Ltd. |
|  |  |  |  |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 67 | V Viswanathan | Chief General Manager | State Bank of Hyderabad |
| 68 | Hare Krishna Jena | General Manager | State Bank of India |
| 69 | D Kallu Rao | General Manager | Canara Bank |
| 70 | E Ratan Kumar | General Manager | Central Bank of India |
| 71 | G.Lakshmipathi Reddy | General Manager | Indian Bank |
| 72 | M Prasad | General Manager | Syndicate Bank |
| 73 | M Satyanarayana Reddy | Dy. General Manager | Andhra Bank |
| 74 | P L Khuntia | Dy. General Manager | Allahabad Bank |
| 75 | G Anil Kumar | Regional Manager | Bank of Baroda |
| 76 | Arvind Kambar | Zonal Manager | Dena Bank |
| 77 | S C Dhawan | Dy. General Manager | State Bank of Hyderabad |
| 78 | R K Arya | Dy. General Manager | State Bank of Hyderabad |
| 79 | T V Reddy | Dy. General Manager | State Bank of India |
| 80 | C Palaniappan | Zonal Manager | UCO Bank, Vijayawada |
| 81 | P K Soni | Regional Manager | Union Bank of India |
| 82 | Y Seshagiri Rao | Asst. General Manager | Andhra Bank |
| 83 | K Ram Mohan Rao | Asst. General Manager | Canara Bank |
| 84 | N Sreekanth | Asst. General Manager | IDBI Bank |
| 85 | P Bala Sundaram | Asst. General Manager | Indian Overseas Bank |
| 86 | C Ram Bhoopal | Asst. General Manager | Oriental Bank of Commerce |
| 87 | A Udaya Bhaskar Reddy | Asst. General Manager | Punjab National Bank |
| 88 | N Satya Kumar Babu | Asst. General Manager | State Bank of Mysore |
| 89 | K C Baria | Asst. General Manager | State Bank of Patiala |
| 90 | N S Rao | Asst. General Manager | United Bank of India |
| 91 | A V Sudhakar | Chief Manager | Corporation Bank |
| 92 | K. Radhakrishna | Chief Manager | Indian Bank |
| 93 | P C Das | Chief Manager | State Bank of Hyderabad |
| 94 | P Raja | Senior Manager | Andhra Bank |
| 95 | L Rajkiran | Senior Manager | Bank of Maharashtra |
| 96 | K Maheshwar | Manager | Andhra Bank |
| 97 | T Prakash Rao | Manager | Central Bank of India |
| 98 | P Vijay Kumar | Manager (Agri) | Vijaya Bank |
| 99 | S P R Rao | Dy. Manager | State Bank of Bikaner & Jaipur |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 100 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 101 | D. Sampath Kumar | Chairman | Andhra Pragathi Grameena Bank |
| 102 | B Suri babu | Chairman | Saptagiri Grameena Bank |
| 103 | T V Krishna Reddy | General Manager | APGVB, Warangal |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 104 | K Tulasi Prasad | General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 105 | V. Rama Krishna | Circle Head | Axis Bank |
| 106 | A Mukundan | Vice President | HDFC Bank |
| 107 | J C Kani | Dy. General Manager | Tamilnad Mercantile Bank |
| 108 | Joby M C | Dy. General Manager | South Indian Bank Ltd. |
| 109 | Dayanand C | Dy. Vice President | AXIS Bank |
| 110 | B C S Rao | Asst. Vice President | AXIS Bank |
| 111 | N Haresh | Chief Manager | ICICI Bank |
| 112 | Mathew K V | Chief Manager | ICICI Bank |
| 113 | P Suresh | Chief Manager | Coastal Local Area Bank |
| 114 | R Raghunath | Chief Manager | Dhanalaxmi Bank Ltd. |
| 115 | Aravind K | Chief Manager | Federal Bank Ltd. |
| 116 | S Sawminathan | Senior Manager | City Union Bank Ltd. |
| 117 | Murali Krishna Chattu | Senior Manager | Kotak Mahindra Bank |
| 118 | P V Giridhar | Agriculture Officer | Tamilnad Mercantile Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 119 | M Sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 120 | M Ram Reddy | L.D.M., Srikakulam | Andhra Bank |
| 121 | S Jagannatha Swamy | L.D.M., East Godavari | Andhra Bank |
| 122 | M Subrahmanyeswara Rao | L.D.M., West Godavari | Andhra Bank |
| 123 | G Venkateswara Reddy | L.D.M., Krishna | Indian Bank |
| 124 | Tavva Guravaiah | L.D.M., Vizianagaram | State Bank of India |
| 125 | Jayashankar | L.D.M., Anantapur | Syndicate Bank |
| 126 | P Narasimha Rao | L.D.M., Kurnool | Syndicate Bank |
| 127 | L Raghunadha Reddy | L.D.M., Kadapa | Syndicate Bank |
| 128 | R Ramamohana Rao | L.D.M., Chittoor | Indian Bank |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 129 | M Bala Bhaskar | Chief Manager | Andhra Bank |
| 130 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 131 | T Paavani | Senior Manager | Andhra Bank |
| 132 | N Anil Babu | Manager | Andhra Bank |
| 133 | Ashok B Adur | Asst. Manager | Andhra Bank |