***Proceedings of 195th Meeting of***

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

***ANDHRA PRADESH***

***(12th SLBC meeting of Reorganized Andhra Pradesh State)***

**Date: 12.09.2016 - Time: 10.30 AM**

**Place: Vijayawada**

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

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**The 195th Meeting of SLBC of Andhra Pradesh (12th SLBC meeting of reorganized A.P State) was conducted on 12.09.2016 at Vijayawada at 10.30 A.M.**

Sri N Chandrababu Naidu, Hon’ble Chief Minister of AP has attended the meeting as Chief Guest. The detailed list of participants is enclosed.

1. **Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP** has flagged following issues:

* Data collection and compilation is indeed very important aspect and inaccurate data lead to wrong inferences. Some banks have not submitted the data through online mode and requested all the controllers to ensure that the data is submitted regularly.
* Branches have to extend finance to the activities which are having potential and shift their focus to investment credit for sustainable and economic growth.
* Controlling offices have to take a call of village visits / contacting customers on every Wednesday which will help in connecting people and also to improve lending and recovery.

**(Action: All Banks)**

1. **Sri R N Dash, Regional Director, Reserve Bank of India** observed that:

* Crop loan disbursement in the State is as per schedule and exhorted the banks the need to work in close coordination with the State Government departments.
* To focus on MSME sector and achieve the targets.
* NPA is the cause of concern and initiating action is a continuous process. He advised the banks to put credit discipline in place.
* He advised banks to examine the reasons for higher incidence of NPAs in SHG bank linkage.
* He requested the bankers to seed all the accounts with Aadhaar numbers and ensure that transactions are taking place in all the accounts to reap the benefits.
* Banks have to monitor the operations in the accounts which are related to BCs performance and ensure that expected services are delivered through them.
* If the DCC meetings are not held properly, the system loses its importance since the scheme is district centric.
* He requested all the stake holders to work together towards maintaining the creditability of the system and find out solutions to problems that are being faced in the course of implementation of various schemes.

**(Action: All Banks, SERP & LDMs)**

**3.0 Sri VVV Satyanarayana, Chief General Manager, NABARD** stated that:

* It is important to ensure that the income of farmers should be doubled by 2022. There is a need to have constant review in order to achieve this target.
* For doubling the income of farmers, apart from increasing his income, it is equally important to study his expenditure stream and pattern like expenditure in relation to settling land disputes, avoidable visits to the bank branches for loan/saving purpose etc., which will contribute to increase farmers income. These issues need to be studied and discussed in various forums like SLBC, DCC, JMLBCs.
* There is scope for further simplifying the agriculture loan application forms, easier processing of applications and speedy sanction of bank loans etc.
* Banks may associate with Area development projects piloted by NABARD and design / develop their own thereafter, with support from NABARD if and as required for increasing Agriculture term lending.
* NABARD is channelizing agency for release of subsidy under various Government of India Sponsored Scheme. All the participating banks are requested to submit “Utilization Certificate” immediately on receipt of final amount of subsidy for onward transmission to Government of India as per scheme guidelines.
* Participating Banks may refund the subsidy amount released by NABARD, if any, immediately for onward transmission to GoI, where project is found ineligible by monitoring committee/ account become NPA.
* He stressed the importance of financing to JLGs and Weavers Credit Cards as per the targets.
* He informed that 106 FPOs are promoted in the state. NABARD is conducting training and capacity building programmes for FPOs.

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

**4.0 Sri A K Dogra, Dy. Secretary, DFS, MoF** informed that;

* All Banks are requested to communicate various guidelines being issued from time to time by Government of India, RBI, State Governments, NABARD etc., to the branch level so that all the programmes are implemented successfully.
* State Level Financial Inclusion Committee meetings should be held on regular basis at least once in a quarter so that issues relating to financial inclusion are discussed and resolved.
* He requested all the stake holders to utilise SLBC platform for implementation PMJDY, Stand Up India and three social security schemes as well as other programmes.

**(Action: All Banks, LDMs & Finance (IF), GoAP)**

**5.0 Sri N. Chandrababu Naidu, Hon’ble Chief Minister of A.P** highlighted the following aspects:

* Government has taken so many initiatives to revive the agriculture sector and wish to make Agriculture as viable and profitable venture.
* All the stake holders have to motivate the beneficiaries for regular repayments and utilize the banking facility regularly.
* Coordination between Government & Banks for implementation of Government schemes.
* Government has introduced Rainguns technology which was successfully implemented to overcome any drought situations in the state.
* Farmers will approach money lenders at higher rate of interest, if no timely credit gets from banks. Banks to ensure to provide finance to genuine farmers.
* Government aimed to reduce the cost of agriculture and increase the yield and income.
* Sound financial literacy should be imparted and Bank Mithras may be utilized for this purpose.
* Skill development training is to be imparted to SHG members for taking up employment activities and income generation.
* Result oriented review meetings will help in achieving the desired results.

**(Action: All Government Depts., LDMs & Banks)**

**6.0 Sri Vinay Verma, General Manager & Convener, SLBC** has taken up the agenda items for discussion.

**6.1 Confirmation of the minutes of the earlier meetings:** The minutes of **194th SLBC meeting** held on **June 09, 2016** and other meetings conducted up to 05.08.2016 were approved by the house.

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

**7.1 Simplification of procedure of creation of Charge / Mortgage of land with no registration charges:** Hon’ble Chief Minister agreed for examination of the proposal.

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

**7.2 GoAP is requested to expedite the process of allotment of sites for construction of own buildings of RSETIs: Sri Anil Chandra Punetha, Special Chief Secretary & Chief Commissioner, Land Administration, GoAP** updated the status.

* Machilipatnam: Proposal will be cleared.
* Srikakulam: site handed over to RSETI.
* Guntur: site is being identified and Andhra Bank is requested to be in touch with Collector and send alienation proposal.
* Tirupathi: site has been identified.
* Chittoor: Government site is not available. Indian bank is interested for allotment of site outside the town may approach the District administration.

Any requests for allocation of land / site may be made to CCLA, so that the proposals would be forwarded to Government for approval.

**7.3** **Hon’ble Chief Minister** advised SERP to sort out the procedure and reimbursement of expenditure to RSETIs in the state immediately.

**(Action: CCLA, RSETI Directors, Lead Banks & SERP)**

**7.4 Lending to LEC holders / Certificate of Cultivators:**

**Special Chief Secretary & CCLA, GoAP** informed that Revenue Department is responsible for issuing of Loan Eligibility cards and has issued maximum number of LECs during this year. LEC cards were given as per the Act and land owners consent is necessary for issuance.

Certificates of cultivation will be given by Agriculture Department to avoid the problem of not giving consent by land owners due to some apprehension.

**Special Chief Secretary, Agriculture & Cooperation, GoAP** observed that 12.8% financing has been taken place for LEC holders and per capita financing is also very low.

Certificates of Cultivation are issued to the farmers who are actually cultivating the lands and requested bankers to extend required finance.

The progress in financing to Joint Farming groups is causing concern and requested the bankers to be active in lending to the tenants and actual cultivators.

**LDM, Guntur** informed that in some cases survey numbers are not mentioned in the certificates of cultivation, so that the branches are not releasing the loans in the absence of survey numbers. Agriculture Department is requested to incorporate the survey number in the certificate.

**Director of Agriculture, GoAP** informed that LEC card and crop details are mentioned in the certificate of cultivation. Department will create a data base and provide in the portal.

**AGM, SLBC** requested the Government to integrate both LEC and Certificate of Cultivation to have clarity to all stake holders.

**President, SLBC** opined that if Branch Managers regularly visit villages on every Wednesday, there would be a chance to know the details of tenants / actual cultivators along with crop cultivation details by contacting the farmers on real time.

He opined that, if, Government creates a mechanism to provide village wise information to the banks & LDMs, performance of lending to tenants would improve. He requested all LDMs to sensitise the branches to extend finance as per the information available with them.

**Special Chief Secretary, Agriculture & Cooperation, GoAP** has agreed to provide the village wise information.

**Hon’ble Chief Minister** advised Revenue, Agriculture department and bankers to discuss and sort out the problems in sub-committee meeting and should be taken the issue to a logical conclusion.

**(Action: CCLA, Agriculture Dept., Banks, LDMs & SLBC)**

**7.5 Vaddi Leni Runalu and Pavala Vaddi scheme on Crop Loans:**

**Convener, SLBC** requested the Government to;

* Expedite the reimbursement of claims under Vaddi Leni Runalu / Pavala Vaddi for the financial years 2013-14 & 2014-15 to the banks in full.
* Keep the funds with major / nodal banks in the state as upfront under the scheme.

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

**7.6 Loan Charge Creation Module:**

**Special Chief Secretary, CCLA, GoAP** informed that Government has issued G.O for amendment to RoR Act and now no paper documents are required for sanction of loan. He stated that as of now 96% land records are purified and at present any person can verify the land records in website and send request for correction of records too on the website. Some of the Bankers are not utilizing this module and requested to take advantage of the same.

**LDM, YSR Kadapa** informed that in some areas of the district 50 to 60% of land records are updated in portal and banks are approaching the MROs for certification of land records, whereas MROs are refusing to do so and as such, bankers are facing problems while renewal of loans as well as fresh financing.

**Hon’ble Chief Minister** advised the revenue department to takeup the issue immediately and ensure that all land records are made available on web portal except for lands which are in dispute.

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

**7.7 Pledge Financing against Negotiable Warehouse Receipts (NMRs):**

**Special Chief Secretary, Agriculture & Cooperation, GoAP** observed that the pledge financing against NWRs is only Rs.82 crores and bulk of this finance from Private sector banks. He stated that pledge financing will give price assurance to farmers and requested the bankers to improve lending under pledge finance.

**(Action: All Banks)**

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

**Special Chief Secretary, Agriculture & Cooperation, GoAP** informed that the Government required information on coverage of crop insurance and requested the banks to give importance to harmonisation of information.

**(Action: All Banks, Insurance Companies & Agril. Dept.)**

**8.0 Special Chief Secretary, Animal Husbandry, Dairy & Fisheries, GoAP** informed that Fisheries & Live stock sectors are growing very fast and requires credit support from bankers. NABCON is responsible for monitoring the credit flow to these sectors.

He further added that Government has launched fodder security policy recently and department will communicate the guidelines through SLBC. He requested the banks to utilize subsidy available with department earmarked for credit linkage.

**(Action: All Banks & Department of Animal Husbandry, GoAP & NABCON)**

**9.0 MSME Sector:**

**Hon’ble Chief Minister** observed that the progress of lending under Stand Up India scheme was very poor when compared to Mudra scheme.

**Secretary, Social Welfare & Minorities Welfare** informed that Stand Up India scheme is introduced recently and as per the feedback received, SC/ST entrepreneurs’ are unable to raise the required capital. Department is exploring to blend subsidy through SC/ST Corporation, as scheme is attractive and rate of interest is low.

**Hon’ble Chief Minister** advised the Government departments to bring convergence of margin money provided by the Corporations with banking schemes.

**President, SLBC** advised the banks to identify minimum one SC / ST and one Women beneficiary under Stand Up India scheme & there is need to provide some training through existing institutes in coordination with state Government, so that it becomes easier to achieve the targets.

**Chairman, AP SC Co-op Finance Corporation Ltd.** informed that the data base will be shared to banks, which are aspiring for bank finance under SC / ST category. He requested bankers to encourage dalit beneficiaries for setting up enterprises.

**Commissioner of Fisheries, GoAP** informed that Department has conducted a survey on the livelihood activities of the fish vendors and desires to empower the fisheries as a part of hygienic handling of fish for enhancement of domestic fish consumption and improve their livelihood status by facilitating to provide bank loans under PMMY (MUDRA Loan Scheme).

The department has convened precursor meetings for working out modalities under different schemes as feasible to the beneficiary and received good response.

He requested bankers to support the above activities under MUDRA scheme.

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

**10.0 State Government Sponsored Schemes:**

**10.1 Approval of revised targets: Principal Secretary, BC Welfare, GoAP** informed that the revised targets proposed due to enhanced subsidy component. He stated that there are some instances of non grounding of units even after release of subsidy component and requested the banks to ground the units immediately.

The forum has approved the revised targets of A.P. Backward Classes Co-operative Finance Corporation, A.P. State Kapu Welfare & Development Corporation Ltd., Federations of BC Co-operative Societies & SC & ST Targets under PMEGP proposed by Khadi and Village Industries Commission for implementation.

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

**10.2 Convener, SLBC** informed that APSCCFC Ltd., requested;

* Banks to upload two account numbers (one Non-Operative SB Account and “0” Balance Loan Account) directly to the Online Beneficiary Management and Monitoring System (OBMMS) portal at Banker login to save delay in obtaining the above account numbers.
* Banks to upload UCs & Photos of the unit directly to the OBMMS portal Banker login to save delay in obtaining the UCs.
* Banks to share the loan recovery data of the units grounded by the Welfare Corporations at Banker login to follow up the recovery position on par with the SERP who are sharing the loan recovery data from the concerned Banks.

**10.3 Secretary, Social Welfare & Minorities Welfare** informed that;

a. They have proposed to create a mechanism to ensure asset creation & also verification.

b. Repayment data is updated through web service from all the bankers concerned, so that NPAs can be addressed at the right time.

**Hon’ble Chief Minister** observed that;

* Periodical inspection of the units is required to bring down the NPAs.
* There is a need to bring all the welfare programmes on to a common platform
* Department has to create concrete steps to coordinate and align the schemes and benefits to achieve desired goals.

**10.4 LDM, YSR Kadapa** requested Government to provide 3 day / one week training programme to the beneficiaries identified under State Government Sponsored Schemes to align their attitude towards loan repayment.

**Hon’ble Chief Minister** informed that;

* Government wants to go for digital literacy & training by skill Development Corporation and also to utilize existing infrastructure of collages.
* Nodal officers from Welfare Department will design a programme in order to get the training for every beneficiary.

He advised Secretary, Social Welfare to coordinate with banks and evolve a plan of action for implementation of Government Sponsored Schemes.

**10.5 GM, RBI** informed that the importance of convergence between bankers & Government officials should be percolated down to have desired results.

**Hon’ble Chief Minister** suggested to invite District Collectors to SLBC meetings and LDMs to Collectors’ Conference to create a sustainable economic agenda for proper convergence.

**10.6 Representative from Banker** informed that recovery in SHGs is not so good due to the reason of migration and beneficiaries are not traceable. It is imperative to create some awareness among SHGs with regard to credit discipline and repayment.

**Hon’ble Chief Minister** advised SERP & Banks to ensure asset creation and wealth creation out of bank finance and get maximum returns out of investments.

**10.7 MD, Brahmin Welfare Corporation** informed that identification process of the beneficiaries has not taken place.

It was informed that the representative of the Corporation has to contact LDM for approval of target in DCC and to sponsor sufficient no. of applications to the respective bank branches based on service area approach. The progress may be furnished to SLBC at regular intervals to have a review in the meetings.

**(Action: All Banks, All Welfare Departments, SERP & LDMs)**

**11.0 Financial Inclusion:**

**11.1** Controlling authorities of all banks are requested to open the Brick & Mortar branches in villages with population more than 5000 before March 31, 2017 as per roadmap.

**11.2** Banks are requested to fasten the pace of expansion of banking facilities in Visakhaptnam District (one of the 35 most affected LWE districts in the country).

**11.3 Secretary, Social Welfare & Minorities Welfare** requested the banks to expedite the process of opening of branches in tribal areas in a time bound manner.

**11.4 Commissioner of Rural development, GoAP** requested the banks to;

* Deploy Business Correspondents / Bank Mithras in all the Gram Panchayats including the places where brick & mortar branches are available.
* Activate all the inactive accounts to active mode in NPCI mapper.
* Opening of new PMJDY accounts in a camp mode for wage seekers who are not having an account
* Government has shifted wage seekers payments from post offices to banks and banks are requested to ensure the availability of interoperable devices with Bank Mithras.
* During the meeting held on 30.08.2016 at Vijayawada with Commissioner, Rural Development & CEO, SERP, it was agreed to constitute a committee at District level with LDM, PD, DRDA & PD, DWMA and Major Banks to obtain the active status of 6176 BCs available in SSAs.

**11.5 Convener, SLBC** informed that Department of Finacial Services, MoF, GoI informed that a special drive on the financial inclusion initiatives from 15th September 2016 to 31st October 2016 is envisaged with at least 3 events per district during the period to achieve the desired results. A two track strategy is proposed to be adopted.

**Track 1** will focus on the following activities:

1. Aadhaar and mobile seeding of bank accounts
2. RuPay card / PIN distribution and activation
3. Facilitating Aadhaar enrolment
4. Financial Literacy videos
5. Increasing awareness about consumer induced transaction under the RuPay Insurance Program 2016-17
6. Grievance redressal
7. Counselling and sensitization of BCs/Bank Mitrs
8. Increasing awareness on the 6 schemes of the Department viz. PMJDY, PMJJBY, PMSBY, PMMY, Stand Up India(SUI) and APY.

**Track 2** will lay emphasis on providing the necessary handholding support to customers for credit linkage with a special focus on Pradhan Mantri Mudra Yojana and Stand Up India and increasing enrolments under social security schemes i.e. PMSBY, PMJJBY & APY.

He advised LDMs to conduct special meetings of District Consultative Committees (DCCs) in consultation with District Collectors and devise road map in synchronization with the common strategy to make the special drive on financial inclusion a grand success & requested the banks to accord topmost priority to the task and sensitize the ground level staff accordingly.

**Hon’ble Chief Minister** informed that state Government is conducting Smart Pulse Survey. Government is planning to integrate all the accounts & cover insurance under Chandranna Bima Yojana to unorganised workers.

**11.6 Commissioner of Rural development, GoAP** informed that Bankers are insisting for physical presence of wage seekers for account opening.

**President, SLBC** informed that the matter has already been referred to IBA. It was clarified that e-KYC may give full details of the beneficiary. However, the physical presence of the customer is required, at the time of opening a bank account. He opined that all wage seekers can be asked to assemble at one place on a particular day for account opening preferably every Wednesday & utilize the opportunity of Special Drive for Financial Inclusion Initiatives proposed between 15.09.2016 to 31.10.2016 for this purpose.

**11.7 Hon’ble Chief Minister** opined that transaction based fee payment to BCs is a viable proposition. He suggested forming a sub-committee to discuss the issue of deployment of BCs and other infrastructure issues.

**11.8 Secretary, Finance (IF), GoAP** informed that department has forwarded the beneficiary list to UIDAI for synchronisation with Aadhaar. State Level Financial Inclusion Committee was also set up to review the progress and shall meet on 17.09.2016.

**(Action: All Banks, LDMs, Rural Development Department & Finance (IF))**

**12.0 Financial Literacy:**

**12.1 Convener, SLBC** requested the banks to organize at least six target group specific camps for Farmers, SHGs, MSME, Senior Citizens, School Children and other needy Sectors and one Camp for the newly inducted people in the financial system including PMJDY account holders every month.

**12.2** In the state of Andhra Pradesh 11 blocks were tentatively identified for implementation of Pilot Project on Block Level CFLs (Centres for Financial Literacy) for taking up Financial Literacy on a large scale to spread awareness among the general population especially in rural areas and those hitherto excluded from the formal financial system.

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

**13.0 Debt Redemption Scheme of GoAP:**

**Vice Chairman, AP State Planning Board** informed that Second instalment of debt redemption was released in a different way. The farmers will approach the banks with certificate and banks should enter the certificate details in portal. Government will release the payments with in time frame and complaints were bare minimum.

**(Action: All Banks)**

**14.0 Gold Loans:**

It was suggested by the forum that no charge will be created in web land portal for Gold loans, since in Gold loans security in the form of gold is available to banks.

**(Action: All Banks)**

**15.0 Emu Farming:**

Department of Animal Husbandry informed that the problem faced by the Emu farmers was taken up with Govt of India. They have not accepted the request of adjusting the subsidy / Interest Free Loan ( IFL) to the credit of loan accounts.

**Hon’ble Chief Minister** advised to constitute following five sub-committees and suggest their recommendations within 10 days.

1. Financing to Tenant farmers
2. Integration of Welfare schemes with Bank finance
3. BC Mechanism & Infrastructure
4. Emu farming
5. Interest Subvention for Handloom Weavers for implementation of Debt Redemption scheme of GoAP.

**(Action: Govt. Departments & SLBC)**

The meeting was concluded with vote of thanks to the Chair, other dignitaries and member banks.

Concluded…….

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

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| --- | --- |
| **S.No** | **Action Point** |
|  | Online submission of data by Banks to SLBC on Quarterly basis.  (Action: All Banks) |
|  | Wednesday visits by Rural & Semi-urban branches & customer meets by Urban & Metro branches along with Janmabhoomi Committee of Government of AP to connect the people to improve lending, recovery & Financial inclusion.  (Action: All Banks) |
|  | Simplification of procedure of creation of Charge / Mortgage of land with no registration charges.  (Action: Finance Department, GoAP) |
|  | Allotment of site to RSETIs and Reimbursement of pending Training expenses to all RSETIs in the state.  (Action: CCLA, SERP & Commissioner, Rural Development) |
|  | Updation of land records in AP web land portal & Charge creation  (Action: CCLA & all Banks) |
|  | Reimbursement of VLR & Pavala Vaddi claims for the years 2013-14 & 2014-15.  (Action: Department of Agriculture) |
|  | Constitution of five Sub-Committee on   1. Financing to Tenant farmers 2. Integration of Welfare schemes with Bank finance 3. BC Mechanism & Infrastructure 4. Emu farming 5. Interest Subvention for Handloom Weavers for implementation of Debt Redemption scheme of GoAP.   (Action: Govt. Departments & SLBC) |
| 8. | Inviting District Collectors to SLBC meetings & LDMs to Collectors Conference  (Action: SLBC & GoAP) |

**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 | Kollu Ravindra | Hon’ble Minister for Backward Class Welfare, Handlooms & Excise | Govt. of A.P. |
| 4 | Devineni Uma Maheswara Rao | Hon’ble Minister for Irrigation, Command Area Development and Water Resources Management | Govt. of A.P. |

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

|  |  |  |  |
| --- | --- | --- | --- |
| 5 | A K Dogra | Dy. Secretary,  Department of Financial Services | Govt. of India |

**INVITEES**

|  |  |  |  |
| --- | --- | --- | --- |
| 6 | C Kutumba Rao | Vice-Chairman,  AP State Planning Board | Govt. of A.P |
| 7 | Jupudi Prabhakar | Chairman, AP SC Co-op Finance Corporation Ltd. | Govt. of A.P |
| 8 | A V Ramakrishna Rao | Project Manager | AP Credit Facilitation Bureau |
| 9 | Malkit Singh | Dy. General Manager | NABCONS |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 10 | Suresh N Patel | Managing Director & CEO, President, SLBC of A.P. | Andhra Bank |
| 11 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 12 | Vinay Verma | General Manager &  Convenor, SLBC of A.P | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 13 | R N Dash | Regional Director | Reserve Bank of India |
| 14 | Manas R Mohanty | General Manager | Reserve Bank of India |
| 15 | S Chellapandi | Asst. General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 16 | V V V Satyanarayana | Chief General Manager | NABARD,  A.P. Regional office |
| 17 | R V Reddy | Asst. General Manager | NABARD,  A.P. Regional Office |
| 18 | Vijay Turumella | DDM, Krishna District | NABARD |

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

|  |  |  |  |
| --- | --- | --- | --- |
| 19 | S P Tucker, IAS | Chief Secretary | Govt. of A.P |
| 20 | Ajeya Kallam, IAS | Special Chief Secretary,  Finance & Revenue | Govt. of A.P |
| 21 | T Vijay Kumar, IAS | Special Chief Secretary,  Agriculture & Cooperation | Govt. of A.P |
| 22 | Anil Chandra Punetha, IAS | Special Chief Secretary and CCLA | Govt. of A.P |
| 23 | Dr. Manmohan Singh | Special Chief Secretary, Animal Husbandry, Dairy Development and Fisheries | Govt. of A.P. |
| 24 | G Anantha Ramu, IAS | Principal Secretary, BC Welfare | Govt. of A.P. |
| 25 | P S Pradyumna, IAS | Joint Secretary to Hon’ble Chief Minister of AP | Govt. of A.P |
| 26 | S Solomon Arokiaraj, IAS | Secretary,  Industries & Commerce | Govt. of A.P |
| 27 | Shamsher Singh Rawat, IAS | Secretary, Social Welfare | Govt. of A.P |
| 28 | K. Sunitha, IAS | Secretary, Finance (IF) Department | Govt. of A.P. |
| 29 | I S S Naresh, IAS | Secretary,  Handlooms & Textiles | Govt. of A.P |
| 30 | M Girija Shankar, IAS | Secretary, Food Processing and Mining | Govt. of A.P |
| 31 | Ram Shankar Naik, IAS | Commissioner of Fisheries | Govt. of A.P. |
| 32 | B Ramanjaneyulu, IAS | Commissioner,  Rural Development | Govt. of A.P |
| 33 | K. Harsha Vardhan, IAS | M.D.,A.P.BC Coop Finance Corporation | Govt. of A.P. |
| 34 | Vijay Kumar GSKR, IAS | Managing Director, AP SC Co-op Finance Corporation Ltd. | Govt. of A.P. |
| 35 | K V Ramana, IAS | MD,  AP State Housing Corporation | Govt. of A.P. |
| 36 | K Dhananjaya Reddy, IAS | Director of Agriculture | Govt. of A.P. |
| 37 | K Madhusudana Rao, IAS (Retd.) | CEO, Rythu Sadhikara Samstha | Govt. of A.P |
| 38 | Chianjiv Choudhary, IFS | Commissioner & EO Secretary, Horticulture & Sericulture | Govt. of A.P |
| 39 | Dr. P Krishna Mohan | CEO, SERP | Govt. of A.P. |
| 40 | Dr. R Amarendra Kumar | M.D., AP State Kapu Welfare & Development Corporation Ltd. | Govt. of A.P. |
| 41 | B Adinarayana Rao | MD, TRICOR (FAC) | Govt. of A.P |
| 42 | Venkat Changavalli | MD, AP Brahmin Welfare Corporation | Govt. of A.P |
| 43 | A Krishna Mohan | MD, AP BC Federation | Govt. of A.P |
| 44 | Dr. G Somasekharam | HOD, Animal Husbandry Dept., | Govt. of A.P. |
| 45 | Y S Prasad | CEO, APFPS | Govt. of A.P |
| 46 | M Leela | Joint Director,  Youth Services Department | Govt. of A.P |
| 47 | Sridhar | Joint Director of Agriculture | Govt. of A.P. |
| 48 | Sanjay Prabhakar | Joint Director, BC welfare | Govt. of A.P |
| 49 | P Ranjit Basha | PD, CMRO, O/o CCLA | Govt. of A.P. |
| 50 | Rajendra Kondepati | Executive Director, MSME, Industries Department | Govt. of A.P |
| 51 | Y V Bhaskar Rao | General Manager, AP State Housing Corporation Ltd. | Govt. of A.P |
| 52 | Venkata Sastry K | General Manager, AP Brahmin Welfare Corporation Ltd | Govt. of A.P. |
| 53 | Bhavani Sankar G | General Manager, AP Brahmin Welfare Corporation Ltd | Govt. of A.P. |
| 54 | Y V Raghunatha Reddy | Director (BPs), SERP | Govt. of A.P |
| 55 | K Prameela Rani | ED (FAC), BC Corporation | Govt. of A.P. |
| 56 | P V Ramesh | Executive Officer,  SC Corporation | Govt. of A.P |
| 57 | P Krishna Rao | OSD, Ry. S.S. | Govt. of A.P |
| 58 | G Surendra Babu | OSD, Ry. S S. | Govt. of A.P |
| 59 | B K Nagaraja Rao | OSD, Finance Department | Govt. of A.P |
| 60 | A V Suresh | Administrative Officer, AP State Christian Finance Corporation | Govt. of A.P |
| 61 | M Kesava Kumar | Project Manager, SERP | Govt. of A.P. |
| 62 | K Subrahmanyeswara Rao | Asst. Director, M&A | Govt. of A.P |
| 63 | S Srinivas Mani | Sr. Br. Manager, APSFC | Govt. of A.P |
| 64 | D Shankara Rao | Superintendent,  BC Welfare Department | Govt. of A.P. |
| 65 | N Sreenivasa Babu | Superintendent,  AP BCC Finance Corpn. Ltd. | Govt. of A.P. |
| 66 | V Srinivas | Superintendent,  AP BCC Finance Corpn. Ltd. | Govt. of A.P. |
| 67 | Somani Bhaskar | ADMC, AP MEPMA | Govt. of A.P |
| 68 | P Subba Rao | Manager, AP State Housing Corporation Ltd. | Govt. of A.P. |
| 69 | K Ratna Kishore | Program Manager, DBT,  Dept. of Rural Development | Govt. of A.P |
| 70 | P Kalyan Rao | Project Manager (DBT)  Dept. of Rural Development | Govt. of A.P |
| 71 | V Damodaram Chowdary | State Mission Coordinator, MEPMA | Govt. of A.P |
| 72 | V S Sarma | Integrator, AP Brahmin Welfare Corporation | Govt. of A.P |
| 73 | P Subrahmanyam | DPO, BC Corporation | Govt. of A.P |

**OFFICIALS – Govt. of INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 74 | K A Raman | Dy. G.M (Law), HUDCO | Govt. of India |
| 75 | B S A Murthy | Dy. G M (Projects), HUDCO | Govt. of India |
| 76 | T V Mallikarjunudu | Asst. Director General,  TERM Cell, DoT | Govt. of India |
| 77 | P Sreeja | Regional Resident Representative  National Housing Bank | Govt. of India |
| 78 | B Sreedhar | Asst. Director, MSME-DI | Govt. of India |
| 79 | V Koti Reddy | Nodal Officer (PMEGP), KVIC | Govt. of India |

**INSURANCE COMPANIES**

|  |  |  |  |
| --- | --- | --- | --- |
| 80 | M Rajeshwari Singh | Dy. General Manager,  AIC of India | Govt. of India |
| 81 | K Ramesh Babu | Divisional Manager | Oriental Insurance Co. Ltd. |
| 82 | P Panduranga Rao | Administrative Officer | National Insurance Co. Ltd. |
| 83 | R Bhaskar | Dy. Manager | National Insurance Co. Ltd. |
| 84 | P Vishnu Vardhan Reddy | Area Manager | ICICI Lombard GIC Ltd. |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 85 | Ravinder Pandey | General Manager | State Bank of India |
| 86 | S P Sharma | General Manager | Syndicate Bank |
| 87 | R K Agnihotri | General Manager | State Bank of Hyderabad |
| 88 | G. Sampath Kumar | General Manager | SIDBI |
| 89 | G S V Krishna Rao | Dy. General Manager | Andhra Bank |
| 90 | M Satyanarayana Reddy | Dy. General Manager | Andhra Bank |
| 91 | D V Reddy | Dy. General Manager | Bank of India |
| 92 | N Ram Babu | Dy. General Manager | Bank of Maharashtra |
| 93 | K Suseela | Dy. General Manager | Canara Bank |
| 94 | Vijay Murar | Dy. General Manager | Central Bank of India |
| 95 | Ashwin H Dalal | Dy. General Manager | Dena Bank |
| 96 | Anurag Shankar | Dy. General Manager | Indian Overseas Bank |
| 97 | Y Ashok Kumar | Dy. General Manager | Punjab National Bank |
| 98 | T V Reddy | Dy. General Manager | State Bank of India |
| 99 | A V Reddy | Dy. General Manager | Syndicate Bank |
| 100 | P K Soni | Dy. General Manager | Union Bank of India |
| 101 | Joseph L Tobias | Dy. General Manager | United Bank of India |
| 102 | K Sivaiah | Dy. General Manager | Vijaya Bank |
| 103 | Sanjay Ahuja | Asst. General Manager | Allahabad Bank |
| 104 | G Anil Kumar | Regional Manager | Bank of Baroda |
| 105 | D V Srinivas | Asst. General Manager | Corporation Bank |
| 106 | C Thimma Reddy | Asst. General Manager | IDBI Bank |
| 107 | C Aswartha Narayana Naik | Asst. General Manager | Indian Bank |
| 108 | K Chitti Babu | Asst. General Manager | State Bank of India |
| 109 | L Ramesh | Asst. General Manager | State Bank of Hyderabad |
| 110 | Devanand Sarma | Asst. General Manager | State Bank of Travancore |
| 111 | K Srinivas | Chief Manager | Allahabad Bank |
| 112 | Y Srinivas | Chief Manager | Bank of Maharashtra |
| 113 | D V Ramana | Chief Manager | Punjab National Bank |
| 114 | B Koteswara Rao | Chief Manager | Punjab & Sind Bank |
| 115 | N Khushiram | Chief Manager | UCO Bank |
| 116 | Y S Charan Kumar | Senior Manager | Bank of Baroda |
| 117 | D S Rama Raju | Senior Manager | Bank of India |
| 118 | Arbind Tirkey | Senior Manager | Oriental Bank of Commerce |
| 119 | P Naraiah | Senior Manager | Punjab National Bank |
| 120 | V Malleswara Rao | Senior Manager | Syndicate Bank |
| 121 | I Aruna | Senior Manager | Vijaya Bank |
| 122 | Ch. V Seshi Kumar | Manager | Andhra Bank |
| 123 | J Naga Sai | Manager - RD | Andhra Bank |
| 124 | S V V N D Ganesh Krishna | Manager | Bharatiya Mahila Bank |
| 125 | Raja Ramesh | Manager | Canara Bank |
| 126 | T Prakash Rao | Manager | Central Bank of India |
| 127 | Priti | Manager | Dena Bank |
| 128 | G Krisha Lavanya | District Coordinator | Indian Overseas Bank |
| 129 | Rajat D | Manager | State Bank of India |
| 130 | M Venkatesh | FIC Manager | State Bank of India |
| 131 | R Srinivasa Rao | District Coordinator | State Bank of India |
| 132 | S Suryanarayana | Manager | State Bank of Bikaner & Jaipur |
| 133 | D Mohan Naik | Manager | State Bank of Travancore |
| 134 | Meharunnisa | Manager | Union Bank of India |
| 135 | Harish Y | Asst. Manager | Andhra Bank |
| 136 | Sk. Sherief | Asst. Manager | IDBI Bank |
| 137 | M I Srikanth | Asst. Manager | State Bank of Patiala |
| 138 | J Pardha Krishna Sai | Probationary Officer | State bank of Mysore |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 139 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 140 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 141 | M Vijaya Bhaskar Rao | General Manager | Saptagiri Grameena Bank |
| 142 | M B Thimma Reddy | Regional Manager | APGVB, Warangal |
| 143 | G Chandru | Regional Manager | Saptagiri Grameena Bank |
| 144 | J Ramakrishna | Senior Manager | Saptagiri Grameena Bank |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 145 | K S M Lakshmi | Managing Director | APCOB |
| 146 | K Tulasi Prasad | General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 147 | T V Sudhakar | Senior Executive  Vice President | Kotak Mahindra bank |
| 148 | Pavan Kumar Chittange | Vice President | HDFC Bank Ltd. |
| 149 | L M Srikanth Reddy | Dy. Vice President | HDFC Bank |
| 150 | N S Rao | General Manager | Coastal Local Area Bank |
| 151 | B C S Rao | Asst. Vice President | AXIS Bank Ltd. |
| 152 | Namburu Rama Krishna | Regional Head | ICICI Bank Ltd. |
| 153 | B Sateesh | Cluster Head | ICICI Bank Ltd. |
| 154 | K Brahmaiah | Regional Head | Kotak Mahindra Bank |
| 155 | A Lakshmi Narayana | A G M | Tamilnad Mercantile Bank Ltd. |
| 156 | K Satyanarayana | Chief Manager | Dhanalaxmi Bank Ltd. |
| 157 | T Prasanna Kumar | Chief Manager | Coastal Local Area Bank |
| 158 | A Srinivasa Rao | Senior Manager | Karur Vysya bank Ltd. |
| 159 | Dacherla ravindra | Senior Manager | IDFC Bank |
| 160 | B S R Chaitanya | ASDM | IndusInd Bank Ltd. |
| 161 | P Ashok Kumar | ASM | IndusInd Bank Ltd. |
| 162 | P Ravi Kiran | Branch Manager | DCB Bank Ltd. |
| 163 | M Sudheer Chowdary | Manager-Agri | Karur Vysya Bank Ltd. |
| 164 | M Sarvana Kumar | Branch Manager | Tamilnad Mercantile Bank Ltd. |
| 165 | Syed Meer S | Branch Manager | KBS Bank Ltd. |
| 166 | R Francis Prabhu | Manager | City Union Bank Ltd. |
| 167 | N Surendra Mohan | Manager | Federal Bank Ltd. |
| 168 | M Saravana Kumar | Branch Head | Tamilnad Mercantile Bank |
| 169 | Y Baby Rani | Dy. Manager | Lakshmi Vilas Bank Ltd. |
| 170 | S V R Chandra Kanth | Asst. Branch Manager | Karnataka bank Ltd. |
| 171 | Tom F | Asst. Manager | South Indian Bank Ltd. |

**LEAD DISTRICT MANAGERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 172 | M Sudarshan Rao | L.D.M, Guntur | Andhra Bank |
| 173 | P Venkateswara Rao | L.D.M., Srikakulam | Andhra Bank |
| 174 | B V Subrahmanyam | L.D.M., East Godavari | Andhra Bank |
| 175 | M Subrahmanyeswara Rao | L.D.M., West Godavari | Andhra Bank |
| 176 | G Venkateswara Reddy | L.D.M., Krishna | Indian Bank |
| 177 | R Rama Mohan Rao | L.D.M., Chittoor | Indian Bank |
| 178 | Tavva Guravaiah | L.D.M., Vizianagaram | State Bank of India |
| 179 | Jayashankar | L.D.M., Anantapur | Syndicate Bank |
| 180 | P Narasimha Rao | L.D.M., Kurnool | Syndicate Bank |
| 181 | L Raghunadha Reddy | L.D.M., Kadapa | Syndicate Bank |
| 182 | B Venkat Rao | L.D.M., Nellore | Syndicate Bank |
| 183 | J L N Murty | Officer, LDM Office, Visakhapatnam | State Bank of India |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 184 | M Bala Bhaskar | Asst. General Manager, SLBC | Andhra Bank |
| 185 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 186 | N Anil Babu | Manager | Andhra Bank |
| 187 | Ashok B Adur | Asst. Manager | Andhra Bank |