***Proceedings of 194th Meeting of***

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

***ANDHRA PRADESH***

***(11th SLBC meeting of Reorganized Andhra Pradesh State)***

**Date: 09.06.2016 - Time: 10.00 AM**

**Venue: Hotel Murali Fortune, Vijayawada**

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

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

**Head Office: Andhra Bank, Dr.Pattabhi Bhavan, Saifabad, Hyderabad**

**Phone: 040-23231392, 23252375, 23252387**

**Fax: 23234583 & 23232482**

**Email:** [**slbc@andhrabank.co.in**](mailto:slbc@andhrabank.co.in)

**The 194th Meeting of SLBC of Andhra Pradesh (11th SLBC meeting of reorganized A.P State) was conducted on 09.06.2016 at Vijayawada at 10.00 A.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 Ganta Srinivasa Rao, Hon’ble Minister for Human Resource Development (Primary, Secondary, Higher & Technical Education), GoAP also participated in the meeting. The detailed list of participants is enclosed.

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

He highlighted the following aspects:

* Development is based on scientific approach and outcome of it would be result oriented.
* Agriculture Department will update the cultivation particulars on a regular basis. Banks should lend on the basis of cropping pattern and land cultivated.
* Timely lending is required for better utilization of funds.
* Government is planning to reduce input costs under agriculture.
* Government is monitoring ground water, rainfall, weather forecasting, temperature, pollution etc., on real time basis and planning to convert rain water in to ground water in a big way.
* Dry spell mitigation is being introduced along with ground water recharge.
* Soil testing is to be done on real time basis at the field. Insurance & settlement of claims is also be done on real time basis.
* State is focusing on 15% growth rate during this year. Government Departments & Banks should work collectively to achieve this goal.
* Banks should extend finance to all the eligible beneficiaries under various Government schemes sponsored by SC, ST, BC, Brahmin, Kapu and other Corporations.
* Marketing and Technology can be effectively utilized for better livelihood
* Country is aiming double digit growth and the State is aiming 50% over and above. This is possible with revival of industries, continuous guidance and avoid incidence of non-performing assets.
* He advised the banks to ensure end use of funds for all the loans extended.
* He opined that cash less transactions leads to better monitoring.
* Priority sector lending as envisaged by the Government of India and the State Government should synchronise and suggested to explore the possibility of bringing all resources together including Jan Dhan for their good advantage.

**President, SLBC** opined that asset creation would lead to income generation & as a result recoveries will be much better.

**(Action: All Government departments, Banks & LDMs)**

**2.0 Hon’ble Chief Minister of Andhra Pradesh has released the State Credit Plan for the year 2016-17.**

Convener, SLBC of AP presented the highlights of the state credit plan projections for the year 2016-17. He informed that the deliberations have been taken place with Principal Finance Secretary, Department of Agriculture, Animal Husbandry, Housing, Industries to incorporate the state priorities before finalisation of state credit plan 2016-17.

The total credit plan out lay of Rs.1,65,538 crores was placed for approval in the forum with sectoral allocation of Rs.83,003 crores for Agriculture, Rs.25,000 crores for MSME and Rs.12,000 crores for Housing including Rs.7,340 crores allocated for PMAY. The allocation under agriculture is 45% more than suggested allocation under Ground Level Credit in Union budget 2016-17 and 3% more under Priority sector suggested by NABARD under PLP of State Focus Paper.

**Hon’ble Chief Minister** suggested that the credit plan is to be worked out scientifically basing on various indicators, the financing pattern, projected / achieved by the state Government.

**President, SLBC** informed that the allocations made in the State Credit Plan are indicative and the banks can lend / exceed beyond the allocated targets as per the need and viability of the schemes which was witnessed in the last year’s achievements.

**(Action: All Banks, All Government Departments & LDMs)**

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

**3.1 Confirmation of the minutes of the earlier meetings:** The minutes of **193rd SLBC meeting** held on **March 21, 2016** and other meetings conducted up to 31.05.2016 were approved by the house.

**4.0 Action Taken Report of earlier SLBC Meetings:**

**4.1 Visits to Service Villages by Rural & Semi Urban Branches along with Govt. officials in customers meet during dedicated hours by Urban & Metro Branches on every Wednesday: Convener, SLBC** informed that these visits must be utilized effectively for achieving the projections of state credit plan 2016-17.

**(Action: All Banks)**

**4.2 Sanction of atleast five term loans per month per Branch under Priority Sector:**

**President, SLBC** opined that this is one area, which can help the banks this year to improve performance in investment & Allied activities. He requested the controllers of the banks to carry forward the programme right from the beginning for achievement of targets during the current financial year.

**(Action: All Banks)**

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

**Representative from APMIP** informed that the proposal is with Finance Department for approval.

**(Action: APMIP, GoAP)**

**4.4 Communication of modalities on Issue of ‘Certificate of Cultivators’:**

**President, SLBC** opined that once a tenant farmer is allowed a loan basing on the certificate, the owner of the land should not avail the loan against the same piece of land to avoid double finance.

**Director, Agriculture Department** informed that entering loan details in Loan Charge Creation Module will help the banks to avoid double finance. Department has already worked out modalities on the issue of certificate of cultivators and a meeting with bankers will be convened before finalization of the guidelines.

**(Action: Agriculture Department & Banks)**

* 1. **Online data entry portal for MSME sector: Convener, SLBC** requested the Department of Industries to communicate the modalities for proposed online data entry portal for MSME.

**(Action: Department of Industries)**

**4.6 Allotment of site to RSETIs:**

**Representative from CCLA** informed that they have received proposal form District Collector, Krishna for alienation of site to RSETI Machilipatnam and will be discussed in the meeting scheduled on 10.06.2016. They will take-up with District Collectors with regards to Guntur, Tirupathi, Chittoor & Srikakulam.

**Special Chief Secretary, Rural Development, GoAP** requested the banks to improve credit linkage to RSETI trained candidates as percentage is low at present.

**Convener, SLBC** requested the Government to reimburse the eligible training expenditure of Rs.15.50 crores for all the RSETIs in the state.

**(Action: SERP, Department of Rural Development, GoAP, RSETIs, CCLA & Banks)**

**4.7 Loan Charge details on Loan Charge Creation Module in AP web land portal:**

**Representative from CCLA** informed that 76 lakhs entries on Survey numbers, around 20 lakhs entries on loan details were made till date in AP web land portal. He requested the individual banks to ensure all entries are made in Loan Charge Module.

He informed that there is a request from few banks to relax the limit of Rs. 1 cr in individual accounts to make the entry in the web land portal as the same was restricted to Rs. 1 crore.

After deliberations it was resolved that;

1. Individual branches have to make all entries in the portal having a credit limit of above Rs.1 crore.
2. The loan amount details where more than Rs. 1 crore to be informed to individual bank admins.
3. A provision will be given at banks admin level to enter the loan amount with out any restriction of Rs. 1 crore limits.

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

**LDM, Kadapa** **District** requested GoAP to direct sub-registrar not to affect registration where there is a charge on the land.

**CCLA Representative** informed that Sub-Registrars have the access to the web land portal to verify the charges and a meeting would be held in this regard to give clarity on the modalities.

**(Action: Banks & CCLA, GoAP)**

**4.8 Implementation of Government Sponsored Schemes:**

**Convener, SLBC** requested the banks to issue necessary instructions to all branches and suitably sensitize the field functionaries not to insist on deposits, collateral security etc & initiate a proper monitoring mechanism at the controlling office to ensure proper implementation of the schemes at their branches.

**Principal Secretary, BC Welfare, GoAP & Vice Chairman, AP State Planning Board** informed that there are some instances of non-release of loan amounts even after release of subsidy component leading to partial grounding of units.

**MD, TRICOR** requested the controllers to pass on the instructions to the Branch Managers about the importance of grounding of schemes thus mitigating the sufferings of tribal people.

**Secretary, Finance (IF), GoAP** enquired whether any disciplinary action can be initiated on the branches where subsidy released & loan component is not released.

**President, SLBC** informed that the subsidy alone cannot be released without releasing the loan component as subsidy is Government fund. He requested the controllers to issue necessary instructions to their branches to release both loan & subsidy and ensure that the unit is grounded in full shape for income generation.

**LDM, West Godavari** opined that implementation of backend subsidy in all Government sponsored schemes would resolve the issue.

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

**4.9 Adjustment of Backend Subsidy / IFL to the credit of loan accounts without linking to lock in period in respect of EMU farmers: Convener, SLBC** informed to the forum that NABARD has conveyed the decision of GoI that the said request cannot be acceded to.

**(Action: All Banks)**

**5.0 Agriculture Sector:**

**5.1 Bhoomiheen Kisaan: Sri A K Dogra, Dy. Secretary, DFS, MoF** observed that financing to JLGs is very poor and requested NABARD to monitor the progress at regular intervals for its improvement.

**President, SLBC** requested the member banks to take up this issue with more enthusiasm.

**CEO, Rythu Sadhikara Samstha** opined that the implementation of the “Certificate of Cultivators” proposed to be issued by Agriculture Department will resolve the issue of financing to tenant farmers.

**(Action: NABARD, Agril. Department, GoAP & Banks)**

**5.2 Reimbursement of Vaddi Leni Runalu and Pavala Vaddi claims on Crop Loans:**

**Director, Agriculture Department** informed that department has reimbursed some claims and some are under process and assured to complete the process at the earliest.

**(Action: Banks & Agriculture Department, GoAP)**

**5.3 Pradhan Mantri Fasal Bima Yojana (PMFBY):**

It was decided to hold a meeting with bankers & insurance companies by Agriculture Department on 13.06.2016 to create awareness and to resolve the challenges during implementation.

**(Action: Banks & Agriculture Department)**

**5.4 Relief Measures by Banks in areas affected by Natural Calamities: Convener, SLBC** requested the banks to ensure implementation of RBI guidelines on relief measures by banks in areas affected by natural calamities and submit the information on relief measures extended by the banks to SLBC on quarterly basis for review.

**(Action: All Banks)**

**5.5 Amendments to the Andhra Pradesh Record of Rights in Lands and Pattadar Pass Books Act, 1971 : Convener, SLBC** requested the banks to take necessary action for grant of loans to the Pattadars basing on the revenue records maintained electronically in web land without insisting physical production of any type of revenue record from the farmers from 1st July, 2016 onwards. Banks are requested to be guided as per Gazette notification no. 10/2016 and G.O.Ms. No: 229. Revenue (EA&AR) Department dt: 01-06-2016 issued in this regard.

**(Action: All Banks)**

**5.6 Simplification of procedures of creation of Charge / Mortgage of land:**

**Convener, SLBC** informed that based on Talwar Committee Recommendations, State Government of Karnataka has passed necessary enactments (Agricultural Credit Operations & Miscellaneous Provisions Act) under which there is provision for creation of charge on landed properties as security for agricultural loans by way of submission of simple declaration by the farmers. Under these provisions, no registration charges are to be paid for creation of charge which otherwise is required to be paid for normal mortgage.

IBA requested SLBC to take up with State Government to consider the suggestion of the Standing Committee.

**Hon’ble Chief Minister** advised Finance Department to examine the issue and decision would be taken on receipt of the information from Finance Department.

**(Action: Finance Department, GoAP)**

**5.7. Green Kisan Credit Card – Micro Finance initiative for Tribal: Convener, SLBC** requested the Banks, Government, Forest Department & ITDA to examine the feasibility of the implementation of the scheme in the state as the scheme has resulted in empowerment and financial inclusion of tribal community in the state of Gujarat.

**(Action: All Banks, Forest Department & ITDA)**

**6.0 MSME Sector:**

**6.1 Start up India Stand up India: Convener, SLBC** requested the banks to issue instructions to the branches under their control to facilitate bank loans between 10 lakh and 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one Women borrower per bank branch for setting up a new enterprise.

**6.2 PMMY: Convener, SLBC** requested the banks to achieve the set targets under PMMY scheme.

**(Action: All Banks)**

**7.0 Housing Loans: Convener, SLBC** requested the banks to achieve the set targets under PMAY 2016-17.

**(Action: All Banks)**

**8.0 Government Sponsored Schemes:**

**Secretary, Finance (IF), GoAP** requested RBI to examine the possibility of keeping targets in extending finance to SC/STs to the net bank credit.

**RD, RBI** informed that adequate focus should be given to SC/ST beneficiaries while considering lending under Government Sponsored Schemes.

**(Action: All Banks)**

**9.0 Handloom Weavers:**

**LDM, Ananthapuram** informed that weavers are not coming forward to repay their loans with an anticipation of Debt waiver announced by GoAP. He sought clarification on continuation of WCC scheme & availability of Margin money.

**Handlooms & Textiles Department** informed that modalities for debt redemption of loans have already been issued and are in the process of collecting the data for disbursement of amounts. Department will communicate the guidelines on Margin Money scheme.

**(Action: All Banks & Handlooms & Textiles Department)**

**10.0 Fisheries:**

**Commissioner of Fisheries, GoAP** opined that banks are giving direct loans to aqua culture activity considerably. He requested to give maximum priority to this sector as well as Government sponsored schemes.

**(Action: All Banks)**

**11.0 Financial Inclusion:**

**Special Chief Secretary, Rural Development & Housing** informed that the progress of accounts opening and seeding of Aadhaar is not much encouraging. He also informed that branch managers are advising the customers to come in person for opening of accounts even e-KYC is being adopted.

It was clarified that even in e-KYC, the presence of the customer is required at least once at Branch / BC location for bio metric verification.

**Secretary, Finance (IF), GoAP** observed that when compared to accounts opened, issue of Rupay cards & its activation, seeding of Aadhaar numbers is very low. She opined that issue of rupay cards is very much essential to avail benefits at BC points.

**President, SLBC** opined that publicity in local news papers on behalf of SLBC in vernacular language regarding seeding of Aadhaar numbers with Bank accounts may achieve the desired results. The cost is to be shared by all banks in proportion to branch network. All members have agreed to this suggestion.

**Special Chief Secretary, Rural Development & Housing** brought to the notice of RBI on cash shortage in coastal districts. He informed that payments under MNREGS are to be paid within 15 days as per the act, else department has to pay the interest on the payments.

**Regional Director** informed that RBI is aware of the issue and have taken all steps to address the same. Banks were advised to attend this problem on priority. He also informed that the problem will be addressed immediately once it is brought to the notice of RBI.

**General Manager, SBI** informed that all required steps have been taken to resolve the issue & they shall further look into the issue.

**Secretary, Finance (IF), GoAP** suggested a uniform practice in generating receipts on cash transactions at BC point; it was not happened where laptops / Kiosks models are operating.

**DGM, SBI** clarified that SBI is adopting the system suggested by DFS, MoF, GoI in this regard.

**Convener, SLBC** informed that an SMS would be sent to the mobile of the beneficiary on cash transaction.

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

**12.0 Chandranna Bima Scheme – PMSBY Component:** Convener, SLBC informed that Department of Labour, GoAP proposed to implement Chandranna Bima Yojana for unorganised workers. Out of insurance coverage of Rs.5.0 lakhs it is proposed to cover Rs.2.0 lakhs through PMSBY. Department proposed to obtain database of the beneficiaries from the Smart Pulse Survey. He requested Banks to extend their cooperation in implementation of the scheme.

**(Action: Labour Department, GoAP, SERP & Banks)**

**13.0 Recommendations of the Sub-committee on engaging SHGs as Business Correspondents:**

* All Banks have agreed to deploy SHG members as BCs on a pilot basis in Krishna district after identifying the villages where BCs are not available and required.
* SERP also agreed to provide necessary infrastructure such as Micro ATMs/ Laptops.
* Government Departments are requested to pass on all the payments including MNREGS & pensions through banks.
* Government Departments are requested to pay commission to the banks as per GoI guidelines
* This model will be implemented in the remaining 12 districts after its evaluation.

**President, SLBC** opined that to sustain this model and to take forward, necessary financial support is also required from the state Government.

**Hon’ble Chief Minister**

1. Advised Department of Rural development to discuss in the sub-committee of banks and SERP to finalize the commission payable to the banks and recommend to the Government for approval within weeks time.
2. Assured to route the MNREGS & pensions throughout the state through the banks.
3. Advised to start the above model in Krishna district on pilot.
4. To expand this model in the remaining 12 districts after evaluation in 2-3 months.
5. He suggested to implement the scheme from 01.07.2016.

**(Action: All Banks, SERP, Rural Development Department & Sub-committee on SHG)**

**14.0 OTS Scheme for Agricultural Advances:**

**Hon’ble Chief Minister** desired the data on implementation of OTS for agriculture small loans.

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

**15.0 Other items with the permission of the Chair:**

**15.1 Debt Redemption Scheme of GoAP:**

**Chairman, CGGB** informed that most of the JLG / RMG groups have not received Debt Redemption amount even though the data is already submitted.

**CEO, Rythu Sadhikara Samstha** informed that banks have furnished the data of 4-5 members in the group instead of entire group members and amount was released accordingly.

**Vice Chairman, AP State Planning Board** informed that banks have contacted through video conferences & meetings on the issue of non submission of data several times.

**LDM, Guntur** informed that while sanctioning the loans to JLG / RMG, banks financed based on the certificate issued by the Agriculture Officer, wherein the particulars of Survey numbers are not available. Hence, the banks have not entered the land particulars of individual beneficiaries.

**President, SLBC** requested the Government to consider the data submitted now by the banks which have not done so.

**Vice Chairman, AP State Planning Board** informed that the window was already closed. He further stated that the matter would be looked into.

**Vice Chairman, AP State Planning Board** informed that the Government is now ready to release the second instalment under Debt Redemption scheme.

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

**15.2 Record of appreciation to Sri D. Durga Prasad, Convener, SLBC of AP:** The committee resolved to place on record the services rendered by Shri D. Durga Prasad, General Manager, Andhra Bank & Convener, SLBC of AP on the eve of demitting office on 31st July, 2016 on reaching superannuation.

**15.3** The meeting was concluded with vote of thanks to the Chair, other dignitaries and member banks by Sri V Brahmananda Reddy, Chairman, Chaitanya Godavari Grameena Bank.

Concluded…….

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

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| **S.No** | **Action Point** |
|  | 1. Wednesday visits by Rural & Semi-urban branches & customer meets by Urban & Metro branches along with Janmabhoomi Committee of Government of AP. 2. Sanction of five term loans per month per Branch under Priority Sector for achieving / exceeding the targets under state credit plan.   (Action: all Banks & GoAP) |
|  | Issue of operational guidelines on ‘Certificate of Cultivators’  (Action: Agriculture Department, GoAP) |
|  | Allotment of site to RSETI Guntur, Chittoor & Tirupathi and Reimbursement of pending Training expenses to all RSETIs in the state.  (Action: CCLA, SERP & Commissioner, Rural Development) |
|  | Entry of Loan Charge details on Loan Charge Creation Module in AP web land portal mandatorily.  (Action: CCLA & all Banks) |
|  | Banks are requested to instruct the branches to release loan & subsidy component as per the unit cost and ensure that units are established as per the guidelines of Government Sponsored Schemes for income generation.  (Action: Banks & Welfare Departments) |
|  | Reimbursement of VLR & Pavala Vaddi claims for the years 2013-14 & 2014-15.  (Action: Department of Agriculture) |
|  | Implementation of Amendments to the Andhra Pradesh Record of Rights in Lands and Pattadar Pass Books Act, 1971  (Action: all Banks) |
|  | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges.  (Action: Finance Department, GoAP) |
|  | Clarification on continuation of WCC and availability of Margin Money  (Action: Handlooms & Textiles Department) |
|  | Implementation of PMSBY component under Chandranna Bima Yojana  (Action: all Banks & Department of Labour, GoAP) |
|  | Sub-committee to discuss on engaging SHG members as Banking Correspondents in Krishna District from 1st July, 2016 onwards and on commission payable to the banks as per GoI guidelines.  (Action: SLBC, All Banks & SERP) |

**LIST OF PARTICIPANTS**

**CHIEF GUEST**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No.** | **Name of the official**  **Smt/Shri.** | **Designation** | **Organization/**  **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** | **Organization/**  **Department** |
| 2 | Prattipati Pulla Rao | Hon’ble Minister for Agriculture, Animal Husbandry, Dairy & Fisheries | Govt. of A.P. |
| 3 | Ganta Srinivasa Rao | Hon’ble Minister for Human Resource Development (Primary, Secondary, Higher & Technical Education) | Govt. of A.P. |

**MINISTRY of FINANCE, Govt. of India**

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| --- | --- | --- | --- |
| 4 | A K Dogra | Dy. Secretary,  Department of Financial Services | Govt. of India |

**INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 5 | C Kutumba Rao | Vice-Chairman,  AP State Planning Board | Govt. of A.P |
| 6 | Malkit Singh | Dy. General Manager | NABCONS |
| 7 | K S R Rao | Dy. Project Manager | AP Credit Facilitation Bureau |
| 8 | M Krishna Rao | Director | APBIRED |

**SLBC OF A.P**

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| --- | --- | --- | --- |
| 9 | Suresh N Patel | Managing Director & CEO, President, SLBC of A.P. | Andhra Bank |
| 10 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 11 | D Durga Prasad | General Manager &  Convenor, SLBC of A.P | Andhra Bank |
| 12 | M Bala Bhaskar | Asst. General Manager, SLBC | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 13 | R N Dash | Regional Director | Reserve Bank of India |
| 14 | K Bala Subrahmanyam | Asst. General Manager | Reserve Bank of India |

**NABARD**

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| --- | --- | --- | --- |
| 15 | V V V Satyanarayana | Chief General Manager | NABARD,  A.P.Regional office |
| 16 | R V Reddy | Asst. General Manager | NABARD,  A.P.Regional Office |
| 17 | Vijay Turumella | DDM | NABARD |

**SIDBI**

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| --- | --- | --- | --- |
| 18 | G.Sampath Kumar | General Manager | SIDBI |

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

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| --- | --- | --- | --- |
| 19 | Dinesh Kumar, IAS | Special Chief Secretary, Rural Development & Housing | Govt. of A.P |
| 20 | R P Sisodia, IAS | Principal Secretary, Tribal Welfare | Govt. of A.P |
| 21 | Praveen Kumar, IAS | Principal Secretary, BC Welfare | Govt. of A.P. |
| 22 | S Solomon Arokiaraj, IAS | Secretary,  Industries & Commerce | Govt. of A.P |
| 23 | K. Sunitha, IAS | Secretary, Finance (IF) Department | Govt. of A.P. |
| 24 | I S S Naresh, IAS | Secretary,  Handlooms & Textiles | Govt. of A.P |
| 25 | Ram Shankar Naik, IAS | Commissioner of Fisheries | Govt. of A.P. |
| 26 | K. Harsha Vardhan, IAS | M.D.,A.P.BC Coop Finance Corporation | Govt. of A.P. |
| 27 | Vijay Kumar GSKR, IAS | Managing Director, AP SC Co-op Finance Corporation Ltd. | Govt. of A.P. |
| 28 | K V Ramana, IAS | MD,  AP State Housing Corporation | Govt. of A.P. |
| 29 | K Dhananjaya Reddy, IAS | Director of Agriculture | Govt. of A.P. |
| 30 | M Jagannadham, IAS | Joint Secretary to CCLA | Govt. of A.P. |
| 31 | M V Seshagiri Babu, IAS | Commissioner for Cooperation | Govt. of A.P. |
| 32 | K Madhusudana Rao, IAS (Retd.) | CEO, Rythu Sadhikara Samstha | Govt. of A.P |
| 33 | Dr. P Krishna Mohan | CEO, SERP | Govt. of A.P. |
| 34 | B V Bala Yogi | MD, Tricor (FAC),  Tribal Welfare Dept. | Govt. of A.P. |
| 35 | Dr. R Amarendra Kumar | M.D., AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P. |
| 36 | Dr. G Somasekharam | HOD, Animal Husbandry Dept., | Govt. of A.P. |
| 37 | G Bala Subrahmanyam | Joint Commissioner, EGS, Rural Development Dept. | Govt. of A.P. |
| 38 | Sridhar | Joint Director of Agriculture | Govt. of A.P. |
| 39 | M Leela | Joint Director,  Youth Services Department | Govt. of A.P |
| 40 | P Ranjit Basha | PD, CMRO, O/o CCLA | Govt. of A.P. |
| 41 | N Prasada Rao | General Manager, APSFC | Govt. of A.P. |
| 42 | Y V Bhaskar Rao | General Manager, AP State Housing Corporation Ltd. | Govt. of A.P |
| 43 | Venkata Sastry K | General Manager, AP Brahmin Welfare Corporation Ltd | Govt. of A.P. |
| 44 | Bhavani Sankar G | General Manager, AP Brahmin Welfare Corporation Ltd | Govt. of A.P. |
| 45 | B Adinarayana Rao | Dy. General Manager,  Tribal Welfare Department | Govt. of A.P. |
| 46 | N Pushpa Latha | ED, AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P |
| 47 | Y V Raghunatha Reddy | Director (BPs), SERP | Govt. of A.P |
| 48 | K Rama Krishna | Director-NRLM, SERP | Govt. of A.P. |
| 49 | M Satyavathi | Dy. Registrar,  Co-operation Dept. | Govt. of A.P. |
| 50 | P V Ramesh | Executive Officer,  SC Corporation | Govt. of A.P |
| 51 | Dr. M Ashok Kumar | Dy. Director of Horticulture | Govt. of A.P. |
| 52 | A Surya Prakash | Project Officer, APMIP | Govt. of A.P |
| 53 | Md. Mahaboob Basha | Asst. Secretary, AP State Minorities Finance Corporation Ltd. | Govt. of A.P. |
| 54 | D V R Reddy | State Mission Coordinator, MEPMA | Govt. of A.P. |
| 55 | M Kesava Kumar | Project Manager, SERP | Govt. of A.P. |
| 56 | A V Suresh | Administrative Officer, AP State Christian Finance Corporation Ltd. | Govt. of A.P |
| 57 | S Srikanth | Superintendent,  BC Welfare Department | Govt. of A.P. |
| 58 | D Shankara Rao | Superintendent,  BC Welfare Department | Govt. of A.P. |
| 59 | N Sreenivasa Babu | Superintendent,  AP BCC Finance Corpn. Ltd. | Govt. of A.P. |
| 60 | Y Rama Sudhakar | Superintendent,  AP BCC Finance Corpn. Ltd. | Govt. of A.P. |
| 61 | V Srinivas | Superintendent,  AP BCC Finance Corpn. Ltd. | Govt. of A.P. |
| 62 | P Subba Rao | Manager, AP State Housing Corporation Ltd. | Govt. of A.P. |
| 63 | K Phani Krishna | Junior Assistant,  AP Commission for BCs | Govt. of A.P. |

**OFFICIALS – Govt. of INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 64 | L V S Sudhakar Babu | Regional Chief, HUDCO | Govt. of India |
| 65 | B S A Murthy | Dy. G M (Projects) | Govt. of India |
| 66 | T V Mallikarjunudu | Asst. Director General,  TERM Cell, DoT | Govt. of India |
| 67 | Naresh T | SRP, AP, UIDAI | Govt. of India |
| 68 | M Rajeshwari Singh | Dy. General Manager,  AIC of India | Govt. of India |
| 69 | A Leela Vijay Krishna | Dy. Manager  National Housing Bank | Govt. of India |
| 70 | G Ramakanth | Asst. Director, MSME-DI | Govt. of India |
| 71 | K V Sanjeeva Rao | Nodal Officer (PMEGP), KVIC | Govt. of India |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 72 | K S Prasad | Sr. Divisional Manager | New India Assurance Co. Ltd. |
| 73 | V Sudhakar | Sr. Divisional Manager | National Insurance Co. Ltd. |
| 74 | M Ranga Rao | Sr. Divisional Manager | National Insurance Co. Ltd. |
| 75 | B Gopi Prasad | Sr. Branch Manager | LIC of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 76 | Ajay Gupta | General Manager | Andhra Bank |
| 77 | Hare Krishna Jena | General Manager | State Bank of India |
| 78 | E Ratan Kumar | General Manager | Central Bank of India |
| 79 | Sharath Kumar | General Manager | IDBI Bank |
| 80 | Vinod Joshi | General Manager | Punjab National Bank |
| 81 | K Ramesh Babu | General Manager | State Bank of Hyderabad |
| 82 | G S V Krishna Rao | Dy. General Manager | Andhra Bank |
| 83 | M Satyanarayana Reddy | Dy. General Manager | Andhra Bank |
| 84 | Premlata Khuntia | Dy. General Manager | Allahabad Bank |
| 85 | P V Subba Reddy | Dy. General Manager | Bank of Baroda |
| 86 | D V Reddy | Dy. General Manager | Bank of India |
| 87 | N Ram Babu | Dy. General Manager | Bank of Maharashtra |
| 88 | K Suseela | Dy. General Manager | Canara Bank |
| 89 | S Siva Kumar | Dy. General Manager | Corporation Bank |
| 90 | K S Krishnamoorthy | Dy. General Manager | IDBI Bank |
| 91 | J Satyanarayana | Chief Regional Manager | Indian Overseas Bank |
| 92 | Y Ashok Kumar | Dy. General Manager | Punjab National Bank |
| 93 | T V Reddy | Dy. General Manager | State Bank of India |
| 94 | A S Alagar Samy | Dy. General Manager | Syndicate Bank |
| 95 | M Bhaskar C | Divisional Manager | Canara Bank |
| 96 | D K Mishra | Dy. Regional Manager | Central Bank of India |
| 97 | Prakasa Rao | Dy. Zonal Manager | Dena Bank |
| 98 | C Thimma Reddy | Asst. General Manager | IDBI Bank |
| 99 | C Aswartha Narayana Naik | Asst. General Manager | Indian Bank |
| 100 | Rajnish Kumar | Asst. General Manager | Oriental Bank of Commerce |
| 101 | J B Subrahmanyam | Asst. General Manager | State Bank of Hyderabad |
| 102 | Joseph L Tobias | Asst. General Manager | United Bank of India |
| 103 | K Srinivas | Chief Manager | Allahabad Bank |
| 104 | Y Srinivas | Chief Manager | Bank of Maharashtra |
| 105 | K Ram Babu | Chief Manager | Indian Bank |
| 106 | A Srinivasa Rao | Chief Manager | Punjab National Bank |
| 107 | B Koteswara Rao | Chief Manager | Punjab & Sind Bank |
| 108 | A N V Sri Rama Krishna | Chief Manager | State Bank of Mysore |
| 109 | N Khushiram | Chief Manager | UCO Bank |
| 110 | B K Dhal | Chief Manager | Vijaya Bank |
| 111 | D S Rama Raju | Senior Manager | Bank of India |
| 112 | Karunakar T K | Senior Manager | State bank of Travancore |
| 113 | I Aruna | Senior Manager | Vijaya Bank |
| 114 | Ch. V Seshi Kumar | Manager | Andhra Bank |
| 115 | T Prakash Rao | Manager | Central Bank of India |
| 116 | Harish Y | Asst. Manager | Andhra Bank |
| 117 | B Eswara Rao | Asst. Manager | Bharatiya Mahila Bank |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 118 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 119 | V Krishnama Chary | General Manager | Andhra Pragathi Grameena Bank |
| 120 | M Vijaya Bhaskar Rao | General Manager | Saptagiri Grameena Bank |
| 121 | M B Thimma Reddy | Regional Manager | APGVB, Warangal |
| 122 | G Chandru | Regional Manager | Saptagiri Grameena Bank |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 123 | K S M Lakshmi | Managing Director | APCOB |
| 124 | K Tulasi Prasad | General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 125 | S K V N Viswanath | Cluster Head | HDFC Bank |
| 126 | M Srikanth Reddy | Dy. Vice President | HDFC Bank |
| 127 | N S Rao | General Manager | Coastal Local Area Bank |
| 128 | J C Kani | Dy. General Manager | Tamilnad Mercantile Bank |
| 129 | B C S Rao | Asst. Vice President | AXIS Bank |
| 130 | K L Narasimha Rao | Associate Vice President | Kotak Mahindra Bank |
| 131 | Dixit Kumar Jayanti | Cluster Branch Manager | ICICI Bank |
| 132 | K V Subba Rao | Asst. General Manager | Karur Vysya Bank Ltd. |
| 133 | T Prasanna Kumar | Chief Manager | Coastal Local Area Bank |
| 134 | Tony Jose V | Chief Manager | South Indian Bank Ltd. |
| 135 | Y Premnath | Senior Manager | Dhanalaxmi Bank Ltd. |
| 136 | Chakochen M J | Senior Manager | Federal Bank Ltd. |
| 137 | S N Pandu Ranga Kumar | Manager | City Union Bank Ltd. |
| 138 | Abdul Aleem Shaik | Manager | IndusInd Bank Ltd. |
| 139 | M Sudheer Chowdary | Manager-Agri | Karur Vysya Bank Ltd. |
| 140 | M Saravana Kumar | Branch Head | Tamilnad Mercantile Bank |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 141 | M Sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 142 | P Venkateswara Rao | L.D.M., Srikakulam | Andhra Bank |
| 143 | B V Subrahmanyam | L.D.M., East Godavari | Andhra Bank |
| 144 | M Subrahmanyeswara Rao | L.D.M., West Godavari | Andhra Bank |
| 145 | G Venkateswara Reddy | L.D.M., Krishna | Indian Bank |
| 146 | R Rama Mohan Rao | L.D.M., Chittoor | Indian Bank |
| 147 | Tavva Guravaiah | L.D.M., Vizianagaram | State Bank of India |
| 148 | D Sarath Babu | L.D.M., Visakhapatnam | State Bank of India |
| 149 | Jayashankar | L.D.M., Anantapur | Syndicate Bank |
| 150 | P Narasimha Rao | L.D.M., Kurnool | Syndicate Bank |
| 151 | L Raghunadha Reddy | L.D.M., Kadapa | Syndicate Bank |
| 152 | M Narasimha Rao | L.D.M., Prakasam | Syndicate Bank |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 153 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 154 | N Anil Babu | Manager | Andhra Bank |
| 155 | Ashok B Adur | Asst. Manager | Andhra Bank |