***Proceedings of Special SLBC Meeting on Demonetization & Relief Measures in Drought Affected Areas***

***(196th meeting of State Level Bankers’ Committee of Andhra Pradesh)***

**Date: 21.11.2016 - Time: 03.00 PM**

**Place: Vijayawada**

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

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

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**Special SLBC Meeting on Demonetization & Relief Measures in Drought Affected Areas was conducted on 21.11.2016 at Vijayawada at 03.00 P.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.

**Sri Suresh N Patel, MD & CEO, Andhra Bank & President, SLBC of AP** has informed the purpose of convening special SLBC meeting and thanked the participants for attending the meeting at short notice.

**Convener, SLBC** has taken up the agenda items for discussion.

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| **Agenda - 1** |

**Relief measures in the areas affected by drought**

* Government has declared 268 mandals in seven districts as drought affected in the state during South West Monsoon 2016.
* Government of Andhra Pradesh is requested to advise the district authorities concerned for early assessment of mandal-wise and village-wise damage to crops and issue gazette notification.
* DCC / Special DCC meetings are to be convened by the Lead District Managers in affected districts to discuss in detail the damage caused due to drought and to draw a specific action plan for relief measures.
* Banks have to extend relief measures as per the extent master directions of RBI.
* GoAP is requested to impress up on the insurance companies to settle the claims expeditiously in affected seven districts.

**Director of Agriculture, GoAP** informed that yield based crop cutting experiments will be completed before the end of December, 2016.He requested the banks to improve the crop loan disbursement for Rabi season.

**Request for extension of time for reschedulement of loans in drought affected areas:**

GoAP vide G.O. Ms. No. 9 dated 21.10.2016 & G.O. Ms. 10 dated. 12.11.2016 has declared 268 mandals as drought affected. As per the G.Os issued by GoAP, the occurrence of drought is during South West Monsoon-2016 (01.06.2016 to 30.09.2016). Banks have to complete the process of restructuring / rescheduling of loans before 31.12.2016 i.e. within 3 months from the occurrence of the natural calamity for availing asset classification benefits of restructured accounts. Based on the G.Os issued LDMs have to convene DCC meetings to draw a specific action plan for relief measures and also to issue Gazette notification by district Collectors. Special SLBC to discuss on extension of relief measures also been convened today i.e. 21.11.2016 to sensitize the coordinators & LDMs. In view of the implementation of the demonetization scheme up to 30th December, 2016 and to create banking infrastructure to improve cashless transactions, the district administration / LDMs find it very difficult to convene special DCCs for the purpose of extension of relief measures.

Further the branch staff are also engaged in Demonetization scheme, for extending relief measures. Hence, RBI may consider reckoning three months period from 30th December, 2016 and further period of three months up to 30.06.2017 for availing the benefit of asset classification of the rescheduled accounts.

**Hon’ble Chief Minister of A.P** also requested to resolve to extend the period up to 30.06.2017 for extending the relief measures in the seven districts declared by the Government.

**Sri R N Dash, Regional Director, Reserve Bank of India** advised SLBC to send a specific representation to RBI to take a view.

**President, SLBC** requested the bankers to improve the Rabi disbursements as the season has already commenced.

**(Action: All Banks, GoAP, Insurance Companies, District Collectors & RBI)**

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| **Agenda - 2** |

**Demonetization related issues**

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

* Provide facility of mobile ATM-cum-cash dispensing vans at strategic locations where there is a large presence of unorganized workers / people residing in remote & unbanked areas for opening of accounts, depositing & withdrawal of cash.
* Deploy Micro ATMs near village Panchayat Offices, Police Stations/ Police and military Outposts, Government Departments; offices of Public Sector Units, Petrol Pumps and other similar secure locations.
* Banks should open accounts for Tea/coffee and other plantation workers, employees of Sugar cooperatives, Dairy farms and such other worker groups with concentrated payment locations so that they may be better served in terms of deposit into accounts and withdrawal there from in a campaign mode.
* In order to cope up with the increased work load related to Demonetization, banks may consider hiring retired employees.
* Separate counters may be setup for women, Senior citizens & Differently abled persons.

The presentation on IMPS (Immediate Mobile Payment System), UPI (Unified Payment Interface), USSD (Unstructured Supplementary Service Data) was given in the meeting for the benefit of member banks.

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

* Demonetization is a challenge for both the Government and Bankers. It is a good opportunity for changing the banking habits of the people and to encourage them to go for cashless transactions. Government is willing to take initiative to improve cashless transactions and route financial transactions in all Government departments through online mode.
* He requested the bankers to allow the farmers to repay their loans in specified bank notes of Rs.500 and Rs.1000 and ensure that the farmers did not suffer due to demonetization.
* He suggested accepting of specified bank notes by cooperative banks for loan repayments and a resolution is to be made by SLBC in this regard. Government will also make an appeal to RBI and GoI accordingly.
* All temple collections are to be credited in to bank accounts and bring them in to circulation.
* The e-PoS machines will be extensively used hereafter at APSRTC, Commercial tax department, Electricity department, Market yards and several other locations.
* A request would be made to the Government of India to provide 80 percent subsidy on e-PoS machines.
* Banks should create awareness among people on e-products by imparting training to Students, Employees, NREGA workers & SHG members etc.
* It was necessary to activate the Jan Dhan accounts and delivery of Rupay cards to all account holders.
* He requested the banks not to levy service / rental charges till December 30, 2016 on all card transactions.

**President, SLBC of AP** requested the banks to;

* Sensitize the public for doing banking transactions in digitized platform viz., ATM / Debit / Rupay Cards, Internet Banking, Mobile Banking, RTGS / NEFT, IMPS (Immediate Mobile Payment System), UPI (Unified Payment Interface), USSD (Unstructured Supplementary Service Data).
* Sensitization camps / Financial Literacy camps are to be organized at Schools / Colleges in association with state Government & other Organizations to educate the public towards utilization of e-products across the state.
* Utilize the services of Staff / BCs / retired employees’ in educating the account holders towards digitized transactions.
* Sensitize the people to bring the withdrawn cash into circulation.
* The banks having currency chest should support other banks in providing cash.
* Bankers have to take a call on priority for completion of recalibration of ATMs.

**CEO, SERP, GoAP** requested the banks to depute Branch officials to villages for Delivery of Rupay cards, PIN mailers, to create awareness on usage and to attend activation of cards. He also requested for deployment of Bank Mitras in 870 locations where vacancy arised owing to attrition / inactive.

**Joint Secretary (IT), GoAP** opined that the report of 84% of Rupay cards issued may be related to generation of cards but not with the public and attend priority on delivery & activation of Rupay cards & account opening.

**Secretary, Finance (IF), GoAP** requested the banks to seed bank accounts with Aadhaar number & mobile.

**Hon’ble Chief Minister of A.P** opined that a common approach in focussed manner is to be adopted to address the issue.

* Opening of bank accounts by using e-KYC to the people those who are not having bank accounts.
* Issue of Rupay cards to all account holders, delivery & create awareness on its usage, delivery through Business Correspondents & activation.
* Make inactive accounts in to active status.
* Encourage cashless transactions among all sections of society & priority is given to transactions through online followed by e-PoS & cash at ATMs / BC locations to ease out the situation.

**President, SLBC of AP** requested the banks to;

* Open the accounts in e-KYC mode to old age people to make social security pensions to withdraw the cash at BC points.
* Visit to villages by branch staff for deliver the Rupay cards along with other activities.
* Delivery of Rupay cards on war footing. There be no cards left in branches and all efforts be made to deliver them.
* Seeding of accounts with Aadhaar cards & mobile numbers.

**Use of Fair Price Shop (FPS) dealers with e-PoS as Business Correspondent (BC)**

**for delivery of banking services**

**Hon’ble Chief Minister of A.P** advised the District Collectors & LDMs to deploy BCs wherever gaps are there due to inactive / attrition. Steps are to be initiated to use Fair Price Shop dealers with e-PoS as Business Correspondents for delivery of banking services.

It was resolved that the Lead Bank of the district concerned to take the lead for deploying FPS as BCs as per Standard Operating Procedure (SOP) communicated by DFS vide letter F.No.21(41)/2016-17 (Mission) dated 07.11.2016 for acquisition of Fair Price Shops (FPS) as Business Correspondents (BCs).

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

**Hon’ble Chief Minister of A.P** advised the banks to furnish the status on availability of cash other related PMJDY information on daily basis and advised to constitute a committee involving three Government officials & Lead banks to finalize the format to furnish daily information.

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

**Hon’ble Chief Minister of A.P** suggested to form multi disciplinary teams at District / Division / Mandal / Village level to address the issues.

**(Action: district Collectors & LDMs)**

**Record of appreciation to Sri R N Dash, Regional Director, Reserve Bank of India:** The committee resolved to place on record the services rendered by Sri R N Dash, RD, RBI on the eve of demitting office on 30th November, 2016 on reaching superannuation.

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** |
|  | Special DCC meetings in seven districts (viz., Anantapuram, Chittoor, Kurnool, YSR Kadapa, SPS Nellore, Prakasam and Srikakulam) to draw a specific action plan for relief measures and Gazette notification by district Collectors.  **(action : LDMs and District Collectors)** |
|  | Request RBI for extension of period up to 30.06.2017 for extending relief measures in drought affected areas.  **(Action: SLBC)** |
|  | Accepting SBNs by Cooperative banks for loan repayments – issue to be taken up with RBI.  **(Action: Finance Department, GoAP & SLBC)** |
|  | Sensitization camps / Financial Literacy camps to be organized at Schools / Colleges in association with state Government & other Organizations to educate the public towards utilization of e-products across the state.  **(Action: all Banks & Government Departments)** |
|  | Issue of Rupay cards to all account holders, delivery, activation & create awareness by bank employees / BCs / deploying retired bank employees in the villages in campaign mode.  **(Action: all Banks & Government Departments)** |
|  | Not to levy service / rental charges till December 30, 2016 on all card transactions & to deploy more PoS machines at all establishments to encourage cashless transactions.  **(Action: all Banks)** |
|  | Seeding of Aadhaar & Mobile numbers in Jandhan accounts / MNREGA accounts / other accounts.  **(Action: all Banks)** |
|  | Deployment of Bank Mitras in 870 locations where vacancy arised owing to attrition / inactive.  **(Action: all Banks)** |
|  | Multi Disciplinary Teams at District / Divisional / Mandal / Village level to address the issues.  **(Action: District Collectors & LDMs)** |
|  | Steps to be initiated to use Fair Price Shop dealers with e-PoS as Business Correspondents.  **(Action: all Lead Banks & IDFC)** |
|  | Constitute a committee involving three Government officials & Lead banks to finalize the format to furnish daily information to GoAP.  **(Action: GoAP & Lead Banks)** |

**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. |

**SLBC OF A.P**

|  |  |  |  |
| --- | --- | --- | --- |
| 2 | Suresh N Patel | Managing Director & CEO, President, SLBC of A.P. | Andhra Bank |
| 3 | Ajit Kumar Rath | Executive Director | Andhra Bank |
| 4 | K Ranganath | General Manager &  Convenor, SLBC of A.P | Andhra Bank |
| 5 | Vinay Verma | General Manager | Andhra Bank |

**RESERVE BANK OF INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 6 | R N Dash | Regional Director | Reserve Bank of India |
| 7 | S Subbaiah | General Manager | Reserve Bank of India |
| 8 | M S Hari Shankar | Asst. General Manager | Reserve Bank of India |

**NABARD**

|  |  |  |  |
| --- | --- | --- | --- |
| 9 | Nageswara Rao | General Manager | NABARD,  A.P. Regional office |
| 10 | Vijay Turumella | DDM, Krishna District | NABARD |

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

|  |  |  |  |
| --- | --- | --- | --- |
| 11 | Ajeya Kallam, IAS | Special Chief Secretary,  Finance & Revenue | Govt. of A.P |
| 12 | Anil Chandra Punetha, IAS | Special Chief Secretary and CCLA | Govt. of A.P |
| 13 | Satish Chandra, IAS | Special Chief Secretary to Hon’ble Chief Minister | Govt. of A.P |
| 14 | P S Pradyumna, IAS | Joint Secretary to Hon’ble Chief Minister of AP | Govt. of A.P |
| 15 | R P Sisodia, IAS | Principal Secretary,  Tribal Welfare | Govt. of A.P |
| 16 | K. Sunitha, IAS | Secretary, Finance (IF) Department | Govt. of A.P. |
| 17 | I S S Naresh, IAS | Secretary,  Handlooms & Textiles | Govt. of A.P |
| 18 | M Jagannadham, IAS | Joint Secretary to CCLA | Govt. of A.P. |
| 19 | K Dhananjaya Reddy, IAS | Director of Agriculture | Govt. of A.P. |
| 20 | P Venkata Rami Reddy, IAS | Inspector General  Registration & Stamps | Govt. of A.P |
| 21 | Mukesh Meena, IAS | Commissioner of Excise | Govt. of A.P |
| 22 | Dr. P Krishna Mohan | CEO, SERP | Govt. of A.P |
| 23 | P Chinna Thataiah | MD, MEPMA | Govt. of A.P |
| 24 | Ragunatha Reddy | MD, Streenidhi | Govt. of A.P |
| 25 | Dr. G Somasekharam | HOD, Animal Husbandry Dept., | Govt. of A.P. |
| 26 | S Sainadh | General Manager,  AP State Housing Corporation | Govt. of A.P |
| 27 | Md. Liyakhat Ali | General Manager, APS Minorities Finance Corpn. Ltd. | Govt. of AP |
| 28 | K Jaya Rami Reddy | Addl. IG, R & S | Govt. of A.P |
| 29 | P Arjuna Rao | Addl. RCS, Coopn. Dept. | Govt. of A.P |
| 30 | Sridhar | Joint Director of Agriculture | Govt. of A.P. |
| 31 | D Nagaraju | Joint Director  Dept. of Mines & Geology | Govt. of A.P |
| 32 | A Murlai Krishna | Joint Director  Handlooms & Textiles Dept. | Govt. of A.P |
| 33 | P Venkataramana | Joint Director (Admn.), CSSL | Govt. of A.P |
| 34 | A Raveendranath | DIG ( R & S) | Govt. of A.P |
| 35 | G Balasubramanyam | Joint Commissioner-MGNREGS PR & RD Dept. | Govt. of A.P |
| 36 | G Jyothi | Dy. Commissioner, DBT,  Rural Development Dept. | Govt. of A.P |
| 37 | P Kalyana Rao | PM, DBT,  Rural Development Dept. | Govt. of A.P |
| 38 | B K Nagaraja Rao | OSD, Finance Department | Govt. of A.P |
| 39 | G Surendra Babu | OSD, Ry. S S. | Govt. of A.P |
| 40 | A V S Raja Sekhar | ADA, Ry. S.S. | Govt. of A.P |
| 41 | Shoban B | Consultant, Finance Dept. | Govt. of A.P |
| 42 | P Subba Rao | Manager, APSHCL | Govt. of A.P |
| 43 | Bhaskar | Communication Officer | Govt. of A.P |
| 44 | Ankith | Communication Officer | Govt. of A.P |
| 45 | Kishore | Communication Officer | Govt. of A.P |

**OFFICIALS – Govt. of INDIA**

|  |  |  |  |
| --- | --- | --- | --- |
| 46 | B Suresh Krishna | Dy. Director General, TERM, DoT | Govt. of India |
| 47 | Bhavya V | Manager – RM, National Payments Corporation of India | Govt. of India |
| 48 | V Sundar | PGM, CFA, AP Circle, BSNL | Govt. of India |
| 49 | T V Prasad | DGM (EB & Mktg.), BSNL | Govt. of India |

**PUBLIC SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 50 | U N N Maiya | General Manager | State Bank of India |
| 51 | P Sayi Babu | General Manager | Canara Bank |
| 52 | G S V Krishna Rao | Dy. General Manager | Andhra Bank |
| 53 | M Satyanarayana Reddy | Dy. General Manager | Andhra Bank |
| 54 | M Seshagiri Rao | Dy. General Manager | Bank of Baroda |
| 55 | K Suseela | Dy. General Manager | Canara bank |
| 56 | S Siva Kumar | Dy. General Manager | Corporation Bank |
| 57 | Krishnamoorthy K S | Dy. General Manager | IDBI Bank |
| 58 | P Sundarayya | Dy. General Manager | Indian Bank |
| 59 | Y Ashok Kumar | Dy. General Manager | Punjab National Bank |
| 60 | Deep Chand | Dy. General Manager | State Bank of India |
| 61 | T V Reddy | Dy. General Manager | State Bank of India |
| 62 | Y S Prasad | Dy. General Manager | State Bank of Hyderabad |
| 63 | A V Reddy | Dy. General Manager | Syndicate Bank |
| 64 | D R Sharma | Dy. General Manager | UCO Bank |
| 65 | M Venkateswara Swamy | Asst. General Manager | Andhra Bank |
| 66 | Bhubaneswar Nayak | Asst. General Manager | Andhra Bank |
| 67 | D K Mishra | Asst. General Manager | Central Bank of India |
| 68 | C Thimma Reddy | Asst. General Manager | IDBI Bank |
| 69 | V M Kiran Kumar | Asst. General Manager | Indian Overseas Bank |
| 70 | K Chitti Babu | Asst. General Manager | State Bank of India |
| 71 | Sugadhan | Asst. General Manager | Union Bank of India |
| 72 | K Srinivas | Chief Manager | Allahabad Bank |
| 73 | Y Srinivas | Chief Manager | Bank of Maharashtra |
| 74 | CH. Yesudas | Chief Manager | Central Bank of India |
| 75 | P Gopalasamy | Chief Manager | Indian Overseas Bank |
| 76 | Arjun Majumdar | Chief Manager | Oriental Bank of Commerce |
| 77 | D V Ramana | Chief Manager | Punjab National Bank |
| 78 | N Rama Gopal | Chief Manager | State Bank of India |
| 79 | P A Rao | Chief Manager | State Bank of India |
| 80 | B K Dhal | Chief Manager | Vijaya Bank |
| 81 | V Krishna | Senior Manager | Dena Bank |
| 82 | B S R K Prasad | Senior Manager | Punjab & Sind Bank |
| 83 | K Vinod Babu | Senior Manager | Syndicate Bank |
| 84 | G Vithal Prasad | Senior Manager | UCO Bank |
| 85 | R Hari Kumra | Senior Manager | United bank of India |
| 86 | I Aruna | Senior Manager | Vijaya Bank |
| 87 | S Suryanarayana | Branch Manager | State Bank of Bikaner & Jaipur |
| 88 | Ch. V Seshi Kumar | Manager | Andhra Bank |
| 89 | S V V N D Ganesh Krishna | Manager | Bharatiya Mahila Bank |
| 90 | S Sudhakar | Manager | Indian Bank |
| 91 | G Krisha Lavanya | District Coordinator | Indian Overseas Bank |
| 92 | Mahesh Naik | Manager | State Bank of Travancore |
| 93 | Meharunnisa | Manager | Union Bank of India |
| 94 | Harish Y | Asst. Manager | Andhra Bank |
| 95 | Rajeev | Asst. Manager | Oriental Bank of Commerce |
| 96 | P G M Rao | SWA | Oriental Bank of Commerce |

**REGIONAL RURAL BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 97 | D Sampath Kumar Chary | Chairman | APGB, Kadapa |
| 98 | V Brahmananda Reddy | Chairman | CGGB, Guntur |
| 99 | M B Thimma Reddy | Regional Manager | APGVB, Warangal |
| 100 | G Chandru | Regional Manager | Saptagiri Grameena Bank |
| 101 | J Ramakrishna | Senior Manager | Saptagiri Grameena Bank |

**APCOB**

|  |  |  |  |
| --- | --- | --- | --- |
| 102 | K S M Lakshmi | Managing Director | APCOB |
| 103 | K Tulasi Prasad | General Manager | APCOB |
| 104 | P V V N S Hanumantha Rao | Dy. General Manager | APCOB |

**PRIVATE SECTOR BANKS**

|  |  |  |  |
| --- | --- | --- | --- |
| 105 | V Ramakrishna | Circle Head | AXIS Bank Ltd. |
| 106 | Pavan Kumar Chittange | Vice President | HDFC Bank Ltd. |
| 107 | L M Srikanth Reddy | Dy. Vice President | HDFC Bank |
| 108 | N S Rao | General Manager | Coastal Local Area Bank |
| 109 | N Ramalingam | Dy. General Manager | Karur Vysya Bank Ltd. |
| 110 | Haresh N | Asst. General Manager | ICICI Bank Ltd. |
| 111 | T Sangeetha Singh | Associate Director | IDFC Bank Ltd. |
| 112 | B C S Rao | Asst. Vice President | AXIS Bank Ltd. |
| 113 | K L Narasimha Rao | Asst. Vice President | Kotak Mahindra Bank Ltd. |
| 114 | R Srinivasan | Chief Manager | City Union Bank Ltd. |
| 115 | Subramanian S | Area Manager | Federal Bank Ltd. |
| 116 | Y Premnath | Senior Manager | Dhanalaxmi Bank Ltd. |
| 117 | K Ravi Kiran | Branch Head | DCB Bank Ltd. |
| 118 | Chackochen M J | Senior Manager | Federal Bank Ltd. |
| 119 | K Shravan | Senior Manager | IDFC Bank Ltd. |
| 120 | Naga Sudhir Raja K | Senior Branch Manager | Karnataka Bank Ltd. |
| 121 | K Taraka Rama Rao | Branch Manager | Yes Bank Ltd. |
| 122 | Naveen M | Manager | ICICI Bank Ltd. |
| 123 | Abdul Aleem SK | Dy. Branch Manager | IndusInd Bank Ltd. |
| 124 | M Saravana Kumar | Manager | Tamilnad Mercantile Bank Ltd. |

**TELECOM COMPANIES & SERVICE PROVIDERS**

|  |  |  |  |
| --- | --- | --- | --- |
| 125 | Sumit Sharma | Regional Head | Airtel Payment Bank |
| 126 | Arun Kumar | Zonal Business Manager | Airtel |
| 127 | YLDS Kumar | Zonal Manager | Airtel Payments Bank |
| 128 | Mandapalli Mahesh | State Head (CEO) | Reliance Jio Infocom Ltd |
| 129 | Tarun Handa | Jio Money Head -AP | Reliance Jio Infocom Ltd |
| 130 | V Sada Babu | Manager | Reliance Jio Infocom Ltd |
| 131 | G K Chaitanya | MPESA Head | Vodafone |
| 132 | Anil Chelluri | Z B M | Vodafone |
| 133 | P Devadanam | Senior Manager | Vodafone |
| 134 | Ramesh P N | Senior Manager | Vodafone MPESA |
| 135 | Ch. Eswara Krishna | D. Manager | Vodafone MPESA |
| 136 | Feroz | B D M | Idea |
| 137 | Bhupal Reddy | A G M | Idea |
| 138 | J Suresh Kumar | AGM- Banking & Payments | Analogics Tech India Ltd. |
| 139 | Naresh Pawar | Zonal Head-Govt. Business | Pine Labs |
| 140 | K S Sapan | Sr. ASM | Pine Labs |
| 141 | Anil Bharadwaj | CCO | PAYNEAR |
| 142 | G Srikanth | VP- Sales | PAYNEAR |
| 143 | Sajith T S | General Manager | MSWIPE Technologies |
| 144 | K Pulla Rao | Strategy | MSWIPE |
| 145 | K Ravi Kumar | Director, South Operrations | PR Media Relations |

**OFFICERS FROM SLBC**

|  |  |  |  |
| --- | --- | --- | --- |
| 146 | M Bala Bhaskar | Asst. General Manager | Andhra Bank |
| 147 | Vunnam Rajesh | Senior Manager | Andhra Bank |
| 148 | N Anil Babu | Manager | Andhra Bank |
| 149 | Ashok B Adur | Asst. Manager | Andhra Bank |